

A street scene in Windsor and Maidenhead, England. The image shows a row of historic buildings with various architectural styles, including a prominent white building with ivy on the left and a red brick building with a white timber-framed upper story. A large Union Jack flag is flying from a pole on the right. A red double-decker bus is visible in the distance on the right side of the street. The sky is blue with scattered white clouds.

**The Royal Borough of Windsor and Maidenhead
Housing Strategy 2020 - 2025:
Creating a Borough of Opportunity and Innovation**

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Foreword

The debate around housing can often focus too much on targets and big numbers and loses focus on why building homes is important to creating a thriving local economy and community. Delivering new homes is about much more than hitting housing target and a home is much more than an investment of bricks and mortar. A home is somewhere to keep warm; somewhere to seek shelter; somewhere to go to rest; somewhere to feel secure; somewhere to raise and protect children; and somewhere to live and enjoy life with friends and family. As policy makers, we cannot see homes simply as financial assets but as the building blocks of a thriving local economy and society.

RBWM is one of the best places to live in the country with an abundance of beautiful green space, safe streets, low council tax, fantastic local schools, highly rated services, strong local businesses and employment opportunities, impressive infrastructure links, and wonderful communities. The huge success of our borough has seen an influx of talented individuals, young families, entrepreneurs, and people seeking a slice of the good life – all of whom should be welcomed, as they have added to our borough's economic strength and wealth of ideas, talent and community spirit.

However, as ever, this success has not been without some losers and no doubt some younger people, vulnerable residents, and life-long residents who have fallen on hard time may feel that they have not benefited from the economic growth and success of our borough. These are not people who have moved to an area they cannot afford, but local people, who feel they are shut out from taking a stake in their own community. We do not want to be a borough where children of life-long residents feel they need to leave to get a place of their own; we do not want to be a borough that does not have sufficient social housing to give our rough sleepers a second chance; we do not want to be a borough where life-long residents are forced to move away because they can no longer afford to rent.

We want to be a borough that delivers new homes not only for those coming into the borough, but for those who are already here. We want to be a borough that creates places that are not just bricks and mortar but promotes health and wellbeing. We want to be a borough that seeks to proactively prevent homelessness and rough sleeping by having a mixture of different homes with a mixture of affordability.

Of course, government and local councils cannot deliver homes for everyone and there will always be a limit to what the state can reasonable deliver. Private developers and investment have a hugely significant role to play in delivering the borough we all want to see – far too often private developers are framed as public enemies by politicians, but in truth without fostering good working relationships many of our objectives cannot be delivered. What makes everyone's life easier is having strategies and adopted

Local Plans that set out development and housing objectives in no uncertain terms. Honest and robust discussions can then take place on how to deliver on these objectives. RBWM will soon adopt a new Local Plan and this new Housing Strategy, along with our Climate Change Strategy, Homelessness & Rough Sleeping Strategy, etc., firmly sets out our vision for RBWM.

Our vision is to create a borough of opportunity and innovation with a clear focus on improving social outcomes and supporting vulnerable residents. Ensuring we have a stable, competitive and effective housing market is crucial to achieve this. This new Housing Strategy sets out of objectives for achieving our vision for the borough and a series of practical commitments for how we will do this. I hope this forward has explained why this is such a crucial document.



A handwritten signature in black ink, appearing to read 'R McWilliams', positioned above the printed name.

Cllr Ross McWilliams, Lead Member for Housing

Executive Summary

There is a housing affordability crisis in the UK and in The Royal Borough our residents face particularly acute housing costs. The average house price in The Royal Borough is c.£476,000, which is over 15 times than the average UK salary (£30,420). This has made getting into sustainable rented accommodation and onto the house ladder difficult for many of The Royal Borough's residents. In order to address this key issue, The Royal Borough has submitted a Local Plan for inspection and requires a Housing Strategy to clearly set out the Council's priorities for addressing the housing challenges our residents face.

To this end and building on the Council's draft Local Plan and the recently adopted Homelessness & Rough Sleeping Strategy, the Housing and Environmental Health Service completed a comprehensive review of the Housing Strategy evidence base and undertook a series of initial consultation events with councillors and partner organisations. From this evidence gathering and initial consultation emerged a clear set of priorities, which have been developed into a draft Housing Strategy for the Borough. The Strategy will directly contribute to the delivery of the Council's Local Plan.

The draft Housing Strategy 2020 - 2025 has been developed around three key objectives; Deliver New Homes; Promote Health & Wellbeing and Support Vulnerable Residents to Obtain and Sustain Suitable Accommodation. The Strategy's Delivery Plan will be a live document; monitored and reviewed with updates published annually.

If approved, the draft Housing Strategy 2020 - 2025 will undergo a formal public consultation to listen to the views of all our residents on this critically important issue. The feedback we receive will be collated and analysed. The final Housing Strategy 2020 – 2025 will be considered by Cabinet for adoption following the public consultation period.

Although the requirement to develop and publish a Housing Strategy is no longer a statutory duty for the Council, it is imperative the Council develops a strategy that clearly states its housing ambitions and goals for the future benefit for the residents of the Royal Borough.

Introduction

The population of the Borough has grown from 87,231 in 1951 to 145,100 by 2011 when the last census was carried out. The 20-year period from 1951 to 1971 saw a population increase of around 40,000. The borough's estimated midyear 2019 population was 151,200 and this is projected to rise by midyear 2039 to 158,100.

The Royal Borough is building a borough of opportunity and innovation with a clear focus on improving social outcomes and supporting vulnerable residents. Homes are a fundamental building block of stable lives and family units; poor or unsuitable housing impacts negatively on people's lives such that, without decent housing, all aspects of life become more difficult and less manageable and our communities become less sustainable. The Housing Strategy seeks to ensure we have a strong housing market of all different tenures and types to meet a range of needs with high-quality products in sustainable, green built/open environments and necessary infrastructure will deliver better social outcomes and therefore a better place to live for our residents.

The Housing Strategy 2020 to 2025 is a high-level plan that sets the course for our services to develop in partnership in the coming years, whilst drilling down into those priorities to provide a detailed roadmap that will enable us to achieve our aims. It sets out our vision for housing, with inclusive actions the Council and partners will deliver and that are designed to ensure we meet the housing aspirations of our residents.

The Council is a non-stock holding local authority, having transferred its housing stock in 1995. However, the Council has retained its strategic housing responsibilities and continues to act as the enabler of affordable housing in the borough. It also delivers a range of vital services within a complex legal framework, including housing allocations and homelessness support, aids and adaptations, and ensuring decent housing standards.

This strategy is intended to act as a guide for investment and a framework for project management, meeting locally identified needs, including the wider support needs that contribute to individual housing crises. It is aligned to various health and wellbeing priorities, at a national, sub-regional, and local level, because good housing is a proven determinant of healthy communities. The success of this strategy will have a direct bearing on the health and wellbeing of our borough and will contribute to reduced costs to the National Health Service and other parts of the wider system of public services.

Key objectives:

In order to deliver on our vision for RBWM and ensure we have a housing market that works for all our residents, the Housing Strategy sets out to achieve the following:

		
<p>Deliver New Homes</p>	<p>Promote Health & Wellbeing</p>	<p>Support vulnerable residents to obtain and sustain appropriate accommodation</p>

Objective 1: Deliver new homes

In order to ensure that our residents can access good-quality affordable accommodation it is essential that priority is given to driving development within the Borough that will provide a mixture of ownership, shared ownership, social housing and private rented sector opportunities. This development should include making best use of existing properties as well as optimising new build opportunities.

What we will do:

Commitment 1	Deliver a mixture of housing tenures; social rent, affordable rent, private rented sector, shared ownership, ownership; maximising developments which deliver appropriate homes and adaptable spaces to suit the modern workforce, with ambition to deliver on our assessed need
Commitment 2	Create homes for ownership by working with partners to create a ladder of housing opportunity, particularly for social housing tenants
Commitment 3	Liaise with business to ensure we are building homes to support a modern workforce and to help support continued economic growth
Commitment 4	Seek significant infrastructure upgrades alongside further large-scale developments
Commitment 5	Support house building in the appropriate location (as per the Local Plan) with the right infrastructure in place

Commitment 6	Work with Registered Providers to monitor customer satisfaction to enable improved leaseholder and tenant satisfaction and services
Commitment 7	Work with private sector landlords to improve accommodation standards in the private rented sector, including the provision of appropriate guidance
Commitment 8	Assess the needs of Gypsy and Traveller communities within the Borough and seek appropriate sites to increase supply and support sustainable communities
Commitment 9	Expand the Property Company's house building programme to push forward social regeneration and neighbourhood renewal projects

How we will deliver:

In line with these commitments, we commit to carrying out the following actions:

- To strengthen our Housing Enabling function and work with our Registered Providers and Developers to look at future developments and the viability of mixed tenure housing, including lifetime homes
- To fully assess the housing need within the District, using a variety of data streams, to ensure we have robust plans in place to generate appropriate housing pathways
- To review locally available home ownership products and work with Registered Providers to maximise home ownership opportunities for all
- To refresh the empty property strategy to ensure all properties of all tenures are brought back into use where possible, also considering the approach to second homes
- To liaise with local businesses to ensure their workforces can access good-quality and appropriate housing and that suitably skilled employees are attracted to the Borough
- To ensure there is an adequate supply of keyworker accommodation in the private rented sector and suitable home ownership opportunities including try before you buy and submarket rents through a tenure blind stair casing approach
- To maximise Community Infrastructure Levy contributions and ensure appropriate local infrastructure is funded, having regard to promoting wellbeing
- Work with our Registered Provider partners to monitor customer satisfaction data to improve services to leaseholders and tenants

- To develop an offer to landlords to support utilisation of the private rented sector and drive up standards
- To give due regard to levels of air pollution surrounding proposed developments close to busy roads following the recent ruling related to air pollution in Lewisham, in order to provide safe homes for our communities
- To determine when it is appropriate to pursue lifetime homes, using a range of data

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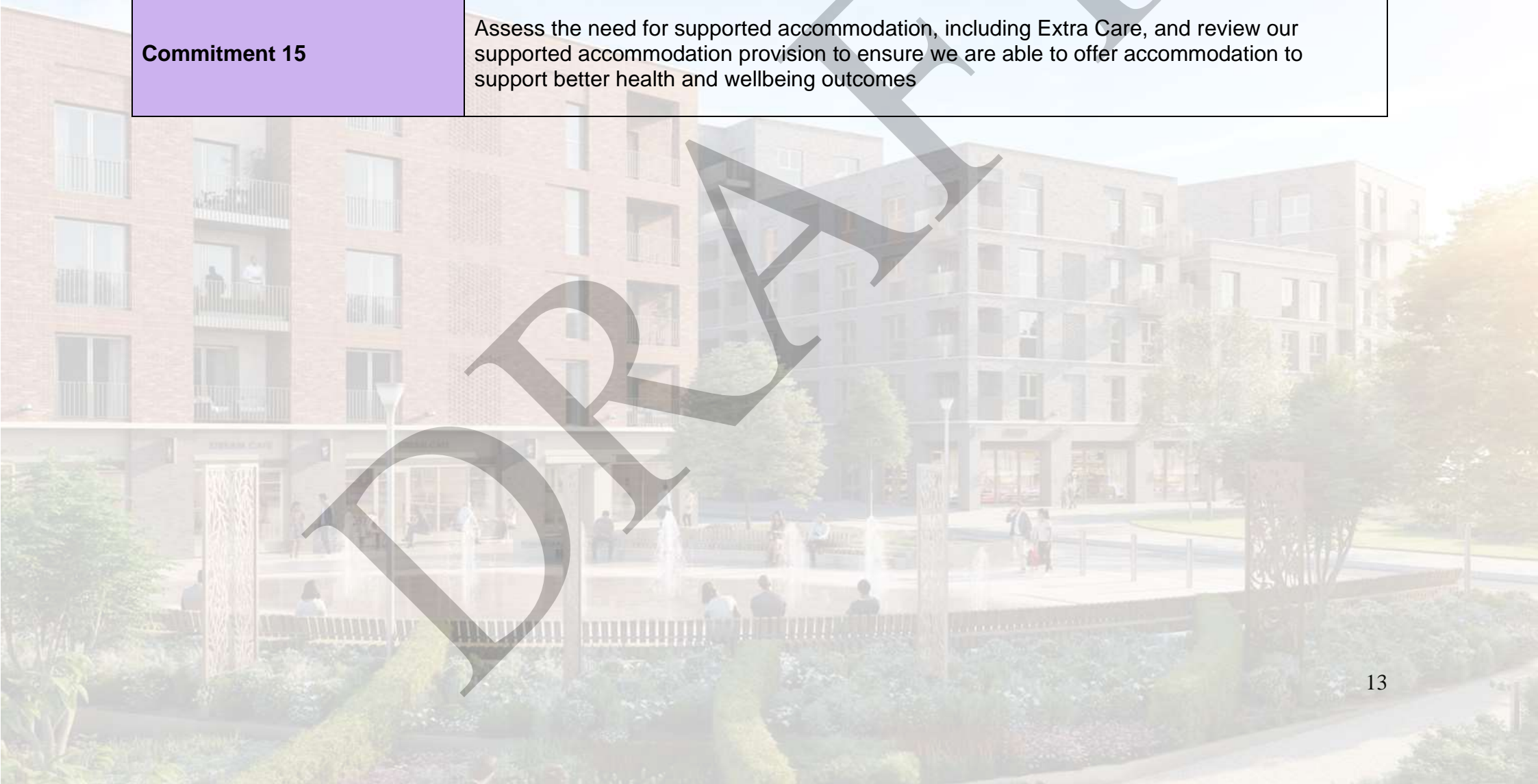
Objective two: Promote Health & Wellbeing

The health and wellbeing of our residents is of paramount importance. We believe that a considered approach to development coupled with the delivery of suitable infrastructure - along with maximisation of open spaces - is of benefit to the whole community and will promote the wellbeing of all of those who live in, work in or visit the Royal Borough.

What we will do:

Commitment 10	Take a targeted approach to areas of high social and economic deprivation through regeneration, which improves the built environment and supports better education, employment and housing outcomes for existing and future residents
Commitment 11	Improve health outcomes by supporting innovative designs that promote well-being and better health (including mental health) outcomes - particularly gardens and green open spaces
Commitment 12	Incentivise developers to bring forward schemes that support our climate change obligations to achieve net zero by 2050, and to consider zero carbon technologies on our existing properties and new homes
Commitment 13	Tackle digital inequality and digital poverty by working with housing associations to improve opportunities for their residents to benefit from super-fast broadband

Commitment 14	Ensure residents with disabilities are not further impacted by their home environment by providing efficient and effective assessment and adaptations through the Disabled Facilities Grants (DFG's) process. Maintaining strong partnership working for the successful delivery and implementation of grant funded interventions
Commitment 15	Assess the need for supported accommodation, including Extra Care, and review our supported accommodation provision to ensure we are able to offer accommodation to support better health and wellbeing outcomes



How we will deliver:

In line with these commitments, we commit to carrying out the following actions:

- To assess levels of deprivation within the area to ensure a targeted approach to regeneration
- To work with our registered providers to ensure those is the most deprived areas have a voice and that we work together to tackle health inequality
- To target areas with high levels of anti-social behaviour or crime and consider whether regeneration could minimise these issues and make better use of space
- To use the housing enabling function to encourage the use of zero carbon technologies
- To work with our registered providers to increase access to high-speed internet connectivity
- To work closely with the RWBM Property Company Limited to ensure social regeneration and neighbourhood renewal projects are promoted in line with our assessed need
- Review the current provision and need for sheltered accommodation, taking into consideration the wider social housing requirement and need for Extra Care accommodation

Objective three: Support vulnerable residents to obtain and sustain appropriate accommodation

A culture of prevention activity and sensitive support is at the heart of our community services in The Royal Borough. The introduction of the Care Act 2014, Homelessness Reduction Act 2017 and the Government's Rough Sleeping Strategy have paved the way to ensure that all households have access to appropriate and sustainable accommodation; an ethos which is echoed here in The Royal Borough.

What we will do

Commitment 16	Create a coalition of temporary accommodation landlords to provide sustainable, reliable, cost-effective temporary accommodation to support homeless households into long-term solutions
Commitment 17	Strengthen working relationships with existing partner organisations and seek to develop new relationships in order to increase support provision to our residents
Commitment 18	Consider the purchase of units of quality temporary accommodation to replace those leased from the private sector and ensure value for money
Commitment 19	Optimise revenue available to create new services by monitoring funding opportunities and bidding for funding where this could fill gaps in service provision

Commitment 20	Use technology to improve access to services and clearly demonstrate outcomes
Commitment 21	To improve access to the private rented sector for households who are homeless or threatened with homeless
Commitment 22	Explore and optimise opportunities to support vulnerable residents to maintain accommodation and reduce instances of repeat homelessness

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How we will deliver:

In line with these commitments, we commit to carrying out the following actions:

- To deliver the Homelessness & Rough Sleeping Strategy
- To introduce regular landlord forums to ensure relationships with local landlords are strengthened and maximise the potential for the placement of homeless households
- To work with our registered provider partners to enable them to support us with temporary accommodation needs for homeless households
- To set up a regular charity and volunteer liaison meeting to ensure the voluntary sector are fully supported and are effectively engaging with the Royal Borough
- To work with the RBWM Property Company Limited to ensure opportunities for the purchase of temporary accommodation options are maximised
- To enhance the service plan for Housing & Environmental Health Services, to include new services and provisions that require funding, and to monitor opportunities for funding and develop bids in line with the plan; also ensuring the Royal Borough is equipped to respond quickly and appropriately to such opportunities
- To work with our IT team to ensure we are making the best use of available technology and that residents are supported to use such technology, including self-help tools
- To review our private rented sector, offer and ensure our offer is able to compete with that offered by the surrounding boroughs. Including producing a private sector strategy and reviewing current standards to provide a better-quality accommodation in the private rented sector

- To refresh the Allocation Policy, ensuring priority is given to maximise staircasing opportunities, make best use of all tenures and all legislative requirements are met

Resources

The strategy can only be delivered successfully in partnership, working alongside the private, public, community and voluntary sectors. The Council continues to work closely with the Ministry for Housing, Communities and Local Government to ensure it is well placed to secure additional short-term funding from any housing related bid rounds, particularly when it will directly contribute to the objectives set out in the Housing Strategy 2020-2025.

Monitoring and updating the strategy

This strategy has been developed in partnership and sets out a 5-year plan. During this period, new priorities may emerge, and new national policy landscapes may be introduced. Whilst we can anticipate that key themes will remain relevant during this period, the way we deliver them may need to change. For this reason, it is important that the Housing Strategy remains under review and that it is kept up to date.

The Housing Strategy delivery plan is intended to be a live document, to be updated as necessary and as actions are completed and the plan evolves. An updated version of the action plan will be published on the Council's website and shared with our partners each year, setting out the achievements and the challenges of the preceding year, along with any significant recommended changes to the action plan that may arise from emerging demand, guidance, legislation or policy.

The Delivery Plan

The Housing Strategy delivery plan 2020-2025 sets out specific, measurable, achievable and time-phased (SMART) actions that contribute to meeting the overarching aims. The approach to monitoring and review ensures that in addition to SMART actions and targets, there will be regular evaluation and review (SMARTER). The delivery plan is a live document and will be subject to change during the life of the strategy.

Local Policy Context

Local Plan

One of the central functions of the Local Plan is to ensure an adequate and continuous supply of land for housing development in accordance with the requirements of the Structure Plan. It is equally important, however, that the scale and location of new housing development is consistent with the Green Belt and other environmental objectives of the Plan.

Good quality housing is a fundamental need that plays a significant role in shaping our lives and our communities. A home is a vital part of people's lives and contributes to creating a safe, healthy and prosperous society. The planning system can play a positive and supporting role in the delivery of homes to meet the full range of housing needs of society, within the wider framework of sustainable development. The Borough Local Plan is a vital tool in addressing the scale, distribution and type of new homes that need to be provided up to 2033.

The Borough Local Plan aims to accommodate a significant increase in housing provision over the plan period. This includes work to identify emerging windfall wights and working with other agencies such as central government, to ensure the optimum use of surplus land and facilities to accommodate need as well as working with Neighbourhood Plan groups to identify further sites for housing. This is placed against a background of positively seeking opportunities to meet housing need and the Borough Local Plan takes a proactive approach to providing for the identified level of need across the Borough.

Homelessness and Rough Sleeping Strategy

Following a review of homelessness in the Royal Borough, the new Homelessness and Rough Sleeping strategy 2020-2025 was published. The strategy sets out a collaborative approach to tackling homelessness and rough sleeping in the Royal Borough over the next five years working closely with partners from the statutory and voluntary sectors.

The strategy highlights the Council's firm belief that the most effective way to deal with homelessness and rough sleeping is to prevent it from happening with great emphasis placed

The Homelessness and Rough Sleeping strategy 2020-2025 sets out five key priorities:

1. Reducing the number of people becoming homeless
2. Reducing the number of households in temporary accommodation and improving the quality of that accommodation
3. Supporting people into good quality, affordable and sustainable accommodation options
4. Reducing rough sleeping and supporting those who find themselves on the street
5. Improving the customer service provided to people approaching the housing service

An initial Homelessness and Rough Sleeping Strategy forum to consider the strategy action plan took place in September 2020 and was attended by stakeholders and partner organisations from across the Royal Borough. The Strategy action plan is a live document updated quarterly through the forum.

Local Context

Homelessness presentations

Homelessness is caused by a complex interplay between a person's individual circumstances and adverse 'structural' factors outside their direct control. Structural causes of homelessness are social and economic in nature and are often outside the control of the individual or family concerned. The structural causes of homelessness include poverty, lack of affordable housing and policy changes. There are often multiple and complex reasons for the loss of a home, but common causes of homelessness acceptances amongst applications to the council are: end of assured shorthold Tenancy (AST), relationship breakdown or friends or family no longer able to accommodate.

In Windsor and Maidenhead in 2018/19, the main reasons for approach were rooted in the end of an AST with interpersonal issues such as relationship breakdown or friends and family no longer or willing to accommodate being the next largest reason for approach.

In 2019/20 a total of 648 households who were homeless or threatened with homelessness approached the Council for assistance. To date, in 2020/21 (April to November) a total of 501 households have already approached the Council for assistance; this is an increase of 33% on the previous year.

Rough sleeping in the Royal Borough

The annual rough sleeping snapshot provides information about the estimated number of people sleeping rough on a single night between 1 October and 30 November each year and some basic demographics details (age, gender, nationality). These statistics provide a way of estimating the number of people sleeping rough across England on a single night and assessing change over time.

Local authorities across England take an annual autumn snapshot of rough sleeping using either a count-based estimate of visible rough sleeping, an evidence-based estimate meeting with local partners, or an evidence-based estimate meeting including a spotlight count in specific areas. This methodology has been in place since 2010.

In 2019, The Royal Borough of Windsor and Maidenhead reported a total number of 40 individuals sleeping rough in the Borough on the evening of the spotlight count. This was an increase of 264% on the previous year. 2020's spotlight count is due to take place on 24 November with reported rough sleeping numbers expected to be significantly lower than the previous year as a result of the Government's *Everyone in scheme*.

The Royal Borough of Windsor and Maidenhead has implemented a successful three stage rough sleeper pathway designed to ensure individuals rough sleepers are able to access the right support at the right time; from initial identification through to independent accommodation. The Government's *Everyone in scheme*, designed to ensure nobody slept rough on the streets of England during the Covid-19 pandemic, placed significant strain on the capacity of the Council's rough sleeper pathway, to which the Council has quickly responded securing an additional £145,000 funding under the Government's *Next Steps Accommodation Programme*.

Partnership working; RBWM Property Company Limited

Financial pressures on councils are creating a need to utilise resources more efficiently whilst still delivering their key objectives – not least enhancing their communities, creating attractive, safe and economically prosperous places, and meeting the urgent need for new housing.

The vision of RBWM Property Company Limited is to deliver a regeneration programme of residential and commercial assets for the borough with a focus on affordable housing. The diverse development pipeline being coordinated by RBWM Property Company

Limited now comprises over 4,000 homes which comprises a combination of joint venture sites, enabling provision and the company's own affordable development programme, guided by a design-led placemaking approach including:

- 4,275 homes over 14 sites
- 2,664 market sale
- 1,269 affordable homes
- 324 market rent

Our achievements so far

Rough sleeper pathway

In December 2019 The Royal Borough implemented a three-stage rough sleeper pathway for those who are rough sleeping or at risk of rough sleeping. A full assessment is undertaken for those admitted to stage one of the pathway to ensure that support needs are fully understood and tailored support in place. Individuals move through the pathway via a range of intensive support including but not limited to support with life skills, budgeting, cooking, assistance with tackling substance misuse, help to address mental health issues and support with training and employment needs.

Rough Sleeper Initiative (RSI) funding

The Rough Sleeping Initiative was first announced in March 2018 to make an immediate impact on the rising levels of rough sleeping. In January 2020, the Ministry for Housing, Communities and Local Government announced allocations of a £112 million Rough Sleeping Initiative fund to provide local support for those living on the streets. Councils across England received a share of the funding.

In 2020, The Royal Borough of Windsor and Maidenhead was allocated £490,000 Rough Sleeper Initiative Funding. The funding was the second round of Rough Sleeper Initiative funding allocated by the government, with £86,000 Rough Sleeper Initiative Funding being allocated in 2019. The 2020 funding allowed The Royal Borough to embed the pathway within the approach including supporting the pathway with accommodation options and intense support staff.

Alternative giving scheme

Windsor is a beautiful city and people from all over the world visit, particularly to see Windsor Castle. This makes Windsor an ideal place for street beggars, and such activity can be astoundingly lucrative.

We will soon be launching an alternative giving scheme which residents and visitors are encouraged to use instead of making direct cash payments to street beggars. The funds raised from the alternative giving scheme will be used to support local services who contribute towards ending rough sleeping and multiple disadvantage.

Maidenhead Regeneration

Maidenhead has arrived at an exciting period of change as ambitious plans for regeneration become a reality and the council, together with its partners, looks to build a town for everyone. The Royal Borough's joint venture partner for the Maidenhead Golf Course site is CALA Homes, whose business is based upon the principle of 'people and community first'. CALA Homes have developed a proven model of genuine partnership to help deliver regeneration objectives and investment in other areas of the community.

The site will deliver more than 2,000 homes, including 30% affordable, as well as a new primary and secondary school, public open space, community hub and supporting infrastructure. The golf course offers a highly sustainable location to provide housing in the borough with excellent transport links, including short walking distance to forthcoming Crossrail services at Maidenhead railway station and the wider town centre amenities.

CALA Homes are also working with the council over proposals to build 80 new properties at Ray Mill Road East, Maidenhead, comprising of 42 Private houses and 38 Affordable units.

Implementation of an online housing register

A clear, transparent and customer centric housing register application and allocations process is a fundamental requirement of any local authority housing department.

Prior to 2020, residents in housing need wishing to apply to join Royal Borough of Windsor's housing register were required to complete a paper application and produce physical copies of supporting documentation. In 2020 the Housing Service successfully

implemented an online housing register which also provided residents with the ability to upload information from the comfort of their own home using a handheld device such as a mobile phone. At any time, applicants can log into their customer portal account to view the status of their application and complete tasks such as updating their contact information or providing information about a change in their circumstances.

The newly implemented system not only helps to ensure a smooth application process for residents but also enables the Council to demonstrate the application of its current housing allocation policy, in line with statutory requirements.

Affordable housing delivery with breakdown

The Borough is considered to be one of the most prosperous areas in the country with very high house prices and lack of supply, particularly with regard to affordable housing. The Borough enjoys a close proximity to London with excellent transport links, a great number of employment and leisure opportunities and a vibrant local economy, and this serves to increase demand for housing which in turn leads to increased house prices.

The high cost of home ownership in the Borough has always presented an issue of affordability for many of the Borough's residents and leaves many people unable to afford market housing. In addition, the high cost of renting on the open market leaves many local people unable to afford this tenure and can lead to increasing dependency on benefits. This increases the demand for the provision of affordable housing. The Strategic Housing Market Assessment shows that there is a need for an additional 434 new affordable homes in the Borough every year.

The Council successfully completed the following affordable housing delivery in previous years:

- 2019 / 20 – 70 units comprising of 62 shared ownership units and 8 units for affordable rent
- 2020 / 21 – Projected to be 58 by year end comprising of 51 shared ownership units and 7 units for social rent
- 2021 / 22 – Projected to be 77 by year end comprising of 15 units for social rent, 25 for affordable rent and 37 for shared ownership

DFG stats

A Disabled Facilities Grant (DFG) is a means-tested grant for people with a permanent disability of any sort – including physical and learning disabilities, sensory impairments and mental illness.

Disabled Facilities Grants can be used to fund work such as:

- installing a walk-in shower
- installing a stair lift
- converting a downstairs room to an accessible toilet or bathroom
- adding ceiling track hoists
- widening doorways
- fitting handrails
- making outside steps easier to use or installing ramps
- improving central heating or adapting heating or lighting controls to make them easier to use.

In 2018/19 a total of 79 Disabled Facilities Grants were completed

In 2019/20 a total of 69 Disabled Facilities Grants were completed

So far in 2020 a total of 11 Disabled Facilities Grants have been completed

Local testing and contact tracing

We want to keep our residents as safe as we can from COVID-19 until better treatments for Covid-19 and/or a vaccine is available and, as such, have developed a comprehensive outbreak plan.

The outbreak plan has eight key themes:

1. Prevent and manage outbreaks in specific individual settings e.g. schools and care homes
2. Prevent and manage outbreaks in other high-risk locations, workplaces and communities
3. Deploy local testing capacity optimally
4. Deliver contact tracing for complex settings and cohorts
5. Access the right local data to enable the other themes and prevent outbreaks
6. Support vulnerable people and ensure services meet the needs of diverse communities

7. Take local actions to contain outbreaks and communicate with the general public
8. Keep out workforce safe

Effective local testing and contact tracing is imperative to all three Housing Strategy objectives. It will enable those working in the construction industry to work safely, regenerating and developing the homes identified within strategy objective one. It will support and promote the Health and Wellbeing of all residents in the borough as identified within strategy objective two and it will help to ensure continuity of support for vulnerable residents in the borough.

Our challenges

Home ownership

The average income for all Windsor and Maidenhead residents working full time is £743.20 per week (gross). This breaks down to £890.70 per week for males and £595.90 per week for females. The lower quartile property in Windsor and Maidenhead is £465,000. Households in the borough therefore require an income of £109,500 to afford one of these properties (based on 30% of gross income spent on a mortgage). Achieving home ownership in Windsor and Maidenhead is a challenge; even for people earning above the average income.

	2018	2013	2008	% change 5 years	% change 10 years
Windsor and Maidenhead	£465,000	£338,000	£307,000	38	51
South East	£321,113	£234,000	£215,000	37	49
England	£240,000	£188,000	£173,950	28	40

Table showing average house prices and comparisons

As indicated in the chart above, average house prices have increased by 48% over the last 5 years and 51% over the last 10 years. The increases over this time have been higher than those experienced regionally and nationally. Whilst the Bank of England suggested that the impact of Britain's exit from the European Union could impact property prices by as much as 30%, currently there are no clear indications that house prices will reduce in the Borough.

According to the UK house price index the average house price across England was £247,886 in December 2018. The average house price in the South East was £324,729. The table above shows the average house prices in Windsor and Maidenhead are significantly higher than the rest of the country (excluding London). Access to home ownership is a major challenge for people looking to secure owner occupation in Windsor and Maidenheads. This is not only true for those on low incomes, but also those for whom earnings exceed the average national income and average income for the area.

Market Rents

The tables below identify that residents in Windsor and Maidenhead require an annual income of £26,863 to access a lower quartile private rented sector property in the borough with rental costs equating to 54% of their income:

Private rent December 2018 (all properties)	Windsor and Maidenhead Average Mean rent
Monthly rent	£1252
Annual rent	£15,024
Affordability threshold: 30% gross income on rent	
Annual income required to rent affordably	£50,080

ONS, Private rental market summary statistics in England: October 2018 to September 2019

	Lower quartile annual pay	Lower quartile annual rental costs	Rental costs as % of earnings
Windsor and Maidenhead	£26,863	£14,400	54%

ONS, Private rental market summary statistics in England: October 2018 to September 2019

Average Mean Private Rent (monthly) by property size, 1 April 2018 to 31 March 2019

	Room	1 bed	2 bed	3 bed	4 bed
Windsor and Maidenhead	£521	£950	£1202	£1468	£2111

South East	£436	£718	£916	£1131	£1873
England	£411	£731	£800	£916	£1611

VOA, Private rental market summary statistics: April 2018 to March 2019

Average private rented figures in Windsor and Maidenhead are substantially higher than both the South East and England, which impacts on the amount of affordable private rented accommodation locally. As there is a lack of affordable market rented properties in Windsor and Maidenhead, any decline in properties available could result in a rental price increase reducing the affordability of private rented properties in the future.

Affordable housing

Registered Providers (RPs) charge Affordable Rents set at up to 80% of the open market rent in keeping with the MHCLG and HCA Affordable Homes Programme Framework.

Due to changes in the welfare system which includes extending the Local Housing Allowance Cap (LHA) to social landlords, capping benefits at £20,000 (£13,400 for single people), reducing the amount of Housing Benefit the under 35s with no children will be entitled to (from a 1 bedroom flat to a room in a shared house), and the high cost of 4-bedroom properties in Windsor and Maidenhead, this impacts on the affordability of wider Registered Provider properties.

In Windsor and Maidenhead, the cost for a single person aged under 35 years renting a 1-bed property with a registered provider is on average £121 per week. In comparison, the Local Housing Allowance rate for a shared room is just £66 per week. This leaves a potential shortfall for residents of £220 per month.

The Council is continually working with Registered Provider partners to try to address the ongoing affordability issues within the borough. In addition, it is apparent that for households affected by the benefit cap, becoming economically active must be a priority with employment for 16 hours or more per week triggering exemption from the benefit cap.

There is a very real risk for out of work households, and particularly larger out of work households; that all available housing options in Windsor and Maidenhead will become too expensive. This could result in households having to move to other areas in order to secure housing they can afford.

Demand for housing

The Windsor and Maidenhead Housing Register provides an indication of the current housing need within the borough. The register is composed of households seeking housing association rented accommodation and housing association tenants who are not tenants or either Radian or Housing Solutions.

In December 2019 there were, on, average 900 applicants on the housing register. Of these, just under 30% were registered as requiring 1-bedroom accommodation. 70% of applicants on the housing register have dependent children, with over 50% of households being registered for 2 bed accommodation.

	1 bed	2 bed	3 bed	4 bed	5 bed	6 bed
Households registered Dec 2019	292	456	103	30	nil	nil

Breakdown of Windsor and Maidenhead's Housing Register as of December 2019

The statistics above do not correlate with the available accommodation in the Borough. On average, 62% of nominations are for 1 bed accommodation, 16% for 2 bed, 13% for 3 bed and only 12% registered for sheltered accommodation.

The Council is currently reviewing the housing register data available with a view to reviewing the housing allocation policy in early 2021.

The Borough's largest Registered Providers, Abri and Housing Solutions manage their own internal transfer lists. Work will be undertaken to ensure the housing register and transfer lists are more closely aligned. As of December 2020, their identified needs are:

	1 bed	2 bed	3 bed	4 bed	5 bed
Households on transfer list December 2020	127	163	179	43	10

There is an insufficient supply of social rented housing for all of those who need it and there is therefore a heavy reliance on private rented sector housing within the Borough.

The tables below identify that residents in The Royal Borough require an annual income of £26,863 to access a lower quartile private rented sector property in the borough with rental costs equating to 54% of their income:

Private rent December 2018 (all properties)	Windsor and Maidenhead Average Mean rent
Monthly rent	£1252
Annual rent	£15,024
Affordability threshold: 30% gross income on rent (annual)	£50,080

Furthermore, house prices within the Borough are above the national average, meaning that households who are priced out of the market are also turning to private rented sector accommodation rather than seeking to purchase a home.

	2018	2013	2008	% change 5 years	% change 10 years
Windsor and Maidenhead	£465,000	£338,000	£307,000	38	51
South East	£321,113	£234,000	£215,000	37	49
England	£240,000	£188,000	£173,950	28	40

As indicated in the chart above, average house prices have increased by 48% over the last 5 years and 51% over the last 10 years. The increases over this time frame have been higher than those experienced regionally and nationally. Whilst the Bank of England suggested that the impact of Britain's exit from the European Union could impact property prices by as much as 30%, currently there are no clear indications that house prices will reduce in the borough.

According to the UK house price index the average house price across England was £247,886 in December 2018. The average house price in the South East was £324,729. The table above shows the average house prices in Windsor and Maidenhead are significantly higher than the rest of the country (excluding London).

Housing supply

The UK is in the midst of a housing crisis. 2019 marked 100 years since the Addison Act was passed, which introduced the notion of councils building social housing on a large scale. 5.5 million social homes were built over the next century, but the trend has slowed massively since the 1980s. In 2018-19, only 6,287 social rented homes were built.

The need for a large-scale social housebuilding programme is increasingly recognised by organisations across the political spectrum but a number of issues must be overcome to build the next generation of affordable homes. These include but are not limited to:

- The price of land which has increased fivefold since 1995 and effectively makes building social housing considerably more expensive and means that little can be gained from private developers through the planning system
- The availability of land, especially as government and councils have hist
- A reduction in the capacity of local government as funding has decreased, reducing the ability to develop new homes in the way they may have done previously
- Developing at the scale and speed we need to, while embracing new environmentally sustainable methods necessary to curb the carbon emission contributions of housing and construction in the UK

National Policy Context

Since 2011 there have been significant national policy developments that have impacted on our residents and the services that The Royal Borough provides.

Laying the Foundations: A Housing Strategy for England 2011

The National Housing Strategy for England, Laying the Foundations: A Housing Strategy for England was published in 2011. The Strategy set out ideas on the then Government's preferred shape of housing provision, which centred on 'the primacy of home ownership; social housing as welfare; and an increasing role for the private rented sector'.

The Strategy presented both existing initiatives and policies, and introduced a series of other interventions and approaches, along the following themes:

- Increasing supply, more homes, stable growth
- Social and affordable housing reform
- A thriving private rented sector
- A strategy for empty homes
- Quality of housing experience and support
- Quality, sustainability and design

Localism Act 2011

The Localism Act 2011 provided new freedoms for Councils in terms of how they manage and develop housing. It provided greater local discretion in the management of waiting lists, the discharge of homeless duty and provided the freedom to offer fixed term tenancies. As part of the Localism Act, local authorities were required to produce a Tenancy Strategy and were provided more flexibility to use the private rented sector to house homeless households.

Welfare Reform Act 2012

In 2012 the Welfare Reform Act received Royal Assent. The Act legislated for the biggest change to the welfare system for over 60 years. It introduced a wide range of reforms that were designed to make the benefits and tax credits system fairer and simpler around three principles:

- creating the right incentives to get more people into work
- protecting the most vulnerable in our society
- delivering fairness to those claiming benefit and to the taxpayer

The Government introduced a cap on the total amount of benefit that working age people can receive so that no workless family can get more in benefit than the average weekly wage earned by working households. The cap applied to the combined income from out-of-work benefits plus child benefit and tax credits. Changes brought about by the Welfare Reform Act also affected tenants who were under occupying in the social rented sector with housing allowances restricted to the number of bedrooms designated as appropriate for the household.

Anti-Social Behaviour, Crime and Policing Act 2014

In 2014 the Anti-Social Behaviour, Crime and Policing Act came into effect and brought with it a number of measures to give local authorities, police and landlords the ability to tackle anti-social behaviour at a local level. These measures include the ability to close residential premises that are involved in the distribution of illegal drugs or extreme anti-social behaviour; the ability for landlords to seek mandatory possession of residential premises where it can be evidenced that the occupants are involved in local criminality; and, the ability for the courts to issue injunctions to prevent individuals from attending places where they are causing anti-social behaviour or conducting criminal activity, which may include positive requirements, for example that the individual must engage with the local substance misuse service.

Care Act 2014

A fundamental component of the Care Act is the 'suitability of accommodation' in meeting the at home care and support needs of older and vulnerable people. The Act and the accompanying regulations and guidance outline how housing can support a more integrated approach and set out local implementation requirements by April 2015.

Of particular note:

- A general duty to promote wellbeing makes reference to suitable accommodation
- Housing not just the 'bricks and mortar', also includes housing related support or services
- Housing must be considered as part of an assessment process that may prevent, reduce or delay an adult social care need
- Information and advice should reflect housing options, as part of a universal service offer
- Care and support delivered in an integrated way with cooperation with partner bodies, including housing

Housing and Planning Act 2016

The Housing and Planning Act 2016 provides the necessary legislation for government to implement the sale of higher value local authority homes, starter homes and a number of other measures, mainly intended to promote homeownership and boost levels of housebuilding in England.

Key measures include:

- Extension of the right to buy whereby housing associations can extend the right to buy to their tenants on a voluntary basis. The Act enables the government to make payments to associations to compensate them for the cost of the discounts on offer
- Starter homes; a new type of affordable home ownership product available exclusively for first time buyers aged over 23 and under 40 and will be sold at 20 per cent below normal market prices. The Act created a general duty on all local authority planning departments to promote the supply of starter homes in their area
- Mandatory use of fixed term tenancies; The Act requires that most new local authority tenancies are granted for fixed terms of between two and 10 years
- The Act included a package of measures to help tackle rogue landlords in the private rented sector

Homelessness Reduction Act 2017

The Homelessness Reduction Act 2017 brought in a package of measures aimed at reducing and relieving homelessness and placed new duties on local authority housing services to actively work with households to prevent or relieve homelessness. When a household is identified as being at risk of homelessness, local authorities must provide them with a personalised housing plan and confirm in writing that they are subject to a Prevention Duty under the Act. The Prevention Duty last for at least 56 days or until the household actually become homeless. For households who are already homeless or whose homelessness has not been prevented, a Relief Duty under the Act is owed, and a personalised housing plan is required in addition to support to find alternative accommodation.

The Rough Sleeping Strategy 2018

In 2018 the Government published its *Rough Sleeping Strategy* in which it set out its commitment to halve rough sleeping by 2022 and end it by 2027. The strategy called on central and local government as well as businesses, communities, faith and voluntary groups and the general public to work together in new ways. The strategy was backed by £100 million funding and marked the beginning of the government's ambition to ensure no one has to sleep rough again.

Homes England Strategic Plan 2018-2023

In 2018, Homes England published its five-year strategic plan which sought to:

- Support the affordable housing market
- Provide investment products, including for major infrastructure
- Unlock and enable land
- Deliver home ownership products, such as Help to Buy
- Supporting Modern Methods of Construction (MMC)
- Address the barriers facing smaller builders
- Provide expert support to priority locations

Domestic Abuse Bill

The Domestic Abuse Bill is currently progressing through the required stages to make its contents a legislative requirement. The new Domestic Abuse Act will place duties on local authorities to assess the need for abuse support locally, produce and publish a strategy and monitor and evaluate the effectiveness of the strategy. A Domestic Abuse Partnership Board will need to be formed from local partnerships to advise on the formation of the strategy.

Coronavirus

On 26 March 2020, the Minister for Local Government and Homelessness write to local authorities asking them to urgently accommodate all rough sleepers and focus on the provision of adequate facilities to enable people to adhere to the guidance on hygiene or isolation, including for those who are at risk of sleeping rough.

Furthermore, in May 2020, the Minister for Rough Sleeping and Housing requested that when arranging move-on accommodation for people sleeping rough, local authorities provide short-term accommodation whilst looking for long term options. The impact of this being an increased number of individuals with complex needs requiring accommodating in the short and longer term by the local authority.

In the Royal Borough we have successfully moved all of our rough sleepers from the streets and have provided them with accommodation, support and move on plans to ensure no-one needs to return to the streets. This has put significant pressure on existing resources and work is ongoing to ensure additional funding is sought from Government as required so that services can be maintained at an excellent standard.

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