ROOM TO MOVE

City of Westminster
The LGiU is the largest, most influential think-tank and representative body operating in the space between Town Hall, Whitehall, Westminster and communities. Now in its 26th year, the LGiU continues to make a significant impact on public policy. In 2008 the LGiU was awarded the Public Affairs News award for think-tank of the year.

Our mission is to strengthen local democracy. Four policy centres—Service Transformation, Local Sustainability, Local Democracy and Children’s Services—ensure that the LGiU’s focus is on how councils and partners can deliver positive results and genuine impact for empowered communities.

Report authors: Amelia Cookson, Head of LGiU’s Centre for Service Transformation and Janet Sillet, Policy Analyst, Centre for Service Transformation

This report represents the views of the authors and does not reflect the policy or perspective of organisations or persons referenced within it.

Acknowledgements

Through the course of this research the authors were supported by many people in local authorities and other organisations with a commitment to improving life for local people and engaging in debate about housing policy. We extend our thanks for their help and advice.

The LGiU is the largest, most influential think-tank and representative body operating in the space between Town Hall, Whitehall, Westminster and communities. Now in its 26th year, the LGiU continues to make a significant impact on public policy. In 2008 the LGiU was awarded the Public Affairs News award for think-tank of the year.

Our mission is to strengthen local democracy. Four policy centres—Service Transformation, Local Sustainability, Local Democracy and Children’s Services—ensure that the LGiU’s focus is on how councils and partners can deliver positive results and genuine impact for empowered communities.
ROOM TO MOVE

Contents

Foreword

Recommendations 1

Introduction 2

Why worry now? 3

Measuring overcrowding 6

Impact of overcrowding 8

National and regional policy 11

Case studies 13

Barriers to progress 20

International perspectives 24

The way forward — discussion 29

Sources 36
Across the country thousands of families live in overcrowded conditions — in London alone we have over 50,000 overcrowded households. Health problems, high levels of stress and anxiety, family breakdown and educational underachievement are all linked to overcrowding. For these families a solution is much needed.

The extent of the overcrowding problem and the wide-ranging impacts for families and the housing system as a whole means that addressing the issue and showing how it can be tackled effectively is of the utmost importance.

In Westminster we recognise the seriousness and extent of these problems. As a result we have given tackling overcrowding the highest priority. This year we hope to rehouse 44 of our most severely overcrowded households and in the next five years we will make offers to all of our 1000 overcrowded families. However, to make a real difference we need broader reforms and systemic changes recognising that overcrowding impacts upon all areas of housing policy.

This report therefore presents an important step in making the case for change that is much needed to allow local authorities to best meet the needs of their residents. The research outlines the barriers which currently exist to tackling overcrowding; considers best practice from within the UK and overseas; and finally makes a series of recommendations focusing on short and long term changes required to reduce overcrowding and bring about a fairer and more effective housing system.

More family sized homes need to be built. There should be greater flexibility for local authorities so demand can be met fairly and overcrowded families helped more quickly. Joint working between councils should be encouraged so residents can have more choice and they can move into suitable homes more quickly. And local and central government must recognise that housing, childcare, worklessness and health issues need to be dealt with in a co-ordinated manner rather than as isolated problems.

But we need greater support and indeed fundamental changes from the centre. To do this there should be an overhaul of the current legislation to tackle the underlying causes of overcrowding: the distorting temporary accommodation target should be removed; appropriate reforms to council housing finance must be pushed through and a serious rethink of the local connection rule, which severely inhibits the speed at which help can be given to overcrowded families on waiting lists, carried out.

It is unacceptable that, in the 21st century, so many people continue to live in homes that are far too small for them, often exacerbating already vulnerable situations. The following report aims to raise the profile of overcrowding so that tackling it is given the urgent attention that it so requires. I commend the authors for their hard work. I hope their findings will stimulate government and its partners to act upon the recommendations of this report. There is room to move but we must act swiftly so the distressing plight of families who live in overcrowded homes does not continue any longer.

Cllr. Philippa Roe
Westminster City Council
We believe that the following recommendations would significantly improve the ability of local authorities to tackle overcrowding:

1. Tackling overcrowding should be given the highest priority, and this should be reflected in decisions about spending in areas such as health and education, as well as in housing.

2. Local authorities need to be given the flexibility to develop means of borrowing off balance sheet.

3. New ideas for models of private sector investment in rental housing, which also generate additional social sector units, should be supported and developed to allow local authorities to build more family-sized homes.

4. There should be more flexibility in how resources from planning obligations are deployed, to ensure maximum impact for the community.

5. There should be more tangible demonstration of the public accountability of local authorities for housing in the area, such as through publishing annual reports on meeting housing need.

6. Homelessness legislation should be amended to allow the use of reasonable alternatives in the private sector.

7. The rule on establishing a local connection should be reviewed to create a more equitable system which acknowledges local differences.

8. Local authorities should be empowered to create a mixed economy of tenure to increase the range of options for families.

9. The financial incentives for mobility should be improved, including greater support for tenants who are moving, by all social landlords.

10. Consideration of family needs more broadly should become integral to meeting housing need. There should be a family-centred approach to families in housing stress, which considers all their needs, from housing to health, to training and employment.
Introduction

Over the past 10 years there has been a focus on improving the housing stock and on preventing homelessness. There have been major successes. However, there has been less emphasis on improving the quality of life and opportunities for the four million households who live in social housing. Dealing with overcrowding is the most urgent issue if the lives of many existing tenants are to be radically improved.

Overcrowding has never had the same political exposure as homelessness — there has not been a 'Cathy Come Home' drama or a charity dedicated to tackling it. Overcrowding can be hidden. Even defining overcrowding has been contentious.

There has been legislation to tackle overcrowding — with the 1935 Housing Act defining overcrowding for the first time. The government took up the issue with the 2007 Overcrowding Action Plan. Despite this new commitment to dealing with overcrowding, many councils believe that more radical action is needed to deal effectively with the causes of and solutions to overcrowding.

Social housing has, historically, transformed the quality of life for millions of people. There are, though, serious deficiencies with our current system. Lack of social and employment mobility is a serious problem for existing tenants. Lack of mobility within the sector means that families in poor housing conditions, particularly those who are overcrowded, have little opportunity to move to more suitable housing.

If we are to come up with some, at least, partial solutions to overcrowding, we need to consider how, as well as increasing supply, we can maximise opportunities for existing tenants; how social and physical mobility can be radically improved; and how choice can be extended.

The existing stock is and will be the main source of supply — the focus on decent homes has been clearly of enormous benefit to many tenants, but suitability is as important when considering how the stock can meet the needs of current and future tenants. Adequate funding has not been provided for conversions and adaptations to the stock. New build needs to be designed to meet current housing needs and to facilitate downsizing.

There is much good work going on. Due to the wide ranging impact of overcrowding, councils such as Westminster City Council have given tackling it the highest priority — Westminster has committed to re-housing over a thousand overcrowded households within the next five years — starting with the 44 most severely overcrowded families in 2009.

However, major barriers remain. This publication highlights these obstacles and suggests legislative and funding changes to overcome them. It analyses the issue in the context of the wider social housing agenda and considers where housing policy leads to unintended consequences that make dealing with overcrowding more difficult. We set out immediate policy solutions and the wider and longer-term issues for debate, with options for reform.

Andy Sawford
Local Government Information Unit
Why worry now?

Overcrowding has historically been a feature of housing need in the UK, and a driver for responses from government. A history of the development of public housing in Poplar, East London¹ for example, notes that the borough council first began development in the early part of the 20th century in response to overcrowding and the desire to close or demolish houses not fit for habitation. But there are conditions now which make tackling overcrowding an increasing imperative. Overcrowding is getting worse, and the economic crisis, coupled with the state of the housing market, will exacerbate this without urgent action.

Overcrowding is getting worse

The figures today show that overcrowding is a growing problem. While overcrowding is relatively static among owner occupiers, it is rising in the social rented sector, and rising dramatically in the private rented sector. The table below shows the increases as measured by the bedroom standard (see page 6) — a household two or more rooms below the bedroom standard is the highest category of overcrowding measured nationally.

**Overcrowding by tenure — below the bedroom standard by two or more rooms²**

<table>
<thead>
<tr>
<th>Year</th>
<th>Owners</th>
<th>Private rented</th>
<th>Social rented</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999/00</td>
<td>10</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>2000/01</td>
<td>15</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>2001/02</td>
<td>20</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td>2002/03</td>
<td>25</td>
<td>20</td>
<td>20</td>
</tr>
<tr>
<td>2003/04</td>
<td>30</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>2004/05</td>
<td>35</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td>2005/06</td>
<td>40</td>
<td>35</td>
<td>35</td>
</tr>
<tr>
<td>2006/07</td>
<td>45</td>
<td>40</td>
<td>40</td>
</tr>
</tbody>
</table>

The problem of overcrowding is concentrated in certain areas. There has been a general increase in overcrowding in social rented housing in recent years, after a gradual decline over the previous twenty years: this trend is most acute in London where the number of over-crowded households doubled from 25,000 to 50,000 from 1999 to 2006³, and is still increasing. Overcrowding is now worse in social housing than other tenures: 12.3 per cent of people in social housing compared to 9.2 per cent of private renters⁴. But within this picture there are also significant disparities between regions.

² Survey of English Housing, Communities and Local Government, Table S127
³ Survey of English Housing 2006-07
⁴ Survey of English Housing, 2007/08, reported in Hansard April 2009, Written Question to Grant Shapps MP
This problem is most acute in central London: the 2001 census found that 40 to 50 per cent of children in the boroughs of Newham, Hackney, Southwark, Westminster, Islington and Camden, and over 60 per cent in Tower Hamlets, were living in overcrowded homes.

Impact of the recession

As much as we should be concerned about overcrowding now, we should be more concerned about it for tomorrow. The government set an ambitious target in 2007 to build 240,000 new homes each year to 2016, in order to achieve its aim of three million new homes by 2020.

But the current recession has resulted in a collapse in private development. Of the 90,000 new properties whose development started last year, both Registered Social Landlord (RSL) and local authority properties were up on the year before. Private properties, however, were almost 96,000 fewer than at the peak in 2005/06 — a peak that was still 55,000 below the target.\(^5\)

<table>
<thead>
<tr>
<th>Top 5 overcrowded groups by region and tenure $^5$</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Social renters        London</td>
</tr>
<tr>
<td>2 Private renters       London</td>
</tr>
<tr>
<td>3 Social renters        South-East</td>
</tr>
<tr>
<td>4 Social renters        East of England</td>
</tr>
<tr>
<td>5 Social renters        West Midlands</td>
</tr>
</tbody>
</table>

Though social housing developments have risen very slightly, they are drying up. There are a number of reasons for this:

- falling receipts from low-cost home ownership which has in the past subsidised social rent
- new debt has become scarcer and more expensive

\(^5\) Survey of English Housing, Communities and Local Government, 3 year moving average 2005/06-2007/08
\(^6\) House Building: March Quarter 2009, England, UK Statistics Authority
certain housing associations have had to provide cash and security to meet calls on existing debt
affordable housing build as a condition of section 106 agreements for private development has dried up

State of English housing

The problem of supply is exacerbated by issues relating to the quality and size of new homes. In some areas there is a particular shortage of larger properties suitable for families. This is especially the case in London, where just 16 per cent of new homes built in 2005/06 had three or more bedrooms. This proportion of new, larger homes has fallen every year since 2000/01, and this trend has occurred in the supply of both affordable and market rate homes.7

The shortage of larger homes is not solely a London problem, and there have also been disproportionate numbers of small flats being built in other town and city centres over the last few years.8

Space per household rises for those with the highest incomes (adjusted for household size), but for tenants, space varies little by income. In all tenures, however, those with the highest income tend to have the greatest space per person. Social tenants have about a quarter less space per person than owner-occupiers.9

Waiting list pressure

The pressure on social housing is evident — with overcrowding a significant issue for existing tenants, a rising issue in the private sector, and ownership still unaffordable, demand for social housing is at an all time high.

While there are a number of factors which artificially inflate council house waiting lists, sometimes considerably, there is no denying that they give a picture of a system in desperate need of expansion. In England in 2008 there were 1,770,116 households on waiting lists — 8.2 per cent of total households in the country. But this is an average, and presents a far more acute picture across the country. In Newham it is 30 per cent of households, in Sheffield it is 40 per cent.10

The future look

The National Housing Federation predicts11 that the number of people living in overcrowded homes in England will soar by 15 per cent to 2.6 million within two years as unemployment, restricted access to mortgage finance and repossessions rise during the recession.

They warn that an extra 350,000 people would be forced to live in cramped and unsuitable conditions by 2011 and that the situation could get even worse if the recession leads to a sharp downturn in the construction of new affordable homes — currently resisting the slump. Smaller households of three or four people are also increasingly living in cramped conditions — rising from 170,578 households in 2003 to 248,412 in 2008. By 2011 that figure is likely to reach 280,000.12

---

8 Housing, Planning, Local Government and the Regions Committee, Affordability and the Supply of Housing oral evidence 2006
9 Hills, John, Ends and Means, ESRC Research Centre for the Analysis of Social Exclusion, 2007
10 Household Estimates and projections, Communities and Local Government, April 2009
11 National Housing Federation news April 2009 http://tinyurl.com/r7a46z
12 Survey of English Housing 2006-07
Measuring overcrowding

Measuring overcrowding is not straightforward, because, though it can be easily understood by the average person when presented with the conditions in an overcrowded household, the measurement depends on setting a standard.

In the UK there are four standards, none of which are exactly the same. The bedroom standard is most frequently used now, including by the government, but the statutory standard has still not been repealed.

There is also an issue that crowding can be due to more than lack of bedrooms — for a large family, having an extra toilet may mean more than another bedroom. The UK has a history of building properties that are small in space as well as in rooms, which can also create psychological stress if a house is too small. None of the measures accounts for issues of this kind.

The statutory standard

This is the same as the one used in the 1935 Housing Act and therefore does not reflect what we would now understand of what is acceptable in terms of living arrangements, counting living rooms as bedrooms and assuming that all shared rooms should be single sex, regardless of whether occupants are a couple.

It allows for living rooms and even kitchens to be used for sleeping in, and means that a couple living in a one bedroom flat with two teenage children of different sexes would not be classed as overcrowded.

The result is that households, particularly families with children, had to endure very high levels of overcrowding before the statutory threshold was breached. The 2004 Housing Act contained provisions to allow the government to amend the definition of overcrowding through regulations.

The bedroom standard

More than 12 per cent of social rented households in London are overcrowded as measured by the bedroom standard.

The bedroom standard: a standard number of bedrooms required is calculated for each household in accordance with the ages of occupants, sex and marital status and the relationship of household members to one another. This standard is then compared with the actual number of bedrooms available for the sole use of the household.

Occupancy rating

The 2001 Census used the ‘occupancy rating’ to measure the extent of overcrowding. It is more generous than the bedroom standard because all households are assumed to require two common rooms (excluding bathrooms).
Occupancy rating: this measure of overcrowding relates the actual number of rooms to the number of rooms ‘required’ by the members of the household. All households are assumed to require two common rooms plus a certain number of bedrooms, calculated from the number and ages of household members and the relationships between them.

In both measures of overcrowding, ‘rooms’ excludes bathrooms, toilets, halls or landings, or rooms that can only be used for storage.

**Housing Health and Safety Rating System**

This is a risk assessment procedure for residential properties. It is very technical and covers a wide range of housing risks, one of which is crowding and space. The measurement does not match any of the other standard means of measuring overcrowding.
Impact of overcrowding

Overcrowding has a major impact on families and children — their health and general wellbeing can be severely affected, and there is a clear overlap between overcrowding and poverty.

The effects can be underestimated, especially in inner London where the conditions are concentrated, with densely developed areas, more families living in flats, less garden space, and shared public play space.

Research shows that poor housing can have significant direct and indirect adverse physical and mental effects on both adults and children. Children’s education, for example, may be affected directly, through lack of space for homework, as well as indirectly, because of school absences due to illness, which may be related to overcrowding.13

Shelter’s publication, *Full House? How overcrowding affects families*, shows clear links between overcrowding and:

- stress, tension, and sometimes family break-up
- anxiety and depression
- a lack of privacy, particularly for adolescents
- disrupted sleep patterns.

Overcrowding can inhibit education and child development by causing:

- difficulties in studying and doing homework
- emotional problems leading to developmental delays for children.

Overcrowding is linked with:

- respiratory and infectious diseases
- common mental health disorders
- accidents around the home
- tuberculosis.

As well as children being affected, respiratory conditions in adulthood can arise from a range of childhood housing-related factors. Studies have found, for example, evidence of an independent relationship between childhood tuberculosis infection and overcrowding in deprived areas, such as the Bronx in New York, as well as in adults.

The Housing Health and Safety Rating System includes crowding and lack of space as a psychological risk, but describes other risks as well:

> Crowding and lack of space has been linked to psychological distress and various mental disorders. It is also linked to increased heart rate, increased perspiration, intolerance, inability to concentrate, hygiene risks, accidents and spread of contagious disease.14

---

13 CCHR, The impact of overcrowding on health and education: A review of the evidence and literature ODPM, 2004
Effects on mental health

Although research into the implications for mental health of overcrowding has been rather limited in the UK, and the studies are often qualitative, it is very clear that chronic lack of space is a prime cause of stress in families living in overcrowded conditions.

In a Chicago study, Gove and Hughes\textsuperscript{15} found overcrowding to be strongly related to self-reported mental health, both cumulatively and in specific areas, such as irritability, low self-esteem, and feeling unhappy. A US study\textsuperscript{16} found that for low-income women, a move to better housing reduced their psychological distress. This improvement appeared to be largely due to reduced crowding.

As well as indirect impacts on individuals, there are many indirect effects. For example, parents under stress and particularly those with mental health problems find the task of parenting harder, with consequent impact on children.

In another US study, Evans, Saegert and Harris\textsuperscript{17} found residential crowding was linked to children having lower task motivation and more adverse psychological symptoms.

The effects of overcrowding on very young children are exacerbated because they largely play inside the home. A child whose frustration at lack of space for active play finds an outlet in misbehaviour will make the task harder. Children with behavioural problems cause particular problems for parents and siblings in crowded homes.\textsuperscript{18}

Shelter’s study underlined the stress caused by lack of space. When parents from overcrowded families were asked to describe the impact in their own words, the most common theme (mentioned by 65 per cent) was the effect on family relationships. Six per cent of parents said that crowding led to depression, anxiety or stress, and three-quarters spoke about sleep disturbance:

“\textit{The place is constantly messy because there is not enough storage to keep things.}”

“\textit{It just seems that no matter what I do, the place is always a mess and everyone’s crying.}”

“\textit{The living room floor is being slept on, as two teenagers do not want to share a room.}”

“\textit{My son of 14 sleeps in the dining room on a sofa chair.}”

“\textit{Me and my partner don’t have a bed as the three children use the one bedroom. I sleep by myself on the sofa and that puts a lot of pressure on our relationship as a couple.}” \textsuperscript{19}

Effects on education

Education often suffers because of overcrowding. Parents from overcrowded households responding to the Shelter survey described the adverse effect of lack of sleep on their children’s education. Some 60 per cent agreed strongly that overcrowding was harming their children’s education and 20 per cent agreed ‘slightly’. Children can find it difficult to do homework and are especially affected when they are taking exams.\textsuperscript{20}

\begin{thebibliography}{9}
\bibitem{15} Gove, W.R. and Hughes, M. Overcrowding in the household, New York, Academic Press, 1983
\bibitem{17} Evans, G.W., Saegert, S. and Harris, R. Residential Density and Psychological Health among Children in Low Income Families, Environment and Behaviour, 33(2), 165-180, 2001
\bibitem{19} Shelter Full House? How overcrowding affects families, 2005
\bibitem{20} Shelter Full House? How overcrowding affects families, 2005
\end{thebibliography}
The main study is French: Goux and Maurin\textsuperscript{21} found there to be a clear correlation between housing conditions and early performance at school. The probability of being held back a year increased with the number of persons per room, regardless of the size of the family or their socio-economic status.

**Effects on life satisfaction**

Available space is strongly related to people’s satisfaction with their home. Professor Hills notes that what is most striking is that for any given level of space, tenants, and particularly social tenants, are far more likely to be dissatisfied with the amount of space they have:

“Where they are overcrowded, social tenants have fewer options to move, and so may have the prospect of being affected longer; with lower levels of paid employment, they may also be affected by crowded conditions for more of their time each day. But an important driver here may be whether owners have in some sense chosen the trade-off between the space they occupy and its price and other characteristics, while social tenants have not”\textsuperscript{22}

Psychologists have found in experiments that people find it easier to cope with an environmental stressor (such as an irritating noise or lack of personal space) if they believe they are in control and can choose to end it.\textsuperscript{23} Feeling a lack of control, on the other hand, exacerbates its impact. The lack of mobility in the social rented sector is therefore a contributing factor to stress and dissatisfaction.

\textsuperscript{22} Hills, John, *Ends and Means*, ESRC Research Centre for the Analysis of Social Exclusion, 2007
\textsuperscript{23} Halpern, *Homes Fit for Families*, Family and Parenting Institute, 1995
National and regional policy

Overcrowding initiatives

The government has acknowledged the seriousness of the overcrowding problem in England, and its effects on families, particularly children.

In 2007 they funded five London boroughs — Barnet, Camden, Hackney, Kingston upon Thames and Tower Hamlets — to support pilots aimed at improving the wellbeing of overcrowded families and develop options to alleviate the impact of their overcrowding. Five sub-regional co-ordinators across London were also set up, working alongside London Councils, to focus and co-ordinate efforts on overcrowding.

Thirty-eight overcrowding pathfinder schemes started work in 2008: in Birmingham, Bradford, Leicester, Liverpool and Manchester and the remaining 33 in each of the London Boroughs. It is estimated that 60 per cent of all overcrowded households in the social rented sector live in these 38 boroughs. £15 million was invested in tackling overcrowding over three years.\(^{24}\) At approximately £100,000 per area, however, this translates into limited local impact.

Pathfinders have been expected to build on some of the early lessons identified in the five London pilots and develop housing options and advice services targeted at overcrowded households\(^ {25}\), including:

- **Securing better deals with the private rented sector** — making better use of an accredited landlord scheme and seeking to broker longer leases will help provide greater security for these families
- **Giving greater priority to under-occupiers** — either by better use of the allocations framework or going beyond allocations and targeting other occupiers with specific measures to help them consider their options and to help them move wherever there are opportunities
- **Cash incentives for under-occupiers** — many local authorities already offer a cash-incentive for under-occupiers to downsize e.g. a cash payment per bedroom given up. Local authorities should make greater investment in this area through their Housing Revenue Account to free up stock for households potentially in greater need
- **Giving greater priority to severely overcrowded households** — local authorities should make better use of the flexibilities awarded to them in the allocations framework to make better use of stock
- **Joint working with RSLs** to ensure a common approach to overcrowding through an agreed standard, common housing register and reciprocal nominations.

---

\(^{24}\) Tackling overcrowding in England: an action plan, Communities and Local Government, 2007

Mayor of London

The Mayor of London has launched a new draft housing strategy and committed to halve the capital’s severe overcrowding by 2016. The strategy focuses on delivering increases in supply, including:

- 50,000 affordable homes between 2008 and 2011, with a focus on family sized homes and homes to meet the needs of disabled and older tenants
- 20,000 of these to be intermediate housing, with a First Steps programme to provide avenues into home ownership
- 16 per cent of intermediate houses will have three bedrooms or more
- 30,000 to be social rented, delivered in a way that reduces overcrowding and cuts under-occupation by two thirds
- the social rented sector should become more economically diverse and provide more choice, control and mobility for tenants.
Case studies

Westminster

The City of Westminster is a unique borough. Being at the centre of government and administration, as well as being the country’s cultural centre and with a crucial business and financial role, Westminster attracts people from all of the UK, and from the rest of the world.

Westminster has an unusual tenure structure and an atypical housing market when compared with the rest of the country — nearly 90 per cent of all homes are flats and nearly three-quarters of the stock has four rooms or less (two-bedroom or smaller).

Renting is the dominant tenure, with very high levels of private rented housing compared to the rest of London. Many of Westminster’s private sector dwellings are occupied only part of the time.

There is considerable demand for new housing of all tenures but, even if development had not been affected by the recession, development opportunities are severely restricted in an already densely developed inner city area.

Despite the city’s initiatives to deal with the imbalance in the stock (such as designating areas where single family dwellings are protected from residential conversions and the requirement that 33 per cent of new dwellings should be for three or more bedrooms), the underlying dominance of very small homes in the new and existing stock can only be marginally affected.

Overcrowding

There is a severe overcrowding problem in Westminster, due to very high demand, a transient population, limited supply and a mismatch between housing stock and demand. The 2001 Census showed nearly 5,000 overcrowded households across all tenures.

At the start of 2008/09 there were over 1,700 households on the council’s waiting list that were living in overcrowded conditions. 1,500 of these were existing council tenants awaiting a transfer. In the first three quarters of the year, despite rehousing 77 households, another 193 households were added to the list. 225 overcrowded households were waiting for homes of four bedrooms or more.

<table>
<thead>
<tr>
<th>Overcrowded households rehoused</th>
<th>Westminster 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Q1</td>
</tr>
<tr>
<td>Total number of overcrowded</td>
<td>71</td>
</tr>
<tr>
<td>social households added to the</td>
<td></td>
</tr>
<tr>
<td>waiting list for rehousing</td>
<td></td>
</tr>
<tr>
<td>Total number of overcrowded</td>
<td>14</td>
</tr>
<tr>
<td>social households actually</td>
<td></td>
</tr>
<tr>
<td>rehoused</td>
<td></td>
</tr>
</tbody>
</table>

27 Westminster City Council monitoring overcrowding report to CLG third quarter 2008-09
Tackling overcrowding in Westminster

Westminster has given priority to developing policy initiatives to tackle overcrowding and is prioritising resources on working with families who are overcrowded in the city.

There have been a number of initiatives in place for several years, including:

- de-converting and extending a small number of homes to create larger homes
- encouraging under-occupying families by providing cash incentives to council tenants who want to move to a smaller property, releasing a large home for an overcrowded family
- awarding extra points to the most overcrowded households to give them priority to move into larger housing
- increasing the proportion of larger houses developed in the new supply programme
- a successful programme with schools has been developed to provide learning support for children living in overcrowded homes — the Space to Learn project.

The council has established an Overcrowding Project Group which has piloted home visits where officers have worked with a number of the most overcrowded households to review housing options and develop tailored solutions that address their needs.

The health needs of overcrowded families are being addressed through a range of interventions, such as intelligent marketing of health promotion initiatives; developing family health plans for the most severely overcrowded families — linking households to health services that meet their specific needs, in regard to prevention, treatment and management of conditions; and commissioning a programme of healthy lifestyle events, working with Westminster Primary Care Trust and the Health Trainer programme, with marketing targeted at overcrowded households, e.g. physical activity for children, healthy eating for the whole family, smoking cessation and sensible drinking campaigns, stress management.

For 2009, the council has set a target that each of the 44 most severely overcrowded households be made an offer of suitable accommodation and that 80 per cent of these families are rehoused. In the longer-term, the objective is to rehouse 1,000 overcrowded families in social housing over the next five years.

Extremely overcrowded families renting in the private sector are being offered a property of the correct size through the council’s Landlord Incentive Scheme.

A new initiative is being developed by the boroughs in the North London Housing Sub-region. A housing and employment scheme will target overcrowding, homelessness and worklessness. Grown-up children that are living in overcrowded families could be offered a flat on an assured shorthold tenancy, but at a social rent, for the period they are in training or on an employment scheme. They will then be supported to access private sector accommodation.

Homelessness

Alongside giving top priority to tackling overcrowding, Westminster has to deal with a serious homelessness problem.

Although applications from homeless households have reduced in the last couple of years, in comparison with numbers in previous years, and homelessness acceptances have reduced
accordingly, the number of homeless households far outstrips the supply of new affordable housing. The numbers in temporary accommodation have reduced in line with projections to meet the Communities and Local Government (CLG) target to halve the number of households in temporary accommodation, but meeting the target clearly greatly adds to the pressure on the waiting list and tenants needing transfers.

A particular issue in Westminster is the housing of people with no local connection. Westminster accepts the second highest proportion in London of homelessness applicants with no local connection: sixteen per cent in 2007-08, compared with the London average of four per cent. Of those households accepted as homeless in 2007-2008, 85 had no local connection to the borough at all.

Westminster is unique because of its high profile and where it is — for example, there is an influx of people coming through Victoria Coach Station which is a key entry point to the capital. The centre of London is often the first port of call for new arrivals to the city. The current local connection rule inhibits the council’s ability to shorten the waiting list and to deal with longstanding issues such as overcrowding.

Camden

Camden became a CLG Overcrowding Pathfinder in 2007 and in line with its housing strategy commitment adopted overcrowding as a local LAA indicator in 2008.

In Camden, overcrowded families are likely to wait many years (on average nearly 10 years to secure a six-bedroom property) before they can bid successfully for a larger social rented home. The negative impacts of overcrowding on health, education, achievement and wellbeing are well documented. However, many overcrowded households focus their energies solely on securing a larger social rented home, rather than considering their alternative housing options and ways of alleviating the symptoms of overcrowding and improving quality of life.

Overcrowding in Camden

There are currently 3,201 overcrowded families registered for housing in Camden. Of these, 791 are waiting for properties with four or more bedrooms. Between January and December 2008, only 27 large homes were allocated — 20 were four-bed properties, four were five-bed & only three were six-beds. No seven or eight bed properties have been let this year.

Action to tackle overcrowding

Camden’s approach to tackling overcrowding focuses on meeting three key challenges:

- assisting overcrowded and in particular severely overcrowded families move to alternative larger accommodation where viable options exist
- helping under-occupying tenants move to smaller homes to increase the opportunities for overcrowded families to move
- helping overcrowded families improve their use of space and their quality of life.

Following consultation with overcrowded council tenants in 2006, the council developed a versatile ‘triple approach’ to tackling overcrowding among Camden’s residents:

1. **Reviews of the council’s allocations scheme in 2005 and 2007** resulted in the award of greater housing priority to both overcrowded families and under-occupying council
tenants, awarding additional points to severely overcrowded families and those living in homes with smaller than average floor space. During 2007/8, 377 lets (34 per cent of lets) were made to overcrowded applicants and during 008/9, 203 lets were made to overcrowded families (43 per cent of lets). Whilst most overcrowded council tenants have traditionally moved or sought to move to larger social rented homes, the Overcrowding Team have started to achieve moves to private rented homes. The Team have helped five families to move to larger homes in the private sector so far in 2008/09 and developed two specialist DVDs designed to show families how a housing options and space saving approach can help them resolve their housing need. Camden’s overcrowding initiatives have particularly benefited severely overcrowded families. The number of families awarded severe overcrowding priority on the housing register (lacking 2 bedrooms or more) fell from 356 to 351 between March and December 2008, despite 64 new awards of severe overcrowding status during the period.

2. A flexible fund known as the Tenant Options Fund was introduced in June 2008, to help tenants of larger council homes move out of the council’s rented stock or to smaller homes in order to increase housing opportunities for the most overcrowded families. A dedicated post was also funded via a sub regional grant to promote the fund and help under-occupiers overcome tenants’ real and very individual obstacles to downsizing. Since implementation, 101 under-occupying and other council tenants have moved with assistance from the fund, at an average cost of £1,455 per move. One five-bedroom home has been released, nine four-beds, 34 three-beds, 35 two-beds and 22 one-bedroom and studio properties.

3. In response to the award of CLG Pathfinder status a new Overcrowding Team was launched in October 2007 to engage overcrowded council tenants in joint efforts to maximise mobility and improve their wellbeing while they continue to live with overcrowding. This approach has involved:

- Working with tenants in receipt of overcrowding points to raise awareness of alternative housing solutions and provide detailed advice and practical help, such as assisting families to access low cost home ownership or private renting options.

- Lessening the impacts of overcrowding via practical adaptations to the home, tailored to the needs of the individual family. This includes larger works like waterproofing balconies, smaller scale works such as fitting additional washbasins and toilets, and space saving interventions, e.g. fold away furniture and bunk beds. Advice is carefully tailored to individual needs and space saving furniture is provided at relatively little cost, providing families with fast solutions to the pressures of daily living. The average spend on space saving solutions and adaptations has so far been £780 per family.

- Promoting independence and mobility by helping tenants to improve their basic life skills and achieve their goals, exploring issues beyond housing such as employment, education and training.

- Rethinking overcrowding as a set of wellbeing issues rather than approaching it simply as a housing matter. The team aims to engage family members in, for example, smoking cessation courses, after school clubs and leisure facilities, and where necessary with mediation and counselling services to reduce family tensions.

The pilot has proved very successful and has revealed a significant demand amongst tenants for positive, personal interventions by multi-skilled advisers to help resolve housing and related work/life problems. To date:

- 585 overcrowded tenant households have engaged with the team
● 198 families are actively considering or have pursued alternative housing options as a means of resolving their overcrowding

● 57 families have engaged with education, training or employment or other wellbeing activities as a result of contact with the team

● 146 homes have been identified for property improvements.

Case study

Ms F lives in a 3 bedroom flat with her four children aged between 4 and 13, and her adult nephew. Ms F is entitled to bid for a 5-bedroom property; however in the past year only 7 properties of this size were let so Ms F is likely to remain in her current home for the foreseeable future. She wishes to remain in Camden as she studies at a local college, her children are performing well at school and the family have relatives, friends and a community group in the area that they regularly visit.

An overcrowding adviser visited Ms F and discussed the pressure points caused by her living conditions. Ms F felt that space was most at a premium when her children were getting ready for, and returning from school. To assist Ms F the team has provided her with a bunk bed and wardrobe for her children’s bedroom, providing them with space to play and complete homework. Ms F was supplied with two slim line wardrobes for her bedroom, to store bedding and clothes in, and a fold down dining set for the kitchen to replace a large dining table in the living room.

Ms F says the life at home is easier as a result. “There is now more space than before and the children use this to play and read.” The space saving advice and provision of furniture has “helped absolutely; the kitchen now has space for eating together when the children come home from school and the lounge now has a bigger space that we can all use.”

Future plans

Camden’s overcrowding initiative is now recognised nationally as a model of good practice. This year, the council’s strategic aim to roll out this approach across all social rented tenancies (including RSL tenancies) has coincided with the award by the CLG of Enhanced Housing Options Extra Trailblazer status.

One element of Camden’s approach to delivering enhanced housing options services is the development of a new Pathways for All Service, designed to introduce enhanced housing options services to council and RSL tenants in mid to low housing need.

The Pathways for All Service — launched in April 2009 — marries housing options advice with practical interventions to help tenants and their families improve work/life skills, access training and employment, and pursue personal achievement and wellbeing. We are now beginning to discuss with our RSL partners how this service might be developed as a partnership venture.

The Overcrowding Team has been absorbed within the new service to take forward the council’s triple approach. This will significantly expand the council’s capacity to tackle overcrowding in future years.
Brent

Brent is a CLG overcrowding pathfinder

Overcrowding has always been an issue within Brent and this has been recognised in Brent’s housing strategy, which stated the need for larger homes — only 2.3 per cent of housing need was being met for larger households. Since becoming a pathfinder, considerable progress has been made in identifying the level of the overcrowding problem and taking co-ordinated action to deal with it.

Brent is the most diverse borough in the country. The ethnic mix of those who apply to the council for housing demonstrates that those from a black and minority ethnic community are more likely to be in housing need than the general population, with 85 per cent of applicants coming from a non-white background. 22 per cent of Black Africans live in overcrowded conditions. Clearly, action on overcrowding will greatly assist black and minority ethnic clients and improve the housing conditions for these communities.

Brent also has the third highest numbers of households in temporary accommodation in the country. At the same time that the overcrowding project is operating there is also the target of reducing temporary accommodation by 50 per cent by 2010. In Brent this would mean a reduction of more than 2,000 households in temporary accommodation. Most of these households will not be overcrowded. There is a degree of tension between meeting the target and focusing on reducing overcrowding.

Overcrowding in Brent

8,683 households have been registered as overcrowded, with 1,547 of these families severely overcrowded, using the room standard definition. Brent has 14 families who are assessed as statutorily overcrowded.

At the end of the third quarter of 2008-09, around 100 overcrowded households had been rehoused, including eight statutorily overcrowded families. 28

Action to tackle overcrowding

A proactive attitude to under-occupying tenants

Brent has 158 tenants who are under-occupying, wanting to move to one bedroom properties and 84 wanting to downsize to two beds and 10 into three beds. A more proactive approach can include establishing their housing requirements, bidding on behalf of the tenant, calling tenants when a suitable property becomes empty, accompanied viewings, assistance with removals, targeted advertising, priority for under-occupiers on new schemes and refurbishment of properties to a higher standard. In March 2008 the council executive agreed a specific lettings plan for a new development in Wembley which included a number of lettings to be targeted for under-occupiers.

Chains of lettings

This maximises the effect of each individual empty property — if a one bedroom property was accepted by an under-occupying tenant, the resulting void is advertised for an overcrowded tenant.

Emerging households

One of the effects of overcrowding is the increase in family tensions which in turn can lead to family breakdown and homelessness. A response to this is to act to assist overcrowded families by preventing homelessness and rehousing the emerging household.

28 Report to Executive March 2009 from Director of Housing and Community Care — Supply and Demand and Temporary Accommodation
Increased housing options to under-occupiers and overcrowded households
Brent has developed a wide range of options that have assisted many families move to more suitable accommodation. This action plan will make best use of these opportunities and target initiatives towards under-occupiers, emerging households and overcrowded households. Initiatives that are available include shared ownership, private renting, moving out of London and making use of the Seaside & Country Homes scheme, assisted bidding and using rental deposits.

Extensions and conversions
Brent has been active in reviewing its transfer list and properties to consider the possibility of extensions and deconversions — so far, 40 overcrowded tenants have been able to remain in their homes and had their overcrowding solved, and 14 empty properties have been extended.

Assisted bidding Brent Housing Partnership scheme
Brent Housing Partnership have obtained funding for an extensions and loft conversion scheme to increase the size of both occupied and unoccupied property. So far 37 properties have been extended of which 68 per cent were occupied with overcrowded tenants. The remaining properties have been reused to house larger families.

Sub-regional ‘income’ project
This is a sub-regional pilot project aimed at tackling overcrowding, homelessness and worklessness, by supporting non-tenant adults to move out of overcrowded social housing into affordable temporary accommodation on social housing rents. This is linked to employment and training initiatives.

Working in partnership
A key objective when developing the overcrowding strategy was to build a strong regional working partnership in West London, including the boroughs and RSLs. Brent chairs both the West London Overcrowding Group and the West London Allocations Group.

The West London Allocations Group meets every six weeks and discusses and agrees action on overcrowding that is consistent across the region and across social housing tenure.
Barriers to progress

The government’s approach to tackling overcrowding, with pilot schemes and targeted resources will undoubtedly deliver positive results, but some initiatives have proved counter productive — simply moving people one from accommodation to another, and not recognising the wider picture.

Some of the projects that are working in many councils already, such as providing cash incentives for under-occupiers, are necessarily going to be limited, despite the Action Plan recommending that “local authorities should make greater investment in this area through their Housing Revenue Account” (HRA). The pressures on a still centralised HRA are increasing all the time. The reality is that there are key systemic barriers which present obstacles to comprehensive action against overcrowding.

Barriers to supply

Councils provide homes for five million people. Even the government now accepts that the framework within which council housing is financed and managed is unsustainable — hence the current HRA Review and the publication of the consultation document Reform of Council Housing Finance in July 2009.29

The Audit Commission has stated that council housing could be justifiably described as ‘national housing’30. The government maintains overall control over local council housing budgets: it largely determines rents through the national rent regime and decides on the levels of housing revenue support (HRA) subsidy. Resources are allocated by the centre and depend on obscure assumptions about notional income and expenditure and sometimes how the centre judges the effectiveness of local implementation of national policy objectives. The system is subject to central dictat and is therefore highly volatile. Councils cannot plan ahead with any degree of confidence.

The government has now recognised the weaknesses of the system: that more transparency, flexibility and devolved control are urgently required, and the current system cannot deliver these without reform.

The proposed reforms in the consultation are certainly right in principle — allowing councils to be self-financing and free from this type of centralised control. The impact of current proposals will depend on the allocation of debt and room for flexibility in future. The priority must be to create room at the local level to manage the 30-year plan in a changing environment as well as raise resources for new building. Issues such as wage inflation and new forms of service design mean 30-year assumptions are always in need of revision.

Barriers to managing demand

Social housing is in huge demand — demand that can never be satisfied by what is currently available. The challenge in managing demand, to ensure that those in greatest need are given greatest priority, is distorted by current homelessness legislation. The issue is that people can have housing need that is very different in different cases — but all are covered in the same way by the legislation. For example:

29 Reform of Council Housing Finance: consultation, CLG, July 2009
30 Financing Council Housing, Audit Commission National Report, 2005
A homeowner who is repossessed may need a short term rental solution followed by the means to get back on the property ladder, perhaps with a shared equity scheme.

A 16-year old leaving the care system may need accommodation, but this might be only one element of their real need, which is for support as they mature — the kind of support other young people get from their parents. Recognising the needs of the individual, with suitable housing and support can break the cycle of dependency — such as sharing a house with their own room and being helped into the workforce and then independence.

Someone with a mental health crisis may have significant care needs which include accommodation — accommodation alone will not provide for them adequately. It might also be a short-term crisis needing a short term accommodation solution.

A family in private sector rented accommodation might lose their tenancy and need help quickly — but a new private rented assured shorthold tenancy would meet their needs, especially if the tenancy had been vetted for quality by the local authority.

Homelessness legislation specifies that anyone meeting the homelessness criteria becomes a permanent responsibility for the local authority until a settled solution is found. But establishing a “settled solution” can be very complex and bureaucratic. Local authorities can offer good quality, reasonable private accommodation, but this can be refused by the prospective tenant if they are determined to secure social housing. This is understandable given current demand, but it creates significant pressure on allocations by helping them to the front of the queue for a permanent social tenancy, leaving overcrowded existing tenants with nowhere to go.

This can also, in practice, act to the disadvantage of homeless tenants, as the queue for social housing often means they are accommodated in temporary accommodation for long periods of time. Temporary accommodation is exceptionally expensive for the public purse — in London this means paying rents at private sector levels as well as covering the overhead costs of managing a portfolio of temporary accommodation. There will always be households for whom the long term solution must be social housing, but there should be flexibility in how they are queued until space becomes available. Using temporary accommodation is both expensive and unsatisfactory, but the system militates against the tenant accepting private rented housing while remaining a priority in the queue. Councils need the flexibility to be able to allocate points system in a way that makes sense in their area.

The legislation also does not take into account the variability of needs and circumstances — the focus should be on tailored solutions that meet someone’s full range of needs, at the right time, for the right length of time. Merely distorting allocations by focusing on the distribution of social housing ignores the wider picture.

**Barriers to mobility**

There is a log-jam in social housing. Social tenants are less mobile than private tenants or owner occupiers and it seems that mobility in social housing is getting even more constrained. Between 1997 and 2007 the numbers of lettings was reduced by 40 per cent. With limited options to move, there is less opportunity to move to where the work is, or to move to larger properties if you are overcrowded. You tend to have to live longer in overcrowded and unsuitable housing than if you were in other sectors. Opportunities to move to new areas, common to those in the private sector, are severely limited.

---

32 Hills, John, Ends and Means, ESRC Research Centre for the Analysis of Social Exclusion, 2007
If tenants do move, it is unlikely to be because of work. If a social tenant loses their job, they are less likely to return to work later on. Secure tenants can also be reluctant to move into another form of tenancy which they perceive as less secure and inferior to a ‘life long’ tenancy, and one which may be more expensive if they are no longer on housing benefit.

Although there have been schemes in place for decades to help tenants move area, such as the HOMES mobility scheme and the Seaside and Country Homes Scheme, none have been particularly successful and numbers moving under these schemes have been falling. Some cross boundary schemes exist, with varying degrees of success (as illustrated in the Brent case study).

The perversity of the current system is that the overcrowding problem in social housing is matched with a significant degree of under-occupation. In England in 2006/07 there were 25,000 families who were severely overcrowded (two or more bedrooms short of the standard) and 196,000 overcrowded (one bedroom short). But there were 441,000 social housing tenants who were under-occupying — with two or more bedrooms than required by the bedroom standard. These existing tenants, however, are not moving into smaller properties, causing severe pressure on those who need more space. It is notable that under-occupying and overcrowded households are to be found within the same neighbourhoods. If households were differently distributed the right accommodation could be found within the same communities.

**Barriers to building communities**

Social housing is increasingly a ‘safety net’: although there is no income limit on eligibility for social housing, with demand significantly outstripping supply, social housing is rationed to those in most need.

One of the clearest trends in the 80s and 90s was the growing concentration of social tenants among lower income groups. Seventy per cent of social households were in the bottom 40 per cent of the income range in 2005. In 2007, only a third of tenants had a job, with one third of these not in full time work.

Social housing has high numbers of retired tenants and many with disabilities or serious medical problems, but the numbers not in work are, according to John Hills, nevertheless well above what could be expected. The recession can only make this worse.

<table>
<thead>
<tr>
<th></th>
<th>England(^{35})</th>
<th>Social housing tenants</th>
</tr>
</thead>
<tbody>
<tr>
<td>In work</td>
<td>58%</td>
<td>29%</td>
</tr>
<tr>
<td>Retired</td>
<td>23%</td>
<td>10%</td>
</tr>
<tr>
<td>Sick/disabled &amp; not working</td>
<td>6%</td>
<td>11%</td>
</tr>
<tr>
<td>Jobseeking</td>
<td>3%</td>
<td>14%</td>
</tr>
<tr>
<td>Home/not seeking work</td>
<td>7%</td>
<td>22%</td>
</tr>
<tr>
<td>Student</td>
<td>3%</td>
<td>1%</td>
</tr>
</tbody>
</table>

35 [www.nomisweb.co.uk Annual Population Survey September 2008](http://www.nomisweb.co.uk)
As many social homes are in estates, the concentration is geographic as well as by tenure. Fifty per cent of social housing is in the most deprived 20 per cent of areas. Not all estates are failing or problematic, but social housing has become increasingly stigmatised as a result of the concentration of disadvantage in many urban estates. Not surprisingly, one of the key government objectives is to create sustainable, mixed communities, where people would choose to live. We are clearly a long way from this in many areas of the country.

This is a problem common in social housing around the world — a trend known as “residualisation”, and it is a significant obstacle to creating aspiration, opportunity and fairness. Though the causes are complex, there are some aspects of the system that must be contributing factors. Shortage of supply means new tenants are always those in greatest need. Restrictions on mobility mean that once tenants are established, the system discourages them from moving on. An intensely bureaucratic system discourages innovative solutions. Subsidies create a gap between social housing and the private sector that acts as a trap — because there is no way to move in stages out of the subsidised system.

The next chapter examines lessons from around the world that indicate some of the successes and failures in dealing with residualisation and overcrowding.

36 Table 752, General needs social lettings made by registered social landlord (RSL) and local authority (LA) landlords, 2007/08, England: economic status of household reference person, Communities and Local Government
37 Index of Multiple Deprivation, Communities and Local Government, 2007
International perspectives

Brian Lund in his book *Understanding Housing Policy* stresses that, although comparing housing policy across different countries is not without difficulty — data and definitions are inconsistent, policy can change quickly, and subsidies are complex — comparisons do highlight broad trends and can help to explore new ideas for developing policy here. There are clear examples of countries ‘borrowing’ from each other: such as our choice-based lettings scheme which is based on the Netherlands’ Delft lettings model developed in the 1980s. The government’s proposal [not implemented] to link housing benefit to behaviour is very similar to parts of the 1998 US Quality Housing and Work Responsibility Act.

Though the context is very different, there has been a growing global debate around the role and future of social housing. In the various analyses of solutions there is, in many countries, an emphasis on the need for local flexibilities to respond to changing economics and social pressures. The links between housing policy and delivery and socio-economics are becoming more explicit. The need for fundamental reform following residualisation is a key policy objective in many countries.

**Shared characteristics**

- increasing concentrations of low income households in social housing
- under-investment in replacement and existing stock
- increased rationing
- poorer educational, health and employment outcomes for social tenants in deprived areas
- regeneration programmes that aim to create more mixed communities, funded through some form of capital grant
- rents for social housing set by non-market criteria.

**The Netherlands**

Thirty-five percent of the Netherlands’ population live in social housing, the largest percentage in Europe. Most social housing is managed by not for profit housing societies (toegelaten instellingen) which are private institutions but have to conform to the regulatory framework set by the government.

The main characteristics of social housing are:

- wide diversity of tenants and types of housing
- debts were written off in the 1990s and most of their subsidies withdrawn
- subsidy now largely in rent subsidy to tenants
- regulation loosened in the 1990s
- the societies have a wide role — providing owner occupied housing, intermediate rented and owned housing, care, education, employment initiatives and advice services
- very little of spatial concentration of poorest households
- profits from rents and buying and selling houses ploughed back into schemes and stock
- low income families receive an individual housing allowance, based on income and rent level
- risk taking
- allowed to raise rents by different amounts under an overall government maximum for each society.

---

The Netherlands has less poverty than the UK and the current state of housing follows a very long period of substantial government support and investment pre-1990s.

There are still challenges facing the Netherlands: some difficult neighbourhoods, an ageing population and a growing gap between renters and home owners. There are also issues around governance and local accountability, but there is also a great deal of decentralisation, a focus on activities relevant locally, and social housing does not have the stigma recognisable in the UK.

**Intermediate tenure**

In the Client’s Choice programme, the housing applicant is offered a choice including renting, owner occupation, and one or more intermediate tenures. The programme is known as Te Woon, in Dutch-literally, ‘for living’.

As well as rented social housing, applicants can opt for social owner occupation, consisting of inexpensive owner-occupied houses (often targeted at first-time-buyers). The homes are built by both housing associations and private investors, for whom they are sometimes part of a package deal with market housing. Prices can be low because local authorities offer the land at below-market prices.

**Regenerating neighbourhoods**

In a number of Dutch cities there is a danger that there is a growing divide between neighbourhoods. In certain neighbourhoods liveability problems are clearly increasing. Central government has made available booster teams (Dutch: impulsteam) to help municipalities in their efforts to implement development plans in these poorer, priority neighbourhoods. Housing associations are key players in these urban regeneration efforts.

A special measure taken to mix incomes in deprived neighbourhoods was the Rotterdam Act, introduced in 2006. It allows relevant temporary measures to be taken, with the approval of the Minister of Housing, as a last resort when social policy alone proves to be insufficient. New residents can only move in from outside to a particular neighbourhood if they have income from employment. The underlying idea is that these neighbourhoods will have a steady influx of people with higher incomes.

In spite of good results in tackling physical and social urban problems, more needs to be done, not just by intensifying existing efforts, but also by making a stronger link with socio-economic measures.

Some 140 neighbourhoods in the Netherlands show degrees of accumulation of physical and socio-economic arrears: aged and small dwellings, low incomes, high unemployment, resident dissatisfaction about the quality of their homes and surroundings, complaints about noise, public spaces and vandalism. Employment is limited for many people. This often starts at a young age and it is difficult to improve social mobility at a later age.

Evaluations have shown that progress has certainly been made: implementation has accelerated, more highly qualified people live in the cities, and the average income position of cities has improved as well as the internal migration balance. Also, housing production in the restructuring neighbourhoods has increased steeply over the past few years. Physical improvements have functioned as engines for social and other improvements.39

39 Dutch Ministry of Housing, Spatial Planning and the Environment online at http://www.vrom.nl
New Zealand’s Healthy Housing programme works with Housing New Zealand tenants in selected areas in localities with a high level of overcrowding. It aims to reduce the risk and rates of housing related diseases, conditions and injuries, and improve wellbeing for the corporation’s tenants, particularly children.

**How Healthy Housing works**

The most appropriate sites for Healthy Housing were identified by looking at hospital admissions for infectious diseases, levels of overcrowding, and the numbers of state houses in areas of high social deprivation.

The success of Healthy Housing relies on tenant engagement and participation. Healthy Housing starts with providers interviewing families to identify housing, health and wellbeing issues that are uppermost for them. Together they work out the most important things that need to be done to houses, living arrangements, and about health and social issues. Families and providers then work together to implement agreed action plans to reduce overcrowding, improve the health of the house and the household, and link families to appropriate health and social services.

Housing New Zealand staff and a public health nurse meet with tenants taking part to identify housing and health issues. A clinician reviews the information gathered from the interview and ensures tenants and their families can access healthcare for any health problems highlighted in the interview. They also make sure that people are connected to social service agencies if welfare services are needed.

Housing improvements included:

- design alterations
- extending homes for larger families
- installing insulation
- ventilation and heating systems
- building and buying new homes
- transferring households or part households to more appropriate accommodation
- helping families move to private accommodation.

**Outcomes evaluation 2005**

Tenants who participated in Healthy Housing identified positive changes in family life, participation in community activities, and increased health and wellbeing.

The first year of the outcomes evaluation found that Healthy Housing created: positive relationships between providers and participants; innovation; greater flexibility to provide solutions; a focus on keeping families in their existing community wherever possible; and noticeable reductions in overcrowding.

The evaluation determined that healthy environments in the house resulted in increased household wellbeing and reductions in hospitalisations. This in turn resulted in tenants with greater self-sufficiency and a greater sense of control over their lives. Greater control over their living environments was expressed as feelings of pride in their house and the level to which their homes were maintained.

---

Acute housing-related admission rates were reduced by 37 per cent in areas in South Auckland with the worst pockets of overcrowding.\(^\text{41}\)

### A Tokelauan Family of 10

A Tokelauan family of 10 had their four-bedroom house extended to a seven-bedroom house in 2002. Before the extension the family experienced flu, colds and diarrhoea and high levels of stress. The children were always fighting. Since the extension the family have had fewer visits to the GP and no more cases of diarrhoea and feel this is because of the changes that were made to the house. The children are at home more, rather than just walking the streets. The parents have taken a more active role in their children’s education and they are doing well in school. The family as a whole are happier and are involved more in community activities, and they feel more able to open up their home. They are always receiving compliments about how nice their house is and have a great sense of pride in their home. Family visits and functions are more frequent than before because of the large spacious living room, improved kitchen and additional bathroom.

### United States

One third of Americans rent, but public rented housing is a small proportion of renting. Two-thirds of low income renters live in inner cities.

President Clinton’s 1998 US Quality Housing and Work Responsibility Act passed responsibility for public housing to 3,400 quasi-autonomous local Public Housing Agencies that are meant to create more balanced communities and establish greater social discipline.\(^\text{42}\) The agencies could look at a prospective tenant’s employment history when making allocation decisions and had to produce standards that prohibited people involved in antisocial behaviour from acquiring a tenancy. Adult residents who had no work had to contribute a number of hours per month within the community, or to participate on an ongoing basis in an economic self-sufficiency or job-training programme.

Currently, housing vouchers are the major form of federal assistance to low income families: prospective tenants are issued with a voucher, which, when accepted by a landlord for accommodation at a set rate, the tenant then pays thirty per cent of their income in rent and the rest is paid by local housing agencies (LHAs). Vouchers are not an entitlement and there is a long waiting list for them.

There is a growing problem of tenants being able to find affordable homes near where there is work. The housing sub-prime crisis has clearly increased pressure on rented housing. Katz and Turner (The Smith Institute) recommend that the voucher system needs development:

> “For households headed by elderly or disabled people who cannot work and for families with children in which adults are not working (or are not working full-time), pools of housing vouchers could be linked to appropriate incentives and services. Elderly or disabled households could use these vouchers to live in conventional rental housing or to move into supportive housing. Another pool of vouchers might target families leaving welfare, combined with a rent formula that encourages work and a requirement that families enter into a self sufficiency contract, in order to make the best possible use of housing assistance.”\(^\text{43}\)

---

\(^{41}\) Cowans, Julie and Professor Maclennan, Duncan (eds) Visions for Social Housing: international perspectives, The Smith Institute, 2008  
\(^{42}\) Lund, Brian, Understanding Housing Policy, The Policy Press, 2006  
\(^{43}\) Katz, BJ and Turner, MA “Who Should Run the Housing Voucher Program? A Reform Proposal
Vouchers could be awarded competitively to local and regional entities that can implement innovative programmes linking vouchers with effective support services and the new vouchers “would be explicitly intended to encourage and support work among welfare-leavers.”

**Lessons worldwide**

Cowans and Maclennan point out in *Visions for social housing: international perspectives* that the key policy objective in many developed countries could be said to be around enabling access to housing that is affordable, rather than just the provision of affordable housing units.44 There is a degree of consensus internationally that new approaches are needed, with some themes common to several countries:

- There is need for fundamental reform following growing residualisation, with strategic action to create more mixed income communities.
- The need to create effective tenure and provider mixes — redefining social housing, whilst remaining committed to its original purpose.
- A range of rental housing is required, public and private, market and non market, to meet the needs of a broader range of socioeconomic groups.
- Maximising choice and opportunities for individuals is a key objective — across and within tenures.
- Housing policy needs to recognise the broader social and economic context.

In some countries, there is a move to supporting individuals according to their income, which can be periodically reviewed, to further the development of mixed income communities, to make efficient use of scarce resources and to give people wider choices.

There are always limitations in extracting global lessons — an example is the availability of space to build. The heavy restrictions on space in the UK make options available elsewhere, such as extending homes, less feasible.

---

44 Cowans, Julie, and Professor Maclennan, Duncan [eds], *Visions for Social Housing: international perspectives*, The Smith Institute, 2008
The way forward — discussion

Inside the flat, the young mother emerges from a small side room to sit on a folded-up double bed, which takes up most of the main room. The bed is crammed next to the fridge, which is squeezed behind the crib where a small child is sleeping. If you stand in the middle of the room, there is enough room to take one small step in each direction. There is mould on the walls, which someone has tried to wipe off with a cloth, but the cloth has just spread the green dust in wide sweeps across the plaster. The mother sits with her knees folded beneath her, and listens and speaks without ever opening her eyes. 

Overcrowding is not just a policy problem; it is a day to day curse on the lives of some of the most vulnerable people in our communities. But the solutions are not more top down, bureaucratic and complicated systems. We need to free up space everywhere — including in the nightmare web of legislation, financial constraints and policy instruments that can act as impediments to really helping people. Government needs rules, but it should not allow rules to overtake the very real desire of public servants to see their communities flourish.

The evidence suggests that there are four key areas where we need to see change to tackle overcrowding:

- **Supply**: there is simply not enough social housing available to help everyone who needs it.
- **Demand**: even if supply is increased there will always be a need to prioritise help and the system needs flexibility to meet demand fairly and equitably.
- **Mobility**: people need to be mobile to react to changes in family size and employment — but the system we have now is static
- **Life beyond housing**: just looking at housing needs exclusively ignores the wider needs of tenants. Overcrowding should be dealt with as part of a broader, joined-up approach to addressing individual and household need.

The rest of this document explores a renewed approach to social housing. It sees a proper role for social housing as a critical tool to support improved social and economic outcomes, but also sees social housing as a stepping stone, not a destination.

### 1. Room to build

We need more social housing. The acute shortages and pressure on waiting lists are not the only cause of overcrowding but are key contributing factors. The government’s 2007 housing green paper highlighted the increasing gap between housing supply and demand — “while the housing stock is growing by 185,000 a year, the number of households is projected to grow at 223,000 a year, many of them people living alone”. Social housing pressure has resulted in the current waiting list of nearly 1.8 million households.

---

46 Homes for the future: more affordable, more sustainable, Communities and Local Government, July 2007
The realities of the current economic crisis means development off the back of the private sector will be significantly reduced and far below the levels to provide for demand. The obvious organisations who could add significantly to supply, but have been discouraged from doing so are local authorities. Not only do they already have land in many areas, but they can borrow at lower rates than housing associations.

We need a comprehensive loosening of constraints on local authorities so that they can be supported to build again. This requires the government to press ahead with reforming the HRA, but in a way that gives every council with housing responsibilities equal freedom and flexibility to increase investment. Flexibility would also mean the following things:

**Priorities**

There has been investment in housing in the past, but overcrowding has not been among the priorities for funding. Providing decent homes and tackling rough sleeping clearly required action, but tackling overcrowding should now be recognised as a priority issue and appropriate funding delivered. Local authorities need to be encouraged to build more family sized homes. We welcome renewed commitment at regional and national level to do this, but this must be sustained.

There is currently £100 million available for local authorities to build new social housing for rent from the Homes and Communities Agency, and social housing may remain one of the few areas for investment in continuing economic recovery plans. The government’s *Building for the Future* policy document announced further funding — over the next two years investment in housing would triple to £2.1 billion from £600 million, to be found from the reallocation of funds, and will mean 110,000 houses.\(^{47}\) In addition to this, strategic decision making about health and education outcomes should take into account the impact of poor housing when making decisions about funding.

**Borrowing**

Local authorities have access to finance that surpasses anything other sectors can demonstrate.

Prudential borrowing allows them to raise money for capital projects, such as housing, but this currently also appears on the government balance sheet and thus is subject to national government limitations. The government should consider excluding trading activities such as council housing from its assessment of public expenditure as is the practice in many other EU countries. We should look at other options for local authorities to borrow off the balance sheet as housing associations do, potentially by setting up mechanisms such as special purpose vehicles with the management subcontracted to a local authority, arm’s length management organisation or RSL, and where liability is ring-fenced within the special purpose vehicle and cannot come back to the local authority or the government.

In the current economic climate, there are opportunities for creativity in housing development, which would be of significant benefit to communities. If local authorities could leverage against their rental streams and plough back social rents and sales from intermediate housing, significant amounts of additional funding could be raised. This could then be used to build many more homes, effectively tackling problems such as overcrowding.

**Investment**

In spite of the recession, there is still money in the UK which can be invested where there is the potential for return. In particular, investors in charge of pension funds need long-term, secure investment opportunities. Property, measured over the long-term, has always been an investment

---

\(^{47}\) *Building Britain’s Future: Draft legislative programme, PM statement to the House of Commons, 29 June 2009*
which offers modest but reliable returns. Widening the range of homes to rent, with good quality well managed homes at intermediate rents if viable, would give more choice to prospective and existing tenants. This would enable councils to have access to more family sized homes which would help to reduce overcrowding.

More work should be done to explore the idea advocated by Philip Callan at Savills, of a Local Rental Property Fund — long-term rental development funded by a combination of private and local authority finance. Rather than focusing on development entirely for sale, investors would develop property available for long lease, with management overseen by the fund over the long term, with units available for subsidised social rent. Critical to investment schemes is certainty — funding structures must be stable to give confidence to investors.

**Planning obligations**

Planning obligations allow local authorities to negotiate conditions for developers so that community benefits, such as affordable housing, or infrastructure such as play areas are provided as part of the development. There is scope for local authorities and developers to be more creative about the agreements they enter into as a result of planning decisions which can deliver better results for local communities. For example:

A commuted sum should be allowed to be spent on regeneration or housing in other parts of the local area rather than directly on the development site. There will be examples of developments in areas of high land values where the developer’s investment, if extracted and used as seed money for development on another site, could significantly multiply the total development value for community benefit.

The logic is that having money to contribute to a development pot opens doors to joint ventures with the private sector. The reality of public sector finances today is that there will be very little funding from central government in years to come. Local authorities will need means to enter into local arrangements to generate the development that is urgently needed.

**2. Managing the room we have**

The focus on homelessness and temporary accommodation has reflected a real need to provide housing security and quality of life to people in desperate need. Priority given to reducing temporary accommodation has meant that overcrowded families now often live in worse housing and the chances of access to a family home of the right size are reduced. Even if there is a massive boom in development of social housing, it would still take years, possibly decades, to begin to take pressure off waiting lists.

It is clear that many councils have now dealt extremely well with eradicating poor temporary accommodation, and it is the right time to claw back on the extraordinary level of prescription that constrains housing allocation and prescribes homelessness duties.

A renewed system should continue to be clear about where responsibility for meeting housing needs lies. However, local authorities need to have greater flexibility to judge what the nature of different households’ needs is, and allocate property in a way that does not disadvantage overcrowded tenants unfairly.

Central government has clearly recognised the benefits of local flexibility, and have recently published draft statutory guidance on social housing allocations. The proposed changes to the allocation system, however, are too limited in scope to make a significant impact and need more radical rethinking to enable local authorities to respond to the most pressing local needs.
Public accountability

First and foremost, housing professionals in local authorities must be freed up to use their judgement about how to get the best outcomes for the greatest number of people. It is at a local level where the complex needs and variables of the housing system can be best addressed. It will also allow a far clearer chain of accountability beginning with local government rather than driven by centrally determined targets and legislation. In practice, this could mean local authorities publishing annual reports for the public on what need has been identified, and what has been met and what hasn’t. If this involved local authorities collecting far more detailed information about the needs of households on their waiting lists, this would be a good thing. This could be supplemented with updates on development plans. Local authorities should be accountable for tough decisions with limited resources — but their accountability should be to their residents, not to central government.

Reasonable alternatives

In the short term, homelessness legislation should be amended to enable a suitable private sector tenancy to qualify as a discharge of homelessness duty by the local authority. There is no reason why people in the private sector should not be able to register on the waiting list and be prioritised accordingly. Indeed, amending this legislation would potentially mean that their waiting time is considerably reduced. Prospective tenants should also have access to a much wider range of choices in such a context — possibly through a national mobility scheme — enabling them to make informed choices about where to live.

Establishing a local connection

The local connection rule needs to be reviewed so that there is a more equitable system between councils, with regards to numbers they have to house and their ability to provide homes. As is currently the case, this would still protect specific applicants such as those applying following domestic violence. More weight needs to be given to existing families and networks including those who work in an area. The local connection criteria should, therefore, be reviewed, particularly the principle that people can establish a local connection after six months. This should be subject to regional and local variations depending on the severity of housing conditions and the length of the waiting list, extending up to two years where necessary.

3. Room to move

In order to tackle overcrowding in the long term, the system needs to become much less static, so that there is much greater scope to match people to houses that meet their needs.

The challenge is that the current system, as recognised by the Hills report, militates against movement. There is no simple solution to this problem. Lessons from local authorities demonstrate that there is much being done already, and significant improvements will be delivered in the coming years. But there are still significant limitations because of the nature of the system. Once a tenancy has been given, there is every incentive to stay in the property and barriers to moving are high. There is a strong, and increasing, imperative to award tenancies based on extreme need, as demand is so strong and supply so limited. But needs that arise, or decline, during the lifetime of tenancies are not subject to the same consideration.

As already recognised by documents such as the Mayor of London’s Housing Strategy, there needs to be wider debate on social sector reform. This includes considering options such as offering a decent home at an affordable rent but not tying it to a specific home or rent level.
indefinitely. This review of public policy should also open the debate on the use of flexible rents which reflect the changing circumstances of families over time.

Mixed economy of tenure

Any consideration of changes to tenure must be undertaken with sensitivity and a robust understanding of impact. To this end, local authorities should be given the freedom to create a mixed economy of tenure: guaranteeing the continuation of traditional permanent tenancies and the waiting lists and allocations policies associated with this system, but offering alongside this alternative tenure options. This would ensure no one was compelled to enter into tenancy arrangements where it was not their free choice, but over time would provide a body of evidence about what people in different circumstances would choose if options were available to them. This would build on the principle of choice based lettings — that social tenants should be offered the widest housing choices possible. Different options available around the country would provide insight into differences in demand for non-traditional tenancies in different communities, and over time even more valuable insight into the impact different approaches have on achieving mixed communities. Policy changes in future would be based on solid evidence and experience, significantly reducing the risk of unforeseen and damaging consequences.

Financial incentives

Similarly, the financial incentives on offer to tenants should be improved. Whilst schemes to incentivise downsizing have been successful, to bring about real mobility within the system, wider reforms are needed. Levels of benefit support must be reconsidered; the skewed rent differentials which exist between larger and smaller properties addressed; and social landlords required to offer a much improved package of assistance for people on low incomes who are looking to move. This could include contributions to moving costs and furnishings as well as offering advice and support throughout the process.

4. Room to live

But housing solutions alone will not drive the change we need. Overcrowded households will often have diverse needs which increased space alone will not meet. If professionals are given the judgement to provide creative solutions, they should also be expected to look more widely at what impediments there may be that are holding households back from a decent quality of life. They should also be looking at the broader level identifying ways to ensure communities can thrive.

The examples from the United States, the Netherlands and New Zealand provide some ideas which are helpful here. Though none of the examples are a solution in themselves, they reflect some of the direction a renewed system must include.

Family needs

Introducing a more flexible approach could create a focused opportunity to look at a family’s needs more broadly. As a result their needs can be identified more effectively and creative ways found to address them.

A good example of the benefits of this strategy is Westminster City Council’s Family Recovery Programme. Multi-disciplinary family assessment teams focus on the most disadvantaged and at risk families, to identify needs, provide early intervention and targeted support.

Similar approaches have also been successful in housing such as New Zealand’s Healthy Housing programme, which focuses on health and housing and takes account of the wider economic and social circumstances of the families involved.
Knowledge about the barriers that tenants face must feed directly into new development — any new development must be designed with critical infrastructure, like crèches, integral to the plan and built into funding arrangements.

Some local authorities are pioneering in this area, but it must become widespread and integral to how we think about housing. To do this we need more programmes that bring together housing, health and children’s and adult services making accessing funding streams easier. This will encourage the commissioning of whole family solutions.

5. Principles

Given the problems, and possible solutions to overcrowding outlined previously, it appears obvious that a wholesale revision of the housing system is required.

So what would a changed system look like? This is a question that needs substantial debate. However, it is clear that any systemic change should be supported by key principles to ensure fairness and provide the optimal context for genuine improvement in people’s lives as well as the good of the community. The following principles would support a more flexible and balanced system:

- **The aim of any system should be to see tenants demonstrably better off.** A housing system is only desirable if it offers people pathways to where they want to be. Above all there must not be cliff-edges which trap people in dependency. The system must be designed to avoid conditions which mean that people whose situation improves find that they are knocked back by financial penalties or that they work harder for no improvement in their position.

- **Additional funds should be ploughed back into social housing.** There should be ways to use the value of social housing to raise funds — but these funds must be kept within the system. Much of value of social housing is the support it can provide to vulnerable people. The aim must be to ensure support is available for the most vulnerable, and therefore additional funds must be used to extend the quantity and quality of housing that vulnerable people can access.

- **Communities should become genuinely mixed, not polarised.** In areas with very high land values, communities can become extremely polarised. When only wealthy people can access private sector property and social housing is occupied almost entirely by people with very low incomes, it is not only housing which becomes segregated. Communities where there is little gradation between low and high incomes use different schools, shops, entertainment and public spaces. Mixed communities must be genuinely mixed — and this depends on having people from all income levels in every community. If the private sector alone will not deliver this, then there must be creativity and flexibility in the ways that local authorities stimulate housing development, to provide for more varied housing options.

- **Tenants affected by changes should always be offered a range of genuine choices.** If people’s circumstances have changed, their housing needs may also change, which the current system doesn’t recognise. But if support is changed, there must be new options that open up. And housing providers must provide the highest level of support to choose between these options, and to make transitions comfortably.

- **Tenants should be encouraged to stay in communities when their situation improves.** If we are to achieve communities that are genuinely mixed rather than polarised, people who have entered social housing when vulnerable should be encouraged to, and have the opportunity to stay in the community when their situation improves. Achieving this will depend on designing a system that provides options for people at different income levels. For example,
charging appropriate rents will create greater opportunities for funds to be returned to the social housing system and the next vulnerable family helped.

The design of a future system depends on many variables. In particular, economic conditions and population growth (or decline) will have an impact on housing in the coming years. If conditions remain steady, or pressure on the system eases, then action currently in train, including the strategies described in this report, will make significant inroads into reducing overcrowding. But if conditions continue to worsen, there may be need for further debate about the role and function of social housing.

Lesson from other countries are instructive in determining the debate. New Zealand provides a particular example which illustrates the risks inherent in reform, and the imperative to review potential strategies exhaustively before committing to change.

The lesson of New Zealand

In 1992 New Zealand introduced reforms that included an Accommodation Supplement and three steps of social housing rents up to market level. This appears to have been a disaster. The reason for this was a concurrent policy to sell off social housing and look to the market to provide. It is clear that rent variation without an increase in supply is not the solution — in particular under-occupiers saw their rent increase without any smaller properties being made available for them to move to.

Conclusion

Local authorities have a responsibility to build communities. Lessons from other countries show that building genuinely mixed communities is not easily achieved — around the world communities are wrestling with the difficulty of balancing support for those who are vulnerable with conditions that encourage progressing into prosperity.

Lessons from local authorities demonstrate that there is much being done already, and significant improvements will be delivered in the coming years. But there are still significant limitations because of the nature of the system. Given the economic uncertainties, there is every chance that good work now will not be enough to meet the needs of the future.

The current system is characterised by distrust — distrust by national government of those who provide housing locally, that without an intensively restrictive system the needs of vulnerable people will not be met. At heart, we must learn that this above all else will impede us from making the change that is needed.

Overcrowding is not an insuperable problem, but it is not a problem with obvious answers, or solutions that can be implemented without trial and error, some experimentation and much debate. We will surely fail if we cannot relax the controls which mean that nothing new can be tried. We will sometimes fail if the controls are loosened — because the world is uncertain and many things transpire that we could not have anticipated. But we will also succeed — and we will learn how to improve the situation of people in difficulty, even if it is one household at a time.

This report offers a way forward — what is needed is the gate to open so that the path can be tried.

Sources

Centre for Comparative Housing Research, De Montford University, *The Impact of Overcrowding on Health and Education*, ODPM, 2004

Chartered Institute of Housing, *Rethinking Housing*, 2008

Cowans, Julie and Professor Maclennan, Duncan [eds] *Visions for Social Housing: international perspectives*, The Smith Institute, 2008


Family and Parenting Institute, *Homes fit for Families*, Halpern study, 2005


Greenhalgh, Stephen and Moss, John, *Principles for Social Housing Reform*, Localis, 2009


*Housing United: the final report of the IPPR Forum on the Future of Social Housing*, IPPR 2000

Lund, Brian, *Understanding Housing Policy*, 2006

Shelter, *Full House? How overcrowding affects families*, 2005