



# Housing Strategy

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# 1 Foreword: A New Approach to Housing—Right home, right place, right price

I am pleased to introduce our new housing strategy, developed with partners who will continue working with us to deliver our shared commitments.

The urgent climate emergency calls for meaningful and targeted action, to lead the Council's housing stock to our target of net zero carbon by, or preferably before 2050. However, we aspire to go beyond this and to be a champion for action to tackle climate change with all housing providers in the borough. As part of this commitment, we will look to promote greening of estates to make sure everyone can access attractive open space to support their wellbeing, and to benefit native wildlife.

We aspire to making accommodation in Dacorum high quality, energy efficient and as importantly affordable, particularly for younger people who may have limited options due to the high cost of home ownership. I am also passionate about providing high quality and sought-after housing for older people, which supports them to thrive into their retirement. We will continue to create sustainable communities, where everyone feels safe and supported, including those who have come into our borough as asylum seekers or refugees.

Housing is the key foundation for a good life; stable and affordable accommodation is a basic requirement for good health, education and employment. This strategy sets out our five commitments and how the Council and its partners will do their utmost to make sure that everyone in Dacorum can access warm, safe, secure housing to meet their needs, in an attractive, welcoming community where people from all backgrounds feel at home.

[Simy Dhyani](#)  
[Portfolio Holder, Housing and Property Services](#)

## 2 Introduction

Dacorum is an aspirational place: close to the Capital, with excellent standards of education and a broad range of employment. Dacorum is surrounded by beautiful and accessible countryside, including part of the Chilterns Area of Outstanding Natural Beauty (AONB) and the National Trust's 2,000 hectare Ashridge Estate. Dacorum is proud to be the home of 85% of the world's extremely rare chalk streams, Rivers Gade, Bulbourne, Ver and Chess.

The main town of Hemel Hempstead already hosts successful retail and business areas and is targeted for future growth, whilst the desirable market towns of Berkhamsted and Tring

are surrounded by attractive villages.

Dacorum's ever-growing population places increased demands on services, but brings improving economic prosperity, with economies of scale allowing the prospect of greater efficiency and cost-savings. Dacorum Borough Council is committed to working with partners to deliver good quality affordable housing, particularly for those in greatest need. We let Council homes at truly affordable 'social rent', but our commitments go beyond this; we want everyone living in the borough to have a warm and dry home and we will encourage a move towards sustainable heat sources across all tenures. We want to build strong and vibrant communities; we work hard to prevent homelessness and end rough sleeping. And we commit to ensuring that our own stock of over 10,000 homes is well-managed and maintained.

We are proud of our achievements: We have successfully bid for funding from Homes England and used this to build award-winning developments. Our commitment to building and letting these homes at truly affordable 'social rent' – around 50% of local market rents – is demonstrated by the fact that over the five years up to 2022, Dacorum Borough Council had the second-highest number of starts on site for social rent of any Local Authority in the whole of England and Wales (Exceeded only by Birmingham City Council).

Dacorum Borough Council's ambitious development programme is already delivering its own additional social rented units, and we will continue to seek funding from Homes England. We also work collaboratively with other registered providers to develop affordable homes. In addition to new build opportunities, we are keen to make the best use of our property and estates to create thriving and sustainable communities. To inform this we are carrying out a Strategic Asset review on our housing estates, sheltered housing and garages.

In the financial year ending April 2022, the Council had agreed planning permission for 159 units for social rent, and 470 affordable rent properties across Dacorum, prioritising brownfield development to avoid undue pressure on green open spaces. Investment in development will be balanced with a sound investment and stock improvement strategy. In 2021, the Council commissioned the BRE to review all private dwellings in Dacorum. This report, together with the recently-commissioned stock condition survey of the Council's own stock, will inform the investment programme for the lifetime of this strategy.

Housing is not just about bricks and mortar, it's about the quality of the home, the services provided and the positive impact good housing has on communities and the local economy. An effective housing strategy will support our vision to deliver the Council's corporate strategy together with those focused on place making, the local economy, health and well-

being, and the delivery of highly energy efficient homes for all tenure types.

The strategy is being developed at a time when inflation and living costs are high. The climate emergency impact threatens to increase energy prices, making energy-efficiency crucial. Many Dacorum residents are struggling. We want to make sure that no-one becomes homeless because of the financial pressures on households – regardless of their tenure. The Council and its partners also face financial pressures; costs are rising, including the cost of delivering new homes and improving existing stock. Despite these challenges, we remain committed to the actions in this strategy.

This housing strategy has been developed with support and input from a wide range of stakeholders and partners, all of whom play a vital role in meeting our resident's needs. We reviewed our previous housing strategy and used input from stakeholders including our partners, residents, Tenant and Leaseholder Committee (TLC), the Supported Housing Forum and staff to determine the main housing issues that the Council should address. The feedback around the Council's role in helping to deliver new homes was positive, with the key issue for residents and organisations being affordability and the challenges this brings to our local community.

We will continue to consult and work collaboratively with our partners and local residents about housing issues throughout the life of this strategy in order to ensure that our services provide value for money and meet local need.

### 3 Our vision

The Council's corporate plan commits us to ensuring delivery of 5,000 new homes in the borough by 2025 (including 400 new Council homes, let at a social rent) and to investing £88 million in our housing stock. Yet we know that the population is growing and that it may become increasingly difficult for many households to afford market rent or a mortgage.

#### **Our vision is:**

***People living in Dacorum have a safe, warm and affordable home that meets their needs; homes are energy-efficient and tackle the Climate and ecological emergency.***

The housing strategy supports the Council's vision and priorities of:

- A clean, safe and enjoyable environment
  - Building strong and vibrant communities
  - Providing good quality affordable homes, in particular for those most in need
- Climate and Ecological Emergency - working to deliver net zero carbon.

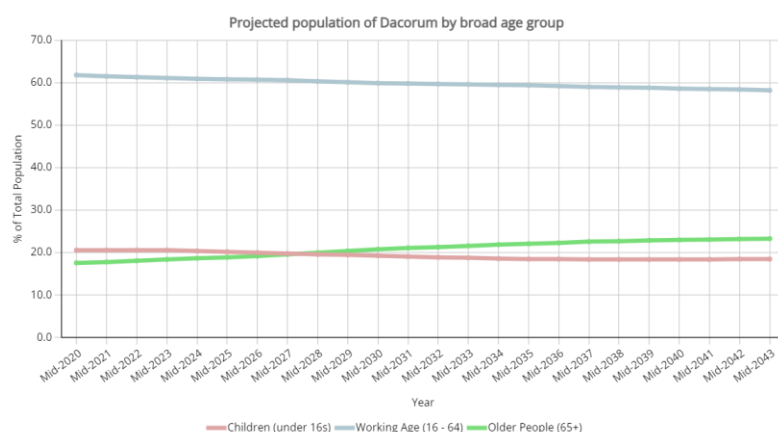
Dacorum Borough Council develops a robust annual Housing Revenue Account Business Plan to ensure that income is invested efficiently into its housing stock and landlord service delivery. This strategy complements key strategies, by providing the context for the delivery of good quality affordable housing, in particular for those in greatest need.

## 4 About Dacorum

Located in Hertfordshire, just outside the Greater London area, Dacorum sits amongst the countryside of the Chiltern Hills and includes an Area of Outstanding Natural Beauty. The borough has easy access both into London and the countryside along well-established road and rail networks. Our location offers the best of both worlds, making Dacorum an attractive place to live, work and visit.

Dacorum’s population grew by 7.1% between 2011-2021. The age distribution is similar to the average in England, but Dacorum has a slightly larger proportion of young people than the national average. 61.9% of the population is working age (16-64), with 83% in employment.

The proportion of young people has fallen over time as the population ages, which is a trend projected to continue in the future. Household size is predicted to continue to fall (from 2.36 in 2006 to 2.15 in 2031), particularly as a consequence of an increase in one-person households. The percentage of the population from minority and ethnic groups in the borough is below both the East of England and national averages. The largest non-white minority ethnic group is people of Asian origin.

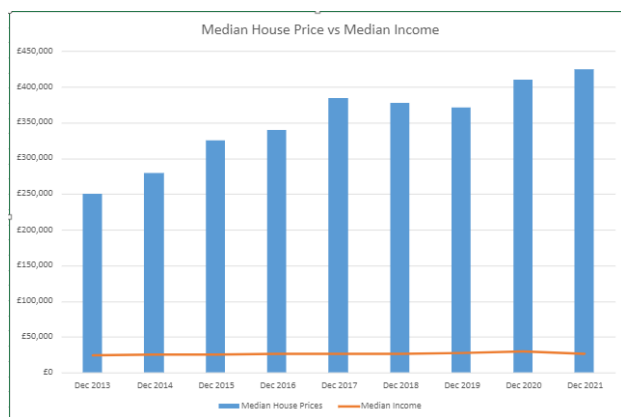


Around 60% of Dacorum lies within the Metropolitan Green Belt, which poses some development constraints. However, it also sets a foundation for a creative and innovative approach to sustainable development, such as regeneration and re-purposing underutilised land. The Council’s priority will always be to make best use of these ‘brownfield’ sites.

Weekly wages for those living in Dacorum are higher than the East of England and National average. House prices are high due to the borough's proximity to London and its attractive local environment. House prices are very high relative to incomes, which means that many local people find it difficult to access suitable accommodation, particularly in the private sector.

Demand and need for housing has been assessed through the Strategic Housing Market Assessment (SHMA) 2020 (covering six Hertfordshire authorities, including Dacorum). The SHMA provides information on the type and tenure of housing required to meet need and market demand across different housing markets. The SHMA demonstrates that the average sale price for houses in Dacorum increased by 29.87% from 2014 to 2019, and the average market rental cost increased by 17.50%.

In 2021, there were 66,078 dwellings in Dacorum, of which 61% were owner-occupied, 18% privately rented and 21% socially rented. The existing stock of housing is generally of good quality and there are very low levels of vacancy. The proportion of Council-owned housing is higher than other local authority areas within Hertfordshire, which reflects Hemel Hempstead's New Town legacy. The borough has a mix of housing types that includes a large proportion of terraced housing, modest levels of detached properties, and lower proportions of flats and semi-detached properties when compared with adjoining districts.



## 5 Place Making & Our Local Plan

Dacorum's Local Plan sets out a strategic vision to address the borough-wide need for housing, employment, and retail and other development, including the required levels and mix of affordable housing on qualifying sites. The current Local Plan and supporting documents are published on the Council's website and kept up-to-date to ensure that we incorporate national changes, such as the Government's ['First Homes'](#) scheme.

Looking to the future, over the coming decades Dacorum's main town of Hemel Hempstead will be transformed through major regeneration and investment that will see it evolve into a Garden Town, with a vibrant and dynamic centre.

The Hemel Garden Communities partners – Dacorum Borough Council, St Albans City and District Council, Hertfordshire County Council, Hertfordshire Local Enterprise Partnership and Hertfordshire Innovation Quarter - are working together with The Crown Estate, who are a major landowner, and other strategic landowners. Resident consultations and community engagement will play a key part in shaping these proposals, which will include delivery of truly affordable homes to meet the needs of the local community.

The project partners are working to create a greener, more connected New Town through the delivery of more than 11,000 new homes and 10,000 new jobs by 2050. This will provide a variety of benefits to Hemel Hempstead including integrated neighbourhoods with new high-quality, mixed tenure homes and vibrant local centres providing facilities such as shops, schools, doctors' surgeries, green spaces and leisure activities. The communities will be connected through sustainable transport links, footpaths and cycle ways to encourage and enable more walking, cycling and trips by public transport, as we transform to a greener, healthier environment. For more information, please visit:

[www.hemelgardencommunities.co.uk/about-us](http://www.hemelgardencommunities.co.uk/about-us) and [New Dacorum Local Plan \(to 2038\)](#)

## 6 National and local considerations

Whilst developing this strategy the housing Sector faces significant legislative change. The introduction of the [Social Housing \(Regulation\) Act 2023](#) will provide the legal basis for many of the measures set out in [the 2020 social housing white paper](#). The Act is intended to deliver 'transformational change' for social housing residents and fulfil the Government's [2019 manifesto pledge](#) to empower residents, provide greater redress, better regulation and improve the quality of social housing.

A large part of empowering residents and giving them greater redress is delivered through the Housing Ombudsman, who investigates and resolves disputes between tenants, leaseholders and landlords. We pride ourselves on putting our customers first, and learning lessons when things go wrong, so we will continue to work proactively with complainants and the Housing Ombudsman to ensure that our residents feel valued and heard.

Another way Dacorum will deliver its key value of customer focus, will be by demonstrating our performance against the new Tenant Satisfaction measures and [Consumer standards](#). [The Tenant Satisfaction Measures](#) will require Dacorum to collect and report data to the



regulator annually, starting in spring 2024. We will collect information from tenant perception surveys and landlord performance data will cover five main themes: repairs, building safety, effective complaint-handling, respectful and helpful tenant engagement, and responsible neighbourhood management. The Regulator of Social Housing will use this data to monitor us against the new consumer standards to ensure Dacorum is efficient, well-governed, and delivers homes to meet a range of needs. We will report our performance against this new regulatory regime via our [website](#) and our monthly Housing e-newsletter, 'Housing Matters'.

Focus on safety in our homes will continue to be a priority as the Building Safety Act reforms are rolled out, giving our residents and leaseholders more rights, powers and protections. In particular, we will work collaboratively with our residents in blocks which fall within the 'higher risk' category within the scope of the Act to deliver a tailored service to them.

In addition to these legislative changes, there are other factors at a national level that have influenced this strategy and action plan. The key current issues and legislation are:

- Homelessness Reduction Act 2017
- National Planning Policy Framework and the introduction of First Homes
- Welfare Reform, in particular the impact of Universal Credit on residents' incomes and arrears.

The Climate Emergency (Climate Change Committee, the IPCC and the UN Sustainable Development Goals)

- Local Housing Allowance and the impact on benefit levels and affordability
- Grenfell inquiry and the Hackett report
- The social housing white paper – 'A new charter for social housing'
- The Building Safety Act
- The Social Housing (Regulation) Act
- Tenant Satisfaction Measures (TSMs)
- The impact of COVID 19
- Refugees and those with no recourse to public funds.
- Increased cost of living
- The war in Ukraine

## 7 Affordability

There is significant demand for affordable housing across Dacorum, with more than 1,300 households currently on the housing register and another 100 needing a transfer due to changing needs (September 2023 figures).

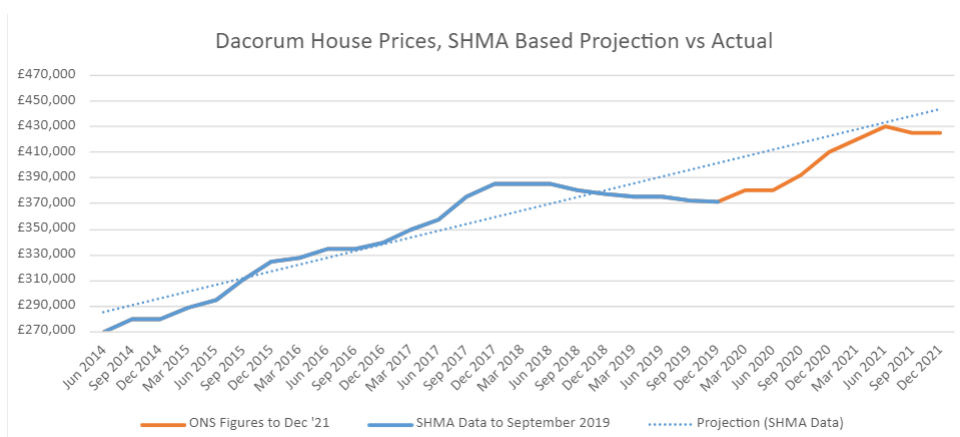
Although Dacorum has high employment, affordability is a major issue, with high rent levels in the private sector contributing to a growing affordability gap.

The growing housing market affordability gap sees middle income households being squeezed out. Increasing interest rates will continue to compound this. Many are left with limited options for home ownership or in the private rented sector. Whilst average house prices have increased by 29.87% from 2014 to 2019 and median rent has increased by 17.50%, median income has only increased by 13.01% since 2013. This can clearly be seen in the median affordability ratio, which measures how many years of gross median income is required to purchase a median house. From 2013 to 2019, the ratio has worsened from 8.7 to 11.06. This is a significantly greater increase than in the years leading up to 2013, which saw the median ratio increase from 8.1 in 2005 to 8.7 in 2013. Median household income has seen a slightly larger increase from 2014 to 2019, rising by 18.79%, but this is still significantly lower than the increases in housing costs.

This pressure is even greater for lower-income households. Lower quartile house prices and rent have risen by 27.61% and 26.47% respectively, whilst lower quartile income has only risen by 2.10%. This has led to the affordability ratio growing from 9.4 in 2013 to 12.2 in 2019.

Local Housing Allowance (LHA) rates across the borough vary, but the majority lies within the South West Herts LHA area. The average monthly rental cost of a two-bedroom property in Dacorum is consistently higher than the LHA rate, particularly in Berkhamsted, Tring and rural areas.

In 2022, the majority of demand on the housing register across the borough is for one-bedroom properties, representing 64.4% of current need. Two and three-bedroom properties have the next highest level of demand, at 17.4% and 14.3% respectively. 61.8% of housing register applicants are aged between 18 and 39 years.



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In 2022, the majority of demand on the housing register across the borough was for one-bedroom properties, representing 64.4% of current need, due to the high number of single applicants on the waiting list. However the applicants with higher points allocated based on need require two and three-bedroom properties which are the next highest level of demand, at 17.4% and 14.3% respectively. 61.8% of housing register applicants are aged between 18 and 39 years.

## 8 Our Customers and Services:

To deliver a modern and efficient services which support the vision in our corporate plan 2020-2025 *“Working in partnership to create a borough which enables the communities of Dacorum to thrive and prosper”*, we have developed a vision for our customers, which is:

***“To put the customer at the centre of our services in order to provide a positive and effective customer experience, and to empower our staff so they can deliver consistent and quality Council services.”***

We have Set out our customer vision, principles, and approach to our customer engagement in our customer strategy, which will enable us to consistently design and deliver our services which meet the need of our tenants, whilst managing the ongoing financial pressures that local authorities face.

Our goals are to:

- Put the customer at the centre of our services
- Provide a positive and effective customer experience.
- Empower our staff so they can deliver consistent and quality Council services

- Establish a corporate approach to customer research, customer feedback and continuous improvement
- Influence customer behaviour to encourage increased adoption of online and automated channels
- Embed customer focus in all roles, teams, and services, and manage ourselves against this
- Provide us with customer insight and increase intelligence-led decision making
- Reduce the cost of interactions and remove inefficiencies

## 9 Our Commitments

To develop this strategy we considered a number of key changes in the housing sector, on both a national and local scale, as well as the needs of the service and our communities.

Based on this this we have developed five, outcome-based commitments:

**Commitment one:** To become an excellent social landlord, delivering services that meet the needs of our residents.

**Commitment two:** Demonstrate dedication to tackling the climate emergency in Dacorum. Reducing energy consumption of our existing housing stock, and take steps to ensure that all new homes meet excellent thermal efficiency standards.

**Commitment three:** Champion the provision of safe, warm and dry homes across the borough.

**Commitment four:** Champion a culture of collaboration, both internally and with external stakeholders to deliver services and positive outcomes

**Commitment five:** Seek to meet the diverse housing needs of everyone living in Dacorum

## 10 Commitment One: To become an excellent social landlord, delivering services that meet the needs of our residents.

### We will:

· Acknowledge that change is required, and complete a transformational review of our Housing and Property Services directorate - known as the Housing Transformation & Improvement Project (HTIP) to deliver an excellent, open and co-developed with customers housing and property service.

· Listen to and act upon the voice of our residents. Ensure all feedback opportunities are maximised, and feedback data and insight from Tenants is fed into service improvement plans. Making 'You said – We did' real life and key to everything we do.

Co-design services with customers, seeking feedback and aligning those services with the people they serve.

Effectively use data to help us understand our customers, so we can consistently design and deliver our services that meet the needs of our residents.

- Work collaboratively with residents' via a range of engagement opportunities including formal meetings, survey responses, particularly Tenant Satisfaction Measures (TSMs), and embed the feedback and scrutiny from Tenants into service planning and budget setting.
- Work closely with industry professional bodies to deliver services delivering best practice.
- Develop tailored service plans for each department within the Housing and Property service which focus on meeting the needs of residents, and are developed through analysis and delivery of the Tenant voice.
- Empower residents to achieve their aspirations and goals by providing resources such as our free online learning portal, '[Dacorum Online Training \(DOT\)](#)'.
- Provide advice and support to help out Tenants minimise the impact to them of the cost of living crisis. In particular: provide guidance to maximise household income by accessing all benefits to which they are entitled, help with household budgeting, and a proactive approach by our rent and income team to tackle arrears empathetically and holistically.
- Use the outcomes of the Housing Regulator's new inspection regime to drive further service improvement, with the aim of becoming a top-performing landlord that is always the landlord of choice for home-seekers throughout Dacorum.

## **11 Commitment Two: Demonstrate dedication to tackling the climate emergency in Dacorum. Reducing energy consumption of our existing housing stock, and take steps to ensure that all new homes meet excellent thermal efficiency standards.**

### **We will:**

- Ensure that all decisions around construction and maintenance of the Council's housing stock support the aims set out in Dacorum Borough Council's [Climate and Ecological Emergency Strategy](#) and milestone updates.
  - Support and encourage all landlords and homeowners to move to more sustainable energy sources, offering advice, information and exploring the potential for loans or signposting to grants where needed.
  - Play a proactive role in exploring available/emerging technologies to reduce reliance on carbon-based fuels
- Develop a robust affordable housing policy, to secure affordable housing through development.
- Tackle fuel poverty and the climate emergency by ensuring all Council-owned housing meets at least Energy-efficiency rating 'C' by 2030, and achieve net zero carbon before 2050.
  - Roll out insulation improvements across the council-owned stock. To support de-carbonisation and increase energy efficiency and affordability of utilities for Tenants.

- Continue to build new homes that go beyond current sustainable build standards, and aim to require our new homes to have passive provision for, or actually use, the latest green technology for heating and the proper climate change mitigation required for the future.
  - Develop a plan for greening housing estates to provide accessible and attractive outside space.
  - Incorporate permeable paving, wildflowers, bat and bird and other wildlife boxes into Dacorum's new builds, and current estates.
- Climate Generation instead of Climate Emergency. Work with Dacorum Climate Action Network (DCAN) partners and residents to reduce, re-use and recycle our consumption, make proper space for wildlife and generate renewable energy for the grid.

## **12 Commitment Three: Champion the provision of safe, warm and dry homes across the Borough**

### **We will:**

- Continue to ensure all Council-owned properties meet the Decent Homes standard and other regulatory standards.
- We will work towards a zero tolerance approach to damp, mould and condensation by improving thermal properties of our own less well-insulated older homes, and act quickly when problems do arise, as well as informing and supporting other landlords to maintain high standards.
- Explore potential for area/district heating schemes where this will deliver lower cost energy for individual households and reduce emissions.
- Ensure that each HRA Business Plan during the life of this strategy takes account of the need to upgrade the energy efficiency of our older housing stock.
- Continue to build more new homes than are sold under Right to Buy, and to use renewable technologies to ensure that these homes that are energy efficient and reduce costs.
- Work with RP partners to ensure that all housing association stock meets the Decent Homes Standard and other regulatory standards, hosting a regular Landlord Forum to facilitate this aim.
- Ensure that all Landlords in Dacorum, including RP's have robust process in place to tackle damp and mould, and ensure works are carried out efficiently to resolve problems.
- Continue to work with private landlords to ensure all privately rented properties meet all relevant legislative standards, offering advice and information as needed and using enforcement activity when appropriate.
- Continue to license HMOs to ensure they are of a good standard, safe and well-managed.
- Use stock condition survey data to inform decisions around the future of stock.
- Empower tenants through readily-accessible information and support to enable them to live well in their homes.
- Establish design codes with strong bias on homes that meet the needs of residents.

### **13 Commitment Four: Champion a culture of collaboration, both internally and with external stakeholders to deliver services and positive outcomes**

**We will:**

- Champion truly affordable housing through collaboration between the housing & property services directorate and planning to maximise new affordable homes through S106 Agreements, delivering 'social' rather than 'affordable' rents where possible.
- Explore opportunities to make better use of land in Council and housing association ownership, including infill development and regeneration opportunities. Working proactively to bring forward affordable housing projects on appropriate brownfield sites.
- Explore all opportunities for new homes including empty homes, unused sites and conversion of commercial properties.
- Work to meet rural housing need; explore potential for supporting current and new Community Land Trusts in rural areas.

Complete the Strategic Asset Review to develop an action plan to regenerate housing estates, sheltered housing and garages to maximise the opportunities they offer.

- Continue to attract significant funding into the Borough from Homes England.
- Deliver 153 new homes which are currently under construction, and a further 145 in the pipeline, with plans to build more during the lifetime of this strategy
- Review existing [service plans](#) to explore opportunities for new affordable housing.
- Continue to promote affordable low-cost home ownership including '[Rent to Buy](#)', and similar schemes
- Continue to use [Modern Methods of Construction](#) where appropriate, and feed innovation and continuous improvements into future developments.
- Develop and host a regular forum for Registered Providers of social housing in Dacorum, building a network and encouraging collaborative working.

### **14 Commitment Five: Seek to meet the diverse housing needs of everyone living in Dacorum**

**We will:**

- Recognise that Dacorum is becoming an increasingly diverse borough, and develop service plans which embrace the changing needs of our population.
- Maximise the delivery of new affordable housing for the diverse needs of residents in Dacorum including families, young people and single households. Putting the needs of residents at the centre of new build design.
- Work with partners, including Hertfordshire County Council, to make sure appropriate supported and specialist accommodation is available to those who need it, which promotes independence and takes a person-centred approach.

Make the best use of stock with adaptations to make sure those who need it, have a home which supports their needs.

- Continue to provide an efficient and effective aids and adaptations service, working effectively in partnership with Hertfordshire County Council, housing needs/adult care services and making efficient use of the Better Care Fund.
- Explore the use of rent flexibility for new and existing stock, to deliver homes for the diverse requirements of people in Dacorum.
- Ensure infrastructure (schools, GPs, transport etc) is delivered alongside new housing development.
- Continue to include fully wheelchair-accessible homes in all new housing developments, tailored to level of need via both the Housing Register and those awaiting a direct offer of adapted housing.
- Ensure all new Tenants are equipped with knowledge and skills to manage a tenancy, including awareness of availability and cost, and skills in managing finances. Offer extra support for those with additional needs who may be at greatest risk of being unable to sustain their tenancy.
- Deliver a multi-agency action plan to support those impacted by the increased cost of living. Signposting to cost of living support, using multi-channel communication methods. Ensure all households know of the information, advice and other services available to all including those who are 'just about managing'. Working with partners to ensure accessible toolkits and other online resources.
- Champion a move towards increased digital awareness and accessibility, including free WiFi provision in our own buildings.
- Engage with communities to champion community safety for everyone, working in partnership with residents to inform priorities and action plans.
- Offer a compassionate and practical humanitarian response to ensure that refugees and asylum seekers feel welcomed and supported whilst awaiting their next move.

## **15 Governance and monitoring:**

The Housing Strategy will be supported by an action plan (attached at appendix 1) and governance arrangements to deliver outcomes needed.

The strategy will be reviewed annually, in order to respond to changes in guidance and legislation, and any changes in trends relating to need and demand for housing and services. We will ensure that the Strategic Housing Partnership have oversight of the delivery of the strategy, and we will actively work with them to achieve its aims. We will host an annual stakeholder conference to ensure that the partnership remains strong and focussed.

This strategy is a dynamic document, and will be reviewed as required in the event of a major change in legislation, external economic and social factors, or guidance. In addition to the action plan, we have identified key performance measures that will be reported upon to



demonstrate the outcomes being achieved on the commitments.

## 16 Conclusion

This strategy demonstrates the commitment of Dacorum Borough Council and its partners to make sure that everyone living in Dacorum has access to a safe, warm and affordable home. Through our commitments and the actions set out, we show how this can be delivered.

We do not underestimate the challenge in this period of economic uncertainty. We will work with our partners to make best use of available resources. We also recognise the need to be adaptable as circumstances around us change, and to work to continuously improve our services.

If you have any questions about this strategy, please contact [talk-to-us@dacorum.gov.uk](mailto:talk-to-us@dacorum.gov.uk)