# WATFORD HOUSING STRATEGY 2026 to 2030

## Every household in Watford deserves a safe, secure, and genuinely affordable home.



# www.watford.gov.uk/housing-strategy

Our approach to tackling the town's housing needs

watfordcouncil

WATFORD BOROUGH COUNCIL

# Watford Housing Strategy 2026 to 2030

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## FOREWORD



Watford is a town that many families are proud to call home, thanks to its vibrant character and excellent shopping, leisure, and cultural facilities.

The availability and affordability of housing remain among the biggest challenges our residents face. It is vital that our policies deliver for local people and families, ensuring we can provide the best possible housing offer.

This Housing Strategy sets out our plans for the town from 2026 to 2030. We have developed a clear set of aims to guide what we want to achieve, ensuring that our town has safe, suitable, and affordable homes for local families. As part of this strategy, we will also take advantage of new housing-related opportunities as they arise.

We are also committed to addressing the challenge of climate change by improving the energy efficiency of our homes, while our regeneration plans will support the delivery of high-quality new housing in the town centre and other key development areas.

Key to this approach is the strengthening of collaboration with local partner organisations, alongside close working with the new unitary authority council once local government reorganisation is complete.

I look forward to working with partners to turn this Housing Strategy into action, ensuring that an excellent housing offer contributes to good health, a thriving economy, and the overall wellbeing of our town.

Peter Taylor
Elected Mayor of Watford



## Introduction

**Watford Borough Council believes:**

i) Every household in Watford deserves a safe, secure, and genuinely affordable home.

ii) While temporary accommodation plays an important role in supporting those in urgent need, the council recognises that this is not a sustainable long-term solution and will place households in settled long-term housing as soon as possible.

iii) Sustained support from Government is essential to help local authorities reduce the number of families in Temporary Accommodation and fund more social housing

iv) The Government's new Social and Affordable Homes Programme for 2026-2036 is an opportunity to explore funding more affordable housing in Watford. The programme contains a commitment to deliver 60 per cent of affordable homes for Social Rent.

*Source: Minutes of Council Meeting 15 July 2025, Motion 2 - Calling on Watford Borough Council to use the new Social and Affordable Homes Programme to deliver urgently needed social rent homes*



## The overall role of the Watford Housing Strategy 2026-2030

Although there is no legislative requirement for Watford Borough Council to produce a housing strategy, a comprehensive strategy for the borough provides an opportunity to set out our approach to tackling the housing needs which has been identified.

Watford Borough Council, in its current form, does not own or directly manage any general needs housing as the council has transferred its housing stock to Watford Community Housing. As a current district council, Watford Borough Council is an enabler of new and improved homes rather than a provider.

The Watford Borough Council Housing Strategy aims:

- To give as many people as possible the opportunity to live well in the town, with accessible, affordable and well-designed housing as a cornerstone for high quality of life.
- To ensure a co-ordinated approach to housing activity in the town;
- To link a suite of housing-related policies and strategies to deliver the council's ambitions;
- To maximise opportunities and resources to meet housing needs and aspirations, using council resources and partnerships;
- To promote the role of housing in delivering corporate and social priorities and wider objectives including health and wellbeing and sustainable economic growth;
- To ensure that Watford Borough Council meets its housing obligations under the Equality Act 2010 and meets a diverse range of housing needs.
- To prepare for the housing-related roles of a new unitary council.



# ABOUT WATFORD

## HOUSING POLICY CONTEXT

The Housing Strategy is an overarching document for all Watford Council's housing-related policies and strategies. Details of more specific issues are given in the following:

**Homelessness and Rough Sleeping Review, Strategy and Action Plan 2026 to 2030.**

Under the Homelessness Act 2002, each local authority is required to produce its own strategy and action plan for both preventing and tackling homelessness and rough sleeping. Watford Council's new strategy and action plan will lay out its plans under the following five priority areas:

- Priority 1 - Tackling the Causes of Homelessness
- Priority 2 - Improving access to affordable and suitable housing options
- Priority 3 - Providing services to homeless households and homeless vulnerable people to meet their needs
- Priority 4 - Preventing and responding to Rough Sleeping: Prevention, Duration and Frequency
- Priority 5 - Improving the implementation of the Homelessness Reduction Act 2018 and the Renters Rights Act 2025




**Temporary Accommodation Strategy 2025 to 2030**

Linked to the Homelessness and Rough Sleeping Review, Strategy and Action Plan, the aims of the Temporary Accommodation Strategy are:

1. **Maintain sufficient and appropriate supply**
   Ensure the council has the right amount, size, and type of temporary accommodation in the right locations to meet statutory duties and local need.

2. **Reduce the use of high-cost, short-term TA**
   Minimise reliance on B&Bs and nightly-lets by expanding long-term, self-contained provision.
3. **Improve quality, safety and sustainability**
   Ensure all temporary accommodation meets sets standards for condition, space, health and safety, and energy efficiency.
4. **Ensure financial sustainability and value for money**
   Manage and procure TA in a way that delivers effective outcomes for households and best value for the Council's budget.
5. **Provide effective support for households in TA**
   Ensure people placed in temporary accommodation receive the support they need to sustain their stay and move on successfully to settled housing.
6. **Strengthen partnerships and system-wide working**
   Embed collaboration across Council services, Registered Providers, support agencies, and the private rented sector — linking temporary accommodation to wider goals for health, wellbeing, and community inclusion.

**Affordable Housing Capital Investment Strategy 2025 to 2028**

The strategy provides a framework for assessing housing capital proposals against. As well as providing  information to guide Registered Providers and developers on local priorities and needs. It also ensures a record of decisions made and the progress of housing delivery. Capital refers to all Council capital allocated to the delivery of affordable housing. This may include funds released from the sale of assets or land, grants received, and capital received through Commuted Sums.

**Private Sector Housing Renewal Policy 2018**

The aim of this policy is to improve and maintain private sector housing standards in Watford, to promote health, wellbeing and sustainability in which available resources are targeted at those most in need. The basis for all assistance is to remove or reduce housing related defects that are detrimental to an occupant's health, in terms of physical and mental wellbeing.


Batchwell House, Riverwell


Sydney Road, West Watford

## COUNCIL POLICY CONTEXT

### Watford Together – Council Plan 2022 to 2025

Watford Together – Council Plan 2022-2026 contains the following theme with accompanying commitment:

Theme: An Inspiring, Thriving and Creative Town:

- Commitment: Make sure we have quality homes to meet the needs of residents including housing that is affordable through direct ownership, private rental, Affordable and Social Rent housing.

### A Sustainable Town: Watford Local Plan 2021 to 2028

The Core Development Area comprises three distinct areas. These are based on their character and the opportunities that each presents to contribute towards making Watford a place that people want to be and where businesses want to invest. These areas are:

• Watford Gateway, which is focused on the transport hub of Watford Junction and business district of Clarendon Road;

• The Town Centre, where the majority of the retail and leisure offer in the borough is located; and

• The Colne Valley, which encompasses the out-of-town retail area, hospital and football stadium and adjoins the River Colne flowing through the area.

Policy HO3.3 of the Local Plan sets out the affordable housing requirements for new developments in the borough. The policy requires all residential developments of ten or more dwellings to provide at least 35% affordable housing (by habitable room). The policy states that 60% of affordable housing provision should be Social Rent, with the remaining 40% a range of other tenures.

The expectation is that this affordable housing will be delivered on-site other than in exceptional circumstances where a commuted sum may be accepted.

Policy HO3.4 specifies that on Build to Rent schemes affordable housing should be provided in accordance with HO3.3 but Discounted Market Rent will be accepted in place of other tenures.



**Affordable Housing: Developer Contributions Supplementary Planning Document (SPD), February 2025**

National policy and Policy HO3.3 of the Watford Local Plan is clear that affordable housing should be provided on-site on all relevant schemes and that 'Provision in Lieu' through the payment of a commuted sum will not be supported other than in 'exceptional circumstances'.

The Supplementary Planning Document sets out the approach that will be taken by the council in circumstances where an off-site financial contribution will be accepted and how the scale of contribution will be calculated.

Watford Borough Council's approach to affordable housing, and the associated issue of car parking, is:

<u>Affordable Housing</u>

- Policy HO3.3 sets a target of 35% Affordable Housing on developments of ten or more dwellings. This is calculated by habitable room rather than by unit.
- Of these Affordable Housing units, 60% should be social rent with no set mix for the remaining 40%
- Family sized social rent dwellings will be prioritised
- AH contributions should be delivered on-site with commuted sums only accepted in exceptional circumstances.
- Late-stage review mechanisms expected to be applied to applications where viability issues are identified
- Policy HO3.4 sets out the approach to Affordable Housing for Build to Rent schemes. Subject to the same 35% requirement but tenure will be Discounted Market Rent.
- Policy HO3.6 sets out that student and co-living schemes will be required to make a financial contribution towards Affordable Housing in accordance with the 35% requirement in Policy HO3.3

In 2025 the council adopted the Affordable Housing Contributions Supplementary Planning Document which sets out more detail on exceptional circumstances, late-stage reviews, and the methods for calculating commuted sums.



Car Parking

- Policy ST11.5 sets out the approach to car parking.
- Car parking levels should comply with the standards which set standards based on use class and location inside and outside the Central Development Area.
- All new development within the Central Development Area should be car-lite with a variety of E class (commercial) and F class (entertainment and community) uses being car free.
- On residential developments of ten units or more, disabled parking should be provided for 5% of the units, with a minimum of one space. Potential disabled parking spaces for a further 5% are required to be identified on a plan to facilitate conversion as required.
- Wheelchair accessible or adaptable accommodation should provide one unallocated disabled parking space per unit.

**Watford Economic Growth Strategy 2021-2025**

Partners will invest in a range of major infrastructure improvements, from developing out the Town Hall Quarter, to the redesign and redevelopment around Watford Junction station. These actions will contribute to delivering these vision statements:

- Revitalising our Town Centre
- Transforming the heart of the town

**Watford Cultural Strategy 2018-2025**

Cultural Ladder - Opportunities for people to access a career in culture and the arts. Focus Areas include:

- Distinctive Neighbourhoods. Creating distinct neighbourhoods would encourage strengthening of the distinct qualities for which the area is known





**Watford's Environmental Strategy: Addressing the Climate and Ecological Emergency 2023-2030**

Targets: People Power

- Engage with 50% of fuel poor households on how they can reduce their energy costs by 2025; 75% by 2027 and 90% by 2030
- Encourage and facilitate developers to build all new buildings to net zero standards by 2030
- Encourage and facilitate existing building owners to review their buildings for energy efficiency improvements, implementing where practical by 2030
- Facilitate the means for all fuel poor dwellings to have an EPC rating of C or higher by 2030 where practical
- Facilitate rented properties to have an EPC rating of C or higher by 2030 where practical
- Encourage all dwellings to have an EPC rating of C or higher by 2030
- Encourage and facilitate all housing providers and developers to provide a climate change risk register, guidance by 2025, with actions to mitigate and actions for adaptation by 2030.



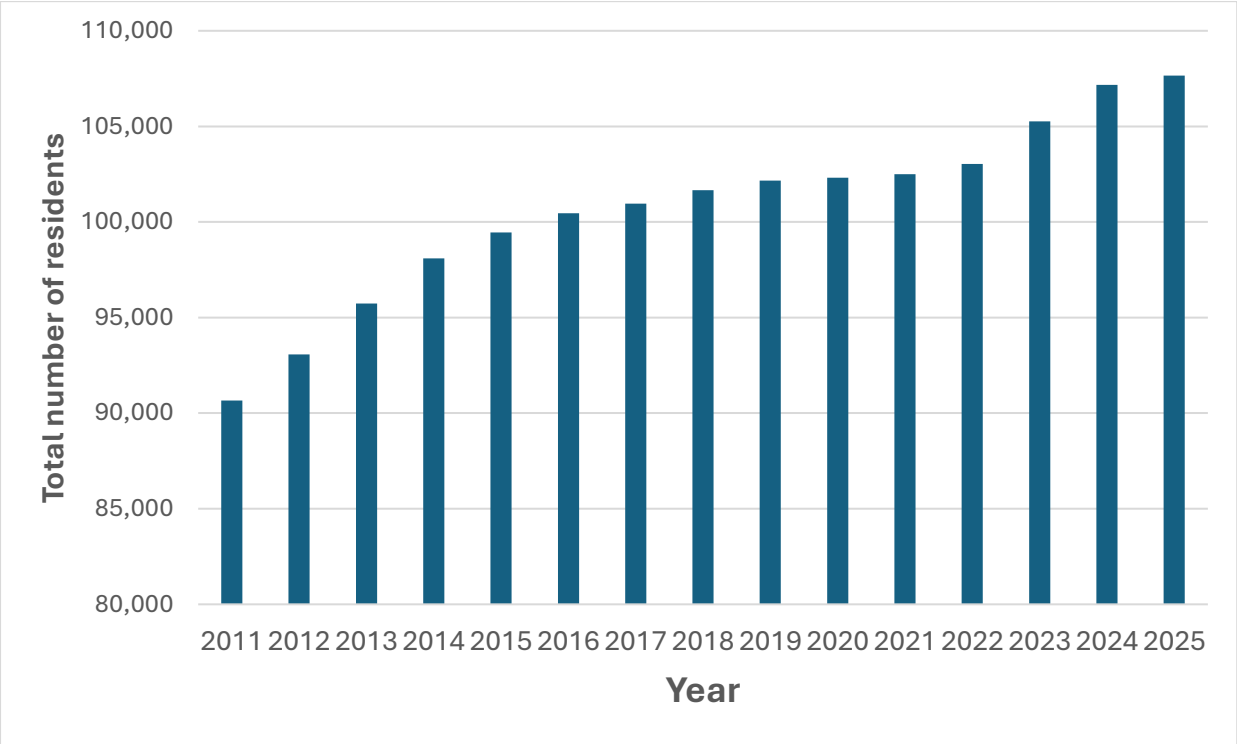
**Hertfordshire County Council Adult Disability Service Accommodation Strategy Review 2025-2030.**

This is a strategy for updating Hertfordshire County Council's accommodation offer for adults of working age with disabilities. It is estimated that Hertfordshire needs 820 new supported living homes (refers to ensuite beds in Shared Living or self-contained flats) by 31 March 2030 to meet the existing and future demand for working age adults with disabilities in Hertfordshire.

Approximately 120 new homes are needed to meet the unmet demand on County Council waiting list at any given time.

## POPULATION TRENDS IN WATFORD

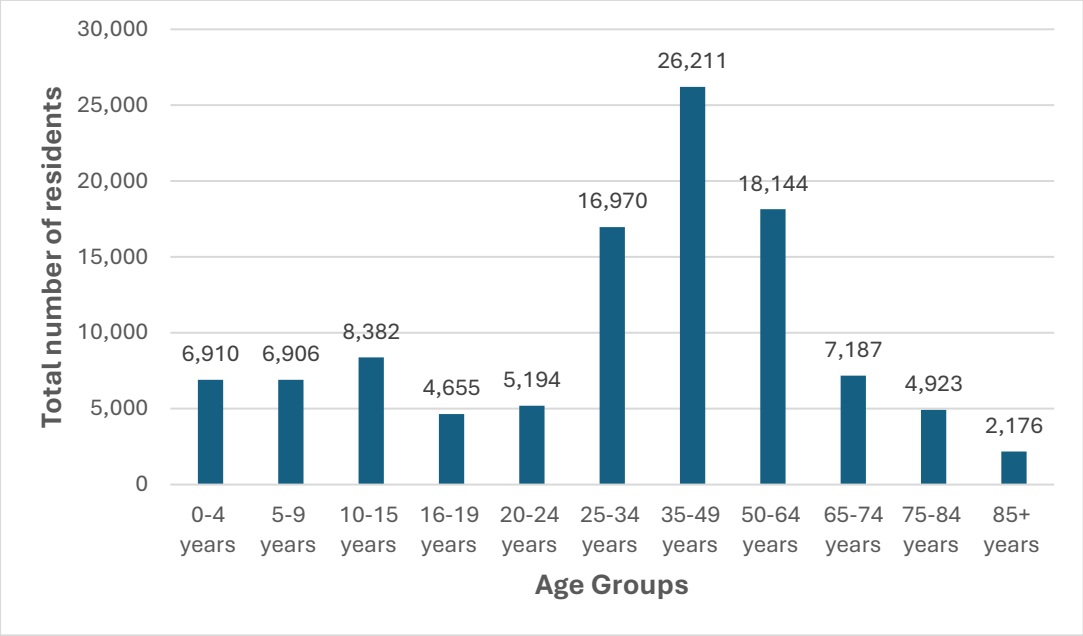
### Population Growth in Watford, 2011 to 2025




*Source: Office for National Statistics*

Watford is a popular and attractive town approximately twenty miles north west of London. The above graph shows how the town's population has increased, from 90,653 persons in 2011 to 107,358 in 2025, a rise of more than 18%.

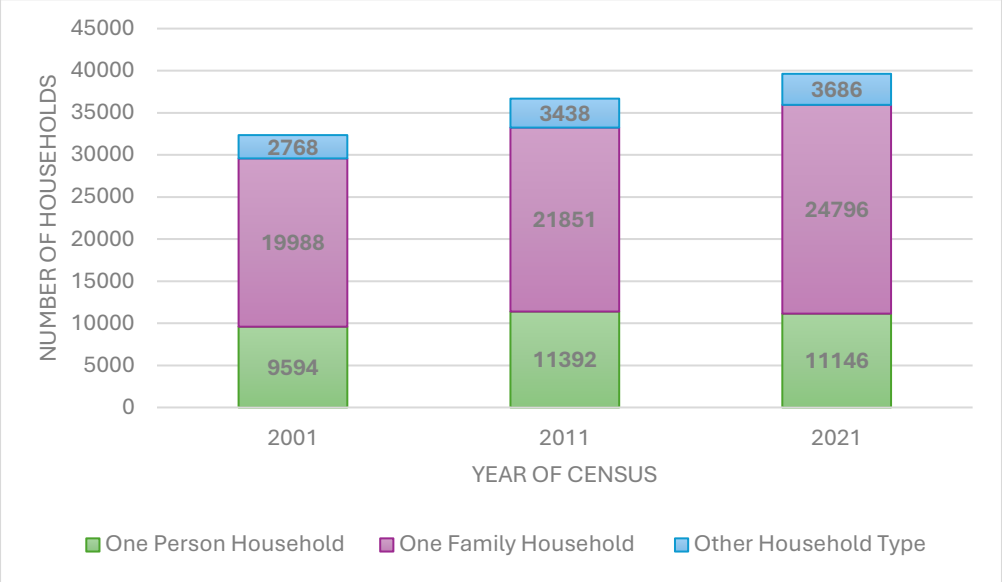
### Population Age Groups in Watford, mid 2025




*Source: Office for National Statistics*

Watford has a relatively young people, with 45 per cent in the young adult age of 20 to 49 year olds in 2025. The town has a comparatively small population who are aged 65 and over. However, 17 per cent of the population is aged between 50 and 64, which may indicate a need for more housing for older people in the future.

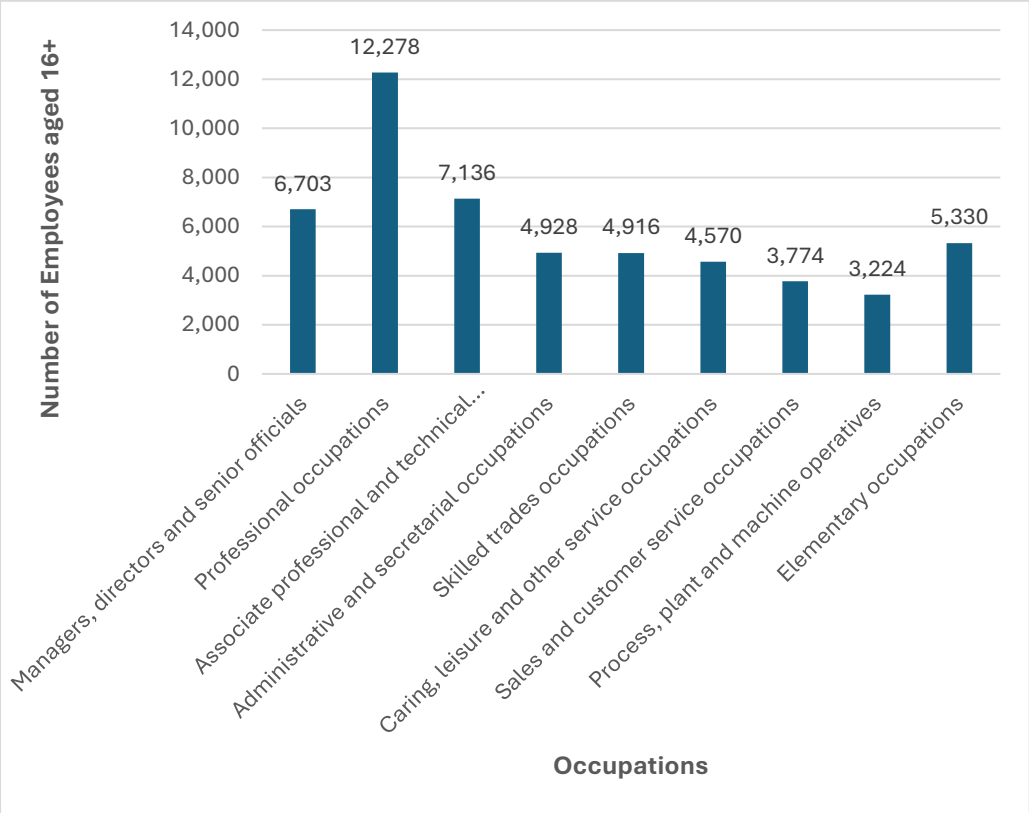
**Household Growth and Types in Watford, 2001 to 2021**




*Source: Census 2001, Census 2011, Census 2021*

The number of households in Watford has correspondingly grown, from 32,350 in 2001 to 36,681 in 2011 and 39,628 in 2021. The differing household types (one person household, one family household and other type of household) have all grown in number.

**Occupations in Watford, Census 2021**



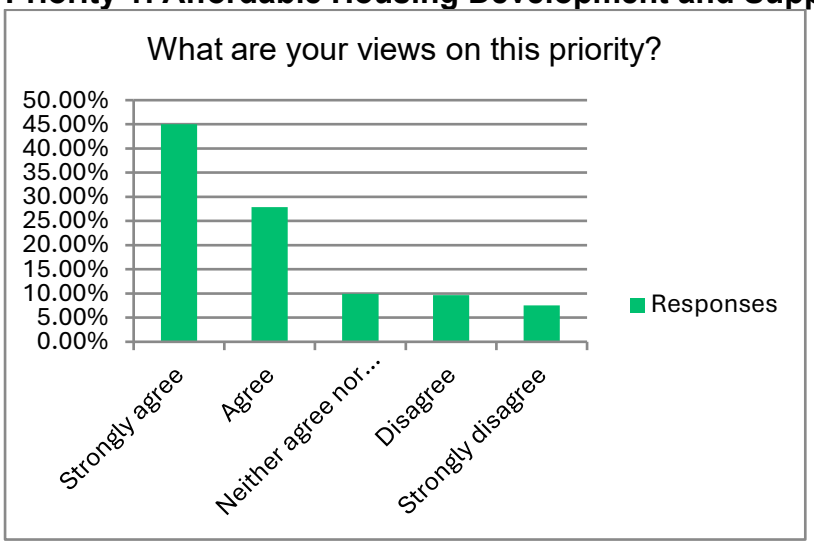

*Source: Census 2021*

Watford has a resident workforce in a great variety of occupations. Of the 52,859 persons aged 16+ resident in the town who were employed in March 2021, nearly 26 per cent were employed in occupations which are often lower paid: 9 per cent in care, leisure and other service occupations, 7 per cent in sales and customer service occupations, and 10 per cent in elementary occupations.

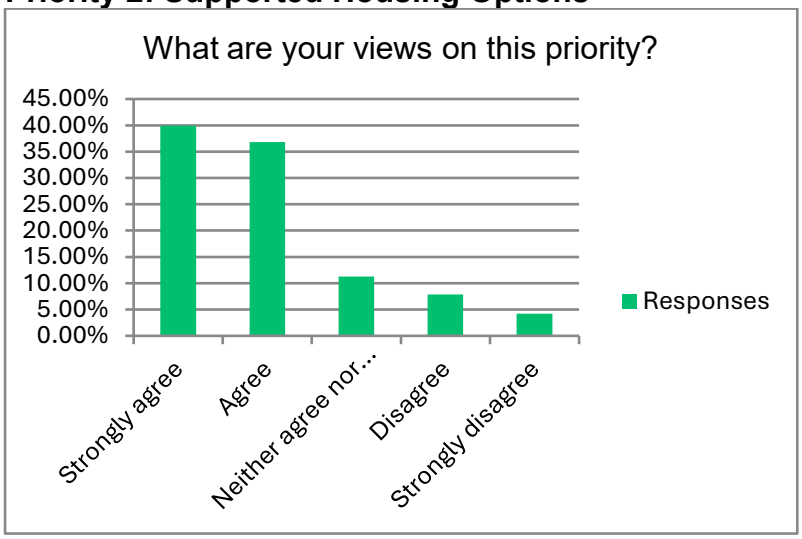
## THE FIVE PRIORITY THEMES

The five priority themes were chosen as they represent the full scope of housing-related activity by Watford Borough Council. A public consultation on the draft housing strategy was carried out between 19 January and 6 March 2026 and received a total of 415 responses. Respondents were asked if they agreed with the priorities. The following information was received:

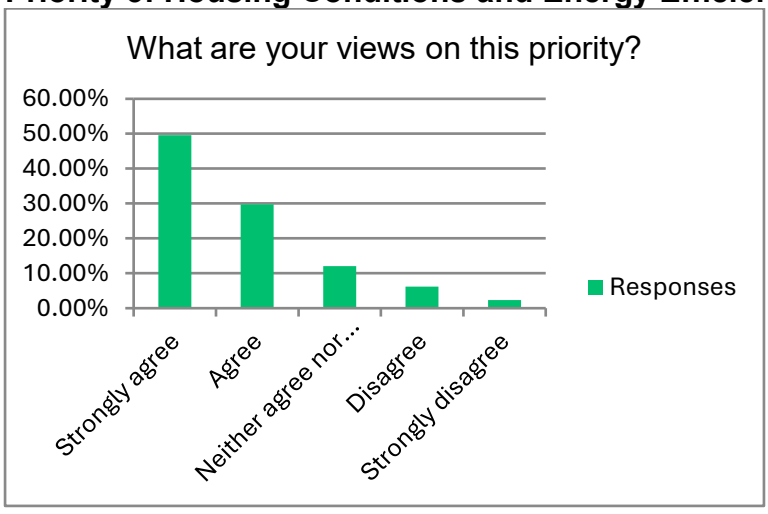
**Priority 1: Affordable Housing Development and Supply.**



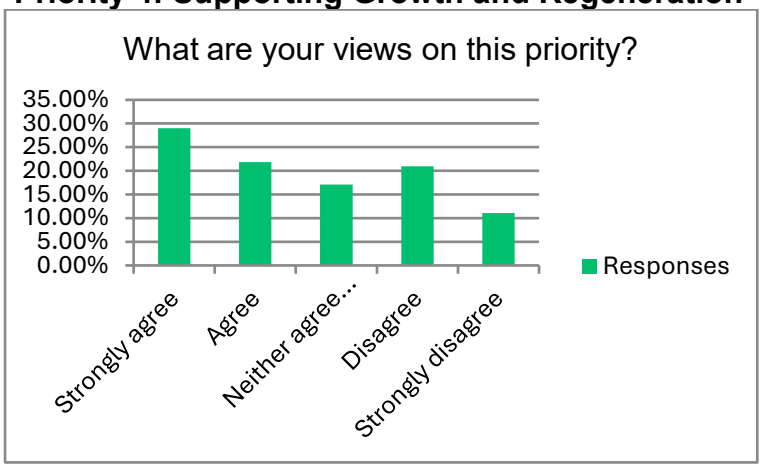

**Priority 2: Supported Housing Options**



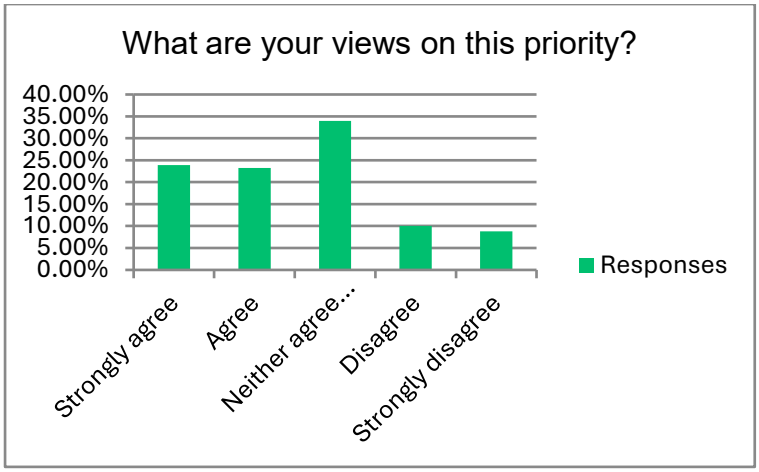

**Priority 3: Housing Conditions and Energy Efficiency**



**Priority 4: Supporting Growth and Regeneration**




**Priority 5: Supporting the town of Watford and its residents through Local Government Reform in South West Hertfordshire**




There was broad support for the inclusion of the five priorities among the respondents. Further details of the responses received during the public consultation exercise are included under Appendix 2.



## Priority 1: Affordable Housing Development and Supply.

### CHALLENGES

Watford is a small, historic, urbanised and densely populated town with little rural/semi-rural hinterland. It is a town in which demand and aspiration for all types of housing is high. Competition for housing is intense, particularly affordable homes (both for rent and for low cost home ownership).

Market forces alone cannot meet the housing needs of a high proportion of residents: as average and lower quartile earnings are insufficient to acquire a suitable and affordable home in Watford. A range of interventions is required.

Results of a lack of intervention measures:

- High levels of different types of overcrowding:
  - One household living in a home which is too small for their needs.
  - A main household and a sub-household e.g. a family which contains a smaller young family who are seeking their own accommodation.
  - A number of unrelated persons accommodating one home (house/flat in multiple occupation) which is too small for the needs of all residents.
- High numbers of households made homeless by family or friends.
- High numbers of households unable to afford privately rented due to the increasingly wide gap between rent levels and Local Housing Allowance levels.
- High numbers of households evicted from the private rented sector and unable to find affordable alternative accommodation because of competition for available homes.
- High levels of homeless households, single persons, couples and households with children, living in temporary accommodation.
- Households having to spend an unacceptably high percentage of their income on housing costs, causing a decline in their quality of life.
- A comparatively low supply of available affordable homes which contain three or four bedrooms.
- A lack of affordable and high quality housing options for households who wish to move to smaller accommodation.

### ACHIEVEMENTS 2020-2025

- A total of 989 new affordable homes were delivered in Watford between 1 April 2020 and 31 March 2025. These homes consisted of the following tenures: 125 x Social Rent, 351 Affordable Rent, 131 Intermediate Rent, and 382 x Shared Ownership.
- In early 2024, 119 affordable homes in the Ascot Road development were made available to local families in Watford. Lettings began in mid-March 2025, and all households had moved in by May 2025.
- In 2024/2025 Watford Community Housing delivered 145 affordable homes at Yeatman Court in North Watford, 70 for Shared Ownership and 75 affordable homes for rent.
- The purchase of 21 properties through the Local Authority Housing Fund

- Delivery of 614 mixed affordable rent homes, including 109 new social rent homes, since 2020 in partnership with housing associations (including Watford Community Housing) and the council's Housing Company, Hart Homes
- The handover of the remaining new Social Rent homes built at The Avenues development in Riverwell to Watford Community Housing by September 2025.







**AIMS**

Aim 1.1: To award the highest level of priority to the provision of affordable homes for Social Rent, reflecting the priority to this tenure in the Homes England Social and Affordable Homes Programme 2026 to 2036.

Aim 1.2: To attract, support and enable Registered Housing Providers to acquire and develop new affordable homes in Watford, and to initiate joint initiatives (such as joint funding applications, other examples of partnership working) where appropriate.

Aim 1.3: To implement the new Affordable Housing Investment Policy for the use of local authority assets and resources for the purposes of delivering additional new affordable housing. This includes commuted sums, land, and an increase in borrowing headroom.

Aim 1.4: To contribute towards achieving the target of 13,328 net additional new homes in Watford between 2021 and 2038. *(source: Local Plan).*

Aim 1.5: To assist and support in maximising the amount of Affordable Housing Grant awarded to Registered Housing Providers for the development of new affordable homes in Watford through the 2026-2036 Social and Affordable Homes Programme. To include providing support to bids for funding.

Aim 1.6: To devise methods to increase the supply of existing affordable housing to meet housing needs, including methods to allow more households to downsize to good quality housing options

Aim 1.7: To produce an assessment of how other housing products can meet housing needs and provide housing pathways, such as Build to Rent, Co-Living, Low Cost Home Ownership.

Aim 1.8: To review council-owned and suitable brownfield sites that could be brought forward for Social Rent housing development, including through partnership with Registered Housing Providers, both before and after Local Government Reform.

Aim 1.9: To ensure that new affordable housing developments are consistent with the principles of the Social Value Act 2012, ensuring support for the local economy and offering employment and training opportunities for local residents.






## Priority 2: Supported Housing Options

### CHALLENGES

Watford has a comparatively high number of persons with a need for some form of specialist accommodation, including persons with mental health problems, mobility impairments and learning disabilities.

**Support needs among households accepted for a duty under homelessness legislation between 1 April 2025 and 31 March 2026**

| | Total households with support needs as a % of total owed Prevention or Relief Duty | | Number of households with Mental Health needs as a % of total support needs | | Number of households with Physical Health needs as a % of total support needs | | Number of households with Learning Disabilities as a % of total support needs | |
|---|---|---|---|---|---|---|---|---|
| **Watford** | 411 | 69.9% | 235 | 31.5% | 28 | 3.8% | 159 | 21.3% |
| Three Rivers | 279 | 100.0% | 62 | 7.8% | 40 | 5.0% | 11 | 1.4% |
| Hertsmere | 237 | 46.1% | 140 | 23.2% | 95 | 15.7% | 67 | 11.1% |
| | | | | | | | | |
| Dacorum | 672 | 69.3% | 220 | 21.0% | 228 | 21.8% | 21 | 2.0% |
| St Albans | 310 | 66.2% | 190 | 24.6% | 124 | 16.1% | 28 | 3.6% |
| | | | | | | | | |
| North Herts | 225 | 61.8% | 130 | 25.1% | 98 | 19.0% | 49 | 9.5% |
| Stevenage | 445 | 55.4% | 211 | 21.1% | 148 | 14.8% | 51 | 5.1% |
| Welwyn Hatfield | 628 | 62.4% | 345 | 21.4% | 220 | 13.7% | 112 | 7.0% |
| | | | | | | | | |
| East Herts | 470 | 72.0% | 296 | 22.5% | 225 | 17.1% | 99 | 7.5% |
| Broxbourne | 337 | 88.7% | 202 | 19.5% | 167 | 16.1% | 79 | 7.6% |

Watford has an good range of supported accommodation and services for single persons with special needs, such as homelessness, mental health issues, drug and alcohol abuse.

Results of a lack of intervention measures:

- Persons unable to access accommodation in reasonable proximity to the support services they require.
- Persons leaving an institutional setting who are unable to find suitable and affordable accommodation. Examples: persons leaving the Armed Forces, hospital, local authority care.
- Persons living in accommodation which does not provide the level of semi-independence of which they are capable.
- Persons living in accommodation in which conditions are unacceptable e.g. shared bathrooms.
- Person whose quality of life is extremely low because they have mobility impairments and their accommodation is insufficiently accessible to meet their needs.

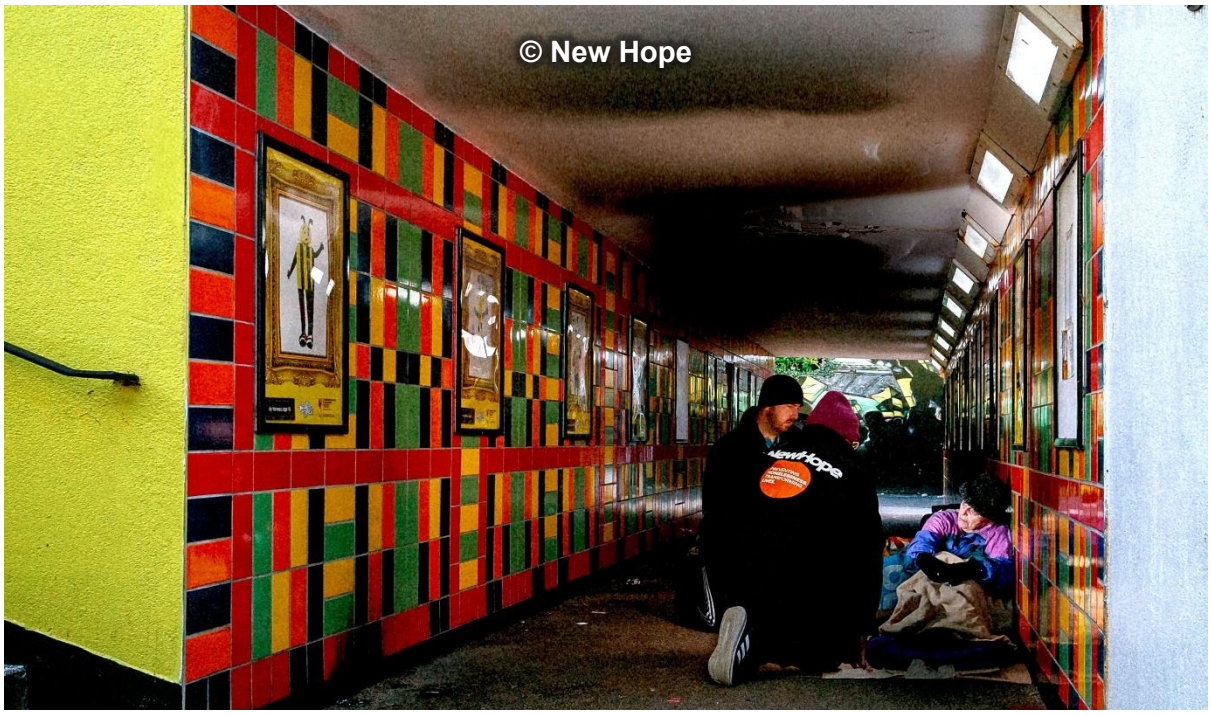
## ACHIEVEMENTS 2020-2025

- Embedding the Single Homeless Pathway by:

  - Completion of an implementation plan for embedding the Housing 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 Single Homeless Pathway partners to ensure the pathway remains fluid, and that clients are receiving the right level of support. They were prevented from Rough Sleeping and the number of evictions was reduced/managed.




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

- Delivery of an Ex-Offenders Accommodation Programme in assisting those being released from prison without stable accommodation. This includes a Prison Reform Protocol to prevent homelessness and deliver training for staff and partners.

- 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

- 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.

- 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.

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

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

- The Single Afghan Refugee Resettlement Project operated from December 2021 to July 2024. It provided 20 bedspaces in Brindle Court which is owned by Hart Homes, a Joint Venture scheme involving Watford Borough Council and Watford Community Housing. Resettlement support was delivered by OneYMCA.

- HomeLet – completed review the council's financial assistance scheme to enable homeless households to access private rented homes

## AIMS

Aim 2.1: To support and enable Registered Housing Providers to deliver new affordable supported housing options.

Aim 2.2: To support and work with Hertfordshire County Council on the Supported Living Programme for adults of working age and Connect and Prevent agenda.

Aim 2.3: To produce a new Supported Housing Strategy for Watford, as required under the Supported Housing (Regulatory Oversight) Act 2023.

Aim 2.4: To develop new housing options for homeless households (further details in the Homelessness and Rough Sleeping Review and Strategy 2026-2030).

Aim 2.5: To provide high quality new affordable and accessible housing options for older people, including Extra Care/Flexi Care housing, and consider the possibilities for inter-generational living.

Aim 2.6: To increase the amount of new affordable housing complying with accessibility standards M4(2) and M4(3) of the Building Regulations.


YMCA's Watford Hostel



## Priority 3: Housing Conditions and Energy Efficiency

### CHALLENGES

Due to the history of the town, Watford has a comparatively high number of older homes built prior to 1919, with a large and increasing number of converted flats and houses/flat in multiple occupation. The Watford Housing Stock Condition Survey 2024 produced the following information:

- 6,379 Non Decent Homes: 9.6% (3,865 homes) of the owned housing stock; 1.3% (530 homes) of the social rented sector, and 5.0% (1,985 homes) of the private rented sector.
- Of the Energy Performance Certificates for 40,111 Watford homes, 58.7% are rated D, while 15.7% (6,205 homes) are rated in the lowest energy efficiency bands of E, F or G.

Watford has the largest private rented sector in Hertfordshire. The sector is now most at the same percentage of housing stock as in London. The following table shows how Watford's private rented sector compares with its neighbours in South West Hertfordshire:

| Local authority | Number of homes in tenure | Tenure as a % of housing stock. |
|---|---|---|
| Dacorum | 9,163 | 14.4% |
| Hertsmere | 7,394 | 17.3% |
| St Albans | 9,654 | 16.4% |
| Three Rivers | 4,974 | 13.5% |
| **Watford** | **11,193** | **28.2%** |

The following tables shows how significantly housing tenure in Watford changed between 2001 and 2021:

| **Tenure** | **2001** | | **2011** | | **2021** | |
|---|---|---|---|---|---|---|
| | Number | % | Number | % | Number | % |
| Owned Outright | 8,443 | 26.1% | 8,954 | 24.4% | 9,577 | 24.2% |
| Owned with a mortgage | 14,904 | 46.1% | 13,654 | 37.2% | 12,268 | 31.0% |
| Shared Ownership | 258 | 0.8% | 426 | 1.2% | 419 | 1.1% |
| Social Rent | 5,266 | 16.2% | 5,987 | 16.3% | 6,172 | 15.6% |
| Private Rented Sector | 2,897 | 9.0% | 7,371 | 20.1% | 11,177 | 28.2% |
| Other | 582 | 1.8% | 289 | 0.8% | 16 | 0.0% |
| Total | 32,350 | | 36,681 | | 39,629 | |

The expansion of Watford's private sector scheme is likely due to the Buy to Let scheme, the attractiveness and high value of Watford's housing, and also the high demand for privately rented housing in the town. The Owned Outright sector, which disproportionately includes older people, has also expanded in overall numbers.

In October 2024 a total of 1,303 homes in Watford were registered as unoccupied, of which 423 homes had been unoccupied for at least six months. In October 2024 Watford's total of empty homes compared with other local authorities in South West Hertfordshire as follows:

| | Total number of empty homes | Total number of homes which have been empty for 6+ months |
|---|---|---|
| Dacorum | 1,516 | 485 |
| Hertsmere | 1,305 | 558 |
| St Albans | 1,665 | 455 |
| Three Rivers | 724 | 329 |
| Watford | 1,303 | 423 |

Results of a lack of intervention measures:

- Poorer housing conditions, such as damp and mould, with potential impacts upon health and an increase in asthma, arthritis, other respiratory illnesses.
- High levels of fuel poverty, with households needing to spend a large proportion of their income on heating their home.
- Older people who may be having difficulty in maintaining the condition of the homes they own outright.
- Higher levels of carbon emissions which impact negatively on the town's environment in relation to climate change.
- An increase in evictions from the private rented sector if landlords are challenged for poor management and maintenance practice.
- Increasing costs of enforcement action by the local authority.
- An increase in evictions from the private rented sector if landlords are challenged for poor management and maintenance practice.
- Increasing costs of enforcement action by the local authority.

The third and final stage of the Renters Rights 2025 will ensure minimum standards of housing quality in the private rented sector. The measures consist of:

- The Decent Homes Standard for the Private Rented Sector.
- Privately rented properties in England and Wales to meet Minimum Energy Efficiency Standards or Energy Performance Certificate (EPC) level C by 2030.
- Awaab's Law, introducing standards for carrying out emergency repairs and for investigating case of damp and mould.

No implementation plans or timescales have been set as yet for these measures (November 2025), but they will be included in future housing strategy action plans.

## ACHIEVEMENTS 2020-2025

- The Local Government Association commended Watford on its Living Well programme and its Healthy Hubs.
- The Warm Homes Local Grant scheme, offering insulation, double glazing, solar panels and heat pumps to Watford homes with an Energy Performance Certificate rating of D, E, F or G.
- The Better Housing Better Health Scheme.

- Commencement of a joint scheme between Housing and Environmental Health to assist private landlords in improving the energy efficiency of their homes.
- New resources to tackle key issues such as damp and mould, including an updated prevention guide, educational videos, and improved on-line support.



**AIMS**

Aim 3.1: To support the targets of the Watford Environmental Strategy 2023-2030.

Aim 3.2: To bid successfully for government and other funding for healthy and sustainable homes, e.g. the Warm Homes Programme, Healthy Places.

Aim 3.3: To improve the health and wellbeing of the borough's residents through housing improvement, and a focus upon those in most need (vulnerable households).

Aim 3.4 To successfully implement the provisions of the Renters Rights Act in Watford, including the introduction of Awaab's Law for the private rented sector.

Aim 3.4: To respond to proposals for a new Future Homes Standard and assess its implications for Watford.

Aim 3.5: To introduce a new licensing regime for supported housing in Watford, as required under the Supported Housing (Regulatory Oversight) Act 2023.

Aim 3.6: To work with private landlords to respond to the requirements of the Renters Rights Act 2025, in partnership with Watford Borough Council's Environmental Health team.

This will include the Private Rented Sector Database, the Decent Homes Standard, Minimum Energy Efficiency Standards (EPC C) and Awaab's Law for the private rented sector. This includes the joint scheme between Housing and Environmental Health to assist private landlords in improving the energy efficiency of their homes.

Aim 3.7: To engage with 50% of fuel poor households on how they can reduce their energy costs by 2025; 75% by 2027 and 90% by 2030.

Aim 3.8: To ensure that information and education is available about climate change and adaptations for local people and groups, and regular (at least annual) updates are sent thereafter.



## Priority 4: Supporting Growth and Regeneration

### CHALLENGES

Watford is a vibrant town with excellent transport links. The town hosts traditional employment sectors such as accounting, legal and finance, with newer sectors such as the creative industries, digital, gaming, media and Information Technology. There is high demand for employees in the cultural, retail, hospitality, health and care sectors.

Watford is well-placed to help deliver upon the government's Modern Industrial Strategy, with strengths in several of the key national growth sectors including the creative industries, professional and business services, and digital and technology. However, ensuring the right blend of housing availability to support staff is a critical factor to enabling these sectors to flourish.

Results of a lack of intervention measures:

- Recruitment difficulties across a wide range of sectors.
- Employees needing to reach employment in Watford from a large catchment area, with long commuting journeys along public transport routes. This requires higher earnings, creating higher financial pressures on businesses in the town.
- Regeneration projects unable to incorporate affordable housing options because of viability issues.
- Adverse environmental impacts due to increased car use, traffic congestion and pressures on parking provision in the town.
- The mix of affordable housing types does not reflect the housing needs which have been identified through the housing register and homelessness applications e.g. there is a high level of need for family-sized homes.

### ACHIEVEMENTS 2020-2025

- The multi-agency One Watford Housing Group has been set up to promote housing-related regeneration in Watford town centre.
- In 2023 the Watford Town Centre Business Improvement District was set up. It is a business led initiative supported by government legislation which gives local businesses the power to raise and spend funds locally with the aim of improving their own business environment. It is an investment scheme where local businesses agree how their money should be invested to benefit themselves, their employees, customers, clients and their town. The money is raised via a levy which businesses in the BID area pay. This money is then reinvested back into the town on projects which have been identified as being important to the town.



**AIMS**

Aim 4.1: To ensure that affordable housing is included within regeneration strategies, brownfield developments, and mixed use developments where appropriate *(source: Local Plan)*

Aim 4.2: To contribute to ensuring successful and well designed new communities *(source: Local Plan).*

Aim 4.3: To ensure the development of quality homes in a range of affordable tenures.

Aim 4.4: To engage Registered Housing Providers to work in the Core Area Development areas in Watford *(source: Local Plan)*

Aim 4.5: To improve Watford's housing offer to improve the rate of employee retention among local employers, and increase the ability of highly skilled workers to live in the town.

Aim 4.6: To increase the supply of housing which is affordable to employees of lower paid sectors such as health, hospitality, care, leisure and retail.






## Priority 5: Supporting the town of Watford and its residents through Local Government Reform in South West Hertfordshire

### CHALLENGES

Watford has a prominent role and distinctive housing-related characteristics in the South West Hertfordshire area. These housing-related characteristics are:

- Tenure – a very large private rented sector and a comparatively small number of homes owned outright.
- Under Occupation/Overcrowding – A higher percentage of homes overcrowded by one bedroom or more, and a lower percentage of under-occupied homes.
- Accommodation type – A high percentage of purpose-built flats, converted flats, and shared homes, and a lower percentage of family-sized homes.
- Household Composition – A high percentage of single person households of non-retirement age, a higher percentage of homes accommodating more than one household, and a lower number and percentage of single person households aged 66 and over.
- Age groups – a higher number and percentage of people aged 25 and 44, and a lower number and percentage of people aged 65+ years.
- Ethnicity – a higher number and percentage of people born in countries which joined the European Union between April 2001 and March 2011, and a higher number and percentage of people born in the Middle East and Asia.

The Housing Strategy must act to promote the Local Government Reform agenda and ensure that the town of Watford benefits from this reform.

Disadvantages of Local Government Reform may include the following:

- A loss of local services specifically for local people.
- Transfer of staff from work to meet Watford council's core objectives during preparation for Local Government Reform.

However, the housing-related advantages of Local Government Reform may be considerable and include the following

- The town of Watford gains access to a wider supply of affordable housing in the surrounding areas, particularly family-sized housing.
- The town of Watford gains access to a wider supply of potential development sites which can incorporate affordable housing, and also capital resources such as commuted sums.
- Watford's supported housing infrastructure can support vulnerable persons outside its current boundaries in areas in which provision of this kind is currently at a low level.
- The production of a Spatial Development Strategy could help develop a cross-boundary strategic approach to growth and affordable housing policies.

## ACHIEVEMENTS 2020-2025

- Extensive assessment of the housing-related implications of Local Government Reform in Hertfordshire, as included in proposals documents.
- Production of a Housing General Fund Design Plan for a housing service within a new unitary council.

## AIMS

Aim 5.1: To recognise that Local Government Reform provides a new opportunity for those with local connection to Watford to potentially access new housing within the extended boundaries created by the new local authority.

Aim 5.2: To publicise and promote Watford's distinctive housing-related characteristics and roles in South West Hertfordshire, enabling the town of Watford to become a leader in the new unitary area.

Aim 5.3: To work with the local authorities who will be part of the same new unitary council as Watford, in order to maximise the resources and opportunities of the new unitary local authority.

Aim 5.4: To support the Housing General Fund Service Design Plan

Aim 5.5: To contribute to the Local Growth Plans in the new unitary authority.

Aim 5.6: To contribute to the Spatial Development Strategy and other planning policies in the new unitary council.

Aim 5.7: To strong stable leadership, consistency of service and reassurance to Watford residents during the transition to a new unitary local authority.



## Delivering the Housing Strategy

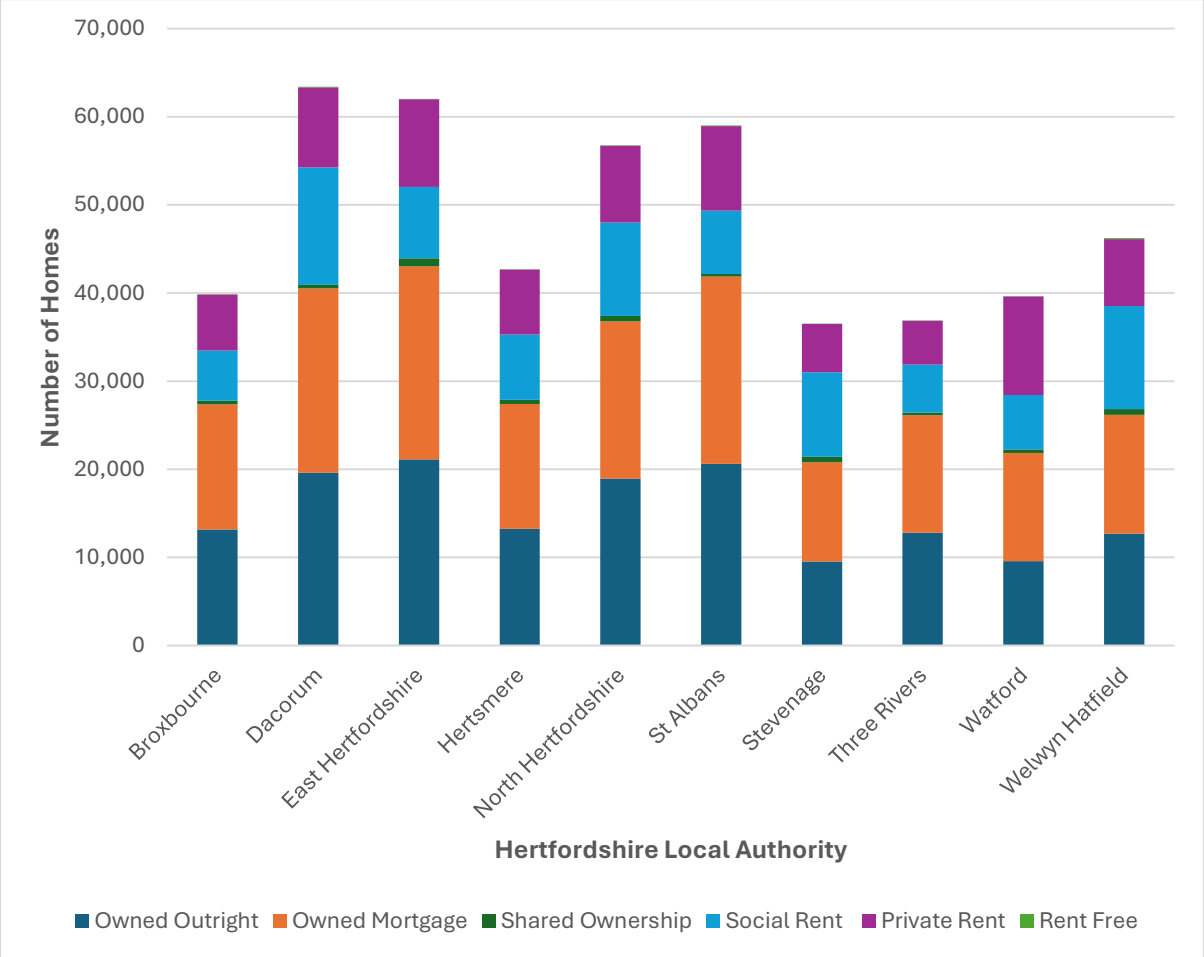
**How we will meet our commitments:**

- An Annual Housing Strategy Action Plan
- Progress reports at regular intervals
- Related plans, strategies and policies
- Resident Involvement
- External Scrutiny
- Engagement with other organisations

## Appendix One – Watford Borough Context

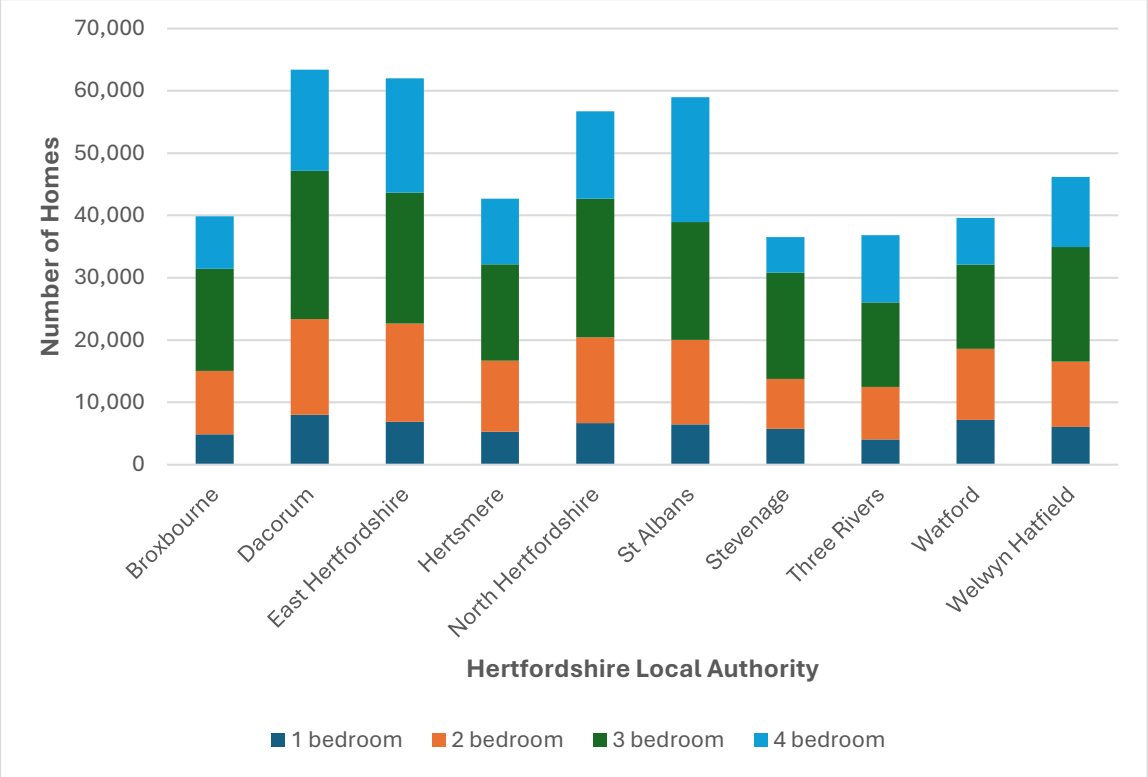
### Housing Statistics

**Table 1: Occupied homes by tenure in Hertfordshire, Census 2021**



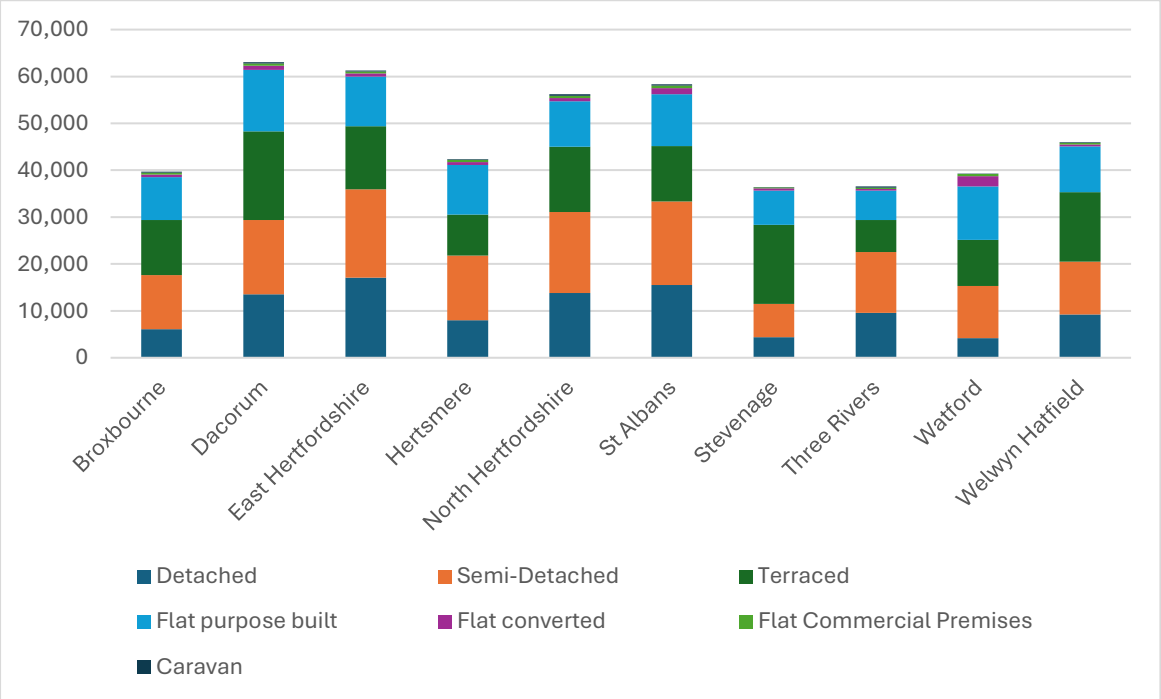

Commentary: Watford has the largest number of privately rented homes in Hertfordshire. It also has a comparatively low number of affordable homes for rent and homes which are owned outright.

**Table 2: Occupied Homes by Size in Hertfordshire, Census 2021**




Commentary – Watford has a high number of smaller homes with one or two bedrooms. It also has an exceptionally low number of large homes with four or more bedrooms.

**Table 3: Dwelling types compared with South West Hertfordshire, Census 2021**




Commentary – Watford has the second highest number of purpose-built flats and the highest number of converted flats in Hertfordshire. It also has the lowest number of detached homes in Hertfordshire.

**Table 4: Housing Affordability Ratios in Hertfordshire, 2025**

| Local Authority | Affordability Ratio | Median Earnings | Median House Price |
|---|---|---|---|
| Broxbourne | 10:8 | £39,583 | £428,998 |
| Dacorum | 11.9 | £37,773 | £450,000 |
| East Herts | 10.7 | £42,219 | £450,000 |
| Hertsmere | 11.9 | £45,103 | £537,500 |
| North Herts | 10.0 | £42,555 | £425,000 |
| St Albans | 15.0 | £41,967 | £630,000 |
| Stevenage | 7.39 | £46,006 | £340,000 |
| Three Rivers | 10.7 | £50,931 | £545,000 |
| **Watford** | **11.0** | **£38,746** | **£425,000** |
| Welwyn Hatfield | 9.2 | £47,956 | £440,000 |

*Source: Office for National Statistics*

**Table 5: Median and Lower Quartile house prices 2025 compared with Median Earnings in Watford 2025**

| Property Size | Median Price | Lower Quartile Price |
|---|---|---|
| All Properties | £425,000 | £307,500 |
| Detached House | £891,886 | £705,000 |
| Semi-detached House | £512,792 | £484,000 |
| Terraced House | £415,124 | £390,500 |
| Flats | £257,438 | £225,000 |

*Source: Land Registry and Office for National Statistics*

Commentary – In 2025 Watford had the second lowest median average earnings among its resident population. The town has a high earnings to house price Affordability Ratio at 11.0. The lower quartile of the housing market is comparatively high cost, particularly for terraced houses and flats.

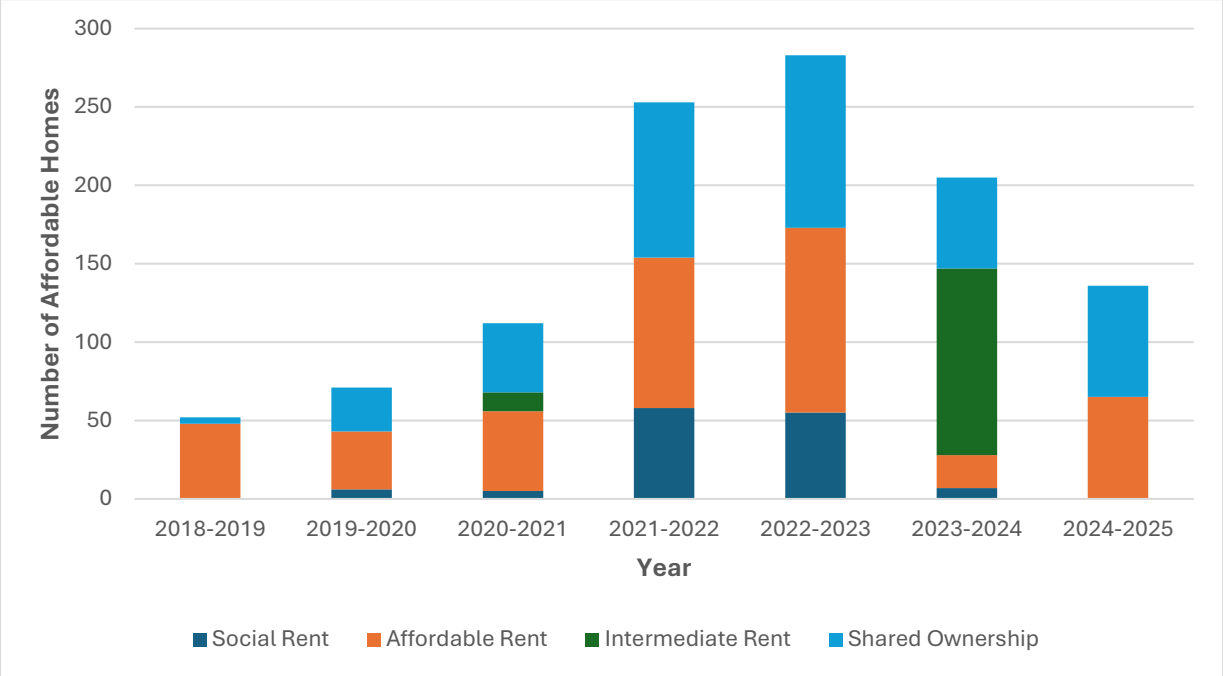
**Table 6: Median and Private Rents and Local Housing Allowance shortfalls**

| Property Size | Monthly Average Private Rents in Watford May 2025 | Monthly Local Housing Allowance Levels for Watford from April 2024 | Monthly shortfalls between Average Private Rents and Local Housing Allowance levels |
|---|---|---|---|
| All | £1,744.00 | | |
| 1 bedroom | £1,203.00 | £947.40 | £255.60 |
| 2 bedroom | £1,523.00 | £1,246.57 | £276.43 |
| 3 bedroom | £1,731.00 | £1,495.91 | £235.09 |
| 4 bedroom | £2,550.00 | £1,994.50 | £555.50 |

Commentary - 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.

Table 6 shows the monthly gap between average private rents and Local Housing Allowance levels for Watford in 2025. This is particularly significant among privately rented properties for large families requiring 4 more bedrooms.

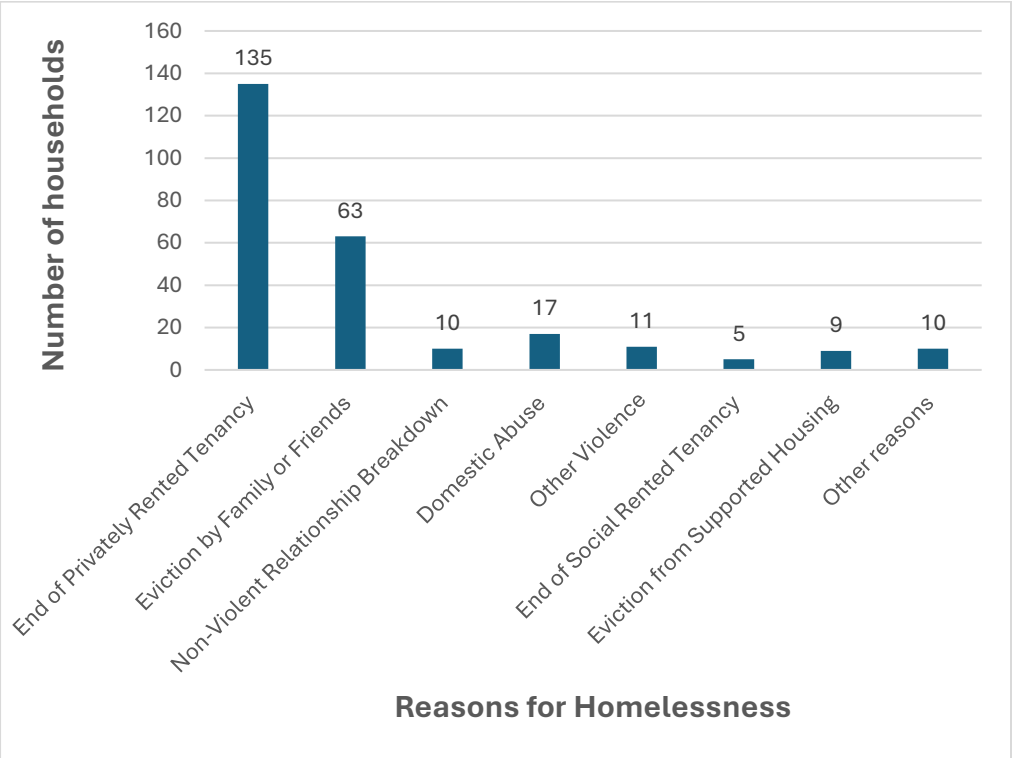
**Table 7: New Affordable Homes Completed April 2018 to March 2025**




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 2025.

A major aim of the Housing Strategy 2026 to 2030 is to increase the numbers of homes for Social Rent in Watford.

**Table 8: Homelessness Prevention - Reasons for Homelessness 2025-2026**




Commentary: The above graph shows the reasons for homelessness among households owed a Prevention Duty between April 2024 and March 2025.

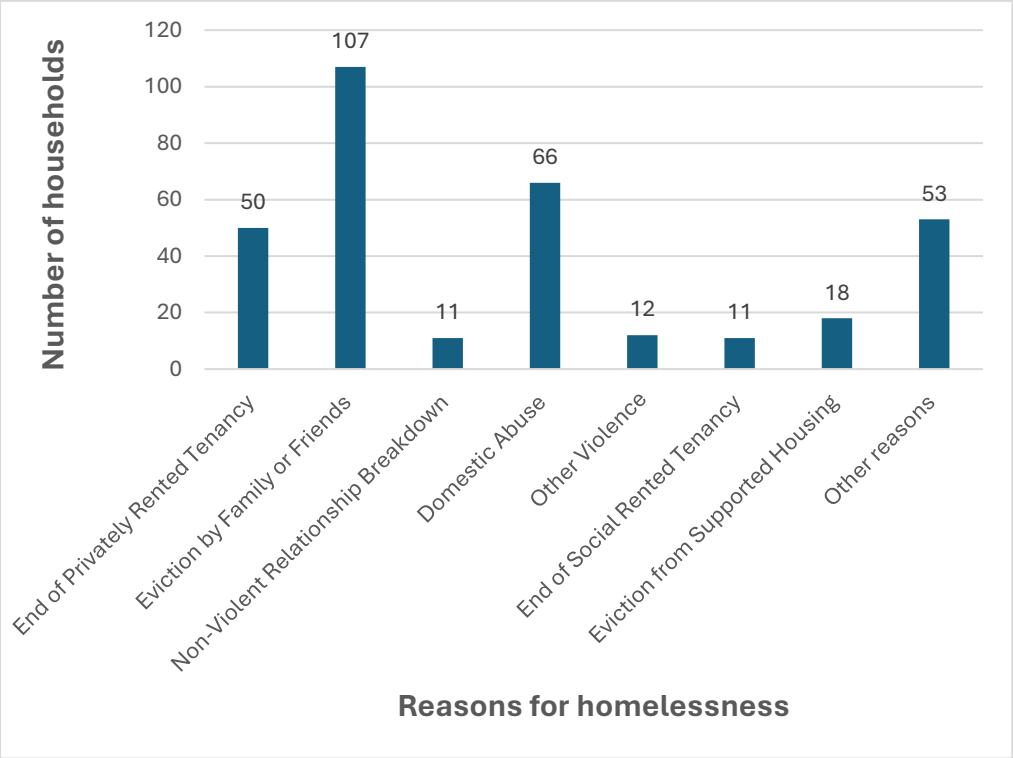
Homelessness prevention refers to measures taken by local authorities to help people at risk of losing their home remain in their current accommodation or find new housing within 56 days. Relief duty follows if homelessness is imminent or occurs, aiming to help someone secure accommodation for at least 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 1 household
- Leaving Home Office Asylum Seeker Accommodation 0 household
- Home no longer suitable due to ill health or disability 4 households
- Loss of place on a resettlement scheme 0 household
- Other reasons 5 households

**Table 9: Homelessness Relief – Reasons for Homelessness 2025-2026**




Commentary: The above graph shows the reasons for homelessness among households owed a Relief Duty between April 2024 and March 2025.

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






## Appendix Two: Public Consultation on the Housing Strategy, January to March 2026

A public consultation on the draft Housing Strategy was carried out between 19 January and 6 March 2026. Respondents submitted an online questionnaire accessed via a dedicated webpage. A total of 415 responses were received. Responses included the following:

**Priority 1: Affordable Housing Development and Supply**

- More housing needed for lower-paid workers e.g. care workers, health workers.
- More housing needed for local people
- More housing needed for the younger generation and first time generation.
- What is the definition of Affordable Housing? More clarity needed.

**Priority 2: Supported Housing Options**

- More two bedroom bungalows needed.
- Concerns about people with mental health and substance misuse issues being housed close to older people.
- Build smaller accommodation for older people to downsize so family-sized homes can be freed up.
- Need to consult with disability organisations and the residents themselves about what is needed.

**Priority 3: Housing Conditions and Energy Efficiency**

- There needs to be schemes to assist home owners in maintaining their homes. Better publicity is needed on the various ways the council can help residents to make their home more energy efficient.
- A priority should be to look at how energy efficiency and good design can be achieved. How about a demonstrator property in one of the existing conservation areas to showcase technologies and design outcomes (insulation, window and doors, solar panels, heat pumps?)
- Over-insulation causes big problems in the summer with heat waves. This is not given due consideration in a climate change crisis.
- Watford needs to ensure that older homes and converted flats are safe, warm and energy efficient. However, the responsibility for achieving this should not fall disproportionately on private landlords.

**Priority 4: Supporting Growth and Regeneration**

- New developments need to provide more parking.
- Affordable homes need to encompass houses, not just flats.
- Increasing affordable housing will only support regeneration if developments are well-managed, appropriately located, and matched with investment in local services.
- Housing policy should be balanced, ensuring that growth supports the local economy without unfairly disadvantaging or positively discriminating against existing homeowners and higher income families.

**Priority 5: Supporting the town of Watford and its residents through Local Government Reform in South West Hertfordshire**

- Bigger units of local government with unitary powers should be able to leverage better integration of housing and public transport improvements.
- It is important that Watford has a voice within the unitary council. Watford Borough is one of the most highly populated areas outside of a major city. There are major strains with affordable housing, secondary school places etc.
- We have a lot to offer as a town. We have some major heads of companies. We need to attract more to the area and have appropriate housing for those workers.
- The Housing Strategy should ensure that Watford's specific needs remain a priority rather than being absorbed into a broader regional agenda.

## Glossary

**Accessible and Adaptable Housing** – Construction or modification of housing to enable independent living for persons with disabilities.

**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.

**Build to Rent** – Build to Rent refers to purpose-built housing designed and built for market rent rather than sale by property developers. Schemes usually offer longer tenancy agreements and are often professionally managed by the owner or operator. Build to Rent developments are marketed as an attractive option for investors seeking long-term returns.

**Decent Homes Standard** – First introduced in 2000, the Standard was based on social rented homes being warm and weatherproof with reasonably modern facilities. The Standard is currently under review with proposals that it be extended to the private rented sector.

**Disabled Facilities Grant** - Council managed grant programme to help towards the cost of adapting homes for people with disabilities.

**Discounted Market Sale** – A form of low-cost home ownership that helps people purchase a property below open market value.

**Empty Home** – A property that is empty for 6 months or more. A long-term empty property is one that is empty for 2 years or more.

**Energy Performance Certificate** – A property rating for energy efficiency. Ratings range from A (most efficient) to G (least efficient) and are valid for 10 years.

**Extra Care Housing** – Purpose-built or adapted properties with corresponding additional care provision. Residents are able to live independently with 24-hour access to support services and staff. There are often extensive communal areas, such as space to socialise or a wellbeing centre.

**Future Homes Standard** – New legislation governing building regulations including energy efficiency measures. New build homes meet this standard from 2025.

**Homes England** – An executive non-departmental public body. It is sponsored by the Department for Levelling Up, Housing and Communities and provides funds for new affordable housing and aims to accelerate housing delivery.

**House in Multiple Occupation (HMO)** – Properties let to three or more tenants who form two or more households with shared facilities (e.g., kitchen). Larger houses in multiple occupation, those occupied by five or more people in two or more households who share facilities such as a kitchen or bathroom, must be licensed by the local council.

**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.

**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.

**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.

**National Planning Policy Framework** – Sets out Government's economic, environmental and social planning policies for England.

**National Planning Policy Guidance** – Provides planning practice guidance within the Framework and how planning policies are expected to be applied.

**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.

**Section 106 agreement** – Planning obligations under Section 106 (S106) of the Town and Country Planning Act 1990, commonly known as Section 106 agreements, are a mechanism which enables on-site affordable housing to be purchased/acquired from developers.

Where affordable housing is not delivered on-site, the developer is obliged to provide a financial contribution towards the cost of affordable housing off-site. Local Plans set out target percentages of affordable housing sought from qualifying development. Local Plan policies also set guidelines for affordable housing tenure mix and home sizes.

**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 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.

**Under-occupation** – A household living in a home with bedrooms surplus to their requirements.