



Watford Borough Council

TENANCY STRATEGY 2015 to 2018



Watford Borough Council Tenancy Strategy 2015-2018

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Executive Summary

Watford Borough Council is exercising its power to update its Tenancy Strategy.

The Aims of the Tenancy Strategy 2015-2018

1. To provide guidance to registered providers on making the very best of Watford's affordable homes for rent and on devising their Tenancy Policies.
2. To produce an offer to registered providers to improve partnership working.
3. To support and maximise the development of new affordable housing in Watford in order to meet the needs of a wide spectrum of groups.
4. To ensure that prospective tenants receive a full range of advice and information on what they should expect when renting a home from a registered provider.
5. To ensure that vulnerable groups have access to secure accommodation on a long-term basis.

Guidance to Registered Providers from Watford Borough Council

Rent levels

1. A proportion of affordable housing stock (both new build and relet existing homes) should continue to be set at Social Rent levels.
2. Registered providers should discuss with Watford Borough Council their plans for convert homes from Social Rents to Affordable Rents before conversion plans are implemented.
3. As far as possible, Affordable Rents should be kept at or below the levels of Local Housing Allowance in Watford.

Tenancies

4. Watford Borough Council should be given notice by registered providers if tenants are going to be evicted. Watford Borough Council should be notified

when case is entered to court for a Possession Order to be granted.

5. Sheltered housing for older people, homes for people with special needs, and homes for which priority will be given to downsizers should continue to be let on Lifetime tenancies.
6. Registered providers should be specific on the types of tenancies being offered and the exact length of starter tenancies and fixed term tenancies.
7. Registered providers should clear about what they require from prospective tenants when properties are let, for example rent in advance, affordability assessments, payment plans. More information on these requirements should be provided to the Watford Borough Council's Housing teams.
8. Registered providers should ensure that more smaller homes are advertised for which first priority to be given to households who live in Watford and who wish to downsize.

The Offer to Registered Providers from Watford Borough Council

1. Watford Borough Council's Housing Team will meet with registered providers on a quarterly basis to discuss housing development issues. The meeting can also cover management issues. Officers from other teams, such as Planning and Economic Development, may also attend.
2. We will provide data and documentation to registered providers on housing need in Watford, and to continually update and provide market information on different customer segments.
3. We will assist registered providers in accessing funding and development opportunities.
4. We will assist in the development of alternative housing solutions to the affordable housing sector when these other solutions will meet housing needs in Watford.
5. We will develop and implement a communications strategy which will publicise and market new housing schemes in Watford.
6. We will devise an approach to community engagement on housing growth issues in partnership with registered providers.
7. We will implement a new Nominations Policy for Watford by Autumn 2015.

1. The role of a Tenancy Strategy

Section 150 of the Localism Act 2011 introduced an obligation for every local authority to produce a Tenancy Strategy. A Tenancy Strategy is described as follows:-

- (1) *Tenancy Strategies: a local authority in England must prepare and publish a strategy (a “tenancy strategy”) setting out the matters to which registered providers of social housing in its district must have regard in formulating policies relating to:-*
 - (a) *The kinds of tenancies they grant.*
 - (b) *The circumstances in which they will grant a tenancy of a particular kind.*
 - (c) *Where they grant tenancies for a term: the length of the term and*
 - (d) *The circumstances in which they will grant a further tenancy on the coming to an end of an existing tenancy.*
- (2) *The tenancy strategy must summarise those policies or explain where they may be found.*
- (3) *A local authority must keep its tenancy strategy under review and may modify and replace it from time to time.*

Under the Revised Regulatory Framework for Social Housing in England which came into force in April 2012 and remains in force in 2015, a requirement is introduced for registered providers to publish clear and accessible policies which outline their approach to tenancy management. Their Tenancy Policy must include details of the following:-

- The type of tenancies they grant and the circumstances in which they will grant tenancies of a particular type.
- The length of fixed term tenancies.
- The circumstances in which they may or may not grant another tenancy on expiry of the fixed term.
- Their policy on taking into account the needs of those households who are vulnerable by reason of age, disability or illness, and households with children, including through the provision of tenancies which provide a reasonable degree of stability.
- The advice and assistance which they will give to tenants.

The provision of guidance to registered providers on devising their Tenancy Policies is an aim of the Watford Borough Council Tenancy Strategy 2015-2018.

Watford Borough Council produced its first Tenancy Strategy in Autumn 2012. The Tenancy Strategy was drawn up within the following major contexts:-

1. **The Localism Act 2011** – the Localism Act had been introduced from November 2011 and brought in the following changes:-
 - The Allocation of Social Housing.
 - Homelessness, with local authorities having the flexibility to bring homelessness duty to an end with an offer of accommodation in the private rented sector.
 - Fixed Term tenancies, with registered providers offering tenancies for a recommended minimum of five years.

2. **Affordable Rents** - Affordable Rents were becoming the main income stream for funding new affordable housing development. Affordable Rental income could be derived from newly built affordable homes for rent or from existing homes converted from Social Rent to Affordable Rent when relet. Social Rents are usually priced at 50% to 60% of Market Rent, while Affordable Rents are usually set at 65% to 80% of Market Rent.

3. **The Welfare Reform Act 2012** – The changes within the Welfare Reform Act 2012 were in the process of being implemented. The following changes to housing-related benefits affecting tenants of social housing were due to be implemented in April 2013:-
 - The introduction of benefit restrictions relating to under-occupancy
 - The introduction of Benefit Caps

In Summer 2012 consultation was carried out on what should be included in the Tenancy Strategy to provide guidance to registered providers within the context of the changes described above. In response, Watford Borough Council's Tenancy Strategy 2012-2015 provided the following guidance to registered providers:-

i) Rent levels – General

- A proportion of affordable housing stock (both new build and relets) be let at Social Rent.
- The following homes should be let at Social Rent levels:- homes for disabled people, sheltered housing for older people, other supported housing, and homes reserved for under-occupiers.
- Rents should not be priced above maximum Local Housing Allowance levels.
- At least some new affordable three and four bedroom homes should be priced at Social Rent levels.
- Three and four bedroom homes should not be let at rents which are the maximum Affordable Rent levels (i.e. 80% of full market rent)

ii) Rent levels – existing

- Registered providers should liaise with Watford Borough Council on plans to convert existing homes from Social Rents to Affordable Rents.
 - If existing three and four bedroom homes are converted from Social Rent to Affordable Rent, they should not be converted to rents at the full 80% of market level.
- iii) **Rent levels – development of new affordable housing**
- Developments of new affordable housing should contain an element of housing set at Social Rent levels.
 - The full Affordable Rent level, consisting of 80% of market rents, should be restricted to one and two bedroom properties only.
- iv) **Fixed Term Tenancies**
- Introductory tenancies should not be more than one year. Fixed term tenancies should not be less than five years in duration.
- v) **Lifetime Tenancies**
- Registered providers should commit to granting Lifetime tenancies in appropriate circumstances. These circumstances should include tenancies for vulnerable and disabled tenants and tenancies for older people.
- vi) **Under-Occupation**
- Each registered provider should take positive action to facilitate downsizing where appropriate. Homes designated for downsizing should preferably be set at Social Rent levels.

During the calendar years 2013 and 2014 Watford Borough Council has monitored the performance of registered providers in the town in relation to the guidance in the Tenancy Strategy. Because of the significant changes in national and local contexts between 2012 and 2015, Watford Borough Council is exercising its power to review and update its Tenancy Strategy.

2. Changing Contexts 2012-2015

2.1 Watford – a dynamic borough

In early 2015 the Office for National Statistics estimated that between 2015 and 2020 the household population of Watford would grow from 38,882 in 2015 to 41,644 in 2020, a numerical growth of 2,762 households and a percentage growth of 7.1%. This would be the highest percentage growth of any local authority area in Hertfordshire.

The most significant housing-related changes which occurred between 2001 and 2011, as recorded by the Census 2011, were:-

- The number of households in Watford grew by 13.4%, from 32,350 to 36,681.
- The number of homes owned with a mortgage decreased from 46.0% of the Watford's housing stock in 2001 to 37.2% in 2011, numerically falling from 14,904 homes in 2001 to 13,654 homes in 2011.
- The number of homes rented from a private landlord in Watford increased from 9.0% in 2001 to 20.1% in 2011, numerically rising from 2,897 homes in 2001 to 7,371 homes in 2011.
- The private rented sector in Watford is now larger than the social rented sector. The social rented sector remained exactly the same percentage of the Watford housing stock in 2001 and 2011 at 16.3%.

Since 1997 the Assured Shorthold tenancy has been the dominant tenancy within the private rented sector. Under the terms of an Assured Shorthold tenancy a landlord has to give only two months notice for a tenancy to end and does not need to give any grounds for ending a tenancy. The less "secure" nature of tenure in Watford, with the more fluid character of the growing private rented sector, has contributed to the increasing amount of homelessness in the borough. The following statistics relate to levels of homelessness in Watford between April 2012 and March 2015:-

Table 1: Total applications for assistance under homelessness legislation and numbers accepted for assistance under homelessness legislation.

	April 2012 – March 2013	April 2013 – March 2014	April 2014 – March 2015
Total number of households applying for assistance.	189	190	293
Total number of households accepted for assistance	154	149	230

Table 2: Reasons for homelessness among those accepted for assistance under homelessness legislation.

	April 2012 – March 2013		April 2013 – March 2014		April 2014 – March 2015	
Eviction by family or friends	70	45.5%	66	44.3%	69	30.0%
Domestic Violence	10	6.5%	9	6.0%	22	9.6%
Ending of a privately rented tenancy	50	32.5%	59	39.6%	115	50.0%
Eviction from a social rented	-		1	0.7%	-	-

tenancy						
Other reasons	24	15.5%	14	9.4%	24	10.4%
Total	154		149		230	

Further research has shown the gap between the average earnings of Watford residents and average house prices in the borough. In 2011 the biggest employment areas for residents of Watford were, in descending order:

- Wholesale and retail, trade, repairs
- -Transport, Storage, Communication and Information
- -Human Health and Social Work.

The Annual Survey of Household Earnings has recorded that earnings of Watford's residents are significantly higher than earnings of Watford's employees. This indicates firstly that a proportion of Watford's residents commute to work in higher paid occupations in London, and secondly that Watford has a large and thriving service industry whose employees typically have comparatively low earnings.

- Median average annual earnings in Watford by place of work in November 2014:- £23,567
- Median average annual earnings in Watford by residence in November 2014 - £27,622

In February 2015 the average price of a home in Watford was £289,254.

2.2 Affordable Housing development

The number of affordable homes for rent developed in Watford between April 2012 and December 2014 were as follows:-

Scheme	Total new homes	Types of Affordable homes
Leggatts Campus	66	40 x homes for Social Rent 26 x Low Cost Home Ownership
Aldenham Square	24	18 x homes for Social Rent 6 x homes for Low Cost Home Ownership
Rainbow House	62	31 x homes for Affordable Rent 16 x homes for Social Rent 15 x homes for Low Cost Home Ownership
Cassio Campus	67	50 x Social Rent

		8 x Affordable Rent 9 x Low Cost Home Ownership
Callowland Site, Leavesden Road	16	16 x Social Rent
Stanborough View, St Albans Road	14	14 x Low Cost Home Ownership
Gammons Farm	14	16 x Affordable Rent
Croxley View	16	6 x Social Rent 10 x Affordable Rent
Upton Road	24	18 x Affordable Rent 6 x Low Cost Home Ownership
Aldenham Road (Blackwell Site)	24	12 x Social Rent 12 x Affordable Rent
Benskin House, St Albans Road	20	20 x Affordable Rent

Conclusion:- Watford Borough Council requires an increase in the amount of housing for rent at below market rent levels and providing long-term security of tenure.

Watford Borough Council recognises the importance of Affordable Rents, charged on both new and existing affordable homes, in generating income for the development of new affordable homes. The Affordable Homes Programme prospectus for 2015-2018, issued by the Homes and Communities Agency in January 2014, states the following:-

- Paragraph 9: The 2015-2018 Affordable Homes Programme assumes that the main new supply product that will be delivered will be new Affordable Rent homes and, where appropriate, affordable home ownership (shared ownership) homes. The income generated and contribution to the costs of supply is expected to be maximised, including charging rent at up to 80% of market rents.
- Paragraph 17: The conversion of existing stock to Affordable Rent is a crucial element in generating additional financial capacity and it is expected that, wherever available, it will be integral to bidders' proposals for funding new supply.

- Paragraph 62: For the purposes of the programme, it is not expected that local authority priorities will include a preference for Social Rent over Affordable Rent. The intention of the programme is to provide new Affordable Rent homes. In general, Government policy does not support the argument that only rents at or close to Social Rent levels are capable of meeting local needs.

In 2013 there was a total of 409 lettings of affordable homes in Watford. Of this total, 24 (5.9%) were let at an Affordable Rent. In 2014 there was a total of 262 lettings of affordable homes in Watford. Of this total, 25.2% were let at Affordable Rent.

Watford Borough Council's Local Plan (Core Strategy 2006-2031

Watford Borough Council's Local Plan (Core Strategy) 2006-2031 was adopted in January 2013. It stated that a rate of 35% affordable housing should be sought on major applications of 10 residential units and above or sites of more than 0.5 hectare through Section 106 agreements (Planning Gain). .

It also stated that the new affordable housing provision should consist of:-

- Social Rent 20%
- Affordable Rent 65%
- Intermediate affordable housing (shared ownership) 15%

The climate for the development of affordable housing in Watford has become more challenging. There is very high demand for land for residential development in Watford. This has exerted high upward pressure on the price of land, leading to claims by developers that it is not "viable" to include a percentage of affordable housing. Therefore, the opportunities for development of affordable housing in Watford need to be maximised to compensate for any fall in the development of affordable housing through Planning Gain.

Conclusion:- Watford Borough Council recognises the role played by Affordable Rents in generating income for new affordable housing, and also the need to create a favourable climate for the development of new homes in the borough. However, the number of homes at rent levels above maximum Local Housing Allowance levels should be minimised. Provision for housing priced at Social Rents needs to be made, preferably among three and four bedroom homes.

Watford Borough Council recognises the need to maintain rigorously a high quality bank of data on housing needs and aspiration in the borough which registered providers can access. The Affordable Homes Programme prospectus for 2015-2018, produced by the Homes and Communities Agency, states the following:-

- Paragraph 4: The Affordable Homes Programme seeks to build homes that address the demographic challenges facing social housing, including the need for more one and two bedroom homes that match the needs of smaller households.
- Paragraphs 87-89: The 2015-2018 Affordable Homes Programme is intended to be shaped by local affordable housing needs. The Homes and Communities Agency will seek views from local authorities about schemes bid for. Local authority priorities are expected to include identification of the range of needs groups which new supply is intended to assist. Providers should ensure that their schemes take account of the needs identified by local authorities through the housing mix they contain.
- Paragraph 110: The assessment process will consider how bids meet local needs and priorities. The Homes and Communities Agency will verify fit with local authorities in whose area new supply is proposed, in particular where firm schemes are identified. Local authorities will be asked to confirm whether the scheme proposed is supported and meets local needs.

Conclusion:- Watford Borough Council is committed to providing high quality data on housing needs and aspirations in the town in order to support registered providers in bids for new affordable housing.

2.3 The Nominations Policy

Watford Borough Council's new Nominations Policy will be operational from Autumn 2015. The main changes which will be brought in by the new Nominations Policy are:-

- i) Band E – applicants in Band E, the lowest priority band on the housing register, will be removed from the housing register apart from two exception categories. An on-line self-assessment tool will indicate whether an applicant should proceed to making a housing application and will signpost to other options as appropriate. Information on those attempting to register but subsequently refused will be accessible for communication on other housing options.
- ii) Residency connections – In order to join the housing register applicants must be living in Watford now and have lived here for five out of the last six years. There are a number of exception categories. However, local connection through close relatives or local work will be deleted.
- iii) Priority for statutory homeless – Homeless households will no longer be placed in band B, but will be placed in the lower priority band C. The aim of this change is to prevent homelessness where possible by reducing the inequality between applicants in overcrowded households sharing with family/friends and those applying as homeless.

Conclusion:- As a result of the abolition of Band E, Watford Borough Council will maintain a database of persons/households who may be appropriate market segments for other housing options such as market rent, low cost home ownership.

2.4 The Welfare Reform Act

The Benefit Cap and deductions in benefit due to under-occupation were both introduced in April 2013.

At present the numbers of household becoming homeless because of reductions in their housing-related benefits has been small. Table 2 shows that only one household has been accepted for assistance under homelessness legislation from a social rented tenancy because of rent arrears between January 2012 and December 2014. However, a rise in homelessness due to reductions in housing-related benefits may begin to be seen for the following reasons:-

- Some households have opted to “pay and stay” in their homes instead of moving to other accommodation, relying on savings to meet the shortfall between the full amount of rent and the amount of housing-related benefit which they receive. However, some may be reaching the stage where the funds they have set aside for this purpose have been exhausted.
- A significant number of households whose housing-related benefits have been reduced have received a “top-up” to meet the shortfall through Watford Borough Council’s own Discretionary Housing Payment fund. This fund will reduce in size from April 2015, and tenants of the social rented sector may not receive priority for the remaining fund. Consequently, some tenants of the social rented sector may find that they have a larger shortfall to meet.
- Universal Credit will be introduced to Watford in September 2015. This may require a major adjustment in terms of household budgeting, with the majority of benefits being amalgamated into one monthly payment.

Conclusion:- Registered providers should provide clear information to prospective tenants about what they require when properties are let e.g. rent in advance, affordability assessment and what they consist of. More information on these requirements should be provided to Watford Borough Council’s housing teams.

Conclusion:- Watford Borough Council should be given notice by registered providers if tenants are going to be evicted. Watford Borough Council should be notified when case is entered to court for a Possession Order to be granted.

A good supply of smaller homes is needed to mitigate the effects of reductions on the levels of housing-related benefits. Households deemed to have been under-occupying their homes need incentives to move to a smaller home.

In 2013 a total of 32 homes were advertised so that first priority should be given to households who wished to move to smaller accommodation. Of these homes, 28 were let at Social Rent, while the remaining four were newly built homes which were let at Affordable Rent. In 2014 a total of 14 homes were advertised so that first priority should be given to households who wished to move to smaller accommodation. All were let at Social Rent level.

Conclusion:- Registered providers should continue to ensure a supply of attractive smaller homes are reserved as first priority for people who wish to move from a larger home.

In 2013, of the 32 homes for which first priority was given to downsizers, all were let at Lifetime tenancies. In 2014, of the 14 homes for which first priority was given to downsizers, all were let at Lifetime tenancies.

Conclusion:- Homes for which priority will be given to downsizers should continue to be let on Lifetime tenancies.

2.5 Social Housing tenancies

The Watford Borough Council Tenancy Strategy 2012-2015 recommended that registered providers should commit to granting Lifetime tenancies in appropriate circumstances. These circumstances should include tenancies for vulnerable and disabled tenants and tenancies for older people.

In 2013 a total of 22 homes adapted for special needs were advertised. All were let on a Lifetime tenancy with the exception of one property which was newly built and let on a one year starter tenancy followed by a five year fixed term tenancy. In 2014 a total of 28 homes adapted for special needs were advertised. All were let on a Lifetime tenancy.

In 2013 a total of 47 flats in sheltered housing for older people were advertised. All were let on a Lifetime tenancy. In 2014 a total of 28 flats in sheltered housing for older people were advertised. All were let on a Lifetime tenancy.

Conclusion:- Sheltered housing for older people, homes for people with special needs, and homes for which priority will be given to downsizers should continue to be let at Lifetime tenancies.

3. Watford Borough Council's Housing Strategy 2015-2020

Watford Borough Council's Housing Strategy 2015-2020 supports the Tenancy Strategy through the following themes and tasks:-

Aim:- To predict and respond to change and future trends

Aim:- To seek out and attract housing-related investment by having a clear strategy and by creating conditions which are conducive to strategic and operational investment.

Theme: Improving the supply of housing

Priority: To work with registered providers to achieve a balance between traditional social rented properties and new business which enables them to develop other types of homes such as Affordable Rent, Market Rent, homes for sale.

Task: To establish and maintain frameworks for engagement with registered providers, private developers and property owners. This will include information-sharing, accessing funding and development opportunities, and local marketing initiatives.

Output:- A high level of registered provider activity in Watford. A rate of affordable housing development which meets corporate targets.

Outcome:- A prescribed number of meetings each year with a definite set of plans from the meetings in order to improve partnership working with registered providers.

Task: To review the Tenancy Strategy. This will be reviewed on an annual basis. Updated versions will be produced when appropriate in response to changing contexts.

Output:- A revised Tenancy Strategy when appropriate, devised with input from stakeholder organisations and giving clear guidance to registered providers.

Outcome:- A social housing sector with accommodation and services which meet the needs of the borough of Watford.

Theme: A Communications Strategy for housing

Priority: To develop a co-ordinated communications strategy for housing-related issues in Watford including the following:-

- To communicate information to meet the requirements, expectations and aspirations of a range of ages and demographic groups.
- To be receptive to existing and new technological options for communications.

Task: To develop the Communications Strategy for housing.

Output: A Housing Communications strategy for Watford, defining what we wish to achieve, the communication methods which will be used and the tasks which will implement the strategy.

Outcome:- Reduced homelessness and housing need, good take-up of new and existing housing options. Positive engagement of the community on issues relating to housing growth.

Priority: To devise an approach to community engagement on housing growth issues, in partnership with registered providers.

Task: To devise an approach to community engagement on housing growth issues, in partnership with registered providers.

Output: A revised framework for community engagement.

Outcome: Positive engagement with the community on housing growth issues.

Policies:-

Housing Growth:- Watford has continued to experience high housing delivery rates and has a five year land supply as required by the National Planning Policy Framework.

Watford Borough Council continues its commitment to ensuring affordable housing is provided as part of residential developments and working with registered provider partners to maximise their opportunities for developing homes in our borough.

Community Engagement:- Watford Borough Council recognises that economic and housing growth can be controversial within local neighbourhoods. There are opportunities to improve the way in which we communicate the benefits of growth and consult our residents about their concerns. We recognise that the expertise in this field may lie within partners organisations such as registered providers and will seek to work in partnership with them in order to refine our approach to engaging

with members of the community.

4. Guidance to Registered Providers from Watford Borough Council

Rent levels:-

1. A proportion of affordable housing stock (both new build and relet existing homes) should continue to be set at Social Rent levels

Why this recommendation has been chosen:- Watford Borough Council's Local Plan (Core Strategy) 2006-2031 recommends that 20% of new affordable housing should remain a Social Rent levels. Watford's rent levels are significantly higher than the national average, meaning that rents of three and four bedroom homes can be particularly high when set at the Affordable Rent level. Consequently families who wish to move from benefit dependency to paid employment can find this transition difficult. While we recognise the importance of Affordable Rents in generating funding for affordable housing development, we still wish to see a proportion of both new and existing housing retain Social Rents in order to assist households who wish to into employment and other household types for whom a lower rent would bring particular benefits.

2. Registered providers should discuss with Watford Borough Council their plans for converting homes from Social Rents to Affordable Rents before the conversion plan is implemented.

Why this recommendation has been chosen:- We wish to be kept informed of each registered provider' plans to convert homes which have been let at Social Rents into Affordable Rents before the plan is undertaken. This will allow us to monitor rent levels in the borough's affordable housing stock and provide comments on any plans to introduced Affordable Rents to existing housing stock.

3. As far as possible, Affordable Rents should be kept at or below the levels of Local Housing Allowance in Watford.

Why this recommendation has been chosen:- Wherever possible, Affordable Rents should be kept at or below the levels of Local Housing Allowance in Watford, which sets the maximum amount of housing-related benefit which can be paid to a household renting their home in the private rented sector. However, we recognise the pressures which registered providers experience in securing funding for new affordable housing development, and that a degree of flexibility is required in the setting of rents.

Tenancies:-

4. Watford Borough Council should be given notice by registered providers if tenants are going to be evicted. Watford Borough Council should be notified when case is entered to court for a Possession Order to be granted.

Why this recommendation has been chosen:- We are monitoring the measures which have been introduced so far under the Welfare Reform Act 2012, and we will monitor the impact of forthcoming changes such as the reduction in Discretionary Housing Payments and the introduction of Universal Credit. We recognise that registered providers have made substantial efforts to support tenants who have been affected by changes introduced in the Welfare Reform Act. However, all options to maintain a tenancy have been exhausted and there appears to be no alternative to eviction and the case is referred to the County Court, we request that we are informed, in writing, when a case is entered to Court for a Possession Order to be granted. This will allow the Homelessness Prevention Team to examine the circumstances of the case and undertake any homelessness prevention action accordingly.

5. Sheltered housing for older people, homes for people with special needs, and homes for which priority will be given to downsizers should continue to be let on Lifetime tenancies.

Why this recommendation has been chosen:- We recommend strongly that sheltered housing for older people and homes for people with special needs should continue to be let on Lifetime tenancies. To contribute to their wellbeing, these more vulnerable groups require the certainty of a Lifetime tenancy.

Offering smaller accommodation which is attractive to existing tenant households who have been living in larger homes is a challenge. The maintenance of a Lifetime tenancy will support any incentives for these households to move to a smaller home, thus freeing up a larger home for a household who requires more bedrooms.

6. Registered providers should be specific on the types of tenancies being offered and the exact length of starter tenancies and fixed term tenancies.

Why this recommendation has been chosen:- Prospective tenants need to be given as much information as possible about what their tenancy will involve. All property adverts should give clear information on whether the tenancy offered is Lifetime or Fixed Term and , if it is Fixed Term, the length of the term for both the Starter and the subsequent tenancy.

7. Registered providers should be clear about what they require from prospective tenants when properties are let, for example rent in advance, affordability assessments. More information on requirements should be provided to Watford Borough Council's housing teams.

Why this recommendation has been chosen:- Prospective tenants need to be given as much information as possible about how they will be assessed as suitable for a tenancy. Registered providers are now undertaking steps to assess whether a prospective tenant will be able to afford to take on a tenancy: rent in advance, payment plans, affordability tests and financial assessments are among the measures which have been introduced. We request:-

- That registered providers publicise widely what measures such as payment plans, affordability tests and financial assessments will consist of.
- That this information is forwarded to Watford Borough Council in order that the Housing team and Customer Services team can inform prospective tenants on what will be required of them when they are offered a tenancy.

8. Registered providers should ensure that more homes are advertised for which first priority is to be given to households who wish to downsize and who live in Watford.

Why this recommendation has been chosen:- Registered providers have begun to select smaller properties for which first priority is reserved for households who wish to downsize from larger homes. We wish to see this practice extended for the following reasons:-

- To assist households who may wish to downsize because they have experienced a reduction in their housing-related benefit due to under-occupying their homes.
- To assist households who may not have experienced a reduction in their housing-related benefit due to under-occupying their homes, but still wish to move to a smaller home. This would affect particularly persons of pensionable age.

- To generate a greater level of availability of social housing through engineering “lettings chains”, enabling a larger number of households to move to homes which are more appropriate for their needs and allowing more households to access to social housing sector.

5. The offer to Registered Providers from Watford Borough Council

1. Watford Borough Council’s Housing Team will meet with registered providers on a quarterly basis to discuss housing development issues. The meeting can also cover management issues. Officers from other teams, such as Planning and Economic Development, can also attend.

Why this offer is being made:- We wish to have regular contact with our registered provider partners in order to provide information on activities and opportunities within Watford and discuss any plans for development.

2. To provide data and documentation to registered providers on housing need in Watford, and to continually update and provide market information on difference customer segments.

Why this offer is being made:- We wish to maximise our support for our registered provider partners in providing information on need and aspirations, and showing how new affordable housing schemes meet local needs and priorities.

3. To assist registered providers in accessing funding and development opportunities.

Why this offer is being made:- Since 2010 there has been a proliferation in methods of funding affordable housing development. We wish to assist registered providers in accessing these opportunities in order to facilitate affordable housing development in Watford.

4. To assist in the development of alternative housing solutions to the affordable housing sector when these other solutions meet housing needs in Watford.

Why this offer is being made:- Watford has taken a “whole housing approach” to its housing strategy. We recognise that there is a need for different housing options across the housing spectrum to cater not only for households in need of social housing but also middle-income households who are seeking affordable housing

options. We support the diversification of activities by registered providers and we are willing to discuss ideas for new housing options in Watford.

5. To develop and implement a communications strategy which will publicise and market new housing schemes in Watford.

Why this offer is being made:- We recognise that the majority of customers who are seeking housing in Watford consist of young households for whom innovative communications methods and strategies are required. Younger generations are much less likely to use traditional communication methods and are likely to prefer communication through Social Media. We wish to be receptive to existing and new technological options for communications. Poor communication and low levels of awareness of housing options can be a significant contributory factor in housing need. Our communications strategy will aim to:-

- Convey a range of messages to influence expectations on the availability of traditional housing options.
- Communication information on new housing options to meet the requirements, expectations and aspirations of a range of ages and demographic groups.

6. To devise an approach to community engagement on housing growth issues in partnership with registered providers.

Why this offer is being made:- We recognise that economic and housing growth can be controversial within local neighbourhoods. There are opportunities to improve the way in which we communicate the benefits of growth and consult our residents about their concerns. We wish to work with our registered provider partners to share expertise and refine our approach to engaging with members of the community. This will form part of the communications strategy.

7. To implement a new Nominations Policy in Watford by Autumn 2015

Why this offer is being made:- The new Nominations Policy, consistent with the Localism Act 2011, will be fully implemented by Autumn 2015. Although Band E is being removed, information on households within this band will be retained. This will allow information on new housing options, such as market rent and low cost home ownership, to be publicised to a wider range of groups.

