

# Housing and Homelessness Policy and Accountability Committee Agenda

Wednesday 5 November 2025 at 7.00 pm

145 King Street (Ground Floor), Hammersmith, W6 9XY

Watch the meeting live: [youtube.com/hammersmithandfulham](https://youtube.com/hammersmithandfulham)

## MEMBERSHIP

Administration	Opposition
Councillor Jacolyn Daly (Chair) Councillor Asif Siddique Councillor Sally Taylor Councillor Laura Janes	Councillor Adronie Alford

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**This meeting is open to the public and press. The building has disabled access.**

**Residents with an interest in any of the items on the agenda are encouraged to attend and participate in the discussion. If you can't attend in person, you can join remotely. If you would like to attend, please contact: [Liam.Oliff@lbhf.gov.uk](mailto:Liam.Oliff@lbhf.gov.uk)**

Date Issued: 31 October 2025

# Housing and Homelessness Policy and Accountability Committee

## Agenda

5 November 2025

<u>Item</u>		<u>Pages</u>
<b>1. APOLOGIES FOR ABSENCE</b>		
<b>2. DECLARATIONS OF INTEREST</b>	<p>If a Councillor has a disclosable pecuniary interest in a particular item, whether or not it is entered in the Authority's register of interests, or any other significant interest which they consider should be declared in the public interest, they should declare the existence and, unless it is a sensitive interest as defined in the Member Code of Conduct, the nature of the interest at the commencement of the consideration of that item or as soon as it becomes apparent.</p> <p>Where Members of the public are not allowed to be in attendance and speak, then the Councillor with a disclosable pecuniary interest should withdraw from the meeting whilst the matter is under consideration. Councillors who have declared other significant interests should also withdraw from the meeting if they consider their continued participation in the matter would not be reasonable in the circumstances and may give rise to a perception of a conflict of interest.</p> <p>Councillors are not obliged to withdraw from the meeting where a dispensation to that effect has been obtained from the Standards Committee.</p>	
<b>3. MINUTES OF THE PREVIOUS MEETING</b>	<p>To approve the minutes of the previous meeting held on 24<sup>th</sup> July 2025.</p>	4 - 9
<b>4. TENANT SATISFACTION MEASURES</b>	<p>This report provides an update on the 2024/25 Tenant Satisfaction Measures Survey.</p>	10 - 19
<b>5. FAMILY HOUSING STRATEGY</b>	<p>To update the Committee on the upcoming Family Housing Strategy.</p>	20 - 43
<b>6. DATE OF FUTURE MEETINGS</b>	<p>Dates of future meetings:</p> <ul style="list-style-type: none"><li>• 3<sup>rd</sup> February 2026</li><li>• 20<sup>th</sup> April 2026</li></ul>	



# Agenda Item 3

London Borough of Hammersmith & Fulham

## Housing and Homelessness Policy and Accountability Committee Minutes



Thursday 24 July 2025

### **PRESENT**

**Committee members:** Councillors Sally Taylor (Chair), Adronie Alford and Laura Janes

**Other Councillors:** Councillor Frances Umeh (Cabinet Member for Housing and Homelessness)

#### **Officers:**

Richard Shwe (Director of Housing)

John Hayden (Assistant Director, Repairs)

Aaron Cahill (Housing Policy Strategy Lead)

Clare Dorning (Head of Homelessness Prevention Assessment)

Liam Oliff (Committee Coordinator)

*Prior to the commencement of the substantive agenda items, the Committee was required to appoint a Chair for the meeting due to the apologies submitted by Councillor Jacolyn Daly, who was the regular Chair. Councillor Laura Janes nominated Councillor Sally Taylor. Cllr Adronie Alford nominated herself. A vote was taken and Councillor Sally Taylor was appointed Chair for this meeting.*

### **1. APOLOGIES FOR ABSENCE**

There were apologies submitted by Councillors Jacolyn Daly and Asif Siddique.

### **2. DECLARATIONS OF INTEREST**

There were no declarations of interest.

### **3. MINUTES OF THE PREVIOUS MEETING**

The minutes of the meeting held on 23<sup>rd</sup> April 2025 were agreed to be accurate.

#### **4. HOUSING REPAIRS SERVICE UPDATE**

John Hayden (Assistant Director – Repairs) introduced the report which provided an update on key areas, noting that 91% of repairs were completed on time, with strong performance from contractors. Damp and mould cases were largely resolved within target, and voids management saw 626 properties returned to stock, with 88% meeting turnaround targets. A new disrepair protocol was introduced in January 2025 which reduced legal claims and improved case handling. Further improvements included preventative maintenance, a reduction in drainage callouts, and new initiatives such as estate action days and enhanced customer engagement. Procurement for services from 2027 had commenced, with a focus on long-term stability and retrofit goals.

Councillor Adronie Alford enquired as to why a PowerPoint presentation had not been provided for the meeting. Richard Shwe (Director – Housing) responded that the intention had been to ensure the report itself was the primary focus. Councillor Frances Umeh (Cabinet Member for Housing and Homelessness) added that the reports had been submitted in advance for members' consideration.

Councillor Adronie Alford questioned the increase in damp and mould cases between April 2024 and April 2025. John Hayden explained that the rise was due to proactive home checks, which had identified issues that had not necessarily been reported previously.

Councillor Adronie Alford queried why the performance target had been set at 91% rather than 100%. John Hayden stated that while the service was striving to achieve 100%, there were occasions when timeframes were missed. He added that some houses were recalled when residents had expressed dissatisfaction with the quality.

Councillor Adronie Alford requested a more detailed breakdown of tenant satisfaction figures. John Hayden advised that the figures were externally measured through the Tenant Satisfaction Measures (TSMs) and noted that the highest satisfaction had been recorded under TP08. He confirmed that performance was improving.

Councillor Adronie Alford highlighted that TP03 had recorded a satisfaction rate of 59%. John Hayden acknowledged this and stated that improvements were ongoing and expected to continue.

Councillor Adronie Alford asked what new improvements had been introduced, noting that visits had always been carried out, and were not necessarily an improvement. John Hayden clarified that the increased visits were specific to housing repairs. He added that efforts were being made to improve the customer journey, including reducing the disconnect between residents and officers and offering weekend appointments for some households. He added that when appointments were missed, residents were informed and, where appropriate, vouchers were issued as compensation.

Councillor Laura Janes reported that 291 cases of damp and mould had been recorded and asked whether any hotspots had been identified, along with plans to address them. John Hayden confirmed that trends had been identified, with varying causes. Where repeat issues were found, Tier 2 works, such as the installation of ventilation systems, were introduced. He also noted that resident education was being provided to help prevent recurrence. Councillor Sally Taylor proposed that the damp and mould data be revisited at a future meeting.

Councillor Frances Umeh noted that the last repairs update had been provided two years ago, and this report highlighted progress since that time. She mentioned that there had been changes in officers and the formation of a cross-departmental team focusing on damp and mould. She reported that 1% of homes had damp and mould cases, all of which had been treated within the required timeframe.

It was agreed that a more comprehensive paper on tenant satisfaction measures would be brought to a future meeting for further discussion.

**5. HOUSING PROVISION IN HAMMERSMITH AND FULHAM FOR PEOPLE OVER THE AGE OF 55**

Richard Shwe and Aaron Cahill (Housing Policy Strategy Lead) introduced the report which provided an overview of the types of housing available to residents aged 55 and over in Hammersmith and Fulham. It included background information and analysis of national, regional, and local policy and strategy. The report concluded with a SWOT analysis, informed by the research undertaken on housing for over-55s in Hammersmith and Fulham. This analysis highlighted the positive provision of housing for older residents by the Council, the opportunities to shift perceptions of this housing type, and the challenges relating to supply. Discussions with Members regarding the content of the report and the accompanying SWOT analysis were intended to inform the Council's Older People's Housing Strategy for 2026–2031.

Councillor Sally Taylor referred to discussions around housing for residents aged 55 and over, noting that the life expectancy in the area was far higher.

Councillor Adronie Alford commented that the term "sheltered housing" gave the wrong impression and suggested that it should be presented in a way that made older people feel positive about moving there. She raised concerns about the suitability of certain sites and identified locations that could potentially be redeveloped.

It was noted that sheltered schemes had previously been outlined in a printed booklet, and Councillor Adronie Alford recommended that a hard copy should still be provided.

Councillor Adronie Alford asked about the relationship with housing associations, particularly in relation to older residents, and highlighted the lack of options for those wishing to downsize into smaller accommodation.

Councillor Frances Umeh emphasised that rebranding work was required to change both the name and the perception of sheltered housing. She mentioned the role of the sheltered housing forum group in helping to improve services, particularly in relation to repairs. It was noted that while information was available online, the booklet had received useful feedback and remained a valuable resource. Partnership working with housing associations was also discussed. Richard Shwe (Director – Housing) acknowledged that further work was needed with housing associations and confirmed that this would be addressed over the next six months.

Councillor Adronie Alford observed that residents often preferred to remain with their existing housing associations and that transitions to other types of housing were not always well supported. Councillor Frances Umeh noted this point.

Councillor Laura Janes commented on the importance of terminology and suggested that the concept of "autonomy", commonly used in health contexts, should be incorporated into the language used. Richard Shwe agreed that this was a good idea and confirmed that it would be considered. It was emphasised that the strategy should not be left unimplemented and that delivery must be ensured.

Councillor Sally Taylor requested that vacancy rates for residents aged 55 and over be broken down for further analysis. Aaron Cahill (Housing Policy Strategy Lead) confirmed that a detailed analysis would be provided.

Councillor Laura Janes stated that a range of housing options was important and that support for people to remain in their own homes should be clearly outlined. Richard Shwe reported that work was ongoing with colleagues in Public Health and Adult Social Care, and that from April 2025, the service would be responsible for adaptations. He added that when a unit had been made accessible, consideration should be given to allowing other disabled residents to use it, rather than removing adaptations unnecessarily.

Councillor Adronie Alford raised concerns about delays in adapting units and noted that contractors often lacked understanding of how adaptations should be carried out. Richard Shwe responded that whole life cycle costs needed to be considered, taking into account both the project and the resident's needs. He acknowledged that services sometimes implemented what they believed to be appropriate, which might not align with residents' actual requirements.

Councillor Sally Taylor asked whether close working relationships existed with occupational therapy teams. Councillor Frances Umeh confirmed that the service did work with relevant experts.

Richard Shwe stated that more in depth data would be brought back for review in six months' time.

## **6. HOMELESSNESS UPDATE**

Clare Dorning (Head of Homelessness Prevention) introduced the report which outlined that during 2024/25, 3,000 households approached the

Council as homeless, of these, 547 households were placed in temporary accommodation (TA), with a total of 1,511 households in TA by 31 March 2025—a 4% increase on the previous year. The TA budget faced significant pressure, with a forecasted overspend of £7.7 million, later reduced to £6.4 million through mitigation measures. An action plan was implemented to reduce new entries into TA, lower costs, and increase move-on into settled housing. Efforts to prevent homelessness included early intervention and support into private rented accommodation. In 2024/25, 290 households were rehoused into permanent accommodation, accounting for 43.8% of lettings.

Councillor Adronie Alford expressed concern about siloed working and hoped that improvements were being made in this area. She referred to the 3,000 individuals who had approached the service, noting that only 500 had been identified as in priority need. Clare Dorning clarified that approximately 3,000 individuals had presented as being at risk of homelessness. However, temporary accommodation was only provided to those who were imminently at risk or who had specific needs. Of those who approached the service, around 500 were assessed as being in priority need.

Councillor Adronie Alford raised the issue that with such high numbers, individuals in both priority need and non-priority categories were competing for the same private rented accommodation. Clare Dorning confirmed this and explained that significant time was spent engaging with the private rental market. She noted that a Private Landlord Forum had been established to introduce the council's approach and build relationships, ensuring landlords were aware of the council's intention to engage constructively.

Richard Shwe added that the council was taking a proactive approach, aiming to prevent homelessness before it occurred. He highlighted the importance of educating residents on available options and working with private landlords to explore solutions. He also noted that the council was seeking additional government funding by demonstrating the effectiveness of its current initiatives.

Councillor Sally Taylor remarked that the demand for accommodation continued to exceed supply and that the end of this issue was not yet in sight. She referred to the fact that LBHF was working with landlords to defer evictions for a year and asked whether this was just delaying the inevitable or if it helped provide a long-term solution for families. Clare Dorning stated that many tenancies initially began with a two to three-year term, which led to a good proportion of success. She emphasised the importance of trust and confidence in these arrangements, noting that where relationships worked well, tenancies were often extended. She also explained that the council could offer rent in advance, rather than in arrears, to help mitigate the risk of homelessness.

Councillor Adronie Alford asked about the typical length of stay in temporary accommodation. Richard Shwe responded that this varied, with an average of 8 to 10 years in Hammersmith & Fulham. He acknowledged that where placements extended beyond five years, the term "temporary accommodation" was no longer appropriate. Councillor Adronie Alford suggested that the terminology should be revised to reflect the reality of



longer-term placements. Richard Shwe confirmed that the council was exploring this issue with government, which was also reviewing the terminology. Councillor Sally Taylor noted that “temporary” could have different interpretations depending on the context.

Councillor Adronie Alford asked what would happen if a private rented sector tenancy, offered as a main housing duty, was lost. Clare Dorning explained that if the tenancy had been supported and was lost through no fault of the tenant within two years, the household could reapply for assistance.

Councillor Laura Janes enquired about the potential impact of the Rent Reform Act on the borough. Clare Dorning responded that the legislation was wide-reaching and primarily concerned with enforcement and regulation within the private rental market. She noted that it would introduce new considerations for households being served with notice, which could affect homelessness presentations. Councillor Laura Janes suggested that the reforms could help reduce the need for temporary accommodation. Richard Shwe agreed and added that the changes would enable more enforcement action against rogue landlords. He highlighted the role of the Private Rental Service in supporting tenants and encouraging them to engage with the council. Councillor Frances Umeh emphasised that the reforms would be essential for protecting renters.

## **7. DATE OF FUTURE MEETINGS**

Members noted the dates of future meetings:

- 5 Nov 2025
- 3 February 2026
- 20 April 2026

Meeting started: 7:00pm

Meeting ended: 8:19pm

Chair: .....

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# Agenda Item 4

## LONDON BOROUGH OF HAMMERSMITH & FULHAM

<b>Report to:</b>	Housing and Homelessness Policy and Accountability Committee
<b>Date:</b>	5 November 2025
<b>Subject:</b>	Tenant Satisfaction Measures 2024/25
<b>Report author:</b>	David Morris, Service Improvement Manager Patrick McNamara, Housing Programme Manager Richard Shwe, Director of Housing
<b>Responsible Director:</b>	Sukvinder Kalsi, Executive Director of Finance and Corporate Service Richard Shwe, Director of Housing

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### SUMMARY

The regulator of social housing in England is the Regulator of Social Housing (RSH). It is an independent, non-departmental public body that sets and enforces economic and consumer standards for registered social housing providers, such as housing associations and local authorities.

Tenant Satisfaction Measures (TSMs) are a mandatory set of performance indicators for UK social housing landlords, introduced by the Regulator of Social Housing (RSH) in April 2023, to ensure transparency and quality by measuring tenant perceptions and landlord performance in key areas like repairs, safety, engagement, neighbourhood management, and complaints handling. The system uses tenant surveys and management data to hold providers accountable and drive improvements in services and homes.

The Council publish the TSMs on an annual basis. 2023/24 was the first year we published results, and we are now reporting our performance for 2024-25. The TSM framework comprises of 22 measures, of which 12 are derived from tenant perception measures and 10 are management information held by landlords.

Hammersmith & Fulham Housing, through our approach to continuous improvement and implementing a robust improvement plan between 2023/24 to 2024/25, has been able to improve our performance across the majority of measures.

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### RECOMMENDATIONS

1. For the Housing and Homelessness Policy and Accountability Committee to note report.
  2. For the Housing and Homelessness Policy and Accountability Committee to comment on the report.
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<b>Our Values</b>	<b>Summary of how this report aligns to the <a href="#">H&amp;F Corporate Plan</a> and the H&amp;F Values</b>
Building shared prosperity	Providing compliant good-quality housing services to our residents provides a platform from which to learn, work and thrive.
Creating a compassionate and inclusive council	TSMs ensure we learn from our residents to deliver an inclusive service.
Doing things with local residents, not to them	TSMs ensure our residents' views are heard and acted upon.
Being ruthlessly financially efficient	Residents' feedback ensures we are looking at where our services can be more effective and add more value.
Taking pride in H&F	Striving to deliver the highest standard of housing services that meet our residents' expectations should make our residents proud to live in their homes.
Rising to the challenge of the climate and ecological emergency	We are utilising technology to maximise operational performance and minimise our carbon footprint.

## **Background Papers Used in Preparing This Report**

### **TSM Satisfaction Survey for Hammersmith and Fulham 2023/24 and 2024/25**

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## **TENANT SATISFACTION MEASURES (TSM) OVERVIEW**

1. The Regulator of Social Housing (RSH) introduced a new framework of Tenant Satisfaction Measures (TSMs) as part of its commitment to strengthen transparency, accountability, and engagement across the social housing sector in England. The measures became mandatory for all registered social housing providers with 1,000 or more homes from April 2023.
2. The TSMs are designed to assess how well social housing landlords in England are performing in delivering quality homes and services. The TSMs provide a standardised set of data that enables tenants, landlords, and the regulator to monitor and compare performance across the sector. The RSH expects providers to use this information not only to meet compliance obligations but also to drive continuous improvement in service delivery.

3. The TSM framework comprises 22 measures, of which 12 are derived from tenant perception surveys and 10 from management information held by landlords.
4. Social Housing Providers are responsible for the accuracy, completeness, and timeliness of the data they submit. The data collection period is the financial year from 1 April to 31 March every year. Providers must submit their full set of TSM data for 2024/25 to the RSH by the end of June 2025. TSM results must be published by providers annually and they must be accessible to tenants to support transparency and enable effective tenant scrutiny.

## **TSM PERFORMANCE**

5. The Council commissioned the independent research company, BMG Research to conduct the TSM surveys in both 2023-24 and 2024-25. BMG has a rigorous quality assurance process across all stages of survey delivery and a robust quality management system that meets the Market Research Society (MRS), Code of Conduct and ISO standards. The council also has quality assurance processes and high standards for accuracy and compliance.
6. For the 2023/24 Tenant Satisfaction Measures (TSM) return, the council adopted a mixed-method approach to data collection, including telephone, face-to-face, and online surveys. Following feedback from residents, it was decided for the n 2024/25, this methodology was refined to focus primarily on face-to-face (70%) and telephone (30%) engagement. The shift aimed to enhance the quality of feedback by capturing more detailed, qualitative insights and verbatim comments. This approach not only supports a deeper understanding of resident experiences but also fosters a more positive and accessible feedback process. The surveys were intentionally designed to obtain richer, narrative responses, enabling the service to better reflect and respond to residents' views.
7. This shift in methodology, along with our commitment to service improvement, has likely contributed to the improved results we've seen. Importantly, this change was driven by direct resident feedback and reflects a high level of engagement. It also demonstrates the council's proactive approach to listening and adapting in order to improve the housing service.
8. In 2024/25 1,135 surveys were completed over two rounds and the total results of each survey were combined. BMG completed the first round of surveying between November and December 2024, and the second round in March 2025.
9. The first wave of the survey was done by face-to-face and telephone surveys, and the second wave was undertaken face-to-face only. BMG used a sampling method to achieve a representative sample.
10. H&F's performance against the TSM perception measures has shown broad improvement against nearly all the measures. H&F uploaded our performance against TSM's on the [H&F website](#) in advance of the deadlines and we shared the results with residents via our formal engagement channels, such as Housing Representatives Forum (HRF) and published our results our monthly newsletter to residents.

11. Table 1, on the next page shows H&F's performance in the financial years 2023/24 and 2024/25 for the TSM Perception Measures, including the percentage change.

12. The data set out in Table 1 highlights marked improvements across 11 out of 12 measures. There has been a particularly strong improvement in overall satisfaction, the proportion of residents who are satisfied that the landlord listens to their views and responds to them and that the landlord treats them fairly and with respect.

*Table 1: TSM Perception Measures – H&F performance 2023/24 and 2024/25*

<b>Ref</b>	<b>TSM Perception Measure</b>	<b>2023/24</b>	<b>2024/25</b>	<b>% change</b>
TP01	Proportion of respondents who report that they are satisfied with the overall service from their landlord	49.9%	62.7%	25.7%
TP02	Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the overall repairs service	53.6%	65.8%	22.8%
TP03	Proportion of respondents who have received a repair in the last 12 months who report that they are satisfied with the time taken to complete their most recent repair	48.3%	59.4%	23%
TP04	Proportion of respondents who report that they are satisfied that their home is well maintained	51.3%	68.6%	33.7%
TP05	Proportion of respondents who report that they are satisfied that their home is safe	62.0%	73.3%	18.2%
TP06	Proportion of respondents who report that they are satisfied that their landlord listens to tenant views and acts upon them	44.5%	62.5%	40.4%
TP07	Proportion of respondents who report that they are satisfied that their landlord keeps them informed about things that matter to them	59.7%	74.3%	24.5%
TP08	Proportion of respondents who report that they agree their landlord treats them fairly and with respect	66.4%	84.0%	26.5%
TP09	Proportion of respondents who report making a complaint in the last 12 months who are satisfied with their landlord's approach to complaints handling	27.9%	26.7%	4.3%
TP10	Proportion of respondents with communal areas who report that they are satisfied that their landlord keeps communal areas clean and well maintained	58.4%	62.2%	6.5%
TP11	Proportion of respondents who report that they are satisfied that their landlord makes a positive contribution to the neighbourhood	57.9%	71.2%	23%

TP12	Proportion of respondents who report that they are satisfied with their landlord's approach to handling anti-social behaviour	57.5%	69.6%	21%
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13. Table 2 below shows H&F's performance in the financial years 2023/24 and 2024/25 for the TSM Management Measures, including the percentage change.

*Table 2: TSM Management Measures – H&F performance 2023/24 and 2024/25*

<b>Ref</b>	<b>TSM Perception Measure</b>	<b>2023/24</b>	<b>2024/25</b>	<b>% change</b>
BS01	Proportion of homes for which all required gas safety checks have been carried out (%)	99.9%	100%	0.1%
BS02	Proportion of homes for which all required fire risk assessments have been carried out (%)	100%	100%	0%
BS03	Proportion of homes for which all required asbestos management surveys or re-inspections have been carried out (%)	100%	100%	0%
BS04	Proportion of homes for which all required legionella risk assessments have been carried out (%)	100%	100%	0%
BS05	Proportion of homes for which all required communal passenger lift safety checks have been carried out (%)	100%	100%	0%
RP01	Proportion of homes that do not meet the Decent Homes Standard (%)	2.8%	4.1%	46.4%
RP02 (1)	Proportion of non-emergency responsive repairs completed within the landlord's target timescale (%)	66.8%	86.2%	29%
RP02 (2)	Proportion of emergency responsive repairs completed within the landlord's target timescale (%)	90.4%	93.4%	3.3%
NM01 (1)	Number of anti-social behaviour cases opened (per 1,000 homes)	29.3	26.7	8.9%
NM01 (2)	Number of anti-social behaviour cases that involve hate incidents opened (per 1,000 homes)	1.0	0.9	10%
CH01 (1)	Number of stage one complaints received (per 1,000 homes)	220.1	145.2	34%
CH01 (2)	Number of stage two complaints received (per 1,000 homes)	47.9	32.4	32.4%
CH02 (1)	Proportion of stage one complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales (%)	93.6%	93.3%	0.3%

CH02 (2)	Proportion of stage two complaints responded to within the Housing Ombudsman's Complaint Handling Code timescales (%)	87.1%	98.5%	13.1%
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14. The data set out in Table 2 above shows some key improvements:

- 100% compliance was maintained or achieved across all safety-related metrics
- Non-emergency repairs completed on time improved
- Emergency repairs also improved slightly from a high base
- The number of stage 1 and stage 2 complaints per 1,000 homes both recorded a notable decrease.

15. The proportion of Decent Homes has increased by 46%, but from a low base of 2.8% to 4.1%. The housing service has a robust plan in place to address decency in homes. As of June 2025, the current portion of decent homes stands at 3.1% (a 10.7% increase from the previous year) following the completion work since April 2025. Works underway to target 2026 non-decent homes elements required to be completed by year end with phasing and planning of elements underway. As of October 2025 there are 121 elements of work in delivery with Repairs & Capital works team.

16. The RSH is expected to publish sector wide 2024/25 TSM data in November 2025, following the same timeline as the previous year. This will provide benchmarking data against the industry to understand what quartile Hammersmith & Fulham are in compared to their peers.

17. The Housing Services is undertaking a continuous improvement journey which initially focussed on ensuring that residents are at the heart of service standards, ensuring tenants have improvements across the Consumer Standards, in particular ensuring tenants are safe across the Big 6 on Building Safety, and having a modern-day repairs service that tenants are satisfied. As part of this commitment, we have responded to the results from the 2023/24 TSMs and first wave of the 2024/25 surveys. This work has included:

- a) Front line housing staff are now based in the borough five days a week to ensure greater accessibility and responsiveness.
- b) Improving repairs performance by introducing new contractors with stricter performance sanctions and holding Estate Repairs Days.
- c) Strengthening our listening and communication through drop-in sessions, refreshing our Housing Representatives Forum and monthly newsletters.
- d) On home maintenance and safety, we have achieved a 91% reduction in damp and mould cases, invested £1.4 million weekly in property upgrades and implemented a Compliance strategy.
- e) Promoting fairness and respect by delivering a culture change programme and introduced a new code of conduct for contractors.

- f) Improving complaints handling through trend analysis, integrated learning from Housing Ombudsman determinations into day-to-day practice, and introduced a compensation policy and a comprehensive improvement plan.
18. It is important to note, that the reasons for adapting our TSM approach has improved our satisfaction scores in 2024/25. The council intends to now maintain the balance of telephone and face to face surveys.
19. The Council completed a competitive procurement exercise to select a supplier to conduct the 2025/26 and 2026/27 perception surveys to the same high standard of compliance. The company that has been procured for this works has been BMG.
20. The Council is committed to co-production and listening to feedback and making improvements for tenants. This has been demonstrated across a range of performance measures that has seen improvements in the 2024-25 Management Information TSMs. **See Appendix 1.**
21. The Housing Service has seen improvements but most importantly the service has been focussed on keeping residents safe and the significant improvements in repairs service between the two years, along with the quality and performance of customer services, the effective management of complaints to deliver positive outcomes for residents and wider learning and the continued investments in tenant homes have all had reflected in the improvement perception of TSMs from the Regulator of Social Housing.
22. The Housing service has been assessing the responses from the 2024/25 survey to put in place a new improvement plan. Feedback from tenants were drawing conclusions around feeling safe from contractor behaviour/their wider home environment, but last year's 24/25 TSM's linked feeling safe to the physical building. Housing and Community Safety colleagues conducted a full review of our ASB and Hate Crime Policies and consulted with residents to gain their feedback. This has resulted in improved processes to manage anti-social behaviour in Hammersmith and Fulham, and a refreshed suite of key performance indicators including risk assessments, and fortnightly updates to residents.
23. Another example of our Improvement Plan 25/26 is that we have been reviewing is the repairs perception and satisfaction has improved, but complaints satisfaction has decreased slightly, despite repairs making up most complaints that enter the service. What can we do to reduce our complaints at Stage 1 and Stage 2 aspects for our tenants to improve satisfaction.
24. The TSM Service Improvement Plan for 2025/26 is as follows: -
- Data Analysis & Forecasting:**
- Identify dissatisfaction themes from 2023–25 surveys.
  - Compare feedback across channels (TSM, complaints, surveys).
  - Analyse feedback and present insights to Performance Board.
  - Forecast 2025–26 results and benchmark regionally and nationally (Nov 2025)
  - Wave 1 TSM – 24 November 2025 to 5 December 2025
  - Wave 2 TSM – 23 February 2026 to 6 March 2026.



**Resident Engagement:**

- Prepare and run online focus groups – understand gaps between expectations/delivery.
- Work with Building Safety, Repairs and FRAG on improvements and perceptions
- Our contractors treat tenants better with our repair, service standards and delivery.

**Service Improvement:**

- Work with the repairs service on improving the tenant experience
- Undertake Root and Branch Review of Housing Service focussed on tenants
- Tenants to see staff visibility, respectful conduct, building security, community safety
- Case reviews of resident journeys and complaints.

**Communications Strategy:**

- Update TSMs results webpage.
- Develop 6-month comms calendar that puts residents at the heart of delivery across the Housing Service.
- Publish Complaints Annual Report.
- Continue having Housing Services Director Updates to the Housing Residents Forum which occurs every six weeks which gives service transparency.
- Ongoing news stories from the Housing Service and updates to residents about what's happening in the borough.

**Conclusion**

25. Notwithstanding the service improvements achieved across Housing Services over the past two years, it is important to acknowledge that the change in survey methodology may have influenced the shift in scores. However, we do not consider this the principal cause of the change, given the substantial and demonstrable improvements in service delivery. The move to primarily face-to-face and telephone surveys was a deliberate decision to gather more qualitative feedback and richer verbatim responses, as outlined in the appendix. While the revised methodology has contributed to the variation in results, it is the significant progress in service performance that remains the leading factor in the improved Tenant Satisfaction Measure (TSM) scores.
26. The improvement in our performance against the TSMs has been encouraging, however, there is still more work to be done in continuing delivering positive outcomes and financial compliant Housing Service for residents in Hammersmith and Fulham through establishing a modern, fit for purpose compliant housing neighbourhood services.

## **Appendix 1: TSMs – Summary of Coproduction and Tenant Engagement**

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### **Summary**

Council-wide coproduction and meaningful tenant engagement are essential to delivering a responsive and effective housing service.

At Hammersmith and Fulham, we have a range of formal tenant engagement structures that enable our tenant to have a meaningful involvement in how the housing service is delivering and scrutiny of how it is performing.

These engagement structures were key that has supported our increase scoring in our 24/25 Tenant Satisfaction Measurement (TSM) scores compared to 23/25 TSM scores.

### **Overview of formal engagement structures**

As of October 2025, we have:

- 29 TRAs, 6 improvement groups, plus leaseholder engagement
- Over 200 regularly involved residents
- More than 75 engagement meetings and engagement activities take place each year
- In excess of 1000 hours per year of resident time working with us at meetings
- Over 750 contacts on our Get involved emailing list

Following the 2023/24 Tenant Satisfaction Measures (TSM) results, we engaged with residents through our formal engagement channels to better understand their experiences and expectations. A key theme that emerged was the need to revise our survey methodology from online and telephone formats to significantly higher percentage of face-to-face engagement.

Residents told us this would better reflect our community-focussed services and tenants would be more inclined to engage, if chosen as part of the random surveying selection by BMG, the independent surveying company.

In response to this feedback, we implemented this change for the 2024/25 TSMs, which led to a significant improvement in results, as shown in accompanying slides and paper.

By listening to residents and adapting our methods accordingly, we continue to strengthen trust and deliver a more responsive housing service.

We have shared details of our action plan to improve housing services with our involved residents at the Housing Representatives Forum meeting on 15 July 2025.

We are demonstrating to residents we are listening to their feedback and keeping them updated and involved in our journey of improvement through co-production by:

- Publishing our Tenant Satisfaction Measures (TSM) results on the LBHF website and in the Our Place newsletter.
- Exploring the reasons for satisfaction/dissatisfaction with Housing Services and comparing the 2023/24 and 2024/25 results to evidence our trajectory of improvement.
- Providing a Directors' Reports to our bi-monthly Housing Representatives Forum to present strategic updates on the work on Housing teams and the journey of continuous improvement we are on.
- Continuing our focus on complaint management and lessons learnt following on our recommendations from the Housing Ombudsman.
- Discussing the factors that may improve residents' perception of building safety with our Fire, Building Safety & Repairs Working Group.
- Carrying out a consultation with tenants on refreshed housing policies, which included engagement drop-in sessions and working with our resident service improvement groups.
- Delivering surgeries before all Housing Forum meetings to provide an opportunity for personal casework to be handled and for increased networking of residents and officers.
- Repairs & Neighbourhoods colleagues attend Tenants & Resident Association (TRA) meetings to update on service activities and respond to casework.
- Resident led task-finish group that focused on the Neighbourhood and Community consumer standard. The task and finish group started in June 2023 to September 2024. The recommendations were reported back to September Housing Residents Forum with recommendations, which includes the revised TRA constituents and guidance.

Here is a summary table of our tenant engagement groups: -

Forum	Function	Frequency
<u>Housing Representatives Forum</u>	Gathers and communicates the views and activities of TRAs, Sheltered Housing Representatives and other involvement groups.	Six meetings per annum.
<u>Sheltered housing forum</u>	A consultative body between the housing department and its' sheltered tenants which considers housing proposals, consults on the management of sheltered schemes, reviews performance and more.	Six meetings per annum
<u>Fire, building safety and repairs working group (FRAG)</u>	FRAG works closely with the housing department on fire, building safety and compliance, as well as repairs.	Six meetings per annum
<u>Disabled People's Housing Strategy Implementation Group (DPHSIG)</u>	Set up in 2021 to work with disabled residents to co-produce the Disabled People's Housing Strategy and its implementation.	Eight meetings per annum
<u>Housing and estate services working group (HEWG)</u>	Works to improve estate services, including caretaking, cleaning and grounds maintenance services, as well as housing management services more generally.	Six meetings per annum
<u>Investment Group</u>	A group of residents who assess resident-led bids for environmental improvements and allocate funding to projects, often bringing unused communal spaces on estates back into use, including as: community growing gardens; herb gardens; green roofs, re-wilding, play areas and outdoor gyms.	Four meetings per annum
<u>Leasehold Surgeries</u>	One stop shop engagement events where leaseholders can raise casework with all relevant housing teams and receive information and updates on services the council is providing.	Six surgery sessions per annum

# Agenda Item 5

## LONDON BOROUGH OF HAMMERSMITH & FULHAM

**Report to:** Housing and Homelessness Policy and Accountability Committee

**Date:** 5 November 2025

**Subject:** Family Housing Strategy

**Report author:** Patrick McNamara, Housing Programme Manager

**Responsible Director:** Sukvinder Kalsi, Executive Director of Finance and Corporate Service  
Richard Shwe, Director of Housing

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### SUMMARY

The demand for genuinely affordable rented family housing remains acute across Hammersmith and Fulham. As of October 2025, 849 households were registered for a three-bedroom home on the housing register, including 309 households currently experiencing homelessness.

This data highlights the persistent and growing demand for family-sized housing, particularly homes available at social or genuinely affordable rent levels. The 2023-26 Corporate Plan identified the need to develop a Family Housing Strategy to increase the number of family-sized homes in the borough across all tenures. In July 2025, Cabinet approved a new Family Housing Strategy to respond to this priority, which has been discussed across Place and People directorates.

The purpose of the Family Housing Strategy is to set out seven actions the Council can take to increase the amount of family housing available to all people in housing need in the borough for affordable and market purposes. The supply of family housing for market rent and ownership will be largely guided by the Council's current planning policy. As this strategy is at the early stages of implementation, the report also provides an update of the implementation of actions for comment and discussion.

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### RECOMMENDATIONS

1. For the Housing and Homelessness Policy and Accountability Committee to note the report.
2. For the Housing and Homelessness Policy and Accountability Committee to comment on the report.

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**Wards Affected:** (All)

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Our Values	Summary of how this report aligns to the <a href="#">H&amp;F Corporate Plan</a> and the H&F Values
Building shared prosperity	Committing to building or identifying more family housing within our existing stock, enables more families to have a stable base in the borough and build a better future for children and young people.
Creating a compassionate and inclusive council	Through the local plan the Council will continue to ensure major investments. Planning in the Borough serves the need of families and provides enough family housing to meet demand.
Doing things with local residents, not to them	<p>This strategy itself aims to deliver family- sized accommodation for all tenures which is central to Local Plan policies, which were subject to a public consultation process. Any new housing directly or indirectly delivered by the council involves a robust local consultation process.</p> <p>All new developments in H&amp;F are co-produced with residents, fulfilling the Defend Council Homes Policy. The proposals to increase downsizing will respond to residents’ needs, engaging with them on their terms and in partnership.</p>
Being ruthlessly financially efficient	By promoting downsizing and building family homes on Council owned land, the Council can maximise the efficient use of its housing stock and land for best financial efficiency and return.
Taking pride in H&F	Investing in family housing will ensure that H&F remains a great place for families to live and work, accessing the safe, clean and green spaces of the borough.
Rising to the challenge of the climate and ecological emergency	H&F’s new developments, such as Hartopp and Lannoy, are being built to industry lead Passivhaus standards of energy efficiency, substantially reducing the buildings’ carbon footprint.

## Background Papers Used in Preparing This Report

- Family Housing Strategy, Report to Cabinet, July 2025 (Appendix 1)
  - Hammersmith & Fulham Local Plan (2018)
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### DETAILED ANALYSIS

1. The 2023-26 Corporate Plan identified the need to develop a Family Housing Strategy to increase the number of family-sized homes in the borough across all tenures.
2. The national housing crisis is well-understood. However, the local context in respect of family housing is less publicised and will require a new strategic approach to respond directly if the borough is to pursue its ambition of attracting and retaining more families with children.
3. There is a clear trend whereby young people and young families are leaving Hammersmith and Fulham. There are a combination of factors leading to this change, including declining birth rates, availability and affordability of family homes, and demand for social housing.
4. To respond to this local need Hammersmith and Fulham Council launched a Family Housing Strategy in July 2025, with an associated action plan to respond to the challenges.
5. The purpose of this report is to set out seven actions the Council can take to increase the amount of family housing available to all people in housing need in the borough for affordable and market purposes.
6. The supply of family housing for market rent and ownership will be largely guided by the Council's current planning policy. Reference is made in this report to the start of the new Local Plan review process which may place greater emphasis on the need for family accommodation, subject to evidence generated by the review process. The primary focus for the report is on households on the housing register needing 3-bedroom homes for genuinely affordable rent and reference is also made to the need for family accommodation for intermediate households.
7. The supply of affordable family homes in the borough is in decline and has been for many years. It is likely that this trend will continue in the next few years due to a significant fall in the number of homes anticipated to be built. The purpose of this Family Housing Strategy is to identify interventions that the council can make in the short, medium and long terms to manage and reverse that decline.
8. By delivering the Action Plan set out at the end of this strategy, the increased number of family-sized homes will enable families with children to take a secure place in the Hammersmith & Fulham community. This will help ensure that the borough remains a place for families to settle, grow and thrive.

9. Adoption of this Strategy meets the 2023- 26 Corporate Plan commitment to increase the number of family-sized homes in the borough across all tenures. The evidence for this decline is as follows:
  - (i) Demand for genuinely affordable rented family housing is acute.
  - (ii) As of March 2025, there were 907 households, of which 313 are homeless, on the housing register seeking a 3-bedroom home.
  - (iii) In 2023/24, 52 social rent homes were allocated to households requiring 3 bedrooms.
  - (iv) In 2024/25 (to date), 61 social rent homes were allocated to households requiring 3 bedrooms.
10. More detailed evidence can be found in **Appendix 1** of this document.
11. The Council needs to continue and expand its housing development intervention role to deliver more affordable family accommodation for genuinely affordable rent, intermediate rent and ownership. Proposed Strategy, Policy and Development Interventions
12. This Strategy sets out three broad areas of intervention to increase the supply of family homes and improve the availability of the existing family housing stock:
  - (i) Updating housing strategy and planning policy
  - (ii) Making best use of existing homes
  - (iii) Building and buying new homes.
13. The adoption of this Family Housing Strategy sets out the case for a sharper focus on the supply of family housing across the borough. To achieve this, the council could consider different approaches to measuring affordable housing provision, such as percentage of affordable by habitable rooms in some cases, rather than percentage of affordable units, in order to maximise family housing delivery.
14. The most robust means by which the council can use its planning powers to positively affect the provision of family homes in the borough is to reflect its strategic importance within the next revision of its Local Plan.
15. At present, current 2018 Local Plan policy mandates that developers must demonstrate that their residential proposals should take account of the current planning policy set out in HO5 which requires the following composition of affordable housing, which will be subject to viability and other considerations.
16. The council will work with Registered Providers and other house builders to increase the supply and choice of high-quality residential accommodation that meets local residents' needs and aspirations and demand for housing.
17. To deliver this accommodation there should be a mix of housing types and sizes in development schemes, including family accommodation.

18. Developments should aim to meet the following mix subject to viability, locational characteristics and site constraints being considered on a site by site basis:
  - a. for social and affordable rented housing approximately: 1 bedroom: 10% of units; 2 bedrooms: 40% of units; 3 bedrooms: 35% of units; 4+ bedrooms 15% of units;
  - b. for intermediate housing approximately: 1 bedroom: 50%; 2 bedroom: 35%; 3 or more bedrooms: 15% of units; and
  - c. for market housing, a mix of unit sizes including larger family accommodation.
19. The next revision of the Local Plan is now underway in 2025 and is expected to be completed in Summer 2027. A crucial element of the process is to evidence housing need, particularly large family housing need across all tenures.
20. A Local Housing Needs Assessment (previously called a Strategic Housing Market Assessment) has been commissioned and will be completed by early Summer 2025. Whilst we can't pre-empt the findings of this evidence gathering exercise, the council expects the demand for large family accommodation across all tenures to feature strongly.
21. What follows outlines the strategic context and evidence base underpinning the supply of, and demand for, family homes followed by 7 action plan points to deliver an increased supply of high quality, affordable family sized accommodation.

## Family Housing Strategy | Actions

22. The Family Housing Strategy outlines the strategic context and evidence base underpinning the supply of, and demand for, family homes followed by 7 action plan points to deliver an increased supply of high quality, affordable family sized accommodation.
23. **Action Plan Item 1** – The council will ensure that the need for the provision of family accommodation features strongly in the new housing strategy and local plan documents to be prepared from 2025 onwards.
24. **Action Plan Item 2** – We will develop a package of options that will form a campaign approach to promoting and incentivising downsizing of accommodation to free up large family accommodation. The campaign will be aimed at households where we understand there is under-occupation. We can follow up with a targeted campaign at properties that have at least 4 bedrooms and then 3 bedrooms if resources permit.
25. **Action Plan Item 3** – We will explore with our housing association partners how closer joint working, potentially through a Housing Compact, can deliver more family accommodation for residents.
26. **Action Plan Item 4** – Following Cabinet's decision to approve the principle of establishing a Housing Company, we will continue to explore the business case for the Company to become a vehicle to grow the supply of family homes. This approach could be through acquiring and letting family homes to key workers



and other target groups, or through refurbishing and letting large, complex void properties.

27. **Action Plan Item 5** – Building on our current housing development activity, we will continue to explore all opportunities to maximise the development of family housing for both rented and intermediate provision.
28. **Action Plan Item 6** – We will undertake a scoping exercise to identify sites which can host family housing development opportunities.
29. **Action Plan Item 7** – We will seek to prioritise acquisition opportunities (both s106 acquisitions and spot purchases) that offer the greatest quantum of family sized homes. We will also seek – through the review of the council’s HRA and corporate asset portfolio - to identify opportunities to develop family homes, such as townhouses or larger flats. We note, however, that high-quality, energy efficient smaller homes will also play an important role in future programmes to incentivise downsizing and release currently underoccupied family homes.

### Family Housing Strategy | Implementation

30. As the strategy is at an early stage the implementation has not been realised across all action plan items. In this paper, Action 6, which is a longer-term ambition is not yet covered. Action 7 has also not been explicitly covered as it is in parts related to Action 4 and 6.
31. The table below sets out updates against implementation of the policy.

Action plan item	Implementation update
<b>Action Plan Item 1</b> – The council will ensure that the need for the provision of family accommodation features strongly in the new housing strategy and local plan documents to be prepared from 2025 onwards.	The Council has begun drafting its new Housing Strategy and Local Plan. Both documents will be subject to extensive consultation and will set out commitments to continue the delivery of family accommodation.
<b>Action Plan Item 2</b> – We will develop a package of options that will form a campaign approach to promoting and incentivising downsizing of accommodation to free up large family accommodation. The campaign will be aimed at households where we understand there is under-occupation. We can follow up with a targeted campaign	<p>H&amp;F has a competitive downsizing incentive scheme, including £2,000 per bedroom released, coverage of moving costs, optional decorating, and utility reconnections. This has been reviewed against the offers that are provided by other Councils.</p> <p>Currently, 123 under-occupying tenants are on the housing register, most seeking 1–2 bedroom homes. Many prefer council-owned properties with gardens, which are in low supply, and are hesitant to move into higher-rent new builds or housing association homes. Officers will be reaching out to</p>

<p>at properties that have at least 4 bedrooms and then 3 bedrooms if resources permit.</p>	<p>these tenants to understand their needs and to see if any properties can be matched.</p> <p>In addition to the 123 under-occupying tenants on the housing registers, officers have identified 182 properties that would be candidates for downsizing and will be proactively reaching out to arrange tenancy visits with these properties to discuss their options and communicate the potential benefits.</p> <p>This will be supported by coffee mornings and open sessions to encourage open dialogue about downsizing and answer any questions tenants may have.</p>
<p><b>Action Plan Item 3 –</b> We will explore with our housing association partners how closer joint working, potentially through a Housing Compact, can deliver more family accommodation for residents.</p>	<p>H&amp;F is launching a new quarterly Housing Association Forum. This Forum is a way to not only engage with our largest partners in the borough – Notting Hill Genesis, Guinness, Peabody and– but also smaller providers like – Abri and Women’s Pioneer Housing.</p> <p>This Forum will be the basis of a Housing Company, and provide an opportunity for the Council to not only work with our Housing Association partners to deliver more family housing and identify more opportunities for downsizing across our collective stock, but also to collaborate on:</p> <ul style="list-style-type: none"> <li>- Addressing standards in the Private Rented Sector</li> <li>- Environmental projects, particularly on shared estates</li> <li>- Keeping communities safe</li> </ul>
<p><b>Action Plan Item 4 –</b> Following Cabinet’s decision to approve the principle of establishing a Housing Company, we will continue to explore the business case for the Company to become a vehicle to grow the supply of family homes. This approach could be through acquiring and letting family homes to key workers, or through refurbishing and letting large, complex void properties.</p>	<p>The Cabinet’s decision to approve a Housing Company is progressing through the business case stages, with a focus on bringing complex void properties back into use. This approach will allow the Housing Company the financial freedoms to bring complex and expensive voids back into use and let them to key workers or other in need groups.</p>

<p><b>Action Plan Item 5 –</b> Building on our current housing development activity, we will continue to explore all opportunities to maximise the development of family housing for both rented and intermediate provision.</p>	<p>Across both our own development pipeline and private sector schemes, we are placing a strong emphasis on delivering more family-sized homes. Through Section 106 negotiations and feasibility assessments. This priority is already shaping several of our pipeline schemes as well as influencing upcoming private developments, ensuring family housing is embedded from the outset.</p>
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## Conclusion

32. The acute demand for affordable family housing in Hammersmith and Fulham continues increase on an annual basis. The Council has responded with a new Family Housing Strategy, approved in July 2025, to address this challenge. This strategy marks a critical step toward meeting the housing needs of families and strengthening community stability.
33. The housing service, with development and regeneration teams, have made good progress on the start of the Family Housing Strategy, following its approval in July. There is more work to complete so that family homes are accessible to the borough's residents, but this starts a positive move in the right direction.

## LONDON BOROUGH OF HAMMERSMITH & FULHAM

**Report to:** Cabinet

**Date:** 14/07/2025

**Subject:** Family Housing Strategy

**Report of:** Councillor Frances Umeh - Cabinet Member for Housing and Homelessness

**Report author:** Aaron Cahill, Housing Strategy Policy Lead

**Responsible Director:** Sukvinder Kalsi, Executive Director of Finance and Corporate Services

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### SUMMARY

The 2023-26 Corporate Plan identified the need to develop a Family Housing Strategy to increase the number of family-sized homes in the borough across all tenures.

The purpose of this report is to set out seven actions the Council can take to increase the amount of family housing available to all people in housing need in the borough for affordable and market purposes. The supply of family housing for market rent and ownership will be largely guided by the Council's current planning policy. Reference is made in this report to the start of the new Local Plan review process which may place greater emphasis on the need for family accommodation, subject to evidence generated by the review process. The primary focus for the report is on households on the housing register needing 3-bedroom homes for genuinely affordable rent and reference is also made to the need for family accommodation for intermediate households.

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### RECOMMENDATIONS

1. That Cabinet agree the seven actions identified in this report aimed at increasing the amount of family housing available to the borough's current and future residents.

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**Wards Affected:** All

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Our Values	Summary of how this report aligns to the <a href="#">H&amp;F Corporate Plan</a> and the H&F Values
Building shared prosperity	This strategy aims to facilitate the delivery of more family housing across affordable and market tenures.

Creating a compassionate and inclusive council	This strategy aims to create more secure and affordable accommodation for a parent or parents and their children, allowing them to put down roots in the community and take up local school places.
Doing things with local residents, not to them	This strategy aims to deliver family-sized accommodation for all tenures which is central to Local Plan policies, which were subject to a public consultation process. Any new housing directly or indirectly delivered by the council involves a robust local consultation process.
Being ruthlessly financially efficient	This strategy aims to create more family sized accommodation for genuinely affordable rent which will alleviate the Council's reliance on expensive temporary accommodation used for households on the housing register.
Taking pride in H&F	The strategy aims to ensure that all household sizes have access to the borough's housing stock, regardless of tenure.
Rising to the challenge of the climate and ecological emergency	The development of new housing to high environmental standards will make a contribution to the borough's net zero future.

## Financial Impact

The Council continues to face significant medium term financial challenges with increasing demographic, legislative and financial pressures. There are no direct financial implications arising from this report.

Existing budgeted resources will be directed towards delivery of the commitments in this policy. Any additional financial commitment as specific initiatives are progressed will be determined and agreed through the Council's governance and budget setting process.

*Danny Rochford, Head of Finance (Housing), 18 March 2025*

*Verified by James Newman, AD Finance, 20 March 2025*

## Legal Implications

The Council has the legal power to agree the recommendations set out in this report. Any procurement would be carried out in accordance with the Procurement Act 2023.

## **Background Papers Used in Preparing This Report**

### **Hammersmith & Fulham Local Plan (2018)**

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## **DETAILED ANALYSIS**

### **Proposals and Analysis of Options**

The supply of affordable family homes in the borough is in decline and has been for many years. It is likely that this trend will continue in the next few years due to a significant fall in the number of homes anticipated to be built.

The purpose of this Family Housing Strategy is to identify interventions that the council can make in the short, medium and long terms to manage and reverse that decline.

By delivering the Action Plan set out at the end of this strategy, the increased number of family-sized homes will enable families with children to take a secure place in the Hammersmith & Fulham community. This will help ensure that the borough remains a place for families to settle, grow and thrive. Adoption of this Strategy meets the 2023-26 Corporate Plan commitment to increase the number of family-sized homes in the borough across all tenures.

The evidence for this decline is as follows:

- Demand for genuinely affordable rented family housing is acute. As of March 2025, there were 907 households, of which 313 are homeless, on the housing register seeking a 3-bedroom home.
- In 2023/24, 52 social rent homes were allocated to households requiring 3 bedrooms.
- In 2024/25 (to date), 61 social rent homes were allocated to households requiring 3 bedrooms.

More detailed evidence can be found in Annex A of this document.

The Council needs to continue and expand its housing development intervention role to deliver more affordable family accommodation for genuinely affordable rent, intermediate rent and ownership.

### **Proposed Strategy, Policy and Development Interventions**

This Strategy sets out three broad areas of intervention to increase the supply of family homes and improve the availability of the existing family housing stock:

1. Updating housing strategy and planning policy
2. Making best use of existing homes
3. Building and buying new homes.

What follows outlines the strategic context and evidence base underpinning the supply of, and demand for, family homes followed by 7 action plan points to deliver an increased supply of high quality, affordable family sized accommodation.

## **1. STRATEGIC BACKDROP**

1. Housing, whether that be investing in existing homes, supplying more affordable homes, or improving resident experience, is among the Council's most important priorities. The administration has committed to ensuring that 3,000 new energy-efficient and sustainable homes are built or underway across the borough by 2026, of which 65% will be affordable.
2. Demand for genuinely affordable homes is particularly acute within the borough; the council's housing register totals around 2,500 households, more than 75% of whom require a home with 2 bedrooms or more. This demand is largely due to the unaffordability of market homes for low-income individuals and families, the needs of some residents requiring social housing support, as well as the attractiveness of the borough in relation to strong employment and lifestyle opportunities. Only with an ongoing supply of good-quality affordable homes can the borough realise its ambitions of vibrant, community-led placemaking and inclusive economic growth.
3. Likewise, the borough faces a significant challenge in retaining and attracting family households. Families are important to the social and cultural mix of the borough, though political and societal changes across London have led to many families locating elsewhere, a trend which is translating into lower enrolment in local schools.
4. The causes of this structural shift require further analysis, but are likely to include: government imposed changes to the welfare benefit system over the past decade, including the cap on overall benefits and bedroom tax, introduction of Universal Credit; reduction in the 'value' of welfare benefits to average incomes and wages; the contraction in the supply of social housing (e.g. Right to Buy) and lack of investment in affordable housing re-supply; and the freeze on the Local Housing Allowance. Other drivers of this shift include high house prices (owner occupation and market rent) to income ratios, the Covid-19 pandemic, Brexit, and the ongoing cost of living crisis.
5. The issue of declining school rolls presents substantial funding challenges and threatens the Council's ability to maintain its outstanding education provision and modern school asset base. Life-long education plays a vital role in the council realising the aims of its Industrial Strategy, whereby young people in the borough all have the opportunity to access world-class education, jobs, and homes. A strategic approach to ensuring that the borough remains welcoming and appealing to families is therefore of crucial importance.
6. Though the Council has various means by which it provides more affordable homes, there are opportunities to influence housing growth that better corresponds to the needs of families across the borough. The shortage of family homes across the borough poses a range of challenges to the council, in terms of its ability to respond to short-term housing pressures, foster inclusive economic growth, and address structural demographic challenges.

7. Growing a healthy supply of family homes is fundamental to the Council's commitment to fostering vibrant, mixed-communities and ensuring opportunities for every resident to harness the borough's prosperity. In the absence of a greater supply of family homes, low-middle income earners cannot settle and grow families in the borough, schools rolls fall, and local young people lose the opportunity to access a first-class education, excellent jobs, and a good-quality home all within Hammersmith and Fulham.
8. This strategy complements the Council's approach to enhancing the borough's Private Rented Sector which targets holistic improvements across the sector. Objectives relating to improving the affordability and standard of homes within the private rented sector are particularly relevant to efforts to retain and attract families in the borough, alongside work to bring as many empty homes as possible back into use.
9. For the purposes of this strategy, family homes are assumed to be 3+ bed properties, although some larger 2 bed properties may be sufficient for households with one child or two children. That there are households with different make-ups, for example, single working people, couples, older households, who are important components of the Hammersmith and Fulham community who also need accommodation. Our current and future housing and planning strategies and policies will continue to seek to address their needs, but we have identified the lack of 3+ bedroom affordable accommodation as having reached crisis levels needing specific interventions.

### **Making best use of council homes**

10. In March 2025, there were 210 homes empty (i.e., short and long term void) amongst the council's total stock, approximately 1.5%. Of the 210 voids, 47 are 3 bedroom+, 22% of the total. In more detail, 9 of the voids required minor repairs. The remaining 38 ranging from 3 bedrooms up to 6 bedrooms require major repairs. Smaller void properties are important tools as potential downsizing incentives or income generators to fund the provision of family homes elsewhere. The council's voids team have worked to make the void relet process more efficient in recent months, and the evidence and recommendations within this report provide further reason to ensure it continues to improve.

### ***Policy***

#### ***Planning policy***

11. At present, local planning policy requires that the types and sizes of homes that housebuilders deliver are reflective of the borough's housing need, and that affordable housing types reflect the composition of the housing waiting list. The policy approach is correct and we need to build sufficient large family homes. This report will go on to explore a range of planning policy levers that the Council could adopt to promote the delivery of family homes, with outcomes likely to be realised in the longer term.



## 2. WHAT WE ARE GOING TO DO TO INCREASE THE SUPPLY OF FAMILY HOMES

12. There are a variety of potential routes for the council to influence, both directly and indirectly, the amount of family homes available across the borough. Interventions range from short-term initiatives that could have an immediate impact, to long-term plans to shape the future of development across the borough. There are three broad areas that set out how we will intervene to achieve this through:
- updating housing strategy and planning policy
  - making best use of existing homes
  - building and buying new homes.

### Updating housing strategy and planning policy

13. Mixed communities are at the heart of the council's ambitions around placemaking and inclusive growth.
14. The adoption of this Family Housing Strategy sets out the case for a sharper focus on the supply of family housing across the borough. To achieve this, the council could consider different approaches to measuring affordable housing provision, such as percentage of affordable by habitable rooms in some cases, rather than percentage of affordable units, in order to maximise family housing delivery.
15. The most robust means by which the council can use its planning powers to positively affect the provision of family homes in the borough is to reflect its strategic importance within the next revision of its Local Plan. At present, current 2018 Local Plan policy mandates that developers must demonstrate that their residential proposals should take account of the current planning policy set out in HO5 which requires the following composition of affordable housing, which will be subject to viability and other considerations:

*The council will work with Registered Providers and other house builders to increase the supply and choice of high quality residential accommodation that meets local residents' needs and aspirations and demand for housing. In order to deliver this accommodation there should be a mix of housing types and sizes in development schemes, including family accommodation.*

*Developments should aim to meet the following mix subject to viability, locational characteristics and site constraints being considered on a site by site basis:*

- a. for social and affordable rented housing approximately: 1 bedroom: 10% of units; 2 bedrooms: 40% of units; 3 bedrooms: 35% of units; 4+ bedrooms 15% of units;*
- b. for intermediate housing approximately: 1 bedroom: 50%; 2 bedroom: 35%; 3 or more bedrooms: 15% of units; and*
- c. for market housing, a mix of unit sizes including larger family accommodation*

16. The next revision of the Local Plan is now underway in 2025 and is expected to be completed in Summer 2027. A crucial element of the process is to evidence housing need, particularly large family housing need across all tenures. A Local Housing Needs Assessment (previously called a Strategic Housing Market Assessment) has been commissioned and will be completed by early Summer 2025. Whilst we can't pre-empt the findings of this evidence gathering exercise, the council expects the demand for large family accommodation across all tenures to feature strongly.

<b>Action Plan Item 1 – The council will ensure that the need for the provision of family accommodation features strongly in the new housing strategy and local plan documents to be prepared from 2025 onwards</b>
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### **Making best use of our existing homes**

17. Although it is important to focus on the role of planning policy as a lever to shape the delivery of family homes over the next ten years, there are several initiatives that the Council could undertake over a 1–3 year period to ensure that homes within the existing stock are best utilised to meet the demand for family homes across the borough.

#### *Downsizing incentives*

18. Owing to relatively low costs and the practical ease of implementation, downsizing incentive schemes for tenants are vital to the council's ability to facilitate stock efficiencies. The council currently operates a beneficial transfer scheme whereby tenants are offered financial incentives as follows: a £2,000 incentive payment for each bedroom the tenant gives up; carpet and decorations to the new property before the tenant moves in using all or part of their incentive money (this is optional); arrange and pay for removals once the new property has been accepted; and, a new property disconnect and reconnect the tenant's oven and washing machine; reimburse the tenant for having their post redirected to the new address for 3 months.
19. Tenants who wish to downsize need to join the Housing Register. The Housing Allocation Scheme currently gives Band 1 priority to a council tenant wishing to downsize by 2 bedrooms to a property suitable for their assessed housing need. Band 1 priority is also given to a housing association tenants who will release a home with 2 or more bedrooms are eligible if their landlord agrees that the vacated property can be used for a nomination by the council.
20. In 2017/18, 46 moves were facilitated under the Scheme, which fell to 17 moves in 2021/22 which was the same number of moves in 2024/25. Given the fall in moves, a refreshed approach is needed. The over-riding objective will be to improve and disseminate the scheme more widely which is likely to involve improved financial incentives, coupled with a rebranded scheme to appeal to a wider range of residents. This will need to be informed by best practice, listening to residents and making recommendations for a refreshed approach which is both financially viable to the council and attractive to residents who want to downsize from their current homes. By establishing what new is required, this initiative can be successfully restarted.

21. The information the council holds on its resident population is available on its NEC platform. This is dependent on residents keeping the Council informed about changes to who lives in their home. Some may be reluctant to share this information for personal reasons, although the Council does also carry out home visits as part of regular tenancy checks, thereby allowing it to update the residency information. The council will seek to improve the quality of data from all sources available on the NEC platform which will provide the information necessary to effectively target any new initiative.
22. Officers will be able to contact the 17 downsizers from 2024/25 to discuss their rehousing experience and what improvements the council might undertake to make the experience better for future downsizers. Where officers are aware there are concentrations of future down-sizing demand, this may warrant an area-focused approach for maximum impact.
23. There are also existing schemes that the council could refer to such as the GLA's Seaside and Country Homes initiative.
24. The council's development programme will also provide new, energy-efficient homes that will be appropriate for downsizing. In addition to being built to a high-quality, the energy efficiency credentials of the new homes will result in lower energy bills from which residents would otherwise be unable to benefit.
25. Evidence suggests that improved downsizing incentives will be a crucial means by which the council meets future demand for family homes. By 2041, households composed of single people and couples without children are projected to grow by 10,300. Many of these households will live in family homes and be reluctant to downsize without considered incentives.
26. Furthermore, it is crucial that the council makes best use of opportunities to promote downsizing through the Sheltered Housing scheme. As the demography of the borough demonstrates that it has an aging population, it is important that older tenants are aware of the benefits of sheltered housing as their larger homes become less necessary and more difficult to maintain.
27. Through the council's development programme, there are also opportunities to work with residents on localised downsizing initiatives, recognising that offering residents the chance to remain within an area is more likely to encourage moves and release family sized housing.

<p><b>Action Plan Item 2 – We will develop a package of options that will form a campaign approach to promoting and incentivising downsizing of accommodation to free up large family accommodation. The campaign will be aimed at households where we understand there is under-occupation. We can follow up with a targeted campaign at properties that have at least 4 bedrooms and then 3 bedrooms if resources permit.</b></p>
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## **Working with our Housing Association Partners**

28. The council is the single biggest social landlord in the borough with over 12,000 homes, but all local housing association stock combined is roughly the same figure. In the past, the council has worked with our housing association partners (also called Private Registered Partners) through a Housing Forum which used to meet 3 times a year. The most high-profile partners are Peabody, Guinness and Notting Hill Genesis, all of whom have a significant housing stock presence in the borough, but there will be other large, medium and smaller, locally focused organisations who will also have much to offer. We need to reinvigorate our partnership working for mutual benefit, perhaps through a Housing Compact which crystalises what both parties want to achieve, particularly increasing access to large family accommodation.

**Action Plan Item 3 – We will explore with our housing association partners how closer joint working, potentially through a Housing Compact, can deliver more family accommodation for residents**

### **Creating a Housing Company**

29. The council's Cabinet on 4 November 2024 agreed a report to establish a Council-owned Housing Company\* with the function of (1) property acquisitions; (2) bringing complex Housing Revenue Account void properties back into use; and (3) addressing the increased demand for temporary accommodation. The report states in more detail:

*\*The creation of a Housing Company is subject to a business plan being approved by Cabinet.*

#### **Function One: Property acquisitions**

*The housing company will be able to acquire intermediate homes from the council's development programme, making these homes available for intermediate rent, low cost home ownership, at the same time reducing the financial risk to the Housing Revenue Account (HRA) by securing sale receipts to help service debt. The company could also purchase S106 affordable homes from developers.*

*The housing company would be structured to acquire homes on the open market, meaning the council could act as private landlord or use market homes for use as Temporary Accommodation.*

*This approach not only diversifies the stock holding and enable the council to operate more commercially, it significantly mitigates sales risk in the development programme, while also being opportunistic in the section 106 market - as recently demonstrated with the Quayside Lodge affordable homes acquisition.*

#### **Function Two: Bring complex housing revenue account (HRA) void properties back into use.**

*Currently there are a high number of complex void properties in the HRA that require significant investment, which will not be covered by social rent the council charges in the HRA.*

*The housing company can acquire these long-term voids from the HRA on a lease (25 to 35 years depending on viability), refurbish and let them as intermediate rent – potentially to key workers. At the end of the lease period, the homes can be returned to the HRA in a lettable condition for allocation to social housing applicants.*

*This approach would mean that the investment requirement is alleviated from the HRA and borne by the housing company and let at rent level that would be covered overtime by the higher rent levels that company can charge that the HRA cannot.*

*The homes could then be returned to the council at the end of the lease period to let to the social housing register. Alternatively, it would also be possible to lease back some of the homes to the council to use to use as temporary accommodation (TA) which will contribute to cost savings on temporary accommodation budgets.*

### **Function Three: Address the increased demand for temporary accommodation (TA)**

*Economic and legislative uncertainty has led to a significant increase in homelessness across London, and the country as a whole. Local authorities have a duty to assist people experiencing or at risk of homeless, which has created a surge in demand for temporary accommodation (TA).*

*The cost of provision of TA for homeless households continues to rise as rent and demand increase. To administer TA, the council regularly leases properties from private landlords at high rates which exacerbates pressure on existing homelessness budgets.*

*Increasing the council's stock of properties through acquisitions, and through bringing complex voids back into service, will create a larger overall housing portfolio. This will provide greater flexibility to meet the needs of homeless applicants who would be provided with TA from the council.*

*Similarly, through the housing company, the council can enter the private rented sector and let properties at, or near, market-rate levels, while issuing assured shorthold tenancies, which is currently not possible in the HRA.*

*These freedoms will significantly help the council diversify its property portfolio and reinvest the revenue generated to reduce the reliance on council General Fund subsidy, generating a saving for the council, while also providing further investment opportunities for the provision of more affordable homes.*

<p><b>Action Plan Item 4 – Following Cabinet's decision to approve the principle of establishing a Housing Company, we will continue to explore the business case for the Company to become a vehicle to grow the supply of family homes. This approach could be through acquiring and letting family homes to key workers, or through refurbishing and letting large, complex void properties.</b></p>
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Action Plan Item 4 in more detail:

<b>Theme - Workstream</b>	<b>Recommendation</b>	<b>Timeframe</b>	<b>Outcome</b>
Making best use of our existing homes – <i>Downsizing</i>	Carry out a review of the existing downsizing offer and the barriers to access	Dec 2025	Establishment of a robust evidence base relating to the number of applications, conversion rate into successful moves, and resident perceptions of the current offer.
Making best use of our existing homes – <i>Downsizing</i>	Introduce a new, or rebrand the existing, downsizing incentive scheme	March 2026	Production of a new, revamped downsizing offer with new comms and press material. A new targeted campaign to encourage tenants in underoccupied homes to downsize through both H&F and Mayor of London campaigns.
Making best use of our existing homes – <i>Funding</i>	Assess external funding opportunities to enhance scheme offers	Ongoing	Review and assess current and future GLA funding opportunities or programmes that can be used to facilitate and incentivise tenant moves.
Making best use of our existing homes – <i>Sheltered Housing</i>	Review Sheltered Housing scheme occupancy and provision across the borough	Dec 2025	Establish a robust evidence base relating to the moves that can be accommodated within the current sheltered housing provision, and review opportunities to use behaviour change methods to improve perceptions.
Making best use of our existing homes – <i>Sheltered Housing</i>	Relaunch Sheltered Housing scheme using council and regional communication networks	Dec 2025	Production of revamped sheltered housing offer accompanied by new comms and press material to emphasise the benefits to older owner-occupiers across the borough.
Making best use of our existing homes – <i>Small home replacement</i>	Small home replacement programme	Mar 2027	Acquisition of large, family homes using sales receipts from refurbished 1-bed street properties that are currently void and require major works.

## Building and buying family homes

30. Beyond implementing policy measures and using the current stock more efficiently, the council also has the option to purchase and build new family homes within both existing and future acquisition and development programmes.

### *Current development projects*

31. The projects within the council's development programme are at various stages in the design and construction process. Certain projects, such as Hartopp and Lannoy, Farm Lane and Lillie Road all of which are onsite.
32. Similarly, the housing mix on schemes such as White City Central is designed specifically to provide opportunities to facilitate downsizing on the estate, in view of the high levels of underoccupied properties contrasted with the significant levels of overcrowding among households in White City.

33. There are, however, opportunities within the current development pipeline to adapt ongoing schemes according to the emerging priority of family housing. Two sites within the programme, Pearscroft Road and the Grange, which are expected to deliver in the region of 60 homes, are about to enter their detailed design phases during which the council can explore the option of maximising the number of family homes rather than one-bed homes. Early indications following a revised feasibility study suggest that 56 family homes could be accommodated across these two sites, 20 more than the previous feasibility study that has informed the progress of the schemes so far.
34. Likewise, the design work on the council's Mund Street development, which is expected to deliver over 100 new homes, is currently being revisited to incorporate feedback from planning officers. The review will attempt to maximise the number of family homes within the scheme so that more affordable and intermediate homes become available to large families across the borough.
35. It should be noted that increasing the supply of family homes within the development programme will often have the effect of reducing the overall number of affordable housing units within a scheme, to ensure that each project continually performs well relative to the council's financial viability hurdles. It is practical to continue to assess acquisition opportunities within private developments in order that the council is best placed to respond to both the challenge of affordable housing delivery and the needs of families within the borough.

<b>Action Plan Item 5 – Building on our current housing development activity, we will continue to explore all opportunities to maximise the development of family housing for both rented and intermediate provision</b>
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### **Scoping exercise for additional family homes**

36. The development team is intending to carry out a scoping exercise across the council's Housing Revenue Account (HRA) land and broader corporate estate to identify further residential development opportunities in the council's land and asset holding, including garage sites as well as hardstanding and ancillary sites. The commission will seek to identify specific sites on which it is more feasible to build larger flats and/or houses and maisonettes, such as larger sites that are near to schools and parks, small infill sites, and those where planning considerations may in any case necessitate low-rise development. Specifically, these may involve individual site development appraisal exercises. Where viable proposals are possible, residents will be consulted in the normal way as per the commitments set out in the Council's Defend Council Homes Charter.
37. The results of this exercise have emerged, and the development team will carry out capacity studies to establish the exact number of family homes that can be brought forward on a site-by-site basis.

<b>Action Plan Item 6 – We will undertake a scoping exercise to identify sites which can host family housing development opportunities.</b>
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## Buying family homes

38. Future acquisition programmes can be tailored towards providing a greater proportion of family homes, whether those be section 106 acquisitions or those launched to a specific end for one-off, urgent needs.
39. Equally, through a combination of refreshed planning policy and early discussions with developers, the council will begin to demand that a greater number of family homes are delivered through the section 106 process, and the family housing strategy will set out a route to this end.
40. The Council has approved the acquisition of affordable homes within Quayside Lodge which is expected to be completed in Summer 2025. This development will deliver 37 affordable homes of which 49% family sized. Further acquisition opportunities of this type are being sought.

**Action Plan Item 7 – We will seek to prioritise acquisition opportunities (both s106 acquisitions and spot purchases) that offer the greatest quantum of family-sized homes. We will also seek – through the review of the council’s HRA and corporate asset portfolio - to identify opportunities to develop family homes, such as townhouses or larger flats. We note, however, that high-quality, energy efficient smaller homes will also play an important role in future programmes to incentivise downsizing and release currently underoccupied family homes.**

Action Plan Item 7 in more detail:

<b>Theme Workstream</b>	<b>Recommendation</b>	<b>Timeframe</b>	<b>Outcome</b>
Building and buying family homes – <i>Development (Pearscroft Road)</i>	Review current Pearscroft Road proposals and submit revised planning application	18 months	Planning application with revised quantum of family housing, prioritising larger homes (subject to viability)
Building and buying family homes – <i>Development (The Grange)</i>	Review current Grange proposals and submit revised planning application	18 months	Planning application with revised quantum of family housing, prioritising larger homes (subject to viability)
Building and buying family homes – <i>Section 106 acquisitions</i>	Continually explore opportunities to acquire family-sized affordable housing in section 106 developments	Ongoing	Approval received to acquire 37 affordable homes in Quayside Lodge (49% family sized). Further acquisition opportunities are being sought.



## **Conclusion**

41. By adopting this Family Housing Strategy and implementing the 7 action plan items identified above, the council has an opportunity make a significant contribution to the delivery of more affordable family housing.

## **Reasons for Decision**

42. To agree the seven actions identified in this report aimed at increasing the amount of family housing available to the borough's current and future residents.

## **Equality Implications**

43. An Equalities Impact Assessment Report has been prepared. The equality impacts of the adoption of the report are considered to be either neutral or positive.

## **Risk Management Implications**

44. There are no significant risks associated with this initiative. However, note is taken with not delivering the actions is potentially a decline in the delivery of family accommodation accessible to all members of the community. A specific impact of this would be falling school rolls which is impacting on a number of inner London local education authorities.
45. Further iterations of the initiative will nevertheless require targeted risk management strategy.

*Jules Binney, Risk and Assurance Manager, 19 March 2025*

## **Consultation**

46. No public consultation has been undertaken in the production of this Family Housing Strategy. The strategy document focuses on what the council needs to do to meet identified housing need as evidenced in the Local Plan and the number of households waiting for family homes on the Housing Register. The Council's broader housing strategy is expected to be the subject of a consultation later in 2025.

## **LIST OF APPENDICES**

Appendix 1 - Family Housing Strategy Background Evidence  
Appendix 2 - Equality Impact Analysis

## **Appendix 1 - Family Housing Strategy Background Evidence**

### **THE SCALE OF THE CHALLENGE**

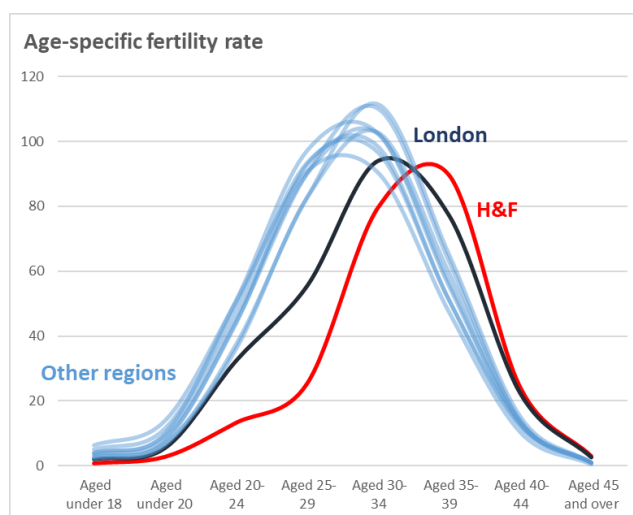
1. The national housing crisis is well-understood, though the local context in respect of family housing is less publicised and one to which a new strategic approach will need to respond directly if the borough is to pursue its ambition of attracting and retaining more families with children.

#### **Demand for family housing**

2. There is a clear trend whereby young people and young families are leaving Hammersmith and Fulham.
3. Local analysis of school roll figures, birth rates, and the Early Years Census demonstrates that this trend has occurred over a period of 5-10 years and pre-exists, though has been exacerbated by, the Covid-19 pandemic. Figure 1 on page 4 demonstrates the relative position of Hammersmith and Fulham when it comes to population decline within the 25-39 age bracket.
4. There is nonetheless evidence pointing towards an ongoing demand for family-sized homes. 2021 Census data identifies that 40% of all 81,200 households in the borough have dependent children. This figure may be understated, owing to the suggestion that young professionals and young families may have temporarily left the borough during the pandemic when the Census was carried out.
5. Equally, the latest Strategic Housing Market Needs Assessment (SHMA) in 2018 identified a need of around 5,000 additional 3+ bed homes by 2033. Although there is clear evidence that at the point of the SHMA, and indeed since, young people and young families have been leaving the borough, if the council is to attract young people and young families to the borough on an ongoing basis, a growing supply of appropriate homes will be fundamentally important.

#### **Declining birth rates**

6. There is also evidence to suggest that birth rates are declining in the borough. In the period 2016-2021 there was a 14% reduction in the number of live births in Hammersmith and Fulham, and the fertility rate falls below both the national and London average. Data also suggests that couples in Hammersmith and Fulham are choosing to have children later; the average age of a new mother in the borough is 34.2 years old, over 2 years higher than the London average (32.2 years) and 4 years higher than the rest of England (30.8 years).
7. While the declining birth rates in the borough are clearly influenced by wider factors such as changes to working patterns that reduce the need to live in inner London and easier access to childcare and support, there is a clear pattern between both young people and families exiting the borough, declining birth rates, and the difficulty in accessing affordable housing.



**Figure 2:** Age specific fertility rate 2021  
Source: ONS fertility rates (2021)

## Affordability of family homes

8. London is becoming less affordable for typical first-time buyers and those who cannot afford to purchase a home are being affected by increasing rents. 2021 Census data shows a growth in the proportion of households renting privately and a decline in the number of homeowners.
9. In Hammersmith and Fulham, the average cost to rent a 3-bedroom property is £2,675 pcm.<sup>1</sup> This figure represents a 5% increase in the last three years and sits £875 above the London average.
10. In respect of purchasing a property, ONS data shows that the borough is the fourth most expensive in London; the average property price is 19.6 times higher than the average income. The median property price for the year end March 2023 was £770,000, though it should be noted that 65% of sales were for flats or maisonettes. For typically larger terraced houses, the median price was £1.4m.

## Demand for social housing

11. The demand for family homes among households on the housing waiting list is particularly acute. As of August 2023, there were over 2,500 households on the housing register, of which c. 75% were families. Of these families, half required a property of 3 bedrooms or more.
12. The demand for family homes among households currently in temporary accommodation (TA) is also significant. 34% of all households currently in TA (312 households) require a 3+ bed home. This shortage presents issues both in terms of retaining families in the borough and exacerbating the high cost of TA which is posing issues to councils nationally.

<sup>1</sup> April 2022 – March 2023 Private Rental Market Statistics ONS