

Targeted Review of Local Housing Needs

Sevenoaks District Council

Report
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Executive Summary

Introduction

The Sevenoaks District Targeted Review of Local Housing Need (TRLHN) Report 2025 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2025 to 2042. The evidence will inform the update of the preparation of the Local Plan, other strategies, policies and decisions of the council and its partners.

The TRLHN has been prepared in accordance with the 2024 National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG). Data have been produced at Placemaking level where possible.

Dwelling stock and households

There are 52,247 dwellings (MHCLG 2024 estimates) and 49,009 households (2021 Census) across Sevenoaks District. The vacancy rate is 2.3% which is similar to the rate for England (2.8%). A majority of dwellings are houses (73.6%), 16.2% are flats and 10.2% are bungalows. 71.5% of households are owner occupiers, 13.5% privately rent and 15% live in affordable housing.

House prices and rent

In 2024, lower quartile prices were £345,000 (Kent £259,000, South East £375,000 and England £189,950) and median prices were £455,000 (Kent £949, South East £375,000 and England £289,995).

In 2024, lower quartile private rents were £1,352 each month (Kent £949, South East £1,101 and England £923) and median rents were £1,248 (Kent £1,400, South East £1,473 and England £1,248).

Future dwelling mix and development priorities

The TRLHN has carefully considered the future population and household projections over the period 2025 to 2042, the range of dwellings lived in by different households and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across Sevenoaks District.

The local housing need figure under the government's standard method is 1,145 each year.

There is a need for 353 affordable dwellings each year, assuming the backlog of existing need is met over the plan period. The council needs to have a robust affordable housing policy in place to help deliver against this strategic need, but planning guidance says that you do not need to meet this need in full.

The recommended affordable housing tenure split is 80% social rent and 20% shared ownership. This takes into account the acute need for affordable accommodation for rent coupled with an ongoing need to diversify affordable housing options for those unable to buy on the open market. The Local Plan affordable housing policy will continue

to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs. The overall dwelling mix recommendations by tenure are set out in Table ES1 and summary by Placemaking area is provided in Table ES2. Table ES3 provides a detailed breakdown of affordable need by Placemaking area.

Table ES1 Overall dwelling type/size mix recommendations by tenure

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1/2-bedroom house	10-15%	20-25%	25-30%	10-15%
3-bedroom house	30-35%	15-20%	45-55%	30-35%
4 or more-bedroom house	30-35%	5-10%	0%	25-30%
1-bedroom flat	0-2%	10-15%	2-5%	2-5%
2 or more -bedroom flat	5-10%	5-10%	5-10%	5-10%
1/2- bedroom bungalow/level-access	5-10%	25-30%	5-10%	10-15%
3 or more-bedroom bungalow/level-access	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	70-75%	50-55%	70-75%	70-75%
Flat	2-5%	10-15%	2-5%	5-10%
Bungalow/level-access	20-25%	30-35%	20-25%	15-20%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	2-5%	20-25%	5-10%	5-10%
2	20-25%	30-35%	35-40%	25-30%
3	45-50%	30-35%	55-65%	35-40%
4	20-25%	10-15%	0%	25-30%

Table ES2 Overall dwelling mix breakdown by tenure and Placemaking area

Placemaking area	Tenure	Dwelling type and size						
		1 and 2-bedroom house	3-bedroom house	4 or more bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more bedroom bungalow/level-access
Darent Valley	Open market	5-10%	25-30%	30-35%	0-2%	2-5%	10-15%	10-15%
	Social/affordable rented	15-20%	10-15%	5-10%	10-15%	2-5%	40-45%	2-5%
	Affordable Home Ownership	20-25%	50-50%	0%	2-5%	5-10%	0-2%	2-5%
North East	Open market	5-10%	35-40%	20-25%	0-2%	5-10%	10-15%	10-15%
	Social/affordable rented	20-25%	5-10%	5-10%	10-15%	5-10%	30-35%	2-5%
	Affordable Home Ownership	20-25%	30-40%	0%	5-10%	5-10%	15-20%	5-10%
North West	Open market	10-15%	25-30%	25-30%	2-5%	5-10%	10-15%	5-10%
	Social/affordable rented	30-35%	15-20%	2-5%	10-15%	5-10%	20-25%	0-2%
	Affordable Home Ownership	35-40%	45-55%	0%	5-10%	5-10%	2-5%	0-2%
Sevenoaks and Surrounds	Open market	10-15%	30-35%	35-40%	2-5%	5-10%	2-5%	5-10%
	Social/affordable rented	20-25%	20-25%	5-10%	10-15%	5-10%	25-30%	0-2%
	Affordable Home Ownership	25-30%	50-60%	0%	2-5%	5-10%	2-5%	2-5%
South	Open market	10-15%	35-40%	30-35%	0-2%	5-10%	5-10%	5-10%
	Social/affordable rented	15-20%	20-25%	2-5%	5-10%	10-15%	30-35%	5-10%
	Affordable Home Ownership	20-25%	50-60%	0%	0-2%	5-10%	5-10%	5-10%
Upper Darent Corridor	Open market	10-15%	30-35%	30-35%	0-2%	5-10%	5-10%	5-10%
	Social/affordable rented	20-25%	20-25%	15-20%	5-10%	5-10%	20-25%	2-5%
	Affordable Home Ownership	25-30%	45-55%	0%	5-10%	5-10%	5-10%	2-5%
Sevenoaks District	Open market	10-15%	30-35%	30-35%	0-2%	5-10%	5-10%	5-10%
	Social/affordable rented	20-25%	15-20%	5-10%	10-15%	5-10%	25-30%	2-5%
	Affordable Home Ownership	25-30%	45-55%	0%	2-5%	5-10%	5-10%	2-5%

Source: 2021 Census reweighted Household survey; affordable housing need analysis

Table ES3 Affordable housing need by Placemaking area

Dwelling type/size	Darent Valley	North East	North West	Sevenoaks and Surrounds	South	Upper Darent Corridor	Sevenoaks District
1/2-bedroom house	21.5%	21.6%	34.4%	25.9%	20.5%	25.2%	26.3%
3-bedroom house	25.7%	19.1%	28.0%	30.3%	33.7%	23.7%	28.0%
4+ bedroom house	17.7%	6.9%	7.4%	13.5%	8.3%	19.3%	11.1%
1-bedroom flat	7.3%	10.1%	9.6%	6.7%	2.7%	6.4%	7.2%
2-bedroom flat	6.0%	9.3%	6.2%	7.9%	8.4%	4.3%	7.3%
3+ bedroom flat	0.0%	0.0%	0.0%	0.5%	1.8%	3.4%	0.7%
1/2-bedroom level-access	18.0%	25.5%	14.3%	12.4%	17.2%	14.4%	15.9%
3+ bedroom level-access	3.8%	7.5%	0.1%	2.7%	7.3%	3.3%	3.6%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Annual need (gross)	71	160	185	153	101	61	732
Annual need (net)	43	115	58	68	37	31	353

Source: 2021 Census reweighted Household Survey

The needs of other groups

Particular needs which have been identified in the TRLHN are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 568 units of C3 dwellings which include sheltered/retirement housing, 84 of C2/C3 Extra Care housing to rent and buy, and 308 additional units of C2 residential care accommodation to 2042.
- Based on an assessment of additional needs and longer-term demographics, 5% of new dwellings (57 each year) should be built to M4(3) wheelchair accessible standard; and all other new dwellings should be built to M4(2) accessible and adaptable standard which would include bungalows/level access accommodation.
- Self and custom build: 358 households on the council register. There is a strong preference for detached homes with 3 or more bedrooms. It is recommended that 4% of new dwellings are self/custom build each year and 5% of dwellings on sites of 10 or more dwellings are self/custom build.

The main report provides further details of the additional groups referenced in the NPPF and PPG.

Note that there is overlap between affordable, specialist older person and M4(3) need, so for instance the development of an older person's level access, wheelchair accessible affordable dwelling would help address three aspects of housing need.

Summary of policy recommendations

Theme	Data	Action
Overall housing need	1,145 each year under the standard method calculation	Housing need figure to be noted.
	Broad mix of affordable dwelling sizes is required Renting: 31% 1-bedroom, 40% 2-bedroom, 22% 3-bedroom and 7% 4+ bedroom Affordable home ownership: 6% 1-bedroom, 39% 2-bedroom, 55% 3-bedroom	Range of dwelling sizes to be delivered.
Affordable housing need	Annual imbalance of 353 which assumes any backlog of need is met over the plan period, which justifies need for robust affordable housing policy and delivery	Affordable housing policy to maximise delivery on market sites subject to viability, with a focus on delivering social rented housing and shared ownership.
	Affordable tenure mix of 80% social rented and 20% shared ownership	Focus on delivery of social rented given acute housing need Development needs of focus on social rented with some affordable home ownership
Needs of different groups	5% of new dwellings (57 each year) to be M4(3) wheelchair accessible All new affordable and market dwellings to be built to M4(2) where possible	Update relevant policies.
	568 additional units of C3 use class dwellings including sheltered/retirement housing; 84 units of C2/C3 Extra care ; 308 C2 residential care units to 2042	Diversify range of older persons accommodation including sheltered/retirement and Extra Care leasehold and cohousing. Continue to review need for residential care. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation.
	Self/custom build need. 386 applications since 2015 (39 annual and annual average of 46 dwellings built since 2018)	Recommend a policy of 4% of new dwellings to be self/custom built to meet identified needs.
	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this study.

1. Introduction and geography

Introduction

- 1.1 A series of documents have been prepared which provide an evidence base to the Local Plan. These reflect the requirements of the December 2024 National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG):

- Housing and economic needs assessment
- Housing needs of different groups
- Housing for older and disabled people
- Housing: optional technical standards

Geography

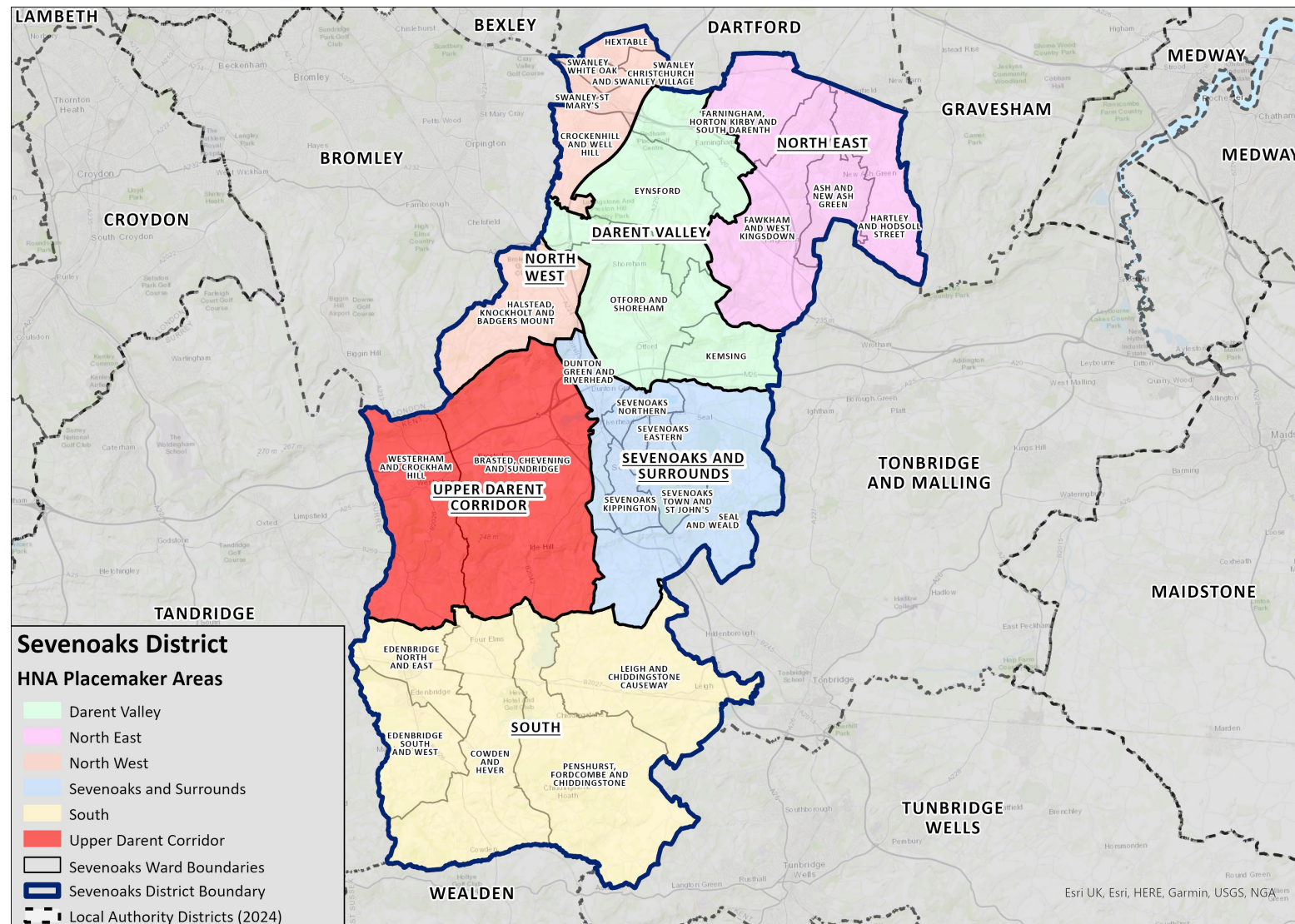
- 1.2 Material is presented for Sevenoaks District and where possible by Placemaking areas (see Map 1).

The evidence base

- 1.3 The evidence base is divided into the following sections:

1. Introduction
2. Housing Market Area and housing market context
3. Housing costs, affordable housing need and tenure split
4. Overall housing need and dwelling mix
5. Build to rent and self-build
6. The needs of different groups including older, specialist and accessible housing needs

Map 1.1 Placemaking areas in Sevenoaks District



2. Housing Market Area and housing market context

Introduction

- 2.1 The purpose of this section is to provide an overview of the general housing market context of Sevenoaks District and considers the extent to which the district is a self-contained housing market area.

Housing market context

Dwelling stock

- 2.2 Current estimates of dwelling stock, vacant stock and households from multiple sources are presented in Table 2.1. For the purposes of the Local Housing Need (LHN) evidence base, the total dwelling stock base is assumed to be 52,247 (MHCLG 2024 estimate) and the number of households as 49,009 (2021 Census). Around 2.3% of dwellings are vacant compared with the national rate of 2.8% based in MHCLG 2024 data. Table 2.2 shows the number of dwellings and household estimates for Placemaking areas.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2024 Valuation Office Agency (all dwellings)	52,810	VOA Table CTSOP3.0
2024 Valuation Office Agency (excluding annex and unknown)	49,020	VOA Table CTSOP3.0
2024 MHCLG Dwelling Stock Estimates	52,247	MHCLG Live Tables
2024 Council tax data	-	Council tax
Vacant stock	Dwellings	Source
2024 MHCLG Vacancy estimate (all dwellings)	1,214 (2.3%)	MHCLG Table LT_615
2024 MHCLG Long-term vacancy estimate (all dwellings)	363 (0.7%)	MHCLG Table LT_615
Households	Households	Source
2014-based ONS Household Projections 2023 figure	53,225	ONS
2018-based ONS Household Projections 2023 figure	51,026	ONS
2021 Census	49,009	ONS

Table 2.2 Dwelling stock by Placemaking areas

Placemaking area	Dwellings
Darent Valley	5,670
North East	8,620
North West	10,520
Sevenoaks Urban Area and Surrounds	12,740
South	7,070
Upper Darent Corridor	4,400
Sevenoaks District	49,020

Source: Valuation Office Agency (excludes annex and unknown data)

Dwelling type and size

- 2.3 The 2024 Valuation Office Agency data provide details on overall dwelling stock by type, number of bedrooms, and council tax band. Table 2.3 presents the overall dwelling stock profile of Sevenoaks District compared with Kent, the South East region, and England. Table 2.4 summarises dwelling type and size data for Sevenoaks District.
- 2.4 In summary, Tables 2.3 to 2.4 show:
- 8.0% of dwellings in Sevenoaks are council tax band A or B properties, 62.3% are band C to E and 29.7% are band F or above;
 - 73.6% of dwellings are houses (25.5% terraced, 23.5% semi-detached, and 24.6% detached), 16.2% are flats, and 10.2% are bungalows; and
 - 9.5% of dwellings have one bedroom, 23.3% two bedrooms, 43.6% three bedrooms, and 23.6% four or more bedrooms.
- 2.5 Table 2.5 provides a summary of dwelling type and size by Placemaking area and Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2024 Valuation Office Agency data.

Table 2.3 Dwelling type, number of bedrooms, and council tax band for Sevenoaks District and comparator areas

Dwelling type and number of bedrooms	Council tax band				Dwelling stock totals			
	A	B	C-E	F+	Sevenoaks District	Kent	South East	England total
Bungalow 1 bedroom	0.0%	0.5%	0.4%	0.0%	0.9%	1.2%	0.9%	1.1%
Bungalow 2 bedrooms	0.0%	0.0%	3.0%	0.8%	3.9%	5.8%	4.6%	4.5%
Bungalow 3 bedrooms	0.0%	0.0%	2.1%	2.1%	4.2%	3.5%	3.3%	2.9%
Bungalow 4 or more bedrooms	0.0%	0.0%	0.1%	1.1%	1.2%	0.8%	0.9%	0.6%
Flat 1 bedroom	1.7%	3.7%	2.5%	0.0%	7.9%	9.7%	11.0%	11.2%
Flat 2 bedrooms	0.0%	1.6%	5.6%	0.4%	7.6%	9.9%	11.2%	10.8%
Flat 3 bedrooms	0.0%	0.2%	0.4%	0.2%	0.7%	1.0%	1.2%	1.8%
Flat 4 or more bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.3%	0.5%
Terraced house 1 bedroom	0.0%	0.2%	0.5%	0.0%	0.7%	0.5%	0.7%	0.5%
Terraced house 2 bedrooms	0.0%	0.0%	8.0%	0.0%	8.0%	9.0%	7.3%	8.7%
Terraced house 3 bedrooms	0.0%	0.0%	14.7%	0.3%	15.1%	14.7%	14.0%	14.6%
Terraced house 4 or more bedrooms	0.0%	0.0%	1.2%	0.4%	1.7%	2.5%	2.1%	2.4%
Semi-detached house 1 bedroom	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%
Semi-detached house 2 bedroom	0.0%	0.0%	3.2%	0.0%	3.3%	3.7%	3.4%	3.8%
Semi-detached house 3 bedroom	0.0%	0.0%	15.7%	1.0%	16.7%	16.7%	15.3%	17.4%
Semi-detached house 4 or more bedrooms	0.0%	0.0%	2.0%	1.5%	3.4%	3.1%	2.9%	2.7%
Detached house 1 bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
Detached house 2 bedrooms	0.0%	0.0%	0.2%	0.3%	0.5%	0.9%	0.9%	0.7%
Detached house 3 bedroom	0.0%	0.0%	1.8%	5.0%	6.8%	5.9%	6.9%	5.9%
Detached house 4 or more bedroom	0.0%	0.0%	0.8%	16.5%	17.3%	10.9%	12.9%	9.6%
Sevenoaks District	1.7%	6.3%	62.3%	29.7%	100%			
Kent	8.9%	18.6%	60.0%	12.6%		100%		
South East	7.8%	16.6%	60.1%	15.4%			100%	
England total	23.3%	19.7%	47.7%	9.3%				100%

Base: Sevenoaks 49,020; Kent 694,020 ; South East 4,051,120; England 25,049,180 (excludes annex, other and missing). Source: VOA 2024

Table 2.4 Dwelling type, number of bedrooms and council tax band summary

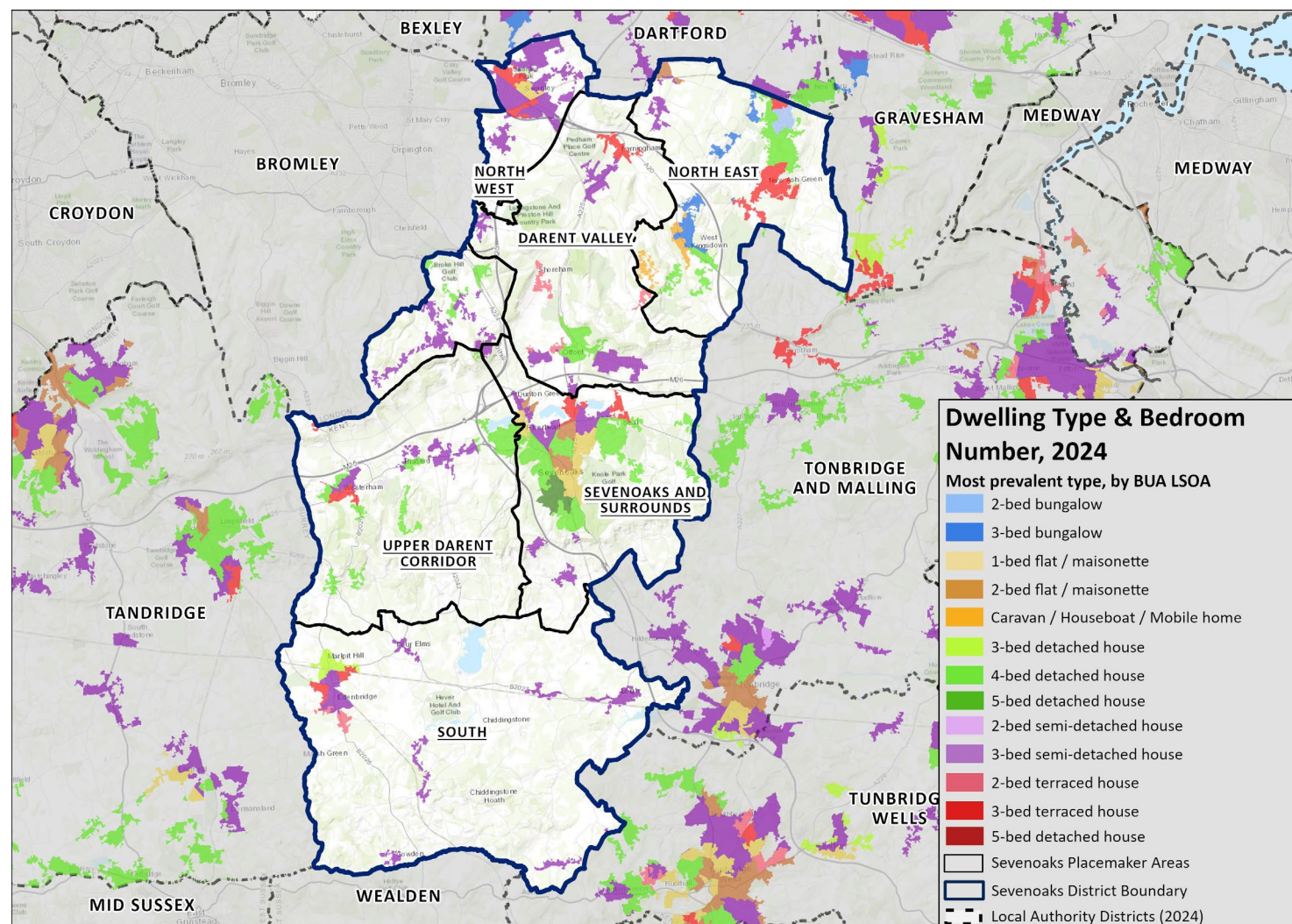
	Council Tax Band				
Dwelling type	A	B	C-E	F+	Sevenoaks Total
Bungalow	0.0%	0.5%	5.7%	4.0%	10.2%
Flat	1.7%	5.5%	8.5%	0.6%	16.2%
Terraced	0.0%	0.2%	24.4%	0.8%	25.5%
Semi-detached	0.0%	0.1%	20.9%	2.5%	23.5%
Detached	0.0%	0.0%	2.8%	21.8%	24.6%
Total	1.7%	6.3%	62.3%	29.7%	100.0%
Number of bedrooms	A	B	C-E	F+	Sevenoaks District
1-bedroom	1.6%	4.2%	3.3%	0.0%	9.5%
2-bedrooms	1.7%	4.3%	3.4%	0.0%	23.3%
3-bedrooms	0.0%	1.7%	20.0%	1.6%	43.6%
4-bedrooms	0.0%	0.2%	34.7%	8.6%	23.6%
Total	0.0%	0.0%	4.1%	19.5%	100.0%

Source: VOA 2024

Table 2.5 Summary of existing dwelling type and number of bedrooms by Placemaking area

	Dwelling type and number of bedrooms									
Placemaking area	1 or 2-bedroom house	3-bedroom house	4 or more-bedroom house	1-bedroom flat	2 or more-bedroom flat	1 -bedroom bungalow	2 or more-bedroom bungalow	3 or more-bedroom bungalow	Total	Base
Darent Valley	13.4%	42.1%	24.3%	2.3%	3.5%	1.2%	3.9%	9.3%	100.0%	4,320
North East	9.1%	37.0%	20.4%	6.1%	5.3%	1.3%	8.5%	12.4%	100.0%	9,220
North West	14.0%	48.7%	14.6%	8.8%	6.2%	0.7%	3.1%	3.8%	100.0%	11,200
Sevenoaks Urban Area and Surrounds	11.7%	30.3%	28.5%	11.1%	14.4%	0.2%	1.4%	2.4%	100.0%	12,480
South	14.4%	41.7%	21.8%	6.6%	6.6%	1.2%	4.1%	3.5%	100.0%	6,790
Upper Darent Corridor	15.7%	35.7%	30.0%	3.0%	6.0%	1.2%	3.7%	4.8%	100.0%	4,340
Sevenoaks District	12.6%	39.0%	22.6%	7.5%	7.9%	0.8%	4.0%	5.6%	100.0%	48,350

Map 2.1 Predominant dwelling type and size by LSOAs: Sevenoaks District



Source: VOA 2024

House age, condition and repair problems

- 2.6 The age profile of the dwelling stock in Sevenoaks District is summarised in Table 2.6. 32.0% of dwellings were built before 1945, 43.1% between 1945 and 1982, and 24.8% since 1983.

Table 2.6 Age of dwelling

Age of dwellings	Number	%
pre-1919	9,920	19.0%
1919-44	6,800	13.0%
1945-64	10,740	20.6%
1965-82	11,740	22.5%
1983-99	6,140	11.8%
post 1999	6,770	13.0%
Total	52,110	100.0%

Source: VOA 2024

- 2.7 The English Housing Survey (EHS) produces national data on dwelling condition. The 2020 EHS local authority housing stock condition modelling showed that:
- 4,637 dwellings (9.3%) across Sevenoaks district were non-decent which is below than the English rate of 14.6%.
 - 15.2% of owner occupied dwellings, 22.6% private rented and 10.5% social rented properties were non-decent.
 - 9.6% of detached, 11.8% of semi-detached, 12.9% bungalows, 22% of terraced properties and were non-decent
- 2.8 The 2021 Census reweighted Household Survey reviewed the extent to which households were satisfied with the state of repair of their home. Overall, 83.8% of respondents expressed satisfaction (42.8% were very satisfied and 41.0% were satisfied); 10.7% were neither satisfied nor dissatisfied; a total of 5.5% expressed degrees of dissatisfaction, of whom 4.7% were dissatisfied and 0.8% were very dissatisfied. Note that severe disrepair is a factor considered in assessing affordable housing need.
- 2.9 Table 2.7 explores how the level of dissatisfaction with state of repair varied by dwelling and household characteristics. Note that the data relates to perception and across the private and social rented sectors and this may be more reflective of tenant expectations in landlord responses to repairs.
- 2.10 Households expressing the highest levels of dissatisfaction by characteristics were: households living in affordable housing (11.7%) and private renting (11.4%); flats/apartments (8.6%), and terraced/town housing (7.3%); living in dwellings built pre-1919 (7.1%).

Table 2.7 Dissatisfaction with quality of accommodation by tenure, property type, and property age

Tenure	No. of households dissatisfied	% of households dissatisfied	Base (households)
Owner occupier	1,497	3.9%	38,275
Private rented	403	11.4%	3,553
Affordable housing	737	11.7%	6,325
Total (all responses)	2,638	5.5%	48,152
Missing cases (where tenure was not stated)			857
Total (all households)			49,009
Property type	No. of households Dissatisfied	% of households dissatisfied	Base (households)
Detached house	495	3.2%	15,640
Semi-detached house	739	5.7%	12,864
Terraced house/town house	661	7.3%	9,071
Bungalow	213	5.6%	3,828
Maisonette	28	5.3%	523
Flat/apartment	453	8.6%	5,252
Caravan/part home/other	36	5.1%	700
Total (all responses)	2,625	5.5%	47,877
Missing cases (where property type was not stated)			1,132
Total (all households)			49,009
Property age	Number of households Dissatisfied	% of households dissatisfied	Base (households)
pre-1919	597	7.1%	8,395
1919 to 1944	420	6.4%	6,521
1945 to 1964	576	5.5%	10,372
1965 to 1984	573	4.7%	12,083
1985 to 2004	211	3.7%	5,744
2005 onwards	44	1.4%	3,105
Don't know	-	-	-
Total (all responses)	2,420	5.2%	46,219
Missing cases (where property age was not stated)			2,790
Total (all households)			49,009

Note: Response rate variations result in slight differences between base levels.

Source: 2021 Census reweighted Household Survey

Housing tenure

- 2.11 The tenure profile by Placemaking area is presented in Table 2.8. Overall, 71.5% of occupied dwellings are owner-occupied, 13.5% are private rented and 15% are affordable (including social rented from a housing association and shared ownership).

Table 2.8 Tenure profile by Placemaking area

	Tenure (%)				
Placemaking area	Owner occupied	Private rented	Affordable	Total	Base
Darent Valley	79.5%	9.6%	10.9%	100.0%	5,088
North East	78.9%	10.8%	10.2%	100.0%	8,989
North West	69.3%	9.8%	20.9%	100.0%	11,018
Sevenoaks Urban Area and Surrounds	66.7%	19.4%	13.9%	100.0%	12,405
South	67.8%	13.3%	18.9%	100.0%	6,993
Upper Darent Corridor	72.5%	15.3%	12.3%	100.0%	4,516
Sevenoaks District	71.5%	13.5%	15.0%	100.0%	49,009

Source: 2011 Census

Variations in dwelling types and households by tenure

- 2.12 The 2021 Census provides a useful insight into the characteristics of dwellings and households by tenure which are now presented.

Dwelling size – number of bedrooms

- 2.13 Table 2.9 summarises the number of bedrooms by tenure across occupied dwellings in Sevenoaks. Across the owner-occupied sector, 78.5% of dwellings have 3 or more bedrooms; 63.1% of social rented dwellings and 55.7% of private rented dwellings have 1 or 2 bedrooms.

Table 2.9 Dwelling size by tenure

Number of bedrooms	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
1 bedroom	9.2%	3.7%	31.2%	17.2%
2 bedrooms	22.4%	17.7%	31.9%	38.5%
3 bedrooms	37.4%	39.1%	33.9%	31.1%
4 or more bedrooms	31.1%	39.4%	3.0%	13.2%
Total	100.0%	100.0%	100.0%	100.0%

Source: 2021 Census table RM136

Age profile and household type

- 2.14 Table 2.10 sets out the age profile of residents living in different tenures. It uses a 'row %' figure which indicates the proportion of household reference people (HRP) by age group in different tenures: for instance, 82.4% of all people aged 65 and over live in owner occupied properties, 12.3% live in social rented accommodation and 5.3% live in private rented accommodation.

Table 2.10 Age profile by tenure

Age group	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Aged 16 to 64 years	68.9%	13.6%	17.5%	100.00%	32,474
Aged 65 years and over	82.4%	12.3%	5.3%	100.00%	16,499
Total	73.4%	13.2%	13.4%	100.00%	48,978

Source: 2021 Census table RM201

- 2.15 Table 2.11 considers the general profile of household types by tenure. For instance, across the owner-occupied sector, 32.6% are families with children and 24.3% are singles; and 24.1% of social renter households are lone parent families; and 28.2% of households in the private rented sector are couples with children.

Table 2.11 Household type by tenure (column %)

Household types	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Singles	12.2%	9.6%	17.4%	21.6%
Single 66+	14.4%	14.7%	20.6%	7.0%
Couples (no children)	16.4%	17.5%	7.9%	18.8%
Couples (with children)	30.4%	32.6%	20.1%	28.2%
Single family household (66 and over)	11.8%	14.7%	4.5%	2.9%
Lone parent family	9.6%	6.1%	24.1%	14.5%
Other	5.2%	4.9%	5.2%	7.0%
Total	100.0%	100.0%	100.0%	100.0%
Base	48,947	35,976	6,446	6,525

Source: 2021 Census table RM135

- 2.16 Table 2.12 provides household type information in a different way. It considers how different household types are distributed across different tenures. For instance, 91.6% of all single-family households age 66 or over live in owner occupied dwellings and 53.3% of lone parents rent from a social or private landlord.

Table 2.12 Household type by tenure (row %)

Household types	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Singles	57.6%	18.8%	23.6%	100.0%	5,970
Single 66+	74.7%	18.8%	6.5%	100.0%	7,069
Couples (no children)	78.4%	6.3%	15.3%	100.0%	8,042
Couples (with children)	78.9%	8.7%	12.4%	100.0%	14,861
Single family household (66 and over)	91.6%	5.1%	3.3%	100.0%	5,779
Lone parent family	46.6%	33.2%	20.1%	100.0%	4,685
Other	68.8%	13.3%	17.9%	100.0%	2,541
Total	73.5%	13.2%	13.3%	100.0%	48,947

Source: 2021 Census table RM135

Economic activity and tenure

- 2.17 Table 2.13 shows that most owner occupier HRPs are either in employment or retired; 44.2% of social renter HRPS are in employment but 24.9% are economically inactive; and for private renters, most are economically active.

Table 2.13 Economic activity by Household Reference Person (HRP) and tenure

Economic activity (by household reference person)	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Economically active (in employment)	63.2%	63.6%	44.2%	80.1%
Retired	29.2%	33.1%	27.1%	9.6%
Economically inactive (including looking after home/family and long-term sick/disabled)	6.1%	2.5%	24.9%	7.2%
Student	0.3%	0.2%	0.7%	0.9%
Unemployed	1.2%	0.7%	3.1%	2.2%
Total	100.0%	100.0%	100.0%	100.0%
Base	49,007	35,967	6,473	6,567

Source: 2021 Census table RM133

- 2.18 Table 2.14 illustrates that of all economically active household reference people (HRP), 73.8% own and 17.0% rent privately. 70.2% of economically inactive HRPs and 57.3% of unemployed people rent. 36.2% of student HRPs live in private rented accommodation. 83.3% of retired HRPs are owner occupiers.

Table 2.14 Household type by tenure (row %)

Economic activity	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Economically active (in employment)	73.8%	9.2%	17.0%	100.0%	30,981
Retired	83.3%	12.3%	4.4%	100.0%	14,291
Economically inactive (including looking after home/family and long-term sick/disabled)	29.8%	54.2%	16.0%	100.0%	2,975
Student	34.4%	29.4%	36.2%	100.0%	163
Unemployed	42.7%	33.5%	23.8%	100.0%	597
Total	73.4%	13.2%	13.4%	100.0%	49,007

Source: 2021 Census table RM133

Overcrowding and underoccupancy

- 2.19 Table 2.15 shows that 2.5% of all households are overcrowded and this was most pronounced in social rented accommodation. Underoccupancy was most apparent in owner occupied households with 86.8% having at least one spare bedroom.

Table 2.15 Occupancy by tenure (column %)

Occupancy	All tenures %	Owned %	Rented: Social rented %	Rented: Private rented or lives rent free %
Overcrowded	2.5%	1.0%	8.7%	4.6%
Sufficient bedrooms	22.0%	12.2%	59.7%	39.0%
Under occ +1	30.9%	31.4%	22.2%	37.1%
Under occ +2 or more	44.5%	55.4%	9.4%	19.4%
Total	100.0%	100.0%	100.0%	100.0%
Base	48,974	35,955	6,488	6,531

Source: 2021 Census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed.

- 2.20 Just over 24.0% of overcrowded households were in the private rented sector (Table 2.16), which also showed around 30.1% of overcrowded households were owner occupiers and 45.6% social renters. 91.4% of under occupancy with at least 2 spare bedrooms was in the owner-occupied sector.

Table 2.16 **Occupancy by tenure (row %)**

Occupancy	Owned (row %)	Rented: Social rented (row %)	Rented: Private rented or lives rent free (row %)	Total	Base
Overcrowded	30.1%	45.6%	24.3%	100.0%	1,233
Sufficient	40.5%	35.9%	23.6%	100.0%	10,793
Under occ +1	74.5%	9.5%	16.0%	100.0%	15,151
Under occ +2 or more	91.4%	2.8%	5.8%	100.0%	21,797
Total	73.4%	13.2%	13.3%	100.0%	48,974

Source: 2021 Census table RM099

Note: Based on bedroom standard which applies assumptions regarding household structure and bedrooms needed

- 2.21 The latest Regulator of Social Housing Statistical Data Return (SDR) 2024 identified a total of 7,566 units of affordable housing across Sevenoaks District. Of these, 5,870 were general needs units, 86 were supported housing, and 737 were housing for older people. In addition, there were 873 units of low-cost home ownership. In addition, Local Authority Housing Statistics 2023/24 report 6 council owned properties in Sevenoaks District.

Past trends in housing delivery

- 2.22 Over the past 10 years (2012/13 to 2022/23) 2,867 net new dwellings have been built across Sevenoaks District (Table 2.17), around 49.6% of which have been built in the five years 2018/19 to 2022/23. In the past 5 years, an annual average of 285 net completions has been achieved. A comparison of annual completions with the annual policy target is also presented in Figure 2.2.

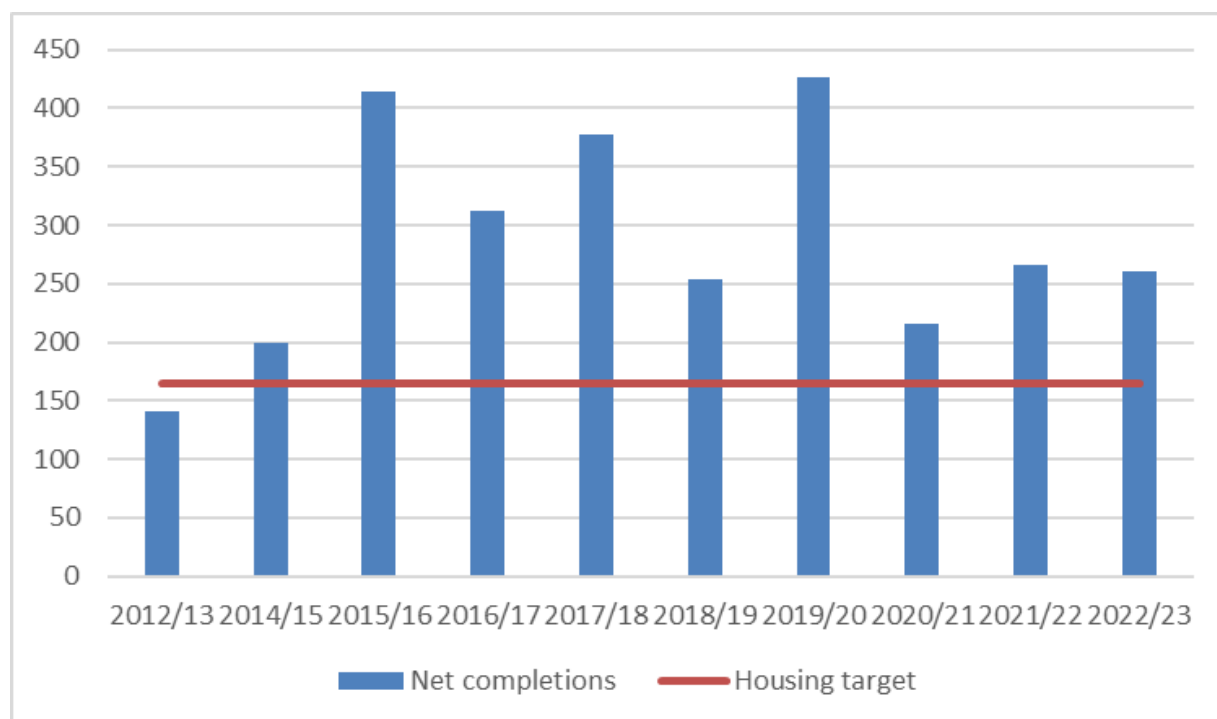
- 2.23 Over the period 2014/15 to 2022/23, the overall delivery has exceeded Annual Core strategy targets. The distribution of newbuild activity since 2007 is shown in Map 2.2.

Table 2.17 Dwelling completions 2014/15 to 2023/2024

Year	Net completions	Housing target	Housing target - net completions
2012/13	141	165	-24
2014/15	199	165	34
2015/16	414	165	249
2016/17	312	165	147
2017/18	378	165	213
2018/19	254	165	89
2019/20	426	165	261
2020/21	216	165	51
2021/22	266	165	101
2022/23	261	165	96
2012-2023 (Total)	2,867	1,650	1,217
Total (past 5 years)	1,423	825	598
Annual average (past 5 years)	285	165	120

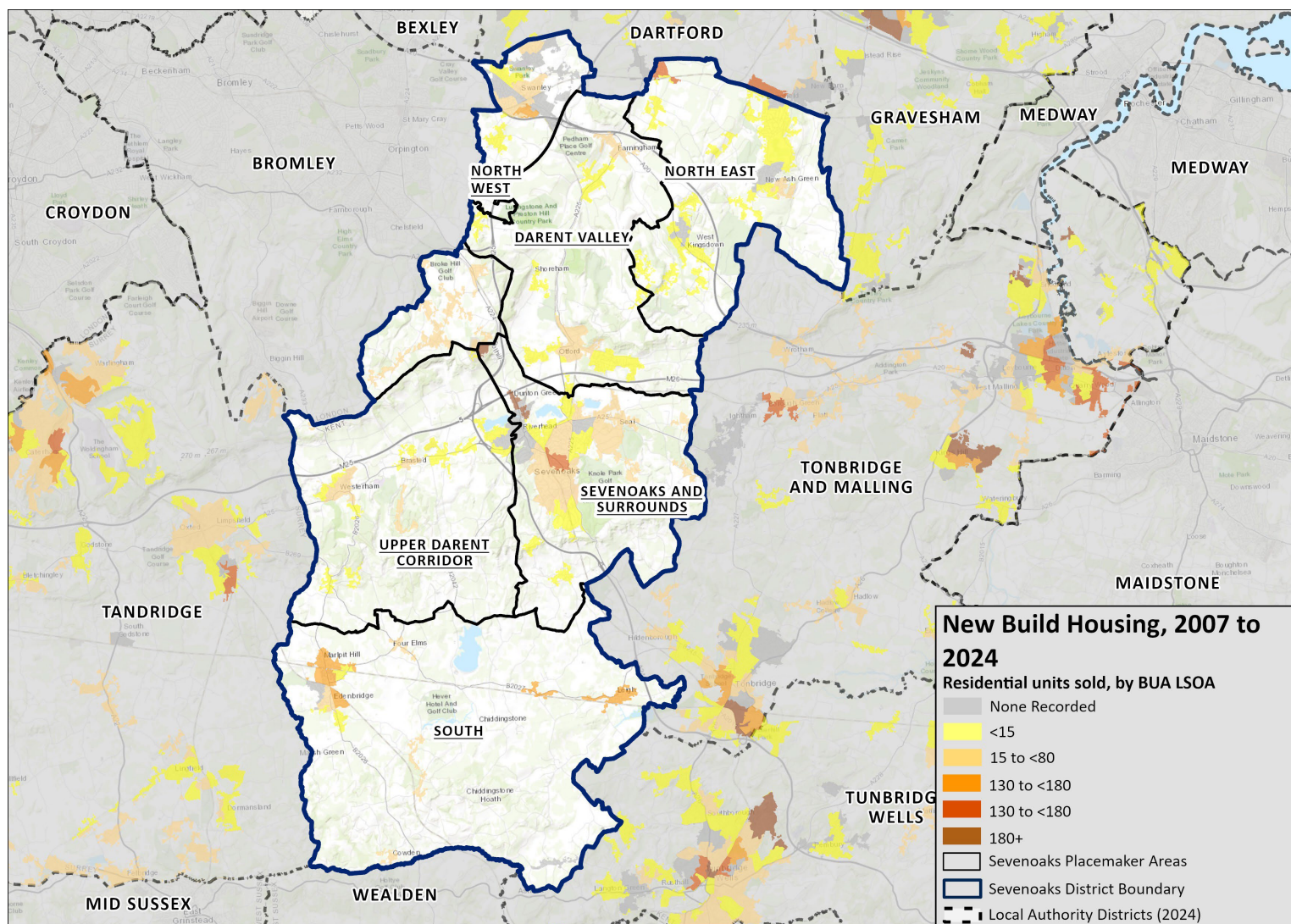
Source: Sevenoaks District Annual Monitoring Reports; Annual Core strategy target

Figure 2.2 Summary of net completions 2012/13 to 2022/23 against policy targets



Source: Sevenoaks Annual Monitoring Reports

Map 2.2 New build dwellings by LSOA over period years



Source: Land Registry © Crown copyright 2007 to 2024

Demographic drivers: population, migration and households

Population projections

- 2.24 National population projections are produced by the ONS regularly and the latest ones are 2022-based projections (Table 2.18). These show an overall increase of around 9,500 people between 2025 and 2042 or 7.7%, with notable increases in the 40-54 and 65+ age cohorts.

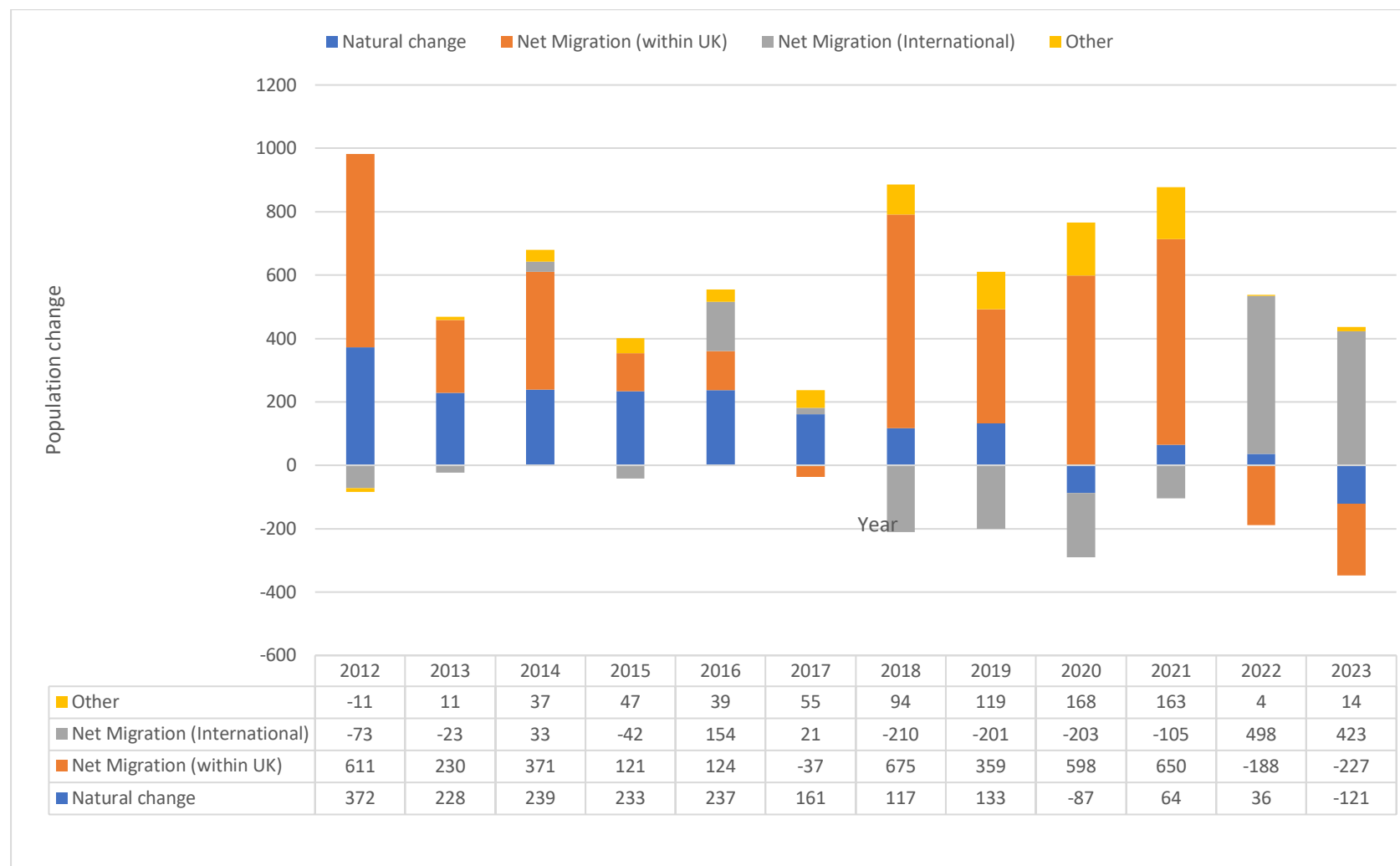
Table 2.18 Change in population 2025-2042 by age group

Age groups	2025	2042	Number change 2025-2042	% change 2025-2042
0-19	28,980	27,788	-1,192	-4.1%
20-39	25,053	26,581	1,528	6.1%
40-54	24,509	27,961	3,452	14.1%
55-64	16,834	16,472	-362	-2.2%
65-74	12,631	14,304	1,673	13.2%
75-84	10,527	12,424	1,897	18.0%
85+	4,344	6,825	2,481	57.1%
All Ages	122,878	132,355	9,476	7.7%

Source: ONS 2022-based population projections

Components of population change

- 2.25 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change, that is natural change, national migration, and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves.
- 2.26 The data for Sevenoaks District 2012-2023 is shown in Figure 2.2. Over the period 2012 to 2019, natural change has been an important driver; migration between Sevenoaks District and the rest of the UK has fluctuated; during 2022 and 2023 international migration has become the dominant influence on population change.

Figure 2.2 Components of population change 2012 to 2023

Source: ONS Population estimates and components of population change

Migration trends 2014-2022

2.27 Table 2.19 presents a detailed analysis of internal and international migration by year and Table 2.20 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.

2.28 Key trends in migration over the period 2014 to 2022 include:

- Overall annual net inflows in each year, averaging 268 over the period, consisting of an average annual net inflow of 274 from elsewhere in the UK and an average net outflow of 6 internationally;
- Considerable and consistent net inflows from Greater London, including Bromley (715 annual average), and Bexley (270 annual average), and other neighbouring areas such as Dartford (111 annual average), and Tandridge (63 annual average) but there were net outflows to the rest of Kent, most notably to Tonbridge & Malling (445 annual average), Tunbridge Wells (207 annual average) and to a lesser extent Gravesham (20 annual average).
- Net outflows to elsewhere in Kent (406 annual average) and elsewhere in England (751 annual average) and rest of the UK (63 annual average).
- Slight international net outflow, averaging 6 people each year over the period but marked increase to 498 in 2022.
- In terms of migration by age group during 2014 to 2022:
 - For the under 30 age group, key inflows were people from Bromley, Bexley, and the rest of Greater London as well as Dartford. This group also made up the majority of international migration out of Sevenoaks.
 - For the 30 to 64 age group, the key flows mirror that of the under 30 age group, but to larger extents all round. There was also a net inflow from international migration accounting for the majority of international migration into Sevenoaks.
 - For the 65+ age group, there was an overall net outflow, mainly to the rest or the Kent and rest of England.

2.29 In summary, overall migration has had a positive impact on the overall population of Sevenoaks. Key flows across all age groups are from Greater London with the overall strongest inflows in the 30 to 64 age group. Most notable outflows are to Tonbridge & Malling, Tunbridge Wells, and elsewhere in Kent, particularly the 30 to 64 age group. There is net loss of the 65+ age group through migration to the rest of the Kent and England.

Net out-flows due to international migration, over the majority of the period, has somewhat countered the effect of relatively high internal migration in-flows on the population of Sevenoaks. However, in the most recent year where data is available (2022), international migration has increased dramatically to create a significant net in-flow.

Table 2.19 National and international migration by year

YEAR	SEVENOAKS	KENT					GREATER LONDON			ELSEWHERE UK						TOTAL (UK internal)	INTERNATIONAL	TOTAL (internal & international)
		Dartford	Gravesham	Tonbridge and Malling	Tunbridge Wells	Elsewhere KENT	Bexley	Bromley	Elsewhere LONDON	Tandridge	Wealden	Elsewhere ENGLAND	NI	SCOTLAND	WALES			
2014	Migrated OUT to	450	255	848	397	788	238	397	762	165	174	2,132	25	90	94	6,816	586	7,402
	Migrated IN from	518	193	418	254	441	423	909	1,773	229	56	1,713	17	58	53	7,054	619	7,673
	NET	68	-62	-430	-143	-347	185	512	1,011	64	-118	-419	-8	-32	-42	238	33	271
2015	Migrated OUT to	434	228	941	379	792	183	377	815	200	187	2,260	14	68	96	6,973	656	7,629
	Migrated IN from	507	219	437	236	453	463	1,010	1,705	220	69	1,637	4	45	53	7,060	614	7,674
	NET	73	-9	-504	-143	-338	280	634	891	21	-118	-623	-10	-23	-43	87	-42	45
2016	Migrated OUT to	336	214	898	435	811	127	336	726	174	180	2,112	14	67	61	6,491	642	7,133
	Migrated IN from	541	189	408	219	425	440	956	1,732	259	63	1,425	3	44	50	6,753	796	7,549
	NET	205	-25	-490	-216	-387	313	620	1,006	85	-117	-687	-11	-23	-11	262	154	416
2017	Migrated OUT to	408	209	786	488	804	176	305	801	179	172	2,518	12	77	97	7,031	681	7,712
	Migrated IN from	428	179	364	266	434	424	1,092	1,851	209	73	1,631	12	45	53	7,062	702	7,764
	NET	20	-30	-422	-222	-369	248	787	1,050	30	-99	-886	0	-32	-44	31	21	52
2018	Migrated OUT to	378	193	820	397	845	199	387	757	153	124	2,370	11	71	97	6,803	795	7,598
	Migrated IN from	532	204	419	283	451	486	945	1,918	276	81	1,616	14	39	62	7,326	585	7,911
	NET	153	11	-402	-114	-394	287	558	1,162	123	-43	-754	3	-32	-35	523	-210	313
2019	Migrated OUT to	440	219	859	457	812	171	371	882	191	191	2,485	9	86	86	7,258	737	7,995
	Migrated IN from	498	194	440	261	482	443	1,140	1,997	214	77	1,638	14	46	48	7,491	536	8,027
	NET	58	-25	-420	-195	-331	273	769	1,115	23	-114	-847	4	-40	-38	233	-201	32
2020	Migrated OUT to	397	181	615	408	722	155	313	765	152	150	2,307	7	71	56	6,299	687	6,986
	Migrated IN from	548	123	366	184	438	348	1,003	1,760	233	69	1,727	17	61	53	6,931	484	7,415
	NET	151	-59	-249	-225	-284	193	690	995	80	-80	-580	10	-9	-3	632	-203	429
2021	Migrated OUT to	548	262	1,022	589	1,153	259	474	1,050	205	267	3,042	17	82	104	9,075	598	9,673
	Migrated IN from	665	252	503	279	568	573	1,436	2,755	300	91	2,163	13	67	61	9,725	493	10,218
	NET	117	-10	-518	-310	-586	314	962	1,705	95	-176	-879	-5	-15	-43	650	-105	545
2022	Migrated OUT to	488	221	1,031	555	1,113	205	400	976	216	224	2,957	7	104	101	8,598	472	9,070
	Migrated IN from	642	250	460	263	490	547	1,304	2,104	264	90	1,871	15	57	54	8,410	970	9,380
	NET	154	28	-572	-292	-623	342	903	1,128	49	-134	-1,086	8	-47	-47	-188	498	310

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex

International: ONS Detailed time series 2001- 2022 (Table: MYEB2)

Table 2.20 Summary of national and international migration by year group and age group

PERIOD	AGE GROUP	SEVENOAKS	KENT					GREATER LONDON			ELSEWHERE UK						TOTAL (UK internal)	INTERNATIONAL	TOTAL (internal & international)
			Dartford	Gravesham	Tonbridge and Malling	Tunbridge Wells	Elsewhere KENT	Bexley	Bromley	Elsewhere London	Tandridge	Wealden	Elsewhere ENGLAND	NI	SCOTLAND	WALES			
2014-2016	<30	Migrated OUT to	531	312	1,163	506	1,027	256	505	1,447	209	170	3,507	18	122	138	9,911	1,237	11,148
		Migrated IN from	710	262	520	356	659	545	1,194	2,181	295	71	2,773	9	82	92	9,748	1,209	10,957
		NET	178	-50	-643	-150	-368	288	689	734	86	-99	-734	-9	-40	-46	-163	-28	-191
	30-64	Migrated OUT to	489	290	1,295	523	1,096	216	469	763	258	294	2,331	25	88	99	8,235	588	8,823
		Migrated IN from	688	236	562	302	499	616	1,392	2,785	364	93	1,558	13	57	46	9,210	788	9,998
		NET	199	-53	-733	-222	-597	400	923	2,022	106	-201	-773	-12	-32	-54	975	200	1,175
	65+	Migrated OUT to	200	95	228	182	268	76	135	93	71	78	668	11	16	14	2,134	59	2,193
		Migrated IN from	169	102	180	51	162	66	83	482	49	25	449	2	6	19	1,845	32	1,877
		NET	-31	8	-48	-131	-106	-10	-53	389	-23	-53	-218	-8	-9	5	-289	-27	-316
2017-2019	<30	Migrated OUT to	584	297	1,102	542	1,020	234	433	1,536	217	145	4,144	12	123	159	10,548	1,488	12,036
		Migrated IN from	670	236	518	364	662	589	1,326	2,486	309	99	2,971	23	84	109	10,444	1,084	11,528
		NET	85	-61	-584	-178	-358	355	893	950	91	-46	-1,172	11	-39	-50	-104	-404	-508
	30-64	Migrated OUT to	467	239	1,149	594	1,129	249	525	833	254	255	2,522	12	87	100	8,414	664	9,078
		Migrated IN from	618	211	546	352	535	641	1,535	3,022	325	104	1,532	15	44	49	9,530	718	10,248
		NET	151	-28	-603	-242	-594	392	1,010	2,189	72	-151	-990	4	-43	-51	1,116	54	1,170
	65+	Migrated OUT to	175	85	215	205	312	63	105	70	52	87	707	9	24	22	2,130	61	2,191
		Migrated IN from	170	130	158	94	170	89	167	382	64	28	383	2	9	16	1,864	21	1,885
		NET	-5	45	-56	-111	-141	27	62	312	13	-60	-324	-7	-15	-6	-266	-40	-306
2020-2022	<30	Migrated OUT to	631	297	1,131	630	1,204	280	537	1,707	230	239	4,621	12	136	149	11,805	1,018	12,823
		Migrated IN from	790	244	566	307	707	595	1,497	2,700	298	92	3,445	18	112	109	11,479	1,102	12,581
		NET	159	-53	-564	-323	-496	315	960	993	67	-148	-1,177	6	-24	-41	-326	84	-242
	30-64	Migrated OUT to	557	284	1,304	745	1,390	271	543	986	258	310	2,884	13	93	84	9,722	713	10,435
		Migrated IN from	848	242	562	323	564	701	1,878	3,571	415	110	1,787	19	54	33	11,107	757	11,864
		NET	291	-42	-742	-422	-826	430	1,334	2,585	157	-200	-1,096	6	-39	-51	1,385	44	1,429
	65+	Migrated OUT to	245	83	233	178	395	69	107	98	85	91	801	6	28	28	2,445	26	2,471
		Migrated IN from	217	138	201	96	225	173	367	348	85	48	529	7	19	25	2,480	88	2,568
		NET	-28	55	-32	-82	-170	104	261	250	0	-42	-272	2	-8	-3	35	62	97

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex

International: ONS Detailed time series 2001 -2022 (Table: MYEB2)

Housing market area analysis

- 2.30 Former Planning Practice Guidance (PPG) asks councils to consider the extent to which their local authority area is a self-contained housing market area. This remains an important consideration for the council as the degree of interaction with other areas may require policy responses.

Travel to Work

- 2.31 The 2021 Census provides an analysis of travel to work patterns and the extent to which residents in Sevenoaks District travel to other areas, together with details of how many people commute into the area. Since the release of the 2021 Census travel to work data, we can provide fresh insight into the extent to which residents are working ‘mainly from home’.
- 2.32 It is important to note that the 2021 Census captured a unique moment in history, with home working being the only option for many considering the Covid-19 lockdowns. It is therefore expected that the analysed proportions of residents working from home will be somewhat inflated, compared to the current picture. These figures will be discussed alongside the latest national figures on people working from home to provide a more balanced summary. More information on the quality of the 2021 Census travel to work data can be found here [Travel to work quality information for Census 2021 - Office for National Statistics](#)
- 2.33 Table 2.21 shows that in March 2021, 57.5% of people living in Sevenoaks District worked mainly from home and a further 15.2% worked in the district (but not from home). Therefore, a total of 72.7% of Sevenoaks residents live and work within Sevenoaks. A further 13.9% Sevenoaks residents work in Greater London (with 3.9% working in Bromley and 2.3% in Bexley), and small proportions working elsewhere in the country.
- 2.34 Additionally, Table 2.21 shows commuters working in Sevenoaks coming from elsewhere in Kent, most notably 5.0% commute in from Tonbridge & Malling, 2.4% from Dartford, 2.3% from Tunbridge Wells, and 1.7% from Gravesham.
- 2.35 A more current national outlook on work from home trends is provided by the Opinions and Lifestyle Survey from the Office for National Statistics. This captures working arrangements of people in Great Britain on a monthly basis ([Public opinions and social trends, Great Britain: working arrangements - Office for National Statistics](#)). A recent edition (2nd to 27th April 2025) of the survey found that 14% of all people worked only from home over that period. That compares to 32% in the days leading up to the 2021 Census date (21st March 2021), indicating more than a 50% reduction since the 2021 Census.

Table 2.21 Commuting flows: workers (aged 16 and over)

Where do people who live in Sevenoaks District work?			
Live	Work	Number	%
Sevenoaks District	Mainly WFH	32,313	57.5%
	Sevenoaks (not WFH)	8,551	15.2%
	Bexley	1,284	2.3%
	Bromley	2,207	3.9%
	Dartford	1,828	3.3%
	Gravesham	432	0.8%
	Tandridge	684	1.2%
	Tonbridge and Malling	1,434	2.6%
	Tunbridge Wells	874	1.6%
	Wealden	119	0.2%
	Elsewhere East Sussex	37	0.1%
	Elsewhere Kent	662	1.2%
	Elsewhere Surrey	273	0.5%
	Elsewhere London	4,327	7.7%
	Elsewhere South East	750	1.3%
	Elsewhere England	447	0.8%
	Elsewhere UK	9	0.0%
Workers		56,231	100.0%
Where do people who work in Sevenoaks District live?			
Live	Work	Number	%
Mainly WFH	Sevenoaks District	32,313	58.0%
Sevenoaks (not WFH)		8,551	15.3%
Bexley		733	1.3%
Bromley		1,899	3.4%
Dartford		1,360	2.4%
Gravesham		930	1.7%
Tandridge		521	0.9%
Tonbridge and Malling		2,772	5.0%
Tunbridge Wells		1,300	2.3%
Wealden		390	0.7%
Elsewhere East Sussex		156	0.3%
Elsewhere Kent		1,336	2.4%
Elsewhere Surrey		220	0.4%
Elsewhere London		1,423	2.6%
Elsewhere South East		1,331	2.4%
Elsewhere England		483	0.9%
Elsewhere UK		19	0.0%
Jobs		55,737	100.0%

Source: 2021 Census

Population migration

- 2.36 Data reported in the 2021 Census illustrates the extent to which Sevenoaks can be described as a self-contained housing market area based on migration data. Planning Advisory Service guidance recommends that when migration data are tested against the PPG criterion for self-containment, at least 70% of all migration excluding long-distance migration should be contained within the Housing Market Sub-area. A suitable test are two migration containment ratios:
- Supply side (origin): moves within the area divided by all moves whose origin is in the area, excluding long-distance moves; and
 - Demand side (destination): moves within the area divided by all moves whose destination is in the area, excluding long-distance migration.
- 2.37 Table 2.22 summarises population movement based on 2021 Census data and Table 2.23 establishes self-containment ratios for Sevenoaks District. Analysis indicates strong interactions with London particularly Bromley; Kent authorities particularly Dartford, Tonbridge and Malling and Tunbridge Wells, and stog interactions with elsewhere in England. Analysis of containment ratios (50.4% for both origin and destination) suggests that Sevenoaks is below the threshold for self-containment for migration. The ratio based on 2011 Census data was 59.3% origin and 56.4% destination.

Table 2.22 Population movement by origin and destination

Origin / Destination	Supply Side (Origin)			Demand Side (Destination)		
	All Moves Number	All Moves %	Excluding Long Distance Moves %	All Moves Number	All Moves %	Excluding Long Distance Moves %
Sevenoaks	3,442	34.4%	50.4%	3,442	34.7%	50.4%
Bexley	203	2.0%	3.0%	435	4.4%	6.4%
Bromley	371	3.7%	5.4%	1,151	11.6%	16.9%
Dartford	385	3.8%	5.6%	467	4.7%	6.8%
Gravesham	190	1.9%	2.8%	177	1.8%	2.6%
Tandridge	138	1.4%	2.0%	244	2.5%	3.6%
Tonbridge and Malling	736	7.3%	10.8%	359	3.6%	5.3%
Tunbridge Wells	456	4.6%	6.7%	198	2.0%	2.9%
Wealden	173	1.7%	2.5%	39	0.4%	0.6%
Elsewhere East Sussex	96	1.0%	1.4%	58	0.6%	0.8%
Elsewhere Kent	640	6.4%	9.4%	260	2.6%	3.8%
Elsewhere Surrey	136	1.4%		125	1.3%	
Elsewhere London	790	7.9%		2,005	20.2%	
Elsewhere South East	677	6.8%		510	5.1%	
Elsewhere England	1,525	15.2%		404	4.1%	
Elsewhere UK	61	0.6%		53	0.5%	
Total (England & Wales)	10,019	100.0%		9,927	100.0%	
Base (excluding long-distance moves)			6,830			6,830

Source: 2021 Census

Table 2.23 Migration containment ratios

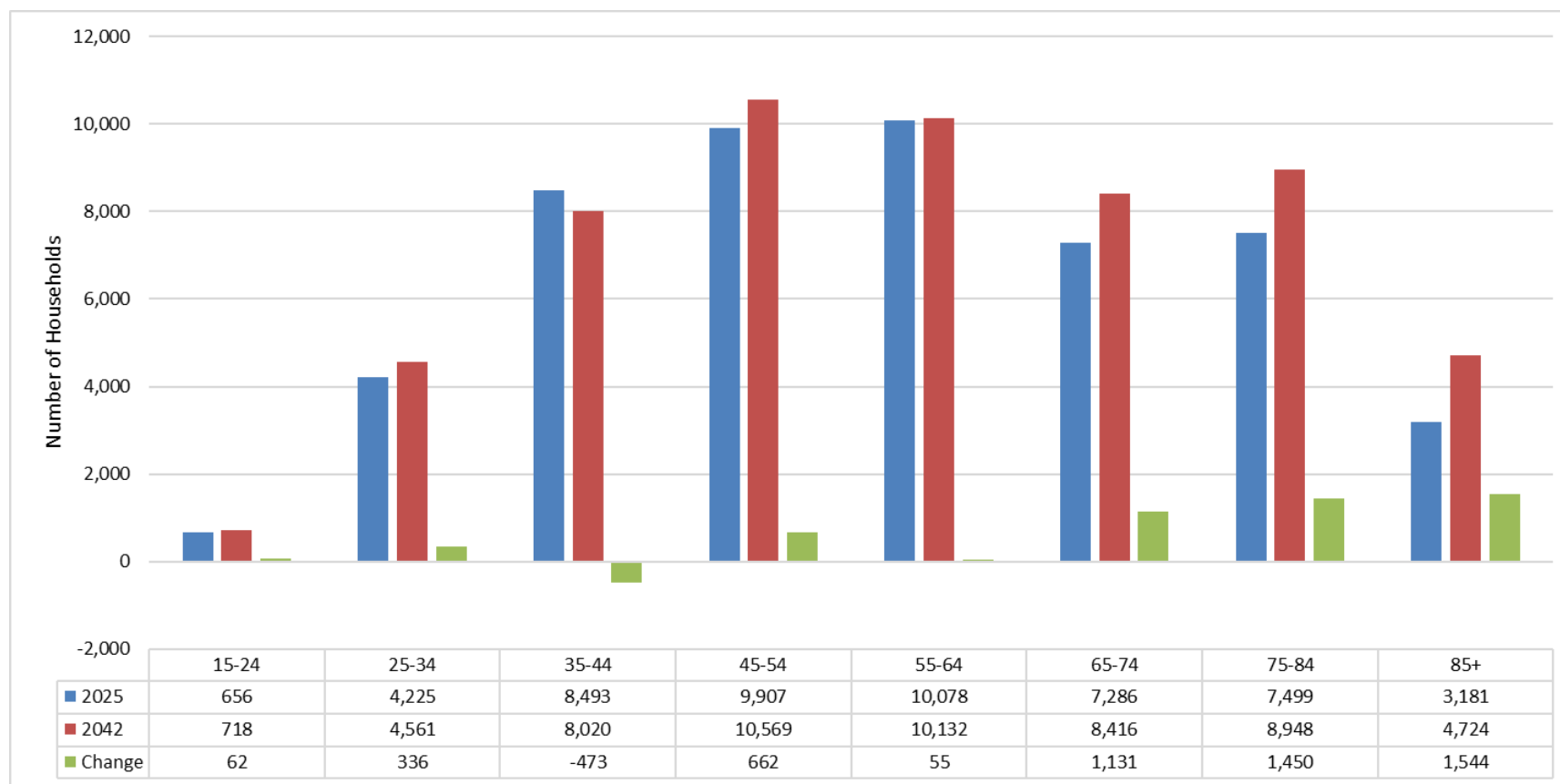
Moves within the area	All moves originating in the area	Containment Ratio
3,442	6,830	50.4%

Source: 2021 Census

NOTE that the number of origin and destination moves reported in the census (excluding longer-distance moves) is identical.

Household projections

- 2.38 The latest ONS 2018-based household projections provide estimates of the proportions of people who are likely to be Household Reference People by age, gender, and household type based on census data. Variant household projections are also produced. Note that 2022-based household projections are due for publication later in 2025.
- 2.39 According to the 2018-based projections, the total number of households is projected to increase 9.3% from 51,323 in 2025 to 56,089 by year 2042.
- 2.40 Table 2.24 provides a detailed breakdown of household type by the age of Household Reference Person to 2043 using 2018-based household projections. Currently available data shows that the overall household type profile is not expected to change significantly over the 2025 to 2042 period, with the dominant household types being 'one person' and 'other households with two or more adults'. Additionally, as illustrated in Figure 2.3, there will be a marked increase in the number of households where the Household Reference Person is aged 65-74, 75-84, and 85 or over.

Figure 2.3 Profile of households by age of Household Reference Person in 2025 and 2042 under 2018-based projections

Source: 2018-based ONS household projections

Table 2.24 Household types and change 2025 and 2042 (by age of HRP)

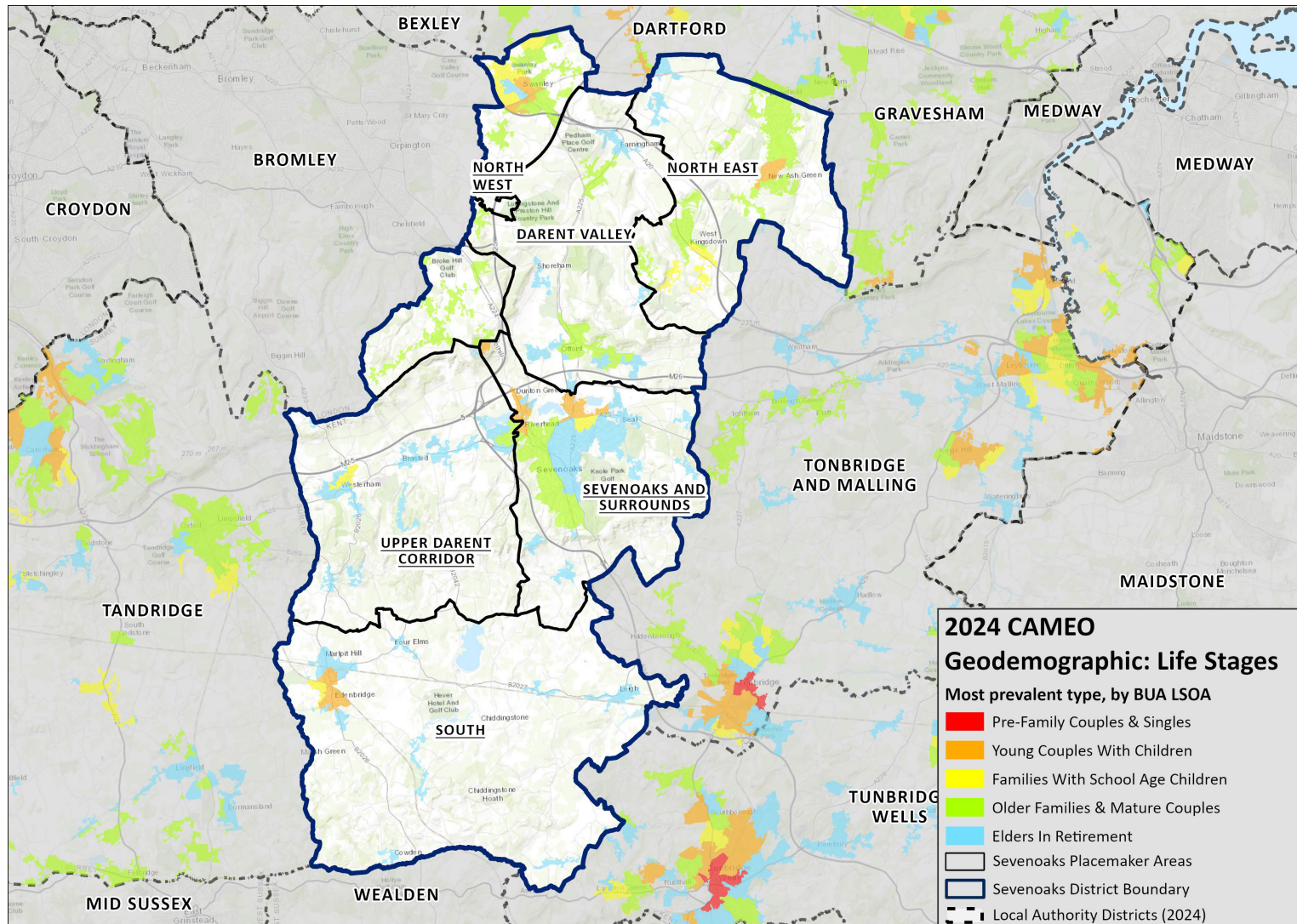
Year and household type		Age of household reference person (HRP)									
2025	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%	
One person	173	716	1,307	1,973	2,700	2,521	3,307	2,101	14,799	28.8%	
Household with 1 dependent child	167	994	1,743	1,794	907	130	27	9	5,772	11.2%	
Household with 2 dependent children	72	898	2,810	2,231	529	44	6	0	6,590	12.8%	
Household with 3 or more dependent children	27	328	974	753	156	16	2	0	2,256	4.4%	
Other households with two or more adults	217	1,289	1,658	3,156	5,785	4,575	4,156	1,071	21,907	42.7%	
Total	656	4,225	8,493	9,907	10,078	7,286	7,499	3,181	51,323	100.0%	
2042	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%	
One person	190	791	1,276	2,138	2,730	2,887	3,906	3,129	17,046	30.4%	
Household with 1 dependent child	177	1,051	1,604	1,867	887	143	30	14	5,773	10.3%	
Household with 2 dependent children	78	952	2,611	2,353	516	48	6	0	6,565	11.7%	
Household with 3 or more dependent children	29	349	908	798	149	17	3	0	2,253	4.0%	
Other households with two or more adults	244	1,417	1,621	3,415	5,850	5,321	5,003	1,581	24,452	43.6%	
Total	718	4,561	8,020	10,569	10,132	8,416	8,948	4,724	56,089	100.0%	
Change 2025-2042	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%	
One person	17	75	-32	164	30	366	599	1,028	2,247	47.1%	
Household with 1 dependent child	10	57	-138	72	-20	13	3	5	2	0.0%	
Household with 2 dependent children	6	54	-199	122	-13	4	1	0	-25	-0.5%	
Household with 3 or more dependent children	2	21	-66	45	-7	1	0	0	-4	-0.1%	
Other households with two or more adults	27	128	-37	259	65	747	847	510	2,546	53.4%	
Total	62	336	-473	662	55	1,131	1,450	1,544	4,766	100.0%	

Source: ONS 2018-based household projections (Principal projection)

General household characteristics

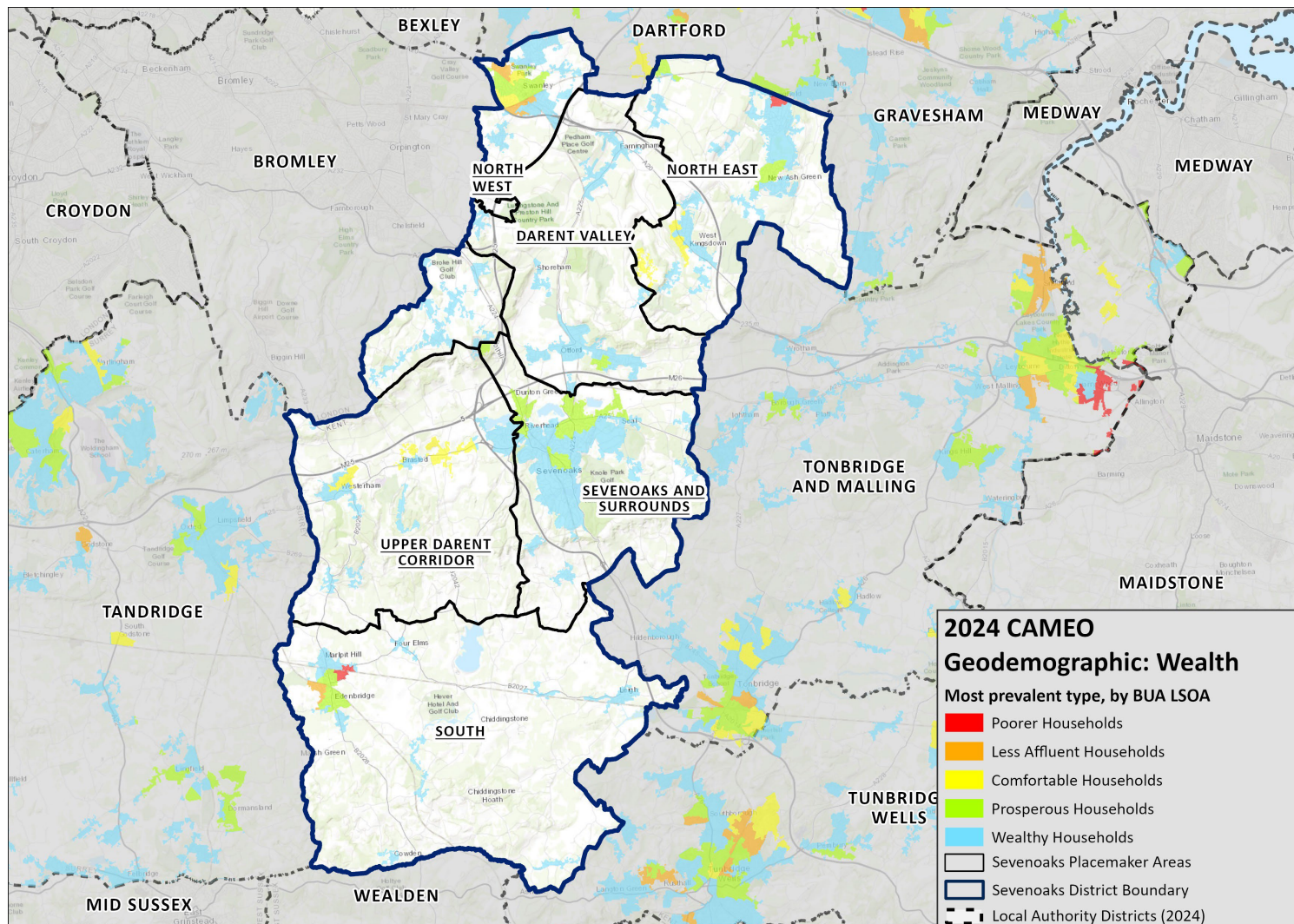
- 2.41 The range of households living in Sevenoaks District is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies and indicates a predominance of Older Families & Mature Couples, and Elders in Retirement across Sevenoaks District.
- 2.42 Map 2.4 considers income groups, broadly illustrating that Wealthy and Prosperous income households are the most dominant household across the district with the exception of South and North East Placemaking areas where the household wealth profile is a degree more mixed.

Map 2.3 Household characteristics: household type by LSOA, 2024



Source: CAMEO UK

Map 2.4 Household characteristics: income type by LSOA, 2024



Source: CAMEO UK

Income data

- 2.43 There are a range of income data sources available to inform this study which are now summarised. 2024 CAMEO income data provide range, quartile, and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at the district level. These two sources can provide a realistic estimate of earnings and household income across Sevenoaks District (Table 2.25).
- 2.44 The 2024 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are not available, median earnings are £45,565, and average earnings are £55,411 across Sevenoaks District.

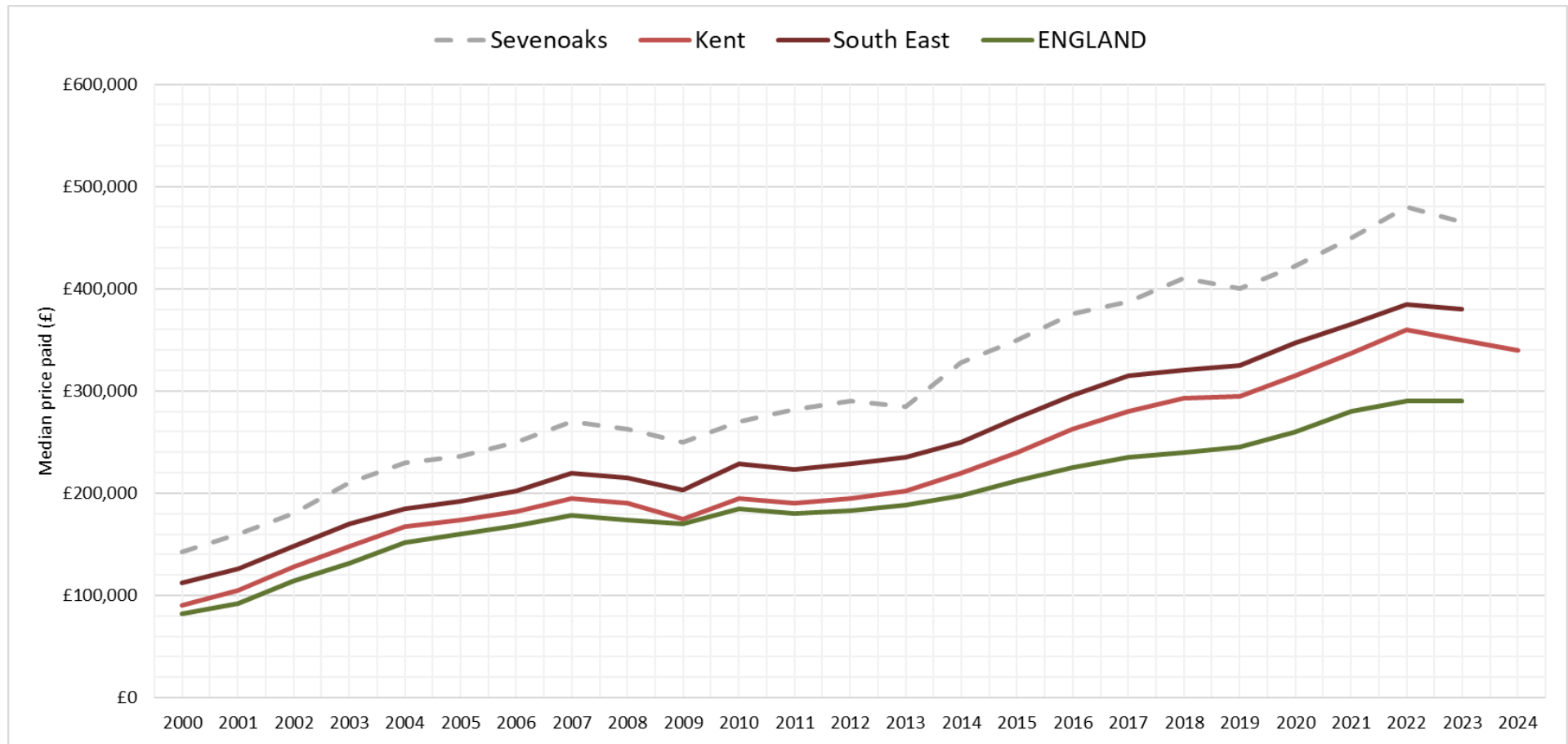
Table 2.25 Annual gross household income by Placemaking Area

Placemaking Area	Annual gross household income											
	<£10k	£10k to <£20k	£20k to <£30k	£30k to <£40k	£40k to <£50k	£50k to <£75k	£75k or more	Unknown	Total	Lower quartile	Median	Average
Darent Valley	0.0%	1.6%	8.1%	12.2%	16.9%	37.8%	18.0%	5.5%	100.0%	£45,000	£62,500	£57,390
North East	1.4%	5.5%	13.9%	26.4%	19.7%	22.5%	5.7%	4.7%	100.0%	£35,000	£45,000	£43,806
North West	1.2%	16.5%	18.2%	24.4%	15.8%	14.2%	6.4%	3.3%	100.0%	£25,000	£35,000	£38,710
Sevenoaks and Surrounds	0.5%	3.3%	7.4%	12.8%	13.7%	30.8%	25.5%	6.0%	100.0%	£35,000	£62,500	£59,107
South	1.4%	5.8%	16.5%	12.3%	15.1%	25.8%	17.9%	5.3%	100.0%	£35,000	£45,000	£51,408
Upper Darent Corridor	1.5%	3.9%	6.8%	12.8%	14.8%	30.8%	23.0%	6.5%	100.0%	£35,000	£62,500	£57,753
Sevenoaks District	1.0%	6.2%	11.9%	16.5%	15.7%	26.7%	16.9%	5.2%	100.0%	£35,000	£45,000	£51,604

Source: 2024 CAMEO

House price trends

- 2.45 Figure 2.4 shows how house prices in Sevenoaks District have changed over the period 2000 to 2024, based on full-year Land Registry price paid data. This is compared with Kent, South East region, and England.
- 2.46 Trends in median house prices in Sevenoaks District have mirrored those in Kent as a whole, the South East, and England but have been consistently higher over the period 2000 to 2024.
- 2.47 Overall, median prices have increased from £143,000 in 2000 to £475,000 in 2024, an increase of 232.2%. Table 2.26 sets out comparative house price change over this period, which indicates that this rate of growth is lower than that experienced across Dartford, Gravesham, and Tunbridge Wells. Lower quartile prices shown in Table 2.27 have increased from £95,000 in 2000 to £355,000 in 2024, an increase of 273.7%.

Figure 2.4 Median house price trends 2000 to 2024: Sevenoaks, Kent, South East, and England

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 2.26 Comparative median house price change 2000 to 2024 with neighbouring districts and Kent, the South East, and England

Location	Median price (£) 2000	Median price (£) 2024	% Change 2000-2024
ENGLAND	£82,000	£289,995	253.7%
South East	£112,000	£375,000	234.8%
Kent	£90,000	£340,000	277.8%
Sevenoaks	£143,000	£475,000	232.2%
Dartford	£89,000	£360,000	304.5%
Gravesham	£84,500	£350,000	314.2%
Tonbridge and Malling	£124,995	£390,000	212.0%
Tunbridge Wells	£123,000	£430,000	249.6%
Tandridge	£150,000	£490,000	226.7%
ENGLAND	£82,000	£289,995	253.7%
South East	£112,000	£375,000	234.8%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 2.27 Comparative lower quartile house price change 2000 to 2024 with neighbouring districts and Kent, the South East, and England

Location	LQ price (£) 2000	LQ price (£) 2024	% Change 2000-2024
ENGLAND	£54,000	£189,950	251.8%
South East	£75,000	£272,500	263.3%
Kent	£62,000	£259,000	317.7%
Sevenoaks	£95,000	£355,000	273.7%
Dartford	£62,500	£270,000	332.0%
Gravesham	£64,000	£283,500	343.0%
Tonbridge and Malling	£83,000	£301,635	263.4%
Tunbridge Wells	£85,000	£315,000	270.6%
Tandridge	£109,188	£370,125	239.0%
ENGLAND	£54,000	£189,950	251.8%
South East	£75,000	£272,500	263.3%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

2.48 Table 2.28 sets out the change in house prices by Placemaking area over the period 2007 to 2024 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by 68.5% overall but varies considerably at Placemaking area level. The table also sets out the lower quartile data for the same period and shows an overall increase of 74.7% with considerable variation at Placemaking area level.

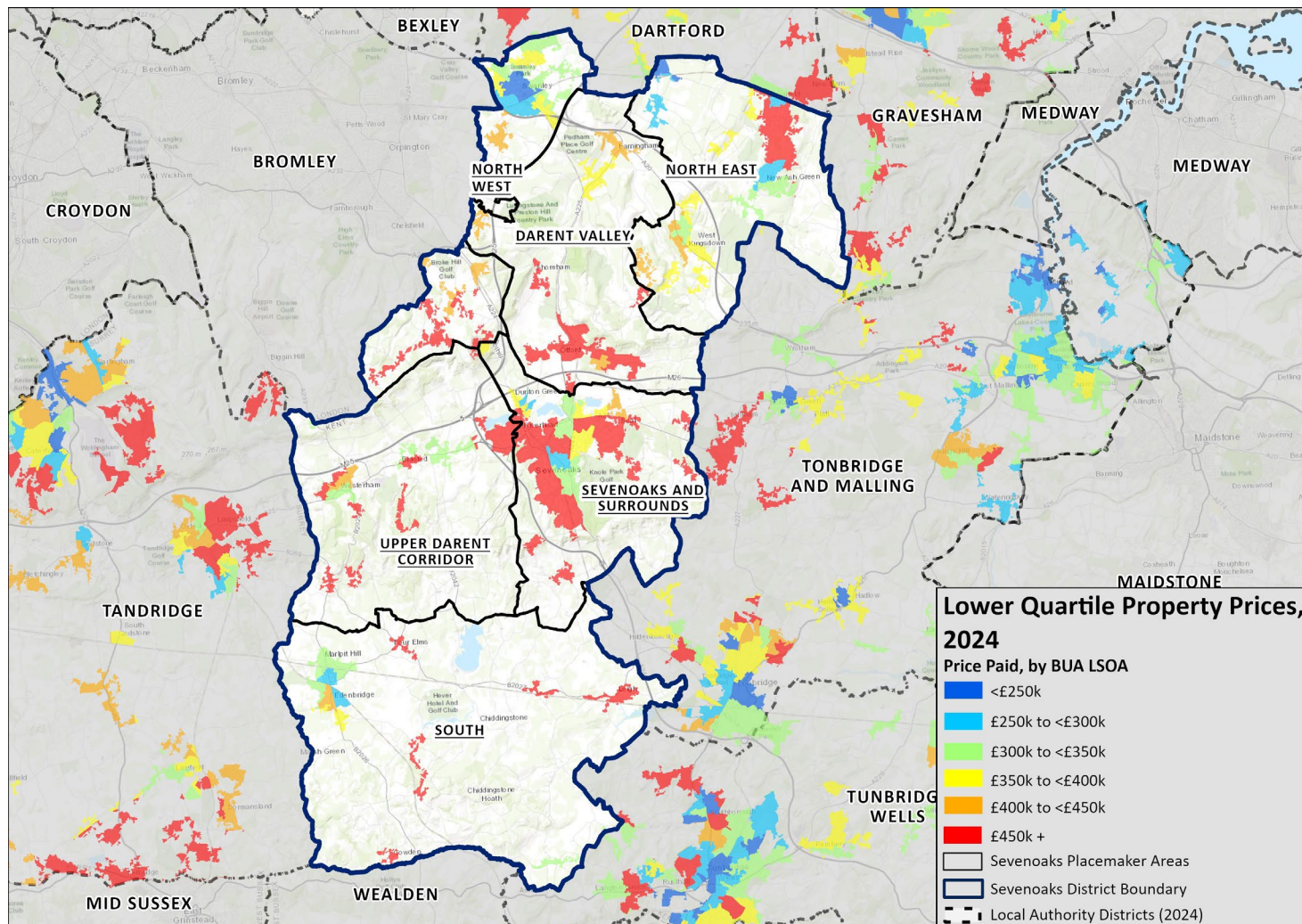
Table 2.28 Comparative lower quartile and median house price change 2007 to 2024 by Placemaking area

	LQ house price			Median house price		
Placemaking area	2007	2024	% change	2007	2024	% change
Darent Valley	£247,250	£460,000	86.0%	£315,000	£599,995	90.5%
North East	£176,425	£295,000	67.2%	£234,250	£369,000	57.5%
North West	£180,875	£330,000	82.4%	£222,750	£400,000	79.6%
Sevenoaks Urban Area and Surrounds	£240,000	£381,250	58.9%	£320,000	£565,000	76.6%
South	£189,950	£360,000	89.5%	£250,000	£455,628	82.3%
Upper Darent Corridor	£245,000	£405,000	65.3%	£342,500	£582,000	69.9%
Sevenoaks District	£197,500	£345,000	74.7%	£270,000	£455,000	68.5%

Source: 2024 Land Registry

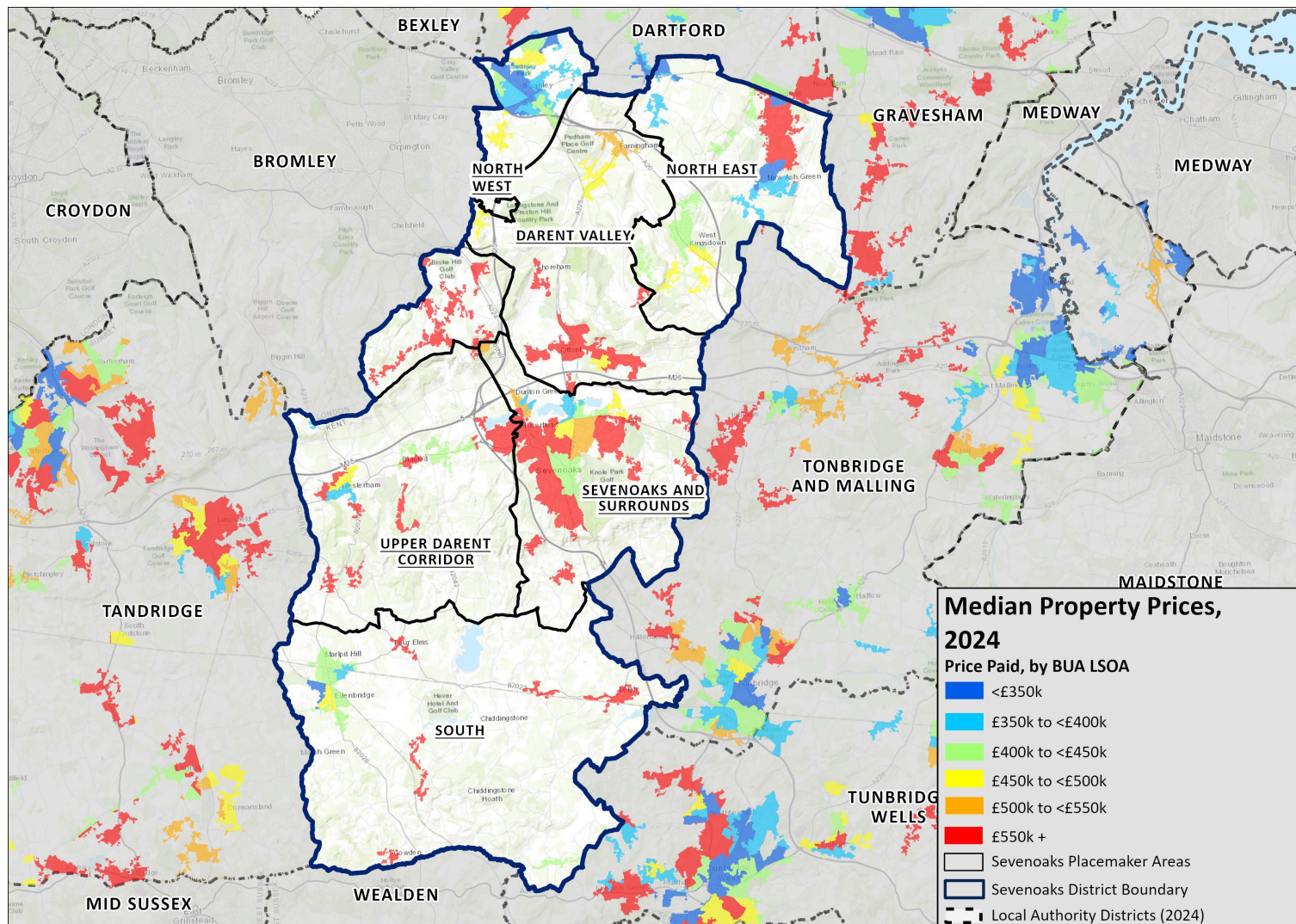
- 2.49 Maps 2.5 and 2.6 provide an illustration of lower quartile and median prices using Lower Super Output Area. The maps show a range of market prices with the highest prices clustered across the centre of the district, on the fringes of Sevenoaks, across the Darent Valley, and the southern part of North West Placemaking areas. Property prices decrease towards the north of the district with clusters of relatively lower prices found in the North East and northern part of the North West Placemaking area.

Map 2.5 Lower quartile house prices by built up areas with the LSOAs of Sevenoaks District



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Map 2.6 Median house prices by built up areas with the LSOAs of Sevenoaks District



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Summary

2.50 Sevenoaks has an estimated 52,247 dwellings and 49,009 households, with a 2.3% vacancy rate, below the national average of 2.8%.

2.51 Dwelling stock:

- The majority of properties are houses (73.6%) with most properties in Council Tax Bands C-E; three-bedroom homes are most common.
- 32% of homes were built pre-1945; 9.3% are estimated to be non-decent, which is below the national average of 14.6%.
- 83.8% of households are satisfied with their home's condition; dissatisfaction is higher among private and affordable renters and those in older or smaller properties.
- 2,867 net new homes were delivered over the past decade, with the strongest delivery in the most recent five years

2.52 Housing tenure:

- Homeownership has declined from 75.9% in 2001 to 71.5% in 2021, with increases in private renting.
- Older people are most likely to be owner-occupiers, while lone parents and younger families are more common in rented tenures. Most owner-occupiers are employed or retired; renting is more common among unemployed, economically inactive, or students. Overcrowding is concentrated in social rented homes (2.5% overall), while 86.8% of owner-occupied homes are underoccupied.
- Owner-occupiers are generally older, wealthier, and live in larger homes; housing affordability has worsened significantly from 2001 to 2024.
- The PRS has grown to 13.4% of housing; it offers flexibility but is challenged by affordability and incoming regulatory reforms. PRS housing is diverse, but most tenants are lower-income and more mobile, with a high proportion of newer residents.
- There are 7,566 affordable units, with most tenants having low incomes and many living in small flats or terraced houses.

2.53 Population and households:

- Population is expected to increase by around 9,500 by 2042, with population ageing a key trend.
- Households are projected to grow by 9.3% by 2042, with an increasing dominance of smaller households.

2.54 Housing market area:

- Migration (especially from London) has driven population growth; recent years show increased international migration

- In 2021, 72.7% of residents worked within Sevenoaks or from home due to the pandemic; current remote work rates have since reduced and Sevenoaks has strong interactions with other areas, notably London
- Sevenoaks is part of a wider housing market and functional economic area. This is reflected in many local authority areas in the south east which are heavily influenced by their proximity to Greater London. It is pragmatic to use Sevenoaks District as a basis for planning policy development whilst recognising its strong interactions with other areas.

3. Housing costs, affordable housing need and affordable tenure split

Introduction

- 3.1 This section considers the cost of renting and buying across Sevenoaks District and the incomes required for different tenure options to be affordable, including the affordability of housing for key workers/local essential workers. It then reviews affordable housing need, the sizes of affordable housing needed by Placemaking area and affordable tenure splits.

The cost of renting and buying

House price trends

- 3.2 Table 3.1 shows how house prices in Sevenoaks have changed over the years 2000 to 2024, based on full-year Land Registry price paid data. This is compared with the South East and England and shows prices have consistently been higher compared with these areas.
- 3.3 Overall, median prices have increased from £143,000 in 2000 to £475,000 in 2024, an increase of 232.2%. Lower quartile prices shown in Table 3.2 have increased from £95,000 in 2000 to £355,000 in 2024, an increase of 273.7%. Tables 3.1 and 3.2 show how price change in Sevenoaks District compares with its neighbouring areas, the region and England.

Table 3.1 Comparative median house price change 2000 to 2024 with neighbouring districts and Kent, the South East, and England

Location	Median price (£) 2000	Median price (£) 2024	% Change 2000-2024
ENGLAND	£82,000	£289,995	253.7%
South East	£112,000	£375,000	234.8%
Kent	£90,000	£340,000	277.8%
Sevenoaks	£143,000	£475,000	232.2%
Dartford	£89,000	£360,000	304.5%
Gravesham	£84,500	£350,000	314.2%
Tonbridge and Malling	£124,995	£390,000	212.0%
Tunbridge Wells	£123,000	£430,000	249.6%
Tandridge	£150,000	£490,000	226.7%
ENGLAND	£82,000	£289,995	253.7%
South East	£112,000	£375,000	234.8%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

Table 3.2 Comparative lower quartile house price change 2000 to 2024 with neighbouring districts and Kent, the South East, and England

Location	LQ price (£) 2000	LQ price (£) 2024	% Change 2000-2024
ENGLAND	£54,000	£189,950	251.8%
South East	£75,000	£272,500	263.3%
Kent	£62,000	£259,000	317.7%
Sevenoaks	£95,000	£355,000	273.7%
Dartford	£62,500	£270,000	332.0%
Gravesham	£64,000	£283,500	343.0%
Tonbridge and Malling	£83,000	£301,635	263.4%
Tunbridge Wells	£85,000	£315,000	270.6%
Tandridge	£109,188	£370,125	239.0%
ENGLAND	£54,000	£189,950	251.8%
South East	£75,000	£272,500	263.3%

Source: ONS House Price Statistics for Small Areas (HPSSAs) LQ and Median comparator 1995 onwards

- 3.4 Table 3.3 sets out the change in house prices by Placemaking area over the period 2007 to 2024 (Note: Land Registry ward level analysis is only possible from 2007). During this period, median prices increased by 68.5% overall but varies considerably at Placemaking area level. The table also sets out the lower quartile data for the same period and shows and overall increase of 74.7% with considerable variation at Placemaking area level.

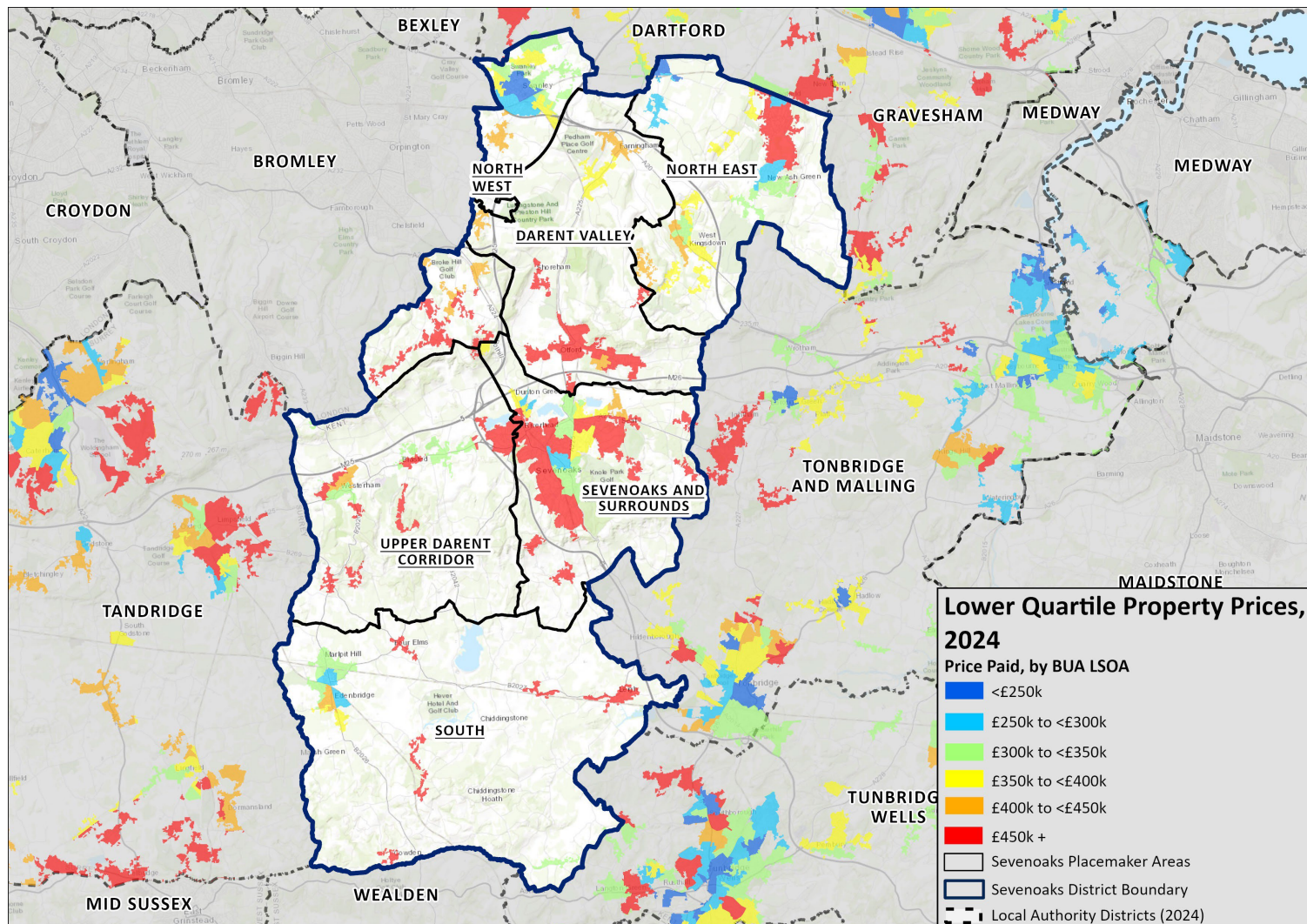
Table 3.3 Lower quartile and median prices by Placemaking areas

Placemaking area	LQ house price			Median house price		
	2007	2024	% change	2007	2024	% change
Darent Valley	£247,250	£460,000	86.0%	£315,000	£599,995	90.5%
North East	£176,425	£295,000	67.2%	£234,250	£369,000	57.5%
North West	£180,875	£330,000	82.4%	£222,750	£400,000	79.6%
Sevenoaks Urban Area and Surrounds	£240,000	£381,250	58.9%	£320,000	£565,000	76.6%
South	£189,950	£360,000	89.5%	£250,000	£455,628	82.3%
Upper Darent Corridor	£245,000	£405,000	65.3%	£342,500	£582,000	69.9%
Sevenoaks District	£197,500	£345,000	74.7%	£270,000	£455,000	68.5%

Source: 2024 Land Registry

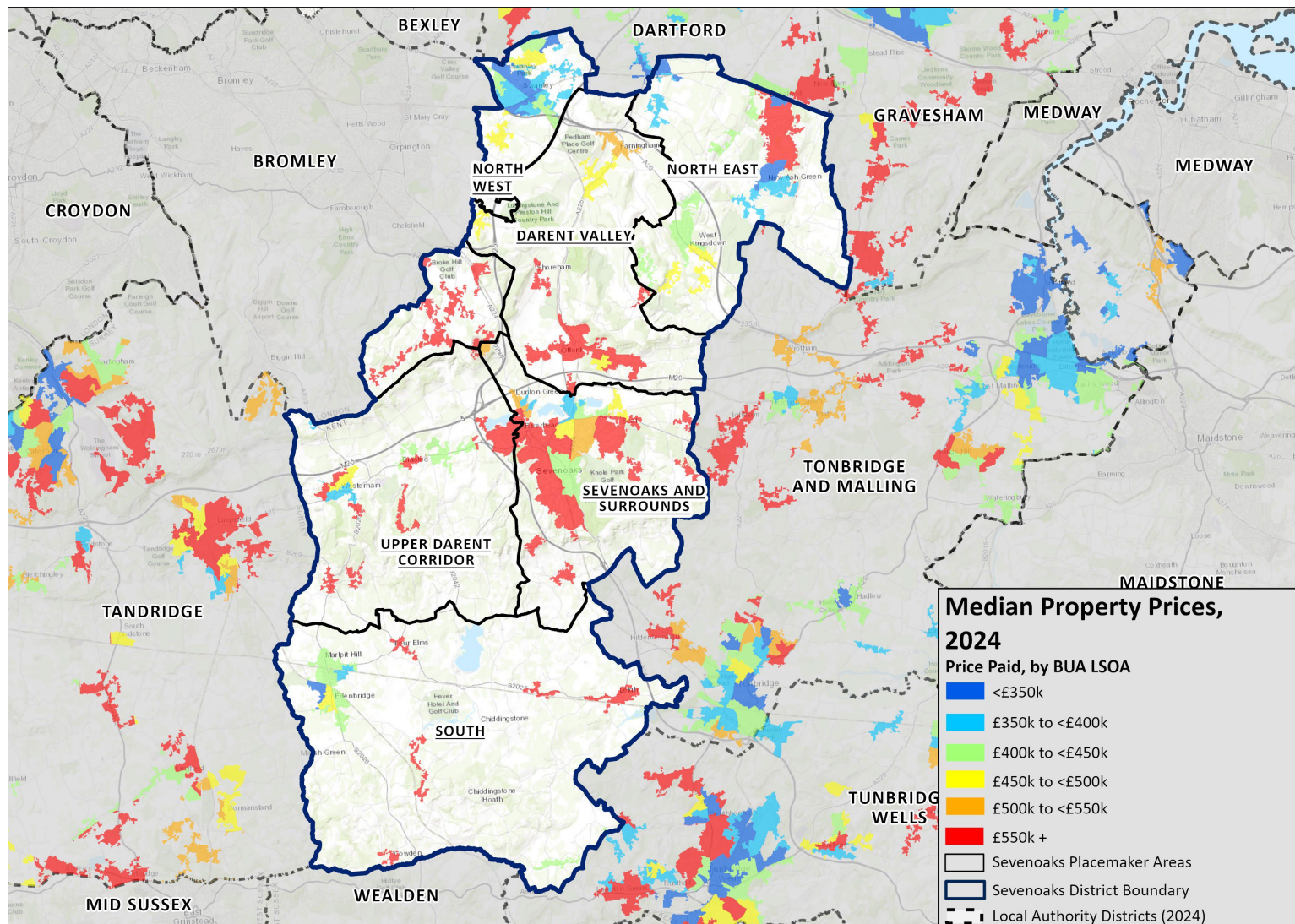
- 3.5 Maps 3.1 and 3.2 provide an illustration of lower quartile and median prices using Lower Super Output Area. The maps show a range of market prices with the highest prices clustered across the centre of the district, on the fringes of Sevenoaks, across the Darent Valley, and the southern part of North West Placemaking areas. Property prices decrease towards the north of the district with clusters of relatively lower prices found in the North East and northern part of the North West Placemaking areas.

Map 3.1 Lower quartile house prices by built up areas with the LSOAs of Sevenoaks District



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Map 3.2 Median house prices by built up areas with the LSOAs of Sevenoaks District



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Private renting

- 3.6 Table 3.4 provides an overview of the cost of renting privately across the district and compares prices with Kent, the South East and England. Over the period 2010 to 2024, lower quartile rents across Sevenoaks district have increased by 75.4% and median rents have increased by 85.7%. These increases are generally higher than those experienced in comparator areas. Table 3.5 summarises 2024 price data by sub-area (note this is a partial year's data and full analysis for regional and national data has not yet been prepared).

Table 3.4 Comparative lower quartile and median rental price 2010 to 2024

Location	Lower quartile price (£) 2010	Lower quartile price (£) 2024	% change 2010-2024
Sevenoaks District	£771	£1,352	75.4%
Kent	£546	£949	73.8%
South East	£646	£1,101	70.4%
ENGLAND	£598	£923	54.3%
Location	Median price (£) 2010	Median price (£) 2024	% change 2010-2024
Sevenoaks District	£672	£1,248	85.7%
Kent	£797	£1,400	75.7%
South East	£893	£1,473	64.9%
ENGLAND	£672	£1,248	85.7%

Source: © 2024 Zoopla Limited

Table 3.5 Lower quartile and median rents by Placemaking area 2024

Placemaking area	Lower quartile (£ each month)	Median (£ each month)
Darent Valley	£1,400	£1,699
North East	£1,300	£1,651
North West	£1,248	£1,599
Sevenoaks and Surrounds	£1,400	£1,694
South	£1,096	£1,452
Upper Darent Corridor	£1,400	£1,846
Sevenoaks District	£1,352	£1,651

- 3.7 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad rental market area (BRMA).
- 3.8 Sevenoaks District is encompassed by High Weald BRMA and North West Kent BRMA. Table 3.6a and Table 3.6b summarise the LHA for these respectively and the variance between lower quartile rents and the LHA.

Table 3.6a Broad Rental Market Area Local Housing Allowance Rates (April 2024) – High Weald BRMA

No. of bedrooms	Rate per week	Monthly rate	2024 LQ rent	Variance between LQ rent and LHA
Shared accommodation	£105.82	£459	£672	-£213
1 bedroom	£184.11	£798	£1,001	-£203
2 bedroom	£247.40	£1,072	£1,400	-£328
3 bedroom	£304.47	£1,319	£1,798	-£479
4 bedroom	£420.00	£1,820	£2,899	-£1,079

Source: © 2024 Zoopla Limited

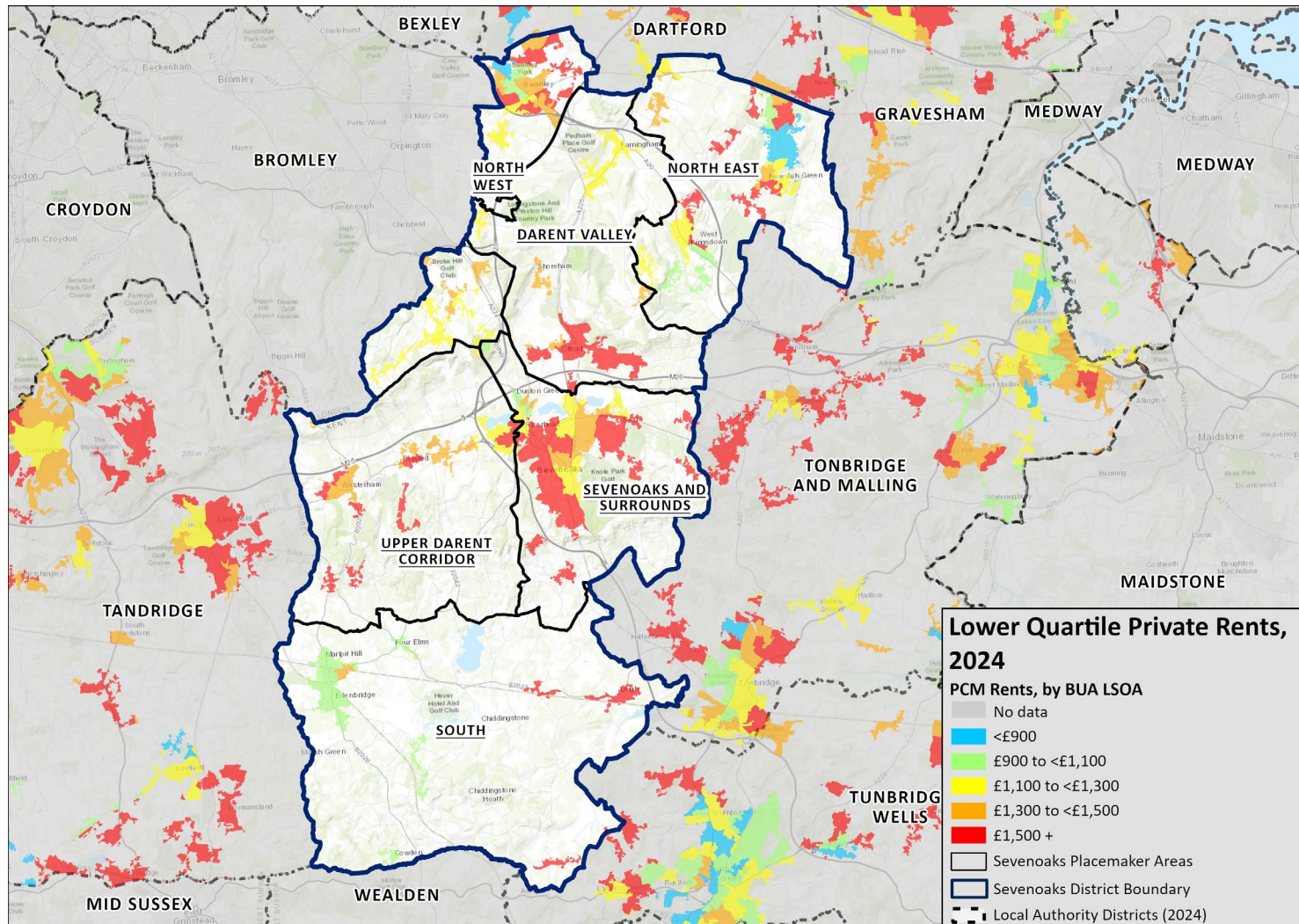
Table 3.6b Broad Rental Market Area Local Housing Allowance Rates (April 2024) – North West Kent BRMA

No. of bedrooms	Rate per week	Monthly rate	2024 LQ rent	Variance between LQ rent and LHA
Shared Accommodation	£103.87	£450	£849	-£399
1 Bedroom	£172.60	£748	£1,001	-£253
2 Bedroom	£228.99	£992	£1,300	-£308
3 Bedroom	£276.16	£1,197	£1,599	-£402
4 Bedroom	£333.70	£1,446	£2,249	-£803

Source: © 2024 Zoopla Limited

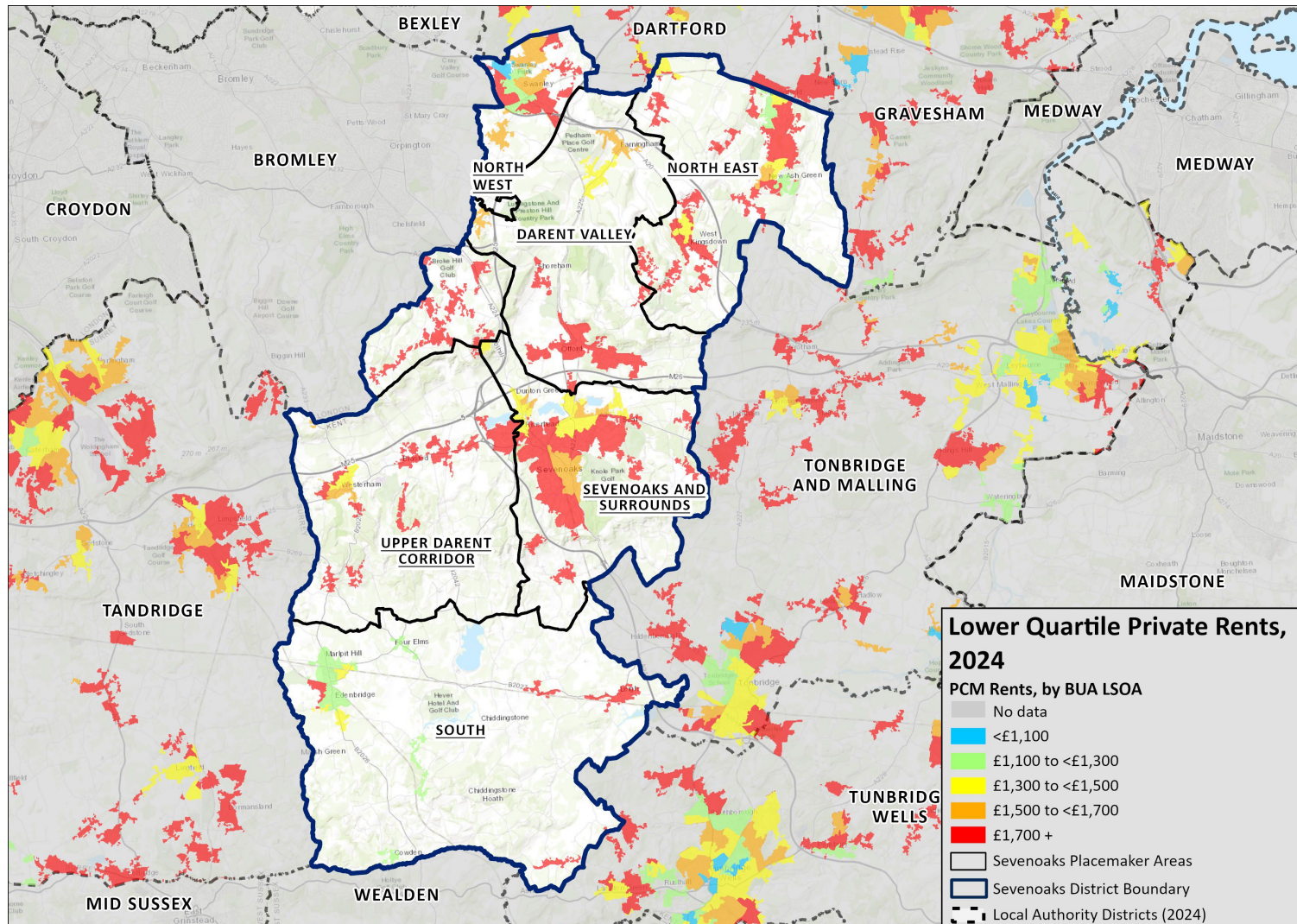
- 3.9 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates that rents are generally lower in the South and northern part of the North West (i.e. Swanley) Placemaking areas. There are clusters of higher rents in the Darent Valley, Sevenoaks & Surrounds, and Upper Darent Corridor Placemaking areas.
- 3.10 The private rented sector accommodates a proportion of low-income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across Sevenoaks District. This shows a particularly high concentration in the northern part of the North West (i.e. Swanley), and to a lesser extent the Sevenoaks & Surrounds Placemaking areas.
- 3.11 The data relates to non-passported benefits which means that households are eligible for Housing Benefit irrespective of whether they receive other benefits. Passport benefits are benefits which people are entitled to because of their entitlement to other benefits.

Map 3.3 2024 lower quartile rents across Sevenoaks District by built up areas within LSOAs



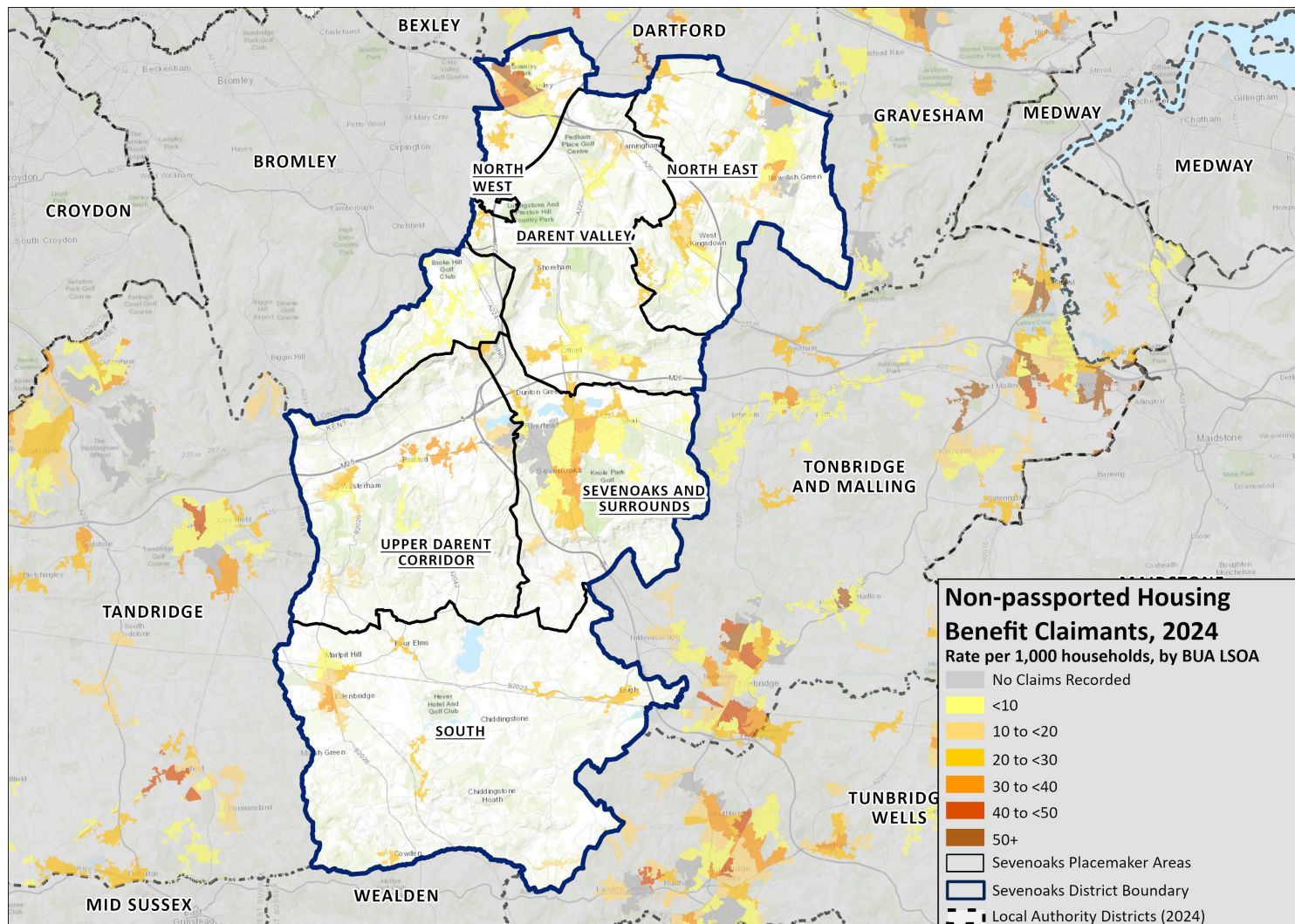
Source: Zoopla Lettings 2024

Map 3.4 2024 median rents across Sevenoaks District by built up areas within LSOAs



Source: Zoopla Lettings 2024

Map 3.5 Private Rented Sector Non-Passported Housing Benefit 2024



Source: 2024 DWP Stat Xplore

Relative affordability

- 3.12 The relative affordability of open market dwellings in Sevenoaks District is compared with neighbouring local authorities in Tables 3.1 and 3.2. These tables are produced by the MHCLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.13 In terms of relative affordability based on median workplace-based ratios, at 13.2x earnings, Sevenoaks District is the least affordable compared to neighbouring areas, particularly so adjoining areas in Kent (Table 3.7).

Table 3.7 Relative affordability of median prices by local authority area, comparable areas and England (workplace-based and residence-based)

Locality	2024 Median Workplace-based	2024 Median Residence-based
Sevenoaks District	13.2	10.4
Bexley	11.9	9.8
Bromley	13.1	11.0
Dartford	9.3	8.3
Gravesham	8.9	9.3
Tandridge	13.0	12.1
Tonbridge and Malling	11.2	10.1
Tunbridge Wells	11.5	9.5
Wealden	12.5	11.0
KENT	9.6	8.7
LONDON	12.0	12.7
SOUTH EAST	9.6	9.3
ENGLAND	7.7	7.7

Sources: ONS Ratio of house price to residence-based earnings

- 3.14 The relative cost of alternative housing options across Sevenoaks District and Placemaking areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at housing market sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.
- 3.15 The starting point for assessing thresholds for what is affordable and not affordable are as follows:
- For renting, 35% of gross household income is used as the ‘tipping point’ for affordability, with properties not affordable if more than 35% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and

- For buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for a dual earner.
- 3.16 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. This is the maximum single or joint household income multiple offered by First Direct in June 2025.
- 3.17 Based on this and to reflect the specific pressures experienced in Sevenoaks District, the principal assumption considered by arc4 with reference to affordability is:
- For buying up to 3.5x gross household income; and
 - For renting up to 35% gross household income.
- 3.18 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by Placemaking area is set out in Table 3.9. Table 3.10 shows the gross household income needed to afford the tenure based on the 35% rental and 3.5x income multiples. Table 3.11 considers the impact of deposits on sale price.
- 3.19 This analysis indicates that for open market housing at district-level, the minimum income required is £46,354 (for lower quartile or entry-level renting) or £88,714 (for lower quartile or entry-level house prices). These amounts do vary by Placemaking area, for example income requirements for entry-level renting range between £37,577 in the South Placemaking area and £48,000 in the Darent Valley, Sevenoaks & Surrounds, and Upper Darent Corridor Placemaking areas.
- 3.20 For entry-level home ownership, income requirements range between £75,857 in the North East Placemaking area and £118,286 in the Darent Valley Placemaking area.
- 3.21 Figure 3.2 summarises in graphical form the relative affordability of alternative tenures at the Sevenoaks District level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2024.
- 3.22 For households with median income earners, a limited range of tenure options are available, including social rent, affordable rent, lower quartile open market rent, and 10% Shared Ownership.

Table 3.8 Summary of tenure (including affordable options), price assumptions, and data sources

Tenure	Tenure price assumptions	Affordability assumptions	Data source
Social rent	2024 average prices	35% of income	Regulator of Social Housing Statistical Data Return 2024
Affordable rent	80% of median market rent	35% of income	Zoopla 2024
Affordable Rent	Local Housing Allowance rate (1-bed)	35% of income	VOA LHA rates 2024
Market rent – lower quartile	2024 prices	35% of income	Zoopla 2024
Market rent – median	2024 prices	35% of income	Zoopla 2024
Market sale – lower quartile	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market sale – median	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Market sale – average	2024 prices	90% LTV, 3.5x income	Land Registry Price Paid
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, annual rent based on 2.75% of remaining equity.	90% LTV, 3.5x income for equity and 35% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity.	90% LTV, 3.5x income for equity and 35% of income for rental element	Assumptions applied to Land Registry Price Paid data
Shared Ownership new model (10%)	Total price based on median price and 10% ownership. Mortgage based on 5%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity.	90% LTV, 3.5x income for equity and 35% of income for rental element	Assumptions applied to Land Registry Price Paid data

Tenure	Tenure price assumptions	Affordability assumptions	Data source
Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government <u>First Home</u> tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 30%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 25%	Assumptions applied to Land Registry Price Paid data
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	Discounted home ownership 20%	Assumptions applied to Land Registry Price Paid data

Table 3.9 Cost of alternative tenure options by Placemaking area and Sevenoaks District

	Price / equity requirement (2024)	Placemaking area					
Tenure option	Sevenoaks District	Darent Valley	North East	North West	Sevenoaks Urban Area and Surrounds	South	Upper Darent Corridor
Social rent (average)	£526	£526	£526	£526	£526	£526	£526
Affordable rent (80% market rent)	£1,321	£1,359	£1,321	£1,279	£1,355	£1,162	£1,477
Affordable Rent (monthly cost) LHA rate (1-bed)	£798	£798	£748	£748	£798	£798	£798
Market rent – lower quartile	£1,352	£1,400	£1,300	£1,248	£1,400	£1,096	£1,400
Market rent – median	£1,651	£1,699	£1,651	£1,599	£1,694	£1,452	£1,846
Market rent – average	£1,996	£1,899	£1,743	£1,629	£2,238	£1,725	£2,131
Market sale – lower quartile	£345,000	£460,000	£295,000	£330,000	£381,250	£360,000	£405,000
Market sale – median	£455,000	£599,995	£369,000	£400,000	£565,000	£455,628	£582,000
Market sale – average	£586,242	£672,743	£436,514	£434,852	£757,406	£530,134	£723,701
Shared ownership (50%)	£227,500	£299,998	£184,500	£200,000	£282,500	£227,814	£291,000
Shared ownership (25%)	£113,750	£149,999	£92,250	£100,000	£141,250	£113,907	£145,500
Shared Ownership (10%)	£45,500	£60,000	£36,900	£40,000	£56,500	£45,563	£58,200
Discounted home ownership (30%)	£318,500	£419,997	£258,300	£280,000	£395,500	£318,940	£407,400
Discounted home ownership (25%)	£341,250	£449,996	£276,750	£300,000	£423,750	£341,721	£436,500
Discounted home ownership (20%)	£364,000	£479,996	£295,200	£320,000	£452,000	£364,502	£465,600

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2024, CLG

Table 3.10 Household income required for tenure to be affordable (based on 35% of income for rents and 3.5x income for buying) by Placemaking area

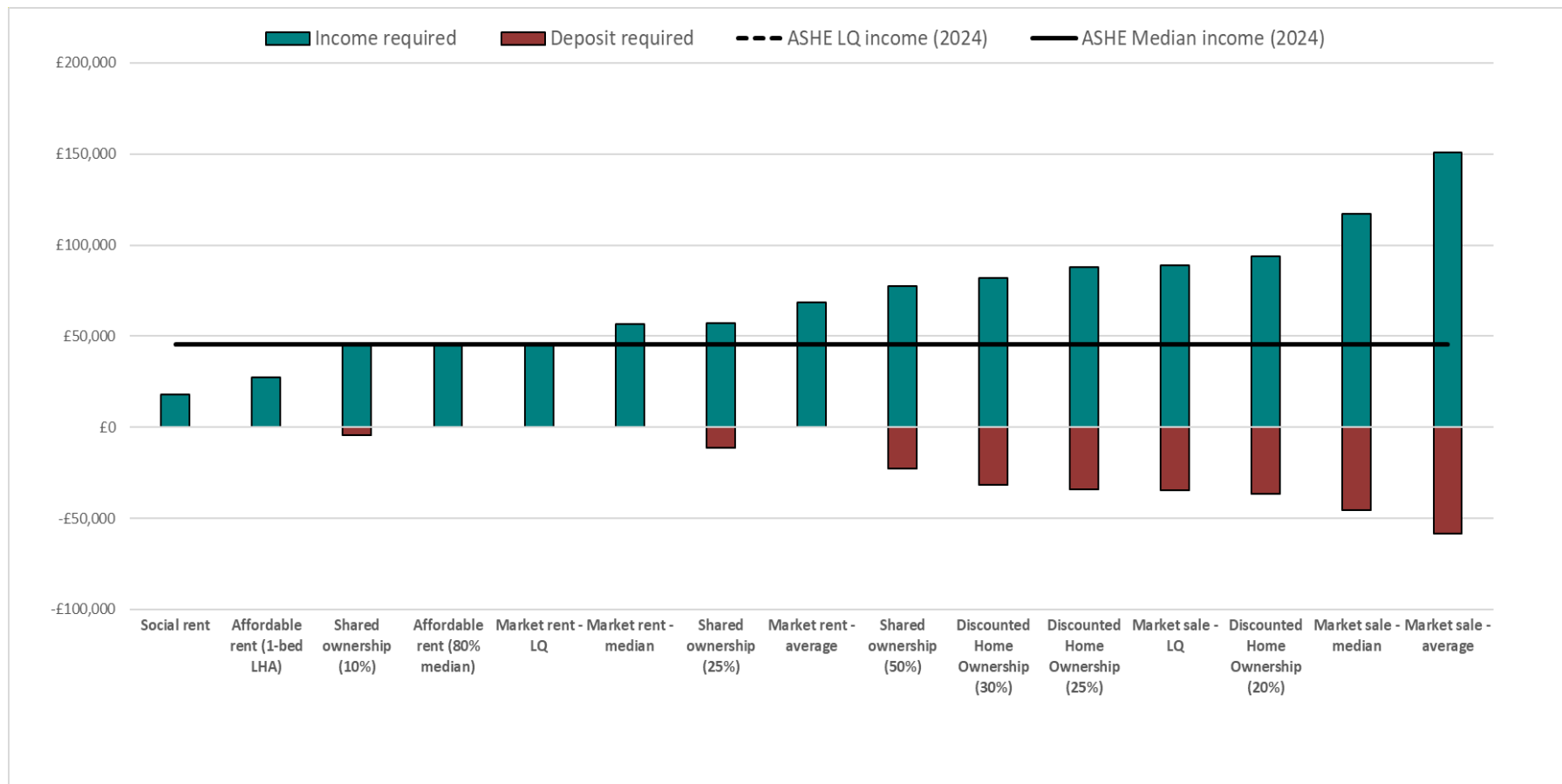
	Income required (2024)	Placemaking area					
Tenure option	Sevenoaks District	Darent Valley	North East	North West	Sevenoaks Urban Area and Surrounds	South	Upper Darent Corridor
Social rent (average)	£18,050	£18,050	£18,050	£18,050	£18,050	£18,050	£18,050
Affordable rent (80% market rent)	£45,285	£46,601	£45,285	£43,858	£46,464	£39,826	£50,633
Affordable Rent (monthly cost) LHA rate (1-bed)	£27,353	£27,353	£25,643	£25,643	£27,353	£27,353	£27,353
Market rent – lower quartile	£46,354	£48,000	£44,571	£42,789	£48,000	£37,577	£48,000
Market rent – median	£56,606	£58,251	£56,606	£54,823	£58,080	£49,783	£63,291
Market rent – average	£68,423	£65,095	£59,749	£55,868	£76,719	£59,130	£73,049
Market sale – lower quartile	£88,714	£118,286	£75,857	£84,857	£98,036	£92,571	£104,143
Market sale – median	£117,000	£154,284	£94,886	£102,857	£145,286	£117,161	£149,657
Market sale – average	£150,748	£172,991	£112,246	£111,819	£194,762	£136,320	£186,095
Shared ownership (50%)	£77,404	£101,742	£62,968	£68,171	£95,868	£77,509	£98,721
Shared ownership (25%)	£57,091	£74,957	£46,495	£50,314	£70,645	£57,168	£72,739
Shared Ownership (10%)	£44,904	£58,885	£36,611	£39,600	£55,511	£44,964	£57,150
Discounted home ownership (30%)	£81,900	£107,999	£66,420	£72,000	£101,700	£82,013	£104,760
Discounted home ownership (25%)	£87,750	£115,713	£71,164	£77,143	£108,964	£87,871	£112,243
Discounted home ownership (20%)	£93,600	£123,428	£75,909	£82,286	£116,229	£93,729	£119,726

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2024, CLG

Table 3.11 Impact of alternative deposits on sale price and income required for open market properties

	Amount of deposit				
Market sale price	10%	20%	30%	40%	Sevenoaks District average price
Market sale – lower quartile	£310,500	£276,000	£241,500	£207,000	£345,000
Market sale – median	£409,500	£364,000	£318,500	£273,000	£455,000
Market sale – average	£527,618	£468,994	£410,369	£351,745	£586,242
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market sale – lower quartile	£88,714	£78,857	£69,000	£59,143	
Market sale – median	£117,000	£104,000	£91,000	£78,000	
Market sale – average	£150,748	£133,998	£117,248	£100,499	
Household income required (5x multiple)	10%	20%	30%	40%	
Market sale – lower quartile	£62,100	£55,200	£48,300	£41,400	
Market sale – median	£81,900	£72,800	£63,700	£54,600	
Market sale – average	£105,524	£93,799	£82,074	£70,349	

Source: Data derived from Land Registry © Crown copyright 2024

Figure 3.2 Sevenoaks District household income and housing costs

Source: Data produced by Land Registry © Crown copyright 2024, Zoopla 2024, CLG, ASHE 2024

Note: The deposit requirements are shown on the table as a negative number

What is genuinely affordable housing in the Sevenoaks District context?

- 3.23 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across Sevenoaks District and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis considers:
- Lower quartile and median household incomes from the 2024 CAMEO data;
 - 2024 entry-level incomes from a range of key worker occupations;
 - Incomes associated with 2024 minimum and living wages (using single, dual income, and 1.5x income measures);
 - The proportion of income a household would need to spend on rent;
 - The extent to which affordable rental options are genuinely affordable to households; and
 - The extent to which households could afford home ownership based on multiples of household income, with up to 4x being affordable.

Genuinely affordable rents

- 3.24 Having considered what a household needs to earn to afford alternative tenures, consideration is now given to the actual incomes of households across Sevenoaks District and how this relates to current market prices and rents. The analysis helps to establish the extent to which different tenures are affordable and what are genuinely affordable prices and rents based on local incomes.
- 3.25 Table 3.12 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by Placemaking area, how this compares with incomes, and what would be genuinely affordable based on local incomes. For example, lower quartile rents are £1,352 each month across Sevenoaks District whereas gross monthly income based on one full-time and one part-time earner on minimum wage in 2024/25 is £2,789 each month. This means that such a household is spending 48.5% of income on rent.
- 3.26 To be genuinely affordable, that is, costing no more than 35% of gross income, a lower quartile rent would be £976 each month and median rent would be £1,301 each month. There are affordability issues across all Placemaking areas where households on lower quartile incomes are having to spend over 35% of their income on lower quartile rents.

Affordable home ownership options

- 3.27 Table 3.13 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that prices are not affordable in all Placemaking areas, with property prices above the 3.5x recommended figure. Across Sevenoaks district, a property should cost no more than £117,117 to be affordable to households on a 1.5x minimum/living wage income and £156,156 to households on a 2x minimum/living wage income.

Table 3.12 Affordability of private rents by Placemaking area

Placemaking area	LQ rent and income				Median rent and income			
	Actual LQ rent 2024	2024-25 gross monthly income (1.5 x living wage)	% income required to be spent on LQ rent	What would be an affordable rent based on 35% income	Actual median rent 2024	2024-25 gross monthly income (2 x living wage)	% income required to be spent on median rent	What would be an affordable rent based on 35% income
Darent Valley	£1,400	£2,789	50.2	£976	£1,699	£3,718	45.7	£1,301
North East	£1,300	£2,789	46.6	£976	£1,651	£3,718	44.4	£1,301
North West	£1,248	£2,789	44.8	£976	£1,599	£3,718	43.0	£1,301
Sevenoaks Urban Area and Surrounds	£1,400	£2,789	50.2	£976	£1,694	£3,718	45.6	£1,301
South	£1,096	£2,789	39.3	£976	£1,452	£3,718	39.1	£1,301
Upper Darent Corridor	£1,400	£2,789	50.2	£976	£1,846	£3,718	49.7	£1,301
Sevenoaks District	£1,352	£2,789	48.5	£976	£1,651	£3,718	44.4	£1,301

Sources: 2024 Zoopla Lettings; UK Gov Min/Living Wage 2024/25

Key

Up to and including 25% of income	24
Between 25% and 35% of income	32
35% or more of income	40

Table 3.13 Affordability of owner-occupation by Placemaking area

Placemaking area	LQ price and income				Median price and income			
	Actual LQ price 2024	2024-25 gross annual income (1.5 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2024	2024-25 gross annual income (2 x living wage)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Darent Valley	£460,000	£33,462	12.4	£117,117	£599,995	£44,616	12.1	£156,156
North East	£295,000	£33,462	7.9	£117,117	£369,000	£44,616	7.4	£156,156
North West	£330,000	£33,462	8.9	£117,117	£400,000	£44,616	8.1	£156,156
Sevenoaks Urban Area and Surrounds	£381,250	£33,462	10.3	£117,117	£565,000	£44,616	11.4	£156,156
South	£360,000	£33,462	9.7	£117,117	£455,628	£44,616	9.2	£156,156
Upper Darent Corridor	£405,000	£33,462	10.9	£117,117	£582,000	£44,616	11.7	£156,156
Sevenoaks District	£345,000	£33,462	9.3	£117,117	£455,000	£44,616	9.2	£156,156

Sources: 2024 Zoopla Lettings; UK Gov Min/Living Wage 2024/25

Key

Up to 3.5x of income	2.9
Between 3.5x and 5x of income	4.2
5x or more of income	6.2

Affordability of prices and rents to selected key workers and households on minimum/living wages

- 3.28 The extent to which open market rents are affordable to selected key workers/local essential workers and households on minimum and living wages across Sevenoaks district are explored in Table 3.14. Most key workers/local essential workers on entry-level grades are having to spend significantly more than 35% of their income on rent.
- 3.29 Table 3.15 considers the income multiples needed to buy a property based on the incomes of selected key workers/local essential workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 3.5x were generally needed when buying a property.

Table 3.14 Incomes of key workers/local essential workers and households on minimum/living wage and rental affordability

Income/occupation/ wage	Gross household income 2024 (Annual £)	Gross household income 2024 (Monthly £)	LQ rent	Median rent	LQ rent	Median rent
Police officer						
Pay point 2	£31,164	£2,597	52.1	63.6	£1,352	£1,651
Pay point 4	£33,690	£2,808	48.2	58.8	£1,352	£1,651
Nurse						
Band 1	£23,614	£1,968	68.7	83.9	£1,352	£1,651
Band 3	£24,071	£2,006	67.4	82.3	£1,352	£1,651
Band 5	£29,969	£2,497	54.1	66.1	£1,352	£1,651
Fire Officer						
Trainee	£28,265	£2,355	57.4	70.1	£1,352	£1,651
Competent	£37,675	£3,140	43.1	52.6	£1,352	£1,651
Teacher						
Unqualified (min)	£21,731	£1,811	74.7	91.2	£1,352	£1,651
Main pay range (min)	£31,650	£2,638	51.3	62.6	£1,352	£1,651
Minimum/Living Wage						
Age 23 and over						
Single household	£22,308	£1,859	72.7	88.8	£1,352	£1,651
1x full-time, 1x part-time	£33,462	£2,789	48.5	59.2	£1,352	£1,651
Two working adults	£44,616	£3,718	36.4	44.4	£1,352	£1,651
Age 21 or 22						
Single household	£16,770	£1,398	96.7	118.1	£1,352	£1,651
1x full-time, 1x part-time	£25,155	£2,096	64.5	78.8	£1,352	£1,651
Two working adults	£33,540	£2,795	48.4	59.1	£1,352	£1,651

Key

	More than 35% of income spent on rent
	Between 25% and 35% of income spent on rent
	Less than 25% of income spent on rent

Table 3.15 Incomes of key workers/local essential workers and households on minimum/living wage and rental affordability

			Property Prices							
			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Shared ownership (10%)	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£345,000	£455,000	£227,500	£113,750	£45,500	£318,500	£341,250	£364,000
Price after deposit/loan>>			£310,500	£409,500	£204,750	£102,375	£40,950	£286,650	£307,125	£327,600
Gross household income 2024 (Annual £)			Ratio of house price to income							
CAMEO UK Household Income	LQ income	£35,000	8.9	11.7	5.9	2.9	1.2	8.2	8.8	9.4
	Median income	£45,000	6.9	9.1	4.6	2.3	0.9	6.4	6.8	7.3
	Average income	£51,604	6.0	7.9	4.0	2.0	0.8	5.6	6.0	6.3
ONS Annual Survey of Hours and Earnings	ASHE LQ	-								
	ASHE Median	£45,565	6.8	9.0	4.5	2.2	0.9	6.3	6.7	7.2
	ASHE Average	£55,411	5.6	7.4	3.7	1.8	0.7	5.2	5.5	5.9
Occupation		Wage	Ratio of house price to income							
Police officer										
Pay Point 2		£31,164	10.0	13.1	6.6	3.3	1.3	9.2	9.9	10.5
Pay Point 4		£33,690	9.2	12.2	6.1	3.0	1.2	8.5	9.1	9.7
Nurse										
Band 1		£23,614	13.1	17.3	8.7	4.3	1.7	12.1	13.0	13.9
Band 3		£24,071	12.9	17.0	8.5	4.3	1.7	11.9	12.8	13.6
Band 5		£29,969	10.4	13.7	6.8	3.4	1.4	9.6	10.2	10.9
Fire officer										
Trainee		£28,265	11.0	14.5	7.2	3.6	1.4	10.1	10.9	11.6
Competent		£37,675	8.2	10.9	5.4	2.7	1.1	7.6	8.2	8.7
Teacher										
Unqualified (min)		£21,731	14.3	18.8	9.4	4.7	1.9	13.2	14.1	15.1
Main pay range (min)		£31,650	9.8	12.9	6.5	3.2	1.3	9.1	9.7	10.4
Minimum/Living Wage										
Single household (23 and over)		£22,308	13.9	18.4	9.2	4.6	1.8	12.8	13.8	14.7
1xFull-time, 1xPart-time		£33,462	9.3	12.2	6.1	3.1	1.2	8.6	9.2	9.8
Two working adults		£44,616	7.0	9.2	4.6	2.3	0.9	6.4	6.9	7.3
Single household (aged 21 & 22)		£16,770	18.5	24.4	12.2	6.1	2.4	17.1	18.3	19.5
1xFull-time, 1xPart-time		£25,155	12.3	16.3	8.1	4.1	1.6	11.4	12.2	13.0
Two working adults		£33,540	9.3	12.2	6.1	3.1	1.2	8.5	9.2	9.8

Key

Up to 3.5x	2.9
Between 3.5x and 5x	4.2
5x or more	6.5

Concluding comments

- 3.30 In 2024, lower quartile house prices were £345,000 and median prices were £455,000 across Sevenoaks District. Prices across Sevenoaks District are higher compared to neighbouring areas, with the exception of Bromley. Lower quartile private rents across Sevenoaks District in 2024 were £1,352 each month and median rents were £1,651 each month.
- 3.31 The relative affordability of dwellings to buy or rent was explored at district level. Across Sevenoaks District, the minimum income required for entry-level/lower quartile renting was around £46,354. For buying an entry-level/lower quartile property, the minimum income required was around £88,714. These calculations assumed that a rent is affordable if no more than 35% of household income is spent on rent and, if buying a property, should cost no more than 3.5x household income.
- 3.32 Analysis considered the affordability of rents and prices at district level. Overall, households had to spend 48.5% of 1.5x minimum/living wage income on a lower quartile rent and 44.4% of 2x minimum/living wage income for median rents. Rents were relatively more affordable in the South and North East Placemaking areas, although still unaffordable under the predefined assumption of no more than 35% income spent on rent.
- 3.33 For open market purchase analysis assumed that a 10% deposit was available. A comparison of lower quartile price to 1.5x living wage resulted in an income multiple of 9.3x which far exceeds the threshold for affordability (i.e. 3.5x income). The income multiple is 9.2x for households with two full-time living wage earners. The ratios exceeded 3.5x income in all Placemaking areas.
- 3.34 Specific analysis of the affordability of renting and buying for key worker/local essential worker incomes and those on minimum/living wages was carried out. Key workers/local essential workers at entry-level grades are generally having to spend more than 35% of their income on rent. The ability to afford lower quartile prices was variable amongst key workers/local essential workers but all occupation grades were unable to afford lower quartile prices.
- 3.35 Single earners on minimum/living wage have to spend in excess of 35% of their income on lower quartile rents.
- 3.36 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price across Sevenoaks District (Table 3.16). This is based on minimum/living wage based incomes and assumes that no more than 35% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying.

Table 3.16 Genuinely affordable rents and purchase prices

Tenure option	Cost
Monthly LQ rents (35% of income) based on 1.5x living wage	£976
Monthly Median rents (35% of income) based on 2x living wage	£1,301
LQ purchase (3.5x income multiple) based on 1.5x living wage	£117,117
Median purchase (3.5x income multiple) based on 2x living wage	£156,156

The need for affordable housing in Sevenoaks District

- 3.37 A detailed analysis of affordable housing need in accordance with PPG is presented in the Section 3 Technical Appendix. This establishes an overall gross affordable need of 732 (compared with 814 in 2021) and after taking into account affordable lettings and newbuild the net shortfall is 353 each year based on unmet need being cleared over the plan period (compared with 415 in 2021). This justifies the need for a robust affordable housing policy.
- 3.38 The council does not need to meet this in full as PPG says ‘the total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing led developments. An increase in the total housing figures included in the plan may need to be considered where it could help deliver the required number of affordable homes (PPG Paragraph 024 Reference ID: 2a-024-20190202).
- 3.39 Given the acute need for affordable housing and in line with Government policy to maximise social rented accommodation, the recommended tenure split is 80% social rented and 20% affordable home ownership, focusing on the delivery of shared ownership.
- 3.40 An overall summary of affordable dwellings needed at Placemaking area by bedroom size is summarised in Table 3.17.

Table 3.17 Summary of dwelling need by Placemaking area

Dwelling type/size	Placemaking area						
	Darent Valley	North East	North West	Sevenoaks and Surrounds	South	Upper Darent Corridor	Sevenoaks District
1/2-bedroom house	21.5%	21.6%	34.4%	25.9%	20.5%	25.2%	26.3%
3-bedroom house	25.7%	19.1%	28.0%	30.3%	33.7%	23.7%	28.0%
4+ bedroom house	17.7%	6.9%	7.4%	13.5%	8.3%	19.3%	11.1%
1-bedroom flat	7.3%	10.1%	9.6%	6.7%	2.7%	6.4%	7.2%
2-bedroom flat	6.0%	9.3%	6.2%	7.9%	8.4%	4.3%	7.3%
3+ bedroom flat	0.0%	0.0%	0.0%	0.5%	1.8%	3.4%	0.7%
1/2-bedroom level-access	18.0%	25.5%	14.3%	12.4%	17.2%	14.4%	15.9%
3+ bedroom level-access	3.8%	7.5%	0.1%	2.7%	7.3%	3.3%	3.6%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Annual need (gross)	71	160	185	153	101	61	732
Annual need (net)	43	115	58	68	37	31	353

4. Overall housing need and dwelling mix

Introduction

- 4.1 This section considers the overall annual housing need in Sevenoaks and an appropriate tenure mix based on local evidence.

Establishing housing need using the ‘standard method’

- 4.2 The 2024 National Planning Policy Framework (NPPF) (Paragraph 62) states ‘to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should be taken into account in establishing the amount of housing to be planned for’ (PPG 2024 Paragraph: 001 Reference ID: 2a-001-20241212).
- 4.3 PPG notes that the process should be undertaken separately to assessing land availability, establishing a housing requirement figure, and preparing site allocation policies.
- 4.4 ‘The standard method for assessing local housing need uses a formula that incorporates a baseline of local housing stock which is then adjusted upwards to reflect local affordability pressures to identify the minimum number of homes expected to be planned for. The standard method identifies a minimum annual housing need figure, and ensures that plan-making is informed by an unconstrained assessment of the number of homes needed in an area. It does not produce a housing requirement figure’ (PPG Paragraph: 002 Reference ID: 2a-002-20241212).

Step 1: Setting the baseline

- 4.5 ‘The baseline is 0.8% of the existing housing stock for the area, and the most recent data published at the time should be used’ (PPG Paragraph 004 Reference ID: 2a-004-20241212).
- 4.6 For Sevenoaks District, the figure is 0.8% of 52,247 (MHCLG Live Table 100: dwelling stock estimates by local authority district) or 418.
- 4.7 Housing stock is used as a baseline as it ‘provides a stable and predictable baseline that ensure all areas, as a minimum, are contributing a share of the national total that is proportionate to the size of their current housing market’ (PPG Paragraph 005 Reference ID: 2a-005.20241212).

Step 2: An adjustment to take account of affordability

- 4.8 The Step 1 housing stock baseline figure is then adjusted based on affordability of the area using ONS median workplace-based affordability ratios. The mean average affordability ratio over the five most recent years should be used. (PPG Paragraph 004 Reference ID: 2a-004-20241212).
- 4.9 The reason for the affordability adjustment is set out in PPG:

'An affordability adjustment is applied as household growth on its own is insufficient as an indicator of housing demand because:

- Housing stock represents existing patterns of housing and means that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed.*
- people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.*

4.10 *The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.'* (PPG Paragraph 006 Reference ID: 2a-006-20241212).

4.11 Table 4.1 sets out the components of the local housing need calculation. This establishes a minimum local housing need of 1,145 each year.

Table 4.1 Components of the dwelling need calculation for Sevenoaks District

Step		Description	Number	Calculation	Data source
Step 1	a	Baseline dwelling stock	52,247		2024 MHCLG Table 125
	b	0.8% of baseline dwelling stock	418	a x b	
Step 2	c	Affordability adjustment	14.16		Average 5-year median workplace-based affordability ratios median 2019-2024 (ONS data)
	d	Adjustment factor (rounded to 1 decimal place)	2.74		$((5\text{year average affordability ratio}-5)/5) \times 0.95 + 1$
Local Housing Need	e	Annual minimum local housing need	1,145	b x d	Annual

Dwelling mix

4.12 Table 4.2 sets out appropriate dwelling mixes by tenure for each Placemaking area. This analysis is based on the aspirations and expectations of households considering different tenures. For affordable/social renting, analysis also takes into account the dwelling size need for households as set out in Section 3.

Table 4.2 Dwelling mix by number of bedrooms, tenure and Placemaking area

		Dwelling type and size						
Placemaking area	Tenure	1 and 2-bedroom house	3-bedroom house	4 or more bedroom house	1-bedroom flat	2 and 3-bedroom flat	1 and 2-bedroom bungalow/level-access	3 or more bedroom bungalow/level-access
Darent Valley	Open market	5-10%	25-30%	30-35%	0-2%	2-5%	10-15%	10-15%
	Social/affordable rented	15-20%	10-15%	5-10%	10-15%	2-5%	40-45%	2-5%
	Affordable Home Ownership	20-25%	50-50%	0%	2-5%	5-10%	0-2%	2-5%
North East	Open market	5-10%	35-40%	20-25%	0-2%	5-10%	10-15%	10-15%
	Social/affordable rented	20-25%	5-10%	5-10%	10-15%	5-10%	30-35%	2-5%
	Affordable Home Ownership	20-25%	30-40%	0%	5-10%	5-10%	15-20%	5-10%
North West	Open market	10-15%	25-30%	25-30%	2-5%	5-10%	10-15%	5-10%
	Social/affordable rented	30-35%	15-20%	2-5%	10-15%	5-10%	20-25%	0-2%
	Affordable Home Ownership	35-40%	45-55%	0%	5-10%	5-10%	2-5%	0-2%
Sevenoaks and Surrounds	Open market	10-15%	30-35%	35-40%	2-5%	5-10%	2-5%	5-10%
	Social/affordable rented	20-25%	20-25%	5-10%	10-15%	5-10%	25-30%	0-2%
	Affordable Home Ownership	25-30%	50-60%	0%	2-5%	5-10%	2-5%	2-5%
South	Open market	10-15%	35-40%	30-35%	0-2%	5-10%	5-10%	5-10%
	Social/affordable rented	15-20%	20-25%	2-5%	5-10%	10-15%	30-35%	5-10%
	Affordable Home Ownership	20-25%	50-60%	0%	0-2%	5-10%	5-10%	5-10%
Upper Darent Corridor	Open market	10-15%	30-35%	30-35%	0-2%	5-10%	5-10%	5-10%
	Social/affordable rented	20-25%	20-25%	15-20%	5-10%	5-10%	20-25%	2-5%
	Affordable Home Ownership	25-30%	45-55%	0%	5-10%	5-10%	5-10%	2-5%
Sevenoaks District	Open market	10-15%	30-35%	30-35%	0-2%	5-10%	5-10%	5-10%
	Social/affordable rented	20-25%	15-20%	5-10%	10-15%	5-10%	25-30%	2-5%
	Affordable Home Ownership	25-30%	45-55%	0%	2-5%	5-10%	5-10%	2-5%

Source: 2021 Census reweighted Household survey; affordable housing need analysis

5. Build to Rent

Introduction

- 5.1 The private rented sector is growing; the 2021 Census confirmed that the sector now totals 20.5%, an increase from 18.1% in 2011. Nationally, the private rented sector overtook the social rented sector in size for the first time in 2012-13 (A new deal for social housing, August 2018).
- 5.2 This section assembles data that considers the need for ‘Build to Rent’ [Build to Rent - GOV.UK](#) in accordance with government policy and guidance as set out in the NPPF and PPG. Its focus is to:
- Set out the current scale, property offer and performance of the private rented sector in Sevenoaks District.
 - Identify the role that Build to Rent may have in support of affordable housing requirements.
 - Consider the affordability of Build to Rent for a range of income groups, including those reliant on housing benefit.
 - Confirm the discounts that would be required for Build to Rent, rent levels to be affordable, within Sevenoaks affordability criteria of spending no more than 35% of income on rent.

The benefits of Build to Rent

- 5.3 Build to Rent (BtR) is different from the existing private rented sector offer; it provides high quality, purpose-built homes with professional management and longer tenancies for those who want them. There are several reasons why public policy is backing the growth of Build to Rent. This type of development offers a range of benefits. BtR can:
- increase the overall supply and accelerate the construction of new homes;
 - support greater choice for tenants in the rental market;
 - deliver a better quality of rental product that is professionally managed; and
 - provide local authorities with an opportunity to generate a long-term income stream to invest in local priorities.
- 5.4 It has the potential to house people across a range of income levels, ages and household types. While Build to Rent is well suited to house mobile professionals, it can also provide homes for essential workers who deliver key services, for families and for older people.

Build to Rent activity

- 5.5 As of Q2 2025, there are over 293,096 Build to Rent (BtR) properties in the UK, including both London and the regions, of which 136,296 are complete, 51,216 under construction and 109,583 in planning.

- 5.6 According to the British Property Federation (BPF), outside London, there are 181,491 units.
- 5.7 The overall profile of BtR properties is 87% apartments and 13% houses.
- 5.8 The latest BPF map of BtR developments identifies none in Sevenoaks district but there are several in surrounding districts.

Who lives in BtR properties

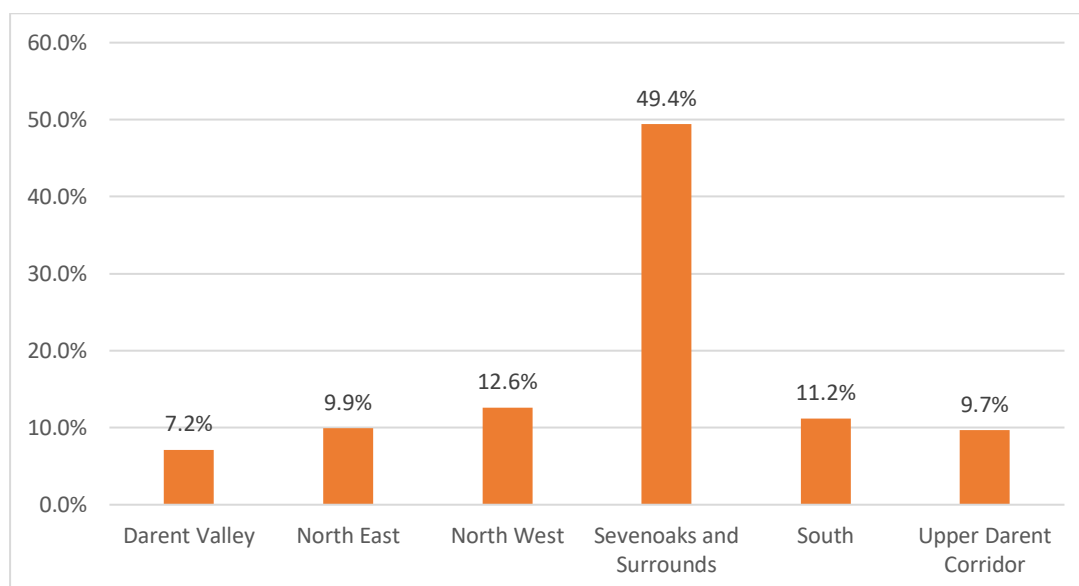
- 5.9 The BPF with partners published the Who Lives in Built-to-Rent report in 2022. This identified that:
- Households spend an average of 28-33% of income on rent across England, with incomes comparable to households in the private rented sector generally, with 23% earning between £32-44k.
 - 92% of schemes offer one and three-year leases and 25% offer leases of 3 or more years.
 - Over 40% of BtR residents were aged 25 to 34 (over 40%)
 - Around 60% are couples and sharers, around 35% singles and 5% families
 - Residents are professionally diverse and employed in a range of industries, with 17% public sector workers and a suitable housing option for key workers (which is extended to cover local essential workers in Sevenoaks district).
 - 69% of BtR schemes include internet provision in rent.
 - Flats are the predominant dwelling type and mainly 1 and 2 bedroom but single family housing (SFH) is a growing part of the BtR sector typically houses in suburban areas.

The current Private Rented Sector in Sevenoaks

- 5.10 The 2021 Census found that the private rented sector accommodates around 13.4% (6,548) of households across the Sevenoaks District; 5,572 of these households are privately rented and 976 live rent free or in tied accommodation. The characteristics of tenants are diverse and the 2021 Census revealed that in particular the private rented sector accommodates families with children (36.3%), singles (28.5%), couples with no children (18.6%), other household types (7.3%), families with all non-dependent children (6.3%), and single families all aged > 65 (3.0%).

The property offer in the private rented sector

- 5.11 Between 2021 to 2024, 6,503 properties have been recorded, coming onto the market in Sevenoaks District by Zoopla. Figure 5.1 illustrates the location of property coming onto the rented market by Placemaking area. 49.4% of properties are located in the Sevenoaks Urban Area and Surrounds with far smaller proportions in other locations; this will limit choice in these locations.

Figure 5.1 The location of properties coming onto the market (%)

Source: Zoopla Lettings

- 5.12 Map 5.1 illustrates the location of each property coming onto the market and distinguishes by property type. The focus is very much across the towns and local service centres of Sevenoaks, Edenbridge, Swanley, Otford, Hartley and New Ash Green. Between 2021 and 2024, 54.1% of properties advertised in the district have been houses, 40.2% have been flats with the remainder 'other' or 'unknown'. Flats accounted for the largest property offer in Sevenoaks Urban Area and Surrounds, with 51.1% of the overall offer marketed over the period 2021 to 2024, which is far higher than in other Placemaking locations. For example, in North East, they account for 29.4% of all properties marketed and in Darent Valley only 16.3%. In all locations except for Sevenoaks Urban Area and Surrounds, houses dominate the private rented sector.
- 5.13 The 2021 Census reweighted household survey found that most private rented properties (57.9%) are houses (of which 22.6% are terraced, 18.8% are semi-detached and 16.5% are detached); a further 32.4% are flats/maisonettes, 6.8% are bungalows, and 2.9% are categorised as 'other'.
- 5.14 In terms of property size, Figure 5.2 illustrates the property offer by number of bedrooms in each Placemaking area and the district. Sevenoaks model offer is a 2-bed property. Smaller units (bedsits and 1-bed) account for 23.2% of the overall offer with 21.4% of the offer comprising 3-bed and 18.5% 4+ bed. In Sevenoaks Urban Area and Surrounds which is the focus of the private rented offer, there are higher proportions of smaller properties and lower proportions of larger properties. The 2021 Census reweighted household survey confirmed, 20.9% of privately rented properties have 1 bedroom/bedsit, 40.3% have 2 bedrooms, 26.0% have 3 bedrooms and 12.8% have 4 or more bedrooms, demonstrating consistency with the Zoopla Rentals data.

Map 5.1 The location and property offer coming onto the market by property type

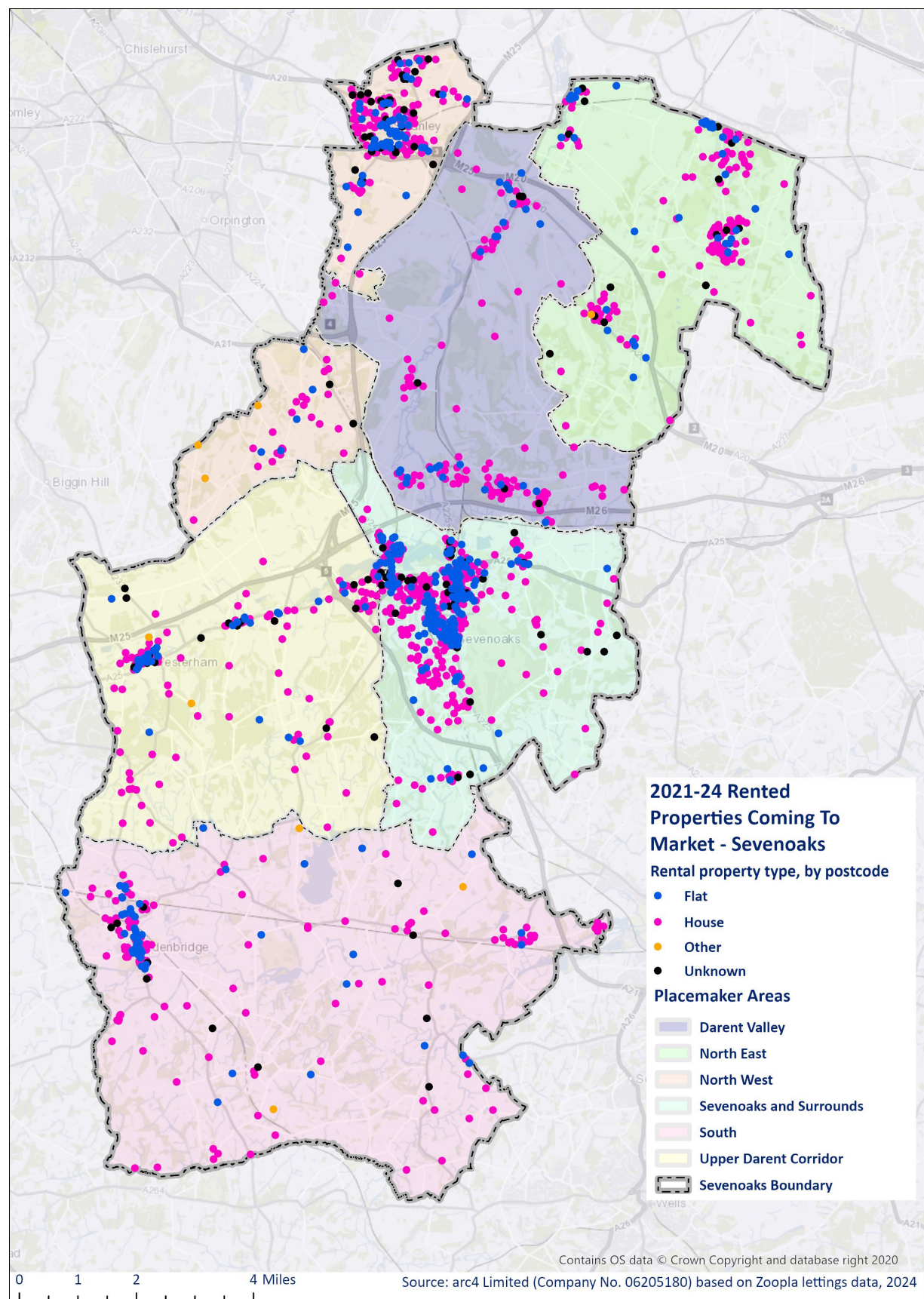
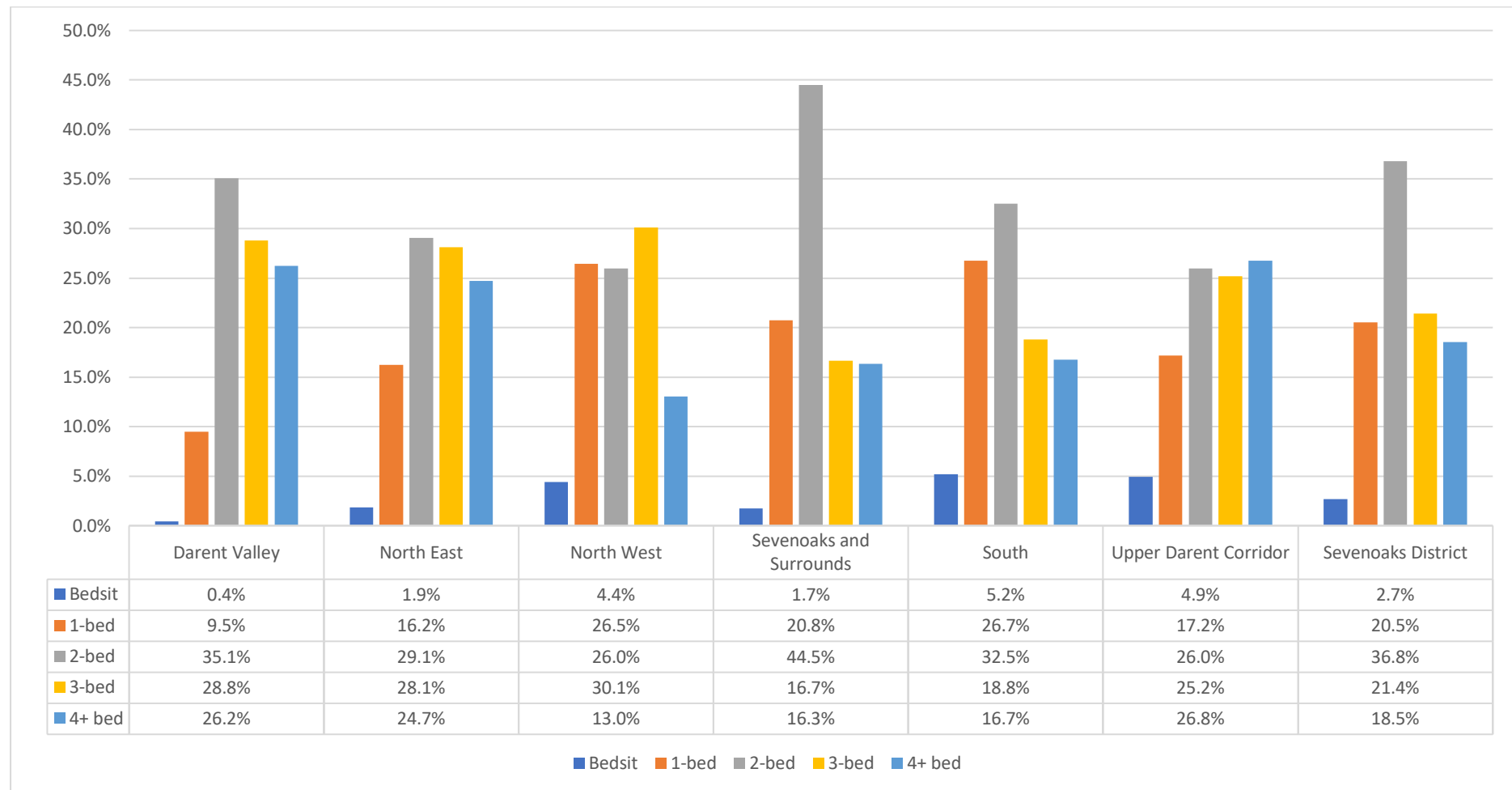


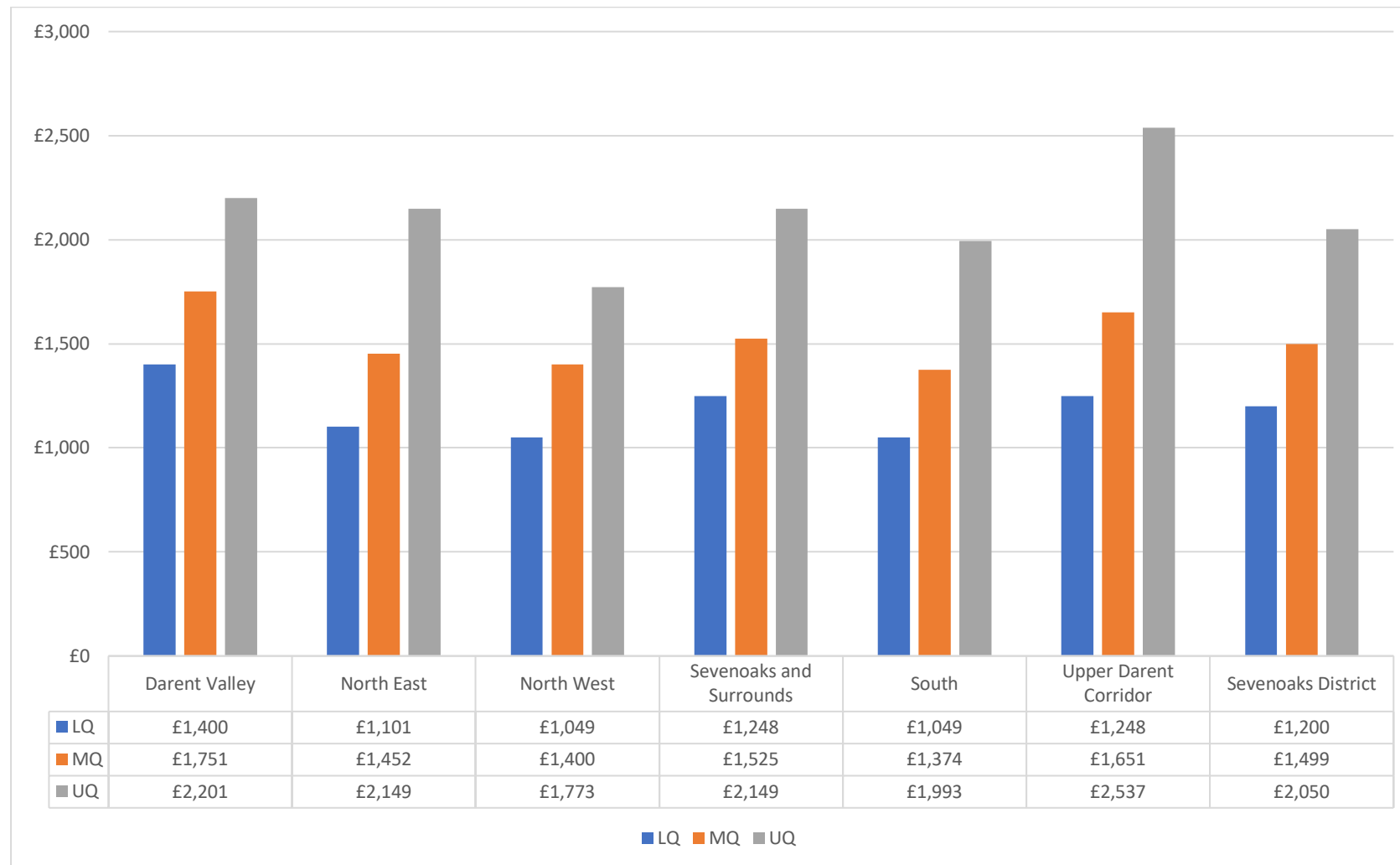
Figure 5.2 Property offer by size in each Placemaking area (%)



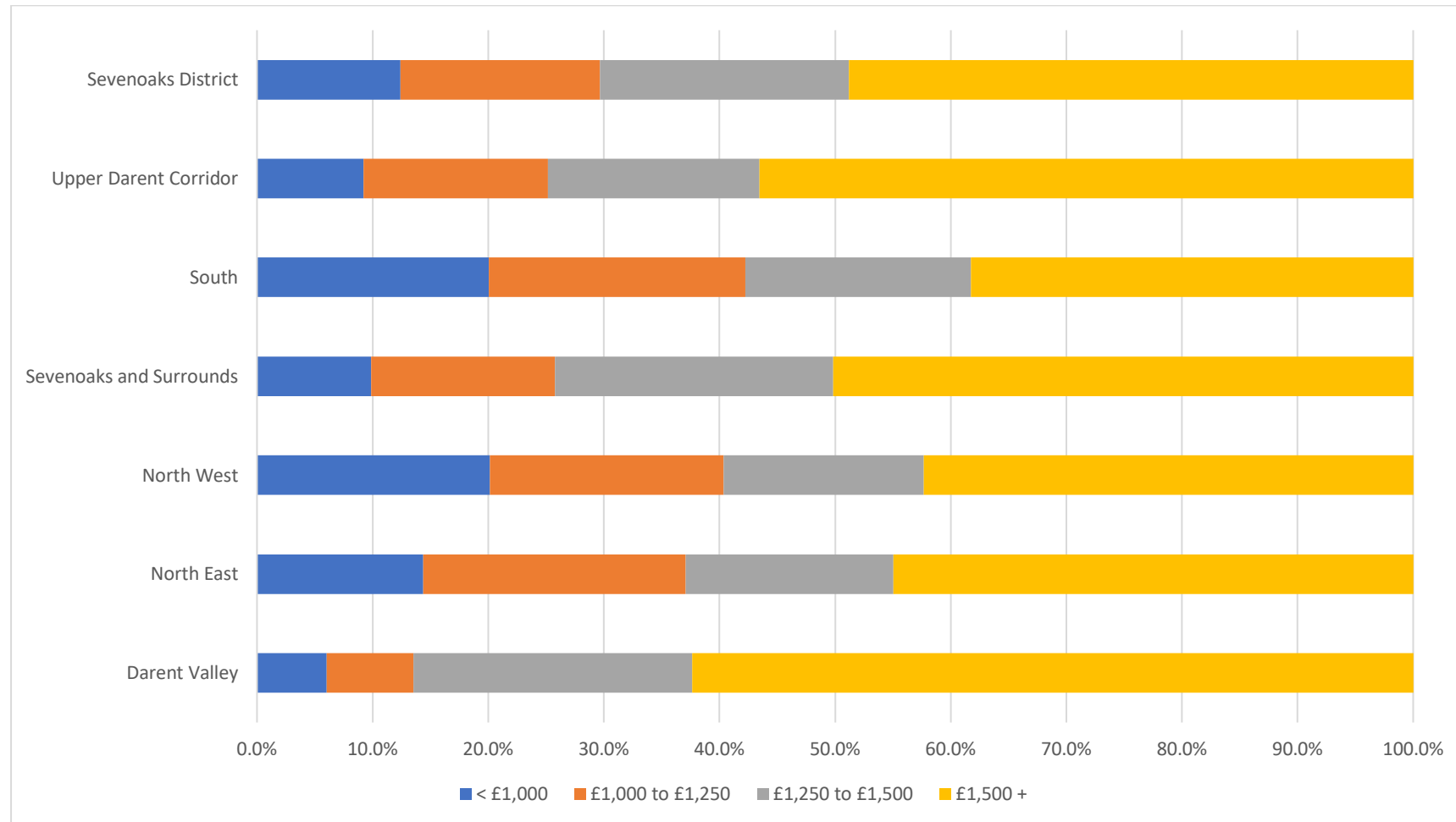
Source: Zoopla Rental

Rent levels

- 5.15 The Lower Quartile, Median Quartile and Upper Quartile rent levels in each Placemaking area over the period 2021-2024 is illustrated in Figure 5.3. The most expensive rent are in the Darent Valley, which has accounted for 7.2% of properties coming onto the market in the period 2021 to 2024 and could be in part be due to demand in the market pushing up rents. Figure 5.4 illustrates the proportion of properties being brought to the market in each Placemaking area by rent level and visually shows the more expensive markets as Darent Valley, Upper Darent Corridor and Sevenoaks Urban Area and Surrounds.
- 5.16 Sevenoaks Urban Area and Surrounds, which is the focus for the rent market is also one of the most expensive locations and drives overall rent levels for the district. It is usual to see lower rent levels in urban locations and the higher values may reflect the small scale of the market and the larger demand.
- 5.17 Map 5.2 illustrates the rent levels spatially and shows that the more expensive rent levels in Sevenoaks Urban Area and Surrounds are on the outskirts of the town with lower rents in the centre; these are around £1,000 to £1,500pcm rising to over £4000pcm on the outskirts of town. It is therefore unsurprising that the 2021 Census reweighted Household Survey confirmed that 74.2% of Household Reference People (heads of household) living in private rented accommodation are employed and only 2.3% are unemployed.

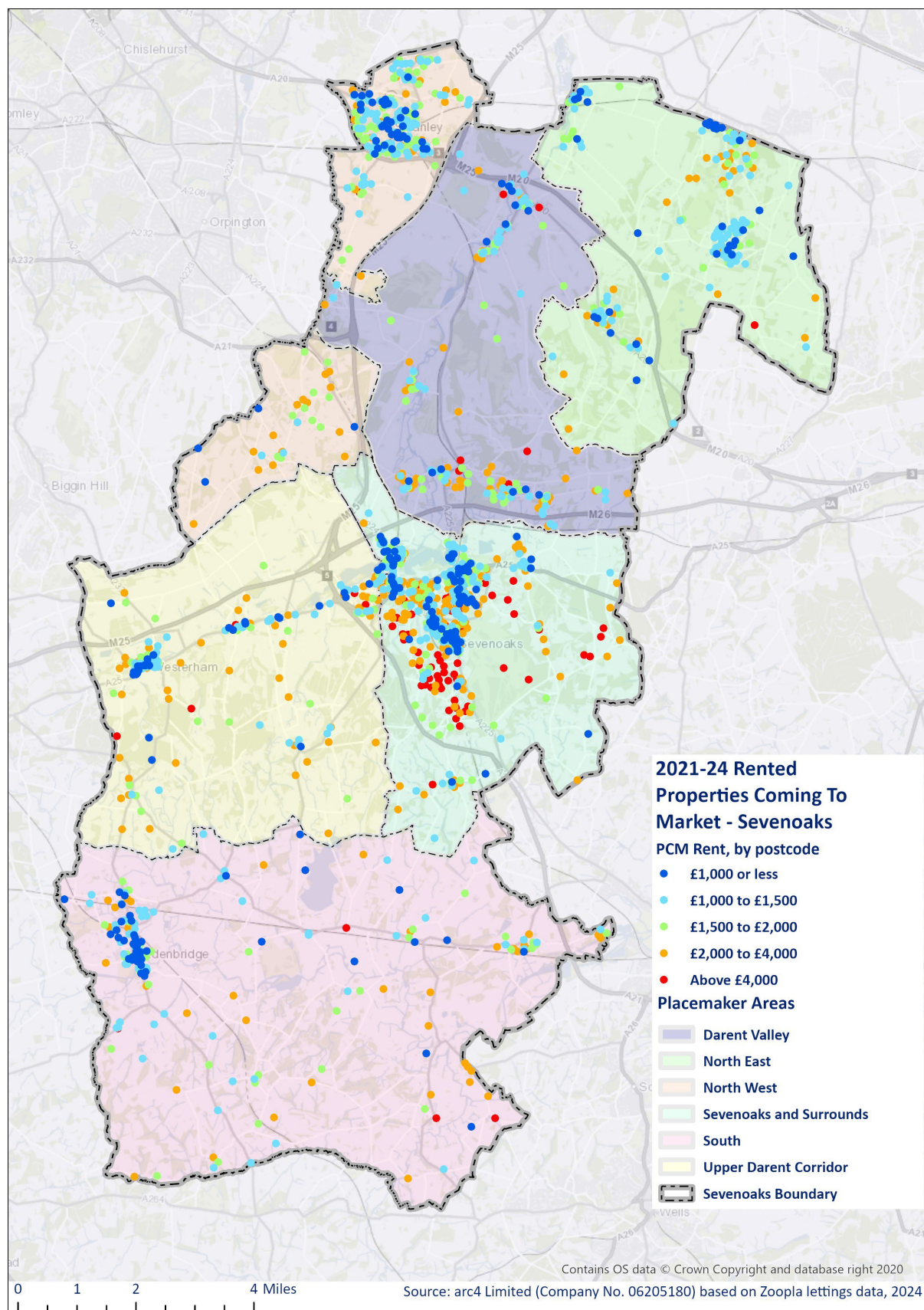
Figure 5.3 Rent levels by Placemaking area

Source: Zoopla Rentals

Figure 5.4 The proportion of properties being brought to the market in each Placemaking area by rent level (%)

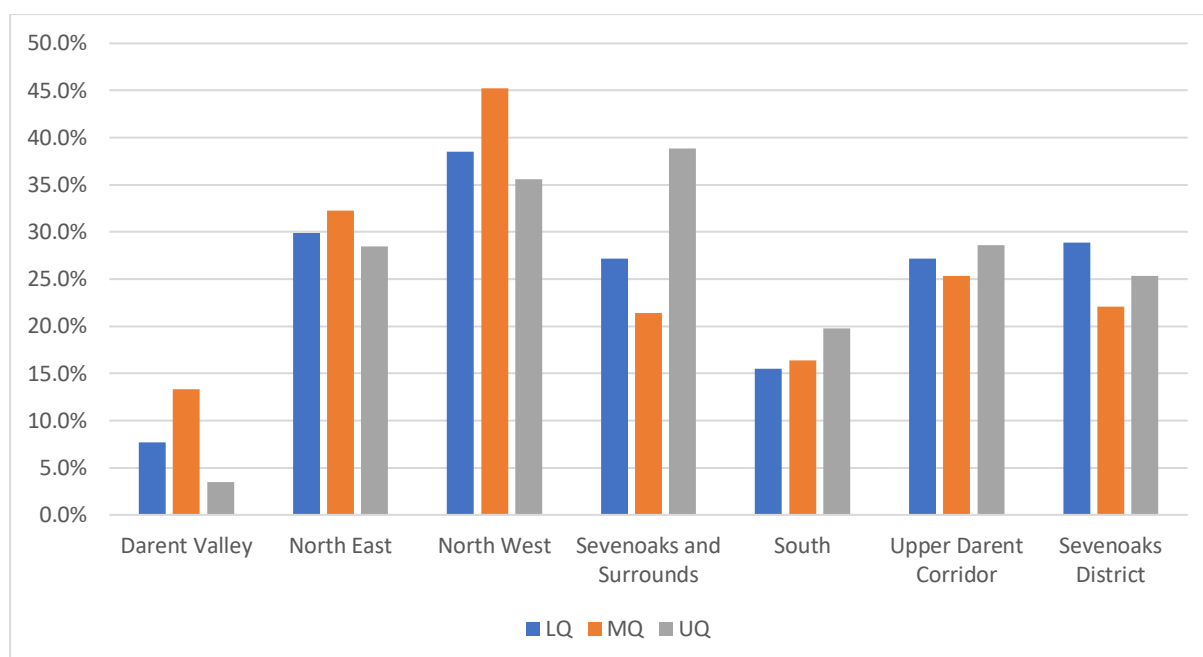
Source: Zoopla Rentals

Map 5.2 Rent levels per calendar month



- 5.18 Figure 4.5 illustrates rent change over the period 2021 to 2024. This period has witnessed rental increases greater than 10% across all Placemaking areas, except for in Darent Valley where rents have been relatively high but static.
- 5.19 The chart suggests rent increases for all property values and proportionally larger increases for median value properties in the Northern half of the district (Darent Valley, North East, North West Placemaking areas), upper quartile value properties in the Southern half of the district (Sevenoaks & Surrounds, South, and Upper Darent Corridor Placemaking areas), and lower quartile properties across the district as a whole.

Figure 5.5 Rent change across Sevenoaks (%) 2021-2024

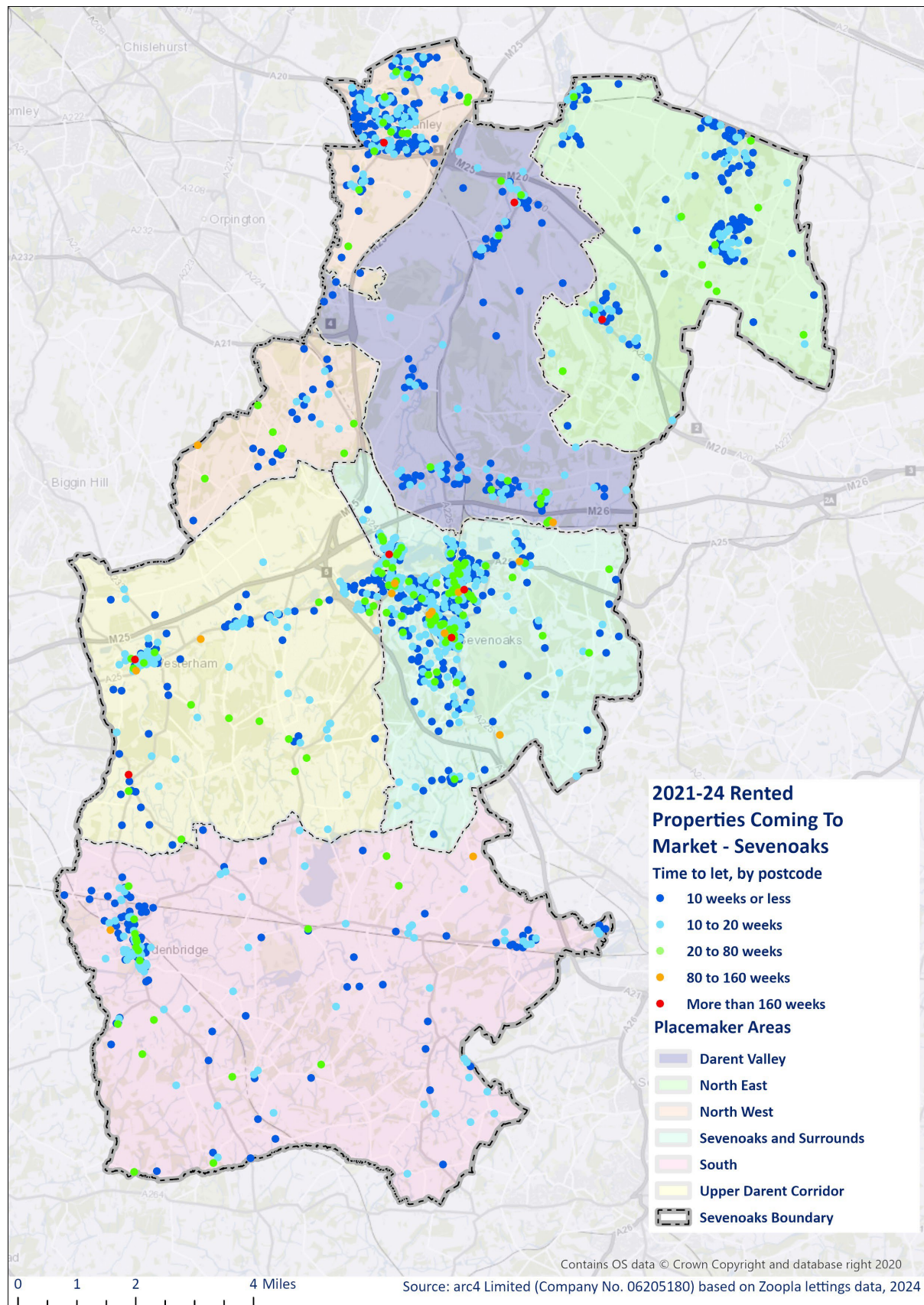


Source: Zoopla Rentals

Time to let

- 5.20 The time to let property is shown in Map 5.3. It assumes a 4 week notice period and this can be removed from the figures shown in weeks. The majority of properties are letting in less than 20 weeks (or 16 weeks with a notice period).

Map 5.3 Time to let by area 2021-2024



Build to Rent in Sevenoaks

- 5.21 The 2021 update to the Affordable Housing Supplementary Planning Document confirms that Build to Rent is a local definition of affordable housing. New developments need to:
- Provide 20% on-site affordable housing in the form of Affordable Private Rent Housing;
 - Affordable Private Rent Housing to be provided as one and two bedroom accommodation only, unless otherwise agreed by the Housing Service; and
 - Affordable Private Rent Housing is to be provided on an Assured Shorthold Tenancy with rents capped at 80% of the open market rent, including any service charges and fees.
- 5.22 There are however BtR schemes in adjacent local authorities to Sevenoaks, more specifically in Tunbridge Wells and Tonbridge & Malling:
- Brooke House development in Tunbridge Wells, which features 23 luxury town centre apartments specifically designed for renting. Additionally, a £76 million later-living scheme is being developed by McAleer & Rushe, including 167 apartments for retirement living.
 - Barden Croft in Tonbridge developed by Clarion Housing, will be delivering 50 new homes, including 1 and 2-bedroom flats and 2, 3, and 4-bedroom houses, due for delivery from July 2025 to March 2026. Clarion Housing is also delivering through the Kings Hill project, delivering 112 new homes, including 1 and 2-bedroom apartments and 2, 3, and 4-bedroom houses.
 - Clare Park development in East Malling, where Sage Homes is delivering 28 new homes, including 1 and 2-bedroom apartments and 2 and 3-bedroom houses.

The potential role that Build to Rent can have in meeting affordable housing need

- 5.23 The affordable housing need identified in this study is 353 each year.
- 5.24 In terms of the size of affordable housing required, the overall shortfalls based on the housing register are 41.6% 1-bedroom, 36.7% 2-bedroom, 15.6% 3-bedroom and 6.1% 4 or more bedroom. The smaller sized requirements make Build to Rent a potentially useful product.

Establishing affordability and discount requirements

Affordability of Build to Rent for those dependent on Local Housing Allowance

- 5.25 The private rented sector accommodates some low-income households that are eligible for assistance with rental costs. Table 5.1 shows the number of households in receipt of Housing Benefit in 2024 by Placemaking area. 38% of households living in the private rented sector across Sevenoaks district receive either full or partial housing benefit and in the North West Placemaking area this increases to 74.5%. These figures confirm the role of the private rented sector in

supporting lower income households and if Build to Rent can be made affordable, it could support this group.

Table 5.1 Housing benefit receipt in the private rented sector

Location	Households in receipt of Housing Benefit 2024	% of private renting households in receipt of housing benefit
Darent Valley	180	37.0%
North East	355	36.4%
North West	805	74.5%
Sevenoaks Urban Area and Surrounds	585	24.3%
South	382	41.1%
Upper Darent Corridor	173	25.1%
Sevenoaks District	2481	37.7%

Source: DwP StatExplore; 2021 Census data used to calculate % in receipt of housing benefit

- 5.26 Table 5.2 considers how much housing benefit can be received by the number of bedrooms using the Local Housing Allowance Rates which relate to Sevenoaks District. This is then compared with current Lower Quartile rents and indicative Lower Quartile Build to Rent rents at the district level.
- 5.27 Across both BRMAs in Sevenoaks and across all property sizes, the analysis shows that recent LHA rates fall short of meeting privately rental costs by large margins, and particularly so for premium BtR properties.
- 5.28 For BtR premium rents, housing benefit is highly unlikely to cover the rental costs and confirms that this tenure is more likely to support economically active households unless discounts can be secured. This is considered in the next section.

Table 5.2 Broad Rental Market Area Local Housing Allowance Rates (2024)

No. of Bedrooms	Rate per week (£)	Monthly LHA rate	2024 LQ rent	Variance between LQ rent and LHA	BtR premium LQ rent (+15%)	Variance between BtR premium rent and LHA
High Weald BRMA						
Shared Accommodation	£105.82	£459	£672	-£213	£773	-£314
1 Bedroom	£184.11	£798	£1,001	-£203	£1,151	-£353
2 Bedroom	£247.40	£1,072	£1,400	-£328	£1,610	-£538
3 Bedroom	£304.47	£1,319	£1,798	-£479	£2,068	-£748
4 Bedroom	£420.00	£1,820	£2,899	-£1,079	£3,334	-£1,514
North West Kent BRMA						
Shared Accommodation	£103.87	£450	£849	-£399	£976	-£526
1 Bedroom	£172.60	£748	£1,001	-£253	£1,151	-£403
2 Bedroom	£228.99	£992	£1,300	-£308	£1,495	-£503
3 Bedroom	£276.16	£1,197	£1,599	-£402	£1,839	-£642
4 Bedroom	£333.70	£1,446	£2,249	-£803	£2,586	-£1,140

Source: VOA, Zoopla Lettings

Discounts on Build to Rent across Sevenoaks District

- 5.29 arc4 has assembled data that considers the potential affordability of Build to Rent in Sevenoaks District. The results of which are provided in Table 5.3.
- 5.30 The analysis:
- Identifies existing market rented data from Zoopla for Lower Quartile, Median Quartile and average rent levels across different Placemaking areas in 2024.
 - It then uplifts these by 15% to reflect a Build to Rent Premium which is acknowledged within the market. A recent analysis by the British Landlords Association suggests modern PRS homes (many BTR-style) in England incur an average **18%** rent premium versus traditional rental stock (source: [Modern PRS Homes In England Carry An 18% Rent Premium | 2025](#)).
 - It sets out the monthly income that can be spent on rent for Build to Rent premium rents to be within 35% of gross income (30% and 40% are included in Appendix D).
 - Finally, the difference in rent levels is expressed as percentage that reflects the potential discount required from a Build to Rent premium rent.
- 5.31 The analysis shows:
- For Lower Quartile Build to Rent levels to be affordable for those on Lower Quartile rents, discounts of between 18.5% and 49.2% will be required and overall 34.3% across the district.
 - Two of the Placemaking areas require discounts of less than 20% which is the minimum discount promoted by National Planning Practice Guidance (NPPG) for Build to Rent (BTR). These are Darent Valley, and South.
 - For median incomes and rent levels, discounts of between 6.4% and 44.5% will be required and overall 30.9% across the district.

Table 5.3 Affordability of Build to Rent

Placemaking area	Lower Quartile 2024	BtR premium assumed 15%	2024 Lower Quartile Cameo household Income	What is genuinely affordable at 35% of income	Discount needed to be applied to BtR premium to be genuinely affordable (35%)
Darent Valley	£1,400	£1,610	£3,750	£1,313	18.5%
North East	£1,300	£1,495	£2,917	£1,021	31.7%
North West	£1,248	£1,435	£2,083	£729	49.2%
Sevenoaks Urban Area and Surrounds	£1,400	£1,610	£2,917	£1,021	36.6%
South	£1,096	£1,260	£2,917	£1,021	19.0%
Upper Darent Corridor	£1,400	£1,610	£2,917	£1,021	36.6%
Sevenoaks District	£1,352	£1,555	£2,917	£1,021	34.3%
Placemaking area	Median 2024	BtR premium assumed 15%	2024 Median Cameo household Income	What is genuinely affordable at 35% of income	Discount needed to be applied to BtR premium to be genuinely affordable (35%)
Darent Valley	£1,699	£1,954	£5,208	£1,823	6.7%
North East	£1,651	£1,899	£3,750	£1,313	30.9%
North West	£1,599	£1,839	£2,917	£1,021	44.5%
Sevenoaks Urban Area and Surrounds	£1,694	£1,948	£5,208	£1,823	6.4%
South	£1,452	£1,670	£3,750	£1,313	21.4%
Upper Darent Corridor	£1,846	£2,123	£5,208	£1,823	14.1%
Sevenoaks District	£1,651	£1,899	£3,750	£1,313	30.9%

Source: Cameo and Zoopla Lettings

5.32 Table 5.4 shows the discounts required to ensure that Lower Quartile Build to Rent levels are affordable to households reliant on Local Housing Allowance.

5.33 The analysis shows:

- Smaller accommodation under both market areas require discounts of between approximately 30% and 35% and this supports the current policy that Affordable Private Rent Housing to be provided as one and two bedroom accommodation only.
- 3-bed properties require discounts of 36.2% in High Weald BRMA and 34.9% in North West Kent BRMA.
- Larger 4-bed properties require discounts of 45.4% in High Weald BMRA and 44.1% in North West Kent BRMA.
- Build to Rent is **unlikely** to support some households reliant on housing benefits across some locations.

Table 5.4 The discount required to enable households reliant on Local Housing Allowance to afford Build to Rent

No. of Bedrooms	Rate per week (£)	Monthly rate	BtR premium LQ rent (+15%)	Variance between BtR premium and LHA	Discount required to make BtR affordable
High Weald BRMA					
Shared Accommodation	£105.82	£459	£773	–£314	40.7%
1 Bedroom	£184.11	£798	£1,151	–£353	30.7%
2 Bedroom	£247.40	£1,072	£1,610	–£538	33.4%
3 Bedroom	£304.47	£1,319	£2,068	–£748	36.2%
4 Bedroom	£420.00	£1,820	£3,334	–£1,514	45.4%
North West Kent BRMA					
Shared Accommodation	£103.87	£450	£976	–£526	53.9%
1 Bedroom	£172.60	£748	£1,151	–£403	35.0%
2 Bedroom	£228.99	£992	£1,495	–£503	33.6%
3 Bedroom	£276.16	£1,197	£1,839	–£642	34.9%
4 Bedroom	£333.70	£1,446	£2,586	–£1,140	44.1%

Source: VOA, Zoopla Lettings

Conclusions and recommendations

5.34 This section explains the benefits of Build to Rent and its role as a distinct asset class within the private rented sector that has now been defined in the National Planning Policy Framework.

5.35 The current private rented sector is relatively small but the evidence confirms a buoyant market that has upward rent pressure, and which lets quickly. These are all market signals that the market is popular, and demand may increase.

- 5.36 Analysis considers whether Build to Rent could provide an opportunity to increase affordable housing supply. The evidence base on affordable housing need confirms a requirement for smaller one and two bedroom general needs, three or more bedroom general needs, one bedroom older person dwellings and two or more bedroom older person dwellings. In terms of size requirements Build to Rent works particularly well on smaller units and is growing across the UK for larger more suburban units.
- 5.37 The challenge is whether Build to Rent is affordable for households reliant on Local Housing Allowance. The evidence has clearly demonstrated that the discounts required are much higher than the 20% discounts secured for Build to Rent. Detailed discussion on exact provision will be required with the Housing Service.
- 5.38 Build to Rent is affordable across Sevenoaks District for Lower Quartile and Median Quartile households with discounts, although there are spatial challenges in some Placemaking locations.

Sevenoaks policy framework

- 5.39 The updated Sevenoaks District affordable housing policy 2021

[link to 2021 Sevenoaks Affordable Housing Policy](#)

sets out the minimum requirements for Build to Rent as:

- Be secured in single ownership providing solely for the rental market for a minimum 15 year term but where viable, up to a 30 year term, with provision for clawback of affordable housing contributions should this covenant not be met;
 - The council will look for tenancies for private renters to be up to three years' duration, with a six month break clause in the tenant's favour;
 - Structured and limited in-tenancy rent increases, agreed with the Housing Service in advance;
 - Provide a high standard of professional on-site management and control of the accommodation.
 - Provide 20% on-site affordable housing in the form of Affordable Private Rent Housing;
 - Affordable Private Rent Housing to be provided as one and two bedroom accommodation only, unless otherwise agreed by the Housing Service; and
 - Affordable Private Rent Housing is provided on an Assured Shorthold Tenancy with rents capped at 80% of the open market rent, including any service charges.
- 5.40 The council should also consider that any decisions regarding discounts will need to be affordable to local households and take into account viability assessment analysis and the council would need to develop a planning policy response with regard to:

- Confirming that 20% affordable private rent will be applied to Build to Rent schemes to secure affordable private rent as an affordable product for local people in line with their affordability policies.
- The local authority may wish to consider whether it wishes to vary the proportion of and explore a trade-off between the number of affordable private rent units and the discount offered on them across the development, with the proviso being that these should accord with the headline affordable housing contribution agreed through the planning permission.
- the requirement for the affordable private rent units to be retained as affordable housing in perpetuity; there should be no break clause for the affordable housing which should remain as a community benefit in perpetuity.
- the groups that affordable private rent should be targeted toward; the product is affordable for lower and median income groups across various locations and property sizes.
- the council may wish to consider establishing an intermediate housing list and a mechanism for access to these properties.
- a requirement for applications to demonstrate how any negotiated discount is affordable to local incomes.
- the need for all options to be agreed jointly between the local authority and the developer as part of the planning permission; and
- on site provision to be a priority but where this is not the requirement by the council a commuted sum mechanism be developed to reflect the bespoke nature of Build to Rent.

5.41 Build to Rent and Affordable Private Rent affords a number of benefits as a product to improve the quality of supply and management of rented accommodation in Sevenoaks. To ensure these benefits are realised the council may wish to consider setting out additional specific requirements within their planning policy that confirms that Build to Rent and any affordable associated products must provide:

- a complaints procedure in place for each scheme and or a member of a recognised ombudsman scheme;
- no up-front fees of any kind to tenants or prospective tenants, other than deposits and rent-in-advance;
- a range of smaller unit sizes (one and two bedroom only) for affordable private rent in equal proportions of the Build to Rent units based on local market conditions;
- a bespoke eligibility agreement agreed with the council on all developments;
- an annual statement to demonstrate how the affordable private rent units are meeting local housing need;
- for all affordable private rent units to be tenure blind, and physically indistinguishable and designed to the same high design quality and specification as the market homes;

- for affordable private rent homes to be distributed throughout the scheme, to help support a mixed and balanced community.
- 5.42 Eligibility for occupying affordable private rented homes should be agreed locally between the Housing Service and the scheme operator, but with regard to criteria set out in planning guidance.
- 5.43 The eligibility criteria for the affordable private rent homes should be set out in the Section 106 agreement.

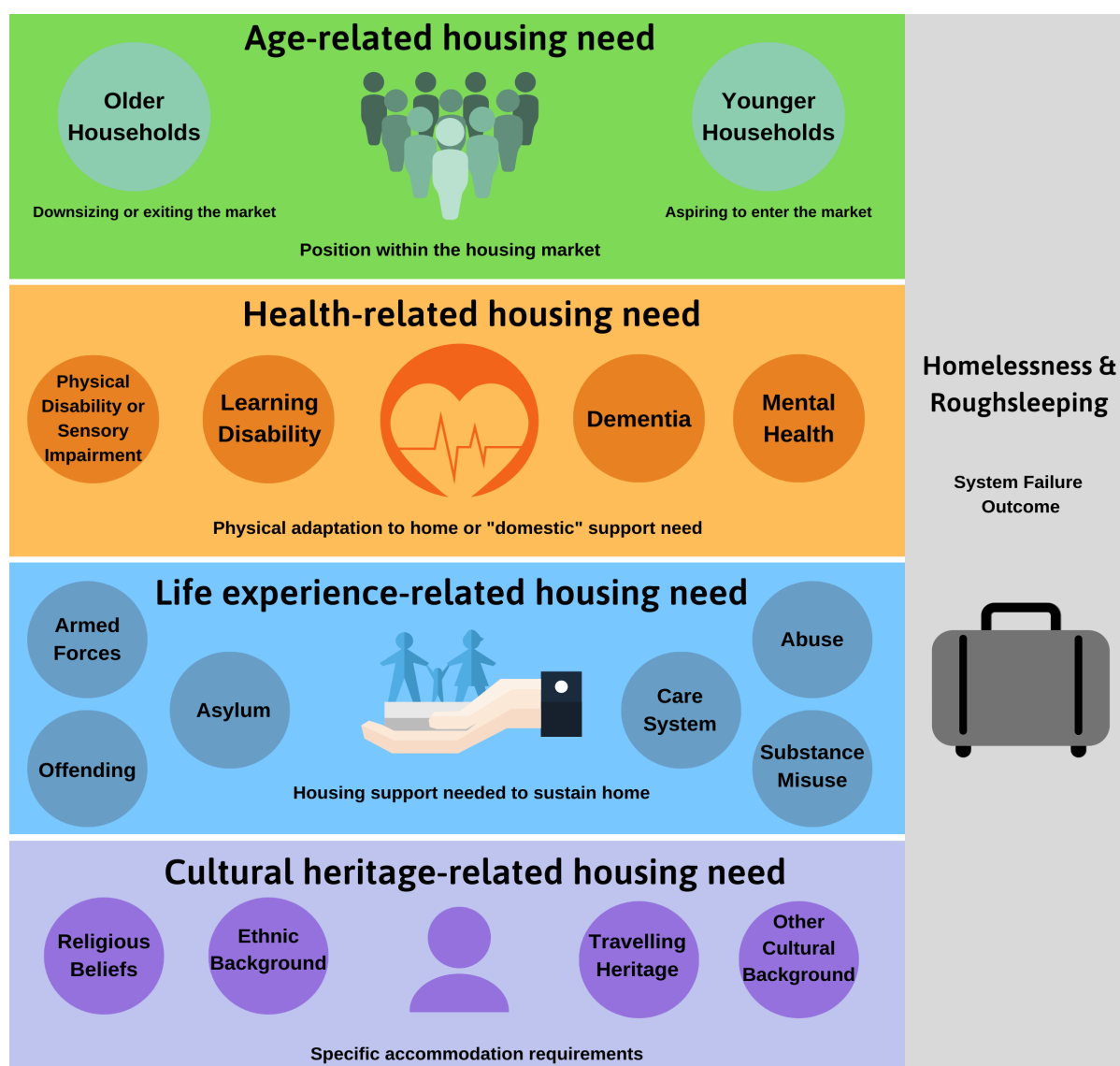
6. The needs of different groups including older, specialist and accessible housing needs

Introduction

- 6.1 Paragraph 63 of the NPPF refers to housing needs for different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

Housing for people with additional needs

- 6.2 This group includes older people and accommodation for people with disabilities which are further sub-divided into those with health-related and life-experience related needs as summarised in Figure 6.1.
- 6.3 The evidence base has been established around these broad principles:
- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

Figure 6.1 Establishing need associated with age, health and life experience

6.4 The Kent County Council Accommodation with Care and Support Market Position Statement 2021-2026 (KCC MPS) and Kent Adult Social Care Health Accommodation Strategy 2019-2021 provide a wealth of information on the needs of different groups and relevant information is presented in this section. The overarching vision of the KCC MPS is set out below:

"Our intention is to enable people to remain in their own home for as long as possible where this is what they wish. Where people wish to access accommodation-based care we will support them in finding the right setting for them."

Feedback from Kent residents clearly shows that they wish to explore Wellbeing and Prevention services as well as considering accommodation with care & support.

Continued investment in community and preventative services will support people to live independently for longer.

We want to ensure that when they do require accommodation with care & support, they are able to access it in a timely manner, and that they are able to access the right type of accommodation at the right time.

We recognise that people are living longer and with more complex conditions and so this means when people do enter accommodation with care their needs levels will be higher than they may have been in the past.”

- 6.5 Information from POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) is referred to in this section. This includes data on the likely prevalence of illness and disability and how this is expected to change by 2040.

Age-related housing need

- 6.6 Age-related housing need relates to the needs of specific age groups in the housing market due to life events and the impact this has on the need for dwellings of particular sizes/types and affordability. For older households this includes ‘rightsizing’ and adaptation of existing dwellings. For younger households, affordability is a particular concern and this has been considered elsewhere in the evidence base. For this section we therefore focus upon the needs of older persons for particular unit types.

Housing for older people

- 6.7 The NPPF Annex 2 defines older people as ‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.’
- 6.8 PPG recommends the following are considered in an assessment of older persons need:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 6.9 PPG notes that ‘plan-making authorities will need to count housing provided for older people against their housing requirement’ (source: PPG Paragraph: 016 Reference ID: 63-016-20190626).
- 6.10 Over the period 2025 to 2042, the number of people aged 65 and over is expected to increase by 20.9% (ONS 2018-based population projections).

Similarly, the number of households headed by someone aged 65 or over is expected to increase by 4,124 (23.0%) by 2024 (ONS 2018-based household projections).

The 2021 Census reweighted Household Survey indicates that the majority of older people (79.7%) want to remain in their current home with help and support when needed (Table 6.1). There is also interest in a range of options including purchasing sheltered accommodation (19.1%),

Table 6.1 Older persons' housing preferences by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	74.7%	82.8%	87.5%	79.7%
Buying a property on the open market	26.4%	14.2%	4.8%	18.5%
Rent a property from a private landlord	1.7%	1.7%	0.2%	1.5%
Rent from HA	5.7%	6.3%	3.8%	5.6%
Sheltered accommodation - To Rent	11.3%	12.4%	11.0%	11.6%
Sheltered accommodation - To Buy	20.1%	20.6%	13.2%	19.1%
Sheltered accommodation - Part Rent/Buy	4.7%	3.5%	4.0%	4.2%
Extra care housing - To Rent	6.6%	11.0%	9.4%	8.6%
Extra care housing - To Buy	13.5%	15.9%	12.0%	14.1%
Extra care housing - Part Rent/Buy	3.2%	3.3%	4.5%	3.4%
Residential care home	4.5%	8.1%	16.0%	7.7%
Co-housing	9.1%	9.6%	6.5%	8.8%
Go to live with children or other relatives / friends	3.9%	4.2%	4.4%	4.1%
Other	2.5%	2.6%	0.6%	2.2%
Base	5,002	3,557	1,733	10,291

Source: 2021 Census reweighted 2016/17 Household Survey

- 6.11 The 2021 Census reweighted Household Survey indicates 65.7% of older people planning to move would like to move to a property with fewer bedrooms, 25.9% would like to move to a property with the same number of bedrooms, and 8.4% would like a larger property (Table 6.2). The general conclusion is that smaller dwellings are needed to accommodate older movers but there are households who would require the same or even an increase in the number of bedrooms in their properties.

Table 6.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	65.7%	68.1%
Staying the same	25.9%	27.4%
Upsizing (moving to larger property)	8.4%	4.5%
Total	100.0%	100.0%
Base (households responding)	1,517	1,347

Source: 2021 Census reweighted Household Survey

Future need for specialist older person accommodation and residential care provision

- 6.12 Across Sevenoaks District, latest data would suggest there are around 3,263 units/bedspaces of specialist older persons accommodation comprising 1,931 specialist older accommodation units (C3 planning use class), 287 Extra Care (C2/C3 use class), and 1,045 bedspaces residential care (C2 use class). Map 6.1 and Table 6.3 shows the current number of older persons units of accommodation across Sevenoaks District using data provided by the Elderly Accommodation Counsel.

Table 6.3 Categories of older person accommodation

Category (and planning use category)	Current number of units	Description
Age-exclusive housing (C3)	388	EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents. PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.
Care homes (C2)	424	EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only - help with washing, dressing and giving medication. PPG definition: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.
Care home with nursing (C2)	621	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close care (C3)	0	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an Extra Care housing scheme

Category (and planning use category)	Current number of units	Description
Retirement/Sheltered housing (C3)	1,543 R	EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing (R) means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing. PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.
Extra Care housing or housing with care (C2/C3)	287	EAC definition: Extra Care Housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in Extra Care Housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra Care Housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home. PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses. Note Extra Care can also provide accommodation for people with additional needs who are not older people
Total	3,263	

Source: EAC data 2025

6.13 The KCC MPS 2021-2026 notes that across Kent there is a need for a diverse mix of services that can offer high quality residential and nursing care, and in the future Kent needs:

- Less residential medium care placements, as people can choose to explore alternative ways to meet their social needs, such as Housing with Care and Care & Support in the Own Home.
- More residential placements for people with dementia who have complex needs, and who may have behaviours which challenge. Feedback from stakeholders shows this is linked to people living longer with more complex conditions, particularly those with dementia.
- More residential places for people with early onset dementia as the numbers of people with a diagnosis of dementia earlier on in life is increasing.
- More providers who offer nursing placements for those with the highest level of need. Whilst the number of residents who have these needs is relatively low, there is still not enough supply to meet the demand for these placements.
- More placements for people with multiple conditions, as people are living longer, they are living with more complex and multiple health conditions.
- More placements for older people who have a learning disability where their needs relating to their age are of primary importance

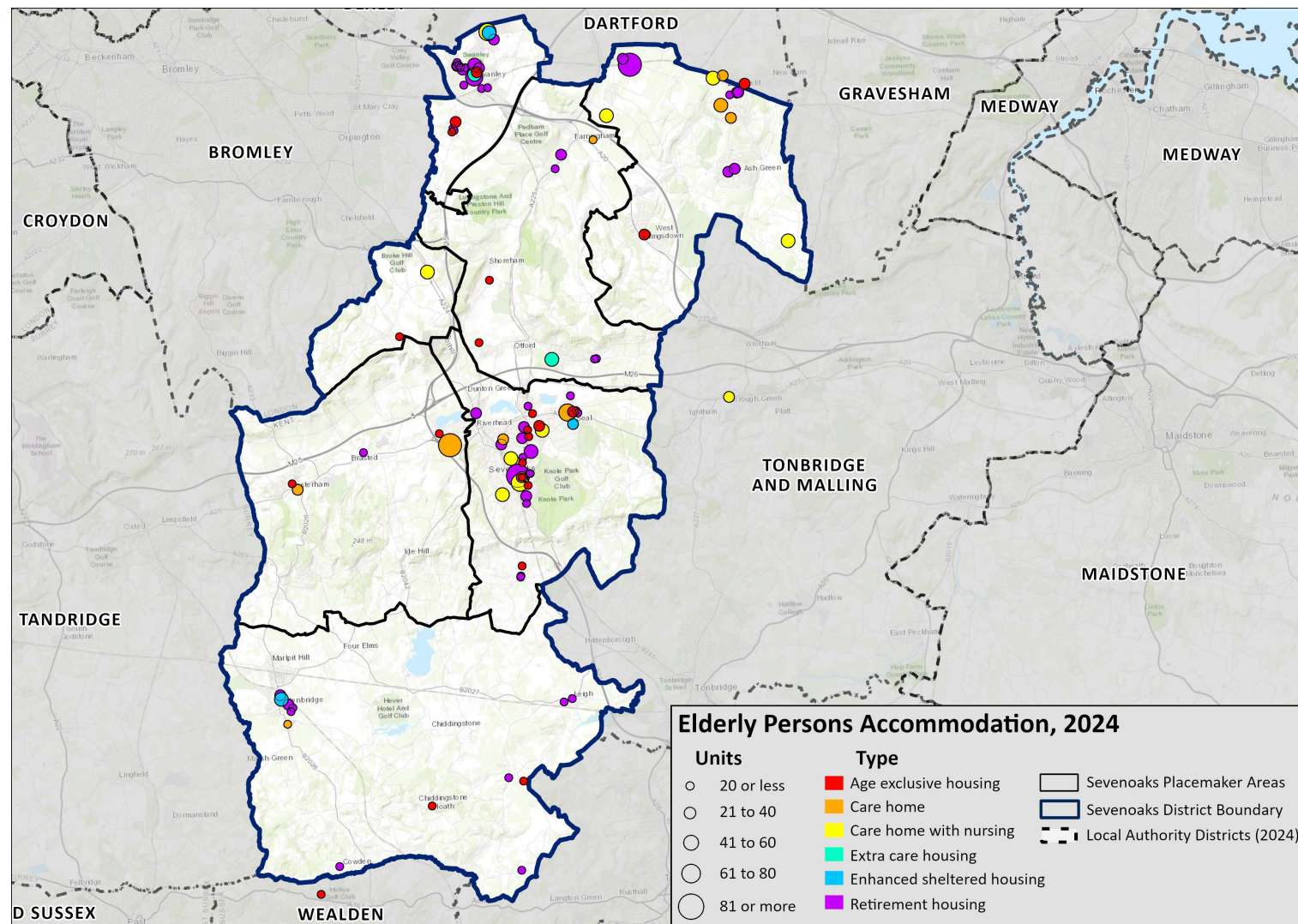
6.14 Given the ageing of the population, the need for specialist older person accommodation is expected to increase. Based on population projections there is an additional need for 961 additional units of specialist older persons' accommodation by 2042 (Table 6.4). The total C3 (dwelling) need is 568 or 32 each year, Extra Care C2/C3 is 84 or 5 each year and C2 (residential) need is 308 or 17 each year to 2042. Note that older persons C3 accommodation is part of the overall housing need for Sevenoaks District.

Table 6.4 Analysis of future need for specialist older person accommodation 2025-2042

Current provision (and planning use class)	Number of units 2025	Number aged 75 and over 2025	Number aged 75 and over 2042	Change in need	
		14,871	19,249		
		Ratio of population to current provision	Ratio applied to 2042 population	Total	Annual
Specialist older person (C3)	1,931	0.1298	2,499	568	32
Extra Care (C2/C3)	287	0.0193	371	84	5
Residential Care (C2)	1,045	0.0703	1,353	308	17
Total	3,263		4,224	961	53

Source: EAC data, 2022-based population projections

Map 6.1 Current older persons accommodation across Sevenoaks



Source: Elderly Accommodation Counsel

Senior cohousing communities

- 6.15 Senior cohousing is specifically mentioned in PPG as a housing option for older people: ‘senior cohousing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.’
- 6.16 The 2021 Census reweighted household survey indicated that 8.0% of older people would consider cohousing. The dwelling type, size, tenure and current place of residence are set out in Table 6.5. This option should be considered by the council as part of a diverse range of accommodation for older people.

Table 6.5 Choices of households considering cohousing

Number of bedrooms	Like %	Expect %	Dwelling type	Like %	Expect %
1	16.2%	28.9%	House	19.1%	19.3%
2	51.9%	46.3%	Flat	27.8%	27.3%
3	31.9%	24.8%	Bungalow	38.9%	22.7%
	0.0%	0.0%	Other	14.2%	30.7%
Total	100.0%	100.0%	Total	100.0%	100.0%
Current placemaking area %					
Darent Valley	15.7%				
North East	22.5%				
North West	20.9%				
Sevenoaks Urban Area and Surrounds	19.8%				
South	11.7%				
Upper Darent Corridor	9.4%				
Sevenoaks District	100.0%				

Base: 957 households 65 and over who would consider cohousing

Source: 2021 Census reweighted Household Survey

People with dementia and early onset dementia

- 6.17 The PPG makes specific reference to dementia and that ‘there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate’ (source: June 2019 PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 6.18 The PPG also outlines the characteristics of dementia- friendly communities:
- easy to navigate physical environment;
 - appropriate transport;
 - communities shaped around the views of people with dementia and their carers;
 - good orientation and familiarity;

- reduction in unnecessary clutter; and
 - reduction in disorienting visual and auditory stimuli.
- 6.19 2025 POPPI/PANSI data estimates there are 36 people aged 30 to 64 with early onset dementia and 2,105 people aged 65 and over with dementia (Table 6.6). By 2042, the number of people aged 65 and over with dementia is projected to increase by 31.4%, with an increase of 50.6% amongst the 85+ age group. The number with early onset dementia is expected to increase.

Table 6.6 People with dementia 2025-2042

Dementia	2025	2042	% Change 2025-2042
Early onset dementia (30-64)	36	39	7.6%
Dementia (65-74)	299	314	5.1%
Dementia (75-84)	850	1,012	19.1%
Dementia (85 and over)	956	1,440	50.6%
Dementia (total 65+)	2,105	2,766	31.4%

Source: POPPI/PANSI

- 6.20 The All Party Parliamentary Group (APPG) on Housing and Care for Older People published a report on Housing for People with Dementia in July 2021 [read the APPG Housing and Care for Older People report here](#)
- 6.21 This set out 23 recommendations which included:
- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
 - Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
 - Make preventive changes, incrementally, to the home environment; such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.
- 6.22 Regarding housing and planning, the report recommended:
- Support increased provision of Extra Care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
 - Strengthen MHCLG guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.
- 6.23 The need for more dementia specific care homes is identified in the Adult Social Care and Health Accommodation Strategy.

The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs

- 6.24 The profile of dwellings occupied by households aged 65 and over by age group, based on the 2021 Census reweighted Household Survey, is summarised in Table 6.7. This shows that the majority (71.6%) live in houses, particularly with 3 or more bedrooms, 13.6% live in bungalows, 12.4% in flats, and 2.3% in other dwelling types.

Table 6.7 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	9.4%	10.1%	10.3%	9.8%
3-bedroom house	32.2%	29.6%	33.7%	31.6%
4 or more bedroom house	34.4%	28.8%	18.2%	30.3%
1-bedroom bungalow	0.8%	2.3%	2.0%	1.5%
2 or more bedroom bungalow	11.4%	13.0%	12.8%	12.1%
1-bedroom flat	4.9%	7.4%	9.9%	6.4%
2 or more bedroom flat	4.3%	6.6%	11.2%	6.0%
Other	2.5%	2.2%	1.8%	2.3%
Total	100.0%	100.0%	100.0%	100.0%
Base	8,352	4,895	2,240	15,486

Source: 2021 Census reweighted Household Survey

- 6.25 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG 2019 Paragraph: 017 Reference ID: 2a-017-20190220).
- 6.26 Given that the majority of older people want to remain in their own homes with help and support when needed, the 2021 Census reweighted Household Survey provides a useful insight into the proportion of households who need care and support, and the extent which properties are adapted (Table 6.8).
- 6.27 Table 6.8 shows that 5.0% of all households require care and support to enable them to stay in their home. This is highest amongst 85+ age group and from households living in affordable housing. Of households with a Household Reference Person aged 85 and over, 21.1% require help and support to enable occupiers to stay in their own home.
- 6.28 68.9% of households have sufficient space for a carer to stay overnight if needed – and this increases to 74.4% across 75 to 84 age group and 73.5% in the 85+ age group. Owner-occupiers were most likely to have space available, and private and social renters were less likely. Around 28.4% of respondents in affordable housing had sufficient space for a carer.

- 6.29 Around 5.2% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem, or disability. This was highest amongst affordable housing occupants (16.2%) and lowest amongst private renters (2.7%). Older people were more likely to live in an adapted home, with 20.2% of households with a HRP aged 85 and over living in adapted homes.

Table 6.8 Adaptations, support needs and space for carer by tenure and age group

Tenure & Area	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?
Tenure	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	77.4%	4.0%	3.6%
Private Rented	47.5%	4.7%	2.7%
Affordable	28.4%	11.2%	16.2%
All tenures	68.9%	5.0%	5.2%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)
Under 65	65.4%	3.0%	4.5%
65 to 74	79.3%	4.7%	5.2%
75 to 84	74.4%	9.5%	9.1%
85 and over	73.5%	21.1%	20.2%
All age groups	68.9%	5.0%	5.2%
Placemaking area	Yes (%)	Yes (%)	Yes (%)
Darent Valley	74.8%	4.6%	5.0%
North East	69.7%	5.9%	6.0%
North West	61.2%	5.7%	6.3%
Sevenoaks Urban area and Surrounds	70.8%	4.1%	4.5%
South	67.6%	4.9%	4.4%
Upper Darent Corridor	75.4%	4.5%	4.0%
Sevenoaks District	68.9%	5.0%	5.2%
Base	49,009	49,009	49,009

Source: 2021 Census reweighted Household Survey

Estimating future need for adaptations and home improvement

- 6.30 The 2021 Census reweighted Household Survey provides evidence of the range of adaptations and home improvements needs based on the age group of the Household Reference Person (Table 6.9).
- 6.31 Better heating, more insulation, and double glazing were most frequently mentioned improvements needed.
- 6.32 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom adaptations, internal and external handrails/grabrails, and security measures (e.g. intruder alarms). The need for adaptations was generally highest amongst the 65-74 and 75+ age group.
- 6.33 These requirements are self-determined by residents responding to the 2021 Census reweighted Household Survey and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 6.9 Adaptations and home improvements required by age group

	Age group (% of households)			
Adaptation/improvement required	Under 65	65-74	75+	Total
Home improvement				
More insulation (loft, wall cavities)	12.1%	13.2%	5.8%	11.1%
Better heating	10.7%	13.8%	7.4%	10.6%
Double glazing	9.4%	9.3%	5.7%	8.9%
Improved ventilation	3.9%	2.8%	1.4%	3.4%
Downstairs WC	3.1%	5.9%	5.5%	3.8%
Adaptations				
Adaptations to bathroom	4.6%	16.6%	16.0%	7.4%
Adaptations to kitchen	4.5%	5.0%	4.5%	4.5%
External handrails/grab rails	2.5%	9.5%	11.7%	4.5%
Internal handrails/grab rails	3.1%	13.8%	15.8%	6.0%
Stair lift/vertical lift	2.3%	9.0%	12.4%	4.5%
Lever door handles	1.3%	2.2%	1.7%	1.4%
Room for a carer	1.6%	2.4%	3.3%	1.9%
Security measures (e.g. intruder alarm, external lighting or CCTV)	4.5%	7.4%	6.9%	5.1%
Base (all households)	36,980	4,895	7,134	49,009

Source: 2021 Census reweighted Household Survey

- 6.34 Resources for aids and adaptations remain limited, particularly for households in the private sector (owner occupation or privately rented accommodation). However, the provision of appropriate adaptations is essential to older households in maintaining independent living. Alternative sources of funding, such as equity loans, could be considered to finance remedial measures required by older person households. It should be pointed out that whilst local authorities will assess anyone's needs, assistance is currently means tested and some older person households will self-fund.

Assistance in the home

- 6.35 The 2021 Census reweighted Household Survey also provides information on a range of practical assistance required from households by age group (Table 6.10). Overall, the highest level of need is for help with repair and maintenance of the home, gardening, cleaning, and help with other practical tasks. For all types of assistance, the level of need increases with age, which includes the need for company/friendship mentioned by 12.4% of people aged 75+.

Table 6.10 Type of assistance required either now or in next 5 years by age group

Assistance required	Age group (% of households)		
	Under 65 years	65+ years	Total
Help with repair and maintenance of home	18.7	37.7	24.4
Help with gardening	14.0	43.6	22.9
Help with cleaning home	10.7	32.9	17.4
Help with other practical tasks	7.0	23.0	11.8
Help with personal care	5.8	13.3	8.1
Want company / friendship	28.8	61.4	38.6
Base (All households)	34071	14724	48795

Source: 2021 Census reweighted Household Survey

Looked-after children

- 6.36 The government believes that every child should have a loving, secure home close to their communities. To achieve this government priority, it is necessary to ensure that there is an appropriate amount and type of accommodation for looked after children, in the right locations, is planned for and provided. The Department for Education's definition of a looked-after child is: 'A child is looked after by a local authority if they are provided with accommodation for a continuous period of more than 24 hours (section 20 Children Act 1989) or are subject to a care order (defined in section 22(1) Children Act 1989)'. To support the provision of this type of housing, there is an explicit reference to looked after children in paragraph 63 of NPPF, which sets out that the housing needs for different groups in the community should be assessed and reflected in planning policies.
- 6.37 Evidence of need for looked after children can be found in Kent County Council's sufficiency strategy for 2022-2027.
- 6.38 There are a range of home environments available to children and young people, dependent on their assessed level of need:
- Adoption – provides permanent home for children unable to live with their birth families and for who adoption is agreed as the best alternative
 - Fostering – through in-house and Independent Fostering Agencies
 - Staying put – staying with foster carers past the age of 18 as a lodger until the age of 21

- Kent Supported Homes (Supported Lodgings – temporary supported accommodation for older children in care and care leavers who are not yet ready to live independently. Young people have their own bedroom in a family home. Available to young people aged 16-21 and up to 25 if in further education
- Residential Children's Homes – usually have up to five children living together in single bedrooms with shared communal living areas. Available to children and young people aged 5 to 18
- Residential Special Schools – provide care for children and young people aged 5 to 18 with physical disabilities, learning disabilities or emotional difficulties. In some cases they are homes for children offering transitioning support for young people until they reach their early 20s
- Semi-independent accommodation – a house where a number of young people live with their own bedroom and shared living space. A support worker will be on-site as required. Available to young people aged 16 and over.
- Young Persons Supported Accommodation and Floating Support (YPSAFS) – provides accommodation and support package with a support worker tailored to each individual young person to help them maintain their tenancy and positively participate in the local community. Accommodation includes shared houses and single flats. Available to children and young people aged 16-21 and up to 25 if in education or working. Also available to 16/17 year old children in need who are homeless and have additional needs.
- Shared accommodation – similar to semi-independent accommodation although for people with independence skills who require minimum support. Available to young people aged 16 to 21.
- Reception Centre and Safe Care Service – provides accommodation and support for male Unaccompanied Asylum-Seeking Children entering Kent aged 16-19 Other young people under 16 or female or those with safeguarding concerns are placed in Foster Care
- Supported Living (18+ only) – care and support services usually delivered through self-contained flats or shared housing occupied by more than one tenant, with a combination of one to one support and shared support. Available to 18+ adults and includes adults who have assessed care and support needs associated with sensory impairment, learning disability, physical disability, physical ill-health, substance misuse and mental illness
- Short Break and short stay in-house units – registered children's homes that provide overnight breaks to disabled children who meet eligibility criteria. Short breaks are available to children and young people 5 to 18
- Shared Lives 18+ is for young people with disabilities and/or needs more support than can be offered through Staying Put. This is accessed through the Disabled Young People's Team or Adult Social Care Team

6.39 The sufficiency strategy indicates the number of people currently receiving support through these various settings but none of the data specifically relate to Sevenoaks.

- 6.40 To meet demand, the strategy identifies work needed to observe, action and bring together to ensure that we have sufficient, safe, quality accommodation which children and young people call home. These are:
- Work with partners to commission residential care for different cohorts.
 - Work with partners to successfully implement the National Transfer Scheme.
 - Work with Kent-based providers to show that KCC is a proactive and supportive Local Authority and one that providers want to work with.
 - Do what we say we will do – work in line with the Strategies and Policies in place. Listen to our children and work to the Principles of Nurture.
 - Develop a range of regulated services that can accommodate the children and young people that have very complex lives.
 - Implement the findings of the Care Review, including adapting to what is found in the review of the provider markets.
- 6.41 There is a need to ensure that planning policies embrace the range of needs arising from looked-after children. The Children’s Commissioner proposal to support children in care has identified a number of factors that should be considered:
- Building new homes to provide innovative, flexible models to achieve better outcomes for children and enable them to live in their local communities;
 - Commission homes in conjunction with partners who can provide therapeutic input when needed.
 - Consider options for shared care and respite care arrangements for struggling families.
 - Cater for children remanded to local authority care, including foster care, to reduce the number of children in youth custody.
- 6.42 The council should consider a series of key principles when developing policies to support new development of appropriate accommodation for looked-after children:
- Ensure developments are safe, accessible and inclusive that promote a sense of belonging and safety for vulnerable children.
 - Design out crime principles should be embedded to reduce risks of exploitation and anti-social behaviour.
 - Ensure convenient access to key services such as schools, healthcare, support and public transport, with particular consideration to services supporting trauma recovery and therapeutic support.
 - Support the development specialist accommodation including: semi-independent units for care leavers, supported housing with wraparound services; residential children’s homes in appropriate locations, with the emphasis on smaller, more domestic style properties rather than institutional settings.

Health-related housing need

- 6.43 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Sevenoaks. In summary:
- The 2021 Census reported that across Sevenoaks District, 84.9% were in good health, and 4.0% were not in good health (particularly across older age groups). Which compares with 82.2% across England. A total of 4,767 residents were in not good health.
 - 15.0% of residents reported that they were disabled, as defined under the Equality Act.
 - 5.8% of residents said their daily activities were limited ‘a lot’ and 9.2% ‘a little’ which compares with 7.3% and 10.0% respectively across England. This is mainly associated with older age groups.
 - The ONS Family Resources Survey 2022/23 estimates that around 22.6% of the population nationally has a disability. Based on the age profile of people with disabilities, for Sevenoaks District an estimated 30,047 people have a disability (24.5%) in 2025, which is projected to increase to around 33,567 by 2042 (25.8% of the population).
- 6.44 The 2021 Census reweighted Household Survey data considered illness/disability (Table 6.11). The survey estimated a total of 21,143 people or 17.1% had an illness/disability which is lower than the national ONS estimate. Table 6.11 shows the number of people stating an illness/disability and the type of illness/disability. The most frequently mentioned illness/disability was a long standing illness or health condition (7.0%), physical/mobility impairment (3.9%), and hearing impairment (3.7%).

Table 6.11 Number of people stating illness/disability

Illness/disability	Number of people	% of total population
Physical/mobility impairment	4,776	3.9%
Learning disabilities	810	0.7%
Mental health issue	2,115	1.7%
Visual impairment	1,883	1.5%
Hearing impairment	4,567	3.7%
Long standing illness or health condition	8,667	7.0%
Older age-related illness or disability	1,892	1.5%
Other	4,040	3.3%
Total population (ONS, 2018-based Proj. for 2025)	123,996	
Total number of people with an illness/disability	21,143	17.1%
Households with at least one person with an illness/disability	Number of households	% of households
Total	17,519	35.7%

Source: 2021 Census reweighted Household Survey

Physical disability

- 6.45 POPPI and PANSI (Projecting Older People Population Information/Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provide data on the likely prevalence in 2025 of a range of physical disabilities and how this is expected to change by 2042 (Table 6.12). In 2025, there were an estimated 9,508 people with mobility issues across all age groups which is projected to increase to 11,287 by 2042, mainly due to an increase in the number of people aged 65 with mobility issues.

Table 6.12 Physical disability prevalence 2025-2042

Disability (age group)	2025	2042	% Change 2025-2042
Impaired mobility (18-64)	4,189	4,355	4.0%
Mobility (unable to manage at least one activity on own) (65+)	5,319	6,932	30.3%
Moderate or serious personal care disability (18-64)	3,622	3,805	5.1%
Serious visual impairment (18-64)	45	48	6.8%
Moderate or severe visual impairment (65+)	2,551	3,112	22.0%
Severe hearing loss (18-64)	454	474	4.5%
Severe hearing loss (65+)	2,329	3,095	32.9%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	9,508	11,287	18.7%

Source: POPPI/PANSI

- 6.46 Regarding visual impairment, the RNIB has produced a document Visibly Better Living ([find the RNIB Visibly Better document here](#)). This includes recommendations for managing the home environment to reduce the impact of sight impairment and sight loss. Suggestions include appropriate lighting, anti-glare windows to reduce reflections which can be disorientating, and use of lighter fabrics and furnishings.

Learning disability and autism

- 6.47 A learning disability is the label given to a group of conditions present before the age of 18 that affects how an individual communicates and understands information. Autism is a lifelong developmental condition which affects how people communicate with, and relate to, other people and how they interact with the world around them.
- 6.48 The number of people across all age groups with moderate or severe learning disabilities is estimated to be around 457 in 2025, rising to 498 by 2042 (Table 6.13). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 935 people have autistic spectrum disorders in 2025, and this is expected to increase to 1,020 by 2042.

Table 6.13 Learning disability and autism

Learning disability (age group)	2025	2042	% Change 2025-2042
Total (18-64)	1,660	1,771	6.7%
Total (65+)	579	706	22.0%
Moderate or severe (18-64)	381	407	6.8%
Moderate or severe (65+)	76	91	19.2%
Moderate or severe (all ages)	457	498	8.9%
People with LD living with a parent (18-64)	127	136	6.8%
Downs syndrome (18+)	45	48	7.0%
Challenging behaviour (18-64)	31	33	6.6%
Autistic spectrum disorders (18-64)	678	723	6.6%
Autistic spectrum disorders (65+)	257	297	15.7%
Autistic spectrum disorders (all ages)	935	1,020	9.1%

Source: POPPI/PANSI and 2018-based ONS population projections

Mental health

- 6.49 Mental health refers to an individual's emotional, psychological, and social well-being. 2025 POPPI/PANSI data estimates there are around 13,007 residents with a common mental health disorder (Table 6.14). Depression amongst people aged 65 or over is expected to increase considerably.

Table 6.14 Mental health prevalence

Mental health 18-64	2025	2042	% change 2025-2042
Common mental disorder	13,007	13,869	6.6%
Borderline personality disorder	1,651	1,760	6.6%
Antisocial personality disorder	2,283	2,434	6.6%
Psychotic disorder	480	512	6.6%
Psychotic disorders (2 or more)	4,942	5,270	6.6%
Older people with depression	2025	2042	% change 2025-2042
Depression 65+	2,388	2,909	22%
Severe depression (65+)	785	978	25%

Source: POPPI/PANSI and 2018-based ONS population projections

Care home services for people with a learning disability, people with a physical disability and people with mental health needs

- 6.50 The KCC MPS 2021-2026 comments that the need for residential care may reduce, in line with current national and local strategies, through continued investment in community services, and more local focus on development of alternative options, such as Supported Living; utilising targeted approaches, a 10%

reduction in demand by 2028 across all client groups and all ages up to 65 is a possibility.

- 6.51 Future residential placements will need to cater for more complex and specialist needs, and although the volume in the market may reduce, there will be a need for providers to alter the type of services they offer to meet the needs of individuals. A decrease in lower need services and an increase in the requirement for specialist homes is expected.
- 6.52 Specific future requirements include:
- Fewer placements that provide support for lower level needs, as people choose alternative services, such as Supported Living.
 - More placements that provide specialist and complex support for people with a greater level of need and people with a forensic history (this relates to as people with a mental health problem who have a mental health problem who have been arrested, on remand or have been to court and found guilty of a crime).
 - More placements for older people who have a learning disability where their needs relating to their age are of primary importance.
 - More residential placements for people with a disability who have dementia and more complex needs.
- 6.53 The Kent Adult Social Care and Health Accommodation Strategy echoes the need for more provision for people with additional needs across the county, with a vision to promote well-being, promoting and supporting independence. It identifies a need to increase housing with care schemes, dementia specific care homes and supported accommodation generally.

Accessible and wheelchair standard housing

- 6.54 PPG states that ‘where an identified need exists, plans are expected to make use of the optional technical housing standards’ (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:
- M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);
 - M4(2) Category 2: Accessible and adaptable dwellings; and
 - M4(3) Category 3: Wheelchair user dwellings
- ‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors ’ (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626).
- M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);

- M4(2) Category 2: Accessible and adaptable dwellings; and
- M4(3) Category 3: Wheelchair user dwellings

‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors’ (source: PPG Paragraphs: 008 Reference ID: 56-008-20160519 & 009 Reference ID: 56-009-20150327).

6.55 Regarding evidencing the need for accessible housing, PPG states:

‘Based on their housing needs assessment and other available datasets it will be for local planning authorities to set out how they intend to approach demonstrating the need for Requirement M4(2) (accessible and adaptable dwellings), and/or M4(3) (wheelchair user dwellings), of the Building Regulations. There is a wide range of published official statistics and factors which local planning authorities can consider and take into account, including:

- the likely future need for housing for older and disabled people (including wheelchair user dwellings).
- size, location, type and quality of dwellings needed to meet specifically evidenced needs (for example retirement homes, sheltered homes or care homes).
- the accessibility and adaptability of existing housing stock.
- how needs vary across different housing tenures.
- the overall impact on viability’ (source: Para: 007 Reference ID: 56-007-20150327).

6.56 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within Part M Volume 1 of the Building Regulations as set out in Table 6.15. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

Table 6.15 Summary of accessible housing standards

Standard Label	Standard title	Level of accessibility provided	Mandatory or optional
M4(1)	Visitable dwellings	Level access not necessarily provided into the dwellings – few accessibility features	Mandatory
M4(2)	Accessible and adaptable dwellings	Level access is provided into the dwelling – easy to adapt to make more accessible – not suitable for most wheelchair users	Optional
M4(3)	Wheelchair user dwellings	Dwellings suitable for wheelchair users: either wheelchair adaptable (a) or wheelchair accessible (b)	Optional

6.57 Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion – M4(3) (b)) and wheelchair adaptable (a home that can be easily adapted to meet

the needs of a household including wheelchair users – M4(3)(a) dwellings (source: PPG Paragraph: 009 Reference ID: 56-009-20150327). It is recommended that the council focuses on the delivery of M4(3)b dwellings to address the specific needs of wheelchair users.

- 6.58 In order to establish an appropriate target for M4(3)(b) dwellings, Table 6.16 sets out a series of assumptions regarding wheelchair use from the English Housing Survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of around 5% of newbuild to meet M4(3)(b) wheelchair accessible standard is required.
- 6.59 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery.

Table 6.16 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on net annual target of 1,145 new dwellings)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	7
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	34
Sevenoaks has 1,420 current users of wheelchairs inside and outside the home based on the 2021 Census Reweighted household survey. This equates to 2.9% of households.	2.9%	33
Aspire report on wheelchair accessible housing **	10%	115
Average of indicators	4.7% (rounded to 5%)	57

** Wheelchair Accessible Housing: Waiting for appropriate housing in England, Aspire October 2014 recommends that the national government should set a minimum requirement of 10% of all new build properties across all tenures to be wheelchair accessible.

- 6.60 Given the ageing demographic of Sevenoaks District and the identified levels of disability amongst the population, it is recommended that a policy to provide new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence which takes into account the requirements of PPG, it is recommended that:

- 4.7% (rounded to 5%) of new dwellings are built to M4(3)(b) wheelchair accessible standard (this would imply an average target of around 57 each year) and these are provided as social rented housing; and
 - all remaining new dwellings are built to M4(2) accessible and adaptable standards to take account of the ageing demographics of the borough. This will ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings.
- 6.61 It should be noted however that any percentage requirements for accessible housing are subject to cumulative viability testing. It is also recommended that needs are monitored closely given the ageing population over the plan period.

Life experience-related housing need

Armed forces

- 6.62 Sevenoaks District is a signatory to the Armed Forces Covenant which seeks to provide support in a range of areas including housing to in-service and ex-service personnel.

Cultural heritage related housing need

- 6.63 For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This would include the specific needs of particular Black and Global Majority (BGM – households not identifying as ‘White British’) households as well as those from Travelling communities.

Black and Global Majority (BGM) households

- 6.64 Around 7.9% of the population in Sevenoaks District identify as BGM. The distribution of BGM people within the district is shown in Table 6.17. Residents who identify as BGM are located throughout the district. The proportions of BGM households range from 5.9% in Darent Valley and 32.8% in North West.

Table 6.17 Distribution of BGM households across Sevenoaks District

Placemaking area	BGM population	% of BGM population in each sub-area	% of population in each area who identify as BGM	All people
Darent Valley	556	5.9%	4.4%	12,649
North East	1,119	11.8%	5.2%	21,480
North West	3,115	32.8%	11.4%	27,233
Sevenoaks and Surrounds	3,093	32.6%	9.9%	31,112
South	921	9.7%	5.4%	16,956
Upper Darent Corridor	698	7.3%	6.3%	11,128
Sevenoaks District	9,502	100.0%	7.9%	120,558

Source: 2021 Census

- 6.65 The 2021 Census re-weighted Household Survey indicates that 85.5% of Household Reference People describe themselves as White British and 14.5% describe themselves as having other ethnicities. The 2021 Census identified that overall 7.9% of the population identify as BGM, with sub-areas ranging from 4.4% of the population in Darent Valley identifying as BGM to 11.4% in North West.
- 6.66 Based on the 2021 Census reweighted Household Survey, housing information relating to Black and Global Majority (BGM) households includes:
- Around 75.4% are owner-occupiers, 16.0% rent privately, and 8.6% live in affordable housing (social rented or intermediate tenures).
 - 13.3% BGM households were in some form of housing need (compared with 9.6% of all households). Reasons for housing need included overcrowding (47.7%), housing costs being too expensive and in receipt of housing benefit or in arrears due to expense (15.6%), and mobility/special needs living in unsuitable property (11.4%).
 - Of moving BGM households, there were particular aspirations towards larger dwellings (47.3% 4 or more bedroom houses and 34.8% 3-bedroom houses). Expectations were 34.4% 4 or more bedrooms and 21.2% 3-bedroom houses.

Gypsy, Traveller and Travelling Showperson need

- 6.67 The 2025 Gypsy, Traveller and Travelling Showperson accommodation assessment is currently being finalised.

Self-build and custom housebuilding

- 6.68 The NPPF 2024 sets out that the government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. When determining the demand for self- and custom-build homes, a range of sources can be considered. A key one is the council's self- and custom-build housing register. This can be supported with further evidence, for instance previous levels of delivery, household surveys and plot searches on commercial websites.
- 6.69 A total of 358 households are currently on the council's custom/self-build register which covers a 10 year period from 2015. This would imply an annualised need for 36 self/custom build plots each year. Table 6.18 summarises the location, dwelling type, and number of bedroom preferences of households. Analysis shows a strong preference for detached houses with 3 or more bedrooms which accounts for 84.4% of preference, with the most frequently mentioned type and size is a 3 bedroom detached house (40.5%). There is also interest in 2- to 4-bedroom bungalows (8.4%) but limited interest in semi-detached and terraced housing.
- 6.70 The council's self/custom build register reports the parish a household is interested in living in. These are summarised by Placemaking area in Table 6.18 and shows strongest preference areas are Sevenoaks Urban Area and Surrounds and Darent Valley.

Table 6.18a Self-build register dwelling preferences - dwelling type and size preference

Number of bedrooms	Bungalow	Detached House	Semi-detached or terraced house	Total
1	0.3%	0.0%	0.0%	0.3%
2	3.4%	5.0%	0.0%	8.4%
3	3.4%	21.5%	1.7%	26.5%
4	1.4%	40.5%	0.6%	42.5%
5	0.0%	19.8%	0.0%	19.8%
6	0.0%	2.5%	0.0%	2.5%
Total	8.4%	89.4%	2.2%	100.0%

Table 6.18b Self-build register dwelling preferences - location preference

Placemaking area preference	% of responses
Darent Valley	21.4%
North East	6.6%
North West	9.2%
Sevenoaks Urban Area and Surrounds	31.1%
South	19.0%
Upper Darent Corridor	12.8%
Sevenoaks District	100.0%

Base: 358

Source: Council self-build register 2025

- 6.71 The council also has evidence of the actual delivery of self/custom build which indicates a total delivery of 273 dwellings over the 6-year period October 2018 to October 2024, an annual average delivery of 46 dwellings.
- 6.72 The 2016 household survey provided a snapshot of evidence of the need for self- and custom-build. This established a need for 159 households who would be interested in self-build (and 35 expected to move to a self-build property), with strongest aspiration for 3 bedroom properties.
- 6.73 Analysis of commercial websites promoting plots identified none in aut2025.
- 6.74 Although a range of sources can be considered, the self/custom build housing register remains an appropriate source of data as this reflects the actual level of need arising from local residents for this product. That said, additional evidence such as actual delivery and household surveys can inform policy responses.
- 6.75 Based on the annual delivery of 46 self/custom build dwellings and a 1,145 annual dwelling need, the annual need would be 4%. There may also be additional demand for self- and custom-build homes for households not on the register but this is more challenging to quantify.
- 6.76 There is no national guidance on the percentage for delivery on larger development sites and local planning authorities adopt a range of targets, usually between 5% and 10%.

- 6.77 There is clearly a strong demand for self- and custom-build homes in Sevenoaks district and to recognise the ongoing demand it is recommended that at least 4% of new homes overall and 5% of new homes on larger sites are self- and custom-build. The actual delivery on individual developments should be determined with reference to demand evidenced in the self- and custom-build register, viability and the wider market and affordable needs to be met on larger sites.

Monitoring Self-Build and Custom Housebuilding Supply

- 6.78 Following a number of appeal decisions in relation to Self-build and Custom Housebuilding, the Council have undertaken a comprehensive review of planning permissions previously considered to contribute towards meeting demand arising from the Self-build and Custom Housebuilding Register. Of particular note, this review has excluded a number of permissions that relied solely on the submission of CIL Form 7 Part 1, where no subsequent CIL Form 7 Part 2 has been received.
- 6.79 This exercise reveals a significant shift in the Council's ability to demonstrate that sufficient permissions are being granted to meet demand arising from the Register. The implications of this are particularly acute from Base Period 6 onwards, where the trajectory of permissions granted annually is unlikely to keep pace with the number of individuals joining the Register.
- 6.80 In light of this, the Targeted Review of Local Housing Need (TRLHN) recommends that the monitoring of self-build and custom housebuilding supply should not automatically discount permissions that are either *Not Started* or *Under Construction*, and where a CIL Form 7 Part 2 has not yet been submitted. This position reflects the practical reality that CIL Form 7 Part 2 can only be submitted upon completion of the dwelling, and aligns with the intent of Paragraph 38 of the Planning Practice Guidance (PPG) for Self-build and Custom Housebuilding.
- 6.81 It is recommended that a more nuanced approach to assessing supply is adopted. This should include:
- Recognising the limitations of relying solely on CIL Form 7 Part 1 where an application has reached *Completion*.
 - Including permissions supported by CIL Form 7 Part 1 where there is reasonable evidence to do so (this could include data on the number of applications with CIL Form 7 Part 1 that have translated into an accepted CIL Form 7 Part 2).
 - Clearly distinguishing, within monitoring work, between permissions that are *Not Started*, *Under Construction* and *Completed*.
- 6.82 This approach will ensure a more accurate reflection of the Council's efforts to meet the statutory duties under the Self-build and Custom Housebuilding Act 2015 and provide a more realistic assessment of supply against demand.

Summary

- 6.83 In accordance with PPG, this section has considered the future need for a range of household types.
- 6.84 This chapter has considered the needs of different groups in line with the NPPF and requirements of the brief. Key findings are now summarised.
- 6.85 By 2042, there is projected to be an additional 9,500 people living in Sevenoaks. Of these, around 6,050 are projected to be aged 65 and over and represents a 22% increase on the 2025 population.
- 6.86 According to local household survey evidence, the majority of older people 65 and over (79.7%) want to continue to live in their current home with support when needed according to the household survey, with help with repair/maintenance, gardening, cleaning, and other practical tasks, which would help people remain in their own home. There is also a need to deliver a range of smaller dwellings (particularly level-access accommodation) for older people across all tenures and specialist older persons housing provision.
- 6.87 There are currently around 3,263 units/bedspaces of specialist older persons accommodation comprising 1,931 specialist older accommodation units (C3 planning use class), 287 Extra Care (C2/C3 use class), and 1,045 bedspaces residential care (C2 use class). It is estimated there is a need for 568 additional C3 dwelling units over the period 2025 to 2042 or 32 each year, a need for 84 C2/C3 Extra Care units or 5 each year and 308 C2 residential care bedspaces or 17 each year which could also be provide through additional Extra Care provision.
- 6.88 A key conclusion is that there needs to be a broader housing offer for older people across Sevenoaks District and the HNA has provided evidence of scale and range of dwellings needed.
- 6.89 The evidence base does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that ‘any single development may contain a range of different types of specialist housing’ (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 6.90 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the population of Sevenoaks District. Although it is a challenge to quantify the precise accommodation and support requirements, this evidence base has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 6.91 It is estimated there are around 30,047 people with a disability across the district based on ONS disability estimates and is projected to increase to around 33,567 by 2042. Regarding housing for people with disabilities, the 2021 Census reweighted Household Survey suggests around 5.2% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. 2.9% of households need all facilities (living room, bathroom, kitchen, and bedroom) to be on one floor.

- 6.92 Given the ageing population of the district and the identified levels of disability amongst the population, it is recommended that 5% of new dwellings are built to wheelchair accessible M4(3)b standard. All remaining new dwellings are built to M4(2) accessible and adaptable standard, to take account of the ageing demographics of Sevenoaks District.
- 6.93 Regarding self-build and custom housebuilding, there are 358 households on the council register. There is a strong preference for 3 or more bedroom detached houses, with 41% of all need expressed for 4 bedroom detached houses. Parishes in Sevenoaks Urban Area and Surrounds, the South and Darent Valley were most likely to be mentioned as a preferred location. It is recommended that 4% of new dwellings are self/custom build to meet ongoing demand and that 5% of larger developments are self/custom build.

Appendix A: Estate Agent Review

Introduction

- A.1 Agents were asked questions to build up a detailed understanding of the housing market in the Sevenoaks District. Ten agents were contacted via telephone ensuring a representation across the district. Two had a focus on lettings, and eight were able to give an overview of both sales and lettings. Interviews took place in May and June 2025.

Response from Agents

Sales Market Overview

- A.2 The Sevenoaks property market is currently experiencing one of its most challenging periods in recent years, with estate agents across the district reporting significant difficulties in achieving sales at expected price levels. One agent highlighted that while headline figures suggest some positive trends, with average house prices rising 8.3% to £535,000 in March 2025, the reality on the ground tells a different story. Actual sold prices are 6.1% down on the previous year and 6% down on the 2022 peak, indicating a substantial gap between asking prices and achieved sale prices.
- A.3 Estate agents consistently report that buyer nervousness has become the defining characteristic of the current market, with purchasers taking significantly longer to make decisions and being much more cautious about committing to purchases. Properties across all price brackets are requiring price reductions, often multiple adjustments, before achieving sales. Marketing periods have extended well beyond historical norms, and agents emphasise that realistic pricing from the outset has become crucial for successful transactions. The market's challenges are being felt across all areas of Sevenoaks, though the impact varies depending on local factors such as transport links, school catchments, and price brackets.
- A.4 Despite these difficulties, certain fundamentals remain strong. Sevenoaks continues to attract buyers due to its excellent transport connections to London, outstanding school provision, and attractive mix of urban amenities with countryside access. However, the premium that Sevenoaks properties traditionally commanded is under pressure, and agents report that vendors need to adjust their expectations to reflect current market realities.

Gaps in supply

Affordable Housing

- A.5 Agents agreed there's a huge mismatch between what homes cost in Sevenoaks and what local people can actually afford. With average house prices hitting £535,000 and rents now over £1,700 a month, many workers – even full-time professionals – are completely priced out. "We've got nurses, teaching staff and council workers who simply can't afford to live here," one agent noted. There's

clearly a critical shortage of affordable rented housing, and the gap between income and housing costs just keeps widening.

- A.6 Even when developments are planned with affordable housing in mind, agents say it's hard to deliver. The council wants a mix where about three-quarters of new affordable homes are for social or affordable rent, with the rest as shared ownership or similar. But agents pointed out that with such expensive land and tight planning rules – especially the green belt – this target is tough to meet. “Developers just can't make the numbers work,” one commented.
- A.7 Shared ownership and discounted homes are available in theory, but in practice agents say they're often still too pricey for most first-time buyers. “You might get a small flat with shared ownership, but even that starts at £250K-plus – and you still pay rent on top,” one agent explained. The baseline house prices in Sevenoaks are just so high that even the “affordable” options aren't truly accessible to many.
- A.8 Agents also flagged that the number of affordable homes for ownership just doesn't come close to matching demand. “We see plenty of young couples and families trying to stay local, but there's nothing at the right price point for them,” another agent said. It's a supply and affordability issue rolled into one – there simply isn't enough at the mid-range level.

Specialist Housing

- A.9 Agents also highlighted big gaps in housing for older people. There's more demand than ever for affordable downsizing options – like sheltered or Extra Care housing – but the supply is limited, and often too expensive. “You've got older homeowners who want to stay in the area but can't afford the jump into a retirement flat,” said one agent. Many are asset-rich but income-poor, so even if they sell their home, they still struggle to buy something smaller nearby without burning through all their savings.
- A.10 The story is similar for supported housing. Agents noted that while the council recognises the need, there just isn't enough available for those with care needs, disabilities, or who are coming out of difficult circumstances. “We get enquiries from people who need transitional housing or adapted homes, and honestly, we don't have anywhere to send them,” one agent admitted.

Key Worker and Family Housing

- A.11 A common theme among agents was the lack of housing for key workers (referred to locally as essential workers)– teachers, NHS staff, police officers – who earn too much to qualify for social housing but not enough for market rates. “It's that squeezed middle – they're not poor, but they're priced out,” one agent said. The intermediate housing that's supposed to serve this group is limited and rarely meets actual demand.
- A.12 Similarly, there's a shortage of good-quality family homes in the mid-price range. Agents reported that three- and four-bedroom houses under £600K are incredibly hard to find. These are the types of homes that young families need, but they're either snapped up quickly or simply don't exist in many parts of the

district. “There’s plenty at the high end and a few flats at the bottom, but not much in the middle,” an agent observed.

Geographic Gaps and Wider Impacts

- A.13 Agents also pointed out that housing affordability varies a lot depending on where you look. Swanley offers some of the more affordable options, especially for renters, but Sevenoaks town itself is nearly impossible for most people unless they’ve got serious money. “There’s just no affordable stock in the town centre, it’s been that way for years,” one agent remarked.
- A.14 The knock-on effect is that people who work in Sevenoaks, from shop staff to teaching assistants, are increasingly being pushed out to nearby towns. This leads to longer commutes, more traffic, and communities where fewer people actually live where they work. Agents warned that this trend is undermining the sustainability of the district. “You want your kids’ teacher or the local nurse to live nearby, not commute 45 minutes each way,” one said.

How to Improve the Housing Market

Planning and Development Solutions

- A.15 Agents across the board agree: land supply is the root of the problem. With 93% of the district designated as green belt, there’s just not enough space to build on. But no one’s suggesting we bulldoze the countryside. What’s needed, they say, is a more pragmatic approach - targeted development near transport links and towns, with a focus on brownfield sites and small, sustainable green belt releases for genuinely needed housing like affordable or key worker homes.
- A.16 A major frustration is the current planning system. Applications can take up to 18 months to process which is far too long. Agents believe that if the planning process was streamlined and approvals could be turned around in 6 months or less, far more development would actually happen. Right now, delays cost money and kill projects before they begin.
- A.17 Another issue is the type of homes being built. There’s too much focus on large executive homes, while what’s really needed are smaller 2- and 3-bedroom properties that first-time buyers and downsizers can afford. Agents believe planning policy should do more to push for a balanced mix of home sizes and types in every development—not just the high-end stock that delivers the biggest profits.

Market Supply Solutions

- A.18 There’s a clear message from agents: we need more homes to rent, and fast. With fewer than 100 rental properties available across the entire district at one point, the situation is critical. Agents are calling for better incentives to encourage landlords back into the market - things like tax breaks for those offering longer leases or accepting housing benefit tenants.

- A.19 Another area of opportunity is downsizing. Many older residents are living in large family homes they no longer need, but there's nowhere suitable for them to move into. Agents say that building more high-quality retirement flats and bungalows could free up those larger properties for families and improve housing flow overall.
- A.20 Self-build is another option that's not being properly explored. Some families would love to build their own homes but simply can't find the land. Allocating specific plots for custom and self-build could open the market up and get more people into homes they can afford.

Affordable Housing Solutions

- A.21 There's growing frustration among agents that the term "affordable housing" is becoming meaningless. Even shared ownership, which is meant to help people onto the ladder, often starts at a level that's still too expensive. A 25% share of a £600K house is still £150K and you're still paying rent on the rest. Agents suggest more flexible models like 10–15% stakes or rent to buy schemes that reflect local incomes.
- A.22 Others believe we need to think bigger. Community Land Trusts, where communities can acquire land at cheaper agricultural prices and develop it themselves, could produce genuinely affordable homes. The problem, they say, is that high land prices are baked into everything and are a major driver of unaffordability.
- A.23 Key worker/local essential worker housing is another major concern. Teachers, nurses, police officers, people essential to the community, are being priced out completely. Agents are calling for dedicated homes for these professionals, ideally delivered through partnerships with housing associations or directly through local councils.

Transport and Infrastructure

- A.24 There's strong agreement that transport infrastructure is part of the housing solution. If places like Edenbridge and Westerham had better train connections to London, it would relieve pressure from Sevenoaks town, where prices have skyrocketed. Improving rail lines and expanding bus routes could help distribute housing demand more evenly.
- A.25 Agents pointed out that we've seen this work before. In other areas, big investments in transport like Crossrail, have transformed entire markets. They believe the same could happen here if upgrades were made to lines like the Darent Valley route. Better connectivity would make the more affordable outlying areas more desirable and help cool the overheated central market.

Market Efficiency Solutions

- A.26 One common suggestion was to give buyers better access to local information. Many are focused only on Sevenoaks town because that's what they know, but if

there were clearer data on commute times, schools, and upcoming developments in nearby areas, it could encourage more balanced demand across the district.

- A.27 Agents also flagged the way long chains are slowing down transactions. More schemes that support chain-free purchases like assisted moves for downsizers, part-exchange programs, or improved bridging finance, would help keep the market flowing. The longer it takes to complete a chain, the more likely deals are to fall through.

Policy and Taxation Solutions

- A.28 Some agents are calling for council tax reform. The current system is still based on 1991 values and often doesn't reflect the real value or usage of a property. Updating the tax bands could encourage better use of under-occupied homes and also bring in more funding for affordable housing initiatives.
- A.29 Others argue that landlord regulation should be done with carrots, not just sticks. Instead of just adding rules, they suggest offering rewards such as council tax discounts or rate relief for landlords who provide long-term lets or take on tenants in need. This could help boost rental stock without pushing landlords out of the market.

Development Finance Solutions

- A.30 There's growing interest in councils stepping in directly. In other areas, local authorities have created their own housing companies to build homes at cost, rather than for profit. Agents say this approach could be the key to delivering affordable homes where the private sector simply won't.
- A.31 Current development charges, like the Community Infrastructure Levy (CIL), are also a sticking point. Agents argue that these charges are making smaller developments unviable. A more flexible, sliding-scale system would encourage local builders and increase supply without needing huge infrastructure projects.

Overall Market Strategy

- A.32 Finally, agents stressed the need for a joined-up approach. Planning, transport, education, and economic development all need to work together. Sevenoaks is a victim of its own success - demand is sky-high, but supply isn't keeping pace. What's needed is managed, steady growth, not boom-and-bust cycles or knee-jerk restrictions.
- A.33 The market is overheated, and even affluent buyers are now struggling. Agents are urging for consistent, sustainable development across all tenures: rental, ownership, affordable, and specialist housing, so that the whole system works more smoothly for everyone

Future Housing Standards

- A.34 There was a strong consensus that setting future housing standards requires a balanced, locally responsive approach. Agents stressed the need to align

regulatory requirements with evolving market expectations and the long-term needs of the community.

Accessibility Standards

- A.35 Agents highlighted the growing importance of designing new homes with accessibility in mind from the outset. Features such as step-free access, wider internal doorways, and adaptable bathrooms were frequently mentioned as increasingly desirable – not only to meet evolving regulations but also to reflect demand from an aging population and a general shift toward inclusive design. Properties that incorporate these features tend to have broader market appeal and perform better in sales.

Space and Size Standards

- A.36 There was broad agreement among agents that space standards must ensure homes remain liveable, especially given ongoing land constraints across the district. Agents noted that minimum space standards, including for private outdoor areas, play a key role in maintaining the high quality of life that makes Sevenoaks attractive. However, they also emphasised the need for a range of unit sizes to meet different household needs, from compact one-bedroom homes for young professionals to larger family homes. The challenge is to provide this variety without compromising affordability.

Build Quality and Environmental Performance

- A.37 Agents underscored that buyers increasingly prioritise energy efficiency and construction quality. Properties with Energy Performance Certificate (EPC) ratings of C or above are seen as more attractive, tend to sell faster, and often command price premiums. Agents also noted that good build quality including durable materials, strong finishes, and low-maintenance design is essential. In conservation areas and near the green belt, agents emphasised that housing design should reflect and respect the local architectural character.

Community and Infrastructure Integration

- A.38 In addition to the features of individual homes, agents consistently stressed the importance of community infrastructure. They highlighted that new housing developments must be supported by appropriate transport links, school places, healthcare access, and recreational space. Well-integrated developments with strong infrastructure tend to be more resilient in the market and better support long-term community sustainability.

Most popular/least popular property types by area

Darent Valley

- A.39 This region offers some of the strongest value propositions within the Sevenoaks District, with its proximity to the River Darent and countryside setting attracting

buyers seeking a more rural lifestyle while maintaining commuter access to London.

Most Popular Property Types

- A.40 Agents noted that three and four-bedroom family homes with larger gardens continue to attract buyers, particularly those featuring character details or period features. "Family houses with gardens are what everyone wants," explains one agent working in the Darent Valley, with detached and semi-detached houses significantly outperforming apartments. Local agents observed that the rural setting combined with commuter access to London makes these properties appealing despite longer marketing periods, with villages like Otford and Shoreham benefiting from strong local amenities and good school catchments. Victorian and Edwardian houses with original features still draw viewers, though buyers are increasingly selective about condition and pricing.

Least Popular Property Types

- A.41 One agent observed that standard properties without distinctive character features or period details are struggling more in the current market, requiring more competitive pricing strategies to attract buyer interest. Agents operating in the valley confirmed that while properties with character features perform better, all property types are experiencing the need for realistic pricing and longer marketing periods. Modern developments struggle more, with agents noting that new builds face particular challenges in generating buyer enthusiasm, and modern terraced properties without gardens or parking spaces are performing poorly.

North East Area

- A.42 This area benefits from good transport links and school catchments while attracting a diverse buyer profile from first-time buyers to established families.

Most Popular Property Types

- A.43 One agent commented that smaller properties targeting first-time buyers and four-bedroom family homes perform best in this diverse market. "Four bedrooms seems to be the sweet spot - it works for growing families and offers flexibility for home working," explains one agent. Several agents confirmed that the area's strong transport links and school catchments support demand for these property types among London commuters, though mortgage affordability concerns are creating some hesitancy among potential purchasers. Three-bedroom properties also perform well, particularly among first-time movers and smaller families.

Least Popular Property Types

- A.44 Several agents highlighted that new build developments are facing the most significant challenges, with developers needing to offer substantial incentives and price adjustments to stimulate sales. "New builds are really tough to sell right

now - buyers are questioning the value and prefer period properties with character," reports one agent. It was unanimously agreed that new builds in particular have struggled in current market conditions, requiring creative marketing approaches and pricing flexibility to achieve sales. Apartments and flats are also challenging to sell, with agents noting that "flats just don't generate the same interest as houses, especially post-pandemic when everyone wants outdoor space."

North West Area

- A.45 Located in the green belt with larger family properties, this area traditionally attracts buyers seeking substantial homes with gardens in a countryside setting.

Most Popular Property Types

- A.46 Agents covering this area reported that four and five-bedroom detached properties with substantial gardens remain most sought after, appealing to buyers seeking a countryside feel while maintaining access to good schools. They agreed that despite experiencing some of the most challenging market conditions, these larger family homes continue to attract interest from buyers willing to pay premium prices for the location.

Least Popular Property Types

- A.47 It was reported that higher-value properties are most affected by buyer nervousness, with even unique character homes taking considerably longer to find suitable buyers and requiring multiple price reductions. "Anything over four bedrooms is really struggling right now - buyers are cautious about taking on larger properties," notes one agent. Agents who covered this area emphasised that properties often require multiple price reductions before achieving sales, with marketing periods extending well beyond normal timeframes even for desirable character properties. Five-bedroom and larger homes are experiencing the most challenging market conditions, with buyers nervous about high running costs and council tax.

Sevenoaks and Surrounds

- A.48 Representing the core of the local property market, this area benefits from excellent transport links, shopping facilities, and school catchments, making it highly desirable for commuters and families.

Most Popular Property Types

- A.49 Local agents consistently mentioned that town centre properties and those close to the railway station maintain their appeal among commuters. "Properties within walking distance of the station still generate good interest, even if they take longer to sell," reports one local agent. Property professionals working in this area highlighted that the mix of period properties, modern developments, and conversion opportunities continues to attract diverse buyer interest across

multiple property types, though conversion from interest to actual purchases remains challenging. Victorian and Edwardian houses with original features continue to attract strong interest, though buyers are increasingly selective about condition and realistic pricing.

Least Popular Property Types

- A.50 Agents consistently mentioned that properties listed at ambitious prices are struggling most, with the conversion from buyer interest to actual purchases proving particularly difficult across all property types. It was noted that properties are being listed at ambitious prices but requiring substantial reductions to achieve sales, with even prime locations experiencing extended marketing periods and pricing pressures. Apartments and flats are particularly challenging, with agents noting that service charges and leasehold issues create additional barriers. Properties requiring significant renovation or modernisation are also struggling, as "buyers don't want projects right now - they want move-in ready properties."

South Area

- A.51 This region offers good value relative to other parts of Sevenoaks while maintaining a balance of residential amenities with accessibility, making it attractive to families.

Most Popular Property Types

- A.52 Agents covering the south area stated that three and four-bedroom family properties with gardens are most popular, benefiting from the area's perception as offering better value for money relative to other parts of Sevenoaks. Some agents noted that while maintaining good residential amenities, this area's more moderate pricing helps sustain buyer interest even in current challenging conditions. The area appeals to families seeking "the best bang for your buck in terms of family housing," with garden size being crucial as "anything with a decent outdoor space performs better." Parking is also essential, with agents noting that properties without it really struggle.

Least Popular Property Types

- A.53 Agents covering this area observed that while the region generally offers better value, properties that aren't realistically priced from the outset are experiencing the longest marketing periods and most aggressive price negotiations from increasingly cautious buyers. One agent commented that purchasers are taking much longer to make decisions and are more likely to negotiate aggressively on price, with several agents emphasising that the days of achieving asking prices quickly are currently behind them. One-bedroom properties also face significant challenges, with agents noting that "single-bedroom flats are very hard to move - there's limited buyer interest and mortgage options are more restricted." Properties with high service charges or complicated leasehold arrangements are

particularly unpopular, with anything over £200 per month in service charges really putting buyers off.

Upper Darent Corridor

- A.54 Representing some of the most prestigious and expensive properties in the Sevenoaks area, this corridor combines countryside settings with transport accessibility to attract high-earning professionals and families.

Most Popular Property Types

- A.55 According to local agents, four and five-bedroom detached properties, period farmhouses, and unique character homes with rural settings remain the most desirable. Agents working in this premium market emphasised that despite challenging market conditions, these properties continue to attract high-earning professionals seeking luxury homes with countryside appeal and excellent transport accessibility.

Least Popular Property Types

- A.56 Agents reported that all high-value properties are experiencing significant challenges, with buyers in this price bracket becoming extremely selective and taking advantage of reduced competition to negotiate highly favourable terms. It was emphasised that vendors need to be particularly realistic about current market conditions, as achieving historically expected price levels requires significant patience and pricing flexibility, with unique properties that typically command premiums still taking exceptionally long periods to sell. "Unique properties that appeal to a very specific buyer are taking exceptionally long times to sell," reports one agent, noting that buyers want properties with broad appeal rather than something that limits future resale options. Properties requiring significant investment or with structural issues are performing particularly poorly.

Are the right types of dwellings being built in Sevenoaks?

- A.57 When estate agents across Sevenoaks were asked whether the right types of dwellings are being built in the district, their responses revealed significant concerns about misalignment between development and market needs:

Mismatch with Market Demand

- A.58 Agents consistently report that current development patterns don't match buyer preferences or market gaps. "We're seeing too many expensive four and five-bedroom houses being built when what we desperately need is affordable housing for first-time buyers," explains one agent covering multiple areas. "Developers are still targeting the high-end market, but that's exactly where we're seeing the most sales difficulties."
- A.59 Several agents note that new developments often focus on larger family homes that add to an already oversupplied segment. "The North East area has seen new

build developments, but they're mostly targeting families who can afford £600,000+ properties," reports one local agent. "Meanwhile, we have no supply for people earning average wages who want to stay in the area."

Wrong Tenure Mix

- A.60 Estate agents highlight a fundamental mismatch between what's being built and what's needed across different tenure types. "There's virtually no genuinely affordable housing being delivered," states one experienced agent. "We get calls daily from key workers, young families, and local people who simply can't find anything they can afford to buy."
- A.61 Agents note that while some shared ownership properties are being developed, the income thresholds often remain too high for many local workers. "Even the 'affordable' housing isn't affordable for teachers, care workers, or young professionals starting their careers," explains one agent.

Lack of Suitable Properties for Downsizers

- A.62 Several agents identify a critical gap in housing suitable for older residents looking to downsize. "We have plenty of large family homes, but almost nothing suitable for empty nesters who want to stay in the area," reports one Central Sevenoaks agent. "Good quality two and three-bedroom houses for downsizers are desperately needed."
- A.63 Agents particularly highlight the shortage of bungalows and ground-floor properties. "We regularly get enquiries from older residents wanting to downsize to something more manageable, but there's hardly any suitable stock being built," notes one agent.

Quality and Design Issues

- A.64 Concerns were expressed about the quality and design of some new developments. "Some of the new builds feel cramped compared to older properties, and buyers notice this," explains one agent. "Developers are trying to maximise units per site, but it's creating properties that don't compete well with the existing housing stock."
- A.65 Several agents mention that new developments often lack the character and garden space that buyers in Sevenoaks expect. "People move to Sevenoaks for a certain lifestyle - they want gardens, character, and space," reports one Darent Valley agent. "Too many new developments look like they could be anywhere and don't reflect what buyers actually want."

Geographic Distribution Problems

- A.66 Agents identify issues with where new housing is being located. "Development is patchy across the district," explains one agent. "Some areas get lots of new housing while others see virtually nothing, which creates imbalances." They note

that development often occurs where land is available rather than where housing is most needed.

- A.67 "Transport links should drive where we build, but too often new developments are in locations that require car dependency," reports one agent. "This limits their appeal and creates additional problems."

Missing Property Types

- A.68 Agents consistently identify specific property types that aren't being delivered. "We need more two-bedroom houses, not just flats," explains one agent. "Young families want houses with gardens, but there's almost nothing being built in the £300,000-£400,000 range."
- A.69 Agents also highlight the lack of accessible housing being built. "With an aging population, we should be building more bungalows and accessible properties, but developers avoid them because they're seen as less profitable per square foot," notes one experienced agent.

Positive Developments

- A.70 Some agents acknowledge improvements in certain areas. "Where good quality family housing has been built with proper gardens and parking, it does sell eventually," reports one North East area agent. "The problem is often price rather than the product itself."
- A.71 A few agents note that some developers are beginning to respond to market feedback. "We're starting to see some developers offer smaller units and more competitive pricing, but it's happening slowly," explains one agent.

Help to Buy and Stamp Duty Changes

- A.72 Agents reported that the Help to Buy scheme's end significantly impacted first-time buyer activity. "Help to Buy did bring some first-time buyers into the market, but it also inflated new build prices artificially," explains one Central Sevenoaks agent. Since the scheme ended, agents note far fewer first-time buyers able to access the market, with many properties that benefited from the scheme now struggling to sell in the secondary market. "It created a two-tier market where new builds were overpriced compared to existing stock," reports one North East area agent.
- A.73 The April 2025 stamp duty threshold reductions have had a dramatic impact on buyer behaviour across all areas of Sevenoaks. "The stamp duty changes have really knocked buyer confidence," reports one experienced agent. Estate agents describe increased hesitancy across all price brackets, with buyers reassessing their options much more carefully. Properties that were previously within reach for first-time buyers now face additional costs, while even buyers who can afford the extra charges are second-guessing their purchases.
- A.74 One agent described the combined effect of losing Help to Buy while increasing stamp duty costs as particularly damaging for market entry. "We've lost the main

scheme helping first-time buyers while simultaneously making it more expensive for them to buy," summarises one experienced agent. Given Sevenoaks' higher property prices, most buyers are affected by these changes, with even relatively affordable housing now facing significant additional transaction costs. The consensus among agents is that these policy changes have made homeownership less accessible while reducing buyer confidence and market activity across all segments.

Rent to Buy

- A.75 Agents consistently report that there would be substantial demand for rent to buy schemes in Sevenoaks. "We regularly speak to potential buyers who are stuck in the rental market because they can't save enough for a deposit while paying high rents," explains one Central Sevenoaks agent. "The idea of being able to build up equity while renting would appeal to many of our clients who feel trapped in the rental cycle."
- A.76 However, agents also identify significant challenges for implementing rent to buy schemes locally. "The main issue would be the cost of properties in Sevenoaks - even with subsidised rent, the eventual purchase prices might still be beyond reach for many people," warns one experienced agent. "If someone needs to save for a deposit on a £400,000 property, even reduced rent might not be enough."
- A.77 Agents note that the success of such schemes would depend heavily on the types and locations of properties made available. "It would need to focus on smaller properties and more affordable areas to work effectively," explains one Darent Valley agent.
- A.78 Several agents suggest there could be interest from developers and institutional landlords in offering rent to buy products. "With the current sales market so challenging, developers might see this as a way to generate income while properties wait for the market to improve," reports one agent. "It could work for both parties - occupiers get a path to ownership, developers get income flow."
- A.79 However, agents note that the scheme would require careful structuring. "The properties would need to be priced realistically for the eventual purchase to be achievable," emphasises one Central Sevenoaks agent.
- A.80 The consensus among agents is that there would be strong demand for well-designed rent to buy products in Sevenoaks, but success would depend on realistic pricing and appropriate property selection. "There's definitely a market for it - we see the frustration of renters who want to buy but can't access the market," summarises one experienced agent. "The challenge would be making the numbers work given local property values, but if structured properly, it could help address the gap between renting and buying that so many of our clients face."

Conveyancing chains

- A.81 Agents agreed that the typical time from accepting an offer to completing the sale usually ranges between 8 to 16 weeks. However, the actual duration can vary

considerably depending on the nature of the transaction, the complexity of the conveyancing chain, and local market conditions.

- A.82 One agent claimed that for straightforward transactions involving chain-free cash buyers, completion can sometimes be achieved in as little as six weeks. If a mortgage is involved, even in chain-free cases, the process typically takes six to ten weeks due to time required for valuations and lender approvals. In standard transactions where both buyer and seller are part of a chain, the average completion time increases to around ten to sixteen weeks. In cases where the chain is long or complex—often involving four or more linked transactions—the timeline can extend up to twenty weeks or more. Leasehold or new-build properties tend to take even longer, sometimes as long as twenty-four weeks, due to additional legal and administrative requirements.

Rental Market

Market Overview

- A.83 Agents across the Sevenoaks District report a consistently tight and highly competitive rental market, characterised by a significant shortage of available properties. This imbalance between supply and demand is driving up rental prices and making it increasingly difficult for lower-income households and local workers to secure housing. While landlords are currently benefitting from strong rental yields, agents expressed concern about the long-term sustainability of the market if supply constraints continue. Some agents also noted that, in recent months, they have seen a drop in rental enquiries, suggesting that prices may have reached a ceiling and many prospective tenants are simply no longer able to afford them.

Most popular Property type by Area

Sevenoaks Town and Surrounds

- A.84 Sevenoaks town is widely regarded by agents as the most sought-after rental location in the district. Strong demand is driven by the town's commuter links, particularly proximity to the train station, as well as its high-performing schools and local amenities. One- and two-bedroom flats are particularly popular, especially among professionals and young families, while three-bedroom homes also see strong interest due to the town's family-friendly appeal. However, agents consistently noted a chronic shortage of stock and significant competition among tenants, which continues to place upward pressure on rents.

North East Area

- A.85 Otford and Kemsing were identified by agents as offering good value and strong rental performance. Otford is seen as a desirable location for commuters due to its excellent rail links, while Kemsing appeals to tenants seeking a quieter village environment without sacrificing access to transport. Rental demand in this area

centres around two- and three-bedroom homes, with agents describing the area as offering a well-balanced mix of lifestyle and convenience.

Darent Valley

- A.86 The Darent Valley is seen as a mid-range rental market, with agents highlighting its appeal to families seeking more space and a rural setting. Dunton Green benefits from direct rail connections, while surrounding villages offer attractive countryside living. Rental demand in this area is focused on two- and three-bedroom homes, which appeal to both professionals and families. Agents reported that while competition is less intense than in Central Sevenoaks, demand remains steady and consistent.

North West Area

- A.87 This area is viewed as another premium rental location within the district, particularly for families. School catchment areas are a major driver of demand, and family-sized homes are in particularly short supply. Three- and four-bedroom detached properties are most common here, catering to higher-income tenants seeking larger homes with more outdoor space. Agents noted that low turnover and limited stock are supporting high rents and minimal vacancy levels.

South Area

- A.88 Edenbridge and Westerham offer more affordable rental options compared to the northern parts of the district. Westerham is described as having strong character and appeal, while Edenbridge offers a broader housing mix. Agents said these towns attract tenants who are willing to trade a longer commute for more space and lower rents. Two- and three-bedroom homes are the most common, with steady demand from families and working professionals.

Swanley

- A.89 Swanley is consistently identified by agents as the most affordable rental market in the district. It benefits from good transport links into London and ongoing new development, which has improved the availability of modern rental stock. The area attracts a wide range of tenants, including younger renters and key workers. One- and two-bedroom properties are especially popular, and agents noted that Swanley plays a crucial role in improving access to rental housing for a broader demographic.

Least Popular Dwelling Types and Areas

- A.90 Agents reported that, due to the significant shortage of rental properties across the district, it is difficult to identify any dwelling types, sizes, or locations as genuinely unpopular. The limited supply means that virtually all properties, regardless of size or type, are met with strong demand as soon as they become available.

- A.91 Even those that might traditionally be considered less desirable—such as studio apartments or smaller one-bedroom flats—are being quickly let. In many cases, tenants are broadening their search criteria and making compromises simply to secure accommodation.

Build to Rent

- A.92 While most agents reported limited direct awareness of a build to rent market in the district of Sevenoaks, all agreed it would be very welcome given the shortage of affordable rental properties across the district.

Appendix B: Stakeholder feedback

Introduction

- B.1 arc4 contacted a range of stakeholders to obtain feedback on the housing needs of people living in Sevenoaks. The findings from 8 achieved responses are summarised in this appendix.

All stakeholders

Strengths of Sevenoaks' housing market

- B.2 The strengths of the Sevenoaks housing market, as identified by stakeholders, centre around its excellent connectivity, high demand, and overall desirability. Sevenoaks benefits from strong rail links to London, making it particularly attractive to commuters. The area is also well connected by road, with easy access to the motorway network and proximity to Kent and mainland Europe.
- B.3 The housing market is characterised by high property values and steady price growth, which make it appealing for developers and long-term investors. The rental market also yields high returns, adding to its attractiveness for build to rent schemes. Stakeholders note that the area appeals to a broad range of buyers, including London commuters, overseas purchasers, and those seeking a semi-rural lifestyle.
- B.4 Sevenoaks offers a high quality of life, supported by access to excellent schools, shopping, dining, and extensive green spaces. Approximately 60% of the district consists of nationally designated landscapes, which, alongside historic towns and rural villages, enhances its scenic value and residential appeal. Life satisfaction and wellbeing indicators are reported to be higher than the national average.
- B.5 The housing stock in Sevenoaks is diverse, featuring a mix of charming period properties and contemporary developments, often in well-defined residential neighbourhoods. The area's historic and environmental character, combined with its accessibility and amenities, contribute to making it a popular and sought-after place to live.

Weaknesses of Sevenoaks' housing market

- B.6 The weaknesses of the housing market in Sevenoaks, as identified by stakeholders, centre around affordability, supply constraints, and planning limitations.
- B.7 The area is one of the least affordable in England, with property prices far exceeding local incomes and the national average, which significantly limits access for first-time buyers and low-income households. High land values, compounded by exceptional existing use values in built-up areas, make development financially challenging, particularly for affordable housing providers who often require subsidy to compete.

- B.8 There is a chronic undersupply of smaller, more affordable homes, as the housing stock is skewed towards larger, detached properties, which developers tend to replicate to maximise returns. This trend exacerbates access issues for younger people, contributing to their out-migration to more affordable locations. Furthermore, there is increasing demand for more diverse housing options, including downsizing homes, reflecting the ageing population.
- B.9 Sevenoaks' extensive planning constraints, including 93% green belt designation, 60% National Landscapes, and numerous conservation areas, significantly limit the potential for new development. This restricted land availability contributes to high land prices and creates difficulties in meeting local housing needs. Additionally, the lack of an up-to-date adopted Local Plan leaves the district unable to demonstrate a five-year housing land supply, further hindering strategic development and increasing vulnerability to speculative planning applications.
- B.10 Other factors weakening the market include the high cost of parking, the draw of major retail centres outside the district such as Bluewater, and economic uncertainties, including shifts in working patterns post-pandemic. These may influence demand in the longer term and potentially impact market performance.

Gaps in the supply of types of housing in Sevenoaks

- B.11 The stakeholder responses highlight several notable gaps in the supply of housing types in Sevenoaks District.
- B.12 There is a widespread shortage of affordable housing across all tenures, including social rent, affordable rent, and affordable home ownership. This issue affects a range of residents, including low-income households, first-time buyers, and younger people, many of whom are unable to access suitable housing options and are often forced to remain in unsuitable living arrangements.
- B.13 There is also a lack of smaller dwellings available for both sale and private rent, limiting options for downsizers, single-person households, and small families. Additionally, stakeholders identify a shortfall in rented housing that is suitable and affordable for families and older people, with rising rental prices significantly exceeding what is considered genuinely affordable based on local income levels.
- B.14 In rural areas, there is unmet need for local needs housing, which is often unaffordable for most residents due to prevailing market values. Furthermore, there is a significant gap in the provision of specialist housing for older people and individuals with disabilities. Despite the ageing population in Sevenoaks, residential and care home capacity only caters to a small proportion of older residents, and there is a reported lack of wheelchair-accessible and supported living accommodation.
- B.15 Overall, the supply of housing in Sevenoaks does not adequately meet the diversity of current and future needs across income levels, household types, and life stages.

Developers/House Builders

Main challenges facing the delivery of new homes in Sevenoaks

- B.16 The main challenges to the delivery of new homes in Sevenoaks from a developer or housebuilder perspective, as outlined by stakeholders, include a range of planning, financial, and policy-related barriers.
- B.17 The most significant constraint is the extensive green belt designation covering much of the district, which limits opportunities for new development. Although the emerging concept of the “grey belt” may offer some relief, restrictions on land release remain a fundamental obstacle. High existing use values in urban areas further undermine the viability of redevelopment, particularly when combined with rising build costs, Stamp Duty Land Tax (SDLT), and Community Infrastructure Levy (CIL) charges. These factors often prevent developers from submitting competitive bids for land, hindering the acquisition of deliverable sites.
- B.18 There is also persistent community resistance to new housing, which can delay or deter planning approvals. Some suggest that greater decision-making power for professional planners, rather than local politics, might streamline the process. In terms of infrastructure, larger sites raise complex delivery requirements, which must be addressed upfront in planning applications.
- B.19 The application of CIL is seen as particularly burdensome for smaller developers (SMEs), and removing or reducing CIL obligations for this group could improve land viability and encourage site acquisition. Meanwhile, housing associations are facing funding constraints, prioritising refurbishment of existing stock over new development, although this situation may improve over time.
- B.20 Environmental regulation, such as the need to meet biodiversity net gain requirements, is also emerging as a significant barrier to efficient housing delivery. Additionally, the existence of long-term vacant sites in the town centre—such as the ‘Farmers and Edwards Electrical sites—highlights the problem of land banking and underutilised land. Stakeholders argue that more proactive intervention, including compulsory purchase, may be necessary to unlock these plots for development.
- B.21 Finally, the broader issue of navigating planning in a historically constrained district—one without an up-to-date Local Plan, poses a challenge for developers trying to bring forward sustainable housing schemes in a timely and effective manner.

Type and size of housing in the greatest demand

- B.22 The type and size of housing in greatest demand in Sevenoaks are primarily smaller homes, with a particular emphasis on three-bedroom houses with gardens for social rent. These properties are seen as critically needed to meet the requirements of families and those seeking affordable housing options.

Significant housing developments proposed in the Sevenoaks area

- B.23 The significant housing development proposals in Sevenoaks, based on stakeholder input, appear to be relatively modest in scale but strategically located.
- B.24 One developer is advancing plans for a small scheme of 9 flats near Sevenoaks Station, intended for sale, and is also working on bringing forward a site in West Kingsdown.
- B.25 Another group are promoting two sites they own, which they believe are well-situated next to the built-up area of Sevenoaks. They advocate for higher-density development on these sites to maximise land efficiency and align with sustainability goals.
- B.26 Both developers indicate a willingness to engage positively with the council in progressing these schemes.

Typical customers looking for new homes

- B.27 The typical customers for new homes in Sevenoaks include a broad mix of buyer types. These range from first-time buyers and second-stage movers to downsizers, reflecting strong demand across all market segments. There is also interest from international buyers, particularly Europeans, who have shown consistent preference for new build homes. Overall, the demand spans all demographics due to the acute need for housing in the area.

Customers looking for sale or rent

- B.28 Stakeholder feedback indicates that in Sevenoaks there is demand for both home ownership and rental properties. One developer highlights a historical and continued preference for home ownership—despite recent stagnation in the market. Another notes that customers are looking for both options and express openness to delivering either tenure through local plan allocations. This reflects a flexible and dual-tenure demand profile in the district.

Demand for build to rent products in the area

- B.29 Based on the stakeholder responses, there is an emerging recognition of demand for build to rent products in Sevenoaks. One developer notes a growing interest in the build to rent sector generally, although they have not yet seen concrete evidence of it materialising in Sevenoaks. They highlight that such schemes are typically reliant on a critical mass of smaller units.
- B.30 Another developer affirms that they believe there is demand for build to rent and express willingness to collaborate with the council to ensure appropriate provision through Local Plan allocations.

Suggestions to help to deliver new homes across Sevenoaks

- B.31 Stakeholders suggested that to help deliver new homes across Sevenoaks, several measures should be implemented. These include adopting a more proactive and supportive approach from planning authorities, particularly in reducing planning requirements and conditions that can delay or hinder development.
- B.32 There is a call for greater recognition of the role SME developers can play in unlocking smaller urban sites, with targeted support and the reduction or removal of CIL charges for these developers.
- B.33 Fast-tracking planning applications and releasing land identified as "grey belt" are also seen as key steps.
- B.34 Additionally, for larger developers, securing Local Plan allocations is viewed as essential to provide the certainty needed to move forward confidently with residential-led schemes.

Sevenoaks District Council Staff

Main challenges facing the local authority in supporting the delivery of new homes

- B.35 Affordability is the key challenge for the housing market in Sevenoaks District, with high property prices and rent prices – resulting in limited access for first-time buyers and lower-income residents, lack of adopted Local Plan and high levels of environmental constraints across Sevenoaks District.
- B.36 The delivery of new homes is challenged by stalled development sites, which have not commenced or stalled during construction. It is noted that the Government are currently exploring options for encouraging completion of developments, and to minimise 'land banking', and this is welcomed. The council will be responding to the current government consultation on this issue.

Cross boundary issues facing the Sevenoaks housing market area

- B.37 Neighbouring authorities are similarly constrained with high levels of green belt and national landscapes and are in similar positions with respect of meeting housing need and therefore it is highly unlikely that any neighbouring authorities would be able to assist with any unmet housing need from Sevenoaks District.

Significant housing developments proposed in the Sevenoaks area

- B.38 Emerging major development schemes in the green belt include:
- Fort Halstead – 19/05000/HYB – up to 635 residential dwellings including affordable housing and other mixed uses.
 - Sevenoaks Quarry, Sevenoaks - 22/00512/OUT – 800 homes, 150 residential institution units plus other mixed uses - at least 40% affordable (65% social

rented and/or affordable rented housing, 25% intermediate housing – first homes; and 10% intermediate housing).

- Four Elms Road, Edenbridge – 20/02988/OUT – Granted – 340 dwellings including affordable housing, and other community uses. At least 40% affordable (35% social rented housing; 30% affordable rented housing, 25% intermediate housing – first homes; and 10% intermediate housing. 24/02765/OUT – Pending Decision – 450 dwellings including affordable housing and community uses.

- B.39 The NPPF 2024 removes the requirement for First Homes and therefore consents which have already agreed this may be renegotiated through S106 agreements to remove the first homes requirement, in favour of priority housing options for Sevenoaks District. Housing colleagues will be able to advise further on this.

Neighbouring/Adjacent Local Authority Staff

Significant housing developments proposed near to the boundary with Sevenoaks

- B.40 Dartford Council: Pedham Place & land near Birchwood Golf in SDC. In DBC they are all in the north.
- B.41 Tunbridge Wells Borough Council: There are no significant housing developments proposed within the borough of Tunbridge Wells, close to the boundary with Sevenoaks District.
- B.42 Wealden District Council: The council consulted on its draft Wealden Local Plan (Regulation 18) between March and May 2024, which included proposed site allocations across Wealden District to address housing and economic needs. The draft Wealden Local Plan did not include major development near to the boundary with Sevenoaks District, which is a relatively rural part of Wealden District within the High Weald National Landscape. Following on from the update of the National Planning Policy Framework (NPPF) in December 2024 and the associated change to the 'standard method' for calculating local housing needs (paragraph 62 of the NPPF), the council is in the process of reviewing responses from the consultation and undertaking further work in relation to the provision of new homes. The council will engage at the earliest opportunity should significant changes be considered for our emerging Local Plan, including the provision of new homes/employment near to the Sevenoaks District boundary.

Cross boundary issues between Sevenoaks and your authority area

- B.43 Stakeholder responses indicate that there are currently limited significant housing developments proposed near the boundary with Sevenoaks District. Dartford Council identified potential developments at Pedham Place and land near Birchwood Golf Course within Sevenoaks District, though major schemes within Dartford itself are located further north.

- B.44 Wealden District Council noted that while its draft Local Plan includes housing site allocations, none are located near the Sevenoaks boundary, which is a rural and protected area. However, Wealden is reviewing responses to its draft plan and may engage further if any boundary-adjacent proposals emerge.

Significant infrastructure developments near to the boundary with the Sevenoaks area

- B.45 Based on the stakeholder responses, there are currently no significant infrastructure developments near the boundary with the Sevenoaks area, with the exception of Dartford Council noting a trend toward speculative energy infrastructure schemes in Dartford's Green Belt.

Significant regeneration projects proposed near to the boundary with the Sevenoaks area

- B.46 Stakeholder responses indicate that there are no significant regeneration projects proposed near the boundary with the Sevenoaks area.

Proposals to develop or extend accommodation-based special care facilities for adult social care or young people that would impact on the Sevenoaks area

- B.47 Stakeholder responses indicate that there are currently no known proposals to develop or extend accommodation-based special care facilities for adult social care or young people that would impact the Sevenoaks area.

Working with local authorities to meet housing needs

- B.48 Stakeholder responses indicate that neighbouring authorities are not currently in a position to accommodate unmet housing need from Sevenoaks.
- B.49 Dartford Council refers to earlier agreements and its adopted Local Plan but does not provide a clear commitment to accommodating need.
- B.50 Wealden District Council explains that while it has received and acknowledged a request from Sevenoaks, its own housing capacity is currently uncertain due to changes in national planning policy. Therefore, it cannot commit to assisting Sevenoaks at this time but remains open to future discussions should its position change.

All stakeholders - Summary section

Setting future housing standards

- B.51 Stakeholder responses regarding future housing standards in Sevenoaks reveal a range of perspectives, with a common theme being the need to balance regulatory ambition with development viability.

- B.52 Kent County Council (KCC) advocates for standards that strongly promote sustainable transport. They stress the importance of proximity to transport links, integration of safe and accessible pedestrian and cycling routes, and adherence to the Kent Design Guide and KCC Parking Standards to ensure adoptable and practical site layouts.
- B.53 Sevenoaks District Council echoes these points, emphasising high accessibility, adaptable housing, flexibility for home-working, and a strong sustainability focus to reduce environmental impact while maintaining affordability.
- B.54 Developers highlighted the escalating cost burden on developers due to the multitude of planning application requirements, regulatory fees, consultants' reports, and legal and administrative overheads. They argue that current insulation standards are already sufficient and oppose mandatory renewable energy installations like solar panels, citing added costs. They also question the need for rigid housing size standards, suggesting that more flexibility—such as permitting smaller, basic dwellings—could enhance affordability and meet demand from lower-income or single-person households.
- B.55 Developers also cautioned against over-prescriptive housing standards, warning they may limit creative and varied design. They suggest allowing greater flexibility for designers to meet broad quality and sustainability goals, rather than enforcing uniform requirements.
- B.56 Neighbouring authorities queried whether there is an adequate supply of smaller homes and flats, implying that standards should not inhibit such provision.
- B.57 Tunbridge Wells Borough Council supports applying national space standards as a baseline and recommends building all homes to at least M4(2) accessibility standards, with a proportion also meeting wheelchair-adapted specifications. They emphasise high energy efficiency (EPC A rating) and environmentally sustainable construction, with input from appropriate experts.
- B.58 In summary, stakeholders agree on the importance of accessibility, sustainability, and quality in future housing, but diverge on the rigidity and cost implications of applying these standards—particularly for smaller developers or more affordable housing types.

Improving the housing market

- B.59 Stakeholder responses regarding how to improve the housing market in Sevenoaks highlight several recurring themes and proposed solutions:
- B.60 A key concern is affordability and access, with multiple stakeholders – including Sevenoaks District Council, KCC, and Tunbridge Wells Borough Council (TWBC) – calling for an increase in affordable housing. SDC emphasises a need for a mix of rented and ownership options to assist first-time buyers and lower-income households, and supports the use of “grey belt” land to deliver more homes with up to 50% affordable housing, enabled by recent changes to the NPPF.
- B.61 Developers suggest that economic growth is fundamental to housing delivery, arguing that house prices need to rise in real terms to incentivise development,

and that the real issue lies in stagnant incomes and affordability, not house prices themselves.

- B.62 Developers also emphasise that increasing overall supply is fundamental to improving affordability and access, especially for those not yet in the housing market.
- B.63 KCC identifies the urgent need to address accessibility standards, particularly the shortage of wheelchair-adapted homes, and notes the importance of strategic spatial planning and better use of brownfield or underutilised land.
- B.64 TWBC and SDC highlight the importance of allocating land that meets identified local housing need, with calls for greater partnership working with registered providers (RPs) and government agencies to deliver more affordable and specialist housing.
- B.65 In summary, the responses broadly agree that boosting supply – particularly of affordable and accessible homes – alongside better economic conditions and targeted local planning policies, is key to improving the housing market in Sevenoaks.

Key priorities for your organisation

- B.66 Key organisational priorities based on stakeholder responses include;
- B.67 Kent County Council prioritises ensuring suitable housing stock is available to support people remaining in their communities, aligned with the Making a Difference Every Day strategy.
- B.68 Sevenoaks District Council aims to provide diverse and affordable housing options, meet the increased housing need figure of 1,145 dwellings per annum, and tackle stalled development through an up-to-date Local Plan.
- B.69 Developers are prioritising supporting realistic development proposals through consultancy and collaboration, drawing on their long-standing experience in the region and securing Local Plan allocations for their sites to enable housing-led development.
- B.70 Neighbouring authorities suggested their focus is on gaining a deeper understanding of Sevenoaks District Council's emerging planning policies and evidence base and ensuring Sevenoaks' meets all housing needs—both market and affordable—within its own geographical boundary.

Appendix C: Affordable housing need and affordable tenure calculations

Introduction

- C.1 Identifying the scale of affordable housing need is a key consideration of planning practice guidance. This is a separate calculation to the overall housing need figure derived using the standard model and set out in PPG paragraphs 18 (Reference ID: 2a-018-20190220) to 24 (Reference ID: 2a-024-20190220). The affordable housing need analysis helps to establish the overall scale of affordable housing need by location, type, size and tenure and whether the council should plan for more dwellings to help meet the need for affordable housing.
- C.2 PPG states that ‘all households whose needs are not met by the market can be considered in affordable housing need (PPG Paragraph: 018 Reference ID: 2a-018-20190220). PPG then considers how affordable housing need should be calculated:
- ‘Strategic policy-makers will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).’ (PPG Paragraph: 019 Reference ID: 2a-019-20190220).
- C.3 The PPG focuses on the use of existing (secondary data).
- C.4 There are four broad components to the needs assessment method. These have remained relatively unchanged through the different guidance issued by government and focus on:
- Step A. Existing households in need (current unmet gross need).
 - Step B. Future households in need.
 - Step C. Affordable supply.
 - Step D. Annual need for affordable housing.
- C.5 To be consistent with the standard method for calculating overall housing need, the affordable housing need is annualised over a ten-year period.

Affordability assumptions

- C.6 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry level) market housing’ (PPG Paragraph 021 Reference ID 2a-021-20190220). The last guidance to consider affordable prices/rents was published in the 2007 (DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007), which stated that gross household incomes should be used to assess affordability and:

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and
 - a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.7 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership. Mortgage lending practices would suggest that 4.75x a single or joint income could be considered. As an example, this is the maximum single or joint household income multiple currently offered by First Direct. For Sevenoaks, 35% of income is considered by the council to be affordable.
- C.8 Based on this data, the principle assumption considered by arc4 with reference to affordability is:
- for buying up to 3.5x gross household income; and
 - for renting up to 35% gross household income.

Step A: Current unmet gross need

- C.9 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that ‘strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.’
- C.10 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table C.1. Sets out the overall scale of current need before affordability of market housing is considered.

Table C.1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	156	Number of households identified as homeless 2023/24	Council
A2 Priority need / temporary accommodation	279	Households identified as threatened with homelessness plus households living in temporary accommodation between Apr 2024 and Dec 2024	Council
A3 Overcrowded	1,224	2021 Census data households	2021 Census TS052
A4 Concealed household	673	Census definition refers to couples and lone parents living within another family unit	2021 Census RM009
A5 Existing affordable tenants in need	514		2021 Census reweighted Household Survey
A6 Other tenures in need	2,406		2021 Census reweighted Household Survey
A7 Sum of households in A3 to A6 with one or more needs	4,817	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	4,707	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8)	5,141	Represents 10.5% of all households.	

Note table subject to rounding

Further Notes to Table C.1:

A3. Overcrowding

- C.11 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.
- C.12 Note: the model has used overcrowding and concealed households data from the 2011 Census.

A4. Concealed households

- C.13 The number of couples and lone parents living within a household.

A5. Existing affordable tenants in need and A6. Other tenures in need

- C.14 This is based on housing register evidence. The specific reasons for being in housing need are not stated but it is assumed to include the following range of needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

- C.15 A7 is the sum of households who are overcrowded, concealed, are existing tenants in need or other tenures in need. A8 adjusts this total to remove double counting to give a figure for the total number of households with one or more housing need. This final figure takes account of any duplicates (so if the household is overcrowded and has another need, it is only counted once as a household in need).

Affordability of open market options

- C.16 There is some household income data on the housing register but because of missing information it is not possible to test the affordability of open market options. However, it can be assumed that homeless and those in priority need/temporary accommodation cannot afford open market options. For other households on the housing register, available income data would suggest that few households could afford open market solutions. For completeness, open market prices are summarised in Table C.2.

Table C.2 Lower quartile house prices and rents by place making area

Placemaking area	Lower quartile rent 2024	Lower quartile private price 2024
Darent Valley	£1,400	£460,000
North East	£1,300	£295,000
North West	£1,248	£330,000
Sevenoaks Urban Area and Surrounds	£1,400	£381,250
South	£1,096	£360,000
Upper Darent Corridor	£1,400	£405,000
Sevenoaks District	£1,352	£345,000

- C.17 Analysis concludes that 3,024 households across Sevenoaks District are in housing need and cannot afford to buy or rent at lower quartile market prices (Table C.3).

Table C.3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	435	100%	435
Sum of households in A3 to A6 with one or more needs	4,707	58.8%	2,769
Total cannot afford to buy or rent			3,204

Step B: Future households in need

- C.18 PPG Paragraph 021 Reference ID: 2a-021029190220 states that ‘projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.’

New household formation

- C.19 The most useful data sources for assessing the level of new household formation and referenced in PPG are:
- MHCLG/ONS household projections, from which an annual net increase in households can be derived; and
 - the English Housing Survey, from which a national gross household formation rate can be derived.
- C.20 Table C.4 presents a summary of data used to establish a view on household formation.
- C.21 Based on the requirements of PPG, the gross formation rate used in analysis is 762. This is the household formation rate derived from the 2014-based MHCLG household projections used in the standard method for calculating overall housing need. Through the standard method of calculating need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C.4 Net and gross household formation 2021-2031

Calculation	Annual household formation	Notes	Source
A. MHCLG 2014-based household projections	484	20,252 NET increase between 2025 and 2039	MHCLG 2014-based household projections
B. ONS 2018-based household projections	280	18,896 NET increase between 2025 and 2042	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2021-2031 (2014-based projections)	825	Gross household formation rate of 1.435%	English Housing Survey 3-year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2021-2031 (2018-based projections)	774	Gross household formation rate of 1.439%	English Housing Survey 3-year average 2017/18 to 2019/20
E. Blended rate of gross household formation (C, D)	799		

New households likely to be in affordable housing need

- C.22 Analysis of the incomes of households who have formed in the past 5 years using the 2021 Census reweighted Household Survey concludes that 58.5% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **799**, 468 households are estimated to be in affordable housing need.

Existing households expected to fall into need

- C.23 The 2021 Census reweighted Household Survey identifies 312 households who have fallen into need in the past 5 years and require affordable housing or 62 each year.

Total newly arising affordable housing need (gross per year)

C.24 Total newly arising need is therefore 530 each year as summarised in Table C.5.

Table C.5 Total newly-arising affordable housing need

Need	Percentage	Number
A. Number of newly-forming households		799
B. Proportion unable to afford market housing	58.5%	468
C. Existing households falling into need		62
Total newly arising affordable need (B+C)		530

Step C: Affordable housing supply

C.25 PPG notes that ‘there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply’ (PPG Paragraph 022 Reference ID: 2a-022-20190220). There are five aspects to affordable supply to be considered as set out in Table C.6.

Table C.6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 3-year period	Annual average of 336 general needs affordable dwellings have been let 2020/21 to 2023/24.
Suitable surplus stock (vacant properties)	MHCLG vacant dwelling statistics	68 vacant affordable (council and housing association excluding not available for letting) dwellings reported as vacant in 2024 or 1% of total affordable stock. This is below the transactional rate of around 2% to allow movement in stock so no suitable surplus stock available,
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 129 affordable dwellings are in the pipeline under existing development schemes from 2025, excluding those 'subject to planning'
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 873 dwellings there are an estimated 44 resales each year,
Units taken out of management	Local authority data	None identified.
Total annual supply	Calculation	336 lettings + 0 vacant + 44 AHO resales – 0 units taken out of management = 379 each year

Note: stock losses through right to buy are not referenced in PPG and not included in this table. Any losses through right to buy would increase the shortfall.

C.26 Overall, the model assumes a total annual affordable housing stock supply of 379 dwellings.

Step D: Total annual need and breakdown by size, type and tenure

- C.27 Table C.7 summarises the total annual need for affordable housing across Sevenoaks District which establishes a gross annual need of 732 and after taking into account supply, a net need of 353 affordable dwellings each year, based on a clearing the backlog of need over the 15-year plan period.

Table C.7 Gross and net annual affordable need

				Alternative assumptions regarding backlog clearance	
Row	Factor	Number (15 year clearance)	Data source/ assumption	5-year clearance	10-year clearance
A1	Current gross unmet need (before affordability test)	5,141	Table C1 row A9	5,141	5,141
A2	Current gross unmet need (after affordability test)	3,204	Table C3	3,204	3,204
A3	Pipeline supply	3,028		3,028	176
A4	Current gross unmet need (after affordability test and pipeline supply)	202	Assume unmet need is cleared over a 15-year plan period	606	3,028
A5	Annualised need	530	Table C5	530	303
B	Newly-arising annual need	732	A3+B	1,136	530
TGN	Total gross need	732		1,136	833
C	Affordable annual housing supply	379	Table C6	379	379
	Total annual net need	353	TGN – C	756	453

Note: Table subject to rounding errors

- C.28 According to the latest available Local Authority Housing Statistics data, there are 973 households on the housing register for Sevenoaks District (Table C.8) and an overall average of 811 over the past 4 years 2020/21-2023/24. As of July 2025, the housing register has increased to 1,042 applicants.

Table C.8 Households on the housing register and bedrooms required

		How many bedrooms did these households require?			
Year	Total households on the housing waiting list	1 bedroom	2 bedroom	3 bedroom	4 or more bedroom
2023/24	973	434	299	189	51
2022/23	677	262	227	125	63
2021/22	754	307	257	131	59
2020/21	838	342	305	132	59
Average (4 yr)	811	336	272	144	58
Average (4yr) %	100.0%	41.5%	33.6%	17.8%	7.2%

Source: MHCLG Local Authority Housing Statistics (LAHS)

C.1 Table C.9 summarises affordable need by number of bedroom, based on 2021 Census reweighted Household Survey data. This indicates a broader range of need.

Table C.9 Affordable need by number of bedrooms by Placemaking area

Placemaking area	1 Bedroom	2 Bedroom	3 Bedroom	4 or more bedroom	Total	Base (annual gross need)	Base (annual net need)
Darent Valley	18.6%	34.2%	29.5%	17.7%	100.0%	71	43
North East	21.9%	44.7%	26.6%	6.9%	100.0%	160	115
North West	21.4%	43.1%	28.0%	7.4%	100.0%	185	58
Sevenoaks and Surrounds	13.8%	39.2%	33.4%	13.5%	100.0%	153	68
South	17.9%	31.0%	42.8%	8.3%	100.0%	101	37
Upper Darent Corridor	12.4%	37.9%	30.4%	19.3%	100.0%	61	31
Sevenoaks District	17.3%	39.3%	32.3%	11.1%	100.0%	732	353

Source: 2021 Census reweighted Household Survey

Comparison of current housing stock and current/future needs

- C.29 PPG states that ‘strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future needs.’ (PPG Paragraph 023 Reference ID: 2a-023-20190220). There is need for all sizes of dwelling and Table C.10 sets out this comparison and shows the greatest shortfalls are 1 bedroom dwellings followed by 2- and 4- bedroom dwellings.

Table C.10 Comparison between current affordable supply and annual gross need

Number of bedrooms	Current affordable stock %	Annual gross need %	Variance %
1-bedroom	31.1	41.6	10.5
2-bedroom	32.6	36.7	4.1
3-bedroom	34.2	15.6	-18.6
4 or more -bedroom	2.1	6.1	4.0
Total	100.0	100.0	

Source: 2024 SDR; 2025 housing register

Need by sub-area

C.30 Affordable need by age group, number of bedrooms and placemaking area is shown in Table C.11. This is based on 2021 Census reweighted household survey data.

Table C.11 Summary of dwelling needed by placemaking area

	Placemaking area						
Dwelling type/size	Darent Valley	North East	North West	Sevenoaks and Surrounds	South	Upper Darent Corridor	Sevenoaks District
1/2-bedroom house	21.5%	21.6%	34.4%	25.9%	20.5%	25.2%	26.3%
3-bedroom house	25.7%	19.1%	28.0%	30.3%	33.7%	23.7%	28.0%
4+ bedroom house	17.7%	6.9%	7.4%	13.5%	8.3%	19.3%	11.1%
1-bedroom flat	7.3%	10.1%	9.6%	6.7%	2.7%	6.4%	7.2%
2-bedroom flat	6.0%	9.3%	6.2%	7.9%	8.4%	4.3%	7.3%
3+ bedroom flat	0.0%	0.0%	0.0%	0.5%	1.8%	3.4%	0.7%
1/2-bedroom level-access	18.0%	25.5%	14.3%	12.4%	17.2%	14.4%	15.9%
3+ bedroom level-access	3.8%	7.5%	0.1%	2.7%	7.3%	3.3%	3.6%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Annual need (gross)	71	160	185	153	101	61	732
Annual need (net)	43	115	58	68	37	31	353

Source: 2021 Census reweighted Household Survey

Affordable tenure split

Overview

- C.31 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.
- C.32 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between social rented and affordable home ownership options should be considered.
- C.33 The council's 2021 Affordable Housing Supplementary Planning Document sets out an overall affordable tenure split of 65% rented (58% social rent and 7% affordable rent) and 35% affordable home ownership (25% First Homes and 10% other intermediate tenures including Shared Ownership).
- C.34 Table C12 summarises the recommended overall tenure split between social rent and affordable home ownership solutions (shared ownership), with an adjusted overall split in favour of social rented to reflect the acute affordable needs evidenced across Sevenoaks district. This analysis is based on the housing survey reweighted to 2021 census which provided evidence of affordable tenure preferences and affordability of different tenures.

Table C.12 Affordable tenure split

Placemaking area	Social rented (%)	Shared Ownership (%)	Total
Darent Valley	79.7%	20.3%	100.0%
North East	78.8%	21.2%	100.0%
North West	82.5%	17.5%	100.0%
Sevenoaks and Surrounds	78.6%	21.4%	100.0%
South	80.3%	19.7%	100.0%
Upper Darent Corridor	80.0%	20.0%	100.0%
Sevenoaks District	80.0%	20.0%	100.0%

Source: 2021 Census reweighted Household Survey and inflation adjusted income data

- C.35 Given the urgent need for affordable housing and the fact that Local Housing Allowance no longer covers the cost of private renting for those who qualify for support, it is recommended that the council seek affordable homes for rent as social rented housing only on new affordable developments unless otherwise agreed with the developer. This approach also aligns with the government's priorities to deliver social rented housing. In addition, the council should continue to deliver affordable home ownership in the form of shared ownership to help meet the needs of households wanting to buy but unable to afford open market prices, noting that all affordable home ownership products developed since 2018/19 have been shared ownership.

Appendix D: Affordability of Build to Rent with 30% and 40% income to rent ratio

30% income to rent ratio

Placemaking area	Lower Quartile 2020	BtR premium assumed 15%	2021 Cameo gross household income per month	What is genuinely affordable at 30% of income	Discount needed to be applied to BtR premium to be genuinely affordable (30%)
Darent Valley	£1,172	£1,348	£2,917	£875	35.1%
North East	£975	£1,121	£2,917	£875	22.0%
North West	£901	£1,036	£2,083	£625	39.7%
Sevenoaks Urban Area and Surrounds	£1,049	£1,206	£2,917	£875	27.5%
South	£901	£1,036	£2,083	£625	39.7%
Upper Darent Corridor	£1,049	£1,206	£2,917	£875	27.5%
Sevenoaks District	£1,001	£1,151	£2,917	£875	24.0%
Placemaking area	Median 2020	BtR premium assumed 15%	2021 Cameo household income	What is genuinely affordable at 30% of income	Discount needed to be applied to BtR premium to be genuinely affordable (30%)
Darent Valley	£1,374	£1,580	£5,208	£1,563	1.1%
North East	£1,148	£1,320	£3,750	£1,125	14.8%
North West	£1,200	£1,380	£2,917	£875	36.6%
Sevenoaks Urban Area and Surrounds	£1,300	£1,495	£5,208	£1,563	-4.5%
South	£1,101	£1,266	£3,750	£1,125	11.1%
Upper Darent Corridor	£1,413	£1,625	£5,208	£1,563	3.8%
Sevenoaks District	£1,296	£1,490	£3,750	£1,125	24.5%
Placemaking area	Average 2020	BtR premium assumed 15%	2021 Cameo household income	What is genuinely affordable at 30% of income	Discount needed to be applied to BtR premium to be genuinely affordable (30%)
Darent Valley	1600	£1,840	£4,666	£1,400	23.9%
North East	1473	£1,694	£3,812	£1,144	32.5%
North West	1285	£1,478	£3,293	£988	33.1%
Sevenoaks Urban Area and Surrounds	1699	£1,953	£4,925	£1,477	24.4%
South	1393	£1,601	£4,312	£1,294	19.2%
Upper Darent Corridor	1764	£2,028	£4,806	£1,442	28.9%
Sevenoaks District	1598	£1,838	£4,308	£1,292	29.7%

40% income to rent ratio

Placemaking area	Lower Quartile 2020	BtR premium assumed 15%	2021 Cameo gross household income per month	What is genuinely affordable at 40% of income	Discount needed to be applied to BtR premium to be genuinely affordable (40%)
Darent Valley	£1,172	£1,348	£2,917	1,167	13.4%
North East	£975	£1,121	£2,917	1,167	-4.1%
North West	£901	£1,036	£2,083	833	19.6%
Sevenoaks Urban Area and Surrounds	£1,049	£1,206	£2,917	1,167	3.3%
South	£901	£1,036	£2,083	833	19.6%
Upper Darent Corridor	£1,049	£1,206	£2,917	1,167	3.3%
Sevenoaks District	£1,001	£1,151	£2,917	1,167	-1.3%
Placemaking area	Lower Quartile 2020	BtR premium assumed 15%	2021 Cameo gross household income per month	What is genuinely affordable at 40% of income	Discount needed to be applied to BtR premium to be genuinely affordable (40%)
Darent Valley	£1,374	£1,580	£5,208	£2,083	-31.8%
North East	£1,148	£1,320	£3,750	£1,500	-13.6%
North West	£1,200	£1,380	£2,917	£1,167	15.5%
Sevenoaks Urban Area and Surrounds	£1,300	£1,495	£5,208	£2,083	-39.4%
South	£1,101	£1,266	£3,750	£1,500	-18.5%
Upper Darent Corridor	£1,413	£1,625	£5,208	£2,083	-28.2%
Sevenoaks District	£1,296	£1,490	£3,750	£1,500	-0.6%
Placemaking area	Lower Quartile 2020	BtR premium assumed 15%	2021 Cameo gross household income per month	What is genuinely affordable at 40% of income	Discount needed to be applied to BtR premium to be genuinely affordable (40%)
Darent Valley	£1,600	£1,840	£4,666	£1,866	-1.4%
North East	£1,473	£1,694	£3,812	£1,525	10.0%
North West	£1,285	£1,478	£3,293	£1,317	10.9%
Sevenoaks Urban Area and Surrounds	£1,699	£1,953	£4,925	£1,970	-0.8%
South	£1,393	£1,601	£4,312	£1,725	-7.7%
Upper Darent Corridor	£1,764	£2,028	£4,806	£1,923	5.2%
Sevenoaks District	£1,598	£1,838	£4,308	£1,723	6.2%