

LONDON BOROUGH OF HAMMERSMITH & FULHAM

Report to: Cabinet

Date: 14/07/2025

Subject: Family Housing Strategy

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

Report author: Aaron Cahill, Housing Strategy Policy Lead

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

SUMMARY

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

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

RECOMMENDATIONS

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

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	This strategy aims to facilitate the delivery of more family housing across affordable and market tenures.

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

Financial Impact

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

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

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

Verified by James Newman, AD Finance, 20 March 2025

Legal Implications

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

Background Papers Used in Preparing This Report

Hammersmith & Fulham Local Plan (2018)

DETAILED ANALYSIS

Proposals and Analysis of Options

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

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

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

The evidence for this decline is as follows:

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

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

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

Proposed Strategy, Policy and Development Interventions

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

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

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

1. STRATEGIC BACKDROP

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

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

Making best use of council homes

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

Policy

Planning policy

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

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

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

Updating housing strategy and planning policy

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

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

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

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

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

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

Making best use of our existing homes

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

Downsizing incentives

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

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

<p>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.</p>

Working with our Housing Association Partners

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

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

Creating a Housing Company

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

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

Function One: Property acquisitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

<p>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>

Action Plan Item 4 in more detail:

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

Building and buying family homes

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

Current development projects

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

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

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

Scoping exercise for additional family homes

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

Action Plan Item 6 – We will undertake a scoping exercise to identify sites which can host family housing development opportunities.

Buying family homes

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

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

Action Plan Item 7 in more detail:

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

Conclusion

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

Reasons for Decision

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

Equality Implications

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

Risk Management Implications

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

Jules Binney, Risk and Assurance Manager, 19 March 2025

Consultation

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

LIST OF APPENDICES

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

Appendix 1 - Family Housing Strategy Background Evidence

THE SCALE OF THE CHALLENGE

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

Demand for family housing

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

Declining birth rates

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

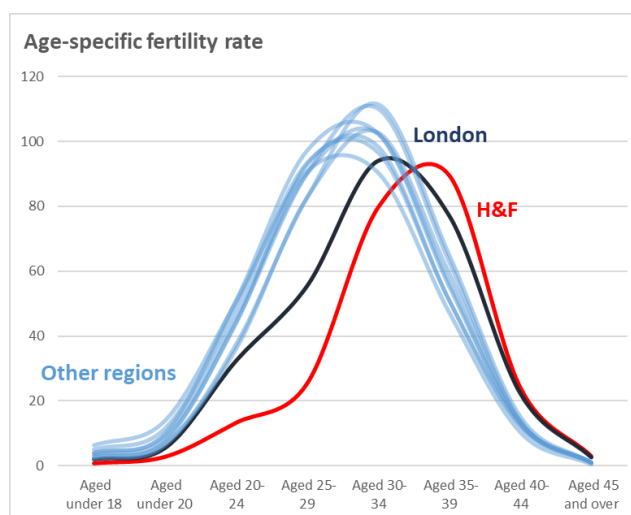


Figure 2: Age specific fertility rate 2021
Source: ONS fertility rates (2021)

Affordability of family homes

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

Demand for social housing

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

¹ April 2022 – March 2023 Private Rental Market Statistics ONS