

Making a Difference

Building opportunity

Development Strategy
2025-2030



watford
community
housing

Every **new home** we build gives someone a **fresh start**.

We are proud to deliver new homes, particularly for people on lower incomes who are priced out of the private sector – because our homes give people valuable opportunities.

Our Development Strategy sets out our approach to meeting local housing needs, including the types of homes we'll deliver, where we'll build and how we will embrace the power of partnership working to support local authorities in our area, as they look to meet the ambitious housing goals set by the government.



Delivering on our purpose

Our core purpose is to provide good-quality homes and enhance communities.

Through new development, we can deliver on these aims while doing our bit to address the chronic shortage of housing in the areas we serve.



Why we build

We always want to do more, because we want to provide the opportunity of a decent home to as many people as possible. In our communities, and across South-East England, housing remains unaffordable to a huge number of people, with around 10,000 new homes per year needed in Hertfordshire alone.

By being an active developer with a focus on homes for people with lower incomes, we can help to make a difference.

Development also ensures that we continue to grow as a business. We already punch above our weight when it comes to delivering new homes, and scaling up allows us to become more efficient and offer better value for money, which means we can do even more for our customers.



‘By being an active developer with a focus on homes for people with lower incomes, we can help to make a difference.’

The right balance

Our aim is to deliver as many homes as we can, while always being mindful of our wider responsibilities – to ensure that we remain on a sound financial footing and continue to invest in our existing homes and services too.

To enable us to do more, we will continue to build on our reputation for successful partnership working, as well as attracting grant funding to support our activity wherever possible. This will help us to navigate the challenging economic context facing housebuilders of all kinds.



750 new homes

Between 2025 and 2030, we will build 750 new homes.



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Quality homes that last

All our homes should enhance people’s lives and their community. We’ll drive high customer satisfaction levels by meeting people’s expectations on quality, and we’ll make sure that our approach to development fits hand-in-glove with our [Asset Management Strategy](#), by delivering homes that are built to last and easy to maintain.

The perfect blend

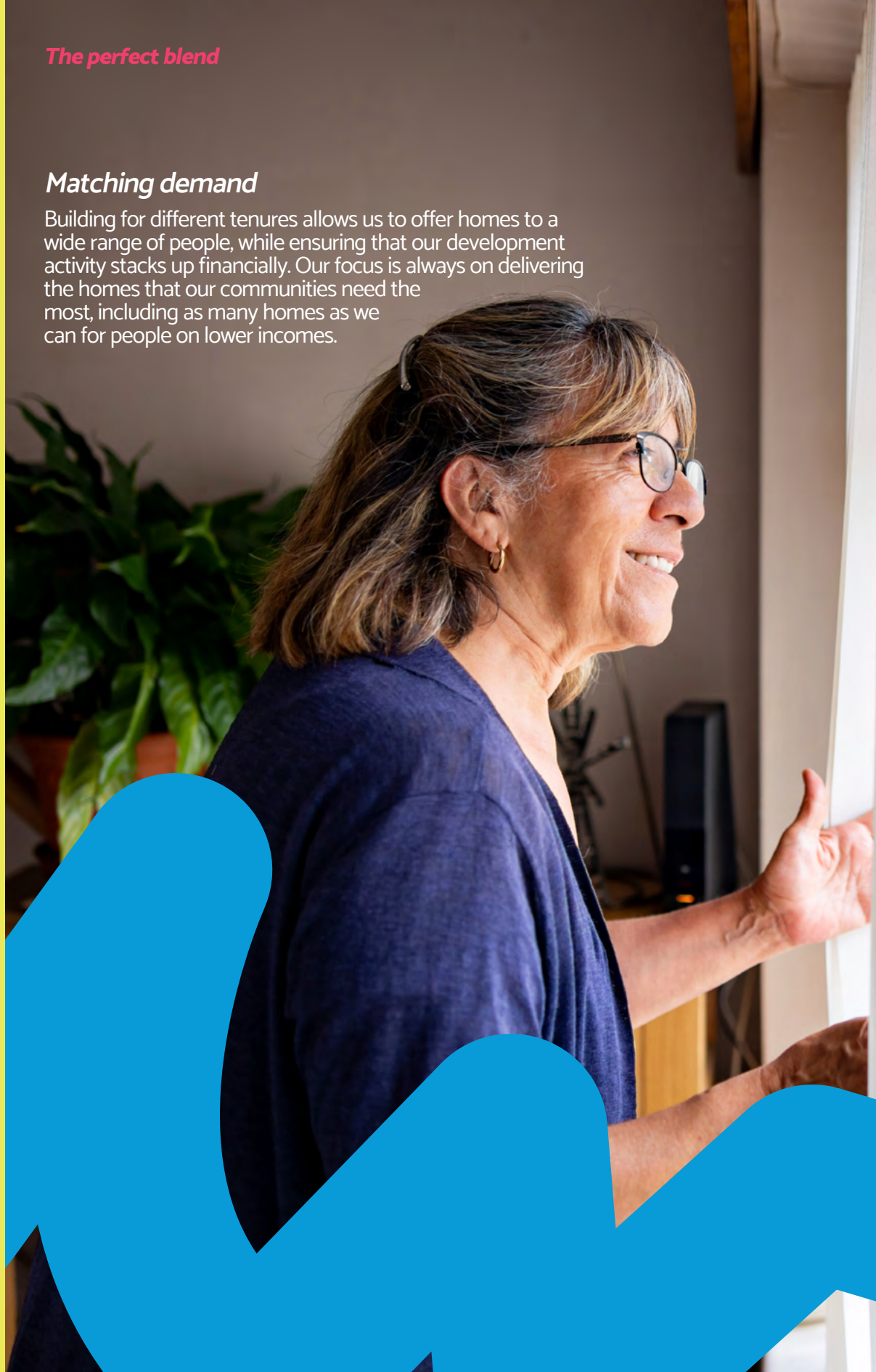
Our mission is to meet the needs of our communities.

We'll build a variety of homes across a range of tenures to reflect local demand, always keeping in mind that our priority is to provide for people with lower incomes.



Matching demand

Building for different tenures allows us to offer homes to a wide range of people, while ensuring that our development activity stacks up financially. Our focus is always on delivering the homes that our communities need the most, including as many homes as we can for people on lower incomes.



Social rent

Homes for social rent give people the opportunity of a decent place to live at a very low rent. In our area, they are typically priced at less than half of the cost to rent an equivalent home on the open market.

It is challenging to build homes for social rent, as the income from these homes does not cover the cost of construction. However, we are committed to building as many homes as we can at this rent level, to provide for those with the greatest need.

We recognise that many people in our communities are severely impacted by acute pressures on living costs, and housing for people on the lowest incomes is a key priority for our local authority partners as well as for us – so we are determined to build on our previous success at providing homes for social rent and help to meet this demand.

Between 2025 and 2030, we will build at least 100 homes for social rent.

Affordable rent

Homes for affordable rent give many people on lower incomes the chance to live in a good home for significantly less than it would cost to rent in the private sector. When we provide homes for affordable rent, they are typically around 35% less than market rent.

Between 2025 and 2030, we will continue to develop new homes for affordable rent, making it possible for more people to live in a decent home at a lower cost. These will make up the majority of the general needs rented homes that we build.



Much-needed homes

We will build 100 new homes for social rent.

Shared ownership

With house prices continuing to increase, home ownership is out of reach for a huge number of people – including many who are not eligible for social or affordable rented homes.

Shared ownership helps people to get onto the housing ladder, by giving them the chance to buy a share in a property, while paying a low rent to us on the remaining share, until they can afford to buy the property outright.

We will develop homes for shared ownership, so that we can offer life-changing opportunities to people who would otherwise only have the option of renting in the private sector. These homes also generate sales revenue that help to make our schemes financially viable, allowing us to deliver more for people on low incomes.

‘We will develop homes for shared ownership, so that we can offer life-changing opportunities.’



Homes for sale

By developing housing for market sale, we can open up opportunities to build more affordable homes and invest in our communities.

We will consider selling homes on the open market where it helps to unlock schemes and allows us to do more. These will be delivered through Clarendon Living, our commercial subsidiary, and our joint venture companies.

As we are a not-for-profit housing association, all the money we make through these sales will go straight back into delivering homes and services for people on lower incomes.

Temporary accommodation

Temporary accommodation is for people who are in urgent need of somewhere to stay while they find a long-term home. We will work with our local authority partners to understand their needs, and we will consider purchasing homes to help deliver temporary accommodation where it is required.

Specialist housing

We are proud to develop homes for people with a range of requirements and circumstances, recognising the needs of our communities and the priorities of our local partners.

Where we build **independent living** homes, we will deliver good-quality, modern accommodation that meets the latest standards and helps people to live well as they get older.

We will work with our key local authority partners and the relevant care providers to bring forward more homes and better-quality accommodation for customers in need of **supported housing**. As we continue to strengthen these relationships, we will explore new opportunities for extra funding and land that allow us to realise our shared ambition to deliver these much-needed homes, in line with our [Supported Housing Strategy](#).

‘We will deliver good-quality, modern accommodation that meets the latest standards and helps people to live well as they get older.’



Homes where they're needed

We want to keep working to enhance the communities we serve.

The main focus of our development will be in the areas where we already have homes, strengthening our existing relationships and improving neighbourhoods for current residents, as well as building homes for new customers.

Where we operate

While our roots are in Watford, we now have a strong presence across six local authority areas in Hertfordshire, and in North-West London. The strength of our relationships in these areas is central to our development plans for 2025-2030, and we will maintain our reputation as a trusted partner who delivers for local people.

By developing homes in the communities we know best, we can breathe new life into the areas we serve. Because we already understand these neighbourhoods, staying local will help us to ensure that the homes we build complement the area and that new customers receive good-quality services.





'We will choose sustainable locations, and ensure that what we build is sympathetic to the area and respects the unique nature of each site.'

Homes for the future

We will also look to use new developments as an opportunity to support investment in existing homes in these areas. We will consider redevelopment where homes are not fit for the future and cannot be brought up to modern standards.

We only want to build in places that will offer a good quality of life to our residents, so we will choose sustainable locations, and ensure that what we build is sympathetic to the area and respects the unique nature of each site. Where there is under-utilised land, we will look to pool our resources with those of our partners to unlock potential development sites.



Shared vision

We punch above our weight when it comes to delivering new homes, because we are committed to the power of partnerships.

On top of developing homes under the Watford Community Housing banner, joint working will remain central to our approach, helping us to build more.



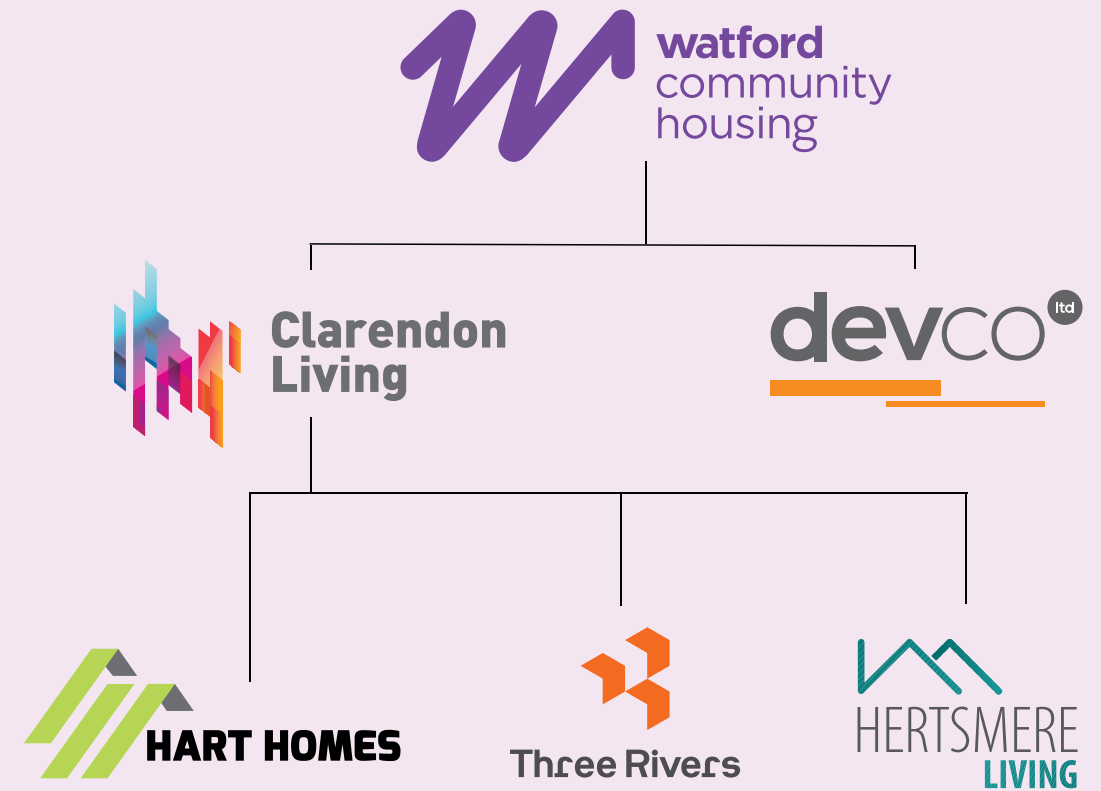
A proactive partner

We are proud to be a proactive development partner, particularly to local authorities in South-West Hertfordshire. Through Clarendon Living – our commercial subsidiary – we now have well-established joint ventures with Watford Borough Council, Three Rivers District Council and Hertsmeire Borough Council.

We will continue to nurture these relationships, as well as building new ones, to help meet the shared development aspirations and housing needs across our local communities. This approach to joint working allows us to do more, as we can pool resources, unlock land and funding, and ensure that projects run as smoothly as possible.

With national policy setting ambitious housing targets over the years ahead, collaboration will be key for local authorities in our area as they look to meet this challenge and shape neighbourhoods through their local plans. By sharing our expertise and delivering successful developments, we will be trusted as the preferred partner for new opportunities.

Developing through joint working



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Boosting housing supply

To deliver as much as possible, we will maintain a blended pipeline of development projects, embracing a range of opportunities to boost housing supply – including Section 106 agreements, land-led projects, renewal programmes and joint ventures, working with others who share our goals. We will ensure we are making the best use of the land we already own, taking a strategic approach to asset management.

We will constantly explore sources of subsidy and grant funding to support our development work, maintaining our excellent relationship with Homes England and nurturing our relationship with the GLA. We will also give careful consideration to the tenure mix in each of our developments, delivering homes for market rent or outright sale if they help to unlock schemes and allow us to provide more affordable homes overall.

Against the backdrop of the government's ambitious targets for housing delivery, we recognise the role that off-site manufacturing and modern methods of construction can play in increasing capacity. Working with others to share knowledge and learning on the latest technologies, we'll consider the right approach for each of our developments and embrace the solutions that allow us to achieve our development goals.

'Working with others to share knowledge and learning on the latest technologies, we'll consider the right approach for each of our developments.'



Quality first

Our homes are an investment in the future.

We are committed to ensuring that what we build enhances our neighbourhoods, meets residents' needs and helps to meet the decarbonisation challenge through greener homes.



Designed to deliver

Working with residents, we will develop a design guide that sets out what we expect from our new homes. This will give customers the chance to shape our approach to new development, including the types of homes we build, how we incorporate new homes seamlessly into existing neighbourhoods, and the quality standards that new occupants should be able to expect.

As part of this, we will work with residents to explore the benefits of incorporating AI and smart technologies into our homes, particularly when they make homes cheaper to run or help us to manage and maintain buildings more effectively – so that we can deliver better value for money to our customers.

Sustainable homes

We are committed to making our homes as sustainable as possible, so we'll ensure that our developments are energy-efficient and built to last. As we move forward on our decarbonisation journey, new homes will feature modern heating systems that do not rely on fossil fuels, embracing renewable technologies such as solar energy and heat pumps.

Currently, the lowest-carbon solutions carry additional costs, so to achieve value for money and ensure that our homes are future-proofed as the technologies evolve, we will carry out pilots for our new homes to achieve EPC A. We will model our growth around building to these higher standards.

Our long-term ambition is to match the UK government's national goal on carbon emissions, to achieve net zero by 2050. This is a challenging target and we recognise that our approach must be realistic, achievable and viable. However, we believe that partnership working will allow us to make faster progress, and we will continue to work towards this goal as quickly as we can, while striking the right balance with the wider needs of our business.

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Customer satisfaction

By consulting residents on the quality standards for the homes we build, we will achieve high levels of customer satisfaction from new occupants. We'll deliver a great service to new customers, including a comprehensive and informative onboarding experience – giving people confidence in their new home and the services we provide, from the moment they sign up.

We'll continue to monitor feedback from new customers after they have moved in, to make sure that we continually learn and improve.



Happy customers

We will achieve a customer satisfaction score of at least 85% for our new homes.



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