

Decommodifying Housing for East London

Drew Harris
Supervision: Reinout Kleinhans + Rodrigo Cardoso

5960797
MSc AUBS: Urbanism | Cluster: Beyond Growth



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Introduction

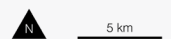




Greater London Boroughs



Inner London Boroughs



Problem Statement

London's Housing Affordability Crisis

Housing in London is very unaffordable. A median-priced home is not affordable (five times income or less) for any income decile in the capital (Office for National Statistics, 2025c). Average private sector rent consumes 46 percent of median renters' incomes, and those are the residents who have already managed to secure and afford private rented accommodation (Blower et al., 2026). Across all London boroughs more than 340,000 households are on social housing waiting lists and 75,000 households are homeless (Ministry of Housing, Communities & Local Government, 2025e; Trust for London, 2025b). More than £5 million per day is spent by local councils to help house homeless families in temporary accommodation (London Councils, 2025).

The current housing affordability crisis has its roots in the late 20th century. At that time, a series of policy decisions were made by a Thatcher-led UK central government that effectively halted new construction and encouraged privatisation of social housing, dramatically deregulated the private housing market, and stripped away structural protections for tenants tipping the legal and regulatory framework heavily in favour of landlords. A few key pieces of this legislative sea change are worth introducing at the start of this thesis. The Right to Buy, re-introduced in the Housing Act of 1980, gave sitting social housing tenants the right to purchase their property from the local council at heavily discounted rates, and thereby led to mass privatisation, and residualisation, of social housing (since acquired properties were not replaced with new social rented properties) (Apps, 2025, pp. 27-29; Boughton, 2018, pp. 170-176). Assured Shorthold Tenancies, introduced in the Housing Act of 1988, reduced what were often lifetime tenancies to fixed terms of six or twelve months and gave landlords the right to 'no fault' evictions. This measure was included alongside an end to rent control. (Apps, 2025, pp. 33-39)

These changes, among others, laid the seeds for the complete transformation of the housing market in the UK. What was once a market set up, if imperfectly, to provide the basic need of shelter, is now a sophisticated and lucrative investment vehicle that attracts tremendous domestic and international capital, much to the detriment of working people in Britain. Many have argued, and indeed so will I, that those changes made at the end of the 20th century, well-intended or not, have directly contributed to the severity of the housing affordability crisis faced today. The great privatisation and financialisation of all things that Thatcher initiated has failed dramatically in providing safe, secure, and affordable homes for British people, especially Londoners.



Figure 1. London's housing affordability crisis in numbers

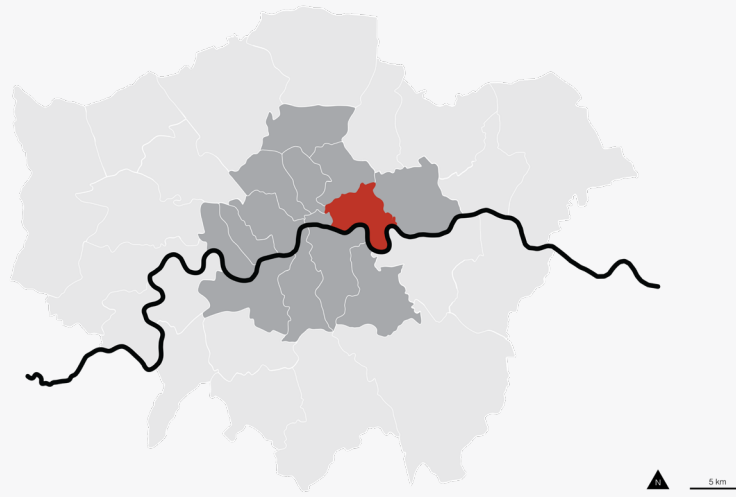


Figure 2. Tower Hamlets and the boroughs of Greater London

Introduction to Tower Hamlets

Tower Hamlets is a borough in East London and it is the geographical focus for this thesis. It is home to about 330,000 people (Office for National Statistics, 2025d), and is bordered by the City of London to the west, the borough of Hackney to the west and north, the borough of Newham to the east, and the River Thames to the south. Tower Hamlets has played host to many waves of immigrants. Beginning in the 17th century, French Huguenot refugees arrived to live and work in the area, followed by Irish immigrants in the 18th century, then, in the 18th and early 19th centuries many eastern European Jews arrived fleeing pogroms. Finally, from the late 20th century through to the present day, many Bangladeshi people have immigrated to Tower Hamlets and now comprise 35 percent of the population, forming the largest single ethnic group in the borough (Jones, 2012; Tower Hamlets State of the Borough 2023, 2023).

Historically, Tower Hamlets (and the 'East End' more broadly) has had a somewhat troubled reputation within London. Jack the Ripper carried out his infamous killings in Whitechapel, which lies in the heart of the borough, and 19th century novels described the area with delicate phrasing like "a sink of human misery which civilisation, in its progress, has forgotten to visit" (Reynolds, 1846, p. 298). But the same challenging conditions that garnered the area disrepute also created a stage for genuine progress that would have implications across Britain. Around the turn of the 20th century, many women in East London were employed as 'unskilled' labourers in local factories. Often, they were subject to appalling working conditions and forced to spend their labour in exchange for punishingly low wages. Motivated by their own exploitation, some of those same women would go on to form trade unions to fight for better conditions and pay. The trade unions they started directly contributed to national workers' rights victories, the development of the UK Labour Party, and the eventual passage of women's suffrage (Shepherd, 2021).

Important reforms to the housing system can also be traced back to the East End. Built to replace what was one of London's most notorious slums, the Old Nichol, the Boundary Estate was built near the edge of Tower Hamlets in Shoreditch and is Britain's first council estate. Completed in 1900, and still standing today, the Boundary Estate marks the beginning of an era when the state tried in earnest to take on the responsibility of housing its people decently (Boughton, 2018). After World War II, in part due to the availability of bomb-cleared land, East London saw some of the most intense social house building in the country. By 1981, 82 percent of Tower Hamlets households lived in social housing, which at the time was all owned and operated by the local council (Boughton, 2018, p. 231). That would all change in the years that followed.

Problem Statement

There is a growing housing affordability crisis in the London Borough of Tower Hamlets that demands action. Across the UK, housing is becoming increasingly unaffordable, and the crisis is particularly acute and takes a unique form in the highly urbanised and sought-after capital, London. Within London, Inner London boroughs face even greater housing pressure due to their centrality. And within that handful of boroughs, Tower Hamlets is especially vulnerable given that it has one of the highest rates of poverty at 40 percent and more than twice as many gentrifying neighbourhoods as any other London borough. It is the fastest growing and most densely populated locality in the whole of England, and since 2001 it has seen the largest drop in social housing share (from 53 to 36 percent) of any London Borough (Office for National Statistics, 2003, 2023a, 2023b; Trust for London, 2021, 2025).

In Tower Hamlets today, the average home costs 12 times the median income, average rent in the private rented sector consumes 70 percent of median income, the current waiting list for council housing is 29,000 households long, there are over 3,000 homeless families in council-funded temporary accommodation (as of 2023), and overcrowding is dangerously high with 12,800 families listed as overcrowded on the council's housing registrar (Corporate Strategy and Improvement Team, 2024; Tower Hamlets, 2024, 2025a, 2025b). And the crisis is more than dismal statistics. In Shadwell, a neighbourhood in the southwestern part of Tower Hamlets, a fire broke out in a two-bedroom flat in 2023, caused by a faulty e-bike battery. At the time, 23 people were living in the flat licensed for a maximum occupancy of three. A 41-year-old father of two was killed in the fire (Taylor, 2025). In Poplar, in the southeastern part of Tower Hamlets, a resident of what was once Robin Hood Gardens estate chose not to accept compensation offers for his flat from the council, and instead waited for a new flat promised to be delivered by 'regeneration'. First, he endured years of unsafe living conditions brought on by managed decline ahead of the planned demolition of his neighbourhood. Once his block was demolished, he was moved to another flat in very poor condition awaiting the completion of his new flat in the 'regenerated' estate. Years later, he was finally offered a flat in the new estate. He lived there for nine months before dying of a heart attack (Apps, 2025, pp. 83, 140-141).

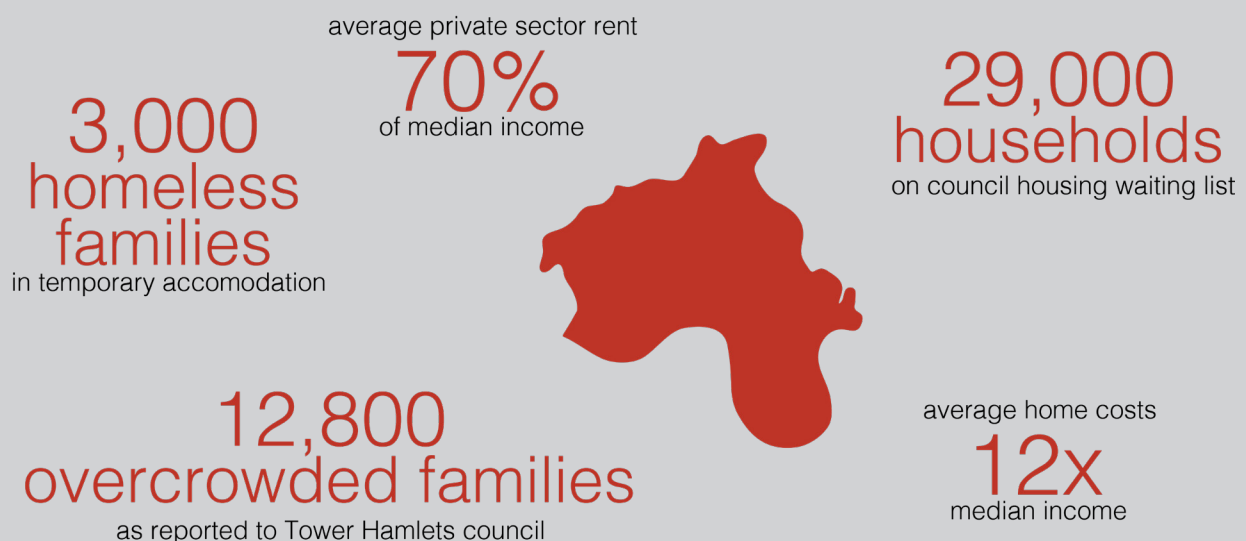


Figure 3. Tower Hamlets housing affordability crisis in numbers

The current housing system is broken. Half a century of deregulation and government-sponsored financialisation has yielded cripplingly unaffordable housing across Greater London. If corrective action is not taken to address the root causes of the current housing affordability crisis, Tower Hamlets residents, among other Londoners, will continue to be displaced, made homeless, denied entry, or forced to live in an increasingly unequal city.

Relevance

Global Housing Affordability Crisis

The global housing affordability crisis hardly needs an introduction. Most readers will be well aware of it already due to the simple fact that in most of the world, finding a place to live means experiencing the housing crisis. Nonetheless, it is worth briefly discussing the scale of the crisis since the remainder of this report will focus on only one city, London.

The neoliberal era, which began somewhere around the 1970s or 1980s, has proven to be particularly transformative for housing. Half a century on, the great liberalisation of market forces unleashed throughout this era has turned housing, the guarantor of some of our most basic needs, into one of the world's most valuable assets. In 2020, real estate accounted for 68 percent of real assets around the world (of which land and dwellings made up 82 percent). The financialisation of housing has facilitated a restructuring of the economy that draws critique from across the political economic spectrum. The byline of a 2021 report on the state of the global balance sheet from management consultancy McKinsey & Company plainly states: "Net worth has tripled since 2000, but the increase mainly reflects valuation gains in real assets, especially real estate, rather than investment in productive assets that drive our economies". The report goes on to note that "a glut of savings has struggled to find investments offering sufficient economic returns and lasting value to investors. These savings have found their way instead into real estate". Across the ten countries sampled in this report, home prices tripled between 2000 and 2020 (Woetzel et al., 2021). Urban planner and academic, Raquel Rolnik (2019, p. 21), offers a more humane indictment of the same global systemic shift:

From the old Central Asian and Eastern European Soviet Bloc all the way to Latin America, and from Africa to Asia, the takeover of the housing sector by finance has been a massive and hegemonic tendency... The mercantilisation of housing – as well as the increased use of housing as an asset integrated into a globalised financial market – deeply undermined the right to adequate housing around the world. The belief that markets could regulate the allocation of housing, combined with the development of experimental and 'creative' financial products, led to the abandonment of public policies that regarded housing as part of the social commons.

In most of the Western world, but especially the Anglosphere, our conception of long-term security is so directly tied to homeownership and the financial advantage it typically confers that success and homeownership are essentially synonymous. Across a sample of 17 countries, between 1980 and 2010, the ratio of mortgage lending to GDP increased from about 2:1, to 7:1 (Jordà et al., 2014, p. 9). Alongside this relative explosion in mortgage lending, whole industries and brand-new financial products have sprung up, extending many layers of abstraction beyond the actual mortgage issued from bank to homebuyer. After lending to a homeowner, whole mortgages are bundled and sold, those loans are re-bundled into mortgage-backed securities, those mortgage-backed securities are bundled into different tranches, which are lumped into various collateralised debt obligations, which are then clustered into different synthetic collateralised debt obligations, and so on. At each level, products can be bought, sold, traded, and insured. The mortgage-based financial products created during this era are so complex that when Adam McKay (2015) made Michael Lewis'

2008 financial crisis exposé *The Big Short* into a film, Margot Robbie was recruited just to explain them onscreen. Trading of such fictitious financial products contributed to the size of the early 2000s housing bubble, and by extension, the severity of the global financial crisis that ensued (Wachter, 2014). This says little of the financialisation of housing development itself. Globally, but especially in major cities like London, housing investment and development now attracts copious domestic and international capital (Minton, 2017, pp. 1–24).

Besides financial crisis, where has this new system led us? Acute housing unaffordability. A 2022 review article concludes that our “new housing affordability crisis affects not only the poor and disadvantaged, but also middle-income households, and especially so in world cities and other high-demand localities” (Lee et al., 2022, p. 1748). Since the 1980s, across Anglosphere countries, house-price-to-income ratios have increased from just under 3:1, to upwards of 5:1. The 2024 edition of the annual Demographia International Housing Affordability study added a new descriptive category for an emerging class of housing markets with house-price-to-income ratios exceeding 9:1: impossibly unaffordable (Cox, 2024, p. 5).

Two Models for Achieving Affordability

From the point of view of the state, there are two types of strategies for intervening where housing has become unaffordable to reduce costs: boost the supply of homes or decommodify housing. To boost supply, a government can encourage new house building through deregulation or incentives. The hope is that due to the induced supply increase, home prices will eventually reach a new, lower equilibrium. To decommodify (see Scope section for definition and discussion), a government can attempt to control housing costs more directly through a variety of mechanisms, such as rent control, social house building, or municipalisation (see Scope), that aim to eliminate or reduce the profit extracted from housing provision and thereby reduce costs for residents. Decommodification can also include profit-reducing actions taken by non-state actors (individuals or organised groups) such as community land trusts. These actions can also be encouraged or incentivised by the state. Though boosting supply and decommodifying are certainly not mutually exclusive strategies, their underlying ideologies differ fundamentally. Where boosting supply relies on belief in market forces, decommodification seeks protection or emancipation from them.

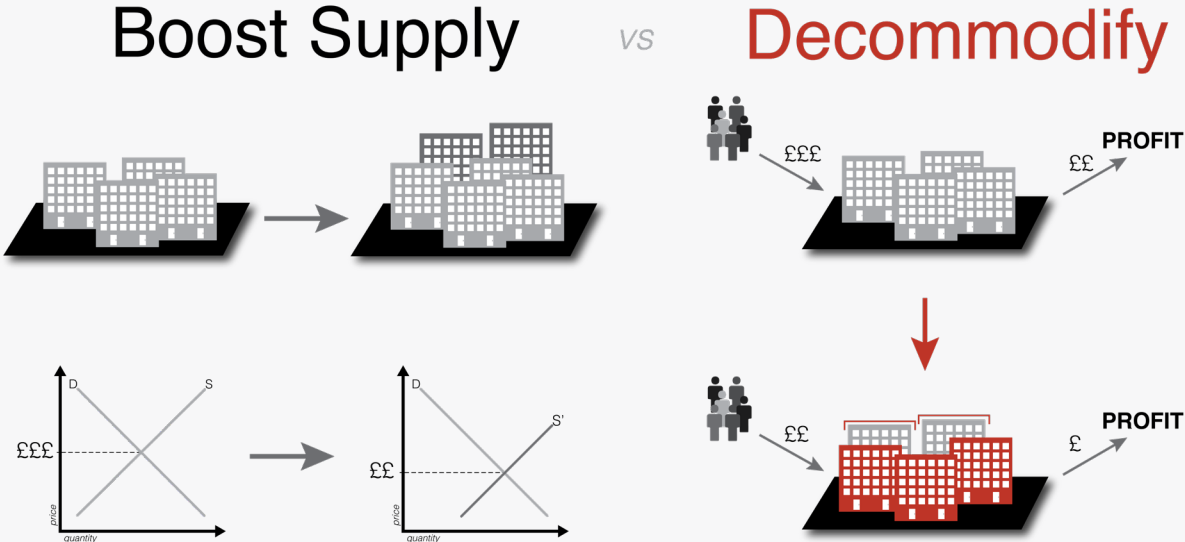


Figure 4. Boost supply versus decommodify to lower housing costs

Though popular discourse surrounding the housing affordability crisis tends to blame a housing shortage and focus on boosting the supply of new homes as a solution, many housing policy experts argue that increasing the supply of new homes alone will not be enough to address the present affordability crisis (Horn & Stratford, 2025; zu Ermgassen et al., 2022). In fact, over the last approximately 20 years in England, the supply of surplus homes has *increased* slightly, and during that same period the mean home price rose 181 percent from £85,000 in 2000 to £254,000 in 2020. In London, over the same period, the mean home price rose 264 percent from £140,000 in 2000 to £510,000 in 2020 (HM Land Registry, 2025; zu Ermgassen et al., 2022).

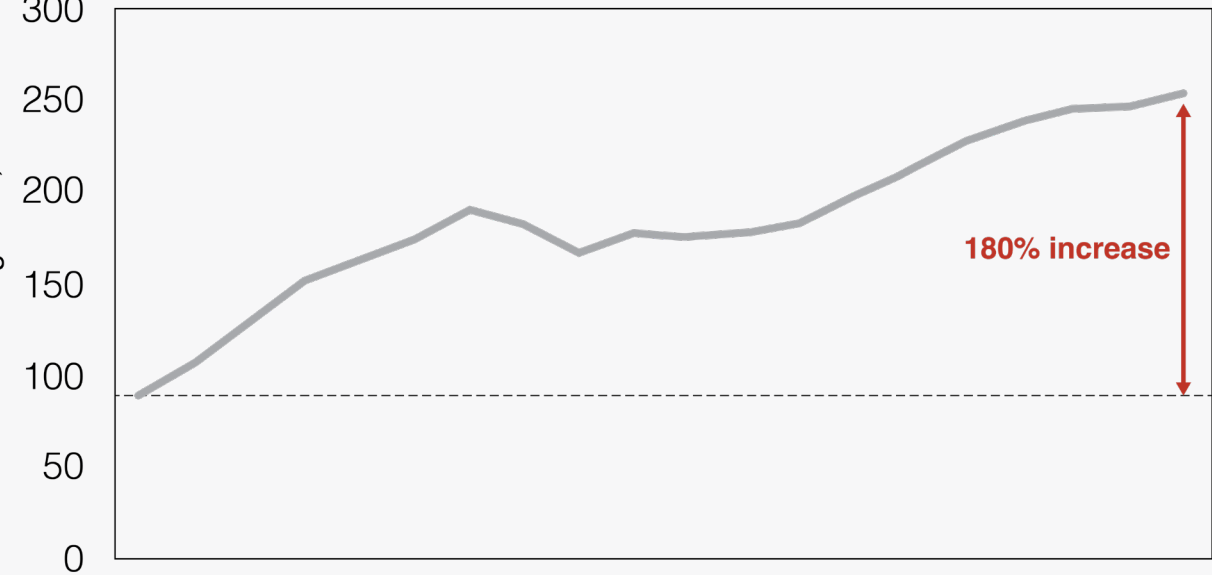
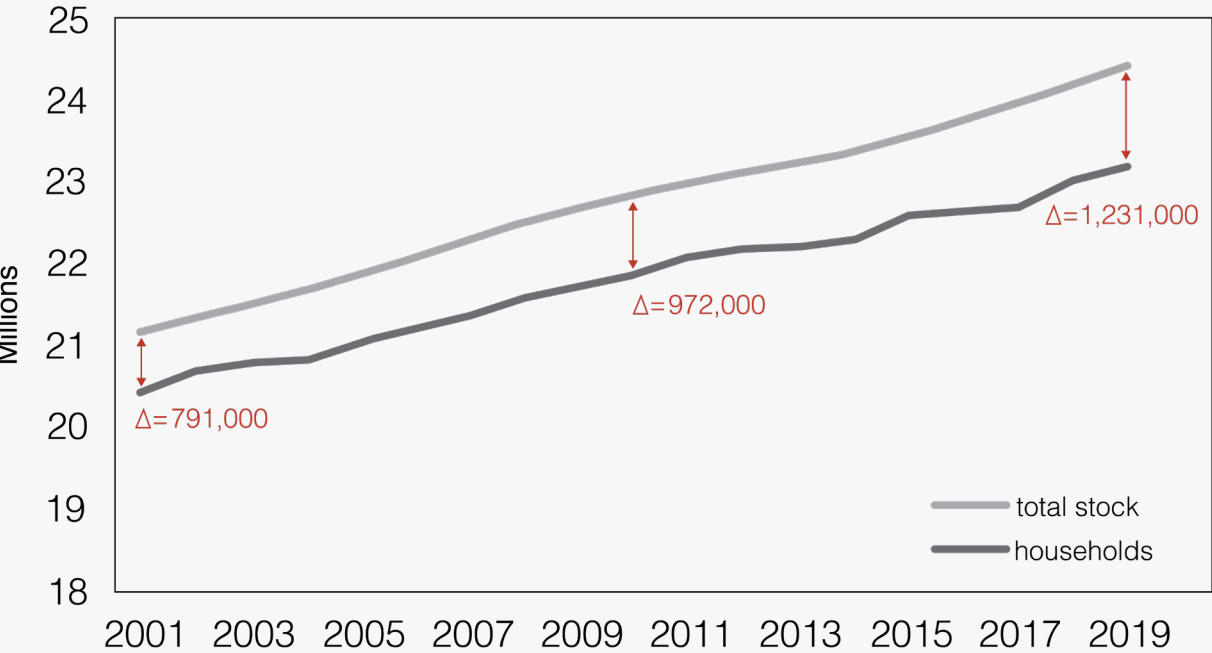


Figure 5. Surplus housing stock and mean dwelling price from 2001 to 2020 in England. Recreated from Figure 1 in article from zu Ermgassen et al. (2022).

Moreover, estimates show that increasing the UK housing stock by 1 percent leads to a meagre 1-2 percent reduction in house prices (zu Ermgassen et al., 2022). But perhaps detailed statistics should not be necessary to understand that this problematisation and corresponding approach are flawed. Housing barrister Nick Bano (2024, p. 9) highlights the absurdity of the supply-is-the-answer logic which, as he writes, implies that “speculative developers would build homes *in order to* devalue them: that they would somehow act against their own interest by producing enough surplus housing to bring down the average price”. Further, as explained in more detail in the Theoretical Framework, certain political economists, such as David Harvey, have long argued that housing cannot be effectively treated as a commodity in the traditional sense (Harvey, 2012, pp. 89–112). This implies that attempting to affect price through supply changes alone will be ineffective, and indeed the empirical evidence cited above from zu Ermgassen et al. (2022) supports such an interpretation.

Fortunately, there are other, nuanced explanations for the recent and dramatic rise in housing costs that are more compelling. Horn and Stratford (2025) offer a few in a recent paper. Explanatory factors include the dramatic expansion of mortgage credit since the 1980s, rising wealth and income inequality coupled with increased investment demand, tax policies that create incentive to treat homes as financial assets, the impact of land speculation and an ageing population on supply, reliance on a heavily financialised property development sector for new supply, deregulation of rent, and a shift in state action from social housing provision to demand-side support through housing benefit. Indeed, nearly every piece of this problematisation would point towards some form of decommodification, whether through tax law changes, financial reform, rent regulation, or social housing expansion, as the logical antidote.

The remainder of this thesis will therefore largely steer clear of the debate on whether boosting supply alone can solve the housing affordability crisis. Instead, this thesis should serve, alongside the growing body of multi-disciplinary evidence that points in the same direction, as further endorsement of decommodification as the most robust solution to the housing affordability crisis, and a contribution to the question of *how* to decommodify rather than *if* decommodification is the best approach.

Degrowth Theories of Change

Degrowth (discussed further in the Scope section) is a movement and area of scholarship that advocates for the “planned and democratic reduction of production and consumption as a solution to the social-ecological crises” (N. Fitzpatrick et al., 2022, p. 1). Post-growth is a related and seemingly derivative movement that advocates for similar changes, but with slightly less fervour. Where degrowth is religiously anti-growth and anti-consumption, post-growth is decidedly agnostic and focuses more on outcomes than principles (Savini et al., 2022). Both degrowth and post-growth scholarship make significant contributions to discussions of housing decommodification as it fits quite neatly into their intellectual frameworks. However, there is an ongoing theoretical debate within the degrowth and post-growth movements that rears its head in a very concrete way in the case of housing decommodification. That debate is between ‘ecosocialism’ and anarchism (Liegey et al., 2025).

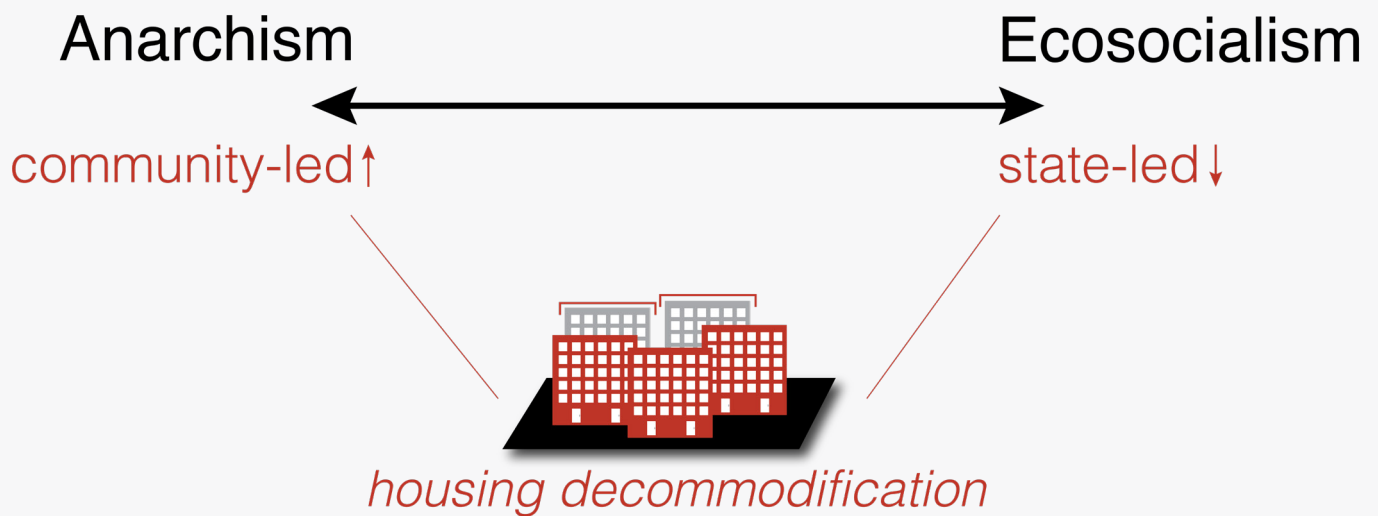


Figure 6. Ideological spectrum within housing and degrowth scholarship

The intellectual tension in this debate is highlighted in a recent manifesto titled “Housing (for) a Post-Growth World: A Manifesto”. In the manifesto, housing scholars from across Europe and the UK have assembled four basic demands for a transformed housing system based on contributions from a group convened at the 2025 International Degrowth Conference in Oslo. The manifesto states that “housing needs to be reconceptualised as a decentralised infrastructure”, but also holds up the Housing and Development Board in Singapore as an example of housing that has been “liberated from market pressures” (Pagani, Volmary, et al., 2025). The contradiction here is between a recommended reconceptualisation of housing as *decentralised* infrastructure, and praise of the highly *centralised* Housing and Development Board in Singapore (Phang, 2007). This connects back to the broader degrowth debate. Where reconceptualising housing as decentralised infrastructure represents a more anarchist view, the Housing and Development Board in Singapore is decidedly (eco) socialist. Of course, these two visions for housing decommmodification are not necessarily mutually exclusive, and indeed, the manifesto itself also stresses that “both self-organisation and active regulation have been and continue to transform contemporary housing systems” (Pagani, Volmary, et al., 2025). Nonetheless, because this thesis will critically engage with all forms of housing decommmodification, it has the potential to contribute to this ongoing degrowth and post-growth conversation.

Applying Theory for Affordability in Tower Hamlets

In addition to contributing to the scientific and theoretical discourse described above, this thesis also aims at a more tangible societal contribution by including a housing strategy designed for a specific community and place, in this case the London Borough of Tower Hamlets. There has not yet been a study carried out into housing in Tower Hamlets with a specific focus on decommodification. As such, the housing strategy produced in this thesis will hopefully drive local housing conversation by introducing a novel approach. As part of the methodology, detailed later in this report, interviews have been conducted with municipal professionals and local housing association administrators in Tower Hamlets. In addition to providing crucial and real input during the working process, locals included may also make use of the housing strategy produced in this thesis once published.

The housing strategy and the description and analysis that support it also bring a uniquely spatial perspective to appraising London's housing crisis. In addition to a critique of the housing system itself, this thesis presents a characterisation of how the current housing affordability crisis is changing Tower Hamlets, geographically. Identified housing commodification pressures are animated to show how they manifest in space across the borough.

The severity of the housing affordability crisis in London means that much has been written on the subject. Many harrowing stories of Londoners' experiences in such a cruel housing machine have been and are being told by dedicated journalists compelled to make the crisis real for those (like myself) who are not actively experiencing it. This thesis, however, is not a work of ethnography and will spend most of its words weighing different housing policy options and their socioeconomic and spatial implications. But I believe there is truly no use in engaging in such scientific and theoretical discussions if they are not connected back to the people and place that are actually in crisis. The housing strategy portion of this thesis serves to make that connection.



Objective and Motivation

Housing as a Social Good

The work of this thesis is motivated by a recognition of crisis. My partner, who works as a teacher, lives in a shared, ex-council, right-to-buy-acquired flat in Tower Hamlets and pays as much to rent one room as it would cost to rent the entire three-bedroom flat at social rent from the council. A friend of mine who works a very well-paid job in finance recently acquired a compact, two-bedroom ex-council home in Tower Hamlets for nearly half a million pounds. The identical home next-door sold for £187,500 in 2004. Of course, there are far more severe and destructive tales to be told from this housing crisis, and in no way do these stories capture its breadth. But it was these indirect, personal accounts that first alerted me, an American studying in the Netherlands, to the severity of the housing affordability crisis in London, and would lead me to focus on the topic for this thesis.

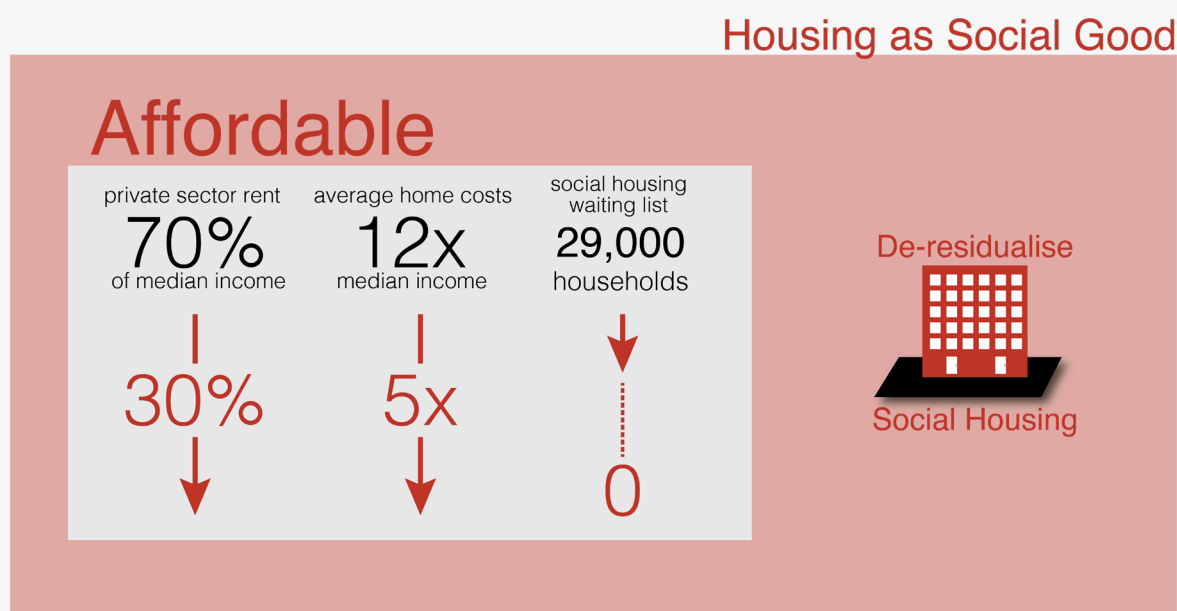


Figure 7. Motivation: social, affordable, and de-residualised

This work aims, first and foremost, to find a pathway to housing affordability. Affordable, in this case, does not mean private-rented accommodation let at 80 percent of the local market rate, a highly disingenuous and misleading definition used by the UK central government and weaponised by many a developer (Regulator of Social Housing, 2022). The generally accepted definition of affordability for housing is a monthly or annual expense that is no more than one third of household income. Of course, this is a crude measure that will mean a tighter budget for low-income households and a more generous one for high-income households. However, as it turns out, housing costs in London, and Tower Hamlets, are so far above the one-third of income yardstick that debating an exact numerical definition of affordability would be a rather trivial pursuit. In 2019, the median rent for a two-bedroom flat in London was 50 percent of the median income, and in Tower Hamlets, renting a two-bedroom flat costs an average of 76 percent of the income of households in the bottom 25 percent of earners (Wheatley et al., 2019, p. 3). No matter how it is defined, affordability is far away.

Given that increasing the supply of surplus housing has been shown to be ineffective at sufficiently reducing the cost of housing, housing decommodification of some form is necessary to achieve affordability (zu Ermgassen et al., 2022). There is currently tremendous profit being extracted from a heavily commodified housing market. In the absence of a dramatic reduction in land value or building construction and operating cost (savings which, realistically, may not be passed on to those in search of a home), profit must be reduced through decommodification to achieve affordability. Housing decommodification can take the form of municipalisation, new social housing construction, rent control, community land acquisition, and still other means. These various methods for decommodification are discussed at length later in the report.

Achieving housing affordability through decommodification sits within the broader motivation of reframing housing as a social, rather than a financial, good. Reframing housing in this way is simply about recognising that its primary function is shelter. This idea is, of course, not a new one. Many scholars, among them critical urban theorists, have argued in different ways that housing ought to be treated this way (Brenner et al., 2012; Castells, 1983; Harvey, 2012; Marcuse, 2016, 2020; Rolnik, 2019). Not only does housing now function as the primary store of wealth for many individual households, it also serves as the primary store of capital for whole economies (see Global Housing Affordability Crisis above). This, naturally, creates conflict between the social role of housing as a provider of shelter, stability, and community, and the modern role of housing as a sophisticated and multi-scalar financial instrument. That the pursuit of unearned profit can, and indeed does, interfere with a household's ability to secure a sheltered place to sleep each night, should not require pontification from critical urban theorists to condemn. It is plainly indicative of failure for a well-resourced and democratic society, such as, for example, the United Kingdom. Re-centring the social value of housing is essential to repair a half century of value distortion wrought by commodification and financialisation.

Within the broader frame of treating housing as a social good, the final motivating factor for this thesis represents a longer-term goal alongside the more immediate aim of achieving affordability. The progressive residualisation of social housing in the UK over the last four decades or so has been well documented in housing studies literature (Kleinhans & van Ham, 2013; Murie, 1997; Pearce & Vine, 2014). Residualisation, explained further in Scope, refers to the process by which the population social housing serves becomes confined to a smaller and more in-need portion of society, often alongside the degradation in condition of the social housing itself (Hoekstra, 2017). The dramatic decline in tenure share of, and funding for, social housing in the UK, directly drives this process (Forrest & Murie, 1983; Pearce & Vine, 2014). To de-residualise social housing (in all its forms), then, would be to expand the portion of society served and improve the quality and condition of housing it affords. Widespread decommodification, which would entail a dramatic rise in the tenure share of, and funding for social housing, serves exactly that end. When the portion of society served, and quality of offering provided by social housing improves, there is potential to build genuine cross-class solidarity on the issue of housing affordability, which only further increases the political stability of such a system. The social housing sector in Vienna, which serves more than half the city's population, has been described in exactly this way (Glaser, 2022; Werner, 2025).

Housing Strategy for Tower Hamlets

The ultimate objective of this thesis is to produce a housing strategy that elaborates the policies and spatial strategy necessary for Tower Hamlets to chart a course to affordable housing. The previous section described, at a high level, what would likely be required to achieve affordable housing. This work aims not only to contribute to that scientific and theoretical discussion, but also to apply and spatialise resultant solutions for the London Borough of Tower Hamlets, both as a test of rigor for those solutions and as a way to connect any scientific and theoretical discussions to a real place and people. A variety of methods will be employed including a literature and policy review, socio-spatial analyses, theoretical analysis, and interviews. These are described in more detail in the Methods section of this report.

Housing Strategy for Tower Hamlets

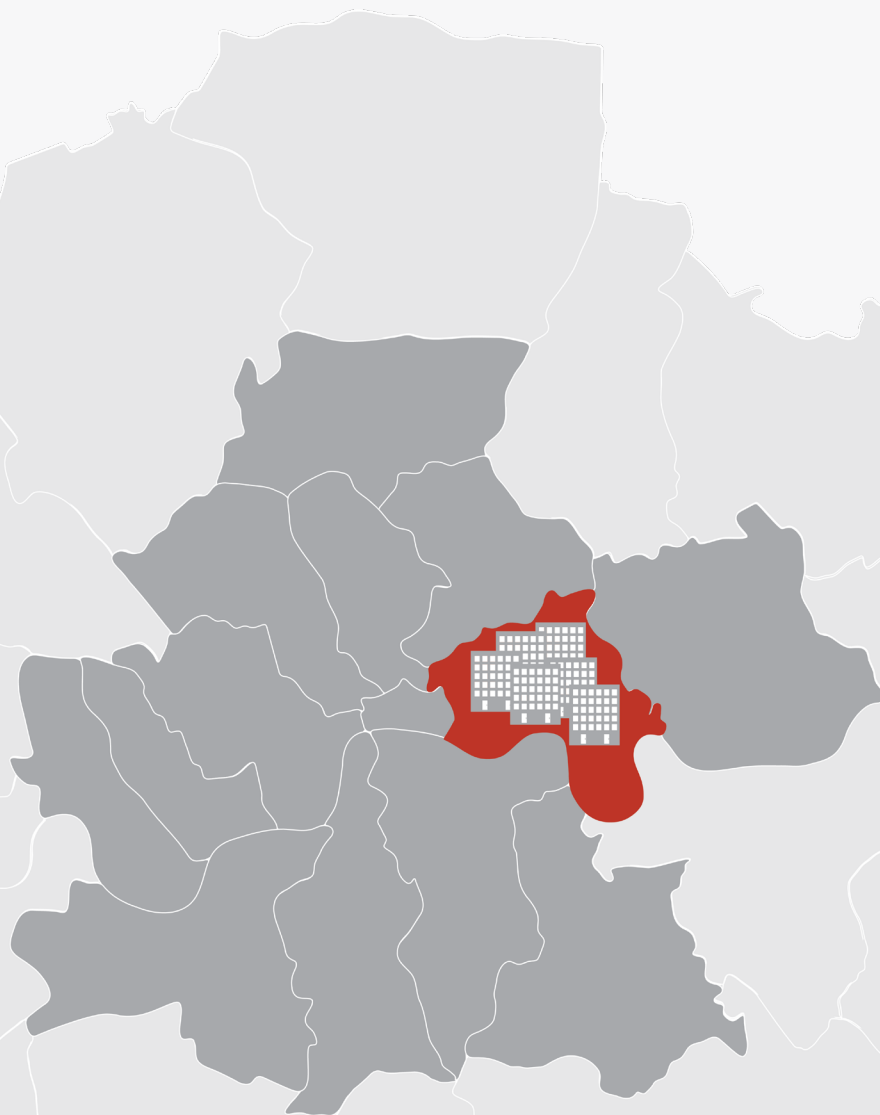


Figure 8. Housing strategy for Tower Hamlets

Research Questions

Main Question

RQ

What spatial and governance strategies are necessary to enact a broad housing decommodification program and ensure affordable housing for all in the London Borough of Tower Hamlets?

Sub-Questions

SQ1

How does the current housing system in Tower Hamlets function, and what are its outcomes for residents?

SQ2

What policy measures are currently being discussed to address the housing affordability crisis in the United Kingdom?

SQ3

How are housing commodification pressures manifesting across Tower Hamlets?

SQ4

What kind of urban structure, and form, would support systemic housing decommodification in Tower Hamlets?

Scope

This section serves to establish the conceptual and geographical boundaries for the work detailed in this report, and to provide clarity on a few important concepts.

Overview of Main Concepts

This subsection includes definitions and discussions of a few concepts and terms that are central to the discussion in this report. The purpose of defining and discussing these concepts and terms is to introduce them, in case they are new to the reader, and to establish clarity regarding how they are interpreted for this report. Explanations and definitions are listed under the concept or term headings that follow.

Decommodification

Fundamentally, decommodification is the removal of an object or activity from the market. It is “the opposite of commodification, which turns objects and activities into commodities for sale in the market” (Madanipour, 2012, p. 287). In this report, which will focus on housing, decommodification is used to refer to any decrease in the degree to which housing is commodified, with specific attention to the amount of profit that is extracted from housing provision. This characterisation of decommodification draws, in part, from Marcuse and Achtenberg’s (1986, p. 476) focus on limiting the role of profit in pursuit of housing decommodification. Boelhouwer and Hoekstra (2012) distinguish three types of housing decommodification that a welfare state can provide: housing object subsidy, housing subject subsidy, and housing price regulation. The work in this report is focused mostly on object subsidy (e.g. social housing construction) and price regulation (e.g. rent control), since housing subject subsidies in London (such as the housing benefit) have been shown to be an inefficient mechanism that serve mostly to inflate the profit of private landlords (Horn & Stratford, 2025, p. 21). It is also worth noting that discussion in this report will not be limited to activities of the state. Community-led efforts, such as community land trusts, are also relevant in London and can constitute decommodification, so long as the costs they exact for housing provision are not profit-generating.

Degrowth, Post-growth

Degrowth, and its less radical cousin, post-growth, are movements that are crucial to the discussion in this report since much scholarship on the subject of housing decommodification occurs within their intellectual arenas. The Routledge Handbook of Degrowth describes the degrowth movement principally as “anticapitalist and driven from the grassroots”. Its activists seek “living practices of sufficiency and solidarity – satisfying everyone’s basic needs – no more, no less – through light ecological footprints”. Degrowth goes further than dismantling systems, it is about “re-creating fundamental and vital relationships, cultures, power dynamics and values eroded and made invisible by growth-driven, market-oriented societies” (Nelson & Liegey, 2025, p. 3). Post-growth thinking is markedly less ideologically pure and rather than advancing a complete rejection of the status quo, it coalesces around a simple recognition that the current system is not serving people or the planet well. Consequently, its foundation is less clearly defined than that of degrowth. Savini, Ferreira and von Schönfeld write that “there is no clear consensus among the multiplicity of post-growth thinkers...as to whether a post-growth society would inevitably result from escaping economism altogether or instead, might emerge from a more humanistically and ecologically inflected use of existing economic concepts, tools, legal frame-

works, and state institutions” (Savini et al., 2022, p. 7). Where degrowth thinking is allergic to growth and the current economic system, post-growth thinking is comparatively ambivalent. Both movements, however, are united in their recognition of the failure of the current, growth-oriented economic system to adequately weigh social and environmental factors, the futility of traditional aggregate economic measures of progress such as GDP, and above all, the necessity for change. This report is not an explicit endorsement of either degrowth or post-growth, but both movements contribute important theoretical support for the validity of decommodification as a means to mitigate the current housing affordability crisis. The relationship between housing and degrowth is discussed further in the History and Theory section, later in the report.

Social Housing

There is no universally accepted definition for social housing, and the cost, quality, tenant profile, and management structure of social housing varies widely across the world. The general purpose of social housing, however, is fairly consistent, and is perhaps best described in relation to market housing. A definition of social housing from Fitzpatrick and Pawson (2014, p. 598) gets at the distinction; they define it as “residential accommodation provided at sub-market prices by state or not-for-profit landlords and allocated according to administrative criteria rather than price”. Where market rented housing is typically managed by for-profit private landlords (individual or corporate), social housing is managed by non-profit social landlords (the state or a private non-profit organisation). With profit as the primary motive for private landlords, private market rent is set, in theory, at the highest price that at least one prospective tenant will pay. Social rent, however, is regulated and set according to public policy, without profit motivation, and is typically well below market rent. As such, whereas market housing is primarily allocated according to purchasing power, social housing is allocated according to some other eligibility criteria, often based on identified need. (Boelhouwer & Hoekstra, 2012; Kromhout & van Ham, 2012).

A Housing Europe (2021, p. 7) report outlines four basic types of social rent. Market-based social rents are set at a given percentage (e.g. 70 percent) of market rents. Utility-based social rents are set using a formula that takes account of the characteristics of the home such as size, location, and amenities. Income-based social rents are set relative to the assessed means to pay of each household. And finally, cost-based social rents are set to repay the annualised cost of housing provision (over a certain period of time), without profit. In practice, these four types of social rent can be, and often are, combined.

In the United Kingdom, the national policy domain of this report, social housing (often called council housing) is provided by local authorities and private registered providers of social housing (Ministry of Housing, Communities & Local Government, 2026c). Technically, social homes are available for any household with an income and savings under a certain limit, set per local authority, but in practice, due to extremely long social housing waiting lists, allocation is determined according to identified ‘housing need’. Housing need is assessed per local authority, based on a variety of factors such as current housing conditions (e.g. homeless, overcrowded), medical conditions, and length of time spent on the waiting list (Department for Levelling Up, Housing and Communities, n.d.).

In the UK, social rent, sometimes called formula rent, is set according to a formula prescribed by the Regulator of Social Housing. Inputs to the formula include national average rent (market-based), relative county manual earnings (income-based),

number of bedrooms (utility-based), and the relative property value (market-based). Worth noting is the fact that the entire cost basis for social rent calculation comes from data around 2000, so to calculate social rent for 2026, the 2000-based formula rents must be updated using a table of annual inflation values provided by the Regulator of Social Housing. Because housing costs across London have risen much faster than inflation, this social rent calculation method has resulted in a widening price gap between market and social housing (Trust for London, 2026). The updated value is also subject to a rent cap, set each year based on the number of bedrooms. For example, the 2-bed cap is £940 per month in 2026-27 (Ministry of Housing, Communities & Local Government, 2026c; Pittini et al., 2021). In London, a whole slew of other so-called ‘affordable’ rents have been introduced over the years which vary widely in their actual affordability. In Tower Hamlets, social rent, as set by the Regulator for Social Housing is typically the lowest and very similar to London Affordable Rent. Tower Hamlets Living Rent is usually slightly more expensive. Intermediate housing products are significantly more expensive, but still much lower than market prices, and include Key Worker Living Rent, London Living Rent, and shared ownership (Mayor of London, 2026b, 2026a; Office for National Statistics, 2026b; Tower Hamlets Homeseekers, 2026). Figure 9 shows estimated two-bedroom monthly rents under each of these affordable housing regimes in Tower Hamlets relative to market rent. Very recently, the GLA has streamlined its recommendations and affordability requirements to focus chiefly on social rent, the lowest cost option, although with significant compromise to overall tenure share requirements (Greater London Authority, 2024). In this report, discussion will touch on social and affordable housing in all its varied forms, but where any proposals are made as part of the strategy presented later in the report, social rent means social rent as prescribed by the Regulator of Social Housing.

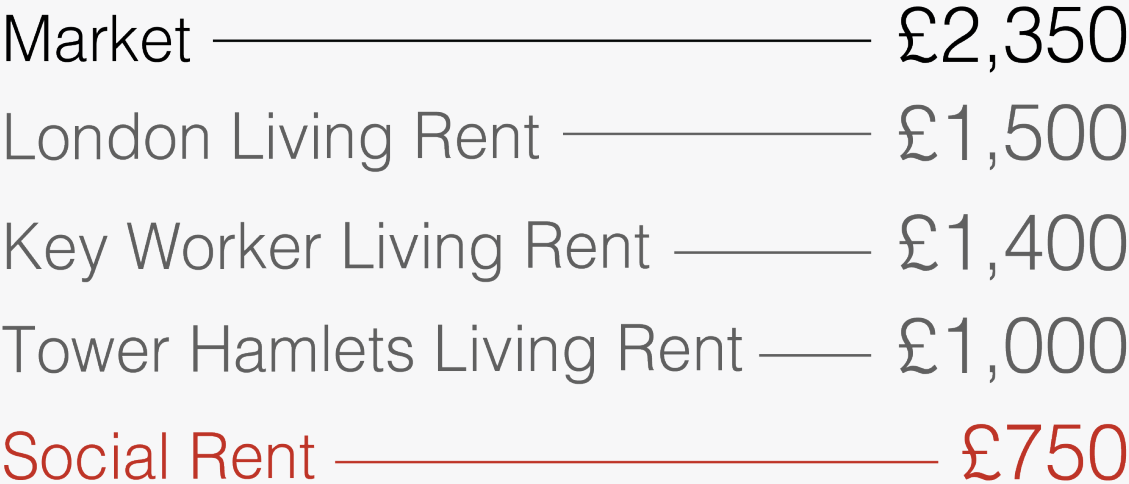


Figure 9. Affordable rents levels in Tower Hamlets, relative to market rent, c.2025

Residualisation

Residualisation can be defined as the “increasing concentration of low-income groups in a shrinking social rental sector” (Hoekstra, 2017, p. 35). It can also be extended to include deterioration, through disinvestment and neglect, of the social housing itself (Flynn, 1988). Both certainly apply to the case of social housing in London, where nearly half a century of neglect, disinvestment, and shrinking tenure share has ensured that social housing is relegated only to those who are in the most need (apart

from the homeless population, who are housed in temporary accommodation) (Apps, 2025; Boughton, 2018). Policies like Right to Buy have accelerated residualisation through a very simple process. Research has shown that, unsurprisingly, the most economically advantaged households have been the most likely to exercise their right to buy, and more attractive properties in more desirable neighbourhoods have been the most likely to be acquired through Right to Buy. The result is that remaining social-renting households are increasingly low-income, and likely to be in lower-quality accommodation in less desirable neighbourhoods (Kleinhans & van Ham, 2013).

Rent Control

Rent control, or rent regulation, are terms used to describe a variety of mechanisms for controlling the price of private rented accommodation. Rent control is perhaps best understood by describing the conditions of its absence. With no rent control, landlords are essentially free to set any rent they like for their property and to increase that rent as much as they choose. Types of rent control are often described in three 'generations'. First generation rent control is the most strict and constitutes a cap or 'rent freeze' that applies to either the whole private rental market or some defined subset of it. Rent control of this nature can create incentive for landlords to leave the market or to undermaintain properties. Since the mid-twentieth century, this type of rent control is uncommon. Second generation rent control restricts individual rent increases both within and between tenancies. After the initial rent is set, rent increases are limited by indexing to some measure such as inflation or operating cost. The goal of this type of rent control is to protect tenants from large increases in rent while avoiding creating an incentive for landlords to sell or under-maintain their properties. Third generation rent control is the least restrictive and constitutes a limit to rent increases only within tenancies. The mechanism for control is the same as second generation rent control but crucially does not apply to rent changes between tenancies (Whitehead & Williams, 2018). Recent analysis from the Joseph Rowntree Foundation suggests that introducing rent control across England (in the form of a CPI-linked cap on annual rent increases) could save the Government more than £600 million per year on housing benefit spend, and private renting households nearly £1,200 per year in rent. The analysis also determined that the majority of landlords record above-normal returns in most parts of the country, even when tax is accounted for (Spratt, 2026).

Although London had rent control until the 1980s, today it is unique among its peer cities in that the vast majority of its private rented accommodation has no rent control at all (Apps, 2025, pp. 263–273). The recently passed Renters' Rights Bill establishes important new protections for private renters, but stops short of introducing any form of rent control (Kemp, 2025).

Municipalisation

Municipalisation, of housing, is the process by which the state acquires homes from private owners to be repurposed as social housing. In London, this was very common practice throughout the post-war era, and it is a less-well-known feature of the council housing boom that occurred during that time. Often local councils would buy homes that were difficult to sell on the private market and let them at social rents. This period also coincided with a dramatic decrease in private renting so many private landlords were looking to sell their properties (Apps, 2025, pp. 256–263). Municipalisation aligns well with a degrowth perspective (at least an ecosocialist one) due to the fact that, in contrast with building new social housing, it achieves decommodification without the carbon- and material-intensive process of constructing new homes.

Decommodification of Housing

The focus of this thesis is on the decommodification of housing. So far, this report has stressed the unaffordability of housing in London and the destructive inequality inherent to such a system. But what about other forms of inequality? Within London, there is also dramatic wealth and income inequality, inequality of access to services such as education or public transport, varying exposure to risks like crime or climate hazards, and so on (Greater London Authority, 2019; Mayor of London, 2021a). Each of these forms of inequality could also be made relevant to an urbanism thesis. The choice to focus on housing has been, in part, a personal one (as explained in the Objective and Motivation section), but it also relies on a belief that housing is, as journalist Vicky Spratt often writes, connected to nearly everything (Spratt, 2023). And in particular, housing is connected to health. As a recent report commissioned by the Greater London Authority notes, “housing is a major factor shaping health and a significant contributor to health inequalities in London” (Munro et al., 2022, p. 5). A decent home is a foundation for a decent life.

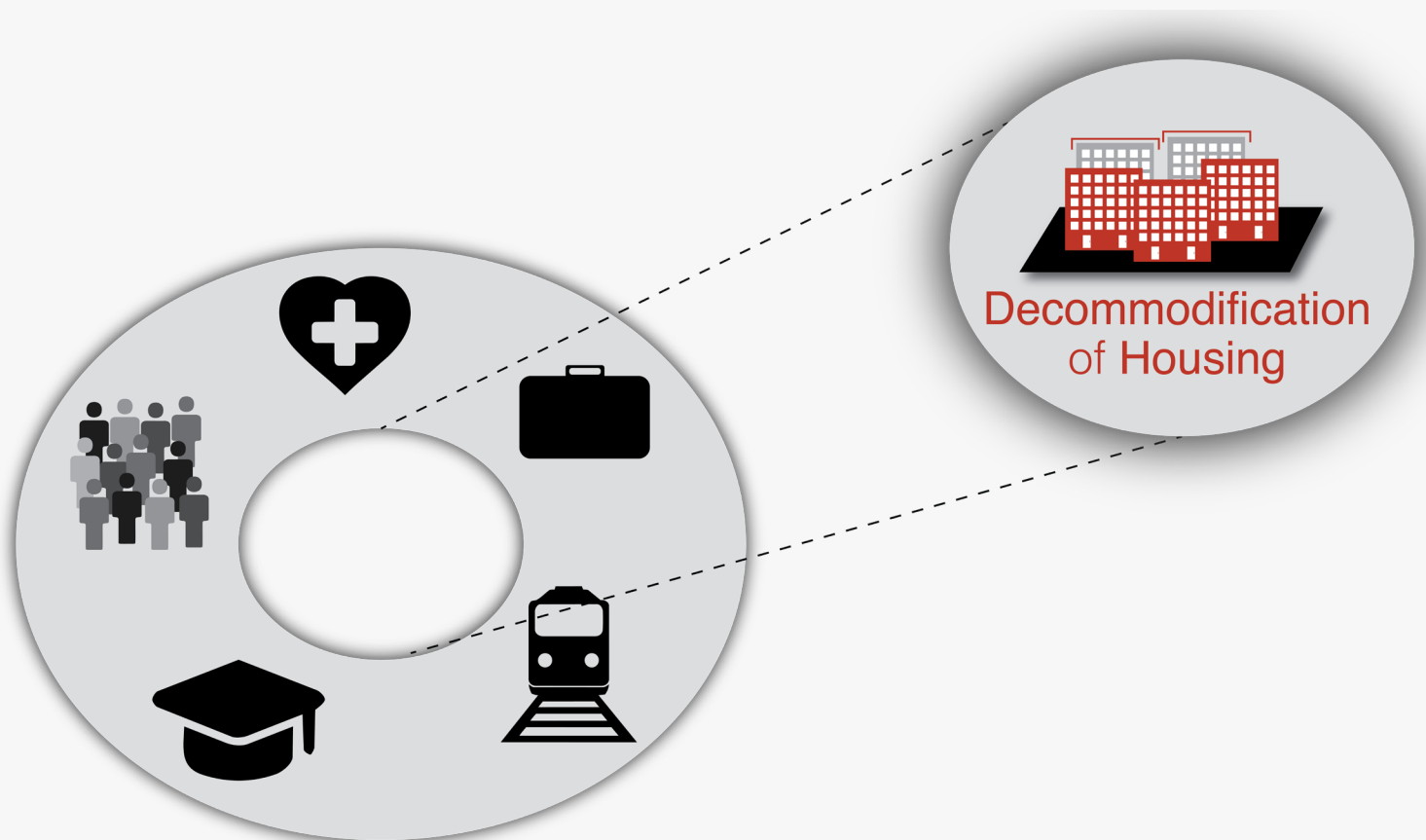


Figure 10. *Decommodification of housing and its connection to many other functional parts of society*

Recognising the social significance of housing is, however, only a starting point. The choice to focus on decommodification as a strategy for addressing the housing affordability crisis also sets the conceptual scope for work in this thesis. That choice is explained earlier in *Competing Models for Affordability*.

London and the Borough of Tower Hamlets

Geographically, this report is primarily concerned with the London Borough of Tower Hamlets, but inevitably some analysis and discussion will include the whole of Greater London, and in rare cases the whole, or regions of, the UK. Tower Hamlets has been selected, from all London boroughs, due to its unique history with regard to social housing (having achieved an extraordinarily high 82 percent social rent tenure share by 1981), its longstanding role as host to workers and migrants of the time (see Introduction to Tower Hamlets), and it's unique spatial environment with the City of London directly to its west, and acres of rapidly (re)developing industrial land along the River Lea to its east. Tower Hamlets presents a very interesting site for exploring the housing challenges that afflict the whole of Greater London.

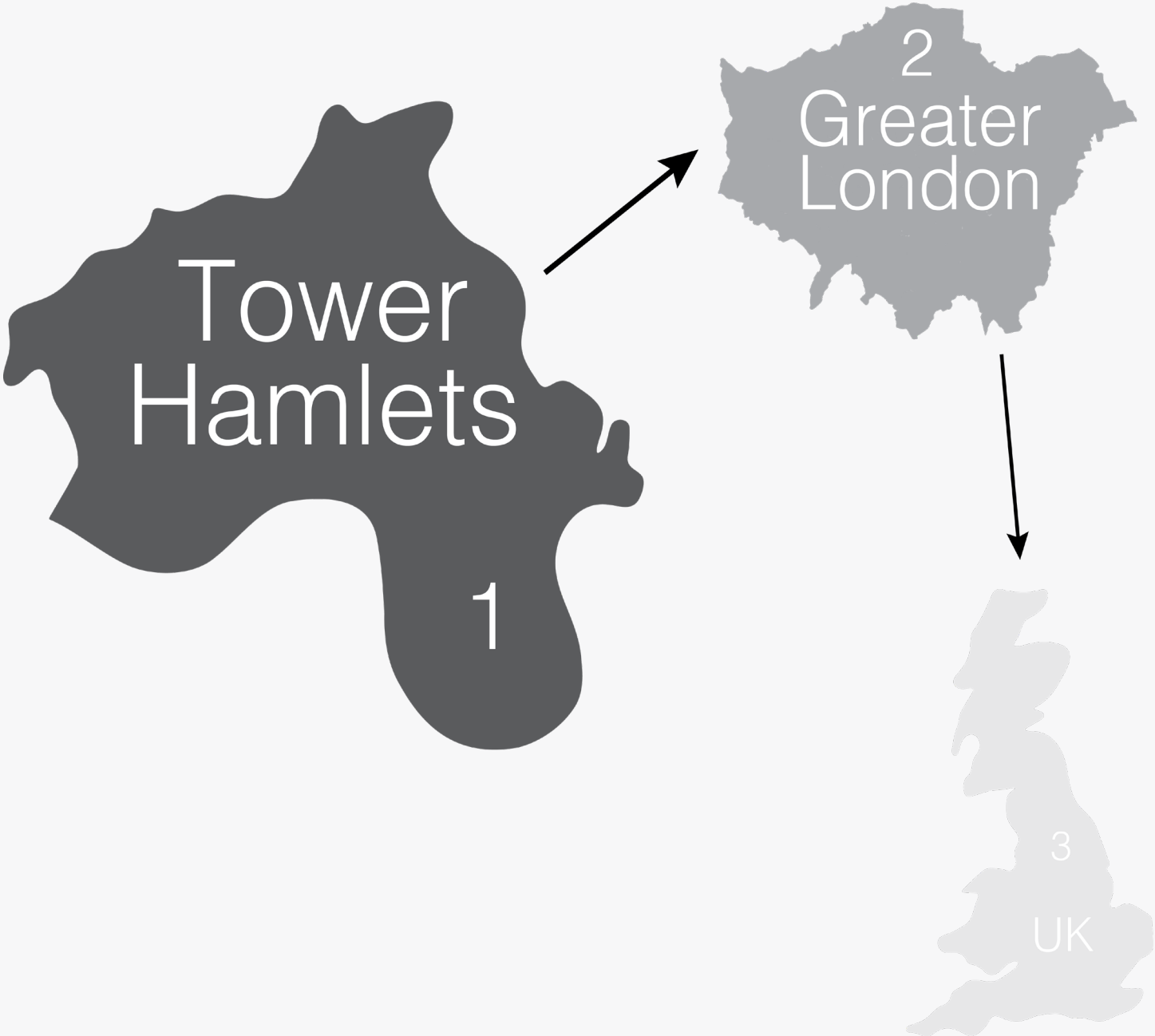


Figure 11. Hierarchy of geographical scope

2

Approach



History and Theory

This section serves to establish the historical and theoretical basis from which research, analysis, and strategy making have been carried out. There are certainly many ways to read history, and theory, so as much as the following sections present a description of relevant history and theory, they also serve to clarify the historical and theoretical orientation of this thesis.

History of Social Housing in the UK

Social housing, or council housing as it is often called, has had a long and tumultuous history in the UK. That history can be very broadly divided into three parts, separated by two key events: the end of World War II in 1945 and the election of Margaret Thatcher in 1979. These three periods, pre-WWII, postwar, and post-Thatcher saw the slow introduction of social housing, the rapid expansion of social housing, and the rapid contraction of social housing, respectively.

The pre-WWII period for social housing in the UK begins in the late Victorian era. At that time, some members of the monied class were starting to grow concerned with the state of working-class housing for a combination of altruistic, selfish, and paternalistic reasons. Housing trusts, like the Peabody Trust founded by American banker George Peabody, were established to fund the construction of what were often called 'model dwellings'. These model dwellings were not particularly well-liked and, crucially, largely unaffordable for the poorest members of the slum working class who were in the most need. Near the turn of the century, Britain's first council estate was completed on a site that had been cleared of slums, in what is now Shoreditch, within the borough of Tower Hamlets. The Boundary Estate was designed by socialist architect Owen Fleming for the London County Council (LCC). This housing, too, was unaffordable to the poorest members of the working class and led to the displacement of many residents of the cleared slums. Around the time of WWI, and into the interwar years, council house building continued to grow, although modestly, and began to take a different form. In addition to the many council tenements and five-storey walk-ups constructed in central London, the LCC began expanding its reach into London's periphery. Liberated by the 1900 Housing Act, which empowered the LCC to acquire land beyond its traditional urban boundaries, an array of sprawling, garden-city-like council estates began encircling London on what was rural and agricultural land. This era of council house building is perhaps epitomised by the Becontree Estate in Dagenham, London. The first Becontree homes were completed in 1921, and by 1939, the estate contained 26,000 cottages arranged along country lanes, housing 120,000 people (Boughton, 2018). For all the aspirations of the Victorian philanthropists and local councillors of the time, social house building in the pre-WWII period did not meet the demands of the time – but it was a start.



Figure 12. *Boundary Estate in Shoreditch, Tower Hamlets. Image credit: <https://livinglondonhistory.com/visiting-the-site-of-one-of-victorian-londons-worst-slums/>*

The end of WWII marked the start of what many describe as the ‘golden era’ of council housing in the UK. Responding to housing need that predated the war, and that created by war-related damage and destruction, local councils across the country began to expand council house building efforts. At first, these projects largely followed on the backs of those completed during the interwar years. In London, more peripheral low-rise estates were added, intended to receive those displaced from an intentionally depopulated central London, as was envisaged by prominent planner Sir Patrick Abercrombie at the time. Slowly, the type of council housing being built changed, and as overall production ramped up, so too did the height of the buildings. Throughout the later 1950s, the 1960s, and 1970s, and particularly in London, many high-rise council housing estates were constructed. These estates varied widely in style and quality, but many were built with great attention and enthusiasm from passionate architects. At the time, the LCC’s own in-house architecture office was the largest architecture practice in the country (Apps, 2025, p. 22). It attracted leading architects, such as Denys Lasdun and Ernő Goldfinger, who left their mark on the capital with thoughtfully designed affordable housing built to house regular Londoners. Between the end of WWII and 1979, local authorities in the UK built between 150,000 and 350,000 homes each year. This was in addition to an extensive municipalisation programme that was transforming private homes to social housing. By the end of the 1970s, the UK had been completely transformed from a nation whose housing provision was dominated by private landlords to one with a very sizable state-led social housing sector, growing home ownership rates, and a miniscule private rental market (Ministry of Housing, Communities & Local Government, 2017). In 1981, social housing in the UK reached its pinnacle with 32 percent of tenure share nationwide (35 percent in London, and 82 percent in Tower Hamlets) (Apps, 2025, p. 21; Boughton, 2018, p. 231). In the decades that followed, it would all come crumbling down.



Figure 13. Robin Hood Gardens Estate in Poplar, Tower Hamlets. Image credit: <https://londonist.com/2012/03/robin-hood-gardens-set-for-demolition>

Margaret Thatcher was elected on May 3rd, 1979. She sought to dismantle the state's role in the British housing market (especially in housebuilding), and in time, she would prove wildly successful in doing so. To jump start the creation of her romantic vision of a nation of independent and invested market actors, in 1980 Thatcher's government created the Right to Buy for sitting council tenants. This policy was not entirely new; it had already been possible for council tenants to purchase their homes with consent of the council. But the new terms included in Right to Buy, such as discounts up to 50 percent, and 100 percent mortgages, greatly accelerated the process. Crucially, local councils were no longer permitted to keep and reinvest the proceeds of sales, which meant that each sale represented a real loss of social housing. Unsurprisingly, this initiated a decline in social housing tenure share across the country.



Figure 14. Margaret Thatcher hands over the deed for a Right-to-Buy-acquired flat. Image credit: <https://www.theguardian.com/society/2015/aug/26/right-to-buy-margaret-thatcher-david-cameron-housing-crisis>

The Thatcher government also encouraged the transfer of social housing ownership and operation from local councils to private housing associations with a variety of incentives, and effectively resurrected private landlordism with the 1988 Housing Act. The Housing Act of 1988 ended rent control and made assured shorthold tenancies, which have a fixed-term length of six or twelve months and allow ‘no-fault’ evictions, the default. This arrangement dramatically increased the profitability of being a landlord. A newly deregulated banking sector also opened the door for banks to provide larger and more risky mortgages, a move which doused the whole housing market in kerosene, ready for prices to be ignited from any market pressure whatsoever (Apps, 2025). In the decades that followed, social housing share declined, council estates were disinvested in and fell into disrepair, those who remained in social housing came to represent a smaller and more marginalised portion of society, and public perception of social housing, and its residents, greatly worsened. Some of the highest quality council estates, such as Keeling House (Denys Lasdun) and Balfron Tower (Ernő Goldfinger), both in Tower Hamlets, have been entirely sold off by cash-strapped councils and now contain no affordable housing. The New Labour and Conservative governments that followed Thatcher have not done much better. Most positive developments since 2000 have been tinkering at the edges. And for the past few decades, social housing development has been dominated by so-called ‘regeneration’ schemes. These schemes represent a kind of sneaky re-commodification of social housing estates and often come with the unfortunate byproducts of displacement, both temporary and permanent, and declining social housing share (Boughton, 2018). Today, social housing accounts for 17 percent of tenure share nationwide (down from 32 percent), 23 percent in London (down from 35 percent), and 36 percent in Tower Hamlets (down from 82 percent) (Boughton, 2018; Office for National Statistics, 2023c).

Tenure of Households, England & Wales, 1918-2024

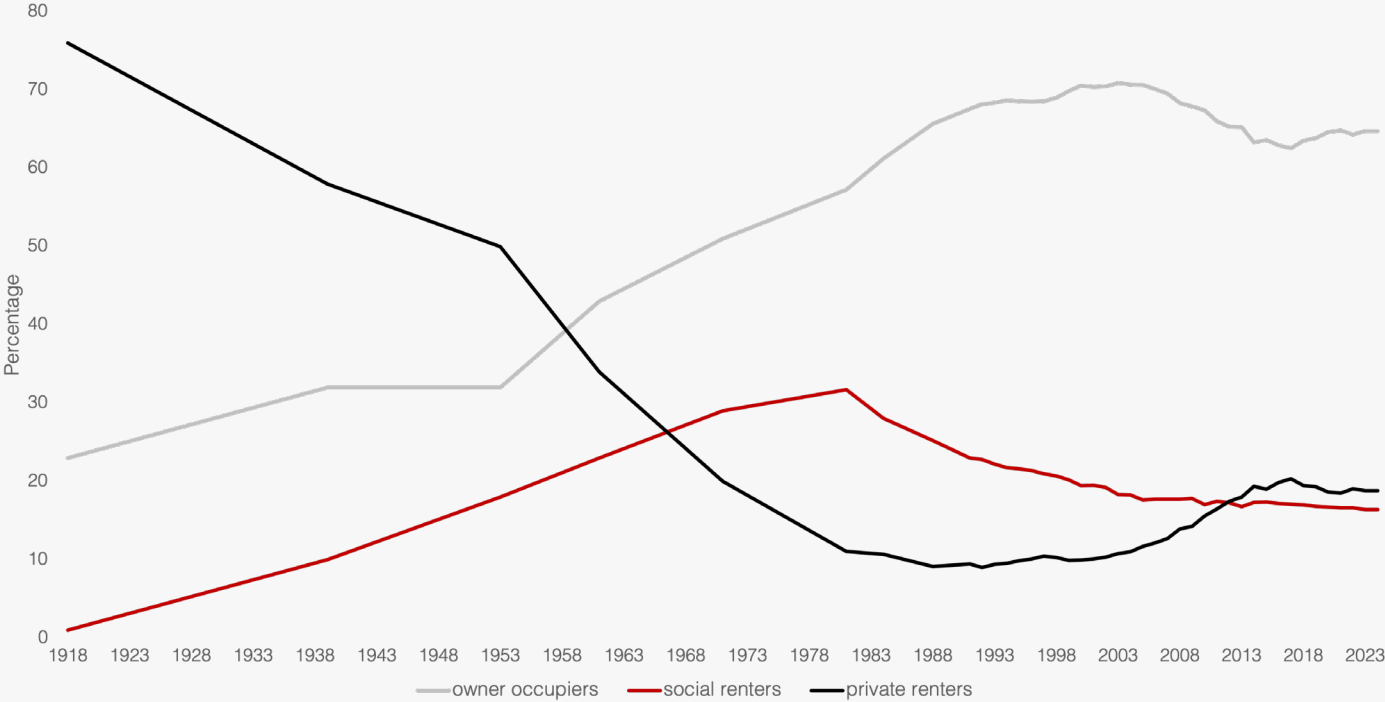


Figure 15. England and Wales, tenure share change since 1918

Housing and Degrowth

In positioning the work of this thesis within existing degrowth theory, there are two key issues: ideological orientation and attitude towards growth. As described earlier in *Degrowth Theories of Change*, degrowth scholarship on housing typically inhabits an ideological spectrum ranging from anarchism to ecosocialism. In this context, the anarchist end represents a desire for the complete decentralisation of housing provision, devolution of powers to individual citizens and organised groups, and an emancipation of the housing system from both market and state forces (Savini, 2023). The ecosocialist end would instead call for an active state that protects citizens from market housing forces through control of the housing system and direct provision of housing (Kongshøj, 2023). In short, the anarchist approach is community-led, and the ecosocialist approach is state-led, but crucially, both pursue housing decommodification. The strategy presented later in this report takes a decidedly ecosocialist approach in terms of how systemic decommodification is initiated, however, there is space created for many forms of housing provision, including community-led initiatives. The rationale for this orientation rests fundamentally on a belief that the power of the state would be necessary to effectively tame the private land and housing market (and its associated private capital). Practically, it is difficult for organised citizens to acquire land and provide housing at a meaningful scale, at least legally, without state support through financial assistance or regulatory efforts that lower land acquisition costs (Ayoade & Ahmed, 2014; Bates, 2022). And from a historical perspective, only the state that has been successful in achieving widespread housing decommodification in the UK, as it did in the mid-twentieth century (see history presented above).

However, the heavily state-led housing system that developed in the UK in the mid-20th century certainly had many flaws, and advocating for a simple recreation of that system to address the current housing affordability crisis would be naïve and historically ignorant. David Harvey, who lived through the creation, and subsequent decline, of the aforementioned British state-led housing system, writes that increasing “state control will only work if the state itself is both reformed and brought back under popular democratic control” (Harvey, 2012, p. 23). In the case of housing, this highlights the need for more genuine involvement from citizens in the planning, governance, provision, and maintenance of housing. There is also mounting empirical evidence that links community-led housing with very positive health and psychosocial outcomes for residents (McClatchey et al., 2023). So, though the housing strategy in this thesis centres state action in the systemic transformation prescribed for housing decommodification, it also makes explicit the need for greater citizen involvement in housing from planning to provision and maintenance, a marked departure from a strictly ecosocialist orientation.

Attitude towards growth is another key reference point for positioning the products of this thesis within degrowth scholarship. To describe the attitude towards growth adopted in the housing strategy presented later, it is useful to distinguish two kinds of growth: material and economic. There are other kinds of growth discussed in degrowth scholarship, but these are the two that are most useful in characterising where this thesis stands on growth. Economic growth can be defined as any “increase in the monetary value of goods and services in a given market” and material growth as any increase in “the quantity of matter and energy transformed each day by the metabolism of human society” (Paulson, 2017, p. 428). The housing strategy set out later is agnostic about economic growth (or ‘a-growth’) and ultimately accepting of some material growth. The strategy does not explicitly prescribe an economic contraction

within the housing market, as in, the value of the land and housing in the UK must fall by a certain percentage in order to achieve decommodification and housing affordability. However, it is certainly possible that, if implemented, the policies prescribed may instigate economic contraction, particularly in the private rented sector. This outcome is not expressly avoided or sought; the focus is affordability and decommodification.

On material growth, the position adopted in this report's housing strategy is slightly more in tension with existing degrowth scholarship. Some authors, writing within the degrowth arena, have explored the idea of a complete moratorium on new housebuilding (Nick, 2024; Pagani, Macmillan, et al., 2025). Moratoria effectively constitute a zero-material-growth position. And though it is hard to imagine a proposal that would be less enticing to the current Mayor of London than a housebuilding moratorium, it does represent a uniquely powerful tool, or weapon, to "emancipate housing provision from the hegemony of growth" (Pagani, Macmillan, et al., 2025, p. 6). And escaping the hegemony of growth, particularly economic growth, would of course be a leap ahead towards housing decommodification, the goal of the housing strategy developed here. The problem with this kind of zero material housing growth scenario, particularly in the case of Tower Hamlets, is accommodating anticipated population growth. It is clear that a present housing shortage is not the main driver of London's ongoing housing affordability crisis, as described in *Competing Models for Achieving Affordability*. And indeed, as explained later in *Description + Analysis*, there are 7,500 second homes, 3,000 empty homes, and another roughly 6,000 classed as underoccupied across Tower Hamlets (Corporate Strategy and Improvement Team, 2024; Ministry of Housing, Communities and Local Government, 2024). So in a zero, or even low population growth scenario, a housebuilding moratorium could well be a justifiable path towards escaping the growth-dependent doom loop, given the extra space that already exists in this underutilised housing stock. But the population of Tower Hamlets is projected to grow by 93,000 (or 48,000 households) by 2040. If projections prove true, it will continue to be, as it has been over the past decade, the fastest growing local authority in the UK. And the vast majority of that growth is projected to come from international in-migration (Office for National Statistics, 2025e, 2025b).

As such, an anti-material housing growth position would not only (very likely) lead to a real shortage of housing, but also risks a slip towards neo-Malthusian overpopulation rhetoric, which in Tower Hamlets, due to the projected source of population growth, would effectively constitute anti-immigrant rhetoric. Harvey (Harvey, 2004, p. 140) identifies the root of this flawed orientation as an insistence on treating nature and society as separate and distinct entities. He goes on to provide a clear and explicit warning on the pitfalls of neo-Malthusian thinking:

What is then evident is that all debate about ecoscarcity, natural limits, overpopulation, and sustainability is a debate about the preservation of particular social order rather than debate about the preservation of nature *per se*. . . . Somebody, somewhere, is redundant and there is not enough to go round. Am I redundant? Of course not. Are you redundant? Of course not. So who is redundant? Of course! It must be *them*. . . . Whenever a theory of overpopulation seizes hold in a society ruled by a dominant class, then the subservient classes invariably experience some form of material, political, economic, and social repression. (Harvey, 2004, pp. 148–149)

And indeed, the marriage between ethno-nationalist and anti-immigrant ideology and certain elements of degrowth thinking has already been documented, particularly in Europe (Aronoff, 2019; Benoist, 2021; Eversberg, 2019; Forchtner & Gruber, 2024; Revolutionary Degrowth Group, 2025). It is, therefore, that much more important that population growth in Tower Hamlets not be inadvertently made the enemy by way of a strictly anti-material growth frame. So, to avoid any such associations, and to address the real need for new homes due to anticipated population growth that cannot be met by more efficient use of existing housing stock, the strategy presented in this report accepts that some new homes will be required. In fact, modest material housing growth based on need (not demand) is one of the proposed mechanisms for achieving decommodification.

In sum, the forthcoming housing strategy employs an ecosocialist theory of change with explicit systemic support for community-led housing provision, an a-growth orientation towards economic growth, and an acceptance of local material growth.

Theoretical Framework

The theoretical framework presented here should serve, above all, as an object of transparency designed to make clear the theories and assumptions this whole work rests upon. It is also, alongside Figure 17, a guide to understanding the flow of work, and a map of connections between and within identified problems, research questions, methods, and products.

The foundation of this thesis' orientation is formed by a recognition (or belief) that boosting the supply of new homes alone will not solve the current housing affordability crisis in Tower Hamlets (and London). That foundation derives its strength from empirical, logical, and theoretical support. Historical data analysis from zu Ermgassen et. al (2022) has shown that since 2001 in England, the supply of surplus housing (total dwelling stock minus the number of households) has actually increased, and over the same period mean dwelling price rose dramatically (see Figure 5). The same study also notes that estimates show increasing the UK housing stock 1 percent would yield only a 1-2 percent reduction in house prices. As Nick Bano points out, achieving this outcome would require developers to “build homes *in order to devalue them*” (Bano, 2024, p. 9). The obviously flawed logic here hardly needs emphasis. And what's more, well-developed political economic theory argues that housing (and land), when treated as a commodity, tends towards monopoly price (or rent extraction) due to the fact that land and location are inherently scarce, unique, and unevenly distributed (Harvey, 2012, pp. 89–112). Bano (2024, p. 29) puts an even finer point on the issue. Drawing from Marx, he writes that “the intense need for housing, coupled with landowners' ability to withhold access, means that price does not find its upper limit through competition between landlords, but rather through the amount that tenants (at a particular location, and under given social circumstances) are able to pay for shelter”. This means that trying to affect change in housing price in the same way you would for other commodities, such as wheat or copper, will not achieve the desired effect.

It follows naturally, then, when empirical, logical, and theoretical arguments all point towards the same conclusion that housing cannot be effectively dealt with as a commodity, to address a housing affordability crisis by de-commodifying housing. And that is where the productive output of this thesis begins, centred on the question of how to decommodify housing in the London Borough of Tower Hamlets.

That question is answered, ultimately, through the delivery of a housing strategy, along with accompanying governance and policy agendas. The governance and policy agendas are derived chiefly from a practical assessment of how the current policy and governance arenas would need to change to enable the housing strategy developed here. Sources for these agendas are mostly practice-based: policy reports, books on housing by journalists and historians, and practice-focused academic literature. The housing strategy, on the other hand, draws heavily from theoretical sources (in addition to original spatial analysis). Those theoretical sources, what cues they give to the housing strategy, and how they connect the strategy to the same theory that underpins the foundation outlined above, will all be detailed in the paragraphs that follow.

The housing strategy is split into three parts: system, structure, and form. Each part addresses a different socio-spatial scale and is named based on the urban element it effects.

The systemic strategy, though based mostly on original spatial analysis (see Description + Analysis), does still engage with theory in a meaningful way. Accepting the fundamental basis that decommodification of housing is the aim, the systemic strategy focuses on how the system should change to achieve that aim, and degrowth theory offers many potential pathways. As such, the theoretical engagement of the systemic strategy is focused on reckoning with the spectrum of theories of change within Degrowth, explained in detail in the section above. The result of that reckoning is the adoption of an ecosocialist theory of change with added support for community-led housing provision, an agnostic orientation towards economic growth, and an acceptance of local material housing growth.

The urban structural portion of the strategy, which materialises as a list of structural principles, serves to give real, spatial structure to the overarching systemic strategy for housing decommodification. The structural principles are simple, since the focus of this thesis is on systemic transformation, and draw mostly from critical urban theory to make a theoretical bridge from the structural principles back to the foundational theory referenced above. Neil Brenner (2012, p. 11), provides a fairly comprehensive description of critical urban theory:

Rather than affirming the current condition of cities as the expression of trans-historical laws of social organization, bureaucratic rationality, or economic efficiency, critical urban theory emphasizes the politically and ideologically mediated, socially contested and therefore malleable character of urban space... It insists that another more democratic, socially just, and sustainable form of urbanization is possible, even if such possibilities are currently being suppressed through dominant institutional arrangements, practices, and ideologies.

In particular, the housing strategy presented in this thesis takes aim at an economic efficiency-focused housing system in London, and indeed envisions a more democratic, socially just, and sustainable form of urbanisation, as compared to the status quo.

Brenner (2012, p. 11) lists, among a “legion of others”, David Harvey, Henri Lefebvre, Peter Marcuse, and Manuel Castells, as prominent figures within critical urban theory. Harvey is well-known for developing a theory of what he calls the ‘spatial fix’ to capitalism’s crises of overaccumulation. Such crises can be ‘fixed’, temporarily, through geographical (spatial) expansion, which provides a store for the over-accumulated

capital. Though the spatial fixes are temporary, their material manifestations in the built environment (homes, infrastructure, etc) are necessarily more permanent, and can thus lead to future crises and unevenness of development, among other ills (Harvey, 2004, pp. 295–299). As a direct response to this threat, the structural strategy suggests concentrating any housing-related development (which arises strictly from an assessment of real future housing need) around existing communal and public transport centralities. The idea is that this feature would necessarily moderate the pace and scale of development, as compared to building on larger brownfield sites (e.g. along the River Lea in Tower Hamlets). Slower, smaller-scale development would likely be less attractive to speculative capital, thereby reducing the risk that new housing development could become a vehicle for the kind of spatial fix Harvey describes.

The urban formal portion of the housing strategy draws from similar theory to specify four formal principles. Principles two and four (see Formal Principles section below) serve the same end as the structural strategy and strive to encourage slow, adaptable, and responsive development through references to existing scale and specification for ground floor use flexibility. Flexibility of ground floor use is, in part, a nod to Richard Sennett’s *Open City*, and is intended to create space for disorder, and allow for the narrative of the city to unfold over time (Sennett, 2006). Principles one and three focus on harnessing any development to improve the social quality of public space, including street space, so that it may be more vibrant and well-used. More active public spaces, can, in turn, foster more frequent and meaningful interaction, and the kind of sharing of space that defines a true ‘urban commons’ (Harvey, 2012, pp. 67–88). In these urban commons, as housing decommodification continues to increase the portion of society living in low-cost, social rented or community-provided housing, perhaps new forms of cross-class solidarity on the issue of housing affordability can be fostered¹.

Some may reasonably fear that the creation of higher quality public spaces might simply instigate or accelerate gentrification, having an effect that “radically diminishes rather than enhances the potentiality of commoning for all but the very rich”, like the High Line in New York City (Harvey, 2012, p. 75). But if widespread decommodification of housing (and land) is, in the end, successful, then housing cost should be sufficiently divorced from land value fluctuations (and those fluctuations diminished through the gradual socialisation of land), such that gentrification-induced displacement of this kind poses a much smaller threat. In this way, existing residents (be they social renters or otherwise) can enjoy improvements to the public realm without fear that it may lead to their eventual dispossession of home and displacement.

1 This may sound a bit fantastical. And perhaps it is. But in Vienna, where social housing accounts for more than 50 percent of tenure share, social housing itself is characterised as a system of solidarity, where solidaristic discourse actually contributes to the maintenance of such a high social housing tenure share (Glaser, 2022; Werner, 2025).

ecosocialist
+community-led

spatial fix mitigating

system
society

structure
city

form
street

Decommodify

Supply Alone Fails

theory

land inherently scarce:
commodified housing tends
towards monopoly price

(Harvey, 2012)

observation

house price inelastic
with respect to supply

(zu Ermgassen et al., 2022)

logic

developers won't build
to devalue

(Bano, 2024)

Methods

This section describes four areas of inquiry, each of which is an answer to one research sub-question. Within each inquiry, a variety of methods are employed, as described below. The results of these inquiries are presented in the Results section that follows, where they are woven together to produce a description and analysis of the housing system in Tower Hamlets, and finally, a strategy for decommodifying housing in Tower Hamlets, along with associated governance and policy agendas.

Housing in Tower Hamlets Today [socio-spatial analysis, interviews] SQ1

In order to provide a holistic characterisation of the housing system in Tower Hamlets as it stands today, this inquiry makes use of socio-spatial analyses and local interviews. In addition to providing an overview of the basic facts and figures on Tower Hamlets housing, descriptive and spatial analyses are carried out into four categories of tenure: social rent, private rent, home ownership, and temporary accommodation. The descriptive analysis serves to characterise each type of tenure in terms of constituent population and living conditions, relative significance in the borough, key stakeholders, and past or anticipated future changes over time. The spatial analysis seeks to understand if and how housing provision varies across the borough. Interviews with housing professionals are used to support desk research.

Current UK Housing Discourse [literature and policy review, interviews] SQ2

This inquiry sets out to review and synthesize housing policy from current UK housing discourse. To do so, a review is carried out of both popular and academic literature covering housing in the UK, as well as housing-related policy documents from local governments, political parties, and independent institutions. Additionally, a few housing experts are interviewed to gather direct input on questions that are specifically related to this thesis.

Housing Commodification Pressures in Tower Hamlets [socio-spatial analysis] SQ3

Taking the static, descriptive outputs of the two previous inquiries as inputs, this inquiry seeks to produce a dynamic analysis of how the housing system in Tower Hamlets is changing, and in what direction it is headed under the status quo. Applying a socio-spatial analysis, a variety of housing commodification pressures are identified. These commodification pressures, articulated spatially and systemically, form the basis for the housing strategy by identifying the housing commodification forces that must be combatted.

Decommodification on the Ground [spatial analysis, theoretical analysis] SQ4

This final area of inquiry differs from the previous three in that it directly leads to the formation of a part of one of the tangible products of this thesis, the urban structural and formal principles. Decommodification on the Ground describes a combination of spatial and theoretical analyses used to answer SQ4, and determine what qualities of urban structure and urban form align with the values underlying housing decommodification, and would serve Tower Hamlets' unique spatial environment. The theoretical analysis entailed digging deeper into the same theoretical space drawn from to support systemic housing decommodification (see Theoretical Framework) to search for ideas that could shape complementary urban structural and formal agendas. A high level structural and formal spatial appraisal of Tower Hamlets was also carried out to connect identified theories to spatial realities in the borough. The final product is a set of structural and formal principles for housing decommodification in Tower Hamlets.

3

Results



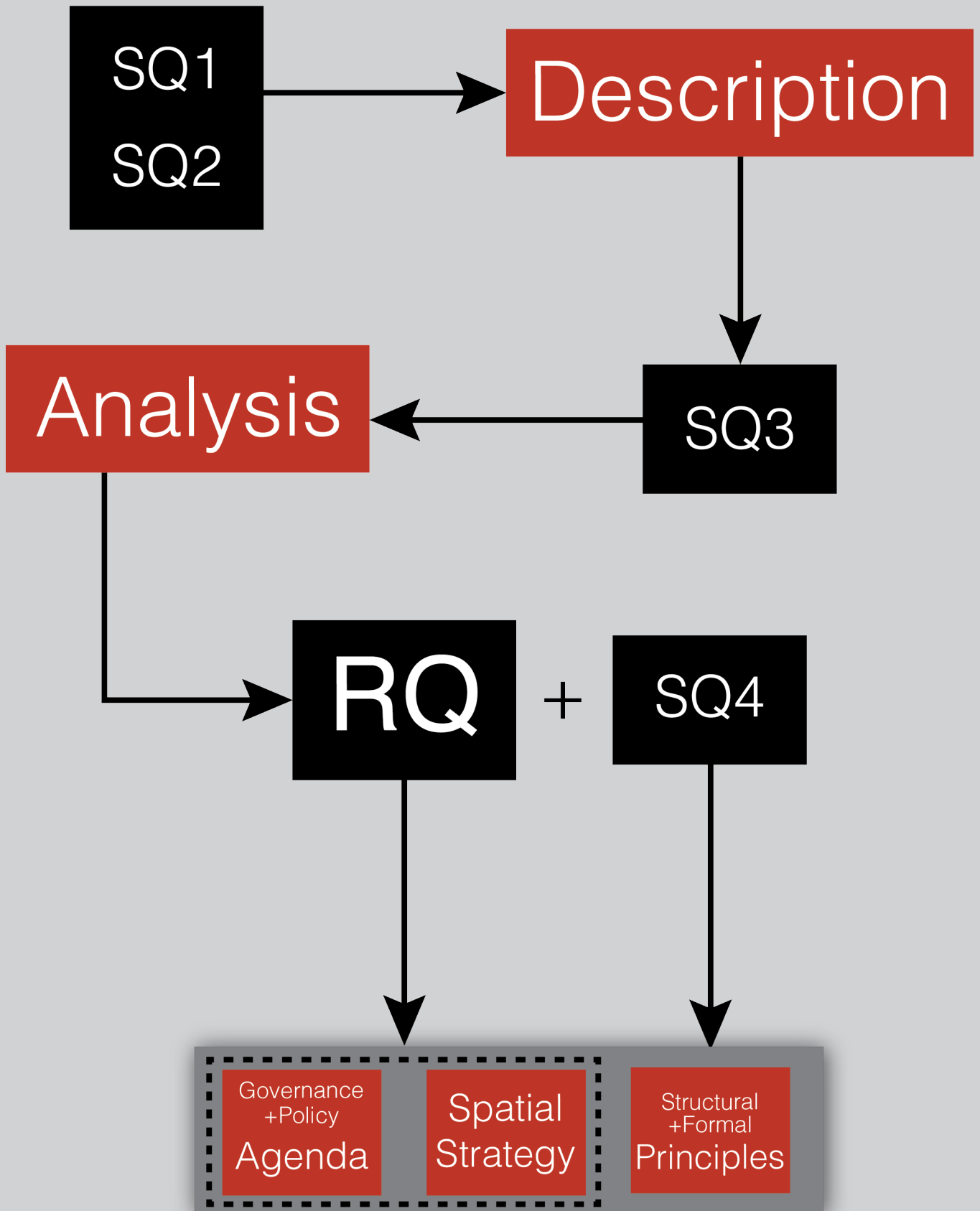


Figure 17. Flow from research questions (black) to results (red)

Description + Analysis

This section presents the descriptive and analytic portions of the results obtained using the methods outlined in the previous section. Findings are organised in two parts and include a combination of results from the methods corresponding to SQ1, SQ2, and SQ3. The first part, *Housing in Tower Hamlets Today*, presents a description of the housing system in Tower Hamlets as it stands today, alongside an articulation of its specific spatial expression. The second part, *Housing Commodification Pressures in Tower Hamlets*, critically analyses the current housing system to explain what commodification pressures exist and how those pressures manifest spatially across the borough. Put together, the description and analysis presented here form the basis for the decommodification strategy presented in the section that follows.

Housing in Tower Hamlets Today

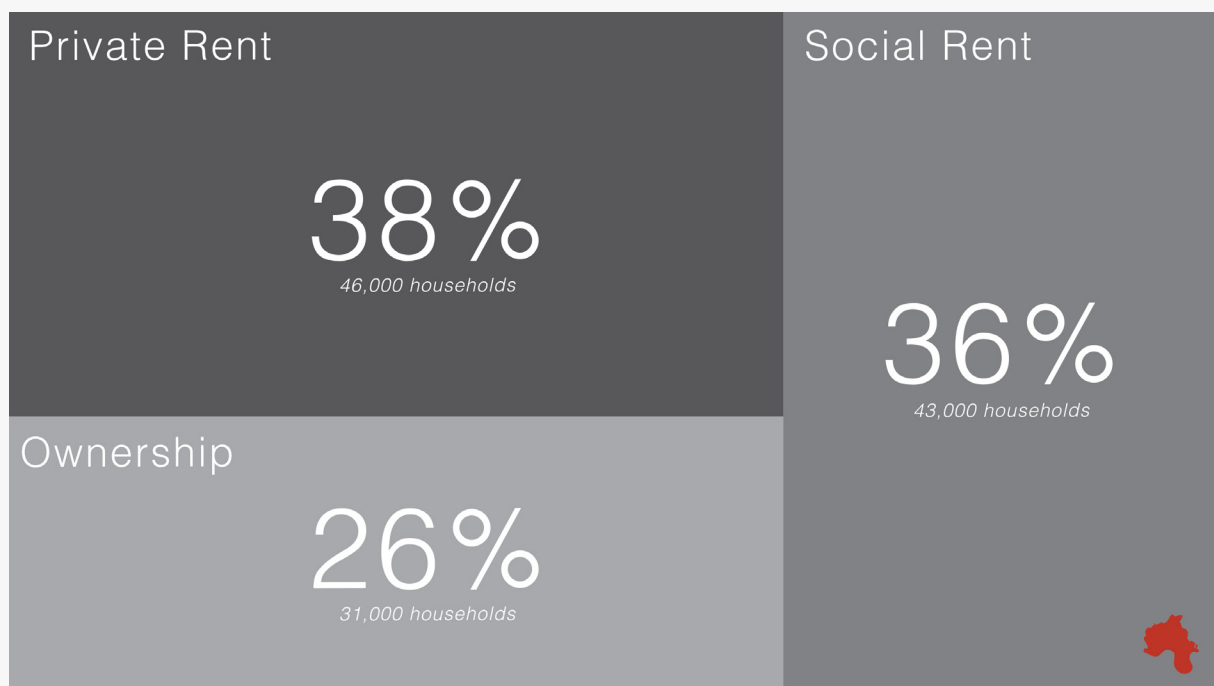


Figure 18. Number, and share of households per tenure type in Tower Hamlets

Systemic Description

For the vast majority of Tower Hamlets residents today, to live in the borough means to rent in the borough. 74 percent of households rent their homes, with 38 percent renting privately and 36 percent paying some form of social rent (Office for National Statistics, 2023c). The remaining 24 percent of households own their homes outright or are making mortgage payments (2.5 percent through shared ownership) (Office for National Statistics, 2023c). The financial burden of each kind of tenure varies dramatically. For a two-bedroom home in Tower Hamlets, average private rent is £2,356 per month, while typical social rent for a two-bedroom home would be around £700 per month (Ministry of Housing, Communities & Local Government, 2025c; Office for National Statistics, 2026a). Purchasing a flat or maisonette in Tower Hamlets costs around £450,000, which is 10x local median household income, and for a 25-year mortgage with a 5 percent (£22,500) deposit and 3.75 percent interest rate, would cost about £2,200 per month (Money & Pensions Service, 2026; Office for National Statis-

tics, 2024b, 2026a). It is difficult to overstate how tremendously unaffordable housing on the private market is for the typical Tower Hamlets household. And indeed, many in the borough are not able to afford housing at all. There are more than 3,000 homeless households in Tower Hamlets, all housed in temporary accommodation funded by the borough (Tower Hamlets, 2025b). Among those who are housed permanently, many still suffer unsafe and inhospitable living conditions. According to the borough, 12,800 families in Tower Hamlets live in overcrowded households, and there are nearly 8,000 homes across the borough that do not meet the Decent Homes Standard as of 2023 (Ministry of Housing, Communities and Local Government, 2025a; Tower Hamlets, 2026).



Figure 19. Typical monthly expense for the three main types of tenure in Tower Hamlets

For the three quarters of Tower Hamlets households who rent, housing is provided, managed, and controlled by another person or entity. Who that person or entity is depends largely on the type of tenure. For social renters, about three-quarters of households rent from one of 13 private registered providers operating in the borough, and one quarter rent directly from the Tower Hamlets Council (Centre for London, 2024; Tower Hamlets, n.d.). Private registered providers, often called housing associations, are providers of social housing that are not a local authority and are registered with the Regulator of Social Housing (Regulator of Social Housing, 2021). In the 1970s, when more than 80 percent of households in Tower Hamlets were social renters, nearly all social housing was provided directly by the council (Boughton, 2018). Thatcher-era policies, however, encouraged housing stock transfer from local councils to private housing associations or arm’s length management organisations (‘ALMOs’), shifting most social housing under private control. Very recently, in late 2023, Tower Hamlets brought its ALMO back in house, which represents the one quarter of social rent homes provided and managed by the council today (Gregory, 2023). Social rents are set according to a formula prescribed by the Regulator of Social Housing that considers local wages, the assessed value of the property, and the number of bedrooms. And in case inputs to the formula result in excessive rents, there is also an absolute cap on social rent levels. Once set, annual rent increases are

limited to the consumer price index plus one percentage point (Regulator of Social Housing, 2024). Social landlords, or Registered Providers as they are often called in legislation, are classified as non-profit, profit-making, or a local authority (Regulator of Social Housing, 2025). Social rent levels set by Private Registered Providers are typically slightly higher than those set by local authorities, but both are still dramatically lower than rents in the private sector (Ministry of Housing, Communities & Local Government, 2026a).

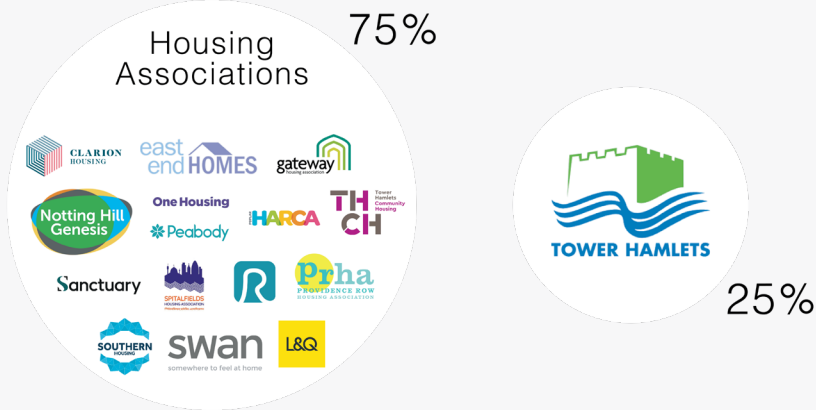


Figure 20. Social housing management division in Tower Hamlets

Much of the social housing that stands in Tower Hamlets today was built in the mid-20th century by the local council or the London County Council. Construction of these homes was typically financed through a combination of grants from central government and readily available low-interest public sector loans. Social housing providers today, whether local authority or other, receive far less in public sector grants or loans, and instead rely on a mix of public and private loans. Increasingly, affordable housing, in all its flavours, which vary widely in their actual affordability (see social Housing section in Scope), is provided by private developers through a cross-subsidy model negotiated via Section 106 agreements (Communities and Local Government Select Committee, 2020; Malpass & Victory, 2010).

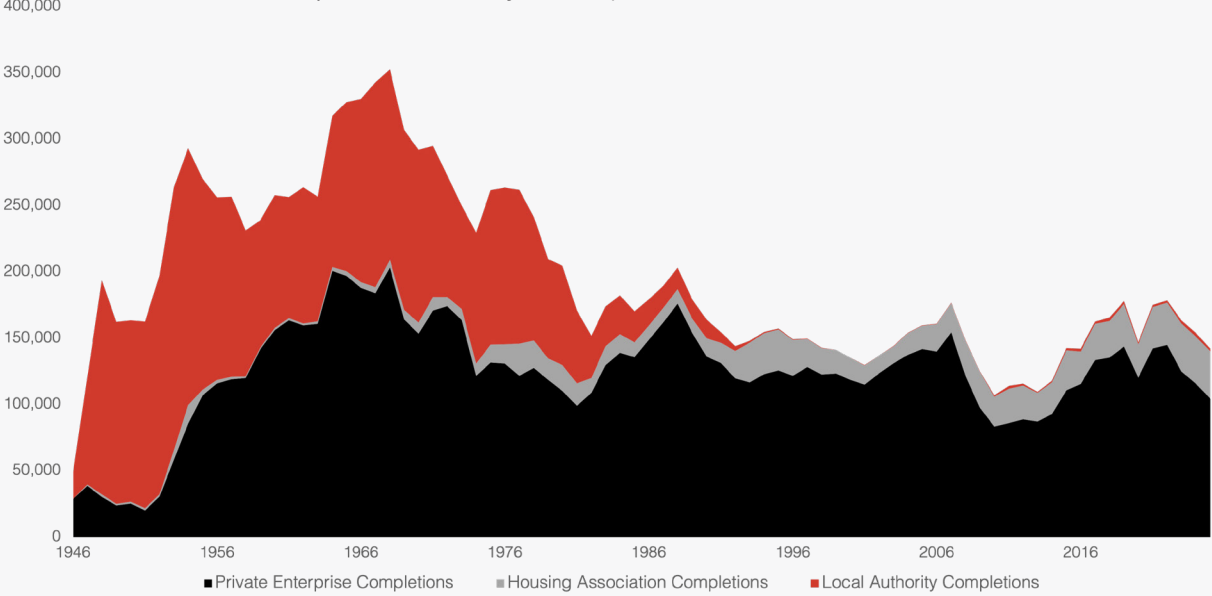


Figure 21. Permanent dwellings completed, England, 1946-2025.

This change in funding and social housing provision is part of a broader, UK-wide, transition from supply-side subsidy to demand-side subsidy. Whereas in the mid-20th century, the government *supplied* homes to be let at affordable rents, they now direct most of their funding to the other side of the equation, helping tenants pay rent through the housing benefit (which is being replaced by Universal Credit) (Communities and Local Government Select Committee, 2020; UK Government, n.d.). In 1975, 80 percent of government expenditure on housing went towards the construction of social housing. In 2023/24, £31.8 billion went towards housing benefit spend (including the housing element of universal credit), while £8.4 billion was spent on the Housing and Community Amenities Programme, which covers more than just the construction or renovation of homes. This works out to 80 percent of housing spend on benefit payments, and 20 percent on building and maintenance (Communities and Local Government Select Committee, 2020; Department for Work & Pensions, 2024; Ministry of Housing, Communities & Local Government, 2025b).

For the 46,000 households who rent privately in Tower Hamlets (38 percent of all households), home is managed by a private landlord (Office for National Statistics, 2023c). The private landlord sector in the UK is dominated by small-time, individual landlords who manage a single or less than a handful properties. There are now more landlords in the UK than National Health Service workers (Bano, 2024). Where social rent levels are tightly controlled by central government regulation, private rent levels are largely unregulated. There are no limits on rent increases within or between tenancies, and there are effectively no limits on how much rent can be charged for a given market home. Assured Shorthold Tenancies ('AST') defined the private rental market for decades until the recently passed Renters' Rights Bill came into force in May of 2026. Under the AST regime, landlords set fixed contract terms for private tenants, typically six or twelve months, after which landlords were free to evict tenants as they wish through a Section 21 Notice, commonly referred to as a 'no fault eviction' (Bano, 2024; Ministry of Housing, Communities and Local Government, 2025b). This arrangement created an obvious challenge for tenants who may have needed to raise a maintenance or other concern with the landlord, but feared, often rightfully so, that speaking up could result in their eviction at the end of the invariably short-term contract they were subject to (McKee et al., 2020). Landlords' power to evict in this way has been significantly diminished with the end of the AST regime brought about by the Renters' Rights Bill, but unregulated market pricing still determines the financial burden private tenants must bear to be housed (Ministry of Housing, Communities and Local Government, 2025b).



Figure 22. Private landlords in the United Kingdom and their property profile

Such is the nature of the private rental market in the UK. It provides a form of housing that is inherently more precarious and financially extractive than either social renting or homeownership. Since 2001, the proportion of households renting privately in Tower Hamlets has doubled (Office for National Statistics, 2003, 2023c).

The most precarious households, however, are those who are homeless. For the many homeless households in Tower Hamlets, shelter is provided on a strictly temporary basis. Due to increasing homelessness and a shortage of affordable homes, many are forced to remain in temporary accommodation, which includes hostels, B&Bs, and other forms of shared accommodation, for months or years. Others are placed outside the borough, or outside London entirely, where accommodation is cheaper (Shelter England, 2023; Trust for London, 2025b). And despite its low quality, temporary accommodation is extremely expensive for councils to provide. Tower Hamlets council has reported that in 2024/25, average temporary accommodation cost for a two-bedroom unit in a B&B was £82 per night, or about £2,500 per month, nearly four times the typical social rent for a 2-bedroom flat (which would also include a kitchen for preparing food which is something most humans require on a daily basis) in Tower Hamlets (Ministry of Housing, Communities & Local Government, 2025c; Tower Hamlets, 2025b). A report from Human Rights Watch draws a direct connection between the inability of councils to move people out of temporary accommodation and insufficient supply of social housing (Firth, 2022).

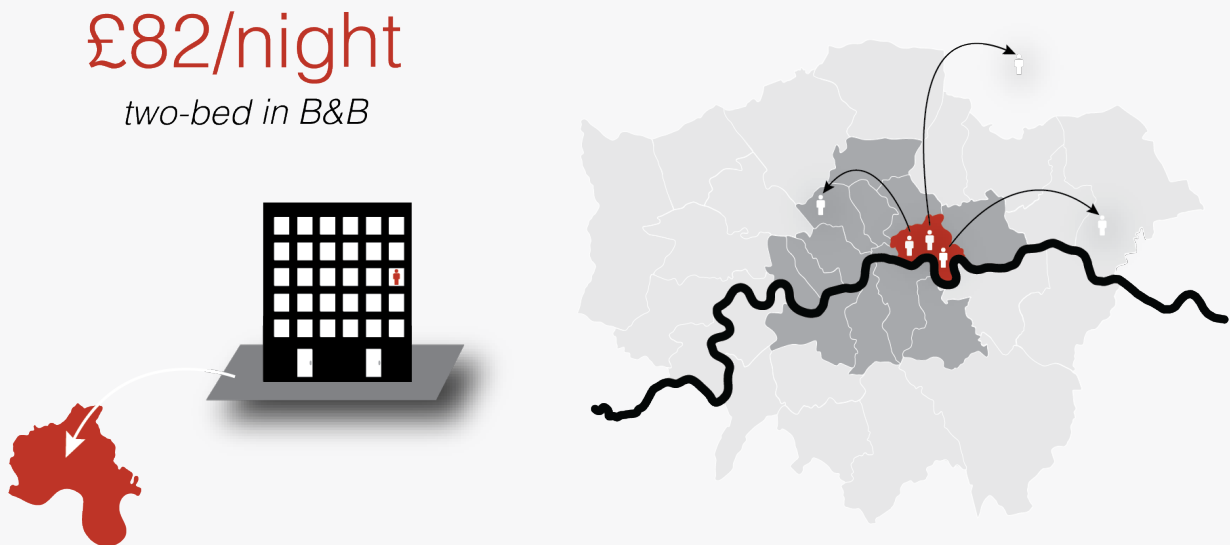


Figure 23. Council spend and displacement resulting from temporary accommodation

Homeownership represents a relatively small portion of tenure in Tower Hamlets. 26 percent of Tower Hamlets households either own, or are in the process of acquiring, their home (Office for National Statistics, 2023c). For those who were lucky enough to acquire a terraced home in the borough in the 1980s or 1990s, many will have seen the value of their home increase tenfold, from a median of around £60,000 in 1995 to over £600,000 in 2023 (HM Land Registry, 2026). Homeownership in Tower Hamlets today is a very exclusive form of tenure with high barriers to entry. The causes of the



dramatic rise in home, and land, values in Tower Hamlets will be explored in depth in the section that follows.

Spatial Description

Though borough-wide statistics are useful for understanding the general composition and trajectory of housing in the borough, a more detailed spatial description creates a basis for deeper analysis of the spatial trajectories of change within the borough. The spatial description presented below is the first step in developing a spatial strategy to respond to the housing affordability crisis within the borough.



Figure 24. The four sub-areas of Tower Hamlets

Tower Hamlets council often split the borough up into four distinct sub-areas: City Fringe, Central Area, Lower Lea Valley, and Isle of Dogs & South Poplar. The mix of tenures within these specific sub areas varies significantly. The first series of plots below show areas of high concentration of each tenure type reported per middle super output area (MSOA), and the second series shows the same data reported for output area (OA) (Office for National Statistics, 2023a). From this data, a few spatial patterns can be observed, as highlighted in Figures 25 through 29. Social housing, though prevalent throughout the borough, is most concentrated within the Central Area where a collection of small hotspots forms a large rectangular cluster covering most of the Central Area (hereafter referred to as the 'Social Core'). Private rental accommodation has two hotspots: one in a kind of pitchfork shape along the edge of the City of London and extending east along a few high streets, (hereafter 'Fringe Fork'), and another loosely rectangular cluster centred on Canary Wharf and spreading into the rest of the Isle of Dogs (hereafter 'Canary Cluster'). Spaces between these three hotspots are more mixed, and homeownership exhibits no particular areas of spatial concentration.

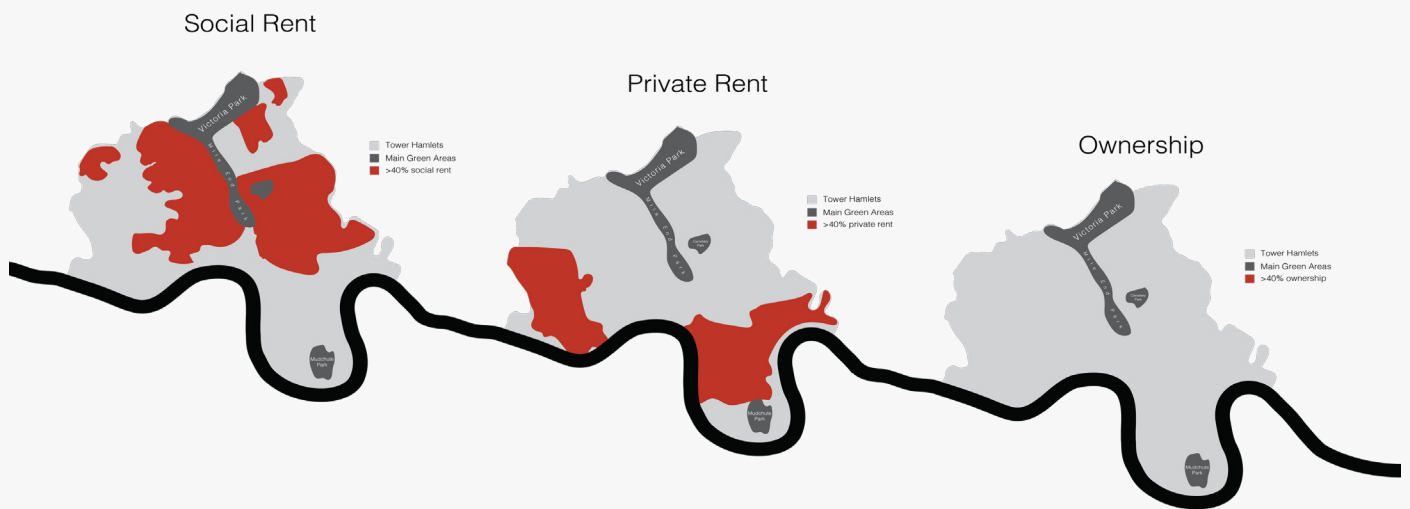


Figure 25. Concentrations of different tenure types, reported by MSOA

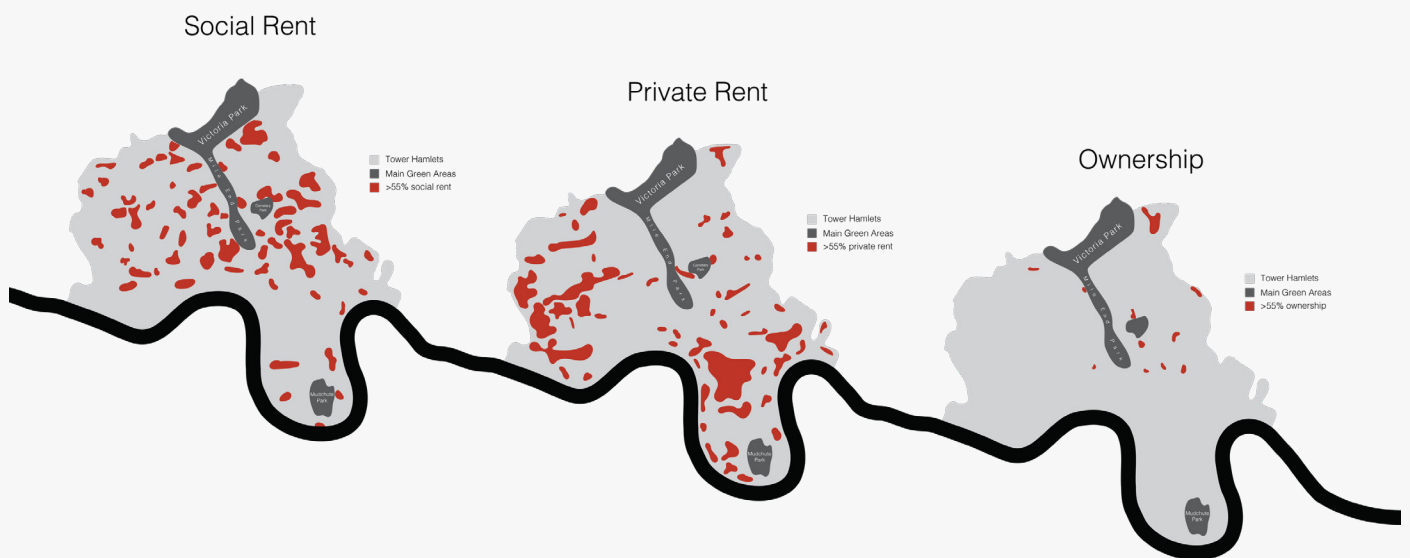


Figure 26. Concentrations of different tenure types, reported by LSOA

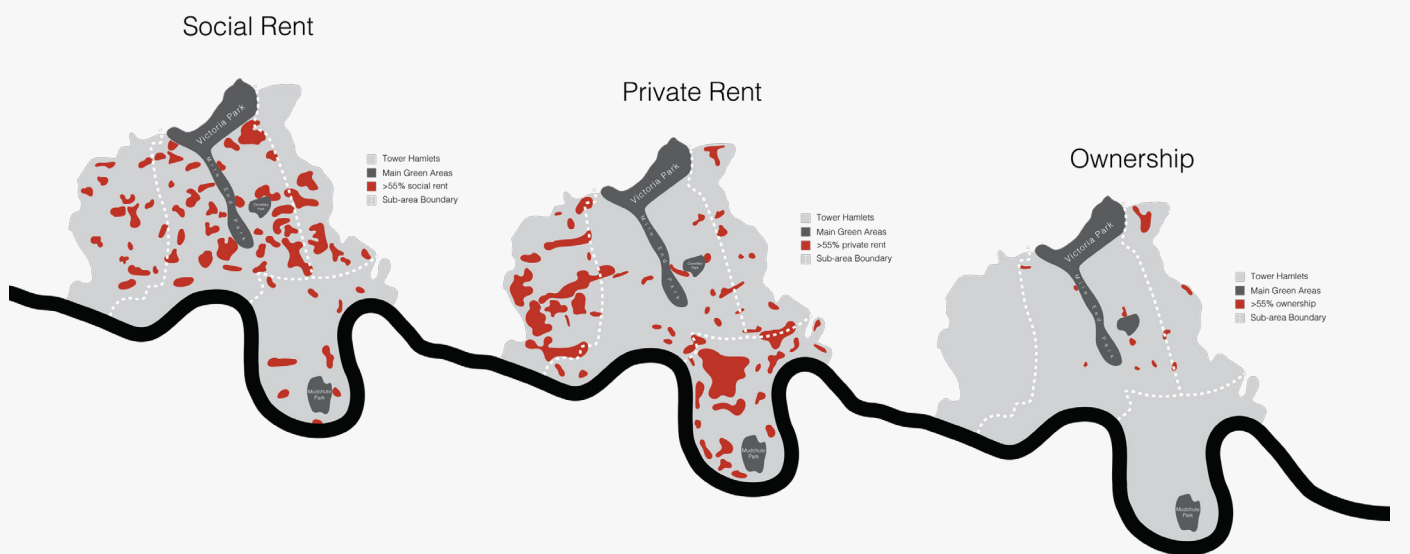


Figure 27. Concentrations of different tenure types, reported by OA, with sub-area boundaries shown

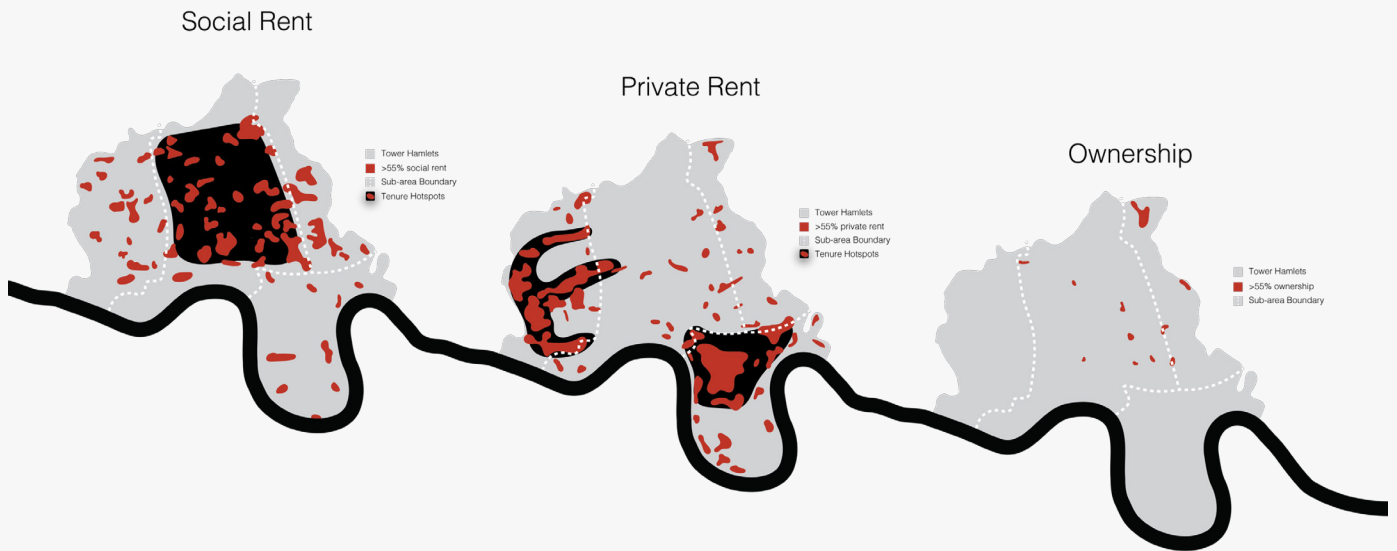


Figure 28. Concentrations of different tenure types, reported by OA, with significant clusters highlighted

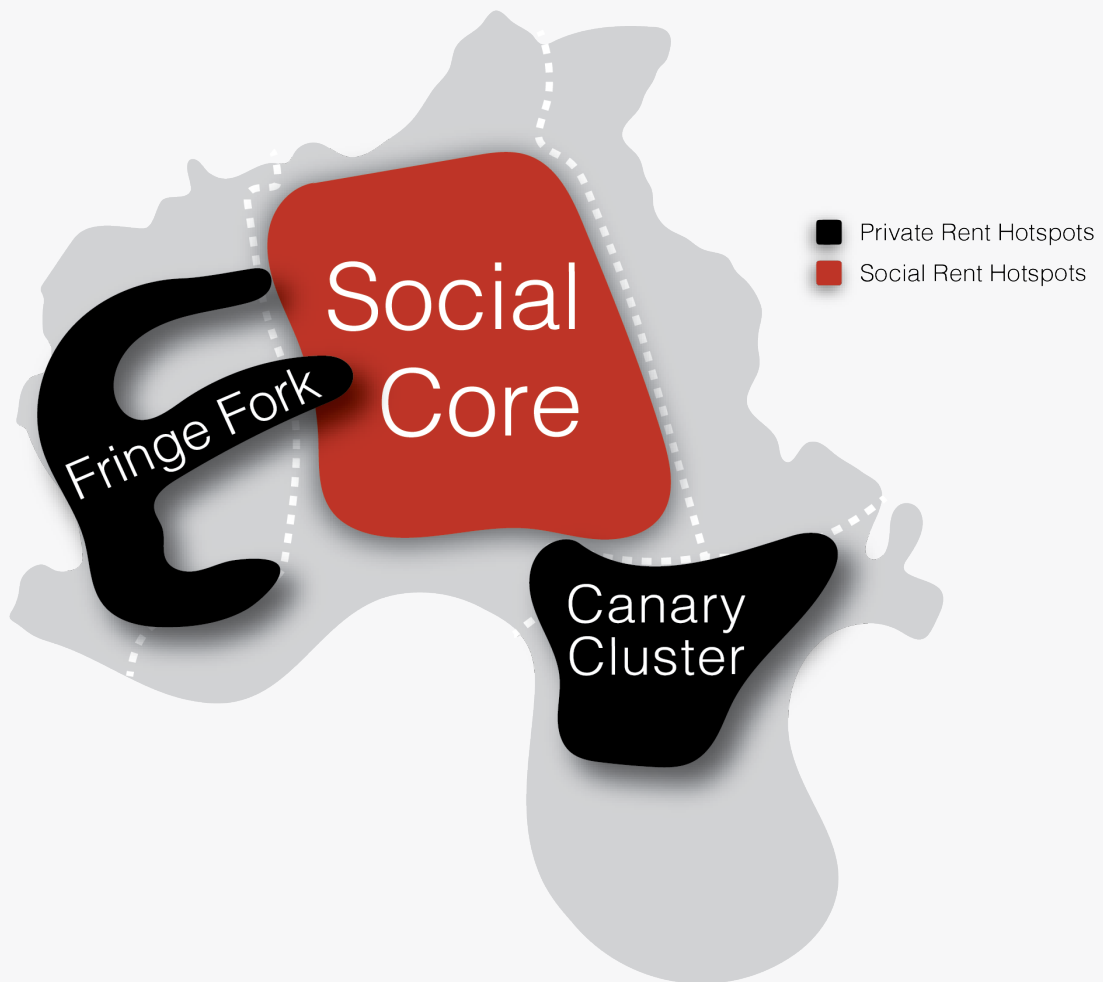
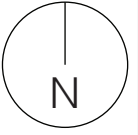


Figure 29. Combined social and private rent clusters, with names added

Tower Hamlets



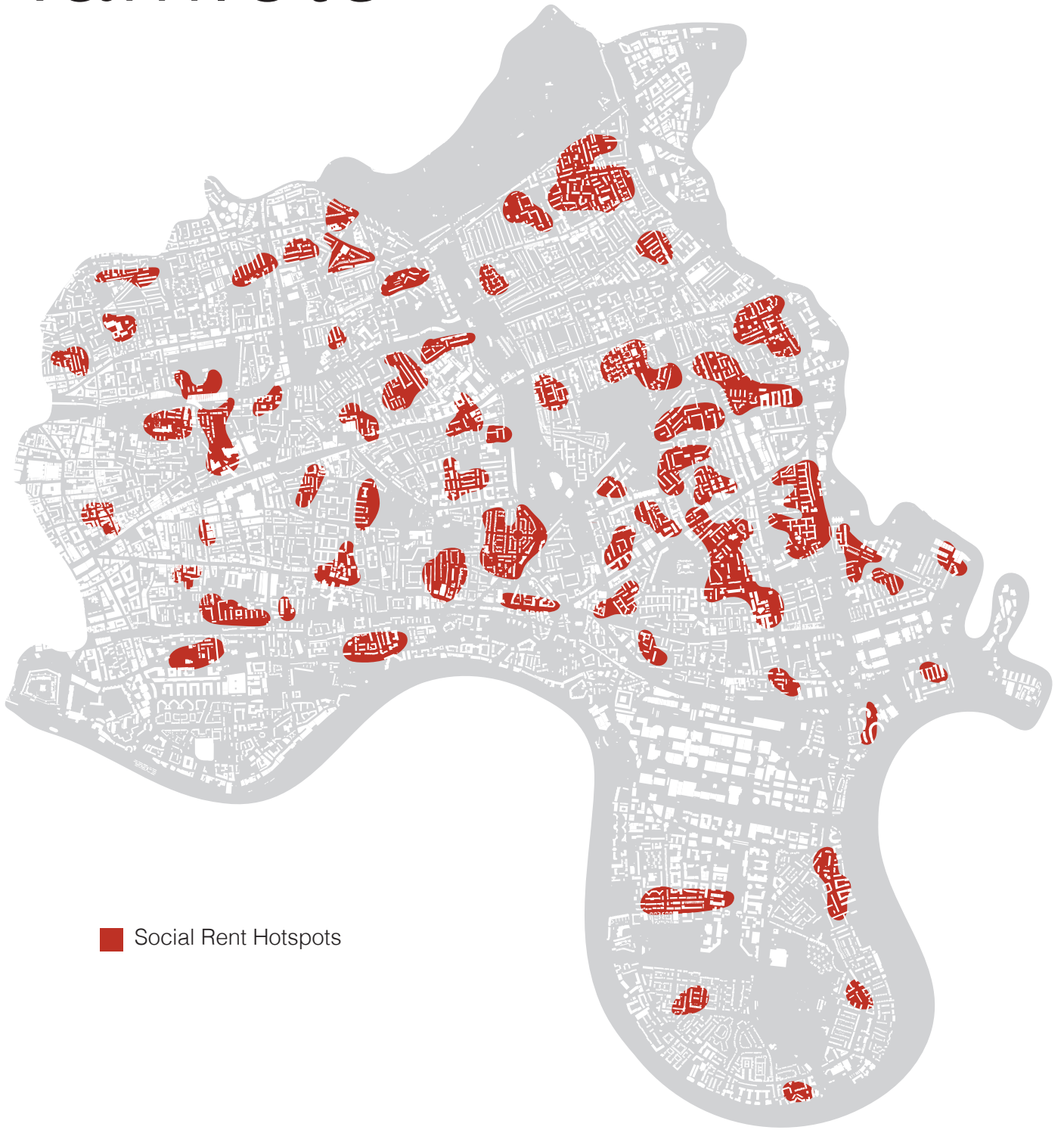
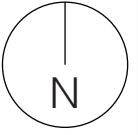
■ Private Rent Hotspots

1 km

5 km



Tower Hamlets



■ Social Rent Hotspots

1 km

5 km



Housing Commodification Pressures in Tower Hamlets

With the functional and spatial descriptions of the housing system laid out in the previous section, this section serves to critically analyse that system to understand what commodifying pressures exist within Tower Hamlets. What forces are driving the shift in tenure share from social to private rent, and where are those forces acting in the borough? The main research question of this thesis seeks to determine a path forward for the decommodification of housing in Tower Hamlets, but decommodification cannot begin without a thorough understanding of the commodifying forces that dominate the present.

Systemic Analysis

At the heart, or perhaps foundation, of the housing commodification crisis is land. As land underlying dwellings becomes more valuable, so too do those dwellings. In advanced economies, between 1950 and 2012, more than 80 percent of house price increase is attributable to rising land values (Knoll et al., 2017, p. 332). An increase in land value increases the potential financial gain to be reaped from commodification, which increases commodification, which increases the value of land and dwellings, and so the cycle continues. There is no clearer indicator of this process in action than the change in value of land underlying dwellings relative to other types of land over time. As the figure below shows, land underlying dwellings in the UK has increased by nearly 800 percent over the last 25 years (up to 2020), while land underlying other buildings and structures has increased only 200 percent over the same period (Office for National Statistics, 2022). Nominal wages, meanwhile, increased 200 percent over the same period (Office for National Statistics, 2025a).

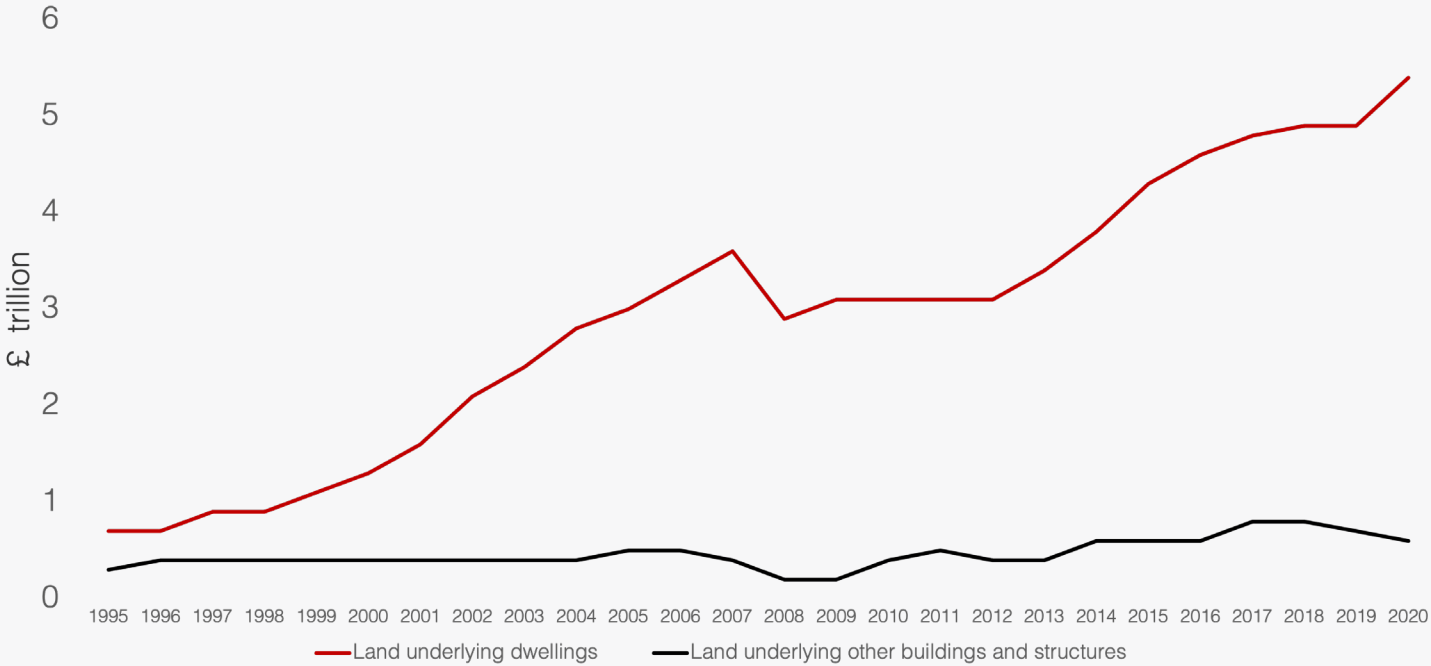


Figure 30. Value of land in the United Kingdom, 1995-2020

Within Tower Hamlets, the share of private renters has more than doubled from 17 to 38 percent since 2001, while the share of social renters has dropped from 53 to 36 percent (Office for National Statistics, 2003, 2023c). Over the same period, median private rent tripled and the average price of a home has nearly quintupled (HM Land Registry, 2026; Office for National Statistics, 2024a). These changes are evidence that housing commodification is occurring in Tower Hamlets, but what is actually driving this trend? And what enables it to continue with such rapid pace?

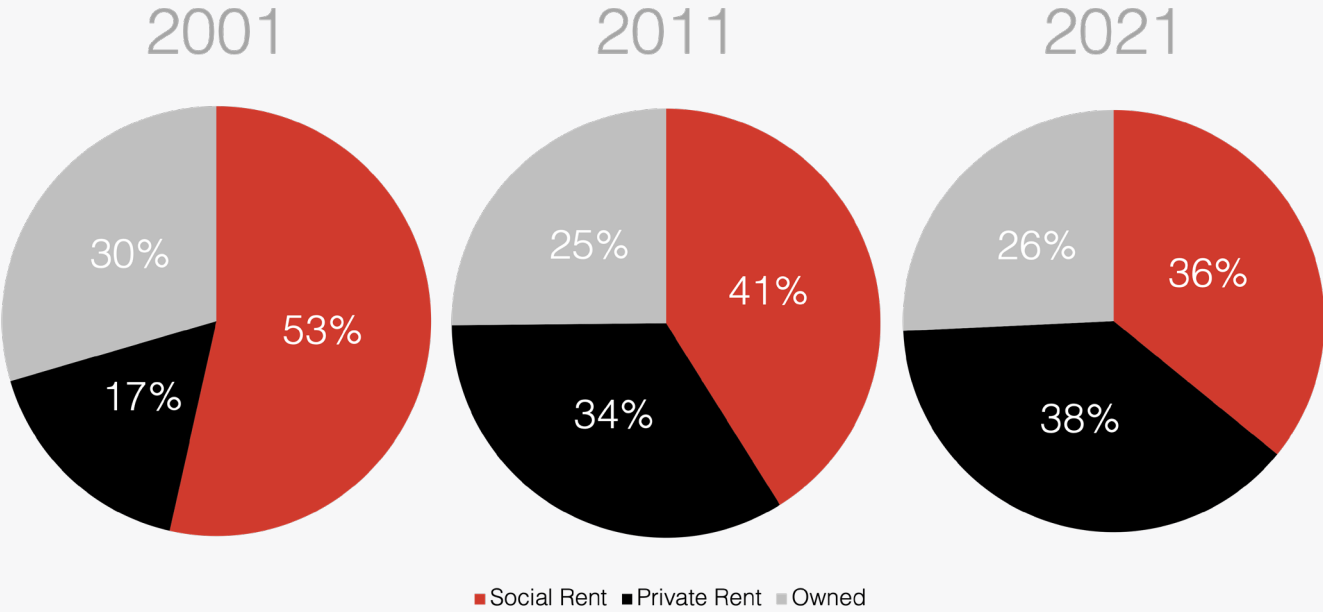


Figure 31. Change in tenure share from 2001 to 2021 census in Tower Hamlets

To discuss the forces driving the commodification of land and housing, it is helpful to split them into two categories: supply-side and demand-side. Supply-side forces affect the degree of commodification within the supply of land and housing, and demand-side forces create commodification pressure through demand for land and housing. The focus of this report is on the supply side, but a few key issues on the demand side will be discussed as well.

supply

On the supply side, various structural problems in the planning system collide with under-resourced local authorities to produce an insufficient, and dwindling, provision of decommodified housing within Tower Hamlets (and across London). The Strategic Housing Market Assessment ('SHMA'), commissioned by the Greater London Authority ('GLA') in 2017, identified a need for 65 percent of all net new homes to be affordable (of which, 73 percent social rent and 27 percent intermediate) (Greater London Authority, 2017). The SHMA forms part of the evidence base for the London Plan 2021. But the London Plan sets a target for new home delivery (not enforceable) of 50 percent affordable overall, with a minimum of 35 percent, or 50 percent on public

and industrial land². Of the affordable provision, 30 percent should be social rent, 30 percent intermediate, and 40 percent of the affordable tenure type is left to borough discretion (Greater London Authority, 2021). The targets and requirements set out in the London Plan 2021 essentially ensure that affordable housing delivery across London will remain below the level necessary to meet affordable housing need. In this way, the London Plan is not sufficiently decommodifying the delivery of new homes. And indeed, actual delivery of affordable housing in new schemes can be even lower than the 35- or 50-percent requirements due to negotiation inherent to the viability process, or ‘viability test route’, another commodifying force in housing delivery (Mayor of London, 2017).

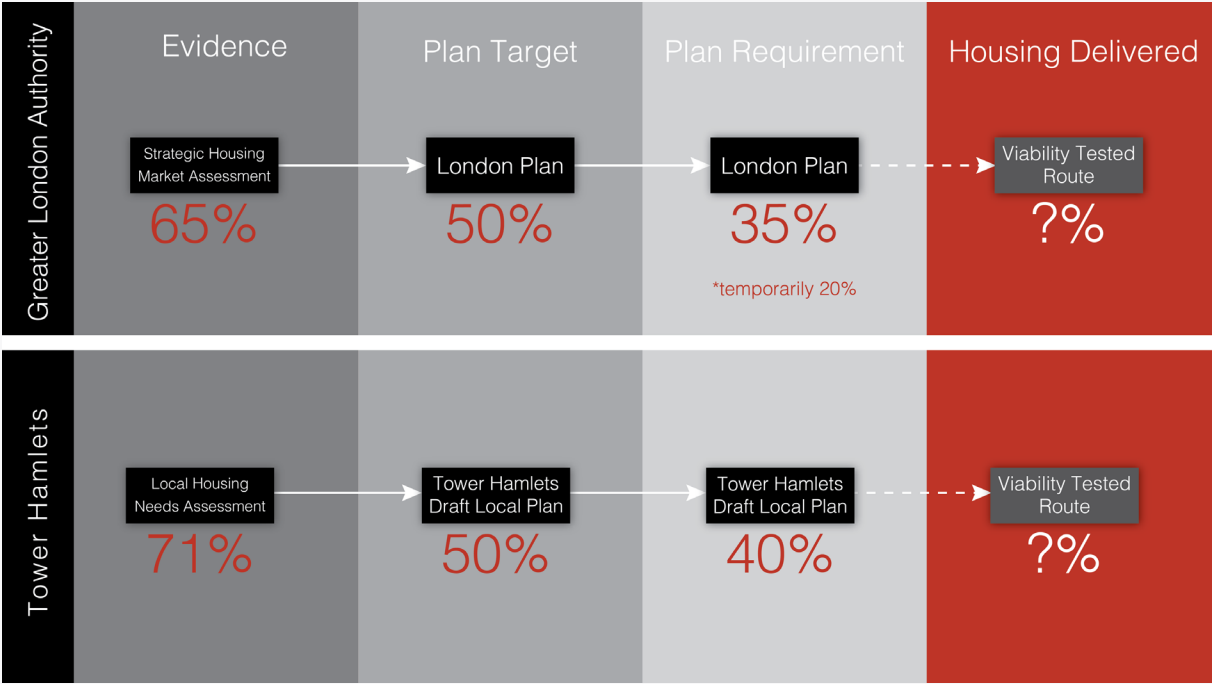


Figure 32. Decline in affordable housing requirement from identified need, through planning, to delivery

If developers believe that delivering the required minimum percentage of affordable homes would render their development financially unviable, they can make their case to the GLA and/or responsible local authority for a lower affordable housing delivery through the viability tested route (Mayor of London, 2017). The GLA and/or relevant local authority will then decide whether they agree that the proposed lower affordable housing delivery constitutes the maximum financially viable amount (Mayor of London, 2017). This back-and-forth continues until an agreement is reached, but can, and often does, result in an affordable tenure share well under the ‘required’ 35 (or 50) percent. In Tower Hamlets, the borough’s own 2023 Local Housing Needs Assessment identified a need for 71 percent of all net new homes to be affordable, while the draft new local plan sets a target of 50 percent affordable new homes, and a minimum of 40 percent (of which 85 percent social rent and 15 percent intermediate) (Iceni Projects, 2023; Tower Hamlets, 2025a).

To summarise, London-wide and local authority needs assessments identify a certain necessary affordable housing share to adequately meet current and predicted future

2 A recently passed emergency measure by the GLA establishes a fast-track route for any developments delivering at least 20 percent affordable homes, effectively lowering the requirement to 20 percent. This measure is said to be temporary, though, and will end by the 31st of March, 2028 (London Assembly, 2026).

need. Then, planning targets are set below the identified need, requirements are set lower than planning targets, and actual delivery of affordable homes is often lower still due to negotiated viability processes. This has a commodifying effect on housing by ensuring the supply of new homes delivered is insufficiently decommodified.

On top of this fundamental structural planning problem, there are features of land regulation and management in the UK that also have a knock-on commodifying effect on housing. The Land Compensation Act, introduced in 1961, created a requirement that any public authority in the UK pay ‘hope value’, rather than current use value, when acquiring land (Monbiot et al., 2019). This policy dramatically inflates the value of land such that local authorities are often unable to acquire new land, effectively restricting the supply of affordable land, and thereby limiting the potential supply of affordable homes. This effect is exacerbated by the debilitating decline in funding local authorities across the UK have experienced over the last few decades (Amin-Smith & Phillips, 2018). Certain special land designations, such as GLA’s ‘Opportunity Areas’ can also have a commodifying effect. Opportunity Areas are identified by the Mayor as “significant locations with development capacity to accommodate new housing, commercial development and infrastructure”. Opportunity Areas give more authority to the GLA (as opposed to local authority) and allow for mayoral intervention to resolve planning disputes (Greater London Authority, 2021). Opportunity Areas are also typically covered by Opportunity Area Planning Frameworks, which allow affordable housing requirements to be applied more strategically or using a portfolio approach, often resulting in more leniency (Mayor of London, n.d.). A 2023 study showed that since Opportunity Areas were initiated, average house prices within their geographical boundaries have increased at a much greater rate than that across the rest of London (Han, 2023). Tower Hamlets is host to a number of London’s Opportunity Areas including the Isle of Dogs, City Fringe/Tech City, Poplar Riverside, and the Olympic Legacy zone (Mayor of London, 2021b).

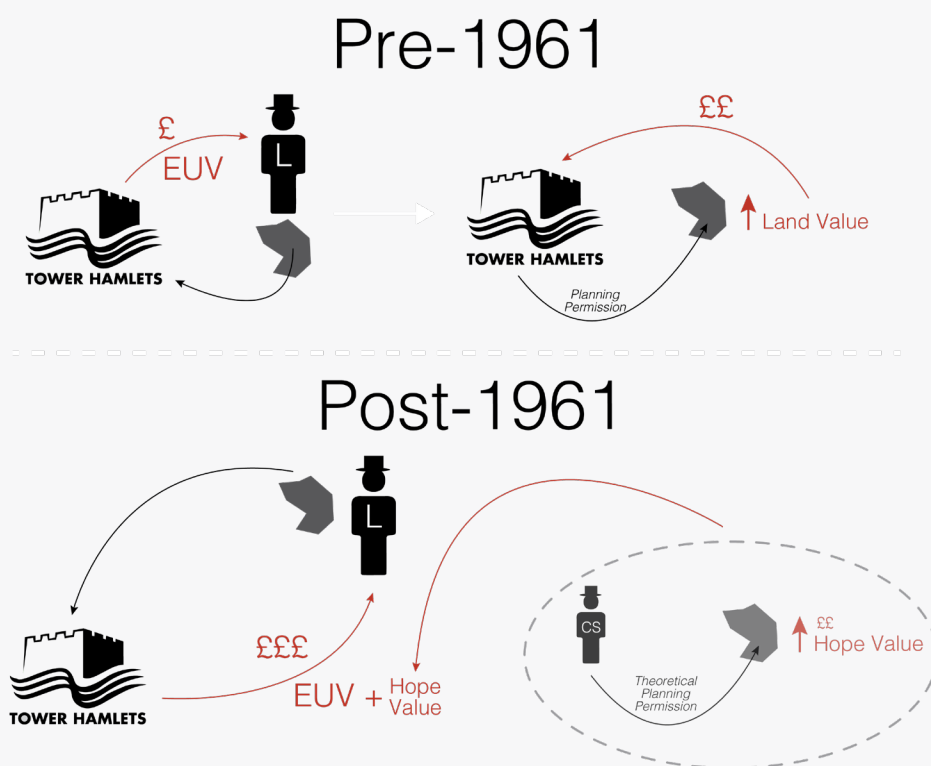


Figure 33. Local authority land acquisition before and after the 1961 Land Compensation Act

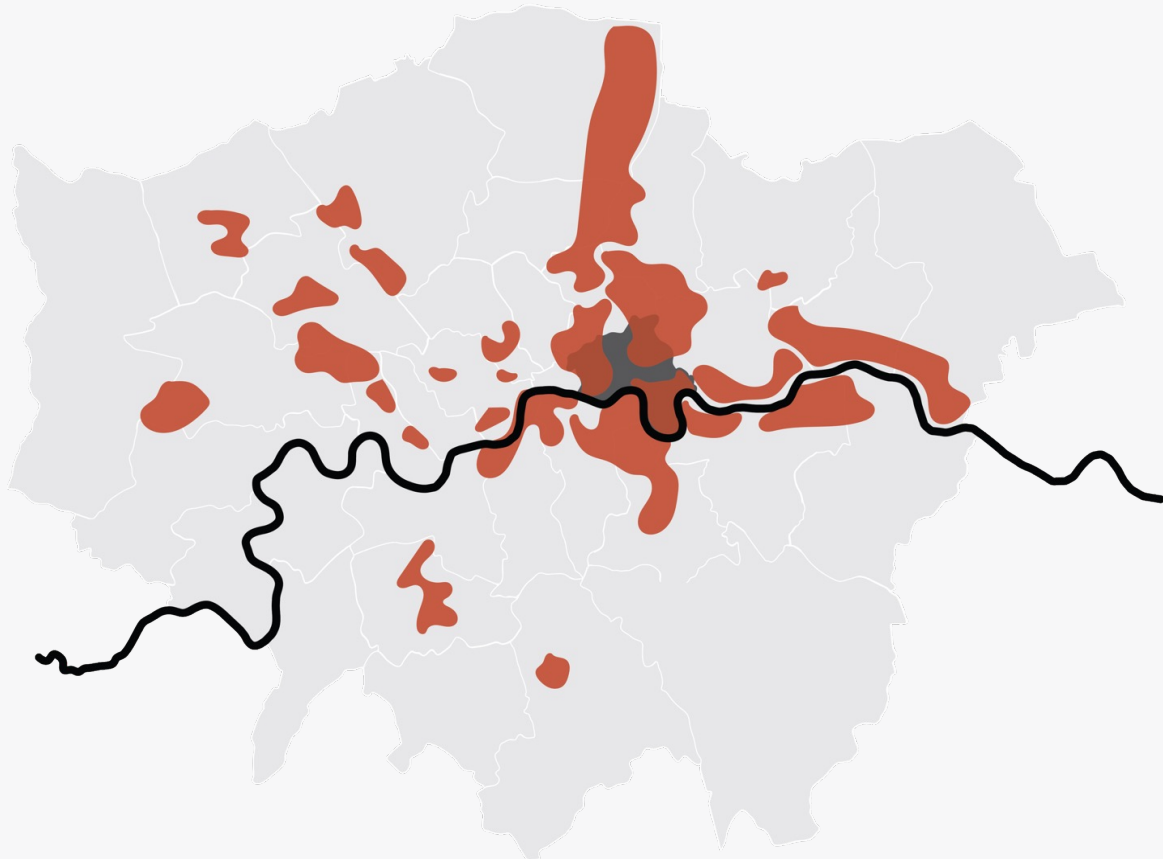


Figure 34. Opportunity Areas in Greater London (red), with Tower Hamlets highlighted (grey)

Within existing neighbourhoods and communities, so called ‘regeneration’ efforts and Right to Buy sales are contributing to a commodification of housing supply as well. Regeneration projects vary widely in their processes and outcomes, but many follow a template of demolition and replacement with higher density housing. This model often involves demolishing what was 100 percent (or nearly so, less the leaseholders who acquired through Right to Buy) social rented housing, and replacing it with more, mixed tenure homes (where market and intermediate homes cross-subsidise the social rented homes) with an overall social rental tenure share much lower than the original estate (Watt, 2021) This creates a simple mathematical problem where regeneration will necessarily reduce overall social rental tenure share, even if all of the demolished social rental homes are replaced.



Figure 35. Simplified schematic of social rent tenure share erosion through targeted regeneration

Finally, Right to Buy, a Thatcher-era policy explained earlier in the report, slowly erases the existing supply of social rented homes by facilitating their transfer to the private market through sales to sitting tenants (Boughton, 2018). Across the UK, more than two million social rented homes have been sold under Right to Buy since 1980 (Ministry of Housing, Communities & Local Government, 2026b). In Tower Hamlets, there are almost as many council leaseholders (9,979) as there are council tenants (11,982) living in council homes (Tower Hamlets, 2026).

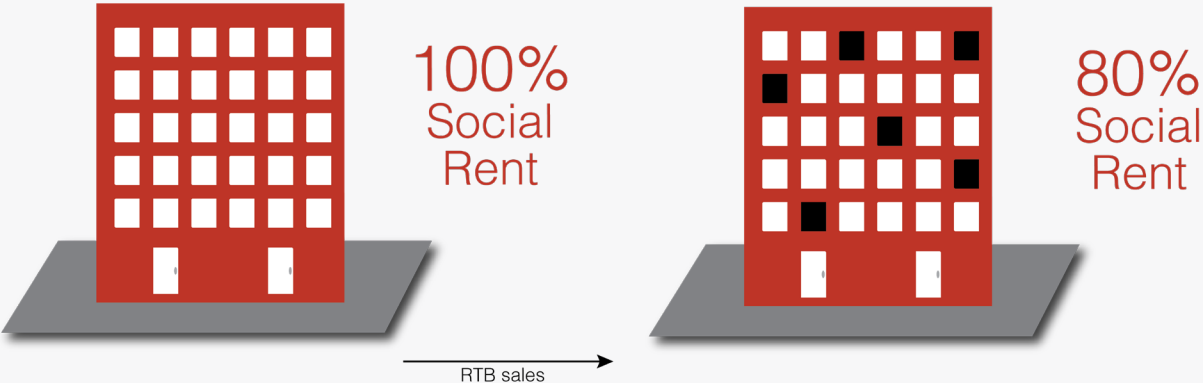


Figure 36. Commodification through Right to Buy sales

demand

On the demand side, the profitability of landlordism and corresponding absence of basic tenants’ rights, the availability of mortgage credit, and an inefficient use of existing housing stock are among the factors that coalesce to create an unnecessarily competitive and fervent market for the private sale and rent of homes.

Empowered by the deregulation of the private rented sector enshrined in the 1988 Housing Act, the private rented sector has boomed over the past four decades (Apps, 2025; Houston & Sissons, 2012). From their near extinction when private renting accounted for only 9 percent of tenure share across the UK in the 1980s, landlords have come roaring back and are now extracting rent from nearly 20 percent of households nationwide (Ministry of Housing, Communities & Local Government, 2025d). In Tower Hamlets, the share of private renters has more than doubled, from 17 to 38 percent, since the 2001 census (Office for National Statistics, 2003, 2023c). Default short-term tenancies and the absence of any rent control has given landlords free reign to set the rent at a monopoly price and evict tenants with regularity (Bano, 2024). Very recently, however, the assured-shorthold tenancy regime that enshrined this relationship in law came to an end. The Renters’ Rights Bill, which came into force on the 1st of May, 2026, significantly reduces the disposability of tenants by eliminating so-called, ‘no-fault’ evictions. Landlords can still, however, reclaim their property without tenant fault in the event they wish to sell it, or they or a family member are planning to move in. Landlords are still permitted to raise the rent once per year, and in theory rents cannot be set above ‘fair market rent’, but tenants must initiate a challenge for this to be enforced, and the rent setting is still linked to the ‘market’ (Ministry of Housing, Communities and Local Government, 2025b).

And cash-poor wannabe landlords are also given their fair shot at joining the ranks of the rentiers. Enabled by the Building Societies Act of 1986, buy-to-let mortgages allow landlords to secure a mortgage based on its expected rental value, not only their available credit and income earned from real, productive labour (Apps, 2025; Bano, 2024). This, in turn, increases the eligible pool of buyers and the quantity of money at their disposal, which naturally inflates house prices, making it even harder for other potential buyers looking to escape the private rental market (Stratford, 2024). And last but not least, the housing benefit (and now universal credit) acts as an efficient and nearly bottomless government-to-landlord subsidy, due to the shortage of affordable homes available for households receiving housing benefits (Bano, 2024). In the fiscal year 2023/24, £12.3 billion was delivered to private landlords across the UK through combined housing benefit spend. This accounted for nearly 40 percent of total housing benefit expenditure (including housing element of universal credit) (Department for Work & Pensions, 2024; Timms, 2025).



Figure 37. National housing benefit spend and the portion thereof paid to private landlords

These features of the private rental market make being a landlord more accessible and profitable. This, in turn, drives housing commodification. There is a strong case to be made that private rental (at market rent) is the most commodified form of tenure, notably more so than the market for private sale (Marcuse, 2016, pp. 24–43). In the market for private rent, profit is extracted at two points, the point of sale of the home to the landlord, and thereafter from each rental payment made by the tenant for as long as the home remains privately rented. Profit is typically extracted from homes for sale at only one point: the point of sale. Where housing stock is transferred from social rent to private rent through Right to Buy (whether the property is immediately or eventually let privately), the case that this constitutes commodification should be self-evident. As such, the growth in tenure share of private rented accommodation represents housing commodification whether the source of that growth is from new build-to-rent, conversion of stock from owner-occupied to privately rented, or the conversion of stock from socially rented to privately rented (through Right to Buy). And the features that have enabled that growth, described above, therefore constitute commodification pressures.

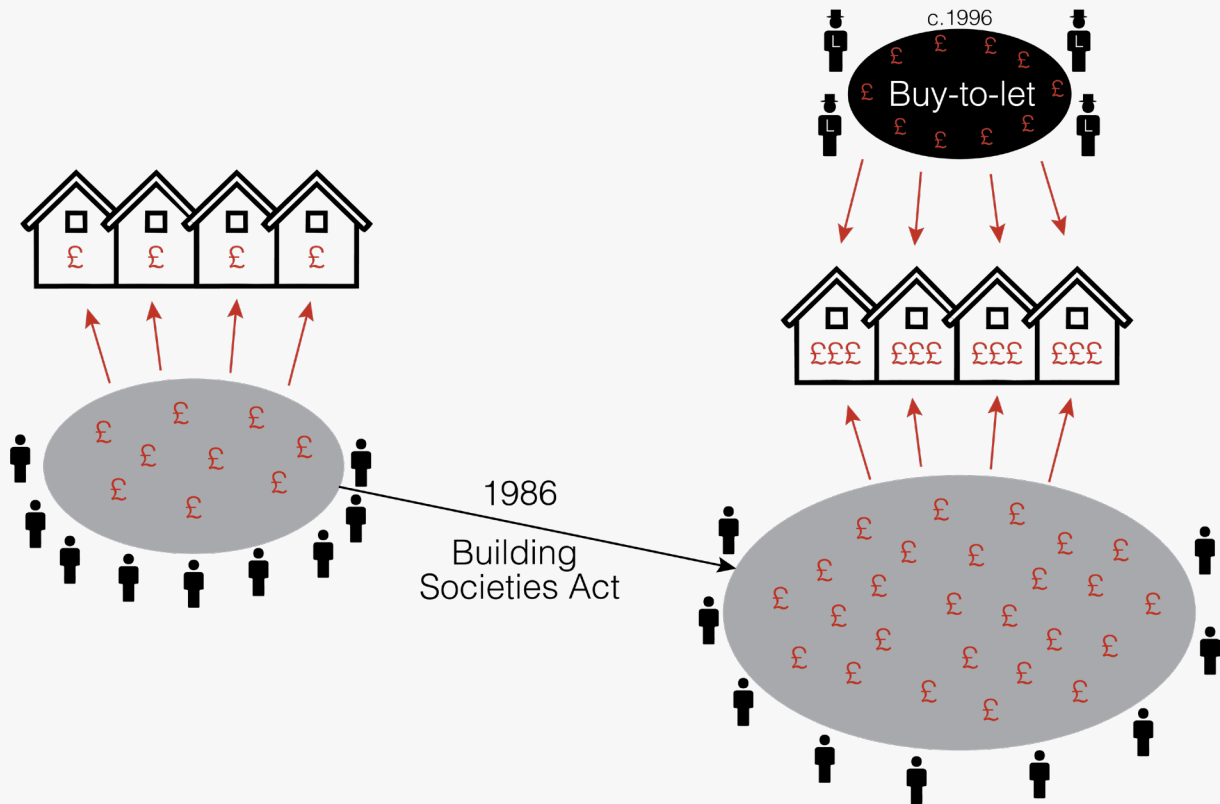
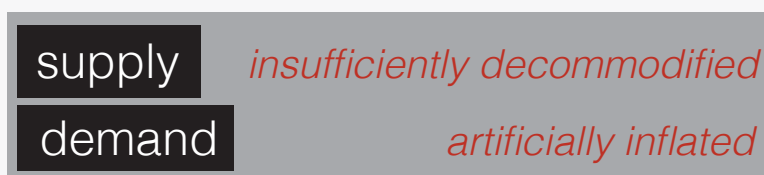


Figure 38. Mortgage credit expansion resulting from 1986 Building Societies Act and the advent of buy-to-let mortgages

Outside of the private rented sector, other demand-side commodification pressures exist. There are there are 7,500 second homes, 3,000 empty homes, and another roughly 6,000 classed as underoccupied across Tower Hamlets (Corporate Strategy and Improvement Team, 2024; Ministry of Housing, Communities and Local Government, 2024). These inefficiencies artificially inflate demand for remaining available properties, driving house prices up further (Bourne, 2019). Similar to the effect of buy-to-let mortgages, the deregulation of general mortgage lending that occurred as a result of the Building Societies Act of 1986 lowered the capital and income requirements for obtaining a given mortgage, which increased the available credit for potential buyers, and has since had an inflationary effect on house prices (Stephens, 2007).

In summary, some of the demand-side features described above serve to inflate demand for homes well beyond actual need and other features increase the available capital for those demanding homes (Stratford, 2024). Put together, this creates a vicious cycle that drives housing commodification.



Spatial Analysis

The previous section describes the ways that certain features of the British housing market drive housing commodification generally. To ground that discussion, on the ground, this section explores how those drivers of commodification express themselves spatially across Tower Hamlets.

The map presented below takes the descriptive map of tenure share hotspots as the starting point. A spatial analysis of the commodifying forces described above is then applied to that descriptive map to understand how commodification is changing housing across Tower Hamlets. The final map, shown below, depicts the spatial narrative, which can be understood as a series of commodifying threats exerting multi-lateral pressure on the Social Core, in the Central Area. Pressure is exerted externally from growing surrounding private rental clusters, and internally by an erosion of social rent tenure share within the Social Core from targeted 'regeneration' schemes.

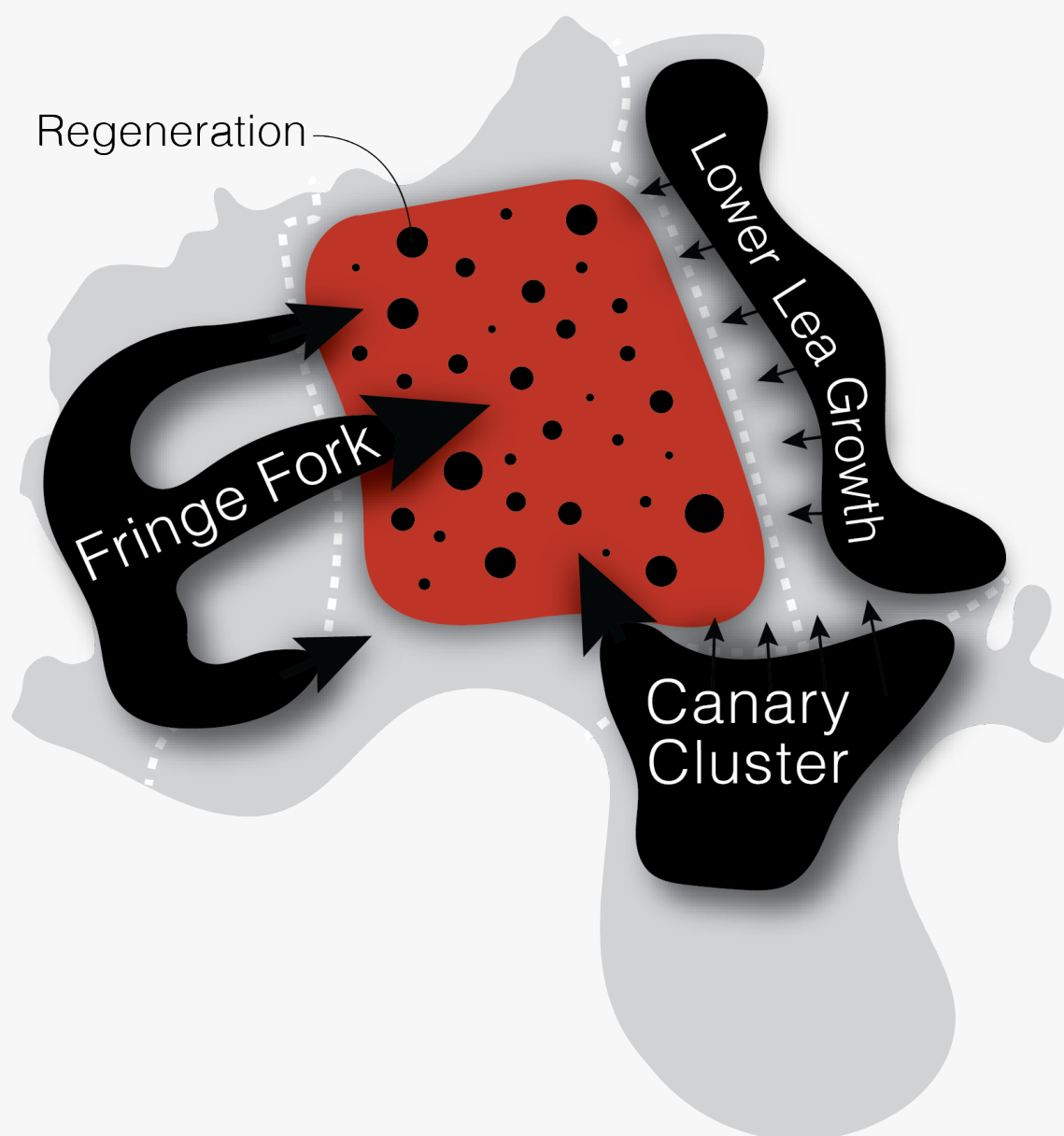


Figure 39. *Spatial analysis of commodification pressures across Tower Hamlets*

Existing identified private rent hotspots, Fringe Fork and Canary Cluster, will continue to grow as the private rented sector grows, due to the commodification pressure previously described, and therefore can be expected to apply pressure on the Social Core if the status quo continues. From the east side of the borough, developments on brownfield sites and formerly industrial land across the Lower Lea Valley threaten the Social Core through delivery of an invariably insufficient supply of affordable homes. This development process will raise neighbouring land values, increasing commodification pressure directly, and slowly dilute the overall share of social rented homes across the borough. Finally, regeneration of existing council and housing association estates pokes holes in the Social Core from within by replacing what are typically large majority social rent blocks with schemes that offer significantly lower social rent tenure shares. Unabated, these spatial forces can be expected to continue to drive commodification across the borough.

And indeed, there is already evidence of this pattern of change from between the last two censuses, 2011 and 2021. The figure below highlights the parts of the borough that saw at least a 12 percent increase in private rental tenure share. These clusters appear to align with the spatial analysis presented in Figure 39, with growth highest along the edges of the Canary Cluster and Fringe Fork, and some small spots of private rent tenure share growth within the Social Core, likely the result of local regeneration schemes.

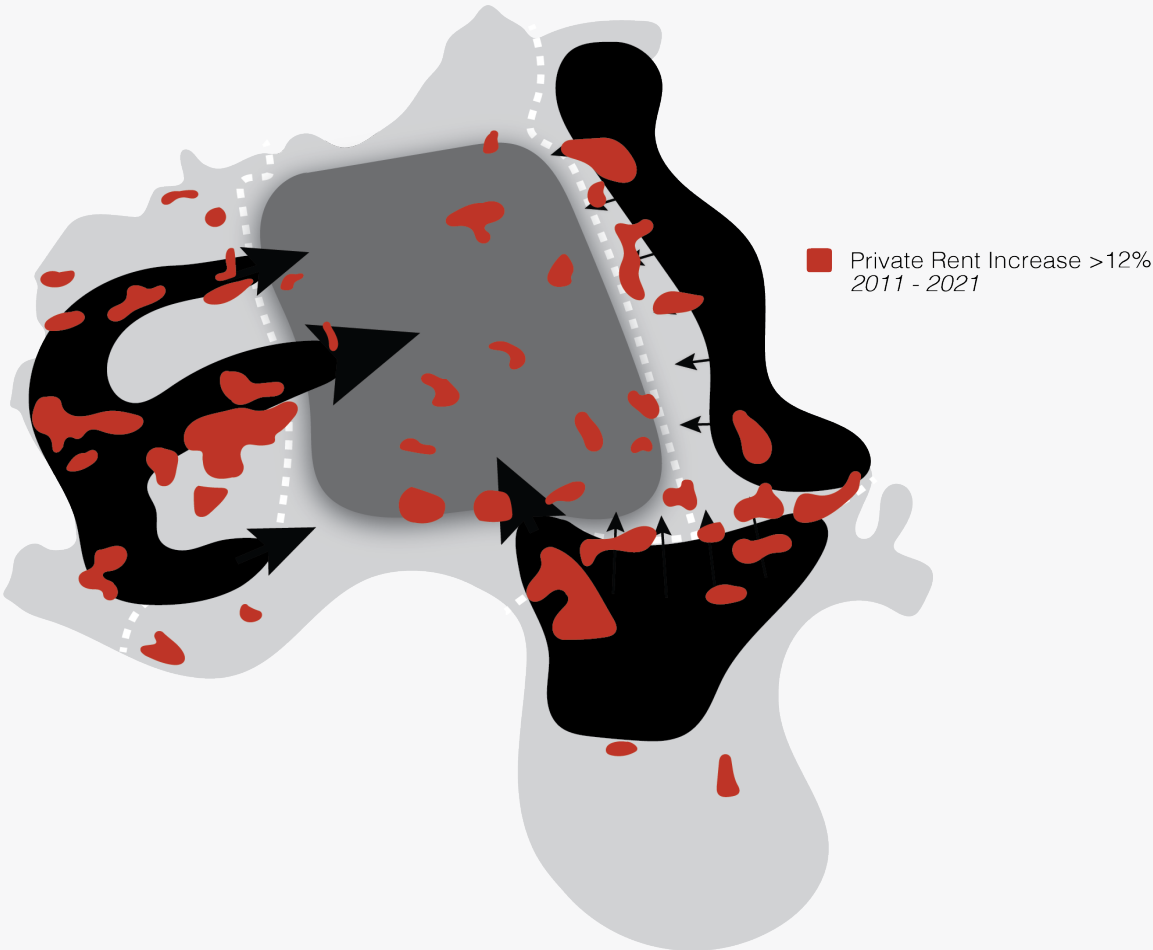


Figure 40. 2011-2021 private rent tenure share increase, mapped on top of spatial analysis presented earlier

Strategy

This section answers the main research question: What spatial and governance strategies are necessary to enact a broad housing de-commodification program and ensure affordable housing for all in the London Borough of Tower Hamlets? The findings are organised in two parts and include a combination of results from the methods corresponding to SQ1, SQ2, and SQ3. The first part, Spatial Strategy for Housing Decommodification, presents a spatial strategy that attempts to turn the commodifying forces identified in the previous section into decommodifying forces. And the second part, Enabling Governance + Policy Agenda, details the governance and policy changes that would be required to enable the spatial strategy for housing decommodification. The spatial strategy and accompanying governance and policy agendas constitute the main output of this thesis.

Spatial Strategy for Housing Decommodification

Spatial Strategy

The spatial strategy developed here constructs a path to housing decommodification for Tower Hamlets by turning the *commodifying* forces identified in the previous section into *decommodifying* forces. The distinct commodifying forces identified in each part of the borough are flipped on their heads, such that each part of the borough has its own corresponding decommodification strategy and aim. The aim of the composite strategy is to advance housing decommodification by increasing the tenure share of social rented homes across the borough, and to reduce the commodifying spatial inertia that existing private rental clusters possess. Broadly, in areas with high concentration of private rental accommodation, social rental tenure share should be increased, in areas with higher concentrations of social housing, some market housing may be introduced but mixed with social housing, and on brownfield sites, the tenure mix should match or exceed that prescribed in the Local Housing Needs Assessment 2023, at least 71 percent social rent. In this way, any development responding to anticipated population growth can have a decommodifying, rather than commodifying, effect. The figure below highlights key components of the spatial strategy for housing decommodification in each part of the borough.

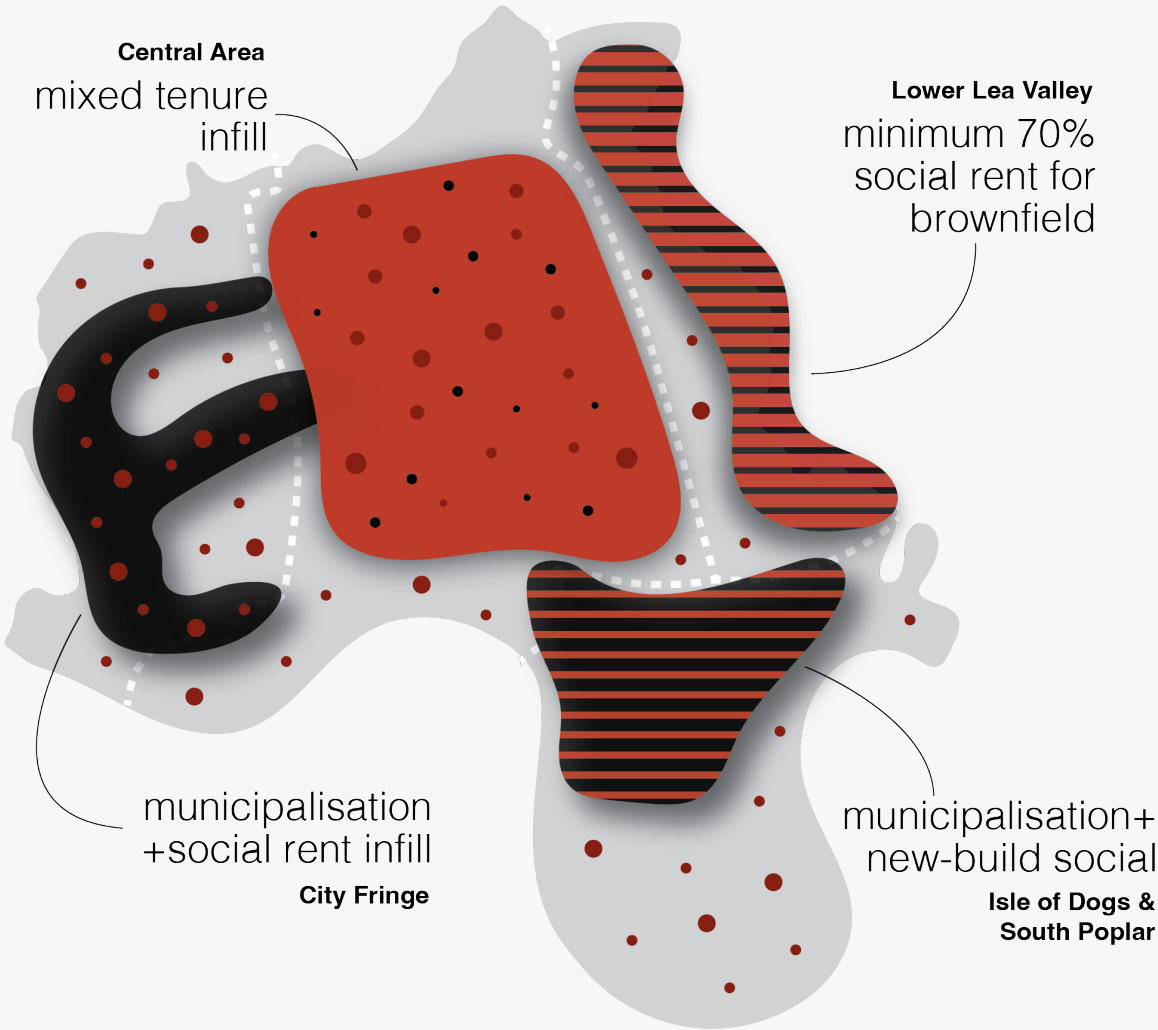


Figure 41. Spatial strategy for housing decommodification in Tower Hamlets

In the **City Fringe**, the strategy is to support smaller infill projects, where necessary, that are 100 percent social rent³, making use first and foremost of any available public land to do so. Municipalisation⁴ should also be supported in this sub-area to convert existing private accommodation to social rent. This can be done for right-to-buy-acquired flats on council estates, as well as for homes built for private sale or rent, particularly those that may be hard to sell. Both social rent infill and municipalisation can be pursued across the sub-area, but should be targeted especially for the Fringe Fork zone that already has a particularly high concentration of private-rented accommodation. In this way, these decommodifying tools can be deployed exactly where land is commodifying most rapidly.

In the **Isle of Dogs & South Poplar**, the strategy is much the same as the City Fringe, designed to combat the commodifying effect of the growing Canary Cluster of private rental accommodation. Targeting the Canary Cluster zone in particular, brownfield sites and office-to-residential conversions should be prioritised for acquisition and use by the local authority, housing associations, or organised community groups for constructing 100 percent social rented accommodation. Infill sites, where they exist, should be used for the same purpose. Finally, municipalisation of existing hard-to-sell private homes should be pursued.

In the **Lower Lea Valley**, where private rented accommodation is not as dominant as it is in the two previous sub-areas, the decommodification strategy is slightly different. For the brownfield sites that remain, social rent tenure share requirements should be set in accordance with the need identified in the 2023 Local Housing Needs Assessment for Tower Hamlets, at 71 percent or higher (Iceni Projects, 2023). A portion of remaining brownfield sites should also be reserved for, and made available at low cost to, organised community groups looking to establish cooperative or community-led housing. For the plethora of new-build flats that are recently and soon-to-be completed, municipalisation should again target any hard-to-sell properties.

Finally, in the **Central Area**, which hosts the Social Core itself, the strategy can be less offensive and more defensive given the existing concentration and high tenure share of social rented accommodation. The dominant demolition and replacement model for regeneration should be scrapped and replaced with one that prioritises refurbishment, with demolition only used as an absolute last resort. Modest infill projects can coincide with refurbishment efforts, with land made available to social housing providers and organised community groups. In limited quantities, infill sites can be made available for the development of homes for private sale, which can be used to cross-subsidise refurbishment of adjacent social housing.

3 Reference to social rent or social housing throughout this strategy refers to any kind of housing that is provided at social rent levels in perpetuity. In addition to social rented accommodation provided by housing associations or the local council, this definition can, and indeed should, include all forms of cooperative and community-led housing provided at social rent. Organised groups looking to provide this kind of housing should receive financial support from the relevant local authority and/or central government to acquire land and finance their housing.

4 Similarly, reference to municipalisation throughout this strategy refers to any process that converts existing market housing to social rented housing. Though the name implies that only a state actor could carry out this conversion, the term, as used here, would also cover any similar conversions carried out by organised community groups or housing associations.

Accommodating Anticipated Population Growth

The spatial strategy described above is deliberately ambiguous with respect to the actual number of homes to be added, municipalised, or transitioned from underoccupied to appropriately occupied. This is not the point of the strategy. The focus, instead, is on the systemic and spatial logic to guide decommodification. But numerical rhetoric dominates the popular political and policy discussion surrounding housing to such an extent that it would be an oversight to ignore the topic altogether. Moreover, the housing strategy included here has been explicitly positioned (see Housing and Degrowth) as accepting of material housing growth, so a natural question to follow would be, how much material growth?

Many factors go into borough- and metropolitan-level planning for housing growth. The most significant is projected population growth. The Office for National Statistics ('ONS') releases subnational population projections every two years, which are used as a primary input for the 2023 Tower Hamlets Local Housing Needs Assessment ('LHNA'). The number of households in Tower Hamlets is projected to grow from 323,000 in 2022 to 417,000 by 2040, which constitutes a 93,000 (29 percent) increase in total population, and a 48,000 (39 percent) increase in the number of households (Office for National Statistics, 2025e, 2025b). If these new households do arrive in the borough as projected, new homes will be needed even if all 3,000 empty homes are filled, all 7,500 second homes find their way to new full-time residents, and some share of the roughly 6,000 underoccupied homes are redistributed to be fully occupied (especially after dealing with the more than 12,000 overcrowded households) (Corporate Strategy and Improvement Team, 2024; Ministry of Housing, Communities and Local Government, 2024; Tower Hamlets, 2026). That said, the official identified need, and planned housing additions seem remarkably high. The LHNA identifies an annualised need for 3,251 homes from 2019-2029. While the current Tower Hamlets local plan targeted 3,931 additions per year, and the current London Plan set a goal of 3,473 per year for Tower Hamlets (Iceni Projects, 2023; Strategic Planning Team, 2020). The LHNA is viewed in this report as the closest (of available government documents) to a measure of actual housing need (rather than demand, capacity, or political aspirations). However, it does not account for a more full use of existing housing stock (in fact it builds in existing underoccupancy to its projections of need) and population projections it relies on are, of course, highly uncertain. Across the suite of projection models ONS developed, the 2040 population projections for Tower Hamlets vary from about 310,000 to 480,000 (Office for National Statistics, 2025e). So it is certainly possible, if not likely, that the housing need identified in the LHN is inflated above actual material need, and uncertainty in population growth projections adds further complexity. The totality of these circumstances is what informs the position taken in this strategy: accepting material housing growth will be necessary, but not prescribing exactly how much.


The most important factor in housing delivery, as far as the strategy here is concerned, is tenure share. Tenure share is absolutely the most important metric for measuring decommodification, and it is underemphasized in the LHNA. The absolute numbers for social rental need and total housing need are provided, but the share that social rental comprises, an astonishing 71 percent, is not explicitly mentioned anywhere in the report. Beyond tenure share, ensuring deeply democratic planning and delivery of homes should also take priority over absolute numerical targets. If homes cannot be delivered in a fair and sustainable way, then other solutions should be pursued. There are limits to how much one borough can reasonably grow.


Structural and Formal Principles

This section presents the answers to SQ4, which seeks to determine if a certain kind of urban structure and form would lend itself well to the spatial transformation inherent to systemic housing decommodification in Tower Hamlets. Some material growth in the supply of housing will likely be necessary, even when accounting for better use of underoccupied and unoccupied homes, to meet the need for anticipated population growth in Tower Hamlets over the coming years (the basis for this orientation towards growth is explained earlier in the Housing and Degrowth subsection). So, in addition to municipalisation, rent control, and other 'invisible' measures, new social house-building can also contribute to housing decommodification across the borough.

New building of any kind will necessarily have an impact on urban structure and spatial organisation (at borough scale), as well as urban form (at street scale). So what kind of impact should they have? The structural and formal principles below, derived using the methodology described in Methods, are crafted to guide development to embody the same values that form the basis for a housing decommodification programme.

Structural Principles

- 1  Concentrate development first near existing town centres, particularly those within walking distance of a major transport node.

- 2  Reinforce or extend existing town centres with mixed use development.

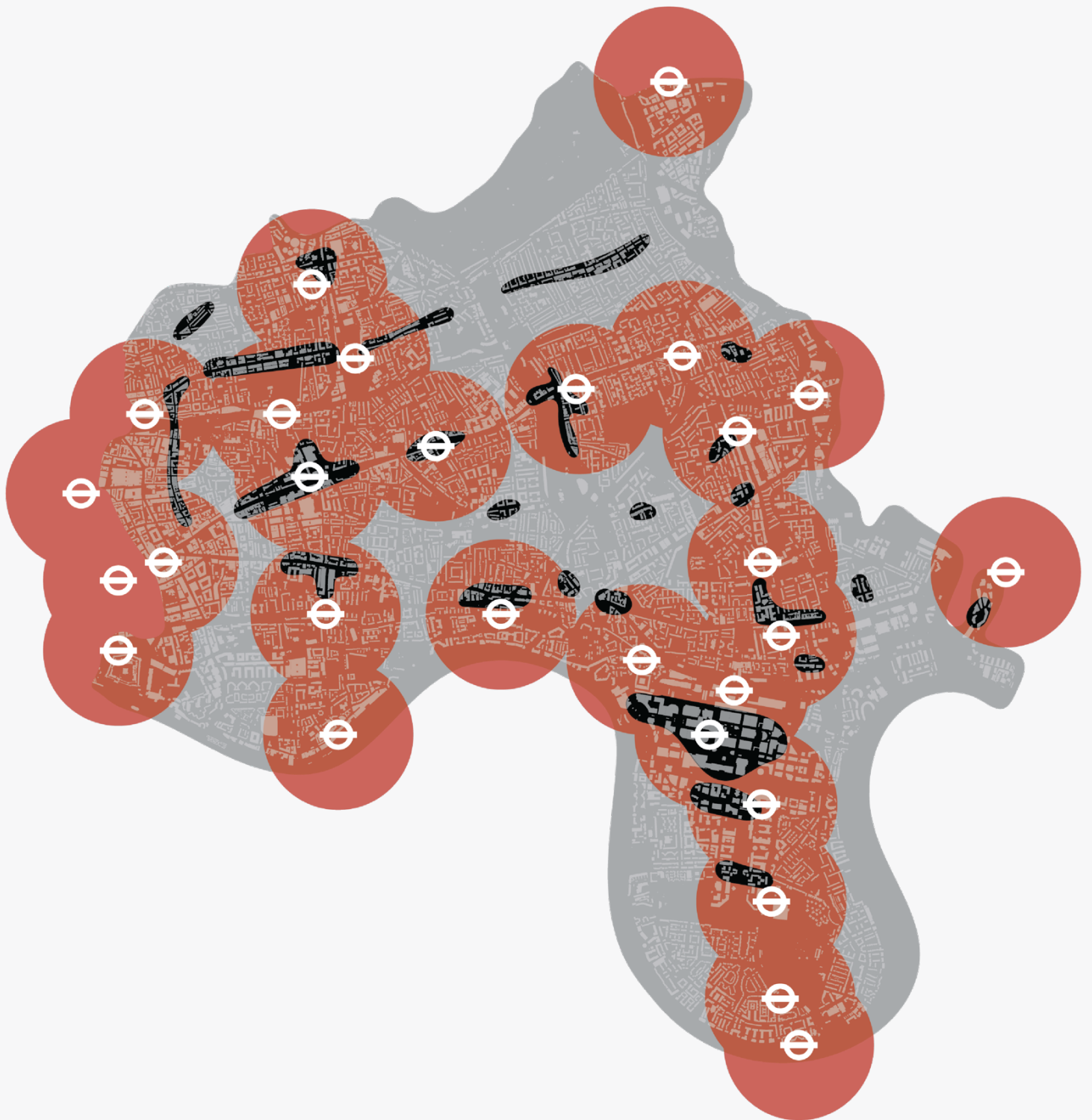


Figure 42. Town centres (black), major transport nodes (white), and a 500 m radius around each, overlaid onto a layer of buildings (gray), across Tower Hamlets

Formal Principles



1

Restore (or create) street edges to be well defined on either side with active frontage.



2

Ensure new construction is not dramatically out of scale with adjacent buildings and the local area.



3

Prioritise quality over quantity of green and open space to ensure it is well-used, and to support infill development⁵.



4

Provide for flexibility of ground floor use, so that spaces can be adapted to serve residential, community, or commercial uses.

In addition to the theoretical grounding presented in the Theoretical Framework, location-specific aspects of these principles are derived based on an appraisal of the existing urban form and structure of Tower Hamlets. Alongside observations gleaned from a few hundred hours of walking through, and spending time in, the borough, a report published by Tower Hamlets Council has been particularly instrumental in developing that appraisal. The Urban Structure and Characterisation Study was published in 2009 to support development of the Local Development Framework (Double et al., 2009). A few key takeaways from this report have informed the structural and formal principles listed above. First, that Tower Hamlets already has a strong network of existing local town centres, many of which date back more than two centuries (Double et al., 2009). These town centres play an important role functionally, socially, and commercially. They already offer a lot to residents, and so in addition to being considered and protected, should serve as a logical basis for any new development, such that new functional, social, and commercial relations do not need to be created from scratch. This fact about the borough has informed both structural principles. Second, the report characterises Tower Hamlets as incredibly varied, in terms of built form, but with an outsized presence of post-war-era housing estates (Double et al., 2009). These estates can be low- or high-rise, but are typically not oriented around a traditional street layout. On such sites, space between the building and street can be occupied by car parks, garages, open 'green' space, and private front or rear gardens, but rarely doors to dwellings or otherwise active sites⁵. Understanding this character of the borough has informed all formal principles, but particularly principles one and three. To give a better sense of how these principles could actually materialise in Tower Hamlets, the following pages contain a few sketches, depicting the principles on two selected sites in Tower Hamlets: Roman Road, and Stayner's Road. As indicated, these sketches are not design prescriptions, and should serve for illustrative purposes only.

⁵ A notable exception to this are estates that contain a commercial element, such as a strip of shop-fronts on a street, sometimes pedestrianised (see Chrisp Street Market, for example).

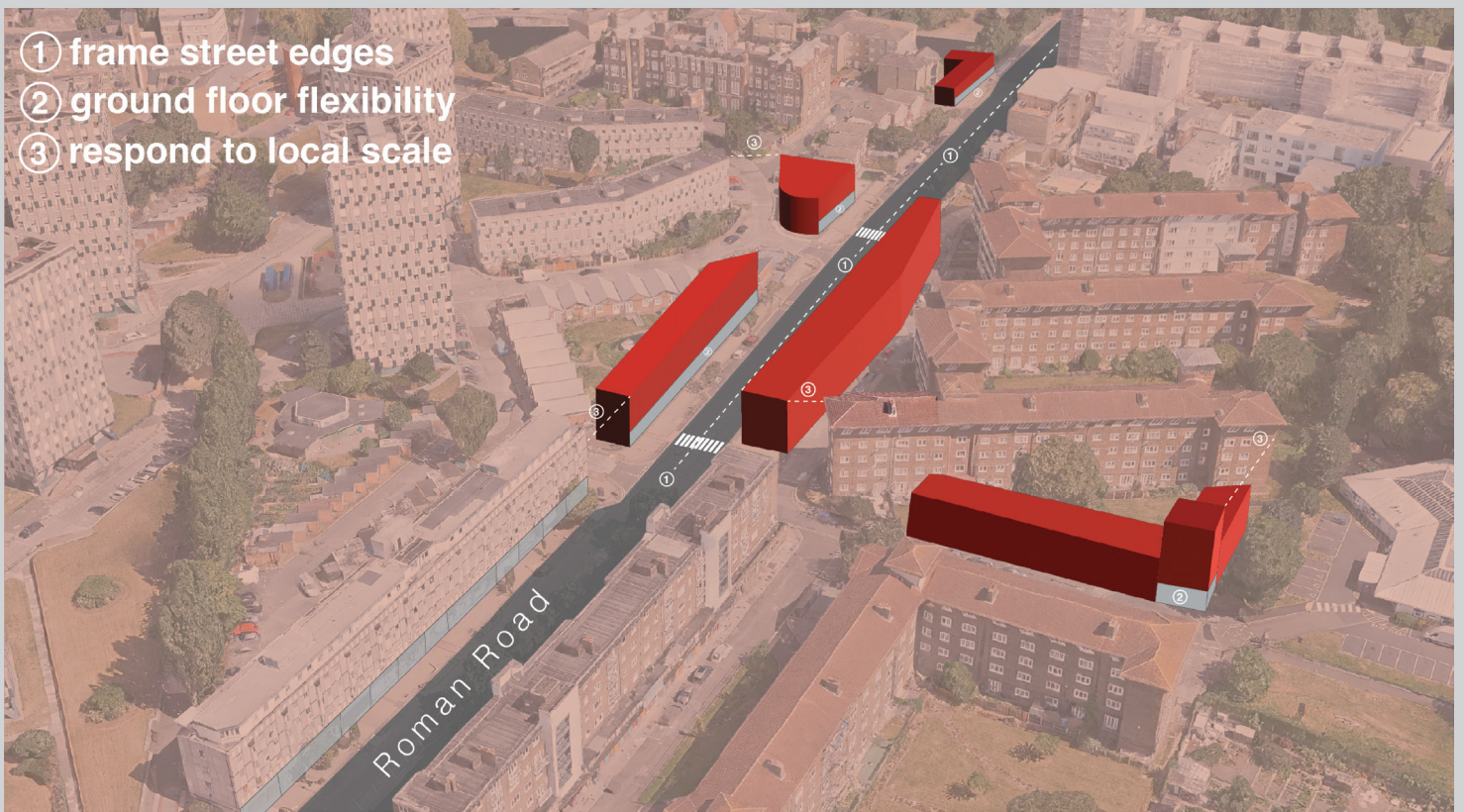


Figure 43.

Sketch of formal principles one through three. Note: this is not a design prescription, only an illustration of the principles included here.

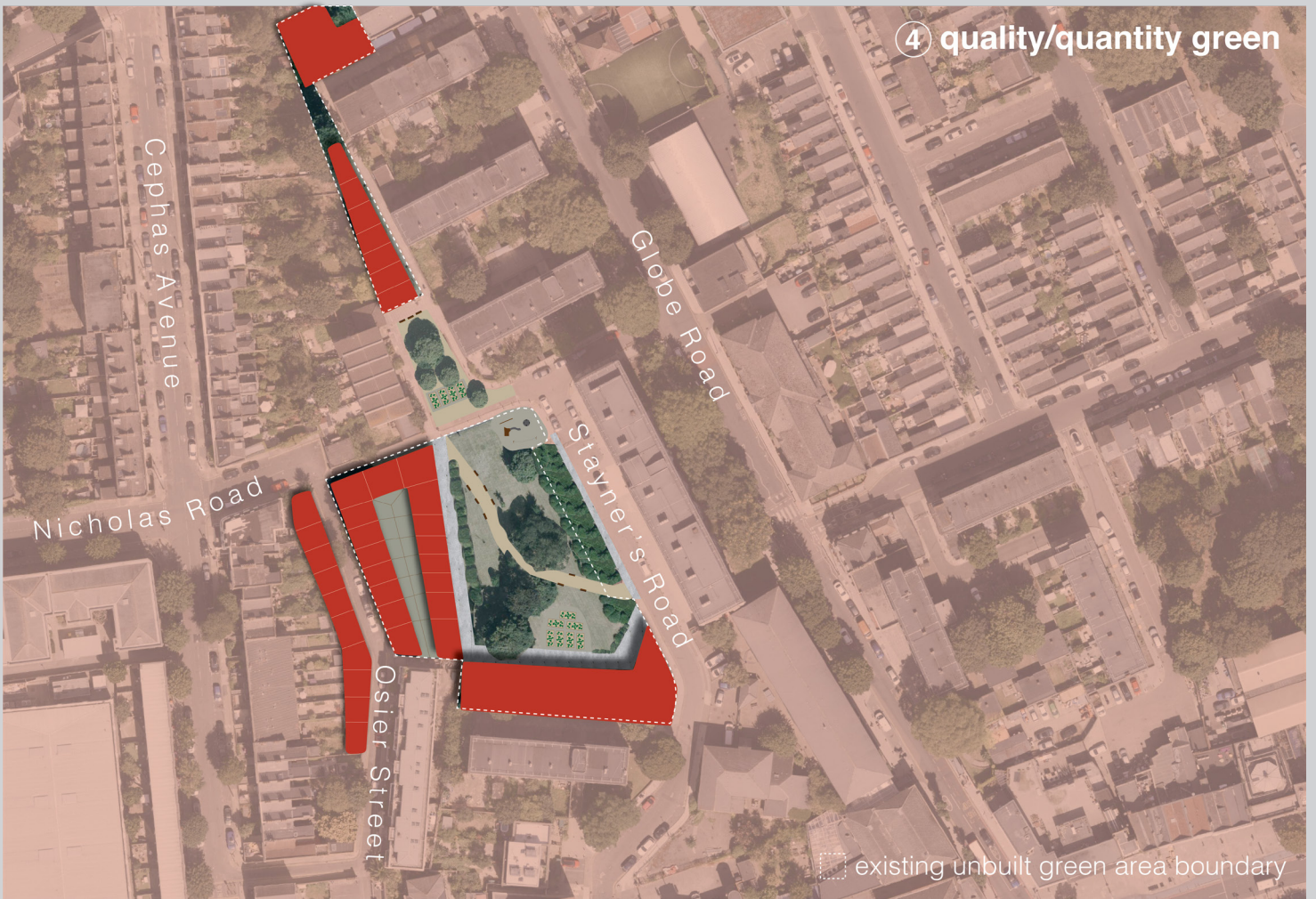


Figure 44. Sketch of formal principle four. Note: this is not a design prescription, only an illustration of the principle included here.

Enabling Governance + Policy Agenda

Due to the structural nature of the commodifying forces outlined in the Housing Commodification Pressures section, the spatial strategy described in the previous section could not be enacted without the support of sweeping policy and governance changes. For example, making brownfield sites available for council or community acquisition and social housebuilding would not be possible unless land acquisition costs decrease, more funding is made available from the central government for such acquisitions, or both. A governance and policy agenda is required to set the conditions necessary for successful deployment of the spatial strategy. The lists below set out the policy and governance changes proposed to enable the spatial strategy for housing decommodification in Tower Hamlets. In aggregate, the governance and policy agenda items are designed to instigate a borough-wide tenure share shift away from private rent and towards social rent, and once initiated, support that shift by ensuring there is adequate physical, financial, institutional, and communal capacity to accommodate it. Included governance and policy agenda items affect multiple levels of government, but where they are at the local authority level, recommendations are specific to Tower Hamlets.

Literature and Policy Review

Though not derived from a systematic review in the formal sense, most of the policy and governance agenda items listed below can be traced back to certain policy documents, reports, academic articles, or books reviewed during research for this thesis. The following few paragraphs identify each source by the policy or governance agenda item, or items, they are linked to, proceeding in order of appearance.

Policy item one comes not from any one specific source, but rather a simple recognition that more financial capacity from that state will be necessary in order to fund other policy and governance agenda items. Number two draws inspiration from an explanation of rent control and its constituent ‘generations’ provided in “Assessing the evidence on Rent Control from an International Perspective” (Whitehead & Williams, 2018). The concept of a ‘community right to buy’, referenced in policy item three, is taken directly from a New Economics Foundation policy briefing, covering the topic, by Alex Diner (2023). Policy item four is based on a similar recommendation included in both a 2019 Labour Party report titled “Land for the Many” and a 2024 UCL research report, “Local Authority Direct Provision of Housing: Fourth Research Report” (Monbiot et al., 2019, p. 49; Mophet & Clifford, 2024, p. 109). Policy item five is specific to Tower Hamlets, and prescribes a minimum social rent level taken directly⁶ from the real social rent need identified in the 2023 Local Housing Needs Assessment carried out by Icen Projects for Tower Hamlets Council (Icen Projects, 2023, pp. 62, 84).

Item six is inspired by a few sources. First, it draws from an explanation of France’s successful *seconde vie* social housing refurbishment programme included in Peter App’s 2025 book *Homesick: How Housing Broke London and How to Fix It* (Apps, 2025, pp. 287–295). It also draws from a 2014 UCL Engineering study titled “Demolition or Refurbishment of Social Housing?”, which describes the myriad environmental, social, and economic benefits to refurbishment over demolition (Crawford et al., 2014,

⁶ The 71 percent social rent figure is calculated by dividing the annual ‘net need’ for low-cost rented housing (2,322) included in Table 7.16 by the total identified ‘annual housing need’ included in Table 6.11 (3,251). The numbers are in terms of dwellings, which means the calculated percentage is based on the number of dwellings, not the number of habitable rooms, a standard often used for affordable housing requirements.

pp. 62–64). Finally, it draws on extensive, first-hand research from Paul Watt (2021) on the social harms of estate regeneration in London, as reported in his book, *Estate Regeneration and its Discontents: Public Housing, Place and Inequality in London*. Policy item seven is selected from a suite of tax reforms proposed in the previously cited Labour report, *Land for the Many*, and also draws from several conversations with Dr. Anna Pagani, at King’s College London, who encouraged further investigation of empty and underoccupied homes as a source for alleviating overcrowding and addressing future population growth (Monbiot et al., 2019, p. 33; personal communication, March 20, 2026). Policy item eight is crafted to dampen the inflationary effect of mortgage market liberalisation and buy-to-let mortgages, as described in *Land for the Many*, as well as a recorded lecture delivered by Dr. Beth Stratford to the Architecture Foundation in 2024 (Monbiot et al., 2019, pp. 22–24; Stratford, 2024). The idea for item nine came from a conversation with Dr. Beth Stratford, who mentioned the potential for capital gains tax to be used dynamically as a lever to control the rate of sale of landlord-owned dwellings and prevent rapid market exodus as rent controls are implemented (personal communication, March 20, 2026). Ending the Right to Buy, or at least mitigating the degradative effect it has on social housing stock, is discussed in some capacity in nearly all of the sources previously mentioned in this section. As prescribed in policy item ten, ending the Right to Buy has already been done in Scotland and Wales, and is a common sense, if politically unpopular, response to essentially stop the bleeding of social rent tenure share decline perpetuated by Right to Buy sales. Finally, policy item eleven, which seeks to establish a Common Ground Trust to advance land decommodification, draws directly from the same proposal in chapter four of *Land for the Many* (Monbiot et al., 2019, pp. 38–44).

Governance item one originates in a practical recognition of the need for more state capacity to support the aforementioned policy proposals, but also as a response to the decline in state capacity for housing provision that has occurred over the last half century, documented by (among others) John Boughton (2018) in his book, *Municipal Dreams: The Rise and Fall of Council Housing*. Governance item two is a response to the decline in condition that befell many council housing estates after live-in caretakers were largely done away with (due to fiscal pressures) around the turn of the 21st century (Apps, 2025, pp. 21–31). Item three has been added to ensure that community-led housing is adequately supported at the local level, and based on the knowledge that such a team (called affordable self-build) used to exist at the Tower Hamlets Council (Tower Hamlets Council, 2019). Item four has been developed independently, and serves to increase transparency in the hopes of making the council more publicly accountable regarding how the borough is changing, and to force those working at the council to seriously reckon with, or at least acknowledge, the change they will affect through policy. Strengthening the existing rent tribunal office (officially the ‘Property Chamber’, which sits within the ‘First-tier Tribunal’), as outlined in governance item five, arises from a simple recognition that with an increase in rent controls, more capacity would be needed for enforcement, and based on emerging evidence that the existing body is already under strain following the recent coming-into-force of the Renter’s Rights Bill (Courts and Tribunals Judiciary, n.d.; Property Reporter, 2026).

Policy Agenda

1. Increase funding with grants from central government and low-interest loans from the Public Works Loan Board for social rent housebuilding (RP + coops) and municipalisation.
2. Protect private tenants with quality-linked rent caps, within- and between-tenancy CPI-linked limits on rent increases, and fairer, open-ended contracts.
3. Create a 'community right to buy', a right of first refusal when new properties come on the market, for social landlords and community-led housing organisations (Diner, 2023).
4. Completely reform the Land Compensation Act to allow local authorities to purchase land at existing use, rather than hope, value⁷.
5. Increase minimum social rent share to 71% for new developments. No viability exceptions, and the requirement applies to net additional dwellings in the case of demolition + replacement regeneration.
6. Set funding conditions to encourage refurbishment + infill rather than demolition + replacement for social housing regeneration.
7. Make better use of existing housing stock by raising taxes on second and empty homes, and providing incentives for under-occupying households to downsize.
8. Tighten the mortgage market by banning buy-to-let style mortgages and gradually increasing the stringency of lending requirements for all prospective buyers (with exceptions for low-income buyers).
9. Actively use the capital gains tax as a lever to control the rate of sale of private rental properties and prevent mass exodus once rent controls are implemented.
10. End the Right to Buy for sitting tenants in social rented housing.
11. Establish a Common Ground Trust to slowly work towards socialisation of land, providing further safeguard against commodification and an economic buffer for rent control implementation⁸.

Governance Agenda

1. Increase spatial planning, architectural, and management capacity of the local council.
2. Reinstate live-in caretakers on all housing blocks with communal features, regardless of tenure.
3. Re-create a self-build and community housing team to liaise with community housing groups and represent their interests in a structural way within the council.
4. Create a 'Borough Futures' team that focusses on critically assessing how the borough has changed and is changing. Each year, this team sets out a mission statement for how the council wants to see the borough changing in the next decade, spatially, demographically, economically.
5. Strengthen the existing rent tribunal office with greater local (council or GLA) presence, more legal power, and greater resources to act as an authority on quality-linked rent control and as intermediary to resolve disputes between private tenants and landlords.

⁷ Some reforms of the Land Compensation Act have already been implemented but do not yet go far enough to ensure local authorities can acquire land at a meaningful scale.

⁸ See much more detailed explanation of how the 'Common Ground Trust' works in Land for the Many (Monbiot et al., 2019)

4

Discussion



Conclusion

Concluding Thoughts

The sum of proposals outlined in the housing strategy and accompanying governance and policy agendas above constitute a dramatic and near complete reconfiguration of the current housing system in Tower Hamlets (and beyond). This deserves to be explicitly stated. And though eminently justifiable, and certainly physically possible to realise, achieving such a reconfiguration would be extremely politically difficult. The list of natural adversaries to the proposals included here is long and powerful: an army of nearly 2.9 million individual landlords across the UK, the growing corporate landlord sector, heavily invested and cautious homeowners, domestic and international developers and their associated parasitic private finance, market-oriented policy advisors and politicians, and lettings agencies, to name a few.

What unites most all among this list is a vested interest in the status quo. And what has the status quo produced? Homelessness, overcrowding, displacement, oppressively high rent, financially disabling mortgage payments and home value-dependency, gentrification, housing-related death, and a general malaise amongst most working people regarding their housing prospects. This is worth restating. Powerful and numerous so the opposition may be, the sheer number of people subjected to the blunt end of such a dysfunctional housing system means that there are many who may support change as well. Who in particular? Renters. Renters who, as it turns out, make up nearly three-quarters of households in Tower Hamlets, more than half of households across Greater London, and more than a third of households in England and Wales (Ministry of Housing, Communities & Local Government, 2025a; Office for National Statistics, 2023c). Private renters may suffer the most at present, but social renting households will no doubt also fear for their children's housing futures. And indeed, mobilisation among London renters is already underway. The London Renters Union, which has grown to operate six branches, including one in Tower Hamlets, organises for decent standards in housing, indefinite tenancies, rent controls, and public housing for all (London Renters Union, 2019). As the number and share of renters, private renters in particular, continues to rise across London, so too will the potential pool of popular support for housing reform.

Above all, such a reconfiguration of the housing system has been done before. In 1918, 76 percent of households in England in Wales rented privately, and only 1 percent rented socially. Around 50 years later, in 1981, 32 percent of households were social renters, and only 11 percent private renters (Ministry of Housing, Communities & Local Government, 2025a). In a generation or two, the social housing sector went from essentially non-existent to supplying homes to nearly a third of all households. And private landlords were almost pushed out of the market entirely from their initially dominant position at the turn of the 20th century. Then, under the politically omnipresent regime of neoliberalisation, the system took a dramatic turn back in favour of private landlords and away from state support in housing provision. Clearly, systemic changes are reversible. With the right amount of popular support and political will, things can change again.

Answering the Research Questions

The main research question guiding this thesis sought to identify the spatial and governance strategies necessary for housing decommodification in Tower Hamlets, and additional sub-questions structured the path to that aim. The answers to these questions are borne out in the resultant spatial strategy and governance and policy agendas presented in the previous section, and Figure 17 illustrates this process graphically. Through the research process, as guided by the research questions, it has been demonstrated that the current housing system in Tower Hamlets functions very dif-

ferently for residents depending on their type of tenure, and that tenure types exhibit unique spatial clustering across the borough. Commodifying forces exert pressure on the housing system and threaten to put more residents in undesirable or precarious housing situations across the borough, and spatially, these forces are actively changing the tenure geography and social landscape of Tower Hamlets. A number of policies have been and are being discussed in academic, political, journalistic, and practice-oriented circles that could address the commodifying forces identified. The strategy for housing decommodification, along with accompanying governance and policy agendas, synthesises reviewed policies and spatial and systemic analysis to produce a series of concrete proposals aimed at creating the conditions necessary to achieve widespread housing decommodification in Tower Hamlets.

Revisiting Popular Positioning

The theoretical positioning of this thesis is discussed in great detail in the Scope and History and Theory sections earlier in the report, but it is worth returning to the topic of practical, or popular positioning. The starting point for this work, as explained in *Competing Models for Achieving Affordability*, precludes a whole side of the popular debate on the housing crisis: the supply side (or ‘supply guys’, as its constituent members are sometimes referred to). The supply guys are not a fringe movement, if anything the opposite is true. In response to decline in housebuilding in London over the past few years, the mayor recently introduced a package of emergency measures designed to reinvigorate housing supply. The package includes relief from the community infrastructure levy, removal of guidance on housing density, more power for the mayor to override local councils’ objections to residential development, and crucially, an effective cut in the (already loosely enforced) affordable housing quota from 35 to 20 percent (London Assembly, 2026). This is a clearcut deregulate-to-boost-supply approach.

There are also certainly housing policy experts, who work on this issue full time and have done for many years, that believe wholeheartedly in the healing powers of housing supply to alleviate Londoner’s housing affordability woes. In a recent Substack post, housing journalist Pete Apps (whose book *Homesick* was very influential throughout the early stages of this thesis) chronicled a conversation he had with housing policy consultant Jamie Ratcliffe. Jamie has 20 years of experience in housing, and prior to becoming an independent consultant, spent time at a variety of housing associations, and seven years working on housing delivery at the Greater London Authority. Jamie and Pete disagree fundamentally on the drivers of the current housing crisis but sat down for a civil discussion in spite of it all. Jamie remarked that though he enjoyed Pete’s book, *Homesick*, it “totally underplays the importance of building new homes” (Apps, 2026). The two went on to politely disagree on the root of social housing management problems and the potential effects of introducing rent control, while being much closer together on the issue of building safety regulations. Jamie argued that rent control would “calcify the market” and “destroy prospects of supply and investment”, while Pete, conceding those are valid concerns, suggested that the status quo, without rent control, is producing even worse outcomes. In the end, neither Pete nor Jamie completely capitulated on any major topic they covered: a fact that illustrates the intensity with which each side of this housing debate hold their views.

In the end, apart from basic ideological difference, perhaps the distance between sides here is a consequence of imagination, or the lack thereof. Jamie’s view, while certainly critical of the status quo, is a fundamentally incrementalist one. It seeks solutions, in earnest, through tinkering at the edges of the current system. Pete’s view, on the other hand, embraces real systemic change, and employs a great deal of imagination in doing so. This thesis has been, in the same way, an exercise in imagination.

Implications

Applicability

The work produced in this thesis, though centred on the London Borough of Tower Hamlets, has clear implications outside that geographical boundary. First and foremost, the housing strategy and accompanying governance and policy agendas could not be successfully implemented in isolation. There are, obviously, open borders between the boroughs of London. So cooperation across the whole of Greater London would be required for most, if not all, of the proposals included in this report. Some policies, such as those addressing the Land Compensation Act or mortgage finance, would demand coordination at the national level. But the methodology employed to develop the proposals introduced in this report could well be carried out in any London borough, or indeed across Greater London altogether, and if employed in neighbouring boroughs, such as Hackney or Newham, would likely yield fairly similar results. As such, the productive output of this thesis should constitute a very useful guide for Tower Hamlets, an easily replicable housing strategy-making template for other London boroughs, and at least an interesting case study in decommodification for other cities across the UK and around the world.

A City for Dwelling

What would it mean for Tower Hamlets, and London, if a broad housing decommodification programme, like the one detailed in this report, was carried out to completion? It's hard to say for certain. But exploring the idea reveals a few implications of this project within the wider world of urbanism.

Decommodifying housing translates directly to a reduction in the total amount of profit being extracted from the provision of housing. This would mean significant economic restructuring within the housing sector (away from private ownership and towards public and community ownership), and could lead to (hopefully temporary) loss of employment for some whose incomes were derived from that profit. Among those likely to be affected are many not-so-privileged groups: lettings agents, estate agents, property managers, and local developers, among others. All of which Peter Marcuse (2012, p. 32) might describe as the "hapless lackeys of power". It would also mean, over time, the loss, or at least reduction in the viability, of independent landlordism as a pension substitute or supplement. These are real losses that should be planned and accounted for.

But how else might such a restructuring affect London and the vast majority of its residents who are currently sacrificing unsustainable portions of their incomes to sustain that profit extraction? With the weight of domestic and global capital at least partially alleviated through housing decommodification, perhaps newly secure and stable households would feel more comfortable to lay down roots and invest in their local community. And with a chunk of their budget freed-up from housing cost, perhaps they would be more willing to spend money supporting community initiatives, local businesses, or simply on energy to adequately heat their homes. Maybe the lifting of the housing cost burden would translate into less overtime worked and the ability to reserve that time instead for friends, family, or a hobby. And with fewer Londoners actively relying on, or planning to rely on, the private property market as their sole provider of long-term financial security, maybe some would feel the freedom to act in community, rather than individual, interest. Decommodifying housing is a step towards creating a London where residents, current and future, can have the security they need to create real value for each other.

Reflections

On the Working Process (Project Evolution)

The research and design process involved significant revision and adaptation throughout. As expected, the final products were not exactly what I envisioned from the start. Over the course of the graduation period, case studies were added, and subsequently removed from the list of products, sub research questions and methodology changed on multiple occasions, and most significantly, the main line of inquiry changed from one set out to identify decommodification 'pathways', to one seeking to produce a concrete housing strategy. Each of these evolutions, among others, arose in direct response to findings from the research-design process, which is never linear, even for such a policy-focused urbanism thesis as this one. Feedback from my two mentors, Reinout Kleinhans and Rodrigo Cardoso, was also influential throughout the process, and helped to give structure to the various adaptations that occurred along the way. In the end, I am pleased with the results, and I have learned that remaining open, flexible, and reflective is not only necessary to reach the end of a project like this, but a very useful and productive way of working through the research-design process.

On Methodology (Research and Design)

The TU Delft webpage for the MSc Urbanism describes the degree programme as one where “students learn to integrate social, cultural, economic and political perspectives with the natural and man-made conditions of the site in order to shape and plan for more sustainable development” (TU Delft, n.d.-b). The word itself, urbanism, at least in English, typically elicits a confused expression (or polite but misunderstanding nod) from those hearing it as my answer to their question “what do you study?”. I usually clarify with something along the lines of, “it’s sort of a combination of urban planning and urban design”, as those are two phrases which are recognised as fields of study in the Anglosphere. The Urbanism department at TU Delft is organised into six sections: spatial planning & strategy, urban design, urban studies, landscape architecture, environmental technology and design, and urban data science (TU Delft, n.d.-a). Whatever definition, spectrum, or matrix is used to characterise urbanism as an academic discipline, my thesis undoubtedly sits on the research and policy-oriented end, or edge. But design, though not the central output, has been instrumental in bringing the political economic theory, spatial and systemic analyses, and policy review to ground in Tower Hamlets. This happened iteratively throughout the working process, from theory, analysis, and review down to the ground with design, and back again. And the design is not limited to the structural and formal principles illustrated in the strategy, the policy and governance agendas also represent a kind of strategic design that serves to translate theoretical orientation and systemic analyses into practical tools for a real place, and people. Incorporation of design thinking, and design methodology, is what makes this project tangible, interesting, and relevant.

On the Work (Value and Limitations)

The breadth, and depth of the theoretical and empirical basis for the work included in this report means that most of the work is nothing new. The financialisation of housing in London (and many other cities around the world) has been documented, analysed, and critiqued extensively. The scholars, journalists, practitioners, politicians, organisers, and grassroots movements contributing to this conversation are far more numerous than just those I have referenced or included in this report. And yet, here we are. So perhaps there is use still in reiterating, reframing, and reapplying those same critiques.

Some of my contributions, though, are novel; most notably, the specific application of theoretical and empirical critiques to the housing system in the London Borough of Tower Hamlets and the introduction of an explicitly spatial narrative to the story of housing commodification within the borough. By animating threats to affordability as dynamic geographical elements exerting pressure in space, this report illustrates not only how, but *where*, the borough's housing system is changing. And in the discussions I had with various housing scholars and professionals throughout this work, the consistent feedback was that the spatial element of my work was uniquely compelling and original. This leads directly to what I hope is a more spatially informed, and ultimately effective strategy for housing decommodification.

This is not to say my work is without flaws. There are, as I will explain, many limitations to what I have produced here. First, the spatial strategy itself is fairly high level (in terms of detail) and would require significant elaboration to be fully implementable. This reflects, I hope, intellectual honesty in translating analysis to strategy. I have already referenced the breadth and depth of the theoretical and empirical basis for my work here. This means the potential source material is nearly endless, and while it is impossible to review everything, there could certainly be a greater variety of sources included in this report, and deeper analysis of the theoretical arguments used to justify my proposals and line of inquiry. As mentioned in *Revisiting Popular Positioning*, engagement with the “other side” of the popular housing debate, for whom supply is the most significant or only issue, was largely absent in this report, and more of it would make the proposals included here that much more grounded, and defensible in the court of public opinion. Residents' voices were not included anywhere in this report or in the research process. With more time (or a different focus), the housing strategy would be greatly improved by a more community-informed, or community-created vision of, for example, what mix of social housing types (e.g. council provided, housing association-provided, community-led and communal, community-led and individual, *etc.*) should be pursued. Similarly, there was no substantive inclusion of or consideration for existing grassroots campaigns or organised community action, such as the London Renters' Union (see *Concluding Thoughts*) in any stage of the research or design process. And finally, though many housing experts in a range of professional positions (see *Acknowledgements*) were consulted throughout the development of this thesis, the conversations were not structured as formal interviews, and so their input could not be included in a structural way. I do not believe any, or the sum, of these factors wholly undermines my work, but they do contribute to real limitations that should be considered when reading this report, and especially if implementing any of the proposals I detail.

Who is London for?

Whether or not the market is fair in its allocation of any resource is not a subject of discussion in this thesis. What is clear, though, is that the market's allocation of housing resources is uniquely unfair. If stores of water could be privately purchased, hoarded, and traded to the point that drinking water became prohibitively expensive for the average citizen, would we accept this as an unfortunate market reality? Or would we expect a responsible democratic state to intervene and protect the resource from market failures and self-interested actors. When a housing system simultaneously produces £2 million flats that lay mostly empty and widespread rough sleeping, is it radical to suggest that system may need to change? Perhaps a programme designed to bring rough sleepers, overcrowded families, and rent-oppressed tenants in direct contact with those selling, and acquiring "investment properties" in London could bring about the kind of moral reckoning we might need to turn those with power into more considerate and responsible housing market actors. In the absence of such a programme, it does not seem difficult to accept that systemic reforms are necessary. And so, it is my hope that this report should serve as a guide, or at least a well-developed thought experiment, for what sort of reforms would be most appropriate, and what kind of city they could create.



Figure 45. Heron Wharf sales and marketing suite, Poplar, Tower Hamlets. 1-bed flats from £455,000.

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