Housing Strategy
Hertsmere Borough Council
2009-2014
December 2008
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1. Vision

The vision which we hope to realise for the Hertsmere Housing Strategy is:-

*To enable all residents of Hertsmere to have a decent home which meets their needs and enhances their quality of life.*

2. Contexts/Links

2.1 Hertsmere in 2008/2009 - changes since 2004

Hertsmere is a small borough located north of London. The borough consists of 38 square miles and has a population of approximately 96,000, a total which is likely to grow by 10% over the next 20 years. The main settlements are Borehamwood, Bushey, Potters Bar, Radlett and Shenley. There are also smaller settlements in rural parts of the borough.

Hertsmere Borough Council transferred its housing stock to two housing associations in 1994:-

- William Sutton Homes, formerly Ridgehill Housing Association, owns a total of 4,573 (as on 1 April 2008) affordable homes in Borehamwood, Potters Bar, Radlett and Shenley.
- Aldwyck Housing Association owns a total of 1,659 affordable homes in Bushey and Potters Bar.
Over 20 other registered social landlords own housing stock and many develop new affordable housing in the borough, including Paradigm, Metropolitan, Hightown Praetorian and Churches, Genesis, Stonham and Home Group. The total amount of housing stock owned by registered social landlords on 1 April 2008 was 7,329 houses, flats and bungalows.

The Council produced its last housing strategy and action plan in 2004. Chapter 3 will give information on how the strategy’s action plan has been implemented. Significant progress has been achieved since 2004 in terms of the housing strategy. However, Hertsmere is a dynamic borough which has experienced considerable economic, demographic and social change during the past four years. New challenges have presented themselves. We aim to meet these new challenges in this new housing strategy and its action plan.

The challenges faced by Hertsmere:-

**In-migration from London**
With 80% of its area consisting of green belt land, its excellent rail links with the capital, and its attractive settlements and good facilities, Hertsmere is a desirable destination for households wishing to move out of greater London. Competition for housing between long-term residents and in-comers is significant, with consequent effects on house prices and rents. In-migration to the borough is partially characterised by the growth of vibrant minority ethnic and faith communities who wish to move to the borough because of excellent proximity to cultural facilities. The Jewish and Muslim communities in the borough in particular are thriving.

**The Hertsmere Economy**
The 2001 Census recorded that 37% of the population commute 10 kilometres or more to get to their place of work, which supports qualitative data that a large proportion of residents work in London. However, the borough itself retains a strong economic identity, with its significant centres of employment located in the wards of Borehamwood Kenilworth, Potters Bar Parkfield, Borehamwood Hillside, Aldenham West and Bushey North. In addition, 10% of the population work at home. However, the Census also recorded that between 50% and 57% of people in the borough’s least affluent areas, the four Borehamwood wards, commute less than 10 kilometres to get to work (compared to a borough average of 49%), indicating that the local economy is an important sources of employment for residents with less purchasing power.

During the past five years Hertsmere’s economy has been characterised by the development of a strong service sector economy. However, the earnings levels within this sector are often insufficiently low to allow entry to the local housing market.

In December 2007 a survey of households on the Hertsmere Housing Register was carried out. Of the 1,396 households on the register at that time, a total of 654 were surveyed (47%) to find out about a range of aspects of their housing need, including their economic status, household income, areas in which they wish to live, and the reasons why they wanted to move to other accommodation. The information was gathered from their housing register application forms. The number of households surveyed per bedroom queue were:-

- **1 bedroom queue**: 233 households surveyed out of 601 (39%)
- **2 bedroom queue**: 152 households surveyed out of 371 (41%)
- **3 bedroom queue**: 125 households surveyed out of 267 (47%)
- **4 bedroom queue**: 29 households surveyed out of 38 (76%)
- **Older persons queue**: 115 households surveyed out of 119 (97%)
The survey revealed that households in housing need, as defined by their status on the housing register are likely to have lower than average earnings (Table 1) and to have a high likelihood of containing no member who is economically active (Table 3).

### Table 1

<table>
<thead>
<tr>
<th>Earnings Levels</th>
<th>1 bedroom queue</th>
<th>2 bedroom queue</th>
<th>3 bedroom queue</th>
<th>4 bedroom queue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>601 Total</td>
<td>371 Total</td>
<td>267 Total</td>
<td>38 Total</td>
</tr>
<tr>
<td></td>
<td>233 Total Survey sample</td>
<td>152 Total Survey sample</td>
<td>125 Total Survey sample</td>
<td>29 Total Survey sample</td>
</tr>
<tr>
<td></td>
<td>128 Survey sub-sample on earnings</td>
<td>63 Survey sub-sample on earnings</td>
<td>60 Survey sub-sample on earnings</td>
<td>8 Survey sub-sample on earnings</td>
</tr>
<tr>
<td>£0 - £4,999</td>
<td>10 8%</td>
<td>6 10%</td>
<td>4 7%</td>
<td>3</td>
</tr>
<tr>
<td>£5,000 - £9,999</td>
<td>17 13%</td>
<td>5 8%</td>
<td>14 23%</td>
<td>1</td>
</tr>
<tr>
<td>£10,000 - £14,999</td>
<td>37 30%</td>
<td>13 21%</td>
<td>6 10%</td>
<td>1</td>
</tr>
<tr>
<td>£15,000 - £19,999</td>
<td>31 24%</td>
<td>18 28%</td>
<td>12 20%</td>
<td>-</td>
</tr>
<tr>
<td>£20,000 - £24,999</td>
<td>19 15%</td>
<td>9 14%</td>
<td>6 10%</td>
<td>1</td>
</tr>
<tr>
<td>£25,000 - £29,999</td>
<td>6 5%</td>
<td>6 10%</td>
<td>7 12%</td>
<td>-</td>
</tr>
<tr>
<td>£30,000+</td>
<td>8 6%</td>
<td>6 10%</td>
<td>11 18%</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>128</td>
<td>63</td>
<td>60</td>
<td>8</td>
</tr>
</tbody>
</table>

The Survey sub-sample on earnings consists of all households within the Total Survey sample who were economically active and were prepared to disclose their earnings on their housing register application form.

Hertsmere’s rate of unemployment is generally consistent with the County rate:-

### Table 2

<table>
<thead>
<tr>
<th></th>
<th>Hertsmere – unemployed persons</th>
<th>Hertfordshire County – unemployed persons</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total number</td>
<td>% of economically active residents</td>
</tr>
<tr>
<td>October 2008</td>
<td>908</td>
<td>1.5%</td>
</tr>
<tr>
<td>August 2008</td>
<td>827</td>
<td>1.4%</td>
</tr>
<tr>
<td>February 2008</td>
<td>771</td>
<td>1.3%</td>
</tr>
<tr>
<td>June 2007</td>
<td>867</td>
<td>1.5%</td>
</tr>
<tr>
<td>February 2007</td>
<td>940</td>
<td>1.7%</td>
</tr>
<tr>
<td>June 2006</td>
<td>889</td>
<td>1.6%</td>
</tr>
</tbody>
</table>

Source: National Statistics (NOMIS) taken from Hertfordshire County Council website.

### Table 3

<table>
<thead>
<tr>
<th></th>
<th>Incidence of worklessness among households in housing need. Findings extracted from Housing Register Survey, December 2007</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0 person works</td>
</tr>
<tr>
<td>1 bedroom queue (out of sample of 233)</td>
<td>92 40%</td>
</tr>
<tr>
<td>2 bedroom queue (out of sample of 152)</td>
<td>62 41%</td>
</tr>
<tr>
<td>3 bedroom queue (out of sample of 125)</td>
<td>57 46%</td>
</tr>
<tr>
<td>4 bedroom queue (out of sample of 29)</td>
<td>16 55%</td>
</tr>
</tbody>
</table>
Older Persons queue (out of sample of 115)  
99 86% 6 5% 1 1% - 10 8%

Homelessness acceptances 2005-2008 (out of sample of 74)  
36 49% 30 41% 6 8% 2 2% -

Homelessness non-priority need 2006-2007 (out of sample of 134)  
80 60% 46 35% 1 - 7 5%

Housing Prices and Rents

House prices in Hertsmere are generally higher than the Hertfordshire averages. In January 2008 a comparison of Hertsmere prices with the county average was as follows:-

<table>
<thead>
<tr>
<th>Average prices by property type</th>
<th>Detached</th>
<th>Semi-detached</th>
<th>Terraced</th>
<th>Flat/Maisonette</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borehamwood and Elstree Average</td>
<td>£682,700</td>
<td>£310,200</td>
<td>£251,600</td>
<td>£184,900</td>
</tr>
<tr>
<td>Bushey Average</td>
<td>£548,400</td>
<td>£330,400</td>
<td>£280,800</td>
<td>£184,300</td>
</tr>
<tr>
<td>Potters Bar Average</td>
<td>£595,800</td>
<td>£327,400</td>
<td>£275,600</td>
<td>£172,900</td>
</tr>
<tr>
<td>Radlett Average</td>
<td>£763,500</td>
<td>£414,900</td>
<td>£324,100</td>
<td>£180,000</td>
</tr>
<tr>
<td>County Average</td>
<td>£575,500</td>
<td>£316,600</td>
<td>£239,500</td>
<td>£181,900</td>
</tr>
</tbody>
</table>

Source:– HM Land Registry, extracted from Hertfordshire County Council website.

Studies in March 2008 and November 2008 revealed the cheapest prices levels of general needs accommodation which was then available for sale in the areas of Hertsmere:-

<table>
<thead>
<tr>
<th>Price ranges of cheapest five dwellings</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
<th>4 Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borehamwood and Elstree Postcode WD6</td>
<td>£137,950</td>
<td>£125,000</td>
<td>£139,950</td>
<td>£145,000</td>
</tr>
<tr>
<td></td>
<td>£139,950</td>
<td>£139,950</td>
<td>£176,950</td>
<td>£159,950</td>
</tr>
<tr>
<td></td>
<td>£199,950</td>
<td>£210,000</td>
<td>£234,950</td>
<td>£234,950</td>
</tr>
<tr>
<td></td>
<td>£217,950</td>
<td>£217,950</td>
<td>£249,950</td>
<td>£249,950</td>
</tr>
<tr>
<td></td>
<td>£219,995</td>
<td>£219,995</td>
<td>£250,000</td>
<td>£250,000</td>
</tr>
<tr>
<td>Radlett and Shenley Postcode WD7</td>
<td>£154,950</td>
<td>£134,950</td>
<td>£199,950</td>
<td>£210,000</td>
</tr>
<tr>
<td></td>
<td>£189,950</td>
<td>£164,950</td>
<td>£239,950</td>
<td>£249,950</td>
</tr>
<tr>
<td></td>
<td>£234,950</td>
<td>£234,950</td>
<td>£320,000</td>
<td>£320,000</td>
</tr>
<tr>
<td></td>
<td>£275,000</td>
<td>£275,000</td>
<td>£320,000</td>
<td>£320,000</td>
</tr>
<tr>
<td></td>
<td>£465,000</td>
<td>£465,000</td>
<td>£465,000</td>
<td>£465,000</td>
</tr>
<tr>
<td></td>
<td>£459,950</td>
<td>£459,950</td>
<td>£459,950</td>
<td>£459,950</td>
</tr>
<tr>
<td>Bushey Postcode WD23</td>
<td>£162,950</td>
<td>£134,950</td>
<td>£184,950</td>
<td>£150,000</td>
</tr>
<tr>
<td></td>
<td>£164,950</td>
<td>£149,995</td>
<td>£189,995</td>
<td>£179,950</td>
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<tr>
<td></td>
<td>£199,950</td>
<td>£199,950</td>
<td>£244,950</td>
<td>£215,000</td>
</tr>
<tr>
<td></td>
<td>£265,000</td>
<td>£265,000</td>
<td>£339,950</td>
<td>£339,950</td>
</tr>
<tr>
<td></td>
<td>£219,995</td>
<td>£219,995</td>
<td>£349,950</td>
<td>£349,950</td>
</tr>
<tr>
<td>Potters Bar Postcode EN6</td>
<td>£139,950</td>
<td>£139,950</td>
<td>£159,995</td>
<td>£144,950</td>
</tr>
<tr>
<td></td>
<td>£189,950</td>
<td>£169,950</td>
<td>£249,950</td>
<td>£224,950</td>
</tr>
<tr>
<td></td>
<td>£195,000</td>
<td>£195,000</td>
<td>£249,950</td>
<td>£249,950</td>
</tr>
<tr>
<td></td>
<td>£250,000</td>
<td>£250,000</td>
<td>£330,000</td>
<td>£330,000</td>
</tr>
<tr>
<td></td>
<td>£320,000</td>
<td>£320,000</td>
<td>£320,000</td>
<td>£320,000</td>
</tr>
</tbody>
</table>

Source:– The RightMove website

The least expensive properties for sale in the borough are mobile homes, purpose-built retirement housing for older people, flats over shops, and former housing association-owned flats.
The same studies revealed the cheapest rents of privately rented accommodation in the borough:

<table>
<thead>
<tr>
<th>Postcode</th>
<th>Range of rents of cheapest five dwellings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 Bedroom</td>
</tr>
<tr>
<td>Borehamwood and Elstree WD6</td>
<td>£600-£650</td>
</tr>
<tr>
<td>Radlett and Shenley WD7</td>
<td>£700-£725</td>
</tr>
<tr>
<td>Bushey WD23</td>
<td>£600-£745</td>
</tr>
<tr>
<td>Potters Bar EN6</td>
<td>£600-£750</td>
</tr>
</tbody>
</table>

Source: RightMove website

| Table 7: Demand for and supply of affordable housing in Hertsmere, 2004-2008 |
|------------------|------------------|
| Number of households on the Housing Register | Total number of lettings |
| April 2003 – March 2004 | 650 as on 1 April 2003 |
| April 2004 – March 2005 | 892 as on 1 April 2004 |
| April 2005 – March 2006 | 959 as on 1 April 2005 |
| April 2006 – March 2007 | 897 as on 1 April 2006 |
| April 2007 – March 2008 | 1,363 as on 1 April 2007 |
| April 2008 | 1,443 as on 1 April 2008 |
| Total number of new affordable dwellings completed | 460 (166 with 2 or + bedrooms) |
| April 2003 – March 2004 | 74 |
| April 2004 – March 2005 | 18 |
| April 2005 – March 2006 | 132 |
| April 2006 – March 2007 | 77 |
| April 2007 – March 2008 | 89 |
| Please note: not all empty properties were made available for letting to households from Hertsmere’s Housing Register. Some of the empty properties were allocated directly to households on William Sutton’s or Aldwyck’s own Housing Register. |
| Please note: the large increase in 2006/2007 was due to a reorganisation of the register and a widening of eligibility criteria. |

Table 7 shows how the numbers of people on the Housing Register have increased since April 2003. This is probably connected to the fact that earnings have not kept pace with house prices and rents, making the private housing market an option for a declining number of people, and proportionately increasing the number of people for whom social housing is their only realistic housing option.

| Table 8: Households accepted for assistance under homelessness legislation 2006-2008 – Reason for loss of last settled accommodation |
|---------------------------------|------------------|------------------|
| Parents no longer willing to accommodate | 15 | 21% | 22 | 25% |
| Other family or friends no longer willing to accommodate | 7 | 10% | 8 | 9% |
| Non violent breakdown of relationship | 9 | 12% | 12 | 14% |
| Violent breakdown of relationship with partner | 13 | 18% | 17 | 20% |
| Other violence or harassment | 2 | 3% | - | - |
| Mortgage Arrears | 2 | 3% | 4 | 5% |
| Rent arrears: | | | | |

7
<table>
<thead>
<tr>
<th>Reason</th>
<th>1 bedroom queue</th>
<th>2 bedroom queue</th>
<th>3 bedroom queue</th>
<th>4 bedroom queue</th>
<th>Older Persons Queue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Asked to leave by family</td>
<td>55</td>
<td>19</td>
<td>1</td>
<td>-</td>
<td>8</td>
</tr>
<tr>
<td>Current property too small</td>
<td>52</td>
<td>70</td>
<td>72</td>
<td>23</td>
<td>7</td>
</tr>
<tr>
<td>Needs independence</td>
<td>27</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Medical/cannot manage stairs</td>
<td>18</td>
<td>10</td>
<td>8</td>
<td>4</td>
<td>36</td>
</tr>
<tr>
<td>Wants to be near family</td>
<td>16</td>
<td>22</td>
<td>14</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Wants to be near job</td>
<td>16</td>
<td>22</td>
<td>14</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>Current property in poor condition</td>
<td>12</td>
<td>12</td>
<td>16</td>
<td>7</td>
<td>9</td>
</tr>
<tr>
<td>End of privately rented tenancy/lodgings</td>
<td>11</td>
<td>6</td>
<td>6</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>Cannot afford rent</td>
<td>11</td>
<td>23</td>
<td>13</td>
<td>-</td>
<td>9</td>
</tr>
<tr>
<td>Wants more permanent accommodation</td>
<td>9</td>
<td>2</td>
<td>5</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Need to move from temporary accommodation</td>
<td>9</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Harassment/fear of violence/neighbour dispute</td>
<td>9</td>
<td>11</td>
<td>11</td>
<td>-</td>
<td>7</td>
</tr>
<tr>
<td>Relationship breakdown</td>
<td>8</td>
<td>4</td>
<td>9</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Property too large</td>
<td>6</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>10</td>
</tr>
<tr>
<td>Asked to leave by friends</td>
<td>4</td>
<td>3</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Current area unsafe</td>
<td>4</td>
<td>2</td>
<td>8</td>
<td>3</td>
<td>5</td>
</tr>
<tr>
<td>Release from prison</td>
<td>4</td>
<td>4</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Losing tied accommodation</td>
<td>3</td>
<td>-</td>
<td>2</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Domestic violence</td>
<td>2</td>
<td>4</td>
<td>3</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Asked to leave by ex-partner</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Leaving residential care</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Wants to be near friends</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Wants to be near child’s school</td>
<td>-</td>
<td>3</td>
<td>6</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Cannot afford mortgage</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Mobile home unsuitable</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>4</td>
</tr>
<tr>
<td>Cannot manage property</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Wants sheltered</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>4</td>
</tr>
</tbody>
</table>
Please note:- All households gave more than one reason for wanting to move. All reasons given were recorded.

Table 9 shows the difficulties which households in housing need experience in moving to larger accommodation as their households grow and their housing needs change. Current property too small is the biggest reason for households wanting to move. Young families experiencing difficulties in affording the rent of privately rented housing is another major reason for households wanting to move.

<table>
<thead>
<tr>
<th>Table 10</th>
<th>Households in housing need by ward containing current address (excluding households living outside the borough at the time of their application to the Council for housing assistance)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Borehamwood Cowley Hill 126 households</td>
<td>33</td>
</tr>
<tr>
<td>Borehamwood Brookmeadow 87 households</td>
<td>21</td>
</tr>
<tr>
<td>Borehamwood Hillside 80 households</td>
<td>20</td>
</tr>
<tr>
<td>Borehamwood Kenilworth 59 households</td>
<td>11</td>
</tr>
<tr>
<td>Potters Bar Oakmere 47 households</td>
<td>5</td>
</tr>
<tr>
<td>Bushey St. James 36 households</td>
<td>12</td>
</tr>
<tr>
<td>Potters Bar Furzefield 32 households</td>
<td>11</td>
</tr>
<tr>
<td>Bushey North 28 households</td>
<td>11</td>
</tr>
<tr>
<td>Shenley 26 households</td>
<td>8</td>
</tr>
<tr>
<td>Potters Bar Parkfield 19 households</td>
<td>5</td>
</tr>
<tr>
<td>Bushey Park 17 households</td>
<td>8</td>
</tr>
<tr>
<td>Aldenham West 16 households</td>
<td>2</td>
</tr>
<tr>
<td>Bushey Heath 15 households</td>
<td>-</td>
</tr>
<tr>
<td>Aldenham East 11 households</td>
<td>2</td>
</tr>
<tr>
<td>Elstree 8 households</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 10 shows the numbers of households in the Housing Register Survey and recent homelessness applications by the ward in which they were living when they made their application for assistance with their housing (this excludes all households living outside the borough at the time of applying for the Housing Register or for assistance under homelessness legislation). The numbers are arranged in descending order, showing that Borehamwood Cowley Hill, Borehamwood Brookmeadow, Borehamwood Kenilworth, Borehamwood Hillside...
and Potters Bar Oakmere wards are consistently the areas of the borough in which the highest amount of housing need is concentrated. The following statistics show how housing need is disproportionately concentrated in these five of the borough’s fifteen wards:-

Survey of 1 bedroom queue 90 out of 151 households 60% in the five wards
Survey of 2 bedroom queue 68 out of 111 households 62% in the five wards
Survey of 3 bedroom queue 56 out of 90 households 62% in the five wards
Survey of 4 bedroom queue 16 out of 22 households 73% in the five wards
Survey of Older Persons queue 46 out of 72 households 64% in the five wards
Homeless households assisted 42 out of 60 households 70% in the five wards
Homeless non-priority households 81 out of 101 households 80% in the five wards

The Economic Downturn
We have noted the following housing-related changes in the borough due to the 2008 economic downturn.

A decrease in the number of house sales
Information has been gathered from the Land Registry on Hertsmere properties sold in 2008 up to 31 August 2008, and also the total number of properties sold in 2007. If the market had remained unchanged then the target for sales in the first eight months of 2008 would have been 66% of the 2007 total.

<table>
<thead>
<tr>
<th></th>
<th>Number of properties sold 1 Jan -31 August 2008</th>
<th>Number of properties sold 1 Jan – 31 December 2007</th>
<th>% of 2007 total sold Jan – Aug 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bushey</td>
<td>194</td>
<td>437</td>
<td>44%</td>
</tr>
<tr>
<td>Borehamwood and Elstree</td>
<td>276</td>
<td>882</td>
<td>31%</td>
</tr>
<tr>
<td>Radlett and Shenley</td>
<td>64</td>
<td>303</td>
<td>21%</td>
</tr>
<tr>
<td>Potters Bar and South Mimms</td>
<td>152</td>
<td>475</td>
<td>32%</td>
</tr>
</tbody>
</table>

As these statistics show, the percentage of properties sold in the eight month period of 2008 is below the 66% level (two thirds of the calendar year) which we would expect if market conditions had remained the same as in 2007. This indicates that the Hertsmere housing market has slowed considerably in 2007.

A decrease in house prices and rents
Tables 5 and 6 show a decrease in the prices and rents of the cheapest dwellings in the borough from snapshots of the housing market taken in March 2008 and November 2008. However, it is important to state that even the cheapest prices in November 2008 are still well beyond the reach of the earnings of households on the housing register (see Table 1.)

Homelessness applications
The Council’s homelessness team has observed an increase in applications for assistance under homelessness legislation during the course of 2008. There has been a particularly significant increase in the two middle quarters of the year:-
Homelessness prevention work is being undertaken through the Rent Deposit Scheme which has assisted a considerable number of households into privately rented accommodation, and also bringing long-term empty social rented properties back into use through the work of the homelessness managers. We also supporting registered social landlords in the borough who wish to temporarily convert properties for low cost home ownership to intermediate rent (between social rent and market rent, usually 80% of market rent).

The conclusions of this section are:-

a) Despite the generally affluent character of the borough of Hertsmere, there are significant numbers of households whose earnings are very low. These households will experience considerable difficulty in accessing housing which is owner-occupied or privately rented.

b) Households who do not contain a member who is in employment are heavily and disproportionately represented among those in housing need.

c) The number of households on Hertsmere’s Housing Register has risen steeply since 2003, increasing by over 100%. The number of existing dwellings becoming available for reletting each year has tended to fall, while the number of new affordable dwellings completed in the borough each year has remained fairly static. Overall, the pace of rising housing need is outstripping the availability of new homes.

d) The biggest reason cited by households for applying for accommodation through the Housing Register is that their current accommodation is too small.

e) The biggest reason for homelessness in the borough is households being asked to leave by parents, other family or friend. This indicates that young families are finding it very difficult to start their independent housing journeys. The end of privately rented tenancies is also a major cause of homelessness in the borough.

f) Housing need and homelessness is unevenly spread in the borough, being significantly concentrated in five of the borough’s fifteen wards

2.2 The National Context

The Housing Green Paper
The Housing Green Paper was published on 23 July 2007. It focuses on affordability and supply of housing. The key headlines in the Green Paper are:-

- More homes to meet demand
- More affordable housing
- Building homes more quickly
- Well-designed and greener homes.
The main proposals for affordable housing are:-
- Investing £8 billion for affordable housing in 2008-2011
- Delivery of 70,000 more affordable homes each year by 2010-2011, including 45,000 homes for social rent each year.
- Develop 25,000 homes for low cost home ownership each year
- New local housing companies to deliver new low cost home ownership homes built on Council land.

Some adjustments to these plans are being made because of the change in economic conditions. The current national and international economic backdrop is having a significant effect on the delivery of national housing objectives, and there is the expectation that it may also have an effect on our local housing objectives. In a buoyant housing market it might have been expected that private sector investment would drive forward the rate of house building and thus the supply of affordable housing through the planning system. However, in the short to medium term there may be a slowdown in local housing building which could reduce the amount of developer contributions to the supply of affordable housing.

On 16 July 2008 the Government announced a package of reforms designed to alleviate the challenges in the housing market and support the delivery of more homes. The package is entitled *Facing the housing challenge- action today, innovation for tomorrow* and is an update on the Housing Green Paper. The packages contains the following measures:-

- A new scheme to support first time buyers into affordable home ownership by renting first and buying later.
- Allocating the first tranche of a £510 million funding pot to reward councils who are working to bring forward land for development.
- Confirming that more funding, beyond the £200 million already allocated to buy unsold stock from house builders for affordable homes, could be made available.
- New plans to work with local authorities and housing associations to examine proposals for mortgage rescue schemes and the wider role which they could play in supporting home owners.

The Council will work with its housing association partners to participate in proposed Government initiatives, such as the measures to facilitate the purchase of good quality newly-developed private sector properties which are proving difficult to sell on the open market, and generally in the development of new affordable housing. The RSL Liaison Group meets on a regular basis. We are supporting local registered social landlords in planning to temporarily convert low cost home ownership properties to intermediate rent. We will also work closely with the Citizens Advice Bureaux and our own homelessness team will monitor any rise in housing need due to mortgage repossessions and rent arrears (social rented and private rented) and we will introduce measures which will tackle these issues.

**Ensuring a Fair Housing Market for All**

On 2 September 2008 the Government announced a package of new measures to meet the challenges of the current housing market. The measures were:-

- Raising the threshold for the payment of stamp duty land tax to the purchase price of £175,000.
- Shortening the waiting period before Support for Mortgage Interest is paid from 39 weeks to 13 weeks for new working age claims from April 2009.
- Offering first time buyers improved chances of getting onto the property ladder through a new shared equity scheme.
- Supporting vulnerable homeowners facing repossession to remain in their homes through a £200 mortgage rescue scheme.
- A £400 million boost in spending power for social housing providers to deliver 5,500 more social rented homes.

**Creating Strong, Safe and Prosperous Communities**
Statutory guidance on the *Creating Strong, Safe and Prosperous Communities* white paper was released in July 2008. It gives guidance on how to implement the proposals contained within the 2006 white paper. It focuses on the following:-

- A new settlement between central government, local government and the citizens of a local area.
- Governance and engagement, and the role of the Local Strategic Partnership
- Establishing a vision for an area.
- Establishing priorities from the perspective of partners.
- The delivery of outcomes for an area.

We are working to ensure that the housing strategy and its action plan contributes to most of the six blocks within the Local Area Agreement. We are also strengthening our links with the Hertsmere Local Strategic Partnership through our regeneration role; an LSP regeneration sub-group, to be led by Housing and Health, will be set up in early 2009.

Hertsmere Council’s Community Liaison Officer is a member of the Hertsmere Housing Forum. At each meeting he will be invited to feed back on any housing issues in the community which he has encountered during the course of his work and his attendance at other forums. Members of the Forum will take note of all issues raised and provide appropriate responses.

**Every Child Matters (including 16 and 17 year olds)**
This green paper was published in 2003, with a follow-up *Every Child Matters: the Next Steps* in 2004. This document acknowledges the high risk of poor outcomes for young people who become homeless in terms of the following:-

- Being healthy
- Staying Safe
- Enjoying and Achieving
- Making a positive contribution
- Economic well-being.

We aim to ensure that the Hertsmere Housing Strategy Action Plan reflects this national context.

**2.3 The Regional Context**

**The Regional Housing Strategy**
The Regional Housing Strategy for the East of England 2005-2010 has the vision of:-
To ensure that everyone can live in a decent home which meets their needs, at a price they can afford, and in locations which are suitable.

Its overriding aim is to provide

More, sustainable housing provision, in high quality homes and environments, creating inclusive communities.

The Regional Housing Strategy sets guidelines on how the money contained within the Regional Housing Pot, which includes Social Housing Grant and grants for improving the condition of existing housing, is spent. Up until 2010, the broad guidelines for regional housing expenditure are:-

<table>
<thead>
<tr>
<th>Investment theme</th>
<th>% to be spent on this theme</th>
</tr>
</thead>
<tbody>
<tr>
<td>Growth (new housing)</td>
<td>20</td>
</tr>
<tr>
<td>Local need/homelessness</td>
<td>20</td>
</tr>
<tr>
<td>Regeneration</td>
<td>10</td>
</tr>
<tr>
<td>Rural</td>
<td>10</td>
</tr>
<tr>
<td>Key workers</td>
<td>14</td>
</tr>
<tr>
<td>Supported housing</td>
<td>8</td>
</tr>
<tr>
<td>Existing stock</td>
<td>15</td>
</tr>
<tr>
<td>Black and minority ethnic</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
</tbody>
</table>

The Regional Spatial Strategy
The Regional Spatial Strategy (RSS14) sets targets for the development of new housing in the eastern region. The current strategy contains targets for April 2001 to March 2021. The target for Hertsmere is that at least 5,000 units will be developed during this period. Between April 2001 and March 2006 a total of 1,080 units had been developed, leaving a shortfall of 3,920 to be completed by March 2021, that is 261 per year. In total, the Eastern region needs to provide a minimum of 11,000 new affordable homes each year to accommodate current demand and anticipated future need.

Hertsmere's role as Regional Centre of Excellence for Youth Homelessness
In June 2007 Hertsmere was designated the role of Regional Centre of Excellence for Youth Homelessness in the Eastern region. As part of this role, we have completed or will be completing the following:-

- A research project into youth homelessness in the Eastern region and the availability of schemes to prevent and tackle it. The research used a wide range of data sources.
- A conference on good practice in preventing and tackling youth homelessness. The conference was held in Cambridge on 27th February 2008 and was attended by 123 delegates from across the region. As well as plenary sessions from the Government and Shelter, there were nine workshops which focused on a range of methods for preventing and tackling youth homelessness which were being used in the Eastern region.
- Two seminars have been held on the needs of particular homeless groups:- young people who are ex-offenders and young people leaving local authority care.
- A brochure on youth homelessness in the eastern region is being prepared.
Our role as Regional Centre of Excellence for Youth Homelessness has been extended to summer 2009 with additional funding. We are planning additional activities with Herts Young Homeless Group.

2.4 The County Context

The Local Area Agreement
Hertfordshire’s Local Area Agreement 2006-2009 (LAA1) contains 79 targets aimed at improving the performance of services over a three year period. A total of 31 of these are stretch targets and have a “performance reward grant” attached, where a financial reward is paid by the government in return for a level of performance above and beyond what would normally be expected. The reward can be invested in partnership work.

The four blocks within the Hertfordshire Local Area Agreement 2006-2009 are:-
- Economic Development and Enterprise
- Children and Young People
- Safer and Stronger Communities
- Healthy Communities and Older People.

The six blocks within the Hertfordshire Local Area Agreement 2008-2011 will be:-
- Jobs, Prosperity and Skills
- Safer and Stronger Communities
- Children and Young People
- An Ageing Population and Health and Well Being
- Transport and Access and Promoting Sustainable Development
- Housing, Affordable Housing and Quality Neighbourhoods and Sustaining Hertfordshire’s Unique Character and Quality of Life.

We will work to ensure that our housing plans contribute to the aims and objectives of the Local Area Agreement. The strategic priorities within the housing strategy action plan will support the six blocks in the following ways:-

Jobs, Prosperity and Skills
Strategic Priority:- To work with partners towards a socially inclusive sustainable community
Objectives:-
- To produce a regeneration plan to tackle both housing need/homelessness and worklessness in the four Borehamwood wards
- To progress regeneration initiatives in the Leeming Road area of Borehamwood

Safer and Stronger Communities
Strategic Priority:- To work with partners towards a socially inclusive sustainable community
Objectives:-
- To progress regeneration initiatives in the Leeming Road area of Borehamwood.

Children and Young People
Strategic Priority:- To ensure the needs of vulnerable groups are met
Objectives:-
- To complete the work as Regional Centre of Excellence for Youth Homelessness
(Further tasks to assist children and young people are included in the Homelessness Strategy Action Plan).

**An Ageing Population and Health and Well-being**

**Strategic Priority:** To improve the condition of housing stock in the private sector

**Objectives:**
- Homes Repairs Assistance – to publicise the new grants system
- To adopt an affordable warmth strategy for the borough
- To revise the Be Warm Be Wise scheme (free insulation for older people)

**Strategic Priority:** To ensure the needs of vulnerable groups are met

**Objectives:**
- To examine the feasibility of an extra care scheme in either Bushey or Radlett
- To examine the feasibility of a leasehold scheme for older people
- To examine the feasibility of an intermediate care scheme for older people who are leaving hospital.

**Strategic Priority:** To ensure best use is made of existing housing stock

**Objectives:**
- To research methods of reducing under-occupation by carrying out a consultation exercise with tenants of William Sutton Homes and Aldwyck Housing Association.

**Housing, Affordable Housing and Quality Neighbourhoods, and sustaining Hertfordshire’s unique character and quality of life**

**Strategic Priority:** To continue to maximise the delivery of new affordable homes

**Objectives:**
- To optimise the use of Council resources for the provision of affordable housing.
- To optimise the use of Social Housing Grant for the development of social housing.
- To maximise the delivery of affordable housing through the Planning process.

**Strategic Priority:** To work with partners towards a socially inclusive sustainable community.

- To progress regeneration initiatives in the Leeming Road area.

**Hertfordshire Sustainable Community Strategy**

*Hertfordshire 2020:- A Brighter Future* identifies key issues for the county, both on a county-wide basis and a more local basis. When local people were asked to describe the problems with living in Hertfordshire, the high cost of housing was one of the issues which was raised most frequently.

The County Community Strategy sets the following housing-related objectives:
- Getting more young people into education, employment and training, including 16-18 year olds in Borehamwood
- Supporting independent living for older people
- Improving the health and wellbeing of all our residents in the 20% most deprived wards
- Ensuring Hertfordshire has an appropriate mix of housing provision to support needs and demand, especially relating to key workers, migrant workers and homeless households.
- Producing a joint strategic housing needs assessment for Hertfordshire
- Ensuring innovative approaches to mixed tenures and supporting the entry of new households into the housing market.
- Increasing the number of net additional homes provided per year
- Increasing the number of affordable homes delivered.

We will contribute to the achievement of the Hertfordshire Sustainable Community Strategy by carrying out the tasks under the five strategic priorities in the housing strategy action plan:

**Strategic Priority 1:** To continue to maximise the delivery of new affordable homes.
**Strategic Priority 2:** To work with partners towards a socially inclusive sustainable community
**Strategic Priority 3:** To improve the condition of housing stock in the private sector
**Strategic Priority 4:** To ensure the needs of vulnerable groups are met
**Strategic Priority 5:** To ensure best use is made of existing housing stock.

**Supporting People**
On 1 April 2003 the Supporting People Programme was launched. The programme provides housing-related support to vulnerable people to prevent problems that can lead to hospitalisation, institutional care or homelessness, and can help with the smooth transition to independent living for those leaving an institutionalised environment.

The authority which administers the Supporting People budget for Hertsmere is Hertfordshire County Council. A Supporting People team within the County Council devises, consults upon and monitors the delivery of the strategy. Hertfordshire’s Supporting People strategy for 2007-2012 sets out a clear way forward for Hertfordshire Supporting People, ensuring that the Government funding allocated to Hertfordshire will be used most effectively, targeting it on the client groups and locations which need it most.

Hertsmere representatives are members of the Hertfordshire Supporting People Commissioning Board and Members Overview Group. Hertsmere commented extensively on the development of the strategy for 2007-2012, which was endorsed by the Borough Council Executive.

The priorities for Supporting People funding in Hertfordshire on a year-by-year basis are:

**2007-2008 priorities** - Older People, Young People and people with mental health problems.

**2008-2010 priorities** - People with substance misuse problems, homeless people, people fleeing domestic violence, and people with physical and/or sensory disabilities.

**2010-2012 priorities** - People with learning disabilities, and Gypsies and Travellers.

Hertsmere’s Housing Strategy team will continue to monitor the housing requirements of vulnerable people who live in the borough to ensure that full and accurate information can be used to support bids for funding for new support services and new supported housing schemes. We have worked closely with the Supporting People team to draw up a list of proposed housing schemes and services for vulnerable people, which is included in Section Four of the Housing Strategy Action Plan.
2.5 The Sub-Regional Context

The London Commuter Belt Sub-region
Hertsmere is a member of the London Commuter Belt (LCB) Sub-region which consists of all ten Hertfordshire local authority areas and five local authority areas in the western half of Essex. The sub-region is producing its own housing strategy which will directly link into each local authority’s own housing strategy. Hertsmere’s housing strategy action plan has the same strategic priorities as the LCB housing plan, thereby being able to show how our local objectives will contribute to the achievement of the sub-regional objectives. We will monitor how our strategy contributes to the achievement of the sub-regional strategy through regular attendance at the LCB Housing Strategy Officers Group which meets once every two months.

South and West Hertfordshire Local Authorities
There are several formal and informal groups in South and West Hertfordshire which have been set up for the following purposes:

- Explore the potential for cross-boundary working and agreements
- Avoid duplication of services
- Monitor the implementation of each other's housing and homelessness strategies
- Commission a Strategic Housing Needs / Market Assessment
- Commission a choice-based lettings scheme
- Joint work on needs for gypsies and travellers.

2.6 The Local Context

Hertsmere Together – Hertsmere’s Community Strategy
Hertsmere’s Local Strategic Partnership has five strategic objectives. They are:-

- Create a safer environment
- Improve and sustain the quality of the environment
- Promote healthier communities and leisure and cultural opportunities
- Encourage economic development, lifelong learning, employment and regeneration opportunities
- Work towards meeting local housing needs.

The priorities under the strategic objective of Working towards meeting local housing needs are:-

- To optimise the supply of affordable housing
- To improve domestic energy efficiency and reduce fuel poverty
- To improve conditions in the private rented sector.
- To achieve the Decent Homes Standard in social housing by 2010.

The Local Development Framework
The Local Development Framework will shortly replace the Local Plan for determining the allocation of land in the borough. The Site Allocations Development Plan Document identifies sites for future housing development. The Supplementary Planning Document on Affordable Housing will give guidance on the Council’s policy for the development of affordable housing
through Section 106 agreements. The Core Strategy will determine the percentage of affordable housing to be delivered on sites above certain thresholds.

3. Needs Analysis

Much has been achieved through the Hertsmere Housing Strategy 2004-2007. However, a significant number of challenges must be overcome.

3.1 Strategic Priority 1:- To continue to maximise the delivery of new affordable homes

Analysis

This is a crucial area of activity. In its inspection of the Housing Strategic function in September 2006 the Audit Commission commended Hertsmere on its record in facilitating the development of new affordable housing in the borough. We achieved notable success in the allocation of Social Housing Grant by the Housing Corporation during the bidding rounds for 2005-2008 and 2008-2011.

However, we need to continue our good practice and achievements in activities such as the use of Council resources for affordable housing, achieving the allocation of high levels of Social Housing Grant, and maximising the use of Section 106 planning agreements to produce new affordable housing. A good evidence base is essential, so a programme of research into housing need in the borough will continue.

The first housing research projects which will be undertaken within the term of this Housing Strategy will be:-

a) *Low cost home ownership*
   To find ways to address the uneven concentration of low cost home ownership properties in the borough. Between 1 April 2005 and 31 March 2008 a total of 135 homes for low cost home ownership were developed in the borough. Of these, 111 were located in Borehamwood, and the remaining 24 were located in Bushey. No low cost home ownership properties are yet located in Potters Bar, Radlett or Shenley.

b) *Rural housing need*
   To gain a better picture of housing need in rural parts of the borough. The current Rural Exceptions Policy in the borough covers three settlements:- Elstree, Shenley and South Mimms. We will carry out a programme of research to produce a picture of housing need and recommendations for tasks for possible inclusion in a revised housing strategy action plan. This will also provide valuable information for the Local Development Framework Rural Housing Policy.

What has been achieved since 2004?
- A housing needs survey was completed in 2005.
- A sub-regional Strategic Housing Market Assessment (SHMA) is due to be completed in early 2009. The SHMA covers six local authority areas in south west Hertfordshire:-
Hertsmere, Watford, Three Rivers, Dacorum, Welwyn Hatfield and St. Albans. We will assess the findings of the SHMA and consider whether they will be incorporated into Hertsmere’s policies for the development of new affordable housing.

- Research into a 47% sample of the Hertsmere Housing Register was completed in December 2007
- Social Housing Grant for 320 new affordable homes obtained in the 2004-2006 and 2006-2008 bidding rounds.
- Social Housing Grant for 58 new affordable homes obtained in the 2008-2010 bidding round (at September 2008), with further bids expected.
- Disposal of the Council-owned site at Hartspring in Bushey to Genesis Housing Group for the development (now completed) of 44 homes for social rent and 21 homes for low cost home ownership.
- Use of 7 Council-owned flats for a supported housing scheme, leased to Aldwyck Housing Association.
- Disposal of a Council-owned site in Berwick Road in Borehamwood to William Sutton for 12 homes for social rent.
- Agreement for disposal of two Council-owned sites to William Sutton at Buckingham Road and Grove Road.
- Established links between housing development, the Council’s asset management plans and finance strategies.
- A total of 193 affordable homes completed through Section 106 agreements between 2004 and 2008.
- The Hertsmere Housing Forum now established as the main method of developing and monitoring the Housing Strategy.
- The updated Affordable Housing Supplementary Planning Document adopted from 1 October 2008.

What needs to be done in 2009-2014?

- To maintain a sound evidence base for the development of affordable housing through research exercises and the use of external research findings.
- To hold meetings of the Registered Social Landlord Liaison Group at least twice a year.
- To continue to optimise the use of Council resources for the provision of affordable housing.
- To continue to optimise the use of Social Housing Grant for development of social housing.
- To continue to optimise the delivery of additional units of affordable housing through the Planning Process (Section 106 agreements)
- To plan and develop low cost home ownership schemes in Bushey and Potters Bar.
- To undertaken consultation exercises with parish councils on the need for housing in rural areas.
- To adopt the Council’s Core Strategy and Site Allocations Development Plan Documents in order to maintain an up-to-date policy framework.
3.2 Strategic Priority 2:- To work with partners towards a socially inclusive sustainable community

Analysis

Between 1998 and 2005 a range of projects were financed in Borehamwood through the Single Regeneration Budget. The overarching aim of the projects was to tackle deprivation in Hertsmere’s most deprived neighbourhoods. The projects focused mainly on encouraging local residents to enter education and training and improving the capacity of the local community to develop and implement its own projects and solutions. Through the projects the Community Shop was set up in the shopping parade in Leeming Road and continues to offer information technology facilities, training and advice for local residents.

However, a significant amount of deprivation remains in three Super Output (neighbourhood level) areas, two in Borehamwood Cowley Hill ward and one in Borehamwood Brookmeadow ward. Between 2004 and 2007 deprivation worsened in these three wards, as shown by the Indices of Multiple Deprivation in those two years:-

<table>
<thead>
<tr>
<th>Indication of Deprivation</th>
<th>Super Output Area 006C (Borehamwood Cowley Hill Ward)</th>
<th>Super Output Area 006E (Borehamwood Cowley Hill Ward)</th>
<th>Super Output Area 007B (Borehamwood Brookmeadow Ward)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2004 - 6,443</td>
<td>2004 - 11,039</td>
<td>2004 - 8,796</td>
</tr>
<tr>
<td></td>
<td>2004 - 7,225</td>
<td>2004 - 12,044</td>
<td>2004 - 7,478</td>
</tr>
<tr>
<td>Education and Skills</td>
<td>2007 - 3,627</td>
<td>2007 - 10,045</td>
<td>2007 - 12,131</td>
</tr>
<tr>
<td></td>
<td>2004 - 4,446</td>
<td>2004 - 8,206</td>
<td>2004 - 12,277</td>
</tr>
<tr>
<td></td>
<td>2004 - 10,140</td>
<td>2004 - 10,214</td>
<td>2004 - 6,825</td>
</tr>
<tr>
<td>Living Environment</td>
<td>2007 - 17,836</td>
<td>2007 - 18,331</td>
<td>2007 - 7,440</td>
</tr>
<tr>
<td></td>
<td>2004 - 14,990</td>
<td>2004 - 11,048</td>
<td>2004 - 7,225</td>
</tr>
<tr>
<td>Income for households with children</td>
<td>2007 - 2,303</td>
<td>2007 - 8,472</td>
<td>2007 - 8,827</td>
</tr>
<tr>
<td></td>
<td>2004 - 2,084</td>
<td>2004 - 12,314</td>
<td>2004 - 7,031</td>
</tr>
</tbody>
</table>

Please note:- There are 32,482 Super Output Areas in England. Number 1 is the most deprived, and Number 32,482 is least deprived.
The shaded boxes denote where there has been a serious deterioration in this form of deprivation in comparison with other Super Output Areas in England.

Each of these neighbourhoods contain a high proportion of social rented housing, primarily owned by William Sutton Homes. The Council and William Sutton Homes have discussed the possibility of new regeneration initiatives in the area. William Sutton will play a leading role, with the Council and LSP in support. Under the new housing strategy, research will begin to give a picture of the need for initiatives within each of these six themes:- housing, health, environment, community safety, education, and employment and training. Research will also be carried out into the viability of low cost home ownership products for people on a low income.

What has been achieved since 2004?:-
• The completion of projects in the Borehamwood area which were financed through the Single Regeneration Budget.
• The reopening of the Community Shop in Leeming Road.

**What needs to be done in 2009-2014?**

- To liaise with the employment and training providers on the high levels of people in workless households who are homeless or in housing need.
- To progress regeneration initiatives in the Leeming Road area.
- To carry out research into the Cowley Hill ward and the Brookmeadow ward.
- To conduct discussions with registered social landlords on low cost home ownership products using income data.
- To work with partners to improve social cohesion.

### 3.3 Strategic Priority 3: Improving the condition of housing stock in the private sector

#### Analysis

Much has been achieved in response to the Housing Act 2004 (including licensing of houses in multiple occupation) and the Regulatory Reform Order (changes to the way in which local authorities give assistance to home owners). The Council’s own Be Warm Be Wise service, operated in partnership with Working Herts, has allowed households of pensionable age and whose main income is derived from the State Pension to receive cavity wall and loft insulation free of charge. However, the challenges in this area remain. The percentage of Hertsmere’s population who are aged 60 and over continues to grow, and the sharp rise in fuel costs are likely to prove very problematical to home owners on lower incomes.

The programme for privately owned housing for 2008-2013 focuses on the continuation of our work to improve services for owners and residents of houses in multiple occupation, and to implement the new range of grants and loans. In addition, a more strategic approach will be employed towards energy efficiency with a new affordable warmth strategy. The Be Warm Be Wise scheme will be revised to ensure its eligibility criteria are correctly targeted.

#### What has been achieved since 2004?

- Approval of the Private Sector Housing Strategy 2006-2010
- Go-East allocated the Council a grant of £253,000 in 2006/2007 for capital expenditure, and a further grant of £130,000 for 2007/2008. For 2008/2009 we will receive £114,400.
- Hertsmere Council has entered into an agreement for British Gas to make available the sum of £43,000 to cover the costs of the Be Warm Be Wise energy conservation scheme.
- Anchor has been established as the Home Improvement Agency for the borough, with our financial support. It obtained a Charter Mark in July 2007.
- Improvements in the energy efficiency of the borough’s housing stock have been:
  - 2004/2005  2.45%  
  - 2005/2006  3.93%  
  - 2006/2007  4.16%
What needs to be done in 2009-2014?

- Home Repairs Assistance – to publicise the newly available assistance.
- To complete planned inspections of Houses in Multiple Occupation.
- To explore the possibilities of working with private sector partners in the delivery of financial assistance.
- To devise new local performance indicators for the private rented sector.
- To adopt and implement an affordable warmth strategy for the borough.
- To introduce and publicise Empty Homes loans, Conversion loans and Decent Homes loans.
- To revise the Be Warm Be Wise scheme.
- To achieve an annual improvement in domestic energy efficiency.
- To improve the percentage of decent homes in the borough.
- To continue to meet the needs of older and disabled people for home adaptations.

3.4 Strategic Priority 4:- To ensure the needs of vulnerable groups are met

Analysis

Under the Supporting People regime, 21 groups of people are described as vulnerable and deemed to be eligible for the housing-related support services which are funded through the regime. Hertfordshire County Council’s Supporting People strategy for 2007-2012 is now fully approved and is being implemented.

In planning this section of the Housing Strategy, we have to decide which groups will receive priority for resources over the next five years. Consultation has taken place with a range of statutory and voluntary organisations on which groups should receive priority and what initiatives should be implemented to assist them. In the Homelessness Strategy the following groups have received priority for resources:- young homeless people, homeless families, and victims of domestic violence. On the basis of the findings from our consultation, we propose that the following groups should receive priority within the main housing strategy:-

- Older People
- People with mental health issues
- People with learning disabilities
- People with physical and sensory disabilities
- Gypsies and Travellers.

In addition, research and assessments will be undertaken within the following areas:-

- Diversity – the housing needs of people from minority ethnic communities.
- Monitoring and evaluation of households in housing need, including homeless households, households on the Housing Register, and households who receive Home Repairs Assistance and Disabled Facilities Grants. Conclusions and recommendations will be produced as a result of this research.

What has been achieved since 2004?
• Hertsmere has continued to be a member of the Supporting People Commissioning Body and contributed to the production of the Hertfordshire Supporting People Strategy for 2005-2010.
• Completion of the new Homelessness Strategy for 2008-2013.
• The Living Over the Shop scheme for young people in housing need, using existing housing stock, is now fully operational.
• A county-wide study of the needs for new pitches for gypsies and travellers has been completed. A recommendation for the number of new pitches in Hertsmere has been produced.

What needs to be done in 2009-2014?

- To contribute housing expertise to the Council’s Gypsy and Traveller strategy, particularly in the areas of site design and support services.
- To examine the feasibility of an extra-care scheme for older people in either Bushey or Radlett. The scheme would incorporate features which would make it suitable for older members of the Jewish community.
- To examine the feasibility of a supported housing scheme for people with learning disabilities in either Bushey or Radlett. The scheme would incorporate features which would make it suitable for members of the Jewish community who have learning disabilities.
- To examine the feasibility of commissioning a further leasehold scheme for older people who are owner-occupiers.
- To examine the feasibility of commissioning a scheme of intermediate care for older people who are leaving hospital.
- To examine the feasibility of commissioning further provision for people with mental health needs.
- To complete the work as Regional Centre of Excellence for Youth Homelessness for 2007-2009.
- To carry regular assessments of applications for:
  ~ The Housing Register
  ~ Homelessness Assistance
  ~ Home Repairs Assistance
  ~ Disabled Facilities Grants.
- To establish a new service to advise people in housing need about alternative housing options, and to develop a more holistic approach to people’s complex needs, including worklessness.
- To create an ongoing dialogue with community groups who can provide information on the housing needs of ethnic minority and faith populations.
- To examine the feasibility of a supported housing scheme for people who have both physical and learning disabilities.
- To examine the feasibility of a supported housing scheme built completely to the Lifetime Home standard, with a number of units built to the wheelchair standard.
- To examine the feasibility of a low cost home ownership scheme for people with learning disabilities.
3.5 Strategic Priority 5:- To ensure best use is made of existing housing stock

Analysis

This is a new theme, not having been included in the Housing Strategy for 2004-2007. It has been included for 2009-2014 in recognition of the fact that construction of new affordable homes alone is not sufficient to meet the need for affordable housing in the borough. Better use of existing housing will involve:-

- Bringing empty homes back into use
- Working more closely and effectively with private landlords
- Making better use of existing social rented housing by assisting households who are under-occupying family-sized homes to move to smaller homes.
- Examining the possibilities of remodelling social rented housing which is becoming unpopular.
- Working more closely with registered social landlords to ensure that best use is made of properties which are relet.

Progress has been made in this area since 2004, principally with the introduction of the new Rent Guarantee Scheme in 2006 to assist households in housing need to access the private rented sector. There has also been significant activity in bringing a number of empty homes back into use. However, we recognise that a wider programme of work now needs to be undertaken to make full use of existing housing.

What has been done since 2004?

- The new Rent Guarantee Scheme was launched in July 2006.
- Properties brought back into use as a result of Council action have been:-
  - 3 in 2003/2004
  - 7 in 2004/2005
  - 30 in 2006/2007
  - 33 in 2007/2008
  A total of 7 households accessed the scheme between April and June 2008. However, the appointment of a dedicated officer to manage the scheme in June 2008 has allowed a significant increase in the number of households assisted into privately rented housing. A total of 32 properties were brought back into use through the Rent Deposit Scheme between July and September 2008.
- 9 empty flats owned by Paddington Churches on the ex-Ministry of Defence estate in Bushey have been brought back into use.
- A Tenancy Liaison Officer has been appointed to provide assistance to both landlords and tenants in the private rented sector.
- A Private Sector Leasing Scheme has been drawn up by the Herts, Beds and Bucks Housing Consortium.
- A Choice-Based Lettings Scheme has been devised by Hertsmere and others. The scheme will be implemented in December 2008.
- Hertsmere now has nomination rights to 75% of vacant properties for reletting from William Sutton Homes and Aldwyck Housing Association. The Council negotiated these nominations arrangements from the previous 50%.
What needs to be done in 2009-2014?

- To adopt and implement the Empty Homes Strategy.
- To research the need for a pilot 12 month “top-up” scheme to supplement Local Housing Allowance payments.
- To research methods of reducing under-occupation by carrying out a consultation exercise with under-occupiers who are tenants of William Sutton Homes and Aldwyck Housing Association.
- To implement a new Choice-based lettings scheme in the borough.
- To continue the Rent Deposit Scheme, implementing changes when appropriate.
- To implement Private Sector Leasing in the borough.
- To devise a re-modelling scheme for a number of socially rented bungalows in Potters Bar which are small and not very accessible.

4. Partnership Working

The following partners will assist Hertsmere Council in carrying out each task under the five Strategic Priorities within the Housing Strategy Action Plan.

Strategic Priority 1:- To continue to maximise the delivery of new affordable homes.

The Partners/Potential Partners
- Hertsmere Council Planning Team
- Hertsmere Council Asset Management Team
- The Homes and Communities Agency (formerly the Housing Corporation)
- William Sutton Homes
- Aldwyck Housing Association
- Paradigm Housing Group
- Metropolitan Housing Group
- Genesis Housing Group
- Hightown Praetorian and Churches Housing Association
- Hertsmere’s Community Safety Officer
- Private developers

Methods of Communication
- Hertsmere Housing Forum
- Registered Social Landlord Liaison Group

Strategic Priority 2:- To work with partners towards a socially inclusive sustainable community

The Partners/Potential Partners
- Hertsmere Council’s Planning Team
- Hertsmere Council’s Asset Management Team
- William Sutton Homes
- Other registered social landlords when required.
- The Homes and Communities Agency (formerly the Housing Corporation)
• Hertsmere Citizens Advice Bureau
• Hertsmere Council’s Community Safety Officer
• Worknet
• West Herts Primary Care Trust
• Hertsmere Community Partnership (Community Action for Hertsmere)
• Hertfordshire County Council
• Oaklands College
• Job Centre Plus
• East of England Development Agency

Methods of Communication
- Hertsmere Housing Forum
- A Steering Group will be set up to guide the Borehamwood regeneration project.
- Hertsmere’s Local Strategic Partnership and its associated sub-groups.

Strategic Priority 3:– Improving the condition of housing stock in the private sector

The Partners/Potential Partners
• Neighbouring local authorities
• Hertsmere Citizens Advice Bureau
• Anchor Housing Trust
• Working Herts
• Hertfordshire County Council – Children, Schools and Families
• Hertfordshire County Council – Adult Care Services
• Private Landlords

Methods of Communication
- Hertsmere Housing Forum
- Hertsmere Landlords Forum

Strategic Priority 4:– To ensure the needs of vulnerable groups are met.

The Partners/Potential Partners
• Neighbouring local authorities
• William Sutton Homes
• Aldwyck Housing Association
• Paradigm Housing Association
• Hightown Praetorian and Churches Housing Association
• Stonham Housing Association
• Hertsmere Citizens Advice Bureau
• Herts Young Homeless Group
• Hertfordshire County Council – Children, Schools and Families
• Hertfordshire County Council – Adult Care Services
• Hertfordshire County Council – Supporting People
• Relate
• Home Start
• Health Visitors
• Local secondary schools
• Victim Support
• St. Albans Women’s Refuge
• The Police Domestic Violence Unit
• Irish Centre Housing
• Asset Grove
• The Probation Service
• Watford YMCA
• MAST (Multi Agency Strategic Team for Child Protection).

Methods of Communication
  o Hertsmere Housing Forum
  o Registered Social Landlord Liaison Group
  o Presentations to local secondary schools pupils
  o Homelessness Panels
  o Substance Misuse Group
  o Ex-offenders Accommodation Group
  o Accommodation Services for Young People
  o Domestic Violence Forum
  o MAST Forums.

Strategic Priority 5:- To ensure that best use is made of existing housing stock

The Partners/Potential Partners
• Hertsmere’s Housing Benefit Team
• The Private Landlord Forum
• Local lettings and estate agents
• Paddington Churches Housing Association
• Neighbouring local authorities
• William Sutton Homes
• Pathmeads
• Aldwyck Housing Association
• Health Visitors
• Hertfordshire County Council – Adult Care Services

Methods of Communication
  o Hertsmere Housing Forum
  o Private Landlords Forum
  o Registered Social Landlord Liaison Group

5. Priorities

The following section gives reasons way certain groups have been awarded high priority and why certain groups have not been awarded high priority within the Hertsmere Housing Strategy for 2008-2013.
From our research and consultation, as described in the Needs Analysis section, we have decided to award high priority for resources in the Housing Strategy to the following groups:

- Older People
- People with learning disabilities
- People with mental health issues
- People with physical and sensory disabilities
- Gypsies and Travellers.

The following groups receive high priority for resources in the Hertsmere Homelessness Strategy for 2009-2014.

- Homeless families
- Victims of domestic violence
- Young People (including young people leaving care)
- Single homeless people.

We have decided, at present, not to award priority to the following groups:

- Ex-offenders – There is a supported housing scheme for ex-offenders located in Hertsmere and managed by Stonham Housing Association. Should any request for further provision of accommodation and services arise, we will examine any proposals and amend the priority status of this client group accordingly.
- Asylum Seekers and Refugees – We receive very few requests for assistance from members of these two groups. Should this situation change, we will examine any proposals for appropriate accommodation and services.

6. Resources

6.1 Corporate resources

Much of the work to be undertaken to complete the tasks within the Action Plan can be met from existing resources. Special resources available for housing initiatives are:

- For affordable housing development we receive Social Housing Grant. We have also received the sum of £20,000 for affordable housing development in Radlett as part of a Section 106 agreement.
- The Housing Initiatives Fund for 2008/2009 contains a total of £11,000.
- An additional housing fund is being created. This will consist of funding from sources such as commuted sums and land sales. The money from this fund will be used to optimise the use of existing housing, such as financing schemes to reduce under-occupation, and can be used to add value to new schemes, such as by allowing the development of larger housing units.
- Capital and revenue sums have been identified to fund the introduction of Choice-Based lettings.
- A £32,000 block revenue grant to Anchor Home Improvement Agency.
- For 2008/2009 there is a £156,000 Government grant for Disabled Facilities Grant to which the Council will add £186,000.
6.2 Homelessness Funding – Government Department for Communities and Local Government

Since 2003 Hertsmere has received the total of £30,000 per year in Homelessness Grant. This sum has been used to fund the services provided to young people in Hertsmere by Herts Young Homeless Group.

From July 2008 the service provided by Herts Young Homeless Group will be funded by Supporting People and the Crouchfield Trust. Also, for this year Hertsmere will receive the increased sum of £50,000. This sum will be spent on the following two posts:-

- **The Tenancy Liaison Officer** – this post will be funded jointly by Hertsmere Borough Council and Watford Borough Council. The officer will work across the two local authorities to provide support to tenants of the private rented sector who have accessed their accommodation through the rent deposit schemes within each local authority. The Tenancy Liaison Officer will also provide support to landlords.
- **Homelessness Prevention Officer** - this post will provide a more proactive approach to presenting housing options to households in housing need, especially young people.

6.3 Regional Centre of Excellence for Youth Homelessness – Communities and Local Government

In June 2007 Hertsmere became the Regional Centre of Excellence for Youth Homelessness and received £20,000 to organise initiatives to disseminate good practice on youth homelessness across the eastern region. Communities and Local Government have awarded Hertsmere a further £10,000 to continue this role until Summer 2009. Hertsmere is currently engaged in discussions with Herts Young Homeless Group on further activities which can be undertaken to improve methods of preventing and tackling youth homelessness across the eastern region.

6.4 Regional Funding

Hertsmere Council has received grants totalling £476,000 in order to improve privately owned housing in the borough.

Subject the Ministerial approval, the Council will receive a grant of £400,000 between 2009 and 2011 to tackle fuel poverty in the borough.

6.5 Other sources of funding

British Gas will continue to allocate funding to the Be Warm Be Wise scheme which provides loft and cavity wall insulation in the borough.

Details of the other actual or proposed sources of funding which can be used for housing purposes are given in the Action Plan. They include:-
Corporate funding such as a supplement to Local Housing Allowance (Task 1)

- Community Investment funding
- Contributions from registered social landlords
- The Council’s ring-fenced housing fund (composed of a number of sources including sales of land and assets)
- Social Housing Grant
- Supporting People funding for both accommodation-based schemes and floating support.
- County Council contributions to groups who are particularly vulnerable to homelessness such as young people leaving local authority care.
- Contributions from organisations who work within the remit of Community Safety to assist groups such as victims of domestic violence.
- The Council will receive regional funding to assist vulnerable households who are living in homes which do not meet the Decent Homes standard.

- Employment Participation

7. Monitoring and Evaluation

The regular monitoring of the implementation of the Housing Strategy will take place at the meetings of the Hertsmere Housing Forum which occur once every four months. Members of the forum will receive a report and a presentation on progress made in implementing each of the 42 tasks in the Action Plan.

Although the Housing Strategy covers a three year period, the Hertsmere Action Plan allows for periodic reviews and evaluations to take place to allow for any required re-prioritisation. Much of the initial work within the tasks consists of production of feasibility reports on the proposals for schemes. The reports might disclose a general view that a proposed scheme is no longer required or is not feasible, in which case there will be no further progression in implementing it. However, no task will cease without the full consent of Hertsmere Housing Forum.

We will monitor the contribution which the housing strategy and action plan makes to the Hertfordshire Local Area Agreement through the following:

- Meetings of the Hertsmere Local Strategic Partnership
- Attendance at the London Commuter Belt Housing Strategic Officers Group.