

LONDON BOROUGH OF HAMMERSMITH & FULHAM

Report to: Housing and Homelessness Policy and Accountability Committee

Date: 5 November 2025

Subject: Family Housing Strategy

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SUMMARY

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

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

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

RECOMMENDATIONS

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

Wards Affected: (All)

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

Background Papers Used in Preparing This Report

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

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

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

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

Family Housing Strategy | Actions

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

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

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

Family Housing Strategy | Implementation

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

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

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

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

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