

APPENDIX A

The London Borough of Hammersmith and Fulham

HOUSING STRATEGY 2021-6

The change we will bring together in housing

FOREWORD

By Cllr Lisa Homan

In putting together this housing strategy we've listened to what residents said about the change we need in housing. We know how important it is to get our housing and services right for residents. That's why residents' experiences and ideas are at the heart of shaping this strategy.

We know access to safe, affordable housing impacts health, wellbeing and access to opportunities. We also know housing needs to be sustainable for the next generation.

We understand that residents know best about what they want and need. That's why we set up a consultation for tenants and leaseholders. You told us what you love about living in h&f, and also told us what improvements you wanted to see.

We also set up focus groups, to speak in depth about housing issues. Those discussions have helped form this strategy from the very start.

This strategy contains five key objectives.

- We will work with residents to meet their housing needs by creating a culture of co-production.
- We will provide safe, sustainable housing - better building safety, and responding to the climate emergency by decarbonising homes.
- We will make H&F a great place to live by becoming a more compassionate landlord, increasing opportunities and supporting our communities.
- We will also deliver more affordable homes for residents.
- The Covid-19 pandemic has highlighted even further the risks faced by people sleeping rough. As our final commitment, we will work harder than ever to prevent homelessness and end rough sleeping.

We are committed to making the change our residents want and need in housing.

Thank you sharing your views, helping us make the changes we all need. Together we can make h&f a great place to live.

INTRODUCTION
THE H&F VISION AND PRIORITIES

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People love living in Hammersmith & Fulham. It is diverse, connected, on the up and could be better still. In our part of this busy city, residents deserve a place that is safe, clean and green.

In Hammersmith & Fulham, we have compassion. We believe our residents should feel secure in their homes and on the streets. They should have high quality services they can rely on.

The area is changing, and some are worried about growing unfairness, being left behind and the future of local services. This threatens what we want for the future.

We're strong because we care about our neighbours. We'll succeed if we bring people together and tackle what holds them back. We can't escape national and international challenges. Many will benefit locally, but some risk losing out. We believe in community, and we will not stand by and see our communities divided or driven out.

We believe in doing things with residents, not to them. We are working to create a culture of co-production, involving residents in decisions that affect them.

The safety of residents is at the forefront of everything we plan and do. We are making strong commitments to ensuring building safety standards are met, and expecting the same from landlords.

With the planet facing a major crisis through climate change, we are looking at how our housing stock adds to our carbon emissions. We will lead the way and set a strong example by acting now to retrofit our housing stock, working towards a zero-carbon future.

We'll manage our finances responsibly and relentlessly challenge unfairness, waste and old-fashioned thinking in how we work.

We're a compassionate council and are not afraid to take on the powerful to get results.

We're making H&F the best place to do business in Europe. We support entrepreneurs and start-ups and generate opportunity and shared prosperity.

We are a different kind of council – pioneering and relentlessly searching for better answers. We'll keep listening, working with residents and finding creative ways to take us forward.

OUR VALUES [graphic]

Building shared prosperity

Creating a compassionate council

Doing things with residents, not to them

Being ruthlessly financially efficient

Taking pride in Hammersmith & Fulham

Rising to the challenge of the climate and ecological emergency

BUSINESS PLAN COMMITMENTS

<p>The Council's business plan commitments establish housing as a key corporate priority.</p> <p>It also necessitates an approach to housing commitments anchored in its five key values:</p> <ul style="list-style-type: none"> - Building shared prosperity - Doing things with residents, not to them - Creating a compassionate council - Being ruthlessly financially efficient - Taking Pride in the borough <p>Responding to a global crisis, in 2020 H&F added our sixth key value:</p> <ul style="list-style-type: none"> - Rising to the challenge of climate and ecological emergency 	<p>The range of housing commitments includes the development of at least 1,500 genuinely affordable homes</p> <p>The commitments reflect a determination that residents can buy or rent genuinely affordable housing, that council homes are protected and that we use every available power to limit the negative impact of empty and second homes on housing supply and affordability.</p>	<p>Doing things with residents, not to them, is also at the centre of Housing practice, with commitments to co-production and meaningful research and consultation throughout the business plan commitments.</p> <p>The business plan commitments relevant to this Housing Strategy are summarised below.</p>
BUILDING SHARED PROSPERITY		
<p>Genuinely affordable homes We'll build at least 1,500 genuinely affordable homes, prioritising larger flats and homes for families. At least 500 will be affordable part-ownership homes-to-buy, prioritising local residents.</p> <p>We'll develop a new partnership strategy with our housing association partners to deliver more genuinely affordable homes through a joined-up approach</p> <p>We'll create a priority scheme to make sure local residents have first preference for all new genuinely</p>	<p>We'll explore a new housing finance mechanism with partners (such as housing associations and trade unions) to increase the number of genuinely affordable homes we can deliver.</p> <p>Affordable rents We'll ensure that new housing association developments are delivering affordable rents.</p>	<p>Second homes We'll look at the St Ives planning restriction model so a newly built property can't be sold as a second home.</p> <p>Empty homes We'll seek new planning powers to bring at least 250 empty homes into use.</p> <p>Protecting homes We'll seek to protect all existing housing estates, including West Kensington and Gibbs Green estates, and develop further mechanisms to prevent any future sell-offs to developers.</p>

affordable homes			
DOING THINGS WITH RESIDENTS NOT TO THEM			TAKING PRIDE IN HAMMERSMITH & FULHAM
Co-production with disabled people we'll put Disabled people at the heart of decision-making in H&F. Co-production will lie at the heart of how we operate in future- nothing about Disabled people without Disabled people.		Community engagement we'll develop new ways of engaging and working with residents. Residents-led commissions We'll work with existing residents-led commissions and set-up new commissions.	Greenest borough we will make our borough the greenest borough in Britain. Green estates We'll work with our estates, alongside tenants' and residents' associations and residents, to identify areas to plant new trees, bushes and flowers; buildings to install green roofs or green walls; large paved areas which can be converted to grass; and places for bird boxes.

THE PURPOSE OF THIS STRATEGY

<p>Building on our business plans commitments, this Housing Strategy sets out our housing objectives through to 2025.</p> <p>We explain how we intend to work with our residents and communities to improve homes in both the social and private rented sectors, regenerate estates and increase the supply of housing for residents in Hammersmith, including social and affordable housing.</p> <p>In addition, this strategy exists to ensure we do what we've promised residents by setting out a strategic direction for all housing activity in Hammersmith and Fulham.</p> <p>All content here is inspired by our six values, reflecting our beliefs that:</p>	<ul style="list-style-type: none"> - Access to housing is central to social mobility and an inclusive economy. When prices and rents spiral, they drive in work poverty, force unwanted people migration and divide communities along economic lines, compromising our diversity. - Access to housing shapes lives; whether renting or buying, property shapes resident's health, schooling, family relationships; even London's retention of key workers for vital public services. - Good housing makes Hammersmith a great place to live. A housing strategy should never be about bricks and mortar alone, but about This strategy is the change we will bring together in Housing. 	<p>Our values and beliefs mean the strategy presents a determination to offer residents a choice to stay in the borough they love and enjoy high quality homes at affordable prices.</p> <p>We address housing need and supply, but also the best way to ensure quality and effective management of both existing and new housing stock. We are putting building safety at the heart of our work, and planning our response to ensure our housing is safe and sustainable.</p> <p>Most broadly, the strategy considers how housing can play its role in meeting wider commitments to residents across every element of the Corporate Plan.</p>
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OTHER KEY DOCUMENTS

<p>This strategy depends on and supports the implementation of a wide range of other strategies and should be read alongside Our Local Plan and other linked strategies listed below. Linked strategies will be referenced throughout this strategy.</p> <p>This document refers to a number of linked Council strategies</p> <p>Upcoming linked strategies, which will be adopted in the lifetime of this strategym are referenced where their publication will further develop</p>	<p>Property Asset Management Strategy The upcoming Homelessness and Rough Sleeping Strategy Asset Management Strategy Older People's Housing Strategy The upcoming Disabled People's Housing Strategy Resident Involvement Strategy Defend Council Homes Policy The Upcoming Housing Energy Strategy Home Buy Allocation Scheme 2020 Private Sector Housing Enforcement Policy 2020 Climate and Ecology Strategy 2021</p>	
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our plans:				

THE PICTURE IN HAMMERSMITH & FULHAM

WHAT YOU SAID

CO-PRODUCTION

We believe in doing things with residents, not to them. The Disabled People's Commission defines co-production as;

"local Disabled residents are working together with decision makers; to actively identify, design, and evaluate policy decisions and service delivery that affect our lives and remove the barriers we face"

H&F are committed to co-production. Not just with disabled residents, but with all residents. Great work carried out with disabled residents, including co-production of the Disabled People's Housing Strategy 2021, shows us how this can be done. Building on from this definition, we want to ensure that all residents are involved in decisions that affect them. We have worked with you to ensure this housing strategy is shaped by the priorities, experiences and views of our residents.

CONSULTATION AND INVOLVEMENT

<p>We asked you to participate in three ways.</p> <p>First, we asked everyone who lives in H&F to answer a short questionnaire about Housing. Over 300 of you responded.</p>	<p>Following that, we arranged a series of focus groups, to facilitate in-depth discussions around the issues identified in the questionnaires. These opportunities to work with residents gave us valuable insights into what we should do next in housing.</p> <p>Thirdly, we asked residents renting privately to respond to a survey.</p>	<p>Listening to what you said, these are the key messages we have taken away and used to shape and underpin this strategy.</p>
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YOUR RESPONSES

- Residents really value being involved in decision-making and support co-production
- Provision of support for rough sleepers is a big concern for residents
- We should support young people, vibrancy and new businesses
- You feel that fire, gas and water safety are extremely important
- We need to build more genuinely affordable homes for families
- Supporting older and disabled residents is a high priority
- Housing standards and energy efficiency are important to you
- We need space: you would like the council to address overcrowding, density and room sizes
- You'd like to see more of us: we need housing officers and handy people on estates
- New schemes: you want us to consider a buy-back scheme and more options for home swaps
- Green spaces and community gardens are highly valued

- We need to invest in quality to prevent repairs burden
- We should have better knowledge of our tenants' housing needs
- New developments should be future-proof
- New builds should be for residents, not second homes or investments
- Residents want options to move within the borough
- We need to make better use of empty properties
- Residents want smaller, faster housing developments
- Residents feel proud to live in H&F
- Inter-generational projects and multi-service community events improve resident pride
- All new developments should be fully accessible, mixed-needs and mixed-tenure
- High rents are the biggest risk for private renters
- Private renters want landlords and managing agents to respond quickly and efficiently to disrepair reports, and to comply with their legal obligations, for example to protect deposits and not charge unlawful fees
- The Council should use its powers to tackle rogue landlords-

SETTING THE SCENE: FACTS AND FIGURES

[Infographics]

We are diverse: 12% of Black origins 9% of Asian ethnic origin 6% of mixed origin 4% are of Irish origin
Over 100 spoken languages
5 th smallest borough in England
6 th most densely populated area in London
GLA projections: 8,440 more households in the next 10 years
$\frac{3}{4}$ of the H&F population are working age
25,000 more people commute to work in H&F than commute out
High contrast of wealth and deprivation
Barriers to housing: 6% of the borough in the 10% most deprived nationally
Ill health levels are lower than the London average
Tenure split: o 1/3 social housing o 1/3 owner occupied o 1/3 private rented The private rented sector is the sixth highest in London and eighth highest in the country as a whole and accounts for 33.2% of all households, a 10% increase from 2001 to 2011 census
Property types: 73% flats, apartments or maisonettes
Unemployment rates are 3.9%, below London average
COVID impact: Universal Credit claims rose from 10591 to 17980 between February and May 2020
7,036 of H&F properties are second homes
76.2% of residents aged 16-64 are in employment
96th most deprived Local Authority in London
Housing accounts for 35% of borough carbon emissions and 71% of council emissions.
Most common foreign languages: French, Arabic, Spanish, Polish, Italian, Somali, Portuguese, Farsi/Persian, Tagalog/Filipino, German
H&F is 28% green space, below 50% for London overall.

WHAT WE'VE DONE SO FAR

Our strategies are active documents which drive real change. We are proud to say that since the publication of our last housing strategy, *Delivering the change we need in housing*, in 2015, we have done what we said we would and made massive improvements right across our services. But we won't stop here: these changes only make us more ambitious about what we can achieve this time round.

What has happened since the last Housing Strategy?

[INFOGRAPHICS]

- We launched the Affordable Housing Delivery Framework to deliver up to 800 genuinely affordable homes
- Strengthened relationships with Housing Associations
- Set up a co-production implementation group, and worked with Resident Involvement towards creating a culture of co-production
- Joint work with Stanhope, Shepherds Bush Housing Group, and A2 Dominion to maximise local housing opportunities and provide office space for *Action on Disability*
- Five sites were identified for the Direct Delivery programme with more to come
- Secured hundreds of genuinely affordable rented homes in planning agreements
- Secured affordable home ownership and rental products to meet the need of Home Buy clients
- Working through Defend Council Homes Unit to help safeguard the future of Council housing
- Strengthened partnership working with the Greater London Authority
- Consultations were completed on the Home Buy Allocation Scheme
- Reviewed the Council's Housing Allocations Scheme
- Worked with residents to develop a new Resident Involvement Strategy 2019 – 2022 and Action Plan that ensures we will hear the voices of our residents even more clearly
- Involved residents in developing tenancy-related policies
- Published the *Older People's Housing Strategy*
- Started co-producing the *Disabled People's Housing Strategy* with disabled people
- Implemented evidence-based policy making, a Customer Service Improvement Programme, and mystery shopping exercises helped to improve services
- Measures taken to improve protections in the Private Rented Sector include inspections, enforcements taken around hazardous housing conditions and failure to comply with legal obligations, for example for agents to join a redress scheme or not to charge unlawful fees
- H&F promoting the London Landlords Accreditation Scheme, membership of recognised landlords' associations and sign up to the H&F Landlords' Charter with discounted property licencing fees
- Launched H&F Landlord's Charter and introduced discretionary property licensing schemes in 2017 for smaller HMOs and houses and flats in 128 Selective Licensing streets
- Through public health, we funded project Healthier Homes to improved energy efficiency for 257 homes
- Improved Police visibility and resident engagement with Police Officers and Wardens
- Delivered new or expanded CCTV systems on 12 estates

- Completed award-winning sustainable drainage systems (SuDS) and greening on Queen Caroline and White City estates (2015).
- Undertaken energy efficiency improvements on 600 properties through ECO.
- Committed to be carbon neutral by 2030
- Agreed a Climate and Ecology Strategy

WIDER CONTEXT

NATIONAL CONTEXT

Housing challenges faced by local authorities are felt strongly in inner London boroughs like ours. Much of our work through this Strategy involves coming up with innovative ways to provide more, and better, housing options for residents despite those challenges.

Housing shortages

Things are changing in the UK. We have a growing, ageing population. We also have increasing numbers of households on lower incomes. Unfortunately, as need grows for housing, especially affordable housing, social housing numbers have taken a hit. We have faced cuts to funding for new affordable homes, the Right-To-Buy scheme continues to reduce the number of homes Councils have, and the Housing & Planning Act 2016 forced sale of 'higher value' council-owned homes. Including Right-to-Buy sales, demolitions and conversions, the UK lost around 17,000 social homes in 2019. Increased demand along with diminished supply have created housing shortages, affecting all tenure types. We are working hard on planning and growth, to push back and help residents to access genuinely affordable homes.

Climate and Ecological Emergency

We are beginning to see the impact of a changing climate and loss of biodiversity. It is clear we need to change our approach to how homes are built, the energy they use and how they impact nature. The Climate Change Act 2008

requires us to reach net zero by 2050. In H&F, we have declared a climate emergency and are working hard to reduce our contribution to climate change and want to achieve this by 2030.

Welfare Reform

Welfare Reform continues to pose housing issues. Changes brought in by the Welfare Reform Act 2012, including Universal Credit rollout and the Overall Benefit Cap, limit what those affected can afford to pay in rent. Although the personal allowance amount has recently increased for UC claimants, the cap limit has not changed, leaving capped claimants' rent budgets tighter than ever. Our own budgets for Discretionary Housing Payments are finite, and UC is administered by the Department of Work and Pensions, limiting our control. Universal Credit, the Benefit Cap and Local Housing Allowance levels create issues of affordability. Tenancy sustainment and homelessness prevention work play a big role in how we help to support those affected.

Fire safety

After the Grenfell Tower fire, which took the lives of 72 people in our neighbouring borough of Kensington and Chelsea, it is clearer than ever that safety must come first. Fire safety is high on the national agenda. Hammersmith and Fulham council, residents, and staff, in both personal and professional capacities, reacted quickly to support those impacted by the tragedy and provide practical support. That quick response is being followed through with lasting change.

Building and fire safety feature prominently in our plans.

Leaving the EU

There is growing instability in the housing market. Leaving the EU on 31 January 2020 caused widespread economic uncertainty, including within housing. The full extent to which leaving the EU will impact the economic landscape remains to be seen.

What this means for H&F

Issues of government finance, supply and demand, affordability, economic instability, as well as public health and safety, compound the national housing crisis. In the UK, around 8 million people live in unaffordable, insecure or unsuitable homes. Much is uncertain, and many of these factors are beyond our control. But we are innovative, committed, and ready to tackle challenges head on.

STATUTORY CONTEXT

Within the last decade, important statutory updates have changed the way we deliver our services.

The Localism Act 2011

The Act allows us more control over our housing register and how we allocate housing, so more decisions are made locally, and homelessness applicants are now usually required to have a local connection to H&F.

The Act also allows Councils to discharge housing duties into the private rented sector, and to offer more flexible tenancies. The Independent Housing Ombudsman was introduced to handle social housing complaints.

The Welfare Reform Act 2012

The Act began an overhaul of the welfare benefits system. Introducing benefit caps and the spare room subsidy, and replacing legacy benefits including Housing Benefits with Universal Credit, the Act brought new challenges for claimants (including decreased affordability) and for Councils supporting them. These challenges limit

claimants' options for where they can live, and therefore the housing options we can give them, leaving many threatened with homelessness or priced out of their local area. Unlike Housing Benefits which we administer, Universal Credit is administered by the Department of Work and Pensions (DWP).

The Housing and Planning Act 2016

The Act extended Right to Buy to Housing Associations, encouraged local authorities to sell up 'higher value' Council stock, and introduced the (now defunct) Starter Homes project. These changes have significantly contributed to the scarcity of social homes available.

This Act also brought in a range of enforcement powers to enable Councils to better tackle rogue landlords in the private sector.

Homelessness Reduction Act 2017

The Act introduced new statutory duties, shaping the way all local authorities assist people who are threatened with homelessness. These duties include providing homelessness relief advice to residents, working with eligible people who are threatened with homelessness to create a plan, and to help secure accommodation for them. The Act imparts a duty for public authorities to refer cases of threatened homelessness to the local housing authority. The Act also increases the period when someone can be considered threatened with homelessness from 28 to 56 days, giving us more time to help.

The Rough Sleeping Strategy

This strategic document delineates the government's plan to halve the number of people sleeping rough by 2022, and eradicate rough sleeping by 2027. As part of this strategy, every local authority must produce their own Rough Sleeping Strategy.

Climate Change Act 2008 (2050 Target Amendment) Order 2019.

This act set a mandatory greenhouse gas reduction target for the UK of 80% by 2050, amended in 2019 to 100%. It also

established the statutory Committee on Climate Change to monitor the UK's progress, measured against legally binding five-year 'carbon budgets'. In December 2020 the UK government announced a further target to reduce national emissions by at least 68% by 2030, as part of its nationally determined contribution to the Paris Climate Agreement 2015. Due to the impact of climate change, we have set a more ambitious target, zero carbon by 2030.

Other statutory changes

- **The Care Act 2014** requires Councils to promote wellbeing when we provide care and support to an individual, and when considering housing suitability.
- **The Neighbourhood Planning Act 2017** introduced changes to neighbourhood planning, local development documents, compulsory purchase and planning conditions.
- White paper '**Fixing Our Broken Housing Market**' 2017 recommended an update to the planning system, and a move from home ownership to affordable rent. Its four principles are:
 1. Planning the right homes in the right places
 2. Building homes faster
 3. Diversifying the market
 4. Helping people now
- Green Paper '**A New Deal for Social Housing**' 2018 sets out five principles:
 1. Ensuring homes are safe and decent
 2. The need for swift and effective resolution of disputes
 3. Empowering residents and making sure their voices are heard
 4. The need to address the stigma that residents in social housing face

5. Boost the supply of social housing and supporting home ownership

EMERGING POLICY

Following major changes brought in by the Welfare Reform Act 2012, then the Homelessness Reduction Act 2017, new policies for planning and building safety are on the agenda for housing.

Building Safety

The draft Building Safety Bill was published in July 2020. After the Grenfell Tower fire, which was exacerbated by unsafe cladding, it is clear much more needs doing to keep people safe in their homes. The draft Building Safety Bill aims to raise standards. If passed, safety regulations will be stricter. The Bill also introduces a new Building Safety Regulator. The Regulator will ensure regulations are met, enforce sanctions for non-compliance, and act as building control on high-risk developments. New committees will support their work. There will be more regulation within the building control and built environment sectors, and more advice readily available. There will also be clarity around dutyholders, more building safety managers, as well as a new building safety charge for leaseholders. A New Homes Ombudsman will be set up for new homeowners to take actions against developers if needed. Importantly, the Building Safety Regulator will have increased powers to make heavier sanctions where safety standards aren't being met. The Building Safety Bill, if passed, will be a positive change in terms of ensuring and enforcing better building safety.

Planning policy changes

Reforms to the planning system could help provide more of the homes we need. Poor supply of new social housing, and other affordable housing, has broad implications. 1 in 7 people in the UK are affected by the housing crisis. Council spending on expensive emergency housing has risen over 700% in a decade as cheaper, social or genuinely affordable homes are in scarce supply. Moreover,

there is a strong link between housing and public health, as seen starkly in the Covid-19 pandemic.

The National Planning Policy Framework is set for an overhaul. In March 2020 the government published white paper Planning for the Future, which proposes to address housing supply. Plans include zoning: planning authorities splitting their land into areas; for “protection”, “renewal” and “growth”. Under the Neighbourhood Planning Bill, planning authorities will set this out in new Local Plans. Planning authorities will be supported to set local design codes, but will have less policy control as this will be set nationally. There will be faster planning approvals, including pre-approvals. Section 106 of the Town and Country Planning Act 1990, which mitigates the impact of developments on the community including requirements for provision of affordable homes, will be scrapped in favour of an Infrastructure Levy.

Along with the extension of Help-to-Buy, the Government have proposed the First Homes scheme, building homes to be sold at a 30% discount. While more options for affordable home ownership might broadly be called a good thing, the details of the scheme pose risks. These homes will be unaffordable to most people who want to get on the housing ladder. Also, the new scheme may not increase the overall number of affordable homes built. Instead, these more expensive homes will be built under Section 106 planning obligations, meaning fewer social homes get built.

These changes are in their early stages. With consultations in full swing, the potential impacts of these plans are unclear. Zoning could pose a risk to social integration within communities. There are concerns around the function of the new Infrastructure Levy, particularly the removal of Section 106, through which almost half of all affordable housing was built in 2019. Removing policy options from planning authorities also reduces our influence on housing built in H&F.

HOUSING RESPONSE TO COVID-19

The relationship between housing and public health is well known. The COVID-19 Coronavirus pandemic has seen housing services across the country respond to the biggest health crisis that the UK has faced this century. The pandemic posed dual challenges for housing: more residents needed our services, and service delivery had new limits due to lockdown and social distancing. So, we rose to these challenges by providing housing and support to more residents, while using new and innovative ways of working. The government recognised that people sleeping rough would need more support to be kept safe from the virus, and asked Councils to bring ‘Everyone In’. In London, 4,700 rough sleepers were placed in hotels. Inspections and liaison with private sector landlords continued throughout 2020 when necessary to ensure private housing remained safe to live in.

COVID-19 in H&F

H&F worked quickly to offer all rough sleepers in the borough accommodation, including those who would not normally be eligible for housing support, such as people with No Recourse to Public Funds. Before the pandemic, rough sleeping in H&F was already on the rise, with numbers exceeding the national average. Providing more and better services for rough sleepers was already high on our agenda. Some new services we had introduced, such as our Crash Pad, could not be used in lockdown as they were not set up for social distancing. But we stepped up and found solutions, offering 181 people, including rough sleepers and people not normally eligible, accommodation.

What we’ve done

Out of necessity, we adapted our services to fit with lockdown rules and social distancing guidelines. This has meant using technical solutions to enable remote working for over 70% of our staff at a time; limiting unnecessary face-to-face

interactions. We discovered we could provide high quality housing options and advice services in this new way. We will continue reviewing our service delivery to keep it accessible, while taking on board the benefits of agile working.

Our response to COVID-19:

1. Adapting quickly to provide services online
2. Getting 'Everyone In' and supporting rough sleepers
3. Reducing risks while making sure our services keep running and remain accessible to residents
4. Looking at ways of reducing loneliness and isolation
5. Engaging with community groups online and making sure that residents have the support to access online meetings
6. Ensuring the rough sleeping services we commission are COVID appropriate

Going forward

We have been able to provide support and accommodation to many during the pandemic. We have also found new ways of working. We are now looking at how we can continue to deliver great services going forward – especially adjusting our plans for rough sleeper services to fit the current picture.

We are looking at:

- **Finance** – Housing budgets for Councils are tight, with scant additional provision for COVID-19. We are exploring funding opportunities to support the extra housing we provided during lockdown, and seeing where our budgets need to change.
- **People** – As we are working differently, we're figuring out when and where our staff work; where to continue remote

working or face-to-face services

- **Sector Capacity** – Looking at the sector as a whole to identify housing options for residents impacted by the pandemic
- **Partnership Working** – How we can work together to provide good continuing services
- **No Recourse to Public Funds** – Identifying how to support those individuals who are not normally eligible for assistance
- **Housing First** – Continuing to provide housing to people with a history of entrenched rough sleeping
- **Floating Support and Supported Housing** – Ways to provide these wherever needed
- **Homelessness Prevention** – Unemployment levels in H&F, as well as Universal Credit claims, have risen sharply during the pandemic. The economic impact of the pandemic has pushed many households to the verge of homelessness. This vital support is needed more than ever
- **Accessibility** – New ways of working must be designed so services are fully accessible to residents

What we're taking away from COVID-19

COVID-19 has had a huge impact on those living and working in H&F. We have come together to get through this difficult time and provide important services when residents needed them most. As a result, we have supported large numbers of residents and have discovered better ways to deliver services. Lockdown has also highlighted the important relationship between access to suitable housing and physical and mental health and wellbeing – reinforcing our drive to provide great, accessible housing and services to residents.

WHAT WE ARE DOING NOW

INTRODUCING OUR PRINCIPLES AND STRATEGIC OBJECTIVES

Our principles are the value system on which we build our strategy. Our five objectives are the key strategic aims we plan to achieve. Here, we introduce those principles and objectives. Following this overview, we will set out commitments and action plans under each objective, showing how we will bring this change together.

OUR PRINCIPLES

[Infographics]

Co-production
Prosperity
Quality
Health
Opportunity
Protection
Compassion
Community
Equality & Inclusion
Working Together

OUR OBJECTIVES

We have adopted five key objectives in this housing strategy: Working with Residents to Meet Housing Needs, Safe, Sustainable Housing, Make H&F a Great Place to Live, Delivering More Homes for Residents, and Prevent Homelessness and End Rough Sleeping. Like the rest of the strategy, our objectives have been shaped by the views and experiences of residents, partners and stakeholders. Here, we introduce our objectives. In the next section, the work we're doing under each objective will be detailed, alongside a specific action plan. The strategy also draws together aims from;

the H&F business plan and administration's most recent manifesto commitments	the draft London Plan, the Local Plan, the London Housing Strategy
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OBJECTIVE 1: WORKING WITH RESIDENTS TO MEET HOUSING NEEDS

Building from H&F's values about **doing things *with* residents, not *to* them**, we start with a strong commitment to co-production. This objective focuses on how we will work together to meet residents' needs, including those of older residents and disabled residents. We will take a holistic, community-minded approach to meeting housing needs and transforming our services.

OBJECTIVE 2: SAFE, SUSTAINABLE HOUSING

We put the safety of residents is at the heart of our work. We are working with residents to make sure safety regulations are met, and have committed to a major capital delivery programme with a focus on compliance.

We are **rising to the challenge of the climate and ecological emergency**. H&F has declared a climate emergency with a net zero carbon target by 2030. This needs to be at the forefront of everything we plan and do. 83% of the Council's direct carbon emissions come from our housing. So, under this objective we start work decarbonising our stock, and planning for a net-zero future.

OBJECTIVE 3: MAKE H&F A GREAT PLACE TO LIVE

We take pride in Hammersmith & Fulham and being a fantastic landlord is central to us becoming a **compassionate council**.

A great home is more than just a roof over your head: It is having a landlord who provides good services in an ethical way, a council which responds supportively in challenging times; it is feeling part of something larger, having access to housing opportunities, and feeling proud of where you live.

We are also creating more opportunities for residents to reach their potential through skills and employment support which help achieve our aim of **building shared prosperity**. This objective sees us making H&F a great home borough; working closely with housing associations and third sector partners, making the best of the resources we have, making our homes more energy efficient, and promoting **healthy, safe and prosperous communities**.

OBJECTIVE 4: DELIVERING MORE AFFORDABLE HOMES FOR RESIDENTS

This objective is about more than building homes. While planning and building more housing, we're also getting to know our residents better, to make sure we build the right homes to meet a range of needs.

We are making sure residents get great deals by: securing priority for new housing schemes with a variety of affordable housing options.

Being **ruthlessly financially efficient**, we are learning to save money and secure more funding, in negotiations with housing developers, which we could spend where residents need it.

We are finding creative ways to provide new homes quickly, while respecting existing communities and making sure we follow the Defend Council Homes Policy for council housing land.

OBJECTIVE 5: PREVENT HOMELESSNESS AND END ROUGH SLEEPING

Building from the work and recommendations of the Rough Sleeping Commission, we escalate our work to prevent homelessness, within the context of an improved assessment and advice service and early intervention.

We are building robust, people-centred solutions to homelessness. We outline how we are doing this in the spirit of new homelessness prevention legislation, and how we will aim to end rough sleeping in H&F.

OBJECTIVE 1: WORKING WITH RESIDENTS TO MEET HOUSING NEEDS

Our commitments:

Commitment to Co-production		
<p>The Disabled People's Commission defines co-production as;</p> <p><i>"local Disabled residents are working together with decision makers; to actively identify, design, and evaluate policy decisions and service delivery that affect our lives and remove the barriers we face"</i></p> <p>H&F are committed to co-production. Not just with disabled residents, but with all residents. Great work carried out with disabled residents shows us how this can be done.</p>		<p>Building on from this definition, we want to ensure that all residents are involved in decisions that affect them</p> <p>Consultation is not enough. To us, working together means more community engagement, resident-led commissions, devolution of powers for decision-making. Great successes have been achieved through working towards true co-production, such as the work of the Disabled Residents Team on the Civic Campus redesign and redevelopment.</p>
Resident Involvement LINKED STRATEGY: RESIDENT INVOLVEMENT STRATEGY 2020		
<p>Embedding co-production in what we do will ensure that more of our residents are actively involved in new projects from start to finish.</p> <p>The new Resident Involvement strategy creates opportunities for our residents to get involved in decision making in the ways that best suit them.</p> <p>Built from residents' expectations, the strategy provides an essential and consistent framework for the voices of Council housing residents to be heard.</p>		<p>One of the main findings from the Hackitt Report, the Independent Review of Building Regulations and Fire Safety, is the importance of landlords listening to their residents' voice and acting on what they are saying.</p> <p>This Resident Involvement Strategy promotes this fundamental principle of co-production. Involving residents who live in Council housing properties is part of the Council's wider commitment to supporting connected communities across the borough and delivering better services.</p>

Meeting the needs of older residents <i>LINKED STRATEGY: OLDER PEOPLE'S HOUSING STRATEGY 2018</i>			
In 2018, we published the Older People's Housing Strategy which looks at improving housing services for older people in the borough. The strategy is built around key principles of early intervention and prevention, partnership working, and a customer-focussed approach.		Building on the work of the Older People's Commission and Older People's Housing Strategy, we support intergenerational projects, re-introducing convalescent homes, continuing the provision of free carers, and becoming the very first dementia friendly council by training dementia ambassadors.	
		These measures, and other work already underway, will empower our residents to make informed choices about their housing options, ensuring their changing needs are met as they age.	
Meeting the needs of disabled residents <i>LINKED STRATEGY: DISABLED PEOPLE'S HOUSING STRATEGY 2020</i>			
Following on from the ground-breaking changes proposed by the Disabled People's Commission, the Disabled People's Housing Strategy sets out our approach for meeting the housing needs of disabled people through provision of housing services shaped and influenced and co-produced by and for Disabled residents.		Learning from this positive experience, we will develop good practice standards of for co-production. We will start introducing co-production in all our projects going forward; including review of the aids and adaptations service, re-assessing our housing information and communications with disabled residents and developing closer working between Housing and Social Care.	
Developing the Disabled Residents Housing Group and implementation of the actions from this strategy will make positive changes in the services we provide to disabled people, because we will be directly responding to the experiences of disabled residents.		In 2020, the Scheme of Allocations was been updated to ensure disabled residents are prioritised for adapted properties, and people with Special Educational Needs do not lose their local connection by being out of borough to access SEN services. We also lowered the community contribution threshold for disabled residents.	
		We will now work with disabled residents to co-produce a new online digital platform to advertise and allocate social housing stock.	
		Our other actions will also include updating our Accessible Housing register, so that we have better knowledge about our tenants and the homes they live to ensure they are suitable and fit for purpose and enable us to deliver effective services.	
Meeting complex and multiple needs			
No two people are the same. The lives and		We constantly seek to improve services to	

<p>experiences of our residents are varied and diverse, as are their specific needs. Knowing this, we will work better together for residents using our services.</p> <p>Through attention to important moments in people's lives, such as leaving care or transitioning from childhood to adulthood with learning disabilities, we will support residents along the journey.</p> <p>Residents want flexible, responsive services that adapt to their individual needs.</p> <p>.</p>		<p>vulnerable residents. For example, we are now completing the Domestic Abuse Housing Audit (DAHA) to improve our service to domestic violence survivors</p> <p>We will continue to focus on commissioning fail-safe floating support, and good supported housing services to assist vulnerable residents through changes and to develop skills for independent living. We are now the first dementia friendly council, with newly trained dementia ambassadors. Moving forward, we will establish strong internal mechanisms to provide a wrap-around service, ensuring no one is left behind.</p>
Working on community		
<p>We are placing an emphasis on fostering a strong community which comes together to end exclusion and loneliness. There are lots of projects underway to help our residents build confidence and find their place in the H&F community. For example, crowd funding initiative BEAM helps vulnerable residents gain skills and training.</p> <p>Going forward, we will look at innovative ways to link these opportunities with housing options. We are also running more apprenticeships within housing and looking at finding more opportunities with our partners.</p> <p>Removing barriers to opportunity</p>		<p>In partnership with Citizens Advice Hammersmith & Fulham, we've established eight weekly digital hubs where our residents can drop in and learn how to use their electronic devices, access the internet, use council services, and keep in touch with friends and family. The digital hubs are all located in our tenants and residents' halls, helping to promote thriving and supported communities.</p>
<p>The Scheme of Allocations has been updated to ensure disabled residents are prioritised for adapted properties, and people with Special Educational Needs do not lose their local connection by being out of borough to access SEN services. We will now work with disabled residents to co-produce a new online digital platform to advertise and allocate social housing stock.</p>		<p>Other projects on the horizon which will improve prosperity, employment and therefore access to more housing options include: upskilling projects, employment-focused ESOL classes, more opportunities for care leavers, further rollout of the popular Street Elite project, providing sports coaching for young, at-risk people. We will also foster strong links with Adult Learning and local computer literacy courses to support independence.</p>

Action Plan:

1. Co-produce a new aids and adaptations process with disabled residents and Publish the new Disabled Residents' Housing Strategy
2. Standardise co-production best practice across new projects
3. Establish Co-production briefs in upcoming Council-led housing developments
4. Co-produce Housing related Communications and information

5. Establish a co-production focussed Disabled Residents Housing Group to work with us on policies, service provision, and decision making
6. Review and update the Older People's Housing Strategy
7. Transitions planning: develop co-working and feedback mechanisms with Social Care to support residents through major life changes
8. Co-produce a new online digital platform to advertise and allocate social housing stock
9. Establish training programme for all front-line staff on domestic violence and abuse awareness, trauma awareness, mental health awareness, attentiveness to issues including human trafficking and forced marriage, and drug and alcohol awareness, and become a trauma informed Council

OBJECTIVE 2: SAFE, SUSTAINABLE HOUSING

Our commitments:

<i>Put building safety at the heart of our work</i>		
Linked Strategy: Housing Asset Management Strategy		
<p>H&F are strongly committed to putting the safety of residents first.</p> <p>The new social housing white paper puts as number one: To be safe in your home. We are carrying out far-reaching work on that basis.</p> <p>In July 2019, we committed to an over £100 million capital delivery programme, the bulk of which is compliance based. This programme is set out in the Housing Asset Management strategy.</p>		<p>The new Building Safety bill puts resident safety at the heart of higher risk buildings; it will be a legal requirement. We are in the process of converting the residents group FRAG (Fire safety Residents Action Group) to a building safety group, who will help ensure these important safety requirements are met requirements are met.</p> <p>We are prioritising gas, water, electrical, lift and asbestos safety.</p>
Begin to retrofit homes to a net-zero carbon standard		
<i>Linked Strategy: Climate and Ecology Strategy</i>		
<p>H&F has declared a climate emergency with a net zero carbon target to be met by 2030.</p> <p>At present, gas boilers contribute over 40% of the carbon emissions in H&F. To decarbonise our homes, we need to make them more energy efficient and change how they are</p>		<p>To meet our decarbonisation target, we have developed a new Climate and Ecology Strategy, with an ambitious objective to retrofit homes to a net-zero carbon standard.</p> <p>We will not be able to decarbonise all of our housing within the lifetime of this strategy. However, the work we start now</p>

heated.		will put us in a strong position to achieve zero carbon by our 2030 goal.
<i>Build new homes to a net-zero standard</i>		
Building homes to a zero-carbon standard now would reduce the need for further retrofitting before 2030.		We are looking at industry best practise on how to work towards building zero-carbon standard homes as standard.

Action Plan:

1. Ensure compliance with building safety requirements by carrying out a major capital delivery programme through our Asset Management Strategy
2. Support the work of a new residents' action group for building safety
3. LINKED STRATEGY Begin delivery of the Climate and Ecological Emergency Strategy action points for housing
4. Deliver on the council housing action points from the Climate and Ecology Strategy
5. Begin retrofitting our council homes as part of the Climate and Ecology Strategy
6. Continue to apply for central government funding to support the retrofit of homes now
7. Explore net-zero industry best practise for new homes that we build
8. Continue to pilot innovative approaches to retrofit fitting and building net-zero carbon homes
9. Produce accessible information for residents on how to reduce energy usage

OBJECTIVE 3: MAKING H&F A GREAT PLACE TO LIVE

Our commitments:

'I'm already proud to live in Hammersmith and Fulham!' – H&F Resident

An ethical and supportive council		
<p>We are leading the way as a socially-conscious Council. Steps we are taking towards being a council that protects and supports vulnerable residents include; no more bailiffs for council tax debts, using ethical methods of debt collection instead; using our full powers to tackle rogue landlords; helping improve conditions in the private rented sector, and working to end no fault evictions.</p> <p>We are also developing stronger internal working mechanisms to provide services to vulnerable tenants, such as streamlining hospital discharge plans with housing services to keep residents feeling secure when they are unwell.</p>		<p>New joint working mechanisms with Social Care will mean no-one gets lost between services.</p> <p>We will continue to provide good services for good value, making sure government cuts are not passed on to vulnerable residents in the form of reduced services. We will proudly continue supporting Syrian refugees to access housing and services. Passionate about equality and inclusion, we're doubling our efforts to ensure equality within housing services.</p>
Productive joint working with Housing Associations		
<p>Collectively, Housing Associations provide almost as many homes in Hammersmith and Fulham as the council does; housing 14.9% of H&F residents. Strong relationships with our housing association partners are essential to supporting good homes for residents across the borough.</p> <p>Housing associations with housing stock in the borough have expressed a keen interest in working more closely with us, confident this will provide a better experience to all our residents.</p> <p>We have started a Housing Associations liaison programme to work better together on housing allocations, nominations, estate management, welfare reform issues, homelessness prevention and more.</p> <p>We are also looking at the big picture and addressing the small details that matter to tenants; such as tenant handbooks and approved contractor lists for small repairs.</p>		<p>We recognise that our communities are supported by many different social housing landlords. We've worked with the residents of Rainville Estate to establish an Estate Forum to bring together residents who have different landlords, but share the same space and aspirations for where they live.</p> <p>These improvements will provide better housing for our residents and tenants, set in the context of new greening projects and more opportunities for residents to feel part of the H&F community. We want to make our tenants proud to live in H&F social housing.</p> <p>We will continue to share our knowledge and learn more from our partners, so we can share best practices across the board, raising housing standards and improving customer services. We will also continue supporting Housing Associations in their roles as fellow major landlords, preventing homelessness.</p>
Productive joint working with Private Sector Landlords		

<p>Collectively, private landlords provide almost as many homes in Hammersmith and Fulham as social housing does. Strong relationships with private landlords are essential to supporting good homes for residents across the borough.</p> <p>The council takes a risk based approach to complaints of disrepair, and will always give landlords an opportunity to put things right. Only if the landlord is negligent or unresponsive will enforcement action be taken, but to protect tenants this must be done in a timely manner with a minimum of delays.</p> <p>The council publishes information about minimum housing standards, including space and amenity standards in houses and flats in multiple occupancy (HMOs), and will advise landlords and tenants on request.</p>	<p>During 2021, the council will consult publicly about whether to renew the discretionary licensing schemes for HMOs and Selective Licensing streets from 2022, including whether amendments should be made to any re-designated scheme.</p> <p>The council will use the full range of powers to deal with the small number of rogue landlords when necessary, such as financial penalties, rogue landlords' database, banning orders, rent repayment orders, and will enforce the smoke alarm, carbon monoxide, electrical safety and energy efficiency regulations.</p> <p>The council will play its part in returning empty dwellings to use when possible to do so, and encouraging energy efficiency in private homes.</p>
Better home services for residents	
<p><i>“Improving the quality of current housing stock owed by H&F is paramount” - H&F resident</i></p>	
<p>We are committed to maintaining our properties so our residents can enjoy their homes.</p> <p>The council's repairs service is now back in-house. Going forward, we will continue working with our residents to repair and maintain our housing stock.</p> <p>Following a process of feedback and consultation, residents' expectations have now been woven into contracts with new repairs contractors.</p> <p>Moreover, we are working on being a better customer to get the best out of our contracts; setting up common principles for clienting, as well as creating action plans.</p>	<p>More surveyors and more inspections mean higher quality housing stock. So, we have employed more surveyors with a range of expertise, and we're changing our ways of working so they spend a higher proportion of their time on inspecting buildings and homes</p> <p>In addition to this, we are providing residents the services they want including concierges, a handyperson scheme, and co-producing information leaflets on contractors.</p> <p>Importantly, we are determined to improve the proportion of our stock meeting Decent Homes standards.</p>

Protect and use what we have	
<i>“Locally, a survey of empty or disused properties is a priority. Where possible, and with the necessary planning permission, these properties should be converted into affordable rented homes.” H&F resident.</i>	
<p>We are committed to using our resources well and in the interests of our residents. This means protecting our estates, working with Homes for Residents, and rejuvenating the local area. In times when many are without adequate housing, empty homes are a total waste.</p> <p>We will make a point of bringing empty homes back into use, in line with our recent doubling of Council Tax for second homes.</p>	<p>Our new Asset Management Strategy will ensure we use what we have the best way we can. We will also ensure homes we manage will not sit empty, implementing shorter turnaround times on void properties, and higher letting standards.</p> <p>We are using our data to better understand patterns in repairs reporting, so we can focus on preventing common issues rather than reacting to them when they arise. Following re-designs of our voids process and letting standards, we’re focussing on streamlining the voids process from beginning to end.</p>
Healthy, Prosperous Communities	
<i>“All citizens should live together and in total harmony” – H&F resident</i>	
<p>In 2015, H&F was the 7th most deprived borough in the UK in terms of living environment. We resolved to make this sad statistic a distant memory. We are working full force to make H&F the greenest borough in Britain, with added cycle parking, electric charge points, cleaner streets, new hedges and bird boxes, community growing gardens, and green roofs and grass replacing concrete.</p>	<p>With our partners, we’re making H&F a healthier place to live, prioritising pedestrian spaces through new car-free developments. Our Climate and Ecological Emergency strategy that will deliver increased green space and energy efficiency in our homes. It will also ensure that our homes are adapted for the changes in climate we are likely to see in the next 5 years.</p>
<p>We have a strong track record on education, training and employment; before COVID-19 led to a spike in unemployment, our employment level was 77.7%, above average for London and the UK. We want to support residents back into employment where it has been lost, and regain that great record. We are creating even more opportunities for residents, providing a multi-service</p>	<p>We support community building in H&F: our mixed-tenure, mixed-needs and mixed income developments will fight against the shameful trends of ‘poor doors’, and we stand against segregated housing for Disabled people and segregated play areas for children.</p> <p>Fundamental to our vision of a healthy, prosperous community is our strong</p>

support hub, and 'BEAM'; a crowd-funded employment and training initiative, as well as continuing support around welfare reform. Supplementing our popular adult learning centre, we'll be using more of our buildings to teach computer skills and literacy, using council resources to empower people and tackle social and economic exclusion, when it is safe.	<p>continued focus on enhancing safety for tenants, including the continuation of the Fire Safety Plus offer for individual homes. We are prioritising gas, water, electrical, lift and asbestos safety.</p> <p>We are also investing in LED lighting across estates, a new warden call system in sheltered housing, upgrading fire doors in higher risk buildings and carrying out an ongoing lift and communal boiler replacement programme.</p>
Through our new Resident Involvement Strategy , and our commitment to co-production, our Housing Representatives Forum and Resident Involvement Groups, we will work with our residents to provide better services to the community.	Our new Resident Involvement Strategy sets a target of hearing more resident voices by doubling the number of residents involved. We also want to help people get involved who better represent the full diversity of the borough. In doing this, we're looking to connect residents, enable better communication, share best practice, and offer learning and support, so they can have a greater influence over housing.

Action Plan:

1. Ensure new developments follow the 2016 London Housing Design Guide Standards
2. Raise awareness of housing standards in the private sector and tackle landlords who do not comply with minimum standards
3. Consult about re-designation of discretionary licensing schemes
4. Create a local contractors list and Reintroduce a handy person scheme
5. Establish a volunteering programme for staff in the Economy department to give back to the communities they serve. We'll set up team challenges for staff to use at least one of their volunteering days per year for things like garden clearances, planting, and painting.
6. Explore the St Ives planning restriction model so a newly built property can't be sold as a second home
7. Review how Housing and Social Care work together to support smooth hospital discharge processes

OBJECTIVE 4: DELIVERING MORE AFFORDABLE HOMES FOR RESIDENTS

Our commitments:

More homes for residents, which reflect needs		
<p>We don't just want to build more homes, we want to build the right homes for our residents. We also want housing to be genuinely affordable: prioritising council housing-level rents in new developments. We are carrying out tenancy audits: getting to know our residents better to provide the right mix of affordable housing options, including homes for social and private rent, ownership, and part ownership. Accurate tenant information will also show us who requires accessible housing through the new accessible housing register.</p>		<p>Our future development plans will reflect residents' needs, including the needs of larger families; providing housing options to suit all budgets and needs in mixed income and tenure developments. In line with this, we are also working to develop more much-needed pitches for our Gypsy and Traveller communities.</p>
Residents prioritised for new schemes		
<p><i>"Affordable housing is essential for working people." – H&F resident</i></p>		
<p>Residents want H&F homes to be used as homes, not investments for second home buyers and speculative purchasers. Exploring the St Ives model on planning restrictions, we will look at ways to discourage new builds for second-home use.</p>		<p>We will also ensure that residents are given priority for all new genuinely affordable housing schemes, and that families are not placed outside the borough in temporary accommodation.</p> <p><i>LINKED POLICY: Defend Council Homes Policy</i></p> <p>We will follow the principle that residents are entitled to participate fully in decisions affecting the future of their homes as set out in the Defend Council Homes Policy, where proposed redevelopment is on council housing land.</p>
Innovate to provide homes quickly		
<p>We are always exploring where can build more housing for our residents. and now we will consider modern methods of construction to deliver quality homes faster.</p>		<p>We are not alone in our drive to innovate; many of the Housing Associations we have spoken with express an interest in working with us to develop exciting new schemes.</p>

Getting good deals for residents		
We are committed to making deals which enhance our financial and social policies. This applies to working with Housing Associations to provide more genuinely affordable housing, and making smart, money-saving deals with developers.		As always, we continue to examine our finances practices and resources very carefully to free up funding for new homes and cut waste to ensure we are always ruthlessly financially efficient .

Action Plan:

1. Deliver at least 1,500 genuinely affordable homes, prioritising larger flats and homes for families.
2. Deliver 500 homes for affordable part-ownership homes-to-buy, prioritising residents.
3. Use s106 and fast-tracked planning to encourage a high proportion of affordable housing within new developments in line with the Affordable Housing Delivery Framework
4. Make use of funding for 'London Living Rent', 'London Affordable Rent' for households on low incomes and 'London Shared Ownership' in line with the London Housing Strategy
5. LINKED STRATEGY Ensure best use of our assets in line with the new Asset Management Strategy
6. LINKED STRATEGY Ensure that we work and engage with residents as set out in the Defend Council Homes Policy when proposed developments are on council housing land

OBJECTIVE 5: PREVENT HOMELESSNESS AND END ROUGH SLEEPING

Our commitments

A robust approach to Homelessness reduction		
<i>"Homelessness is shocking in such a wealthy society" – H&F resident</i>		
<p>Preventing homelessness and ending rough sleeping are top priorities for residents, and for us.</p> <p>Here we outline what we are doing now, and pave the way for an even more ambitious Homelessness and Rough Sleeping Strategy.</p> <p>Following consultations with residents, the new Strategy will go further than this Housing Strategy and outline, in more detail, how we will respond to new duties placed on local authorities in the Homelessness Reduction Act.</p> <p>Before the COVID-19 pandemic, H&F already had a growing number of people sleeping rough, and work was already underway to help. Importantly, we want to act before people reach this crisis point.</p> <p>To gain insight into what rough sleepers really need to happen, we established the independent Rough Sleeping Commission in 2017. The commission's recommendations are reflected here in this Strategy, and will be further put into action through a new Homelessness and Rough Sleeping strategy.</p>		<p>All of the work we are doing is underpinned by three key principles;</p> <p>Early intervention and prevention Focusing our services and partnerships on addressing homelessness early, before residents reach crisis point; building robust, people-centred solutions to homelessness.</p> <p>Partnership working Finding ways to work more closely with third sector partners and other public authorities to prevent homelessness; recognising that we all have an important part to play in early intervention and supporting residents.</p> <p>Customer focused approach Through enhanced partnership working, early intervention and more efficient handling of residents' cases, we will improve residents' experience and develop a seamless and collaborative way of working to serve our residents. Building on the three principles of early intervention, partnership working and better understanding homeless people's experiences, we continue to work towards ending rough sleeping in Hammersmith and Fulham.</p>
<i>"Homelessness is definitely the highest priority: the number of people on the streets is distressing" – H&F resident</i>		
<i>LINKED STRATEGY: Upcoming - Homelessness and Rough Sleeping Strategy 2020</i>		
Work together on early intervention		
Working with a range of third sector partners and other public bodies to maximise early intervention and		The third sector, community agencies, Registered Providers and other Council colleagues have a big part to play to help us

homelessness prevention. The Homelessness Reduction Act emphasises prevention rather than relief of homelessness. The Act places a 'duty to refer' on public bodies who come into contact with residents who are at risk of homelessness.		prevent homelessness. The 'duty to refer' is designed to help ensure that services are working together to prevent homelessness by considering a resident's housing situation when they come into contact with public services, to ensure no one falls through the net.
Delivering the right housing solutions		
Since the implementation of the Homelessness Reduction Act, demand for housing assistance has increased by over 200%. We deploy an innovative approach to meet the growing demand for housing solutions.		By initiating the delivery directly and in partnership with housing associations and developer partners, we will maximise the delivery of affordable housing. We will continue to review the Council's Housing Allocation Scheme to ensure we meet the needs of those residents with the greatest housing need.
Improving customer experience and making every contact count		
We work to ensure the quality of contact that a customer has is always the best it can be, despite working within the constraints of the homelessness and welfare benefit legislation. People who approach our services are often under massive stress.		It is important that people feel supported and listened to, and advocated for during their contact with the service. We also want contact with us to be straight forward – that's why we're developing more effective and collaborative ways for departments to work together, reducing gaps in service.
Delivering safe housing solutions		
In 2017, the devastating loss of life in the Grenfell Tower fire brought health and safety issues in social housing to national prominence, driving a fundamental review of approaches to fire and general health and safety across all tenures.		The loss of a private rented tenancy is the second biggest reason for homelessness in H&F. While providing social housing to those who are in need, where appropriate we also help households tackle the root causes of the crisis and help them to return to independent living, rather than to consider them to be permanently vulnerable and take them out of the private housing market for good. Advice and intervention will be offered to prevent unlawful eviction or harassment of tenants by private landlords.
Supporting people		

<p>Our role involves engaging with landlords at all levels to make sure they're offering a good standard accommodation. We will set an example for private landlords, use our powers of persuasion and negotiation to improve standards, and, where needed, step in to enforce robustly against inadequate stock maintenance and poor management in the private sector. Our work on tenancy sustainment is crucial: sustaining tenancies where we can to control reoccurring cycle of homelessness.</p> <p>We are helping people by extending Welfare Reform mitigation, and working with Housing Associations and the 3rd sector to prevent homelessness.</p> <p>We will continue to work in partnership with Children Services and Health and other statutory and non-statutory agencies and the third sector to support survivors of domestic abuse into safe accommodation and to reduce exposure of children to domestic abuse.</p> <p>Avoidance of housing children in Bed & Breakfast: we have successfully retained zero families with dependent children in bed and breakfast or nightly rate accommodation since 2015.</p>	<p>Universal Credit is putting an increasing number of residents living in the private sector at risk of homelessness. The COVID-19 pandemic has seen a sharp spike in claims. Increased access to employment will result in increased social mobility and an increased ability for homeless applicants to afford rents in the private sector. The move to those referred into sustainable full-time employment will enhance life opportunities for these vulnerable groups.</p> <p>Working with Private Sector Housing Units: our promise is to be vigilant in reporting rogue landlords and eliminating them from council's procurement process. It is important that the council supports responsible tenants and ensures that landlords provide a good quality accommodation offer.</p> <p>Reducing the use Temporary Accommodation: we will adhere to the principles we set out in the Temporary Accommodation Placement policy when we place households in temporary accommodation.</p>
<p>Defining Rough Sleeping</p> <p><i>"People sleeping, about to bed down (sitting on/in or standing next to their bedding) or actually bedded down, in the open air (such as on the streets, in tents, in doorways, parks, bus shelters, or encampments). People in buildings or other places not designed for habitation" - The Ministry for Housing, Communities and Local Government (MHCLG)</i></p> <p>We use a wider definition to include, in addition to the people above, people who are at a high risk of sleeping rough for the first time or returning to rough sleeping. For example: former rough sleepers in supported or other temporary accommodation, sofa surfers who were previously, or at risk of rough sleeping again, some may be staying with relatives and friends on a temporary basis.</p>	
<p>Ending Rough Sleeping in H&F</p>	
<p>H&F is passionate about ending rough sleeping; we don't think anyone should have to sleep rough.</p>	<p>Some of these recommendations include:</p> <ul style="list-style-type: none"> • Expanding Housing First.

<p>We established an independent Rough Sleeping Commission in 2017. The expert-led Commission reviewed literature and best practice; took written and verbal evidence submissions from key stakeholders including 108 individuals with experience of rough sleeping, and carried out a review of local services and national and international best practice.</p> <p>The Commission concluded that implementing a set of robust recommendations and we have established a Delivery Partnership to oversee the implementation of the recommendations.</p>	<ul style="list-style-type: none"> • Promoting community engagement and raising public awareness about rough sleepers. • Improving co-ordination of local services and collaborative working to end rough sleeping • Increasing access to secure, affordable housing for rough sleepers. <p>One of the main things we are doing is expanding Housing First. Housing First is an innovative service to assist rough sleepers and other homeless people with the most complex needs. Evidence indicates that through the provision of intensive, flexible and person-centred support improvements are made in health and well-being and tenancy sustainment rates. H&F has been piloting Housing First since 2016, and will be expanding the scheme.</p> <p>Due to COVID-19, we've had to reassess options such as crash pads in favour of self-contained options for rough sleepers. We're adapting and looking to re-commission rough sleeping services which work now.</p>

Action Plan:

1. Carry out the Rough Sleeping Commission's recommendations through adoption and delivery of a new Homelessness and Rough Sleeping strategy
2. Maintain our record of having no families in B&B accommodation
3. Work with Registered Providers towards developing a standardised homelessness prevention referrals protocol
4. Review information sharing protocols between departments to ensure seamless support
5. Implement a stronger prevention framework across a range of organisations, including preventing unlawful eviction and harassment
6. A Better Co-ordinated Emergency Response
7. Ensure access and adequate supply of a range of housing options and support for rough sleepers or people at risk of rough sleeping
8. Review all existing supported housing services and re-commission the pathway

STRATEGY ON A PAGE

The change we will bring together in housing

Strategic Objectives	Actions
1 WORKING WITH RESIDENTS TO MEET HOUSING NEED	<ul style="list-style-type: none">• Commit to co-production to make sure residents are involved on housing issues which affect them, doing things with residents not to them
2 SAFE, SUSTAINABLE HOUSING	<ul style="list-style-type: none">• Put residents' safety at the heart of our work, with a strong focus on ensuring building safety. Plan for a zero-carbon future by retrofitting homes now
3 MAKING H&F A GREAT PLACE TO LIVE	<ul style="list-style-type: none">• Make residents proud to live in H&F by supporting prosperity, community, health and safety, and becoming the greenest borough in Britain
4 DELIVERING MORE AFFORDABLE HOMES FOR RESIDENTS	<ul style="list-style-type: none">• Innovate to get good deals for residents and build the affordable accommodation they want and need
5 PREVENT HOMELESSNESS AND END ROUGH SLEEPING	<ul style="list-style-type: none">• Deliver the recommendations of the Rough Sleeping Commission develop a new Homelessness and Rough Sleeping Strategy

NEXT STEPS

This Housing Strategy presents our approach to housing over the next five years. Tying into key linked strategies, such as the Homelessness and Rough Sleeping Strategy, Resident Involvement Strategy, Disabled People's Housing Strategy, Older People's Housing Strategy and the Asset Management Strategy, this Housing Strategy will change the way we deliver housing services for the better.

Our embedded action plan shows how we will

meet the commitments under each of our strategic objectives. These actions broadly describe how the Strategy will be implemented. Our action plan will be monitored closely and reported on regularly to ensure our objectives are being put into practice.

The Strategy is an 'live' document, so the action plan will adapt to accommodate the changing landscape in housing over the next five years, any changes made

will be to ensure delivery of our commitments.

2020 has been a challenging year for residents and services alike. But, H&F have shown we are adaptable and able to provide good services in the hardest circumstances, when they were needed most. This Strategy is our ambitious, proactive plan to provide great, affordable housing and accessible services for all; the change we will bring together.

Appendix B – H&F Home Buy Allocation Scheme

Hammersmith & Fulham Council

Home Buy Allocation Scheme

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1. THE HOME BUY ALLOCATION SCHEME EXPLAINED

The Home Buy Allocation Scheme sets out the Council's overall approach to allocating intermediate homes available to applicants on the H&F Home Buy Register. These will be applicants who cannot afford to access open market housing in Hammersmith & Fulham and do not otherwise qualify to access affordable housing for rent that can be accessed under the Housing Allocation Scheme.

In more detail, the H&F Home Buy Allocation Scheme seeks to:

- Firstly, make clear to applicants seeking Home Buy opportunities what criteria needs to be met to access the H&F Home Buy register and what products are available.
- Secondly, make clear to developers and housing associations (also known as

Registered Providers) what the Council's approach to Home Buy is, particularly in respect of affordability.

- Thirdly, to align the Council's approach to allocating homes under the H&F Home Buy Scheme with the approach the Council has adopted for social housing, as set out in the Housing Allocation Scheme, with specific reference to Local Lettings Plans.

There are more detailed associated documents that address specific issues regarding registration and the kind of information that applicants need to provide the Council in order to access the H&F Home Buy Register. These are available from the Council's Home Buy team whose contact details can be found at the end of this document.

2. OUR INTERMEDIATE HOUSING PRODUCTS

The rationale for intermediate housing is a very simple one: it is for people who do not qualify for social housing and who cannot afford open market for sale housing. It is normally the case that the cost of intermediate housing will be lower than the cost of open market housing (including private rented housing) but higher than the cost of social rented housing.

2.1 Intermediate Housing benefits from three characteristics; the rent

on the home is discounted, the purchase cost of the home is discounted. and both the rent and the purchase cost of the home is discounted.

2.2 Service charges (e.g., cleaning and maintenance of communal and environmental areas; communal heating; management costs, etc) will be an additional cost, making up total 'housing costs'.

2.3 As a guiding principle, the more the discount, the lower the housing cost. But this means the cost of providing the home is greater. Given the high house prices in Hammersmith & Fulham, the discount can be hundreds of thousands of pounds for one property, which means the subsidies involved or planning obligation provided are a significant financial consideration for the contracted developer.

2.4 There are four main Intermediate Housing products, with a number of variations within each one:

2.4.1 Shared ownership: Applicants purchase on a leasehold basis paying between 25 and 75 per cent of the property value and pay a low rent on the remaining property value to a housing association. This means a tenancy will be created. The applicant is responsible for 100 per cent of the maintenance and is likely to pay service charges if the property is a flat. Purchasers can buy additional shares up to 100 per cent, known as 'staircasing', if their financial circumstances allow them to do so.

2.4.2 Intermediate Rent: These are homes, typically let by housing associations, at below market rent, thereby enabling tenants to save for a deposit. Rents are usually charged at up to 80 per cent of market levels. However, the Council will be seeking

to demonstrate affordability for people on the H&F Home Buy Register and may seek to secure greater discounts.

2.4.3. Council Shared Equity:

Formerly known as Discount Market Sale, is an intermediate housing product where a newly built property is purchased at a discounted price with the unsold equity held by the Council in perpetuity. This can be achieved when the development is negotiated with the Council in its planning authority role, the discount is stipulated to try to help low and middle-income earners access the property ladder. The purchaser(s) buy the percentage of the property available after the discount with nothing to pay on the unsold equity. Should they decide to sell the property, it is sold at the same percentage at the prevailing market value, ideally to another prospective purchaser from the H&F Home Buy register.

2.4.4 Resales:

These are previously owned Shared Ownership or Council Shared Equity homes that were built and sold in the past and are now being resold by their current owners.

In summary, the Council is generally supportive of all the intermediate products described above. However, it will always seek to ensure that any intermediate housing product that is developed, is demonstrably affordable to those registered with the Council's Home Buy service and seeking intermediate housing and that prospective applicants will be able to afford to sustain the housing costs of living in the homes over the medium to long term.

There may be housing schemes and/or products that emerge but do not reflect the current descriptions in Section 2.4 above and/or Qualification & Priority criteria described in Section 4 below. Such schemes may be marketed separately by the Council.

3. INTERMEDIATE HOUSING PROVIDERS

There are only a few organisations that provide Intermediate Housing. They are principally:

3.1 Housing Associations –who have a strong record in delivering intermediate housing products. Organisations such as Notting Hill; Peabody; Shepherds Bush; Catalyst

and A2Dominion (not an exhaustive list) all have a track record of delivering intermediate housing in the Borough and nationally.

3.2 Developers – can also be housing associations, but if they are private developers, they usually contract a housing association to deliver the affordable housing element of the development. Historically, Developers have only directly delivered and sold the Council's Shared Equity product.

3.3 Hammersmith & Fulham Council – in its 'direct delivery' role has a development programme of building new homes which will deliver a range of intermediate housing tenures alongside social rented housing.

The Council's Home Buy service takes responsibility for nominating to all intermediate housing opportunities in the Borough. This will be structured through nomination agreements for all housing developments.

4. QUALIFICATION AND PRIORITY

4.1 When a property becomes available, H&F Home Buy will advertise the opportunities to applicants registered on the H&F Home Buy Register through its webpage.

4.2 Applicants will be able to register their interest with H&F Home Buy

online by logging into their applications. Once the property has been viewed and interest confirmed, H&F Home Buy will produce a prioritised shortlist. Successful applicants will receive purchase or rental offers either through the Council or the registered provider.

Given the demand for intermediate housing, we expect more people to express interest in schemes than the Council has available properties, so H&F Home Buy must prioritise which applicants will be given the opportunity to purchase.

QUALIFICATION

4.3 Regarding qualification for the H&F Home Buy Register and its products, applicants must:

1. Live or work within Hammersmith and Fulham
2. Be fully registered with H&F Home Buy Unit with an up-to-date online application
3. Not be a home owner (Note: exceptions to this rule will be where an applicant who is currently in a recognised intermediate home ownership property and in need to move to a larger home). Such applicants will have to have commenced the sale process of their existing home and must have at least reached the 'exchange of contracts'

stage on the sale of the owned home before being considered for a Shared Ownership or Council Shared Equity property.

4. Have a household income not exceeding the income thresholds set out in this allocation scheme unless otherwise agreed in scheme-specific planning agreements¹.
5. Not be able to purchase a comparable property on the open market when utilising their whole available deposit and household income declared on the H&F Home Buy Register application. Loans for

¹ Except for some resale properties

income from a family member are permitted.

6. Be eligible under the Council's Housing Allocation Scheme.

PRIORITY

4.4 The Council follows government and local priorities when deciding who will be prioritised for Home Buy properties. Priority shall be given in the order listed below (the first two have joint priority):

1. Social tenants in either council housing or Registered Provider housing for example housing association accommodation, where the Council will gain the nomination of the vacated property. This will include council tenants on Secure tenancies or Assured housing association tenants or 5-year housing association tenants on Assured Shorthold tenancies but exclude intermediate rent properties
2. Armed Services (and Ex Armed Services) personnel (as defined in the Note below) living or previously living as an adult preferably for twelve consecutive months in the borough, and Key Workers living or working in the borough
3. Homeless Working Households in Temporary Accommodation
4. Disabled applicants who are wheelchair users (See Note 5.5 below)
5. Households **living** for twelve consecutive months in the Borough
6. Households **working** for twelve consecutive months in the Borough
7. Households living or working in the borough with an income not exceeding the income thresholds for Affordable Housing which are otherwise from time to time agreed by the Council in writing and permitted by the criterion set out in the Home Buy Allocation Scheme

8. Households with an income above the level specified in 8, will only be for resale of home ownership products

4.5 Households will be prioritised in order of need for the type or bedroom size of the property. For family-sized properties, households with a need, particularly with children, will be prioritised.

As a general principle, an applicant's household bedroom need will have more weight than that of an applicant who wants but doesn't need an additional bedroom irrespective of the priority grouping. Where an applicant (or applicants) are expecting a child, additional bedroom need will be considered after the second trimester of the pregnancy, with necessary evidence provided.

4.6 Within each priority band, applicants shall be prioritised in ascending order of their yearly gross income.

4.7 The Council has adopted the following definition of eligible armed (and ex-armed) services personnel as follows:

To be considered a priority, armed forces personnel must have completed basic phase one training and fall into one of the following categories:

- *Regular service personnel (including Military Provost*

- Guards Service in the Army, Navy, Air Force)*
- Clinical staff (excluding doctors and dentists)*
- MoD Police Officers*
- Uniformed staff in the Defence Fire Service*
- Ex-regular service personnel (who have served in the Armed Forces for a minimum of **six years** and can produce a Discharge Certificate, or similar document). Applications must be within 12 months of discharge.*
- The surviving partners of regular service personnel who have died in service may be eligible to be prioritised where they apply within 12 months of the date of being bereaved*

In addition, the following roles shall be prioritised for Intermediate Rent only:

- Full Time Reserve Service (Full Commitment)*
- Individuals/Officers who have not completed basic training*

4.8 Where a unit has been allocated to a Council tenant living in LBHF, the resultant void must be used in accordance with nomination agreements for social rented properties.

4.9 The Council reserves the right to change the prioritisation model and any other part of this Home Buy Allocation Scheme at any time without notice. This will be agreed by the Director of Housing responsible for Housing Options in consultation with the Cabinet Member for Housing.

4.10 There may be occasional schemes which have attracted specific funding which may require variations on the eligibility and qualifying criteria outlined above.

5. SHORTLISTING

5.1 The Council currently has over **3,000** applicants on its Home Buy Register. This means that when schemes are marketed, they are often over-subscribed. The Council, as part of its shortlisting process will assess, the applicant's priority (as described in 4.4 above); their income; and their savings when considering who should be allocated a Home Buy opportunity. In the case of two bedrooms or more, priority will be given to households with children.

The Council will also be mindful of its statutory equality duties to ensure that a suitably wide range of the Hammersmith & Fulham community accesses Home Buy opportunities.

5.2 The Council acknowledges the Mayor of London's priority to facilitate greater choice, mobility and flexibility for Londoners. The Council will work with ~~his~~ its representatives to ensure local and broader regional housing priorities

are met through the operation of this H&F Home Buy Allocation Scheme. Where intermediate housing is not nominated to a local resident/worker after an agreed period, this may lead to the operation of a "cascade" mechanism whereby such homes are available to applicants outside the Borough. Hammersmith & Fulham applicants will retain their local priority for the homes during the cascade period in line with the priorities set out

HOUSING FOR DISABLED APPLICANTS

5.3 The Council as part of its planning approach requires that *all new build dwellings should* meet the Accessible Housing Standards M4(2) and M4(3) approved by HM Government – The Building regulations 2010, 2015 edition incorporating 2016 amendments.

5.4 Where the Council has secured affordable housing for Home Buy purposes which is accessible (or adaptable) for wheelchair users, such housing will be marketed in the first instance to Home Buy applicants who have

indicated that they require such housing. The Council will seek to ensure that the marketing programme for such housing will be longer than that for general needs applicants.

5.5 Applicants who are wheelchair users will receive priority for accommodation which is wheelchair adapted/adaptable. A disabled applicant who uses a wheelchair at the time of application should be capable of independent living, allowing for any funded package of care and

support. In the event that such accommodation is not allocated to a disabled applicant who uses a wheelchair, the Council may give priority to applicants who have moderate or severe disabilities (including learning disabilities) and be capable of independent living, allowing for any funded package of care and support. The Council may seek advice from its independent medical advisor to assess the severity of need to inform its decision.

6. AFFORDABILITY AND INCOME

6.1 It is important that applicants have sufficient income and saving to not only be able to access the Home Buy products that the Council has available, but also to have the resources to sustain the occupancy of the allocated home. This means to be able to pay the housing costs, e.g., mortgage, rent, service charges and living expenses, in a managed fashion.

AFFORDABILITY

6.2 As guiding principles, a successful applicant will need to:

- be in sustainable employment
- have the necessary savings for any deposit required (dependent on the Home Buy product)
- have sufficient income to meet the housing (and associated) costs of sustaining occupation of the Home Buy product

6.3 Affordability is based on the total monthly housing cost not exceeding 40% of net household income, where net household income shall not exceed 70% of gross household income. Housing costs are made up of monthly mortgage costs (where applicable), rent and service charges.

MINIMUM INCOME FLOOR AND MAXIMUM INCOME CAP LEVEL

6.4 Eligibility for intermediate housing is defined largely in relation to income and ability to purchase a suitable home without assistance. The maximum income that a household can earn and still qualify for the Home Buy Register is £60,000 for rent, £90,000 for purchase. This income level should be considered as 'income ceiling'. The income ceiling are drawn from the Mayor of London's Annual Monitoring Report.

6.5 This means the maximum income Home Buy applicants can have if they are seeking to access products available under the H&F Home Buy Allocation

Scheme is £90,000. The one exception to this limit would be Priority 8 identified in Section 4.3 of this scheme.

7. AFFORDABILITY BANDS FOR H&F HOME BUY PRODUCTS

7.1 The tenure, type and supply of intermediate housing for Home Buy purposes come from a number of sources and circumstances and it is therefore not possible to be certain about what will be available at a particular time. However, the Council is committed to increasing the supply and choice of intermediate housing as part of its wider objective to realise its regeneration and growth ambitions for its residents and workers.

7.2 Where the Council is working with a private developer and/or a housing association on a scheme, the Council will seek to facilitate the delivery of Intermediate Housing which will be affordable to applicants on incomes bands set out below:

1. 1/3 affordable to households on gross incomes of up to £32,102

2. 1/3 affordable to households on gross incomes of up to £48,208

3. 1/3 affordable to households on gross incomes of up to £55,957

7.3 The reasoning behind the affordability bands is

that: The Council is keen to support as broad a range as possible of income earners to access Home Buy opportunities. If the affordable housing concerned were only available to households on income at the Mayor of London's income cap of £90,000 as described in Section 6.4. This would clearly be restricting access to households in lower paid employment, particularly those who are currently resident in social rented housing. The Council is particularly keen to encourage these cohorts of need to access intermediate housing opportunities available under the Home Buy Allocation Scheme.

7.4 In addition, the Council will seek the mid-point of these income bands when negotiating with developers and housing associations which are set out in brackets above.

7.5 The Council will review these income bands in the spring of each financial year with a view to uplifting them using the Office for National Statistics (ONS) Average weekly Earnings index (regular pay).

7.6 Homes available to buy under Shared Ownership are usually available to purchase at a minimum equity purchase of 25% of their open market value with a rental payment due on the remaining 75% of the unowned equity, with additional payment due for service charges. With the high open market values in Hammersmith & Fulham, the Council will expect developers to minimise the rental payment on the unowned equity (i.e., that part owned by the housing association which the occupier pays rent on) as well as service charges. This will help keep the monthly housing cost outgoing to a minimum, as close as possible to the income bands described in Section 6.2, but the Council recognises that this will continue to be challenging, as it is elsewhere in central London locations.

7.7 The Council will consider different ways of making available intermediate housing for people on the income bands described above and will welcome innovative approaches

from developers which achieve that objective.

7.8 As is clear from the above, the Council's approach is based on the income affordability, and is not based on the market value of the property concerned. This is an important distinction. If the Council were to stipulate that all Home Buy products for sale (i.e., excluding Intermediate Rent opportunities) were to be priced at 50% of market value in the higher priced areas of the borough, then it is possible that very few homes would be affordable for applicants, even those on the higher income bands. What in effect happens is that applicants purchase a part of the home and have the use of the remainder. Some Home Buy Products such as

Shared ownership offer opportunities for applicants to buy the remainder at some point in the future as income and wealth increases which may happen as people's circumstances change.

7.9 Each scheme on which the Council works with a developer and/or housing association will vary. There may be circumstances where it is not financially viable for intermediate housing to be built which can be accessed by applicants on each of the income bands identified in Section 7.2.

7.10 In calculating affordable **Intermediate Rents**, developers should have regard to the Mayor of London's *London*

Rents Map (which uses up to date housing cost information from the Valuation Office Agency) when calculating what intermediate rents (which will include service charges) are intended to be charged and their relationship with the income bands described above.

7.11 For **Intermediate Rent** schemes, the Council expects housing costs (rent and services charges) to be no greater than 80% of local market rental costs (i.e., including service charges) and should be lower than this, given the high housing costs in Hammersmith & Fulham and should be affordable to applicants on the income bands set out in Section 7.2.

8. LOCAL LETTINGS PLANS

8.1 The Housing Allocation Scheme (Dec 2012) gave the Council authority to adopt Local Lettings Plans (LLPs) in accordance with government guidance. Any updated Scheme is likely to continue to feature the Council using this power. The purpose of LLPs is to adopt a different approach to lettings in an area where the Council wishes to achieve certain

objectives, such as meeting specific housing needs, which may include alleviating overcrowding.

8.2 This approach may include allocating affordable homes Assured Shorthold tenancies. The intention is to create an opportunity for working households to save money on their housing costs in order to access the Intermediate Housing at some future

point. This is part of the Council's wider '*The change we will bring together in housing*'. The Council will be exploring other ways of achieving this objective.

8.3 Separate qualification criteria will apply to those persons on the H&F Home Buy Register who qualify for an allocation under a Local Lettings Plan.

8.4 More detail on the Council's approach to Local Lettings Plans can be found in the Housing Allocation Scheme and consultation will take place on

individual proposed Local Lettings Plan proposals.

8.5 Home Buy applicants will be asked to make clear whether they wish to be

considered for a Local Lettings Plan opportunities when they apply or are refreshing their current application.

9. INVESTIGATION OF FRAUD: OFFENCES RELATED TO INFORMATION GIVEN OR WITHHELD BY APPLICANTS

9.1 Any applicant seeking to obtain accommodation by making a false or misleading statement or by withholding relevant information or by failing to inform the Council of any material change in

circumstances is liable to have his/her application cancelled. Prosecution will be considered where it appears to the Council that a criminal offence has been committed.

10. ACTS OF VIOLENCE AND AGGRESSION TO HAMMERSMITH & FULHAM COUNCIL EMPLOYEES

10.1 Acts of violence and aggression to employees will not be tolerated by the Council and any applicant who threatens

or uses violence towards any Council employee or contractor will be removed from the Home Buy register immediately.

11. HOW TO REGISTER FOR HOME BUY

11.1 To register with the Council for accommodation under the H&F Home Buy Allocation Scheme, the first point of enquiry is H&F Home Buy website to appraise of further information available.

www.lbhf.gov.uk/homebuy

10.2 To speak with one of our Home Buy specialists, or for help with finding an independent financial advisor:

Call 020 8753 6464

E-mail h&fHomeBuy@lbhf.gov.uk

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