WATFORD HOMELESSNESS AND ROUGH SLEEPING REVIEW 2026 TO 2030



www.watford.gov.uk/housing-strategy

Our approach to tackling the town's homelessness and rough sleeping needs

watfordcouncil

WATFORD BOROUGH COUNCIL

The Homelessness Act 2002 includes a requirement for housing authorities, with the assistance of social services authorities, and in consultation with other bodies including registered social landlords and voluntary organisations, to:

- carry out reviews of homelessness within their area;
- formulate and publish strategies for tackling and preventing homelessness problems based on the results of those reviews;
- publish a new strategy thereafter within five years of the previous strategy having been published.

The Watford Homelessness and Rough Sleeping Review and Strategy 2026-2030 will form part of a suite of housing-related policies and strategies, including the Housing Strategy, the Supported Housing Strategy and the Private Sector Renewal Policy.

Several photos have been used with the kind permission of the YMCA Chiltern Group and New Hope.

The overarching document will be the Watford Housing Strategy for 2026-2030 which will contain the following five priorities:

Priority 1: Affordable Housing Development and Supply.
Priority 2: Supported Housing Options
Priority 3: Housing Conditions and Energy Efficiency
Priority 4: Supporting Growth and Regeneration
Priority 5: Supporting the town of Watford and its residents through Local Government Reform in Hertfordshire



The Homelessness and Rough Sleeping Review and Strategy will allow a specific focus on actions to both prevent and tackle homelessness in Watford. A set of actions will be devised for each of the following five priorities:

Priority 1: Tackling the causes of homelessness.

Under the Homelessness Reduction Act 2018 local authorities are obliged to undertake work to prevent homelessness and assist households in continuing to live in their current home. The council's teams work with partner organisations to identify the causes of homelessness.

This aims to prevent households from becoming homeless and subsequently requiring temporary accommodation and alternative settled housing options. This includes implementing the Tenancy Reform Provisions of the Renters Rights Act 2025.

Priority 2: Improving access to affordable and suitable housing options

Improving both the supply and quality of affordable homes in Watford is essential in both preventing and relieving homelessness. It is also crucial to improve the offer of temporary accommodation.

The aims are to provide better housing conditions for homeless households, to reduce council expenditure on high cost temporary accommodation options, and to assist households in moving on more rapidly to long-term settled homes. This includes implementing the provisions of the Renters Rights Act 2025 to improve the quality of homes in Watford's Private Rented Sector.

Priority 3: Providing services to homeless households and homeless vulnerable people to meet their needs.

Frequently, accommodation alone is not sufficient to meet the needs of vulnerable homeless individuals and families. A range of support services is required to meet their needs and to promote their health, security and wellbeing.

Priority 4: Preventing and responding to Rough Sleeping: prevention, duration and frequency.

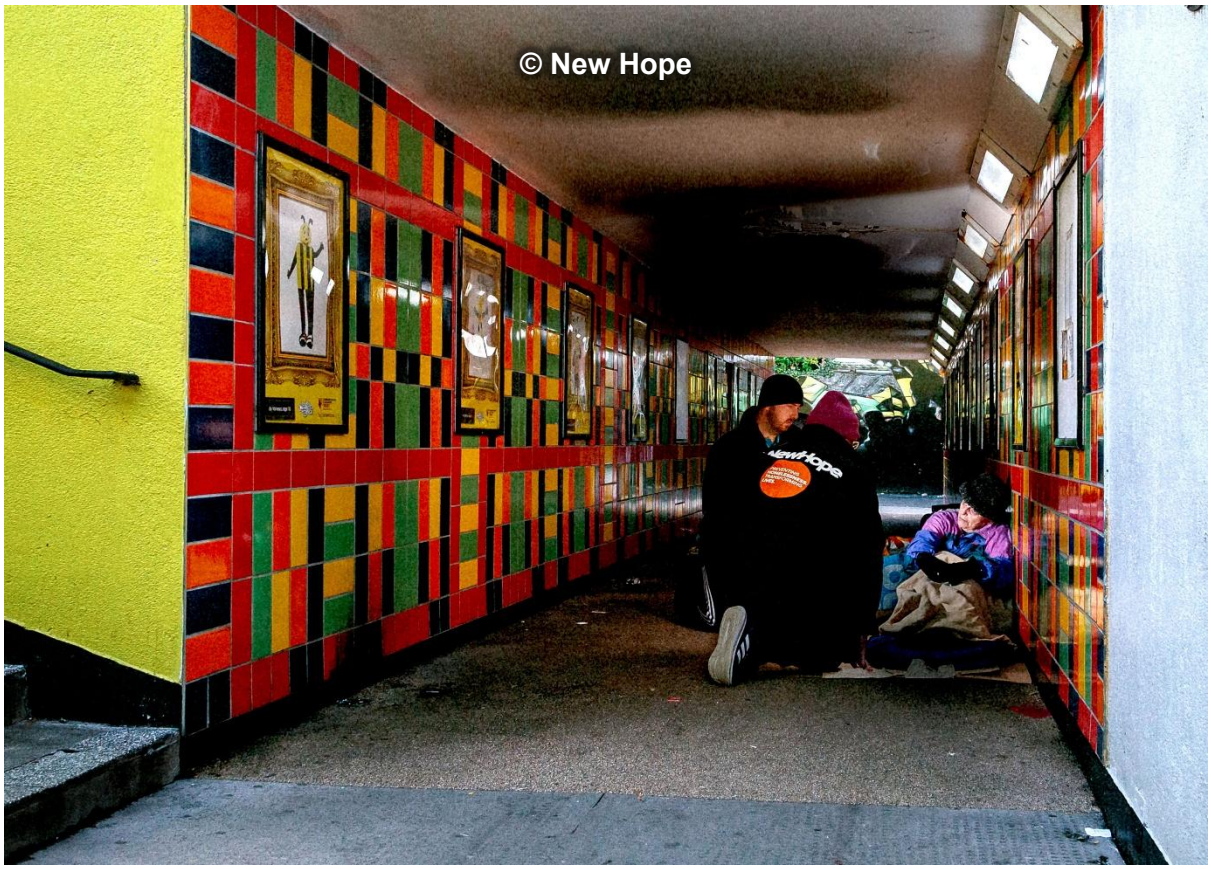
The town of Watford historically sees a comparatively high number of rough sleepers. This is due in part to its economy, its built environment, and the fact that it is the location of a large number of services for the south west Hertfordshire area. Specialised services are required to both prevent and respond to rough sleeping, and to assist persons who experience this most debilitating form of homelessness.

Priority 5: Improving the implementation of the Homelessness Reduction Act 2018 and the Renters Right Act 2025.

Work is undertaken continually to improve the ways in which the council's teams assist customers, improve partnership working, and meet the aims of the Homelessness Prevention Act 2018 in preventing and relieving homelessness. This enables the council's resources, in terms of staff, assets and funding, to be deployed most effectively to achieve the best possible results. This will include measures to assist staff in the implementation of the Renters Rights Act 2025.

1. Watford's distinctive characteristics which influence levels and types of homelessness

- A small, densely populated urban area with no semi-rural or rural hinterland.
- Housing development possibilities are constrained. Development is reliant upon brownfield development which can present viability issues.
- High demand for housing in the town, with high house prices and rents.
- A lack of a viable pathway for young families in receipt of average or lower quartile earnings visiting to settle down in Watford and acquire their own homes.
- A very large Private Rented Sector in comparison with surrounding local authority areas. Recent changes in the private rented sector including landlords selling their homes or converting them from self-contained to shared accommodation (higher profit margins).
- A disproportionately low number of family-sized homes, particularly those which are affordable.
- A high level of services, emergency accommodation and longer-term supported accommodation for single homeless people and those with high levels of support needs.
- Many flagship headquarter businesses in the area and excellent transport connections into London. This attracts many commuting groups and is a selling point for developers to deliver private housing options, as opposed to delivering affordable housing which would help create options for our homelessness cohort.
- Close proximity to London boroughs. The lack of affordable housing in those areas leads to households gravitating away from those districts and looking further afield into the surrounding counties for resolutions to homelessness.
- The need for London districts to source temporary housing in boroughs outside the Greater London area. This is creating a highly competitive market for private landlords to offer housing at high nightly rent levels, as opposed to long-term settled housing options.



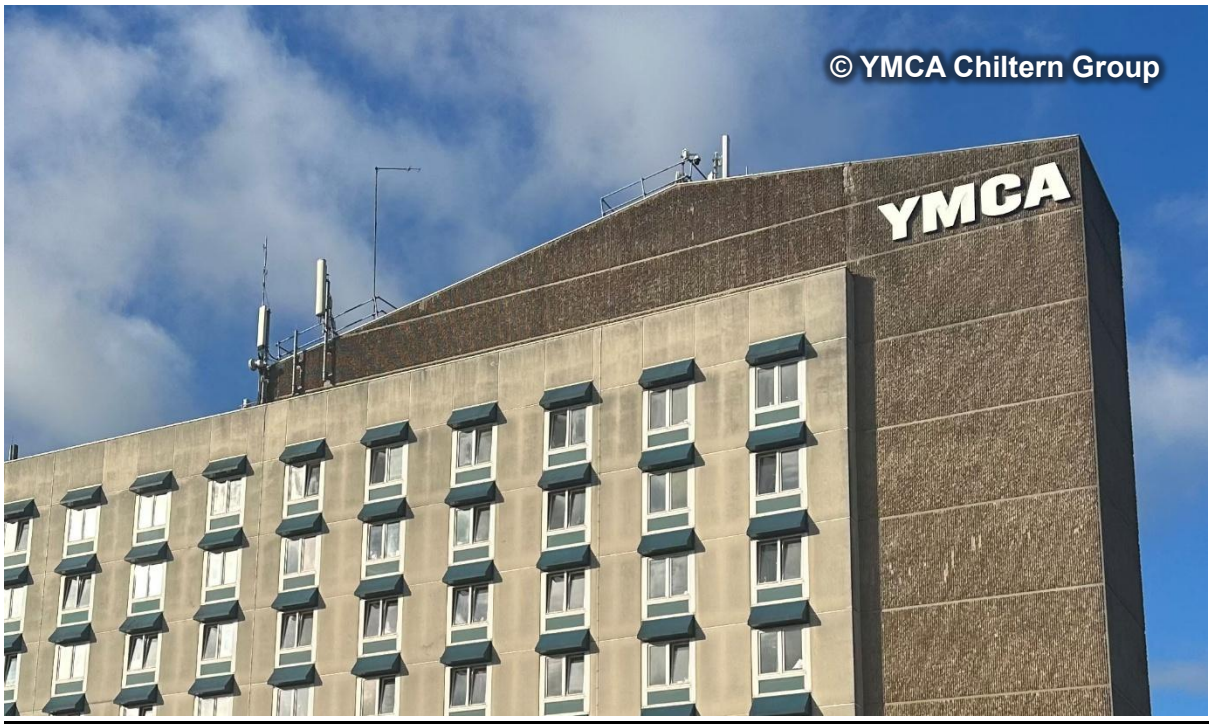
2. What has changed between 2020 and 2025? Background factors

National economic and social changes.

- The Covid pandemic and the increased need to find housing options for single homeless people.
- Cost of Living Crisis: Reduction in household earnings vs unaffordable rent.
- Since 2022 there have been a number of schemes to resettle refugee families from Afghanistan and Ukraine. Watford Council has worked in partnership with national and local agencies to deliver support through established government resettlement schemes.
- Increased need for Temporary Accommodation, particularly from April 2023.

The Private Rented Sector

- An increase in evictions from the Private Rented Sector
- Private Rents increasingly unaffordable - Large gap between Local Housing Allowance (LHA) and private rents. Local Housing Allowance rates were frozen been 2016 and 2020, and as of September 2025 are frozen at April
- 2024 levels. London boroughs increasingly compete for private rented homes in Watford and can offer greater incentives than Watford Council.
- An implementation timetable has been set for the Renters Rights Act 2025. To include all the following from late 2026:
    - Abolition of section 21 ‘no fault’ evictions
    - Introduction of Assured Periodic Tenancies in the private rented sector (PRS)
    - Reform of possession grounds in the private rented sector. Landlords will be able to evict tenants only when they have a valid reason.
    - Limited rent increases to once a year in the PRS –
    - Banning rental bidding and rent in advance
    - Making it illegal to discriminate against renters who have children or receive benefits.
    - Introduction of a Private Rented Sector Database
    - Introduction of a Private Rented Sector Ombudsman.



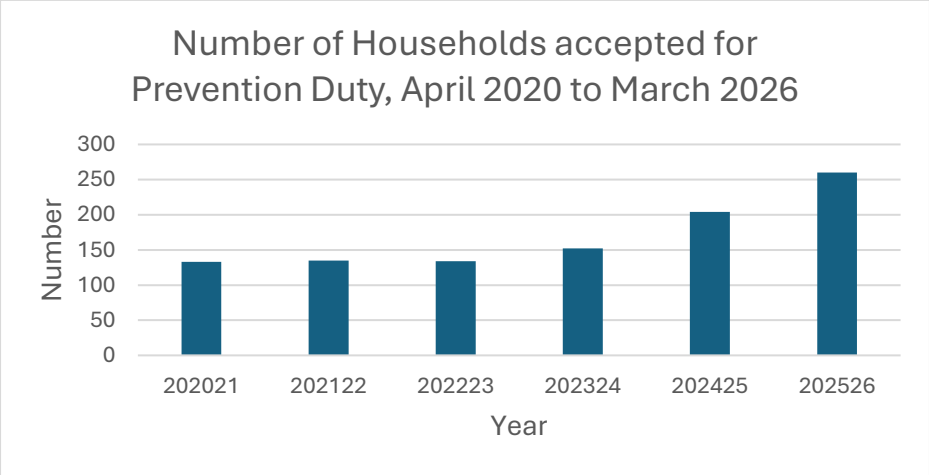
Funding and financial issues

- A decrease in funding streams from Hertfordshire County Council towards key supported housing services for single people (reduction of HRS funding)
- A reduction in funded bedspace placements for young people facing homelessness.
- Three new funding streams: Homelessness Prevention Grant (HPG) from 2021, the Rough Sleeper Initiative (RSI) grant (from 2022 but ended in 2025), and the Rough Sleeper Accommodation Programme (RSAP) from 2021. The three funding streams have been used for a range of new schemes.
- Difficulties in achieving sufficient levels of affordable housing, particularly of Social Rent, because of the viability issues associated with residential development in Watford.

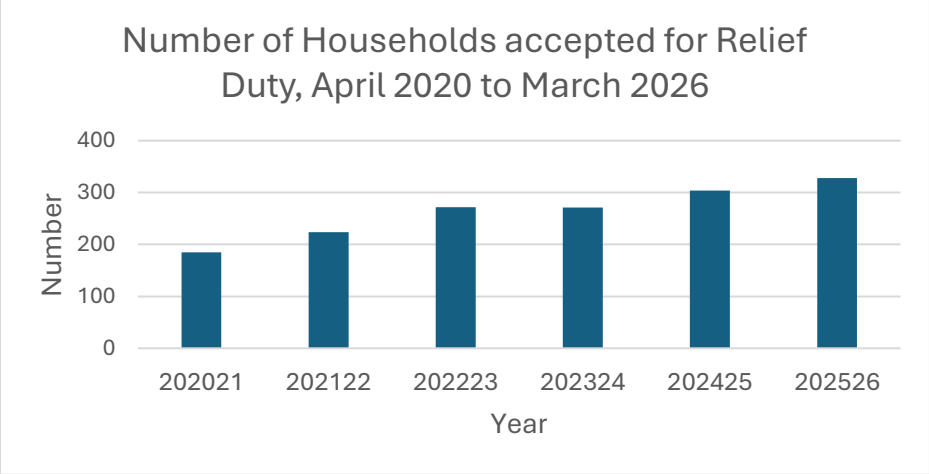
Government initiatives and legislation

- Housing Service Transformation (positive impact)
- Ministry of Justice Early Release Schemes.
- Domestic Abuse Act 2021- better understanding of DA and increases homelessness approaches on this ground.

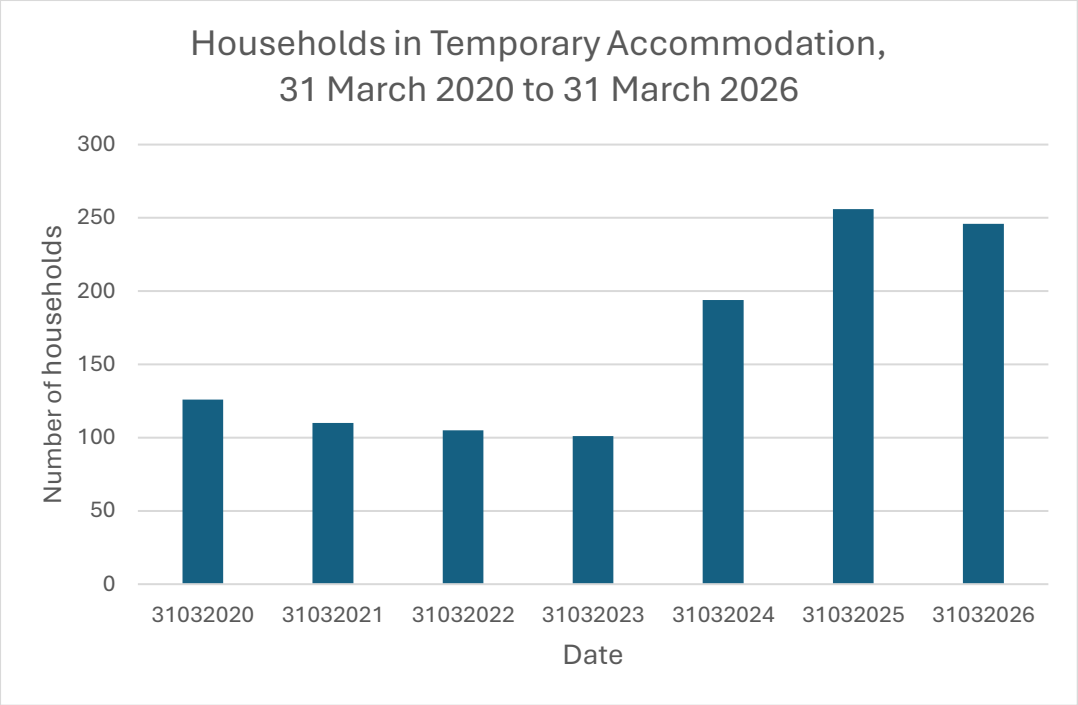
The number of Prevention cases accepted for assistance under homelessness legislation rose from 133 between April 2020 and March 2021 to 204 between April 2024 and March 2025:



The number of Relief cases accepted for assistance under homelessness legislation rose from 185 between April 2020 and March 2021 to 304 between April 2024 and March 2025:



The number of households in temporary accommodation on particular dates, 31 March 2020 to 31 December 2025





Achievements made between 2020 and 2025

Priority 1: Tackling the causes of homelessness

Strategic

i) Integration of the activities of local stakeholders in homelessness prevention through secondment, training and shared learning.

ii) Responding to Ministry of Justice demands and changing statute around early release schemes, by adapting our service model and increasing capacity where needed.

iii) Co-ordinating a partnership approach with our local Registered Providers for early identification of tenants at risk of eviction and combining support mechanisms to prevent homelessness.

iv) A working group established to review the use of Discretionary Housing Payments in relation to homelessness prevention, including potential for a local emergency grant system to top-up benefits for benefit-capped households.

Operational

v) Review of the Watford Credit Union completed to ensure its effectiveness as a measure of homelessness prevention.



Priority 2: Improving access to affordable and suitable housing options, both temporary and long-term

Strategic

i) HomeLet (now Home Path)– completion of a review of Watford Council's financial assistance scheme to enable homeless households to access the private rented sector.
ii) Commencement of meetings of the Watford Private Landlord Forum.
iii) Partnership working with a range of national and local agencies to deliver support through established government resettlement schemes. Since 2016 Watford has supported the resettlement of refugee households from a number of countries, developing experience and expertise in this area.

Operational

iv) The Local Authority Housing Fund (LAHF) is an capital fund that supports local authorities in England to obtain housing for those who are unable to find settled accommodation on resettlement schemes. It was introduced in 2023, primarily to help Ukranian and Afghan households who have arrived in the UK. Up to December 2024 there had been three LAHF bidding rounds. Watford Borough Council has provided accommodation for Ukranian and Afghan refugees through LAHF.
v) Watford Riverwell: Major mixed-use regeneration delivering homes, health facilities, and business space. This development has delivered the following homes for Affordable Rent: 8 x 1 bedroom, 7 x 2 bedroom and 7 x 3 bedroom.



vi) Thomas Sawyer Way: Major residential development south of Watford Town Centre. This development has delivered 8 x 3 bedroom homes for Social Rent and 3 x 3 bedroom homes for Affordable Rent.
vii) Sumac Gardens: Major mixed-use regeneration scheme delivering homes, retail facilities and business space. This development has delivered the following homes for Affordable Rent: 31 x 1 bedroom, 77 x 2 bedroom and 11 x 3 bedroom.
viii) Robin House, Meriden Estate: A new extra care scheme for older people including homes developed to a high standard of accessible. This development has delivered 51 extra care flats for Affordable Rent.
ix) Brindle Court – the acquisition by Hart Homes of a new 25 place temporary accommodation scheme for single persons, with support provided by OneYMCA.
x) Successful delivery and continuation of a Housing First Programme in borough, delivering 25 units of longer-term accommodation to those who are entrenched rough sleepers or are prolific in accessing homelessness services. This includes use of the Rough Sleeper Accommodation Programme (RSAP) to provide capital funding to development studios in Charter House in the town centre.
xi) A Private Rented Sector Access Officer has been recruited to improve access to private rented accommodation to enable move-on housing options through the Single Homeless Pathway.

Priority 3: Providing services to homeless single people and homeless families people to meet their needs.

Strategic

i) A Prison Reform Protocol to prevent homelessness and deliver training for staff and partners.

ii) Embedding the Single Homeless Pathway by:
- Completion of an implementation plan for embedding the Homelessness Reduction Act with the Single Homeless Pathway to include training and support for partner agencies.

- Review of the Single Homeless Pathway governance arrangements and numbers of meetings.

- Conducting weekly strategic meetings with SHP partner, to ensure the pathway remains fluid, and that clients are receiving the right level of support and are prevented from Rough Sleeping and to reduce/manage the number of evictions.

iii) Work completed with Hertfordshire County Council on the best use of housing-related support funding via the prospectus for support for Single Homeless people, reviewing options for floating support.

iv) An active and key participant in Watford's Homelessness Health Forum to collectively tackle health inequalities amongst our most vulnerable homeless in the community.

v) Successfully receiving funding to commission mixed level support accommodation for single people; ranging from independent move on accommodation to medium supported units of accommodation.

vi) Supporting Hertfordshire County Council in their health census of homelessness females in the borough, to help understand the scale of women's rough sleeping in Hertfordshire and better inform strategic principles of how women may be affected by homelessness.

vii) Working Group created with Hertsmere Borough Council to tackle the Home Office extraction from Hotel Accommodation for Asylum Seekers, and its dispersal of applicants needing homelessness support in our borough.

Operational

viii) Delivery of an Ex-Offenders Accommodation Programme in assisting those being released from prison without stable accommodation.

ix) Cuckooing, Gang Violence and Modern Slavery – the Community Protection Group carry out identification and assessment work for vulnerable persons who are likely to be/are victims of cuckooing, gang victims or modern slavery. Cuckooing and County Lines now appear in the Housing First agenda, and also in the Town Centre Action Group agenda.

x) Successful inclusion of a Resettlement Officer in the housing team, in order to cope with the changing demands of refugee resettlement in the borough and co-ordinate with central government services on the ongoing resource requirements at a local level

xi) Successful delivery and continuation of a Housing First Programme in borough, delivering 25 units of longer-term accommodation to those who are entrenched rough sleepers or are prolific in accessing homelessness services.

xii) Commencement of a Complex Needs Housing Multi-Disciplinary Team to offer support to those clients who are facing/are homeless with a combined need around Mental Health and Drug/Alcohol Misuse.

xiii) Partnership with Hertfordshire Housing Advice & Advocacy Service for Domestic Abuse support.

xiv) The Hertfordshire-wide Joint Housing Protocol for:
- Vulnerable Families and Intentionally Homeless Families
- Homeless 16- and 17-Year Olds
- Care Leavers.

xv) Since the launch of the Homes for Ukraine scheme a total of 160 Ukranian guests have lived in Watford. As of 1 June 2025 26 families or individuals are still actively hosting. Watford Borough Council has provided housing advice in cases where Ukraninan guests are moving on from host accommodation and may be at risk of homelessness.

xvi) The Single Afghan Refugee Resettlement Project operated form December 2021 to July 2024. It provided 20 bedspaces in council-owned hostel accommodation, with resettlement support delivered by OneYMCA.



Priority 4: Preventing and responding to Rough Sleeping: prevention, duration and frequency

Strategic

i) Conducting weekly strategic meetings with SHP partner, to ensure the Single Homeless Pathway remains fluid, and that clients are receiving the right level of support and are prevented from Rough Sleeping.

ii) Supporting Hertfordshire County Council in their health census of homelessness females in the borough, to help understand the scale of women's rough sleeping in Hertfordshire and better inform strategic principles of how women may be affected by homelessness.

iii) Participating in the work of the Watford Business Improvement District. Since 2023 the Watford Business Improvement District (BID) has undertaken work to support business and make the town centre better for its residents. This has involved working to reduce anti-social behaviour, and also balancing support and enforcement to help those who are the perpetrators of crime.

Operational

iv) Implementation of the "Everyone In" scheme during the Covid Pandemic in 2020-21.This has since formed the basis of the Watford Single Homeless Pathway.

v) Maintaining the number of verified rough sleepers at a low level, with the Outreach Team successfully moving the majority into emergency accommodation and then on through the Single Homeless Pathway (SHP).

vi) Completion of the Ending Rough Sleepers Plan for Year 2 of the Rough Sleepers Initiative 5 (RSI5) funding.

vii) Pioneering an emergency accommodation facility that offers accommodation every evening to those rough sleeping during cold weather periods, in order to prevent any loss of life during severe weather. This is the only service within Hertfordshire operating in this way.

viii) Successful delivery and continuation of a Housing First Programme in borough, delivering 25 units of longer-term accommodation to those who are entrenched rough sleepers or are prolific in accessing homelessness services.

ix) Persons with No Recourse to Public Funds. Individuals have been assisted with access to public funds and housed, or have received ongoing immigration advice and placed in emergency accommodation.

x) A Town Centre Anti-Social Behaviour Focus Group was established in April 2023 to balance support and enforcement to reduce anti-social behaviour among the single homeless cohort. Membership includes HM Prison and Probation Service.

Priority 5: Improving the implementation of the Homelessness Reduction Act 2018.

Strategic

i) Establishment of website for Watford Strategic Homelessness Forum to share information between Forum members.

ii) Establishment of the Single Homeless Pathway (SHP). The aim of SHP is the seamless integration of housing and associated support services to provide a high level of service to single homeless people.

iii) Delivery of training sessions to key stakeholder services within the Single Homeless Pathway (New Hope Trust, One YMCA, Housing First Programme) and key agencies such as NHS Acute Services, Citizens Advice and Ministry of Justice to help integrate their services with homelessness responsibilities.

iv) Integration of TAM (Team around Me) and MEAM (Making Every Adult Matter) principles into our service delivery, to encourage proactive resolutions to homelessness rather than a reactive position.

Operational

v) Successful transformation of the Housing Service, which includes division of service delivery to client groups for specialised assistance, and the introduction of a Triage Team. Also delivering a more diverse person-centred approach by increasing accessibility via visits into local services to meet clients, home visits, attending community groups, offering online meetings to those who cannot access the offices, and having a face-to-face presence in our office building to offer daily appointments.

vi) Watford Borough Council housing service restructure and repurpose for meeting emergent demands

vii) Completion of an On-Line Form to make it easier for potentially homeless households to access advice and support.

viii) Completion of a review of the Intentionally Homeless Protocol in place with the Families First Homelessness Prevention Team and Hertfordshire County Council.

ix) Completion of an information sharing protocol on early prevention of homelessness through a range of methods, with:
- Children and Families team
- Women's services
- Health services
- Job Centre Plus
- Community Protection
- Justice Services.

x) Successfully integrating a regular housing advice surgery into established Healthy Hub events, to offer support to those facing deprivation and homelessness and are hard to reach.

xi) Successful co-location of staff in both the local authority and partner organisations.

xii) Review of triage and case work responsibilities to establish clear handovers and processes within each part of the customer journey, including point of entry, through Triage and onto application stage.

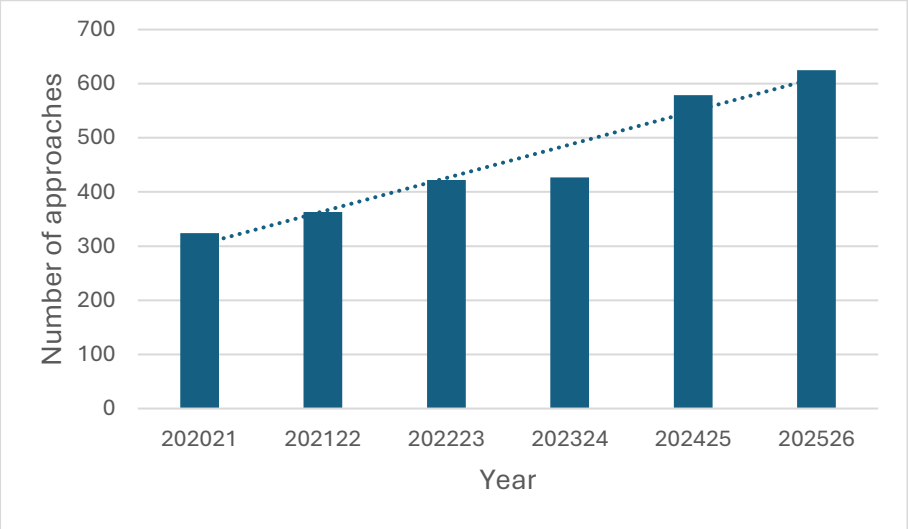


The Action Plan for 2026-2030 will build on the achievements of 2020-2025.The Action Plan will also include actions to implement the following legislation:

- The Renters Rights Act 2025
- The Children's Wellbeing and Schools Act 2026
    - Requiring each local authority to provide support to care leavers to find and keep suitable accommodation
    - Placing a duty upon local housing authorities to notify educational and health authorities when a child is placed in temporary accommodation.
- The Social Housing Bill once it has received Royal Assent, which will introduce new protections for victims of domestic abuse.

Appendix One: Housing Statistics

Table 1: Total homelessness approaches – 2020/21 to 2025/26

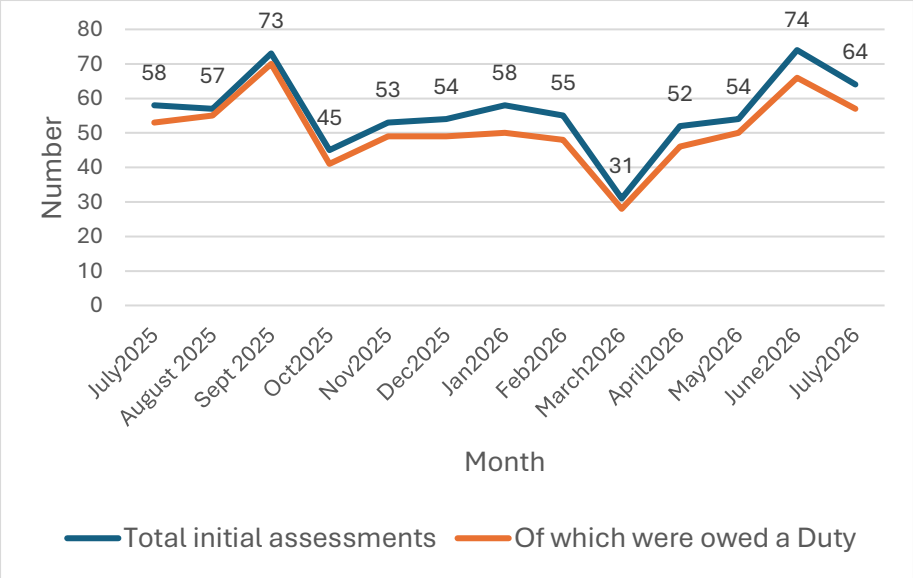


Commentary:

The total number of households applying to Watford Council for assistance under homelessness legislation has increased steadily between April 2022 and the projected number by March 2026, an increase of 57.3% increase in total.

The information on pages 4, 5 and 6 provides a background to the reasons for this increase. There can be slight discrepancies with MHCLG published statistics when they are released. This is due to data being reassessed over time.

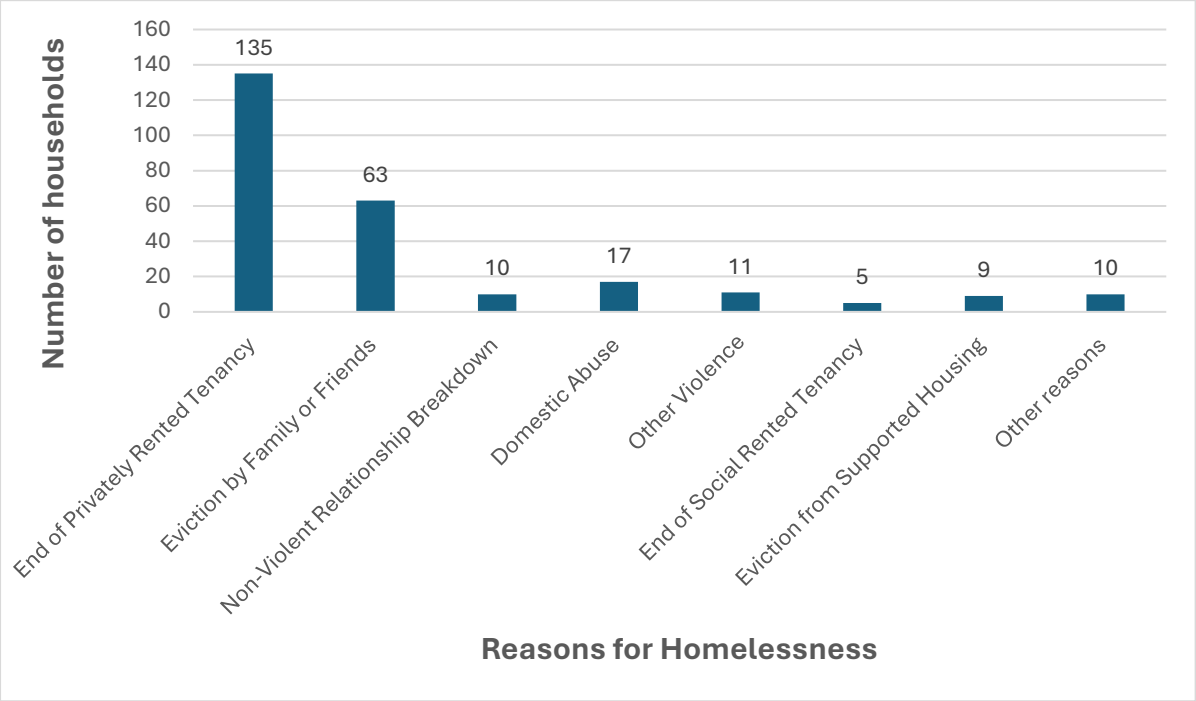
Table 2: Initial Assessments and Duty Owed – July 2025 to July 2026



Commentary:

Of all households who approached Watford Borough Council for assistance under homelessness legislation, almost all are found to be entitled to a duty under the legislation. This means that very low numbers are found to be ineligible, non-priority need or intentionally homeless. In terms of household type, single person households are also always greater in number than families with children.

Table 3: Reasons for Homelessness among households accepted for a Prevention Duty – April 2025 to March 2026



Commentary:

Homelessness Prevention refers to proactive, authorized actions taken by local authorities to help individuals or families at risk of losing their home remain in their current accommodation or secure a new one for at least six months.

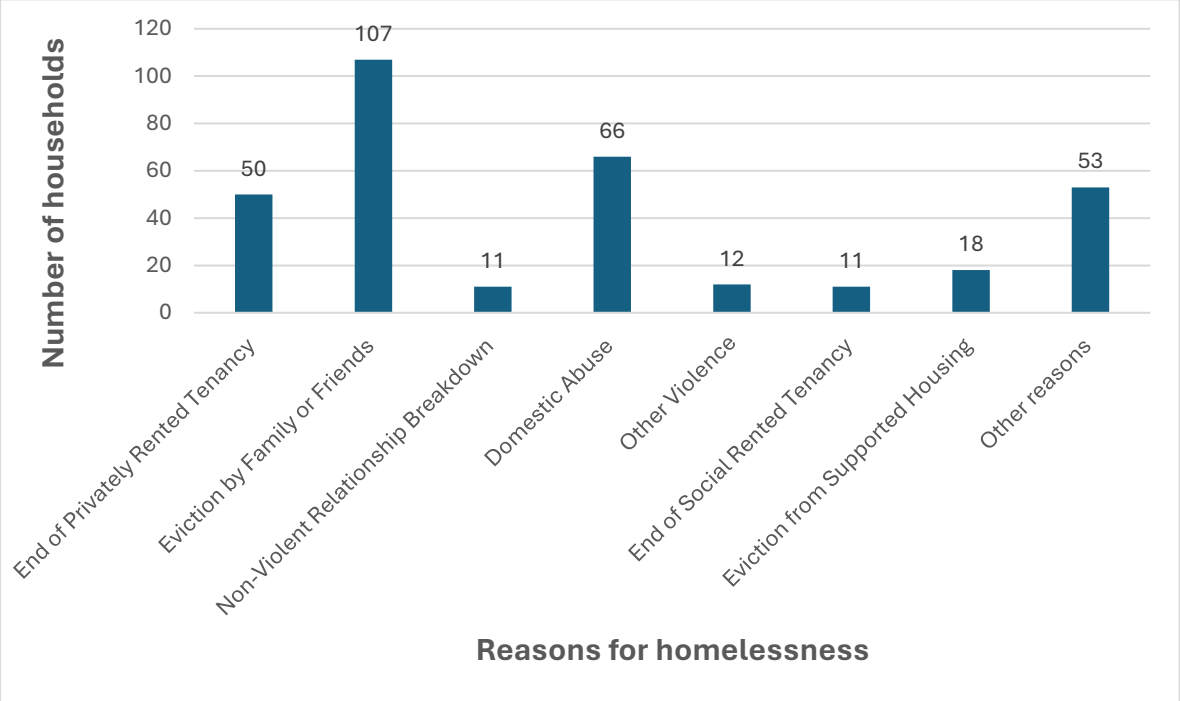
It involves tackling underlying housing issues to avoid crisis intervention, often activated when homelessness is threatened within 56 days.

The end of private rented tenancies is the predominant reason for homelessness among households whose homelessness is prevented (68.6%). The “Other” category covers the following reasons for homelessness:

- Departure from an Institution 1 household
- Leaving Home Office Asylum Seeker Accommodation 0 household
- Home no longer suitable due to ill health or disability 4 household
- Loss of place on a resettlement scheme 0 household
- Other reasons 5 households



Table 4: Reasons for Homelessness among households accepted for a Relief Duty – April 2025 to March 2026



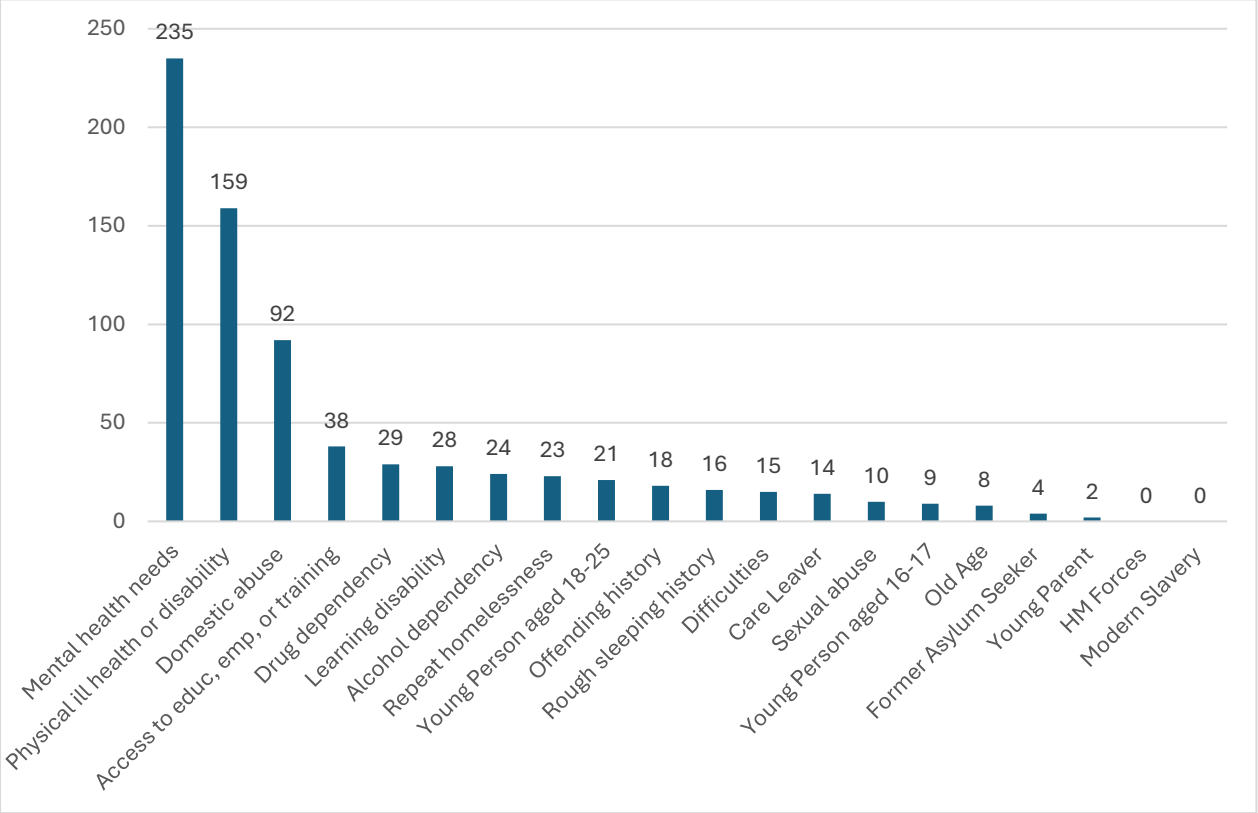
Commentary:

Homelessness prevention refers to measures taken by local authorities to help people at risk of losing their home remain in their current accommodation or find new housing within 56 days. Relief duty follows if homelessness is imminent or occurs, aiming to help someone secure accommodation for at least six months.

The reasons for homelessness among households accepted for a Relief Duty are more diverse. The above graph also shows the reasons for homelessness which are less able to be prevented e.g. family or friends eviction, or domestic abuse. The "Other" category covers the following reasons for homelessness:

- Departure from an Institution 24 households
- Leaving Home Office Asylum Seeker Accommodation 4 households
- Home no longer suitable due to ill health or disability 4 households
- Loss of place on a resettlement scheme 1 household
- Other reasons 20 households

Table 5: All households accepted for a Homelessness Duty April 2025 to March 2026 – reasons for Support Needs



Commentary:

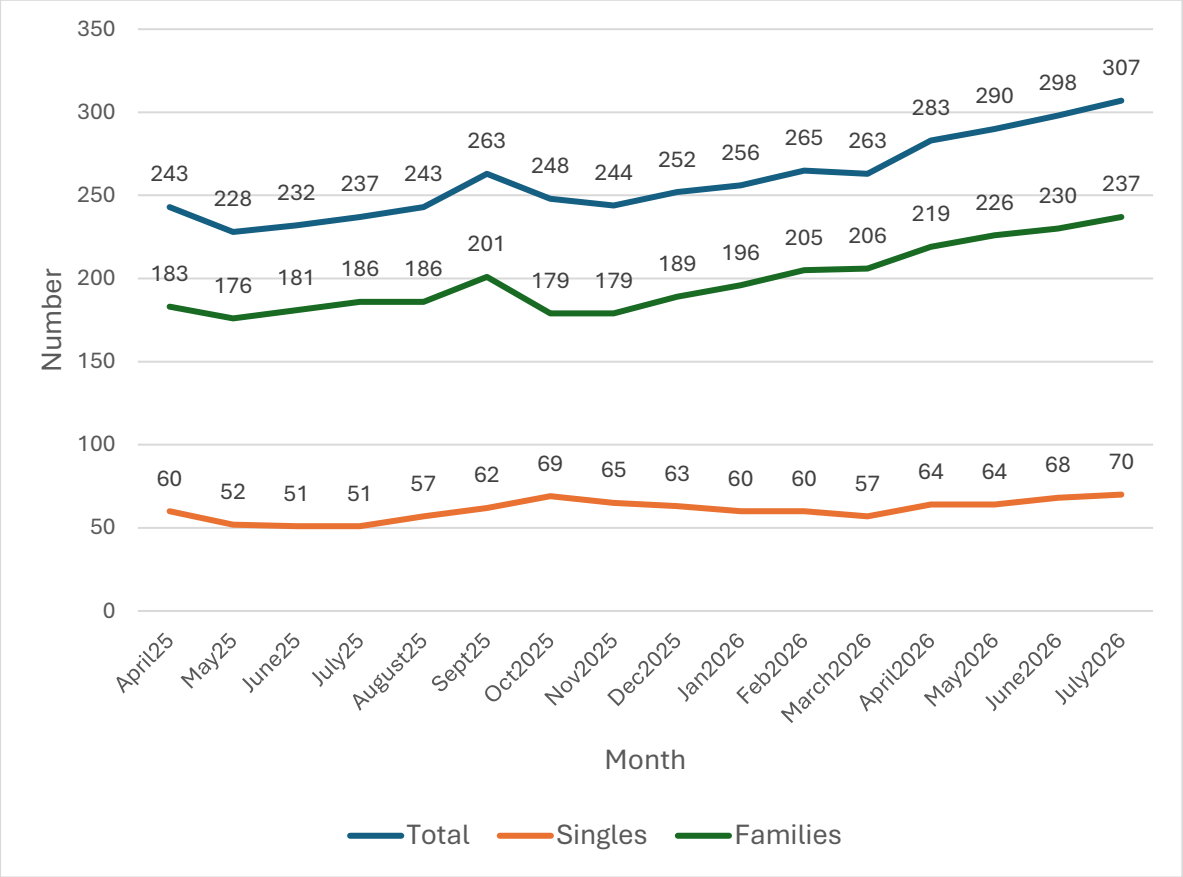
Local authorities are required to collect information on support needs among members of households for whom a duty under homelessness legislation has been accepted. Some households have members with just one need, but some have members who have more than one need.

The above graph shows the total number of support needs among all households for whom a duty under homelessness legislation has been accepted. The support needs are in twenty categories, as defined by the government.

For Watford, the biggest support need categories were Mental Health, Physical Disability and Domestic Abuse.

Information on these support needs are is disclosed only if the client wishes to do so. Therefore, there may be some level of inaccuracy and under-reporting.

Table 6: Temporary Accommodation monthly – April 2025 to July 2026



Commentary:

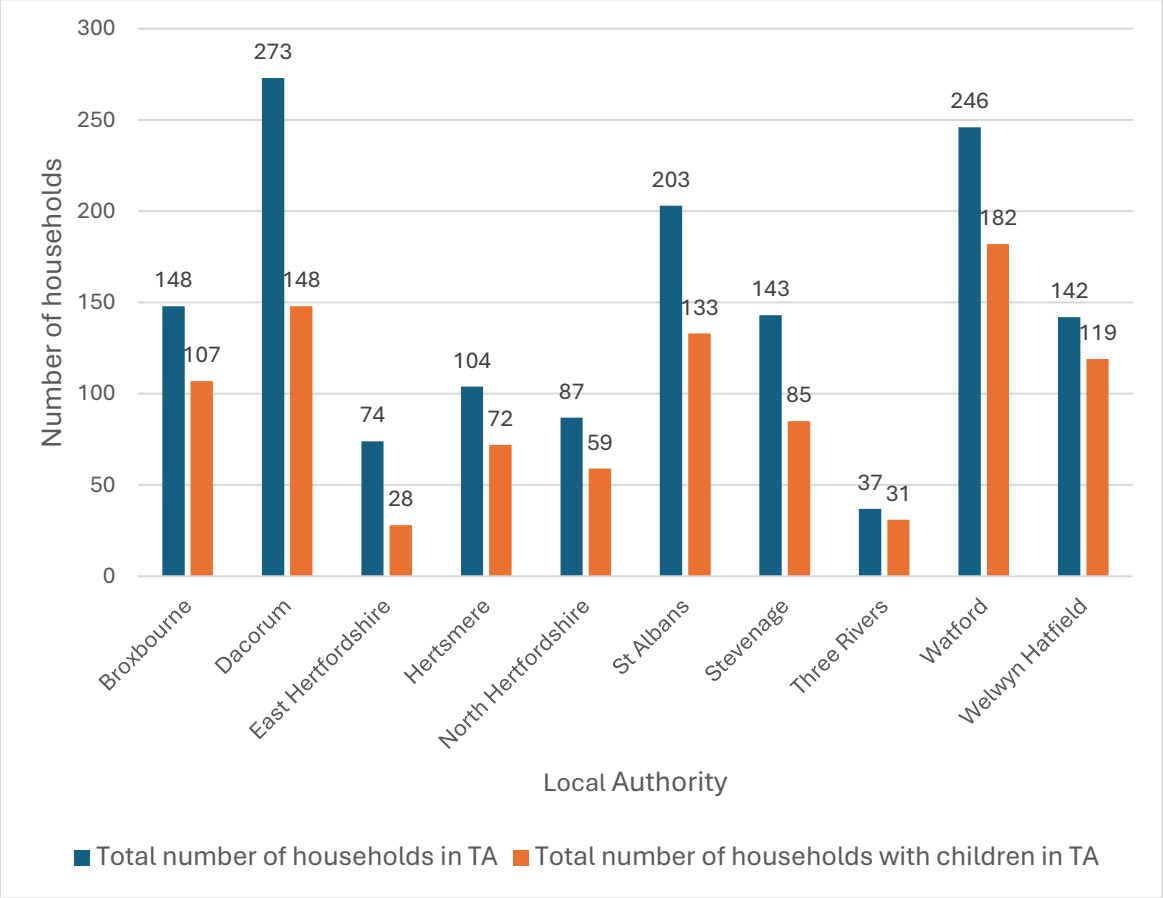
Under Section 188 of the Housing Act 1996, households are entitled to be provided with temporary accommodation if they have nowhere where they can reasonably be expected to live.

They can live in this accommodation while their application for assistance is being investigated, or while they are awaiting the offer of settled accommodation.

The above graph shows the number of households who were living in temporary accommodation in each month between April 2024 and February 2026. The number of families living in temporary accommodation is always higher than the number of single person households.

The temporary accommodation used by Watford Council consists of Bed and Breakfast hotels, Nightly Paid accommodation which is privately managed and self-contained, hostels, accommodation owned and managed by registered housing providers, and local authority-owned homes.

Table 7: Temporary Accommodation use across Hertfordshire – 31 March 2026

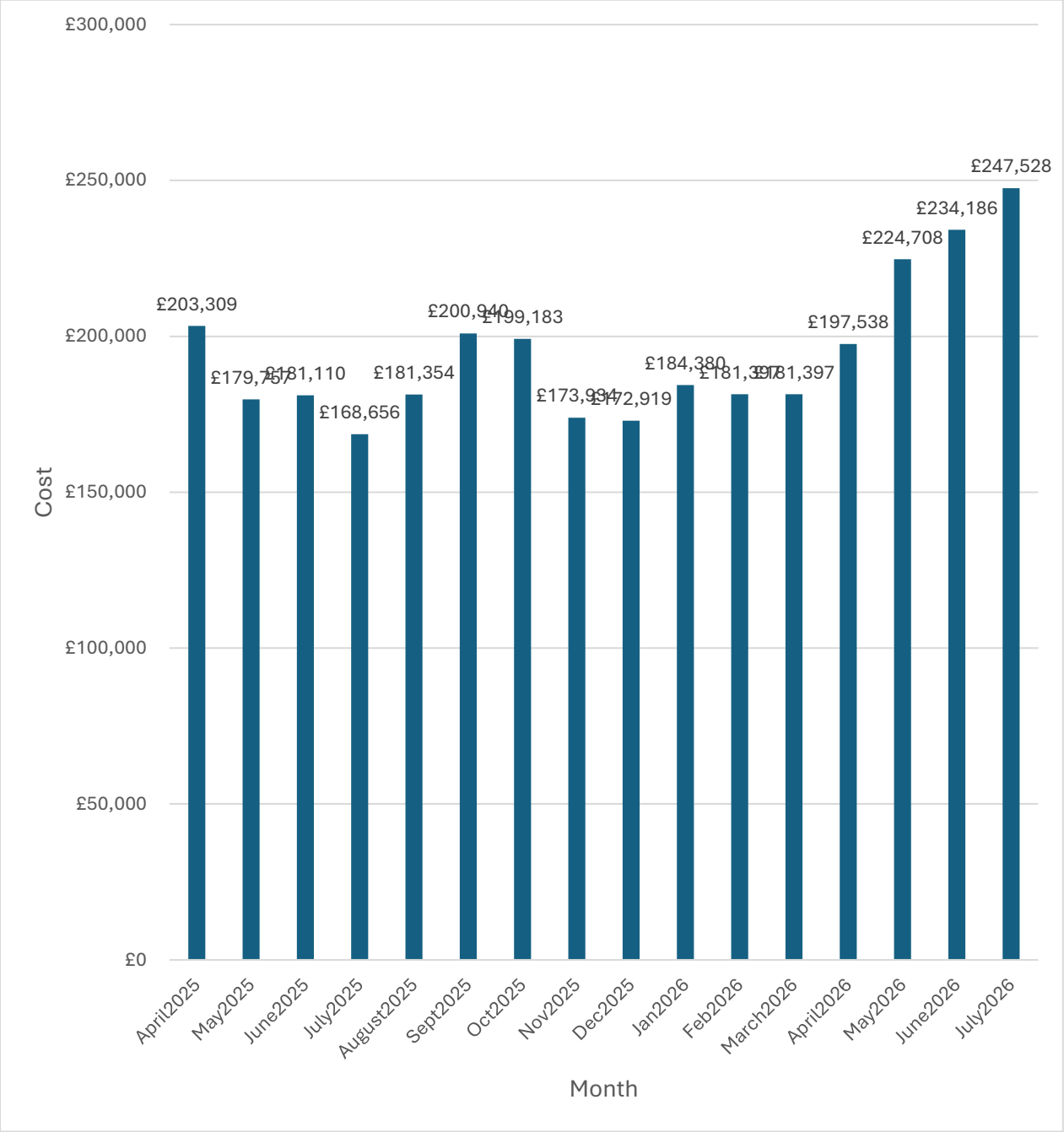


Commentary:
The above graph shows the number of households in temporary accommodation and number with children as on 31 December 2025 in each of the ten district councils in Hertfordshire.

Strenuous efforts are made to reduce the number of households with children in temporary accommodation in order to protect the wellbeing of children.

In September 2025 Watford did have the highest number of households with children living in temporary accommodation. This reflects the comparatively small supply of family-sized affordable homes, both new and existing, in the Watford district.

Table 8: Temporary Accommodation costs – April 2025 to July 2026

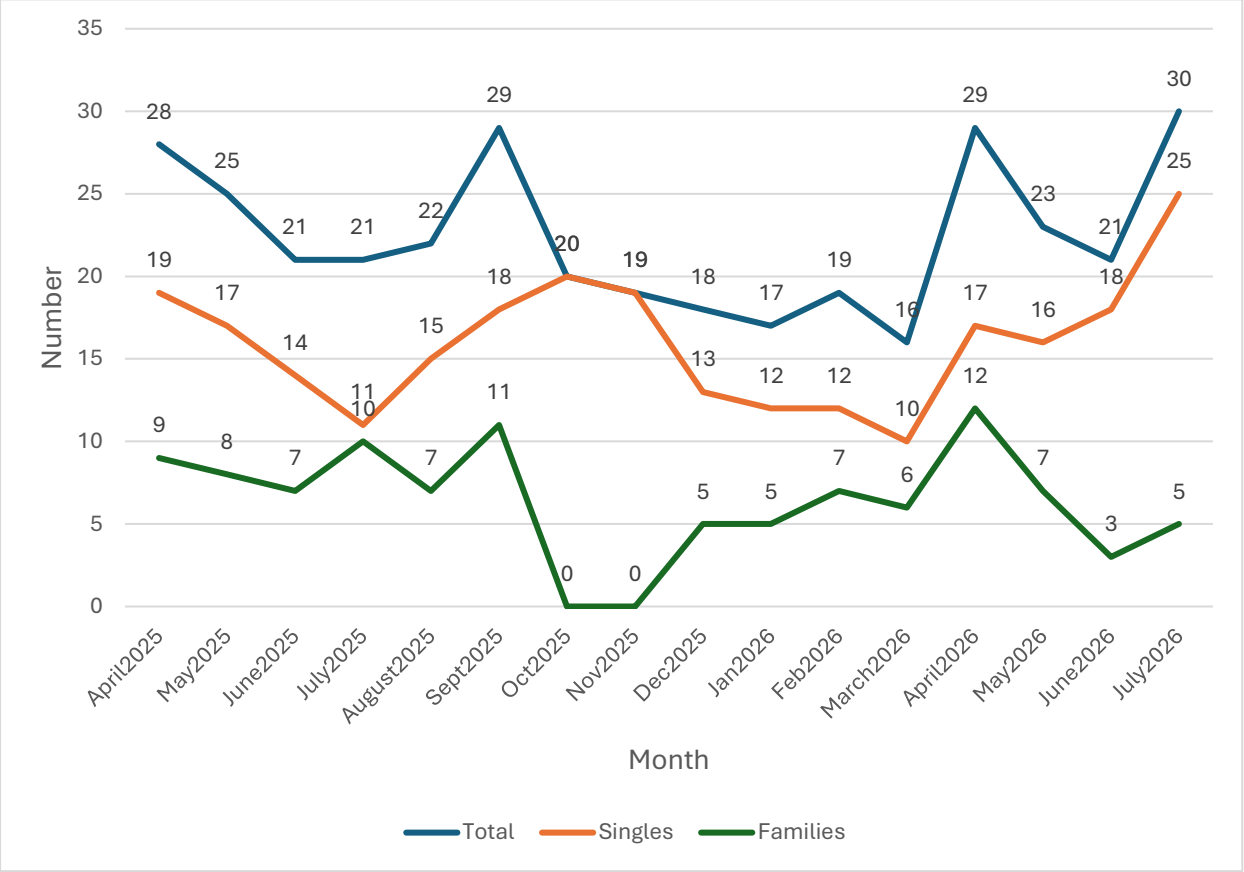


Commentary:

One of the aims of Watford Borough Council's temporary accommodation strategy is to reduce the use of the more costly forms of temporary accommodation i.e. Bed and Breakfast hotels and Nightly Paid accommodation.

This involves increasing the supply of lower cost temporary accommodation, including homes owned by the local authority.

Table 9: Bed & Breakfast use, location & numbers – April 2025 to July 2026

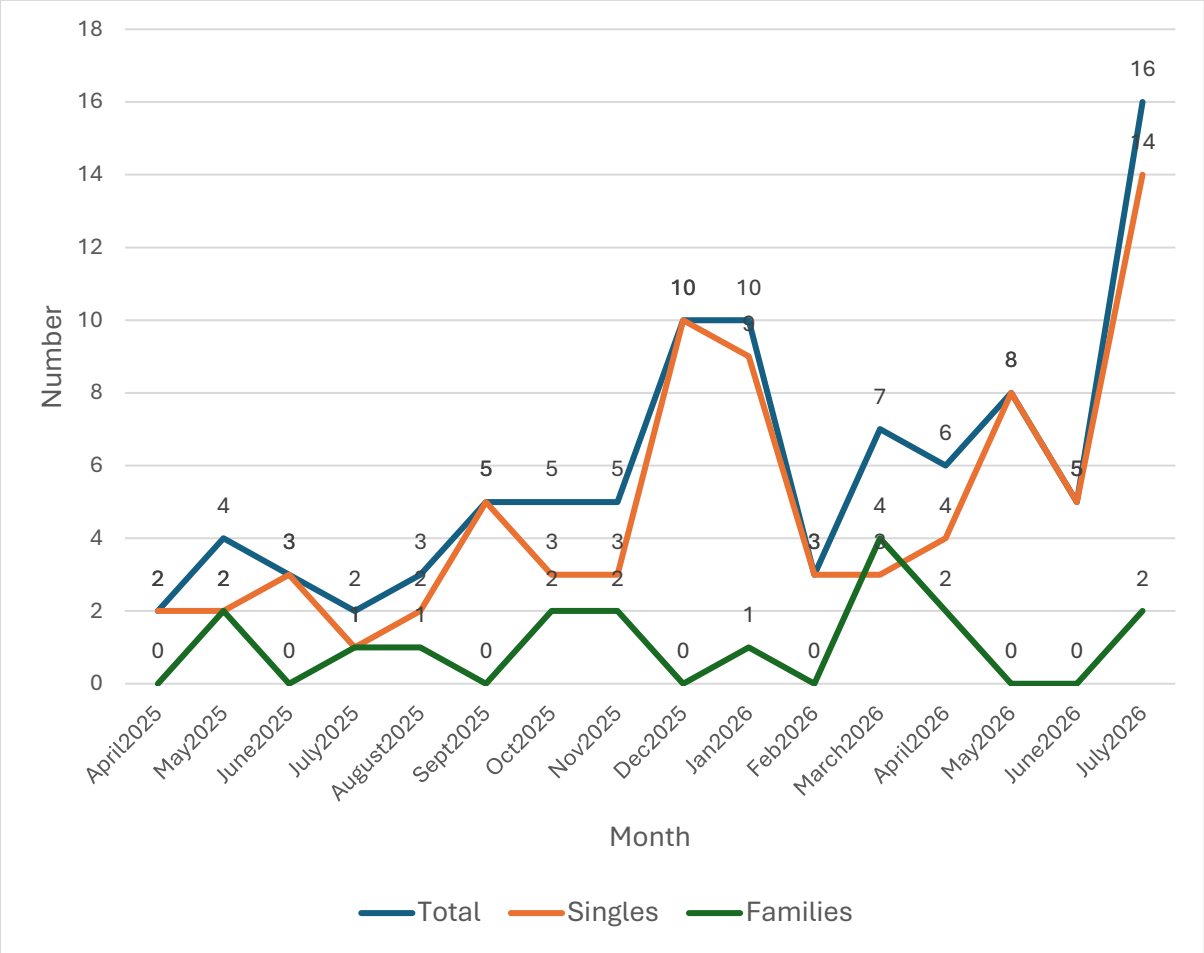


Commentary:

Watford Borough Council is aiming to significantly reduce its use of Bed and Breakfast hotels as temporary accommodation, particularly in local authority areas outside Watford.

This is the least desirable type of temporary accommodation, due to the high cost and the low level of suitability for children due to cramped conditions and shared bathing facilities. The above graph shows the decrease in the use of Bed and Breakfast hotels as temporary accommodation between April 2025 and July 2026.

Table 10: HomePath – Single Persons and Families, April 2025 to July 2026



Commentary:

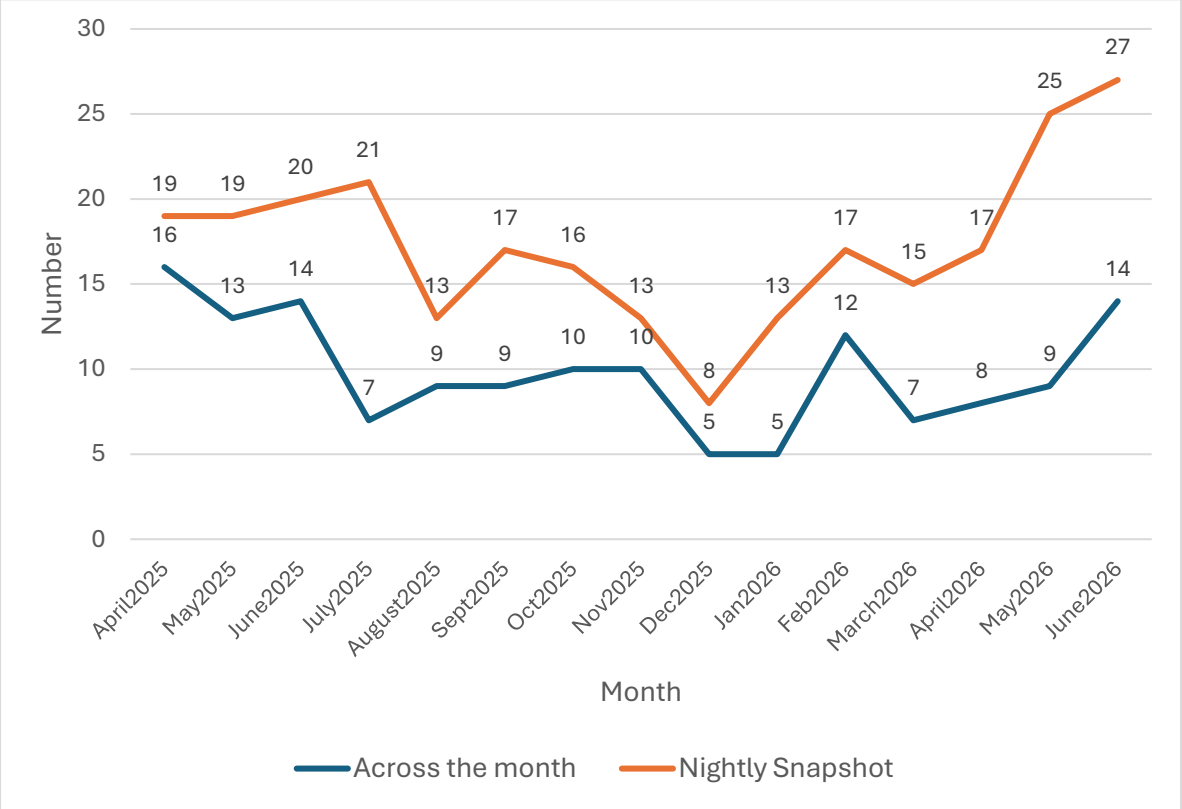
The Census 2021 shows that by March 2021 28.2% of the housing stock in Watford was privately rented.

This is compared to 15.6% which was social rented. Watford Borough Council's Housing Options Team works with private landlords to offer good quality privately rented accommodation to households in housing need under the HomePath scheme.

The above graph shows the success in assisting households in housing need into a privately rented home, especially single person households.

The HomePath schemes offers incentive packages for private landlords to accept nominations from Watford Borough Council. Successful meetings of the Private Landlord Forum and the Letting Agent Forum have been held.

Table11: Verified Rough Sleepers, April 2025 to June 2026



Commentary:

Watford New Hope carry out Rough Sleeper counts in Watford on a very regular basis, allowing monthly counts to be calculated.

Winter Shelter accommodation, provided by Watford New Hope, is available from mid November until mid March and reduces the level of rough sleeping during winter.

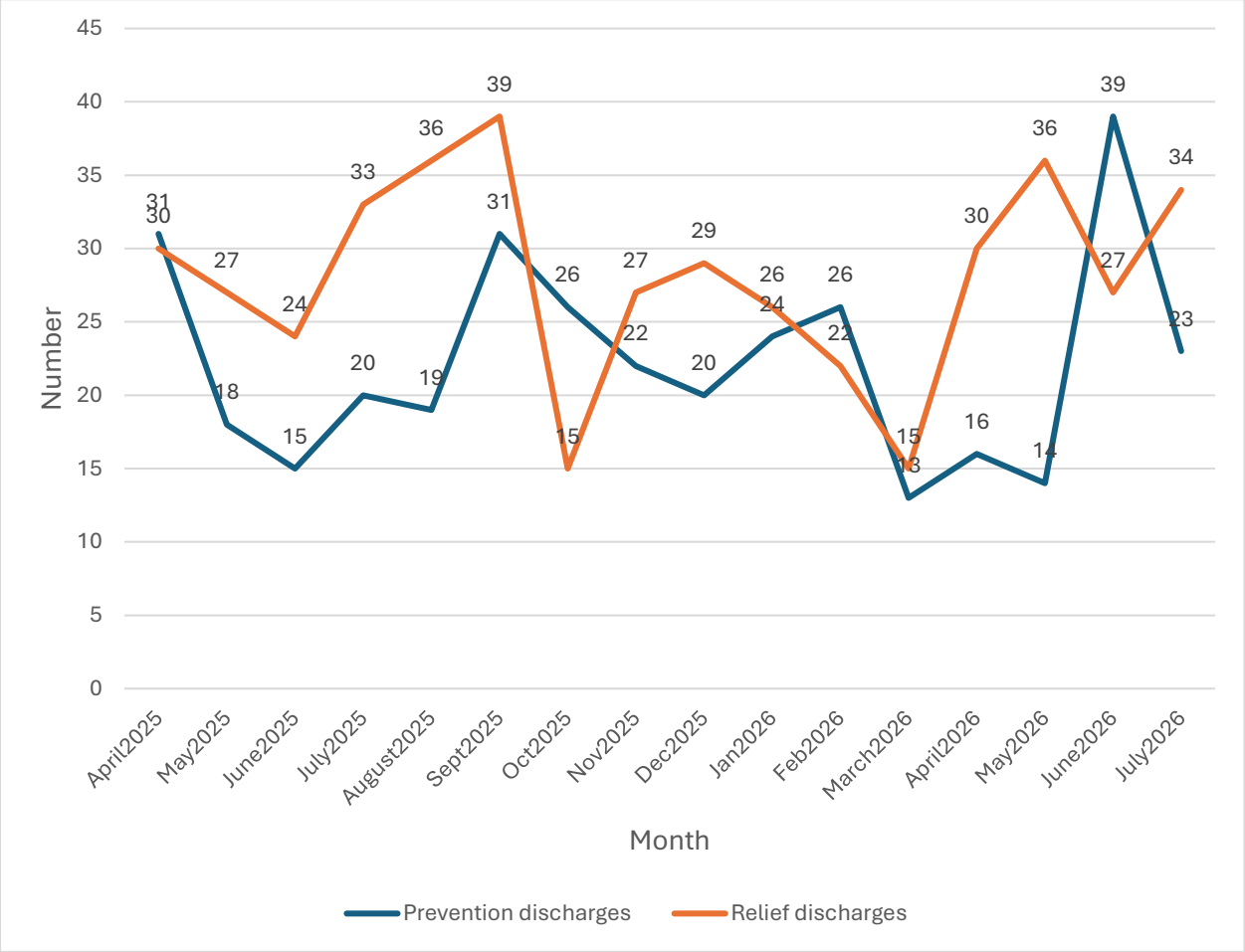
The town of Watford historically sees a comparatively high number of rough sleepers. This is due in part to its economy, its built environment, and the fact that it is the location of a large number of services for the south west Hertfordshire area.

Specialised services are required to both prevent and respond to rough sleeping, and to assist persons who experience this most debilitating form of homelessness.

The statistics for the other nine Hertfordshire districts in Autumn 2025 were:

- Broxbourne 3 rough sleepers
- Dacorum 8 rough sleepers
- East Herts 5 rough sleepers
- Hertsmere 2 rough sleepers
- North Herts 1 rough sleepers
- St Albans 10 rough sleepers
- Stevenage 16 rough sleepers
- Three Rivers 3 rough sleepers
- **Watford** **12 rough sleepers**
- Welwyn Hatfield 9 rough sleepers

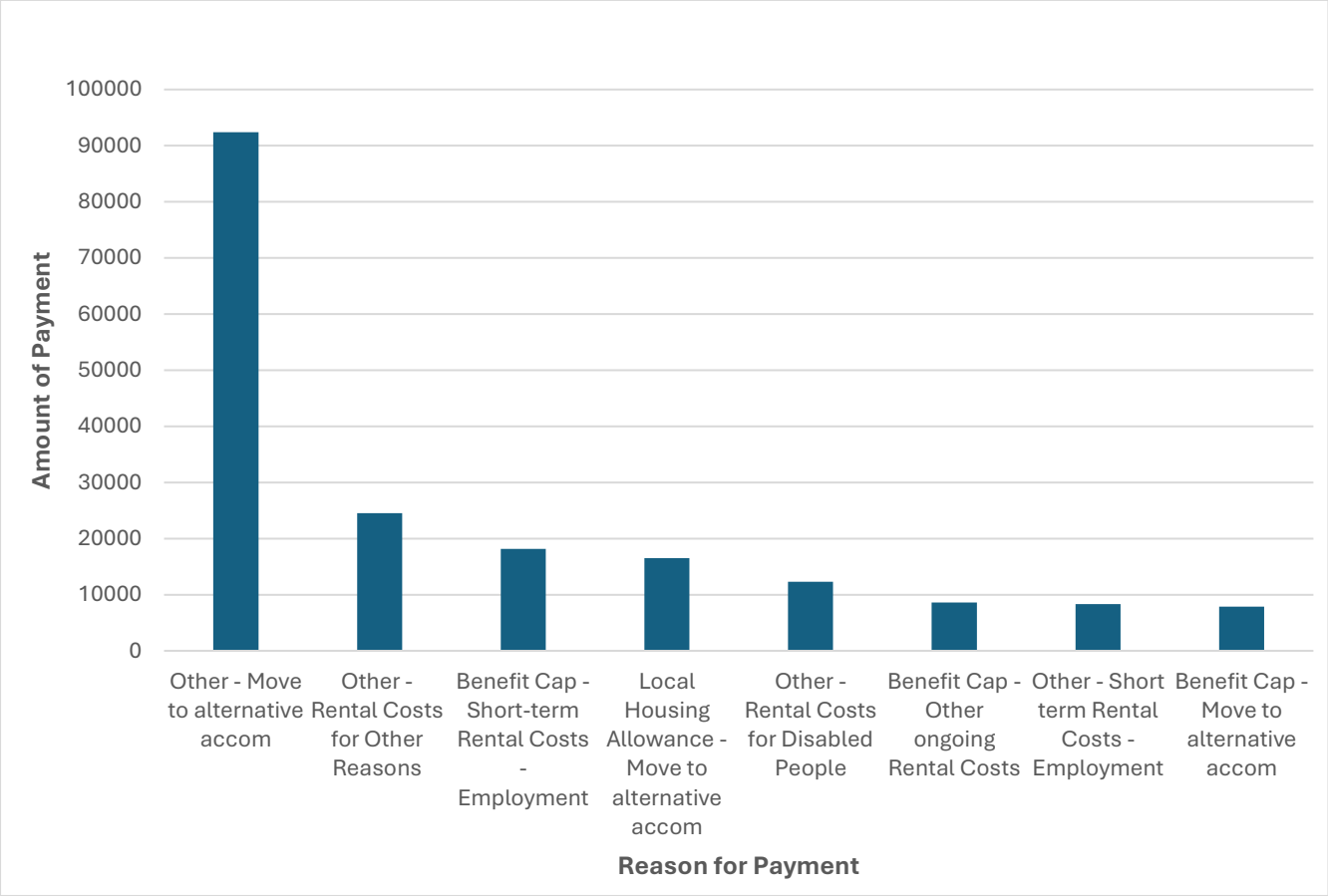
Table 12: Duty discharge, prevention and relief – April 2025 to July 2026



Commentary:

Watford Borough Council is making major efforts to increase the levels of homelessness prevention and correspondingly decrease the need to employ homelessness relief measures required once a household has already become homelessness. The above graph shows the work undertaken to achieve this between April 2025 and July 2026.

Table 13: Use of Discretionary Housing Payments, April 2024 to March 2025 – most frequent uses



Commentary:

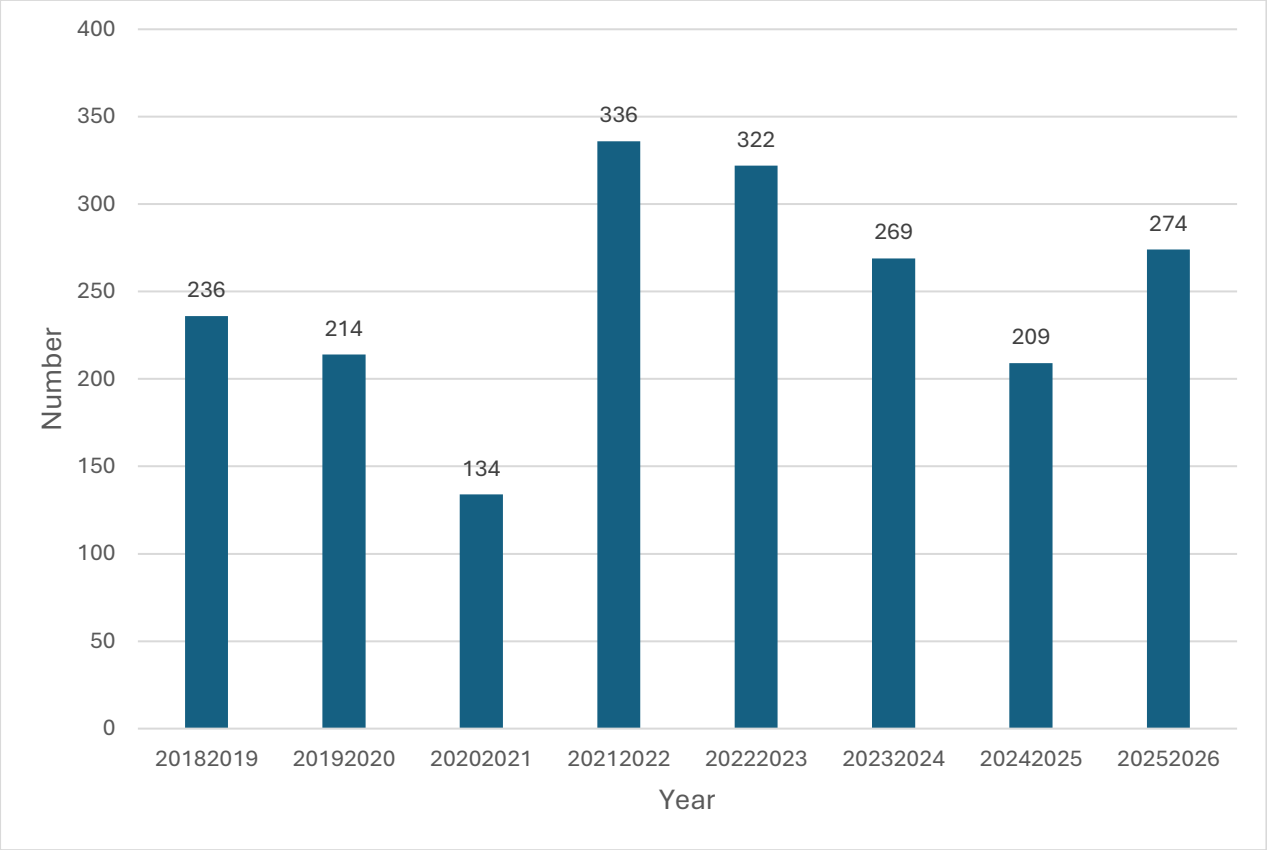
Discretionary Housing Payments (DHPs) are temporary financial support payments provided by local councils in England, Wales, and Scotland to help people with rent or housing costs.

These payments are meant for individuals who already receive Housing Benefit or the housing element of Universal Credit but still require further financial assistance.

The above graph shows the reasons for the use of Discretionary Housing Payments for homelessness applicants in Watford between April 2024 and March 2025.

Financial assistance in moving to alternative accommodation was the biggest areas in which Discretionary Housing Payments were used.

Table 14: Nominations to Registered Housing Provider Accommodation April 2018 to March 2026

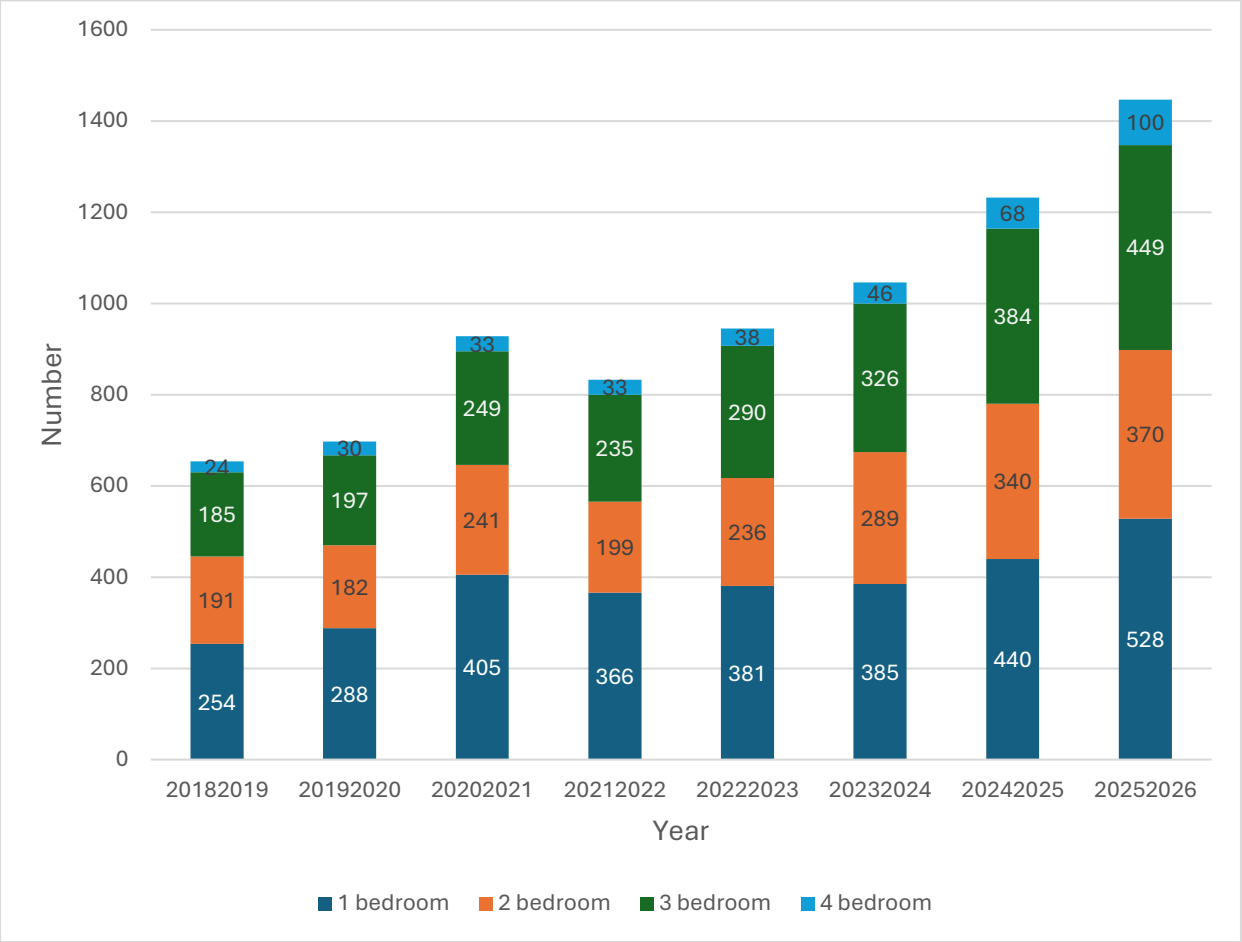


Commentary:

All general needs affordable housing in Watford is owned and managed by registered housing providers (RHPs), and nominations to RHPs are the ways in affordable housing for rent is provided for households in housing need.

Nominations are made to both existing homes and newly built homes. The availability of existing housing has reduced due to a reduction in turnover of affordable homes for rent.

Table 15: Watford's Housing Register April 2018 to March 2026 by the number of bedrooms required



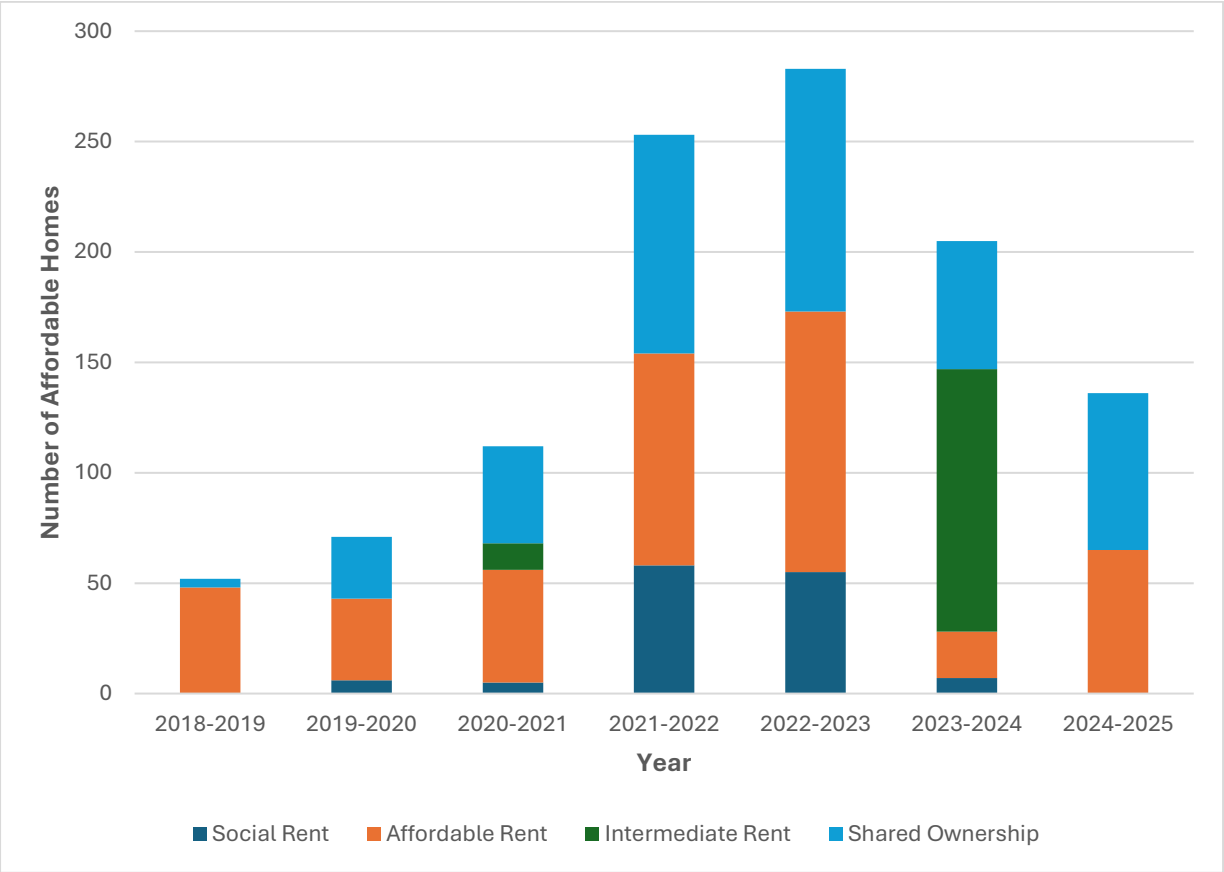
Commentary:

Demand for affordable housing in Watford has increased significantly through the Housing Register between April 2018 and March 2026.

Demand has risen for all sizes of affordable accommodation has risen, but has been particularly significant for three bedroom family-sized homes.

A new Nominations Policy for Watford was implemented from February 2026.

Table 16: New Affordable Homes Completed April 2018 to March 2026



Commentary:

All new affordable housing in Watford is provided by Registered Housing Providers (RHPs). The above graph shows the tenures of affordable housing which have been provided between April 2018 and March 2026.

Affordable Rent housing – “Affordable Rent” was introduced by government as a tenure in 2011. For these properties, the Registered Provider may set a rent which can be up to a maximum of 80% of the market rent in the locality. The Regulator for Social Housing has a rent standard to which all “Affordable Rents” must conform. Affordable Rents are higher than Social Rents and therefore provide a source of funding for new affordable housing development and an increased rental stream against which the RP can borrow.

Intermediate Rent - Intermediate rent is an affordable housing option where homes are let by landlords (usually housing associations or councils) at below-market rates, typically around 80% of local market rent.

Shared Ownership – A purchase by a household where part of the equity in the property is purchased and the remainder is rented. Rent is determined by calculating a percentage on the unsold equity. Shared Ownership works well in areas of high housing costs where it reduces deposit requirements and enables households to “step” into the market in stages.

Social Rent housing – “Social Rent” properties have rents set in accordance with a formula prescribed by central government which is usually 50%-60% of the local market rents (although Social Rent is not linked directly to market rents). The formula will result in rents is calculated according to the market value of the

property, the size of the property, and the local income levels in the area in which the property is located. Social Rents are also covered by the Rent Standard in the same way as Affordable Rents.

The new National Affordable Homes Programme 2026 to 2036 gives priority to new homes whose rents are set at the more affordable level of Social Rent. It is hoped that this will increase the numbers of affordable homes for Social Rent in Watford.

Watford faces particular challenges in the development of new affordable homes. These challenges include the lack of large sites, lack of greenfield sites, and the particularly high cost of land.

Glossary

Affordable Housing - Social rent, affordable rent and intermediate housing (e.g. shared ownership; below market rent) provided to specified eligible households whose needs are not met by the market. Defined in the National Planning Policy Framework.

Affordable Rent housing – "Affordable Rent" was introduced by government as a tenure in 2011. For these properties, the Registered Provider may set a rent which can be up to a maximum of 80% of the market rent in the locality. The Regulator for Social Housing has a rent standard to which all "Affordable Rents" must conform. Affordable Rents are higher than Social Rents and therefore provide a source of funding for new affordable housing development and an increased rental stream against which the RP can borrow.

Housing Associations – Housing Associations are not for profit organisations providing affordable housing and which are monitored by the Regulator for Social Housing. They are otherwise known as Registered Providers.

Housing First - Housing First is an approach to ending homelessness that prioritizes providing permanent housing immediately to people experiencing chronic homelessness, without preconditions like treatment compliance.

Housing First schemes then follow up the provision of housing with intensive and voluntary support services.

Local Housing Allowance – Local Housing Allowance is used to calculate the maximum amount people renting from a private landlord can claim in Housing Benefit or Universal Credit. This maximum allowance is based on where they live, the number of bedrooms they need and the rent they pay.

Low-cost home ownership – Umbrella term covering a range of schemes that help buyers to purchase a new home for less than the market value. The most common form of low cost home ownership is Shared Ownership.

Registered Provider – Registered Providers are not for profit organisations providing affordable housing and which are regulated by the Regulator for Social Housing. In addition, there are also Private Registered Providers which are for-profit organisations. Local authorities who own their own housing stock are Registered Providers.

Regulator of Social Housing – The Government's regulator of the standards applying to affordable housing management and maintenance.

Social Housing – Social Housing has the same meaning as Affordable Housing – please see definition of Affordable Housing above.

Social Rent housing – "Social Rent" properties have rents set in accordance with a formula prescribed by central government which is usually 50%-60% of the local market rents (although Social Rent is not linked directly to market rents).

The formula will result in rents is calculated according to the market value of the property, the size of the property, and the local income levels in the area in which the property is located. Social Rents are also covered by the Rent Standard in the same way as Affordable Rents.