

WEST KENT
STRATEGIC HOUSING MARKET
ASSESSMENT
FINAL REPORT
DECEMBER 2008



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- I GLOSSARY OF TERMS
- II HOUSING PARTNERSHIP BOARD MEMBERSHIP
- III LOCAL AUTHORITY SUB-AREA SALES AND RENTALS ANALYSIS

PREFACE

The purpose of an SHMA is to set in place a robust database for long-term future planning subject to annual monitoring and updating. The data therefore is based upon the findings at the time of the fieldwork in the Spring and early Summer of 2008 but it was clear that at this stage the housing market was declining and by the end of 2008 when the report was being concluded both the housing market and the national economy have declined faster than ever before.

The assessment results remain valid and the study provides robust data to support long term housing and planning strategies. There will however be significant issues to face in terms of delivery in both market and affordable housing in the short term and potentially medium term period. It is impossible to calculate the impact of the decline which forecasters are suggesting will last until 2010.

There is a varied national picture in relation to the volume of market sales, reducing prices and levels of mortgage lending but all are reducing. Logically a market correction on the scale currently being experienced and predicted to see a fall in house prices of 30% or more will make a positive contribution to affordability despite the negative outturns in the short term.

However the lack of any ability to forecast when the housing finance sector will begin to operate effectively and when it does on the level of lending to be provided to first-time buyers makes it extremely difficult to judge whether, at least in the short term, a correction in market prices will have any real impact on enabling more young people to enter the housing market without assistance.

Annual monitoring of the market data within the SHMA is a fundamental requirement of Guidance which the decline in the economy has made all the more essential.

1 EXECUTIVE SUMMARY

1.1 Introduction

1.1.1 In March 2008, David Coultie Associates (DCA) was commissioned by the three West Kent authorities of Sevenoaks District Council, Tonbridge & Malling Borough Council and Tunbridge Wells Borough Council to carry out a Strategic Housing Market Assessment (SHMA).

1.1.2 The aim of the SHMA was to undertake a comprehensive and robust Strategic Housing Market Assessment in accordance with the Communities and Local Government (CLG) Strategic Housing Market Assessments: Practice Guidance (August 2007).

1.1.3 The SHMA aims to inform policy development and investment decisions across the study areas and the wider South East region. It should provide an evidence base to: -

- Ascertain the nature and level of current housing demand and need in West Kent;
- Obtain an understanding of the likely characteristics of future housing markets;
- Estimate the future number of households requiring market and affordable housing;
- Inform policies aimed at providing the right mix of housing in the future – both market and affordable, including the size of affordable housing required;
- Understand the housing requirements of particular groups;
- Inform each Council's Local Development Framework which will set out their spatial planning strategies;
- Inform policy making and investment decisions locally and regionally.

1.1.4 The West Kent SHMA consisted of the following elements:-

- Extensive secondary data analysis drawing upon Housing Strategy Statistical Appendix (HSSA) and Housing Register data on the level of registered need and the flow of social stock. Comparative data from the 2001 Census, household and population projections and other national research were utilised;
- Updating the Housing Needs Surveys (HNS) previously undertaken in Sevenoaks District Council in 2006 and in Tonbridge & Malling Borough Council and Tunbridge Wells Borough Council in 2005 by re-weighting the data to reflect current 2008 levels. Using this information, DCA are able to create a projected total at type and tenure level for the current year. A multiplying factor (weighting factor) is then applied to the responses in order to bring the data into line with the projected total figure and enables an 'implied' household number to be applied to the data.

1.1.5 The SHMA was overseen and approved by a multi-agency Housing Partnership Board comprising representatives from the private and public sectors who made a valuable contribution to the study process.

1.1.6 Understanding the Housing Market

1.1.7 A housing market is defined in the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) "*Identifying Sub-regional Housing Market Areas*" Advice Note (Annex to Strategic Housing Market Assessments Practice Guidance) as typically comprising an area in which around 70% of moves are contained and the market is likely to cover the administrative areas of a number of local authorities. It would also be expected that there would be a close relationship between the housing market and travel to work areas.

1.2 Migration Patterns

- 1.2.1 The 2001 Census Origin-Destination Statistics for local authorities have been analysed to determine migration patterns within the West Kent study area. The data is taken from the 2001 Census of all people resident in the UK whose address at Census day was different from that one year before and whose previous location was one of the three West Kent authority areas, elsewhere in Kent, Tandridge District (which borders Sevenoaks), Wealden District (which borders Tunbridge Wells and Sevenoaks) or Greater London.
- 1.2.2 The 2001 Census data regarding household migration demonstrated a high level of self-containment within each authority, with a high level of households moving within the local authority area that they currently live in. This ranges from 52.1% in Sevenoaks to 68.6% in Tunbridge Wells. The total moves of local households is 15,785, 67.7% of the total of all 23,301 transactions within the sub-region.
- 1.2.3 The data revealed a level of in-migration from Greater London to West Kent of 18.1%. The majority in-migrate to Sevenoaks where 28.7% of those in-migrating to Sevenoaks had previously lived in London and 14.3% of those in-migrating to Tonbridge & Malling. The lowest level of in-migration from Greater London is evident in Tunbridge Wells (11.8%).
- 1.2.4 Utilising local housing needs survey data over a three year period to assess the pattern of in-migration and out-migration between West Kent and Greater London from both existing and concealed households showed a positive net in-migration of people re-locating to West Kent from Greater London of 2,000 households.
- 1.2.5 Each authority area also shows a relatively higher level of movers from immediately adjoining boundaries but fairly low levels of movement to authorities at a greater distance. Cross-boundary movement is therefore principally to an adjoining authority rather than across the three authorities in sub-regional area as a whole.

1.3 Commuting Patterns

- 1.3.1 Data from the 2001 Census shows that between 47.4% (Sevenoaks) and 65.5% (Tunbridge Wells) of people lived and worked within their respective district in West Kent, emphasising some degree of self containment with regards to commuting and place of residence.
- 1.3.2 London is a significantly larger employment market than any other city in the UK and evidence shows that households, particularly within central London migrate out to districts just inside or outside the M25 fringe when they intend to have a family.
- 1.3.3 A significant proportion of West Kent residents in employment commute to Greater London, according to the 2001 Census. Sevenoaks had the highest levels of commuting to Greater London, at 35.2% of those employed with Tunbridge Wells having the lowest figure at 15.2%.

1.4 Is West Kent a Single Market?

- 1.4.1 As discussed, a housing market is normally one where 70% of moves take place within it. Whilst this may apply nationally it may not be true of areas surrounding Greater London, for the reasons outlined above.
- 1.4.2 The proportion of local moves is 52.5% in Tonbridge & Malling and 68.6% in Tunbridge Wells but Sevenoaks, at 52.1% and the closest to Central London, has much greater in-migration from London.
- 1.4.3 The total moves of local households is 15,785, 67.7% of the total of all 23,301 transactions within the sub-region, very close to the accepted 70% level.

- 1.4.4 The evidence shows clearly that other than the impact of London, migration from adjoining authorities in West Kent is relatively low with the vast majority of moves from households moving within the local authority areas.
- 1.4.5 The travel to work patterns show a very similar relationship to household moves in the study area, particularly comparing the authorities, Greater London and the immediately adjoining authorities.
- 1.4.6 In view of the 67.7% level of internal household moves and the travel to work patterns, it can be concluded that West Kent can be considered to be a single market.
- 1.4.7 Nearly all sub-markets within an area have their strongest link to the immediate adjoining local authority area and there is an element of overlap with adjacent market areas as applies across the country. There is a far greater relationship between Tonbridge & Malling with Maidstone than applies in Sevenoaks or Tunbridge Wells. Local evidence suggests that movement across these boundaries are more to the rural areas than to the towns in the West Kent study area.

1.5 The Demographic and Economic Context

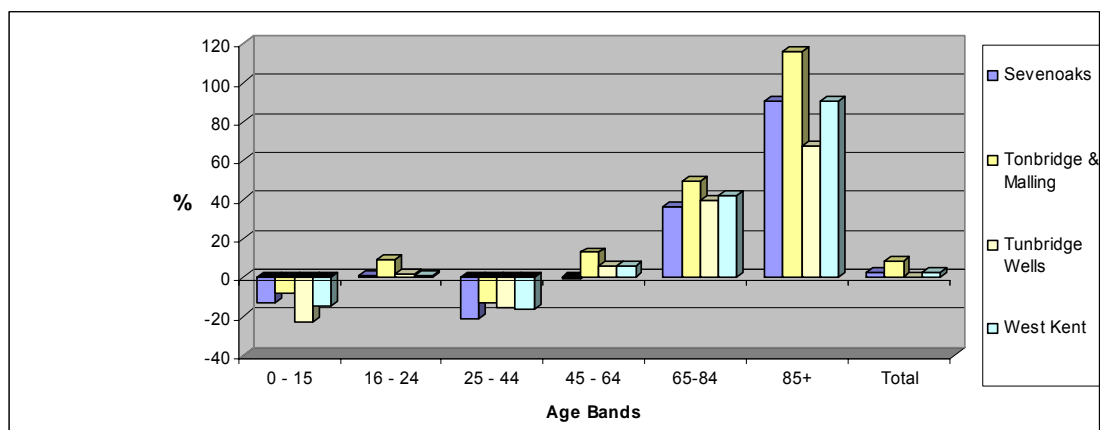
The West Kent Economy

- 1.5.1 Employment in the West Kent study area is mainly concentrated in finance, Information Technology (IT) and other business activities, distribution, hotels and restaurants and public administration, health and education. Manufacturing in particular has seen a decline since 1995, reflecting trends seen nationally.
- 1.5.2 According to the Annual Business Inquiry (ABI) Employee Analysis (2006) there are 138,900 jobs in the West Kent study area.
- 1.5.3 According to the 2007 Office for National Statistics (ONS) Annual Population Survey, the economic activity rate in West Kent was 82.4%.
- 1.5.4 The unemployment rate for West Kent as measured in the 2007 ONS Annual Population Survey is 3.4% and ranged from 3.2% in Tunbridge Wells to 3.7% in Tonbridge & Malling, compared to the regional average of 4.1% and the national average of 5.3%.
- 1.5.5 Income, and particularly household income, is one of the fundamental determinants of the ability of households to access home ownership or the market rented sector. This is assessed by looking at average gross weekly pay by workplace (people who work in the area) and residence (people who live in the area) from the Annual Survey of Hours and Earnings (ASHE 2007).
- 1.5.6 Residents of Tunbridge Wells have the highest gross weekly pay (£568) with the next highest for residents in Sevenoaks (£558). The lowest weekly pay for residents is in Tonbridge & Malling (£525), significantly higher than the regional average (£500) and the national average (£463).
- 1.5.7 The highest gross weekly workplace based pay is in Tunbridge Wells at £492 which is significantly higher than the regional and national average.
- 1.5.8 The fact that the wages of those living in the West Kent districts are higher than those working in West Kent, suggests that a relatively high proportion of the local population commute out of their area of residence for higher paid work.
- 1.5.9 The crisis in the financial markets in 2008 has created difficulties in the economy, especially in the development and estate agency sectors. It has created uncertainty in the housing market, leading to major falls in house sales, the scale of new development and in house prices and it is forecast that it may take two years for markets to recover. This will have an impact in all elements of future housing delivery in the short term.

1.6 Population Projections

- 1.6.1 Demographic change has a major impact on future demand in the wider housing market, the need for affordable housing and the requirements for future stock by type and size within all areas in West Kent.
- 1.6.2 An important feature in measuring future housing requirements is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned.
- 1.6.3 The general demographic forecasts have been provided by Kent County Council and are strategy based forecasts (September 2007) which reflect the housing strategy of the South East Plan (including the Panel Reports recommendations for the West Kent Districts).
- 1.6.4 The following are derived from ONS figures that are 2004-based sub-national projections.
- 1.6.5 There were estimated to be around 332,300 people in West Kent in 2006. This figure is projected to increase to 341,900 by 2026, an increase of 9,600 people (2.9%) across the forecast period.
- 1.6.6 The graph below highlights the percentage change in each age band between 2006 and 2026 in West Kent.

Figure 1-1 Age Bands Percentage Change 2006 – 2026 (%)



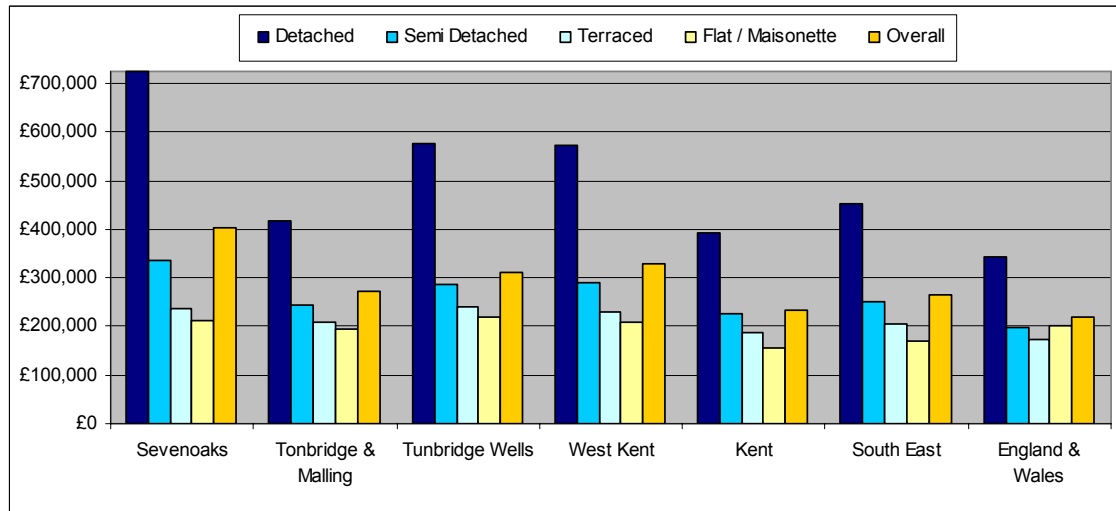
- 1.6.7 A key feature of the predicted population change concerns the growth in the population of those aged 65 -84 and 85+.
- 1.6.8 The overall figures for the West Kent study area show a high projected rise 65-84 age groups of 20,200 people (41.8%) and 7,300 people in the 85+ age group, a rise of 90.9%.
- 1.6.9 As the rate of increase in these age groups are higher than in younger cohorts, the net effect will be an overall rise in the proportion of the West Kent population aged 65 and above. It is estimated that by 2026, this age group will make up 24.5% of the West Kent population and this will have implications for housing, health and social care policy and provision.

1.7 The Housing Market

- 1.7.1 The housing market is the context against which all the housing needs of the study area are set. In particular, house price information is the basis on which the “affordability” of housing is measured for low-income households. In essence, we are seeking to establish who cannot afford to enter the housing market.

- 1.7.2 Figure 1-2 below shows the average property prices in each authority by type of housing in the Land Registry database for the 1st Quarter 2008.

Figure 1-2 Current House Prices by Type, January to March 2008



Source: Land Registry Property Price Report, Q1 2008, © Crown Copyright (Land Registry)

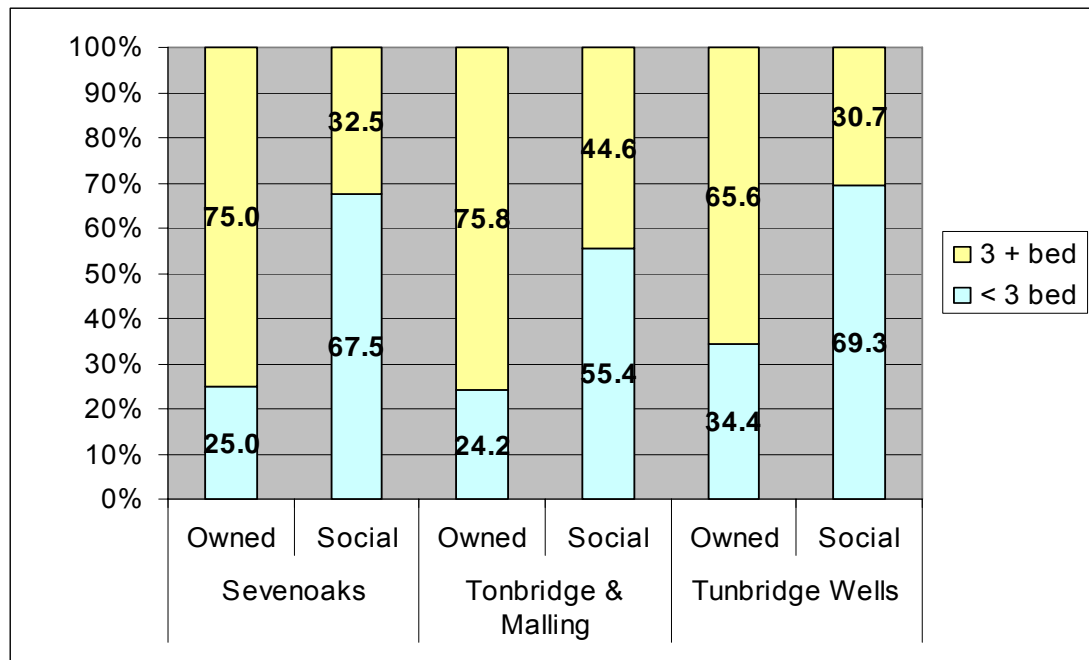
- 1.7.3 Overall property prices in the West Kent study area, Kent County and the South East are significantly higher than those in England. Overall, average house prices in West Kent (£328,673) are above the South East regional average (£263,740).
- 1.7.4 Since 2003, house prices in Sevenoaks have increased by 57.3%, compared to the lowest increase of 34.1% in Tunbridge Wells. These price increases will affect the affordability of owner occupation and impact upon the number of households who are able to access this form of tenure.
- 1.7.5 After a long period of economic growth and low levels of unemployment, this assessment has been conducted during a period of major economic uncertainty, particularly in the finance and housing markets. The financial crisis in the mortgage markets has created a major fall in the availability of mortgages and has caused the fastest fall in house sales and new development for over 60 years.
- 1.7.6 The most logical impact is an increased demand for private rented accommodation, intermediate housing initiatives and ultimately social rented properties.

1.8 The Current Housing Stock

- 1.8.1 Analysis of the supply of housing allows an assessment of the range, quality and spatial distribution of housing that is currently available in the area.
- 1.8.2 At the 2001 Census, West Kent had a housing stock of 133,545 units. The 2007 Housing Strategy Statistical Appendices (HSSAs) show that the housing stock in West Kent has risen to 140,813, an increase of 7,268 since 2001.
- 1.8.3 West Kent has a housing profile characterised by higher than average levels of owner-occupation. 2001 Census recorded a level of owner-occupation of 73.7% in West Kent, similar to the South East (73.2%) and higher than nationally (68.1%). The level of owner occupation was 70.8% in Tunbridge Wells, 74.8% in Tonbridge and Malling and 75.5% in Sevenoaks.
- 1.8.4 The study area also has lower than average social housing stock as a proportion of the total stock (15.3%), compared to 19.3% nationally. Levels of social stock were 14.0% in Sevenoaks, 15.8% in Tunbridge Wells and 16.2% in Tonbridge & Malling.

- 1.8.5 Analysis of property types revealed that Tunbridge Wells has a higher level of flat / maisonettes at 21.2% and lower levels of terraced properties at 18.7% compared to the rest of the West Kent study area, county level, regionally and nationally. Tonbridge & Malling has a high level of semi-detached properties at 40.3%. This level is higher than in the rest of West Kent, county level, regionally and nationally. Sevenoaks is characterised by a high level of detached properties at 34.2%.
- 1.8.6 West Kent has a higher level of larger properties (those with 5 or more rooms) at 74.0% compared to the County (70.4%), regionally (69.8%) and nationally (67.4%) and slightly lower levels of smaller properties (those with 3 or less rooms).

Figure 1-3 Property Size by Tenure



Source: Housing Survey Data

- 1.8.7 Across the study area, between 65.6% and 75.8% of the market stock is 3+ bed or more but in the social sector the level of properties which are 3+ bed or more ranges from 30.7% in Tunbridge Wells and 44.6% in Tonbridge & Malling. There are very low levels of 4+ bedroom social rented units in the study area.

1.9 The Needs of Specific Household Groups

- 1.9.1 The Housing Act (2004) and Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) indicate that housing partnerships should consider gathering information about the housing requirements of specific groups. In doing so, these studies will help formulate planning and housing policies.
- 1.9.2 The SHMA has analysed the needs of specific household groups and key findings for each group are detailed below. The data on the needs of households with support needs, older people and BME households was gained from utilising primary data from each respective authority local housing needs survey.

1.10 The Housing Needs of Older People

- Kent County Council Strategy based forecasts (September 2007) revealed that 17% of the population in West Kent was aged 65 or over.
- The 65+ age group is forecast to increase by 27,500 people in West Kent by 2026 (48.8%), according to 2006-based sub-national population projections.

- 6.2% of households in West Kent (8,392 implied) indicated that a relative would need to move to the area from outside the Borough / District.
- Housing Survey data suggests a combined requirement for sheltered accommodation for older people currently living in West Kent and those immigrating into the sub-region of 3,944, 2,245 in the private sector and 1,699 in the affordable sector.

1.11 Household with Support Needs

- Overall there are around 24,595 implied households in West Kent containing one or more household members with a disability;
- 10.0% of disabled households in West Kent have an outstanding support need;
- 9.1% of properties in West Kent have been adapted to meet the needs of a disabled person in the household;
- The most commonly requested adaptations required were bathroom adaptations;
- Interest in supported accommodation was focused on independent accommodation with external support.

1.12 Black & Minority Ethnic (BME) Households

- Households from particular ethnic groups can differ in terms of their housing or accommodation requirements, particularly in relation to property size. This is however an issue which is common to districts with a larger BME populations living in large concentrations of terraced housing. This does not apply in West Kent.
- Although West Kent has a relatively small BME community, legislation and guidance none the less requires the local authority to adopt a strategic approach to delivering housing services to meet the differing needs of local communities.
- The need of BME elders for independent accommodation should be further examined. In the context of an ageing population, the needs of BME elders should be considered alongside the needs of all older people in each District / Borough.
- In general however, the BME population have similar incomes and future housing requirements which should be met through initiatives to address the needs of the whole population.

1.13 Gypsy and Traveller and Travelling Showpeople Households

- Each West Kent authority has completed a Gypsy and Traveller Accommodation Assessment and were also part of a separate Kent-wide Travelling Showpeople Study.
- Tonbridge & Malling Borough Council and Tunbridge Wells Borough Council commissioned a joint West Kent Gypsy and Traveller Accommodation Assessment with Ashford Borough Council and Maidstone Borough Council. This was completed by DCA in 2005/06.
- Sevenoaks District Council, in partnership with Dartford, Gravesham, Medway and Swale Councils, formally commissioned David Coultie Associates (DCA) in May 2006 to carry out a North Kent Sub-Regional study of the accommodation needs and aspirations of Gypsies and Travellers.
- The West Kent study indicated an additional need for 64 new pitches in the next five years, 13 per annum.
- The Sevenoaks study indicated a need for an additional 64 pitches in the period 2006 to 2011.

- In 2008, SEERA invited local authorities in the region to submit additional evidence / revised advice to the assembly on Gypsy and Traveller site provision. The review suggest that the need for an additional 64 pitches in West Kent should be reduced to 57 and the need for an additional 64 pitches in Sevenoaks should be reduced to 36 for the period 2011 taking account of new provision since the GTAA was concluded.
- The Local Authorities in North and West Kent including Medway, Swale, Dartford, Gravesham, Sevenoaks, Tonbridge and Malling, Tunbridge Wells, Ashford, and Maidstone formally commissioned DCA in September 2007 to carry out a Sub-Regional study of the accommodation needs and aspirations of travelling showpeople living within the Local Authority areas covered by the study.
- There is not considered to be a current need for additional new authorised site pitches for Travelling Showpeople to be made available between 2007 and 2011 within the study area. There is a potential emerging demand from new family formation within the Showpeople community but if it occurs it may be able to be addressed within the capacity of the private site currently occupied by the extended family in Dartford.

1.14 Students

- The University of Kent at Tonbridge is based in the Kent County Council Adult Education building and on the West Kent College Brook Street Campus. West Kent College has its main centre in Tonbridge and a construction crafts, engineering and motor vehicle centre at Tunbridge Wells.
- Although students require lower cost accommodation they do not represent households eligible under planning definition for 'Affordable Housing'. The majority of student accommodation need is met in the market sector as rental income streams create viable developments able to access private sector borrowing.
- The need for student halls of residence should be considered as part of the wider planning strategies in Districts where this could apply.

1.15 Future Demand for Market and Affordable Housing

Balancing Housing Markets

- 1.15.1 The turnover of the existing stock should meet 90% of all housing requirements.
- 1.15.2 Determining what this means for the future requirement for types of dwellings is complex. The scale of under-occupation is significant and the type and size of dwelling that households demand is not necessarily driven by actual need. The requirement for the expected future growth in households can only be estimated in terms of the size of new dwellings. Providing a better balanced housing stock should however be the key criteria for each authority.

Future Demand for Market Housing

- 1.15.3 Planning Policy Statement 3 Housing identifies the Government's core objective of providing a variety of high quality market housing and addressing any shortfalls that apply in the market sector. Authorities are required to plan for a full range of types and sizes of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households.

- 1.15.4 Table 1-1 below outlines the proposed annual average dwelling provision in the Draft South East Plan between 2006 and 2026, against the market demand and affordable need for each Local Authority, after allowing for the turnover of the existing stock.

Table 1-1 Proposed Dwelling Provision Against Demand

	Dwelling Provision p.a.*		Affordable Need Shortfall p.a.**	Market Demand Shortfall p.a.**
	Draft Plan	Panel		
Sevenoaks	155	165	646	1,264
Tonbridge & Malling	425	450	432	1,084
Tunbridge Wells	250	300	290	1,005
West Kent	830	915	1,368	3,353

* Draft South East Plan and Panel Recommendation. ** Housing Need Survey Data

- 1.15.5 The scale of demand and need identified through the Strategic Housing Market Assessment is significant. Compared to either the proposed West Kent annual provision of 830 units p.a. in the Draft South East Plan, or the Panel recommendation of 915 units, there is an identified shortfall of 3,353 units in the market sector alone, strongly linked to current in-migration levels.
- 1.15.6 The shortfall is calculated from the household survey data and is a guide to individual household plans and intentions which may not be able to be realised, whilst the individual authority allocations are to be regarded as minima and should therefore be exceeded, delivering more units into the market. There is potential for variance and these factors will therefore need to be monitored.
- 1.15.7 Additionally there is a shortfall of 1,368 units of affordable housing, which are around 453 greater than the whole proposed dwelling provision of 915 per annum to 2026.

Market Stock Balance

- 1.15.8 Although the study area has broad similarity, there are variations between districts in terms of the types of property required to meet current and future demand for market housing. However given mobility between districts, and the fact that the area is a single housing market, it is not essential that each authority has specific requirements for future delivery, provided that study area balance is achieved.
- 1.15.9 It would nonetheless be beneficial at authority level to attempt to influence future delivery to address local demand as the movement between districts is not significant.
- 1.15.10 In providing a guideline for future development consideration should be given to the scale of current detached housing stock, the impact of extensions and additional bedrooms to existing stock, demographic change and reducing household size and the levels of in-migration to the District.
- 1.15.11 It is recommended that as a guideline for future development, proportions should be rounded with perhaps delivery of a 20% level applied to 1 bed, 30% to 2 bed, 35% to 3 bed units and 15% 4+ bedrooms.

Future Demand for Affordable Housing

- 1.15.12 Analysis of social stock balance, turnover and waiting list demand is vital to identify gaps in the stock and the type and size of units required to address current shortfalls and future needs.

- 1.15.13 Across the study area it would take over five years to meet the requirements for 1 - bed properties and over 3 years to address 3 and 4-bedroom requirement because of the very low stock supply and turnover of these larger properties.
- 1.15.14 Although over 82% of waiting list need is for one and two bedroom properties, in view of the scale of likely annual new provision, it would be reasonable to consider overall targets for future delivery in the social sector of 65% of units for single/couple and small family households, 30% one and 35% two bedrooms.

Affordable Need and Supply

- 1.15.15 The CLG Needs Assessment Model is used to calculate the annual shortfall of social housing units. There is a significant need for affordable housing in excess of supply levels from both re-lets and planned new delivery in all local authority areas, totalling 1,368 units per annum across the study area.

Table 1-2 Annual Net Shortfalls of Affordable Housing by Local Authority

	Affordable Need	Re-let Supply	Affordable Shortfall
Sevenoaks	948	302	646
Tonbridge & Malling	731	299	432
Tunbridge Wells	728	438	290

- 1.15.16 The affordable need is 948 units per annum in Sevenoaks, 731 per annum in Tonbridge & Malling and 728 in Tunbridge Wells.

Affordable Housing Target

- 1.15.17 Based on the evidence found in this SHMA, consideration should be given to an affordable housing target of up to 40% of new units negotiated from the total of all suitable sites in both authorities. Where there is a need for larger affordable family units, it may be beneficial to negotiate on a habitable rooms basis, especially in flatted developments where need for large units cannot be met on site.

Affordable Tenure Balance

- 1.15.18 Future tenure mix delivery has to take account of the social and intermediate stock levels, the scale of new households, key workers and those on average incomes and above unable to purchase in the high cost market in the sub-region.
- 1.15.19 At the local authority level this could range from 70% to 50% for social rent and 30% to 50% intermediate housing. Each local authority will need to consider the tenure target balance which addresses local need and recommendations on variation by authority are provided. However the overall affordable target and the tenure mix target are subject to a wider range of planning and development factors at local site level.

1.16 Key Recommendations

- Ensure that future new development provides a mix of housing type and size to meet the needs of all households.
- Focus new delivery in market housing to address the stock imbalance, and the impact of future demographic and household formation change.
- Provide a guide to developers of market housing so that new stock meets local demand not addressed by existing stock turnover.
- Consider setting **affordable housing targets** of at least 40% of all suitable sites in each authority across the study area.
- The overall **affordable tenure mix targets** could range from 60% to 70% affordable rent and 30% to 40% intermediate housing in the sub-region.
- A detailed feasibility study of the practical delivery issues for intermediate market rented accommodation i.e. cost of development and rent affordability, should be undertaken.
- Consider **affordable housing property size targets** of 35% one bedroom and 30% 2-bedroom units, principally flats and terraced houses to meet the needs of single, couple and small family households and 35% three and four bedroom houses to address the needs of larger families.
- Consider market housing property size targets delivery of a 20% level applied to 1 bed, 30% to 2 bed, 35% to 3 bed units and 15% 4+ bedrooms.
- Sites will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- Consider **a range of site thresholds below 15 units in sub-areas** within each authority, recognising that viability issues may require lower target levels or provision of commuted sums for delivery on alternative sites.
- Meeting the affordable accommodation requirements of families and those with priority needs should be as important as the larger scale requirements of small units for single and couple households.
- Develop housing strategies **to make best use of the existing stock** by providing positive incentives to improve the turnover of family houses in the social rented sector, to address the under-occupation of over 2,500 units across the study area.
- Address the current and future growth in older people and frail older households across all tenures, and their related care and support needs, through assessing:-
 - ◆ The need for support services and adaptation required to enable people to remain in their own home;
 - ◆ The type and quality of existing sheltered stock in meeting today's housing standards and preferences;
 - ◆ The need for 'extra care' accommodation for the growing frail elderly population.
- The Housing Needs Survey data will remain valid until 2010 at which stage they will need to be fully updated. It is recommended that this is undertaken as a combined exercise for the sub-region.

2 INTRODUCTION

2.1 Background and Context

- 2.1.1 In March 2008, DCA was commissioned by the three West Kent authorities of Sevenoaks District Council, Tonbridge & Malling Borough Council and Tunbridge Wells Borough Council to carry out a Strategic Housing Market Assessment (SHMA).
- 2.1.2 This Strategic Housing Market Assessment aims to enable the authorities to understand the nature and level of housing demand and need within West Kent.
- 2.1.3 Also significant to the SHMA are local authority level housing need surveys which provide data at the lowest level of analysis which can be aggregated to higher geographies at a sub-regional level.
- 2.1.4 Use of both primary data from local surveys and key secondary data allow a full assessment of housing need and housing markets within a sub-region to be obtained.
- 2.1.5 DCA were commissioned to update the Housing Needs Surveys (HNS) previously undertaken in Sevenoaks District Council in 2006 and in Tonbridge & Malling Borough Council and Tunbridge Wells Borough Council in 2005.
- 2.1.6 The survey data collected during the respective Housing Need Surveys has been re-weighted to reflect current 2008 levels.
- 2.1.7 The weighting factors are calculated using 2001 Census information, the most recent HSSA return and the latest data available on resident household numbers and social stock for each local authority.
- 2.1.8 Using this information, DCA are able to create a projected total at type and tenure level for the current year. A multiplying factor (weighting factor) is then applied to the responses in order to bring the data into line with the projected total figure.
- 2.1.9 The purpose of updating the previously collected primary data was to establish a common baseline across each of the three authorities, i.e., bring all data up to 2008 levels and allow an understanding of comparative performance across the areas.
- 2.1.10 The table below outlines the survey sample and response rates across the three authorities during the respective Housing Needs Surveys. All areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%.

Table 2-1 Survey Sample and Response Rate

Local Authority	Year of HNS	Resident Households	Postal Sample	Total Response	Response Rate %	Confidence Interval \pm %
Sevenoaks	2006	46,219	12,000	3,392	28.3	1.72
Tonbridge & Malling	2005	45,517	5,000	1,545	30.9	2.04
Tunbridge Wells	2005	44,812	6,400	2,388	29.5	1.64

Source: Local Housing Need Surveys

2.2 Why Carry Out a Strategic Housing Market Assessment?

- 2.2.1 It is essential that local authorities understand the whole housing market and can develop sound and robust approaches to Local Development Framework (LDF) preparation and local housing strategies.

- 2.2.2 The Strategic Housing Market Assessment, along with other strategies and research including Gypsy and Traveller Accommodation Assessments, Strategic Housing Land Availability Assessments and the Economic Viability Study, are a crucial part of the evidence base for the West Kent authorities to review and prepare local housing strategies and Local Development Frameworks. It can also inform the Councils' business planning processes, as well as identify targets for investment.
- 2.2.3 Undertaking a SHMA is a key requirement of the Governments planning for housing policy, set out in Planning Policy Statement 3 Housing1 (PPS3) (2006) and places the role of the 'evidence base' provided by the SHMA in a much more prominent role than ever before.
- 2.2.4 From a spatial planning perspective, an assessment of housing demand and need is necessary to support affordable housing policies in development plans, which will require developer contributions for affordable housing via Section 106 or other legal agreements.
- 2.2.5 As set out in PPS3, housing need is defined as 'the quantity of housing required for households who are unable to access suitable housing without financial assistance'.
- 2.2.6 PPS3 defines housing demand as 'the quantity of housing which households are willing and able to buy or rent'.
- 2.2.7 Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) specifies that a Strategic Housing Market Assessment can also contribute to the following areas:-
- enabling regional bodies to **develop long-term strategic views** of housing need and demand to inform regional spatial strategies and regional housing strategies;
 - enabling local authorities to **think spatially** about the nature and influence of the housing markets in respect to their local area;
 - providing **robust evidence** to **inform policies** aimed at providing the right mix of housing across the whole housing market – both market and affordable housing;
 - providing evidence to inform policies about the level of affordable housing required, including the need for different sizes, types and tenures of affordable housing;
 - supporting authorities to **develop a strategic approach** to housing through consideration of housing need and demand in all housing sectors – owner occupied, private rented and affordable – and assessment of the key drivers and relationships within the housing market;
 - drawing together the bulk of the evidence required for local authorities to **appraise strategic housing options** including social housing allocation priorities, the role of intermediate housing products, stock renewal, conversion, demolition and transfer; and
 - ensuring the **most appropriate and cost-effective use** of public funds.
- 2.2.8 Strategic Housing Market Assessments incorporate a local key needs analysis to provide a wider ranging and comprehensive evidence base of both primary and secondary data and subsequently a more robust and in-depth assessment and understanding of housing demand and need in the area.

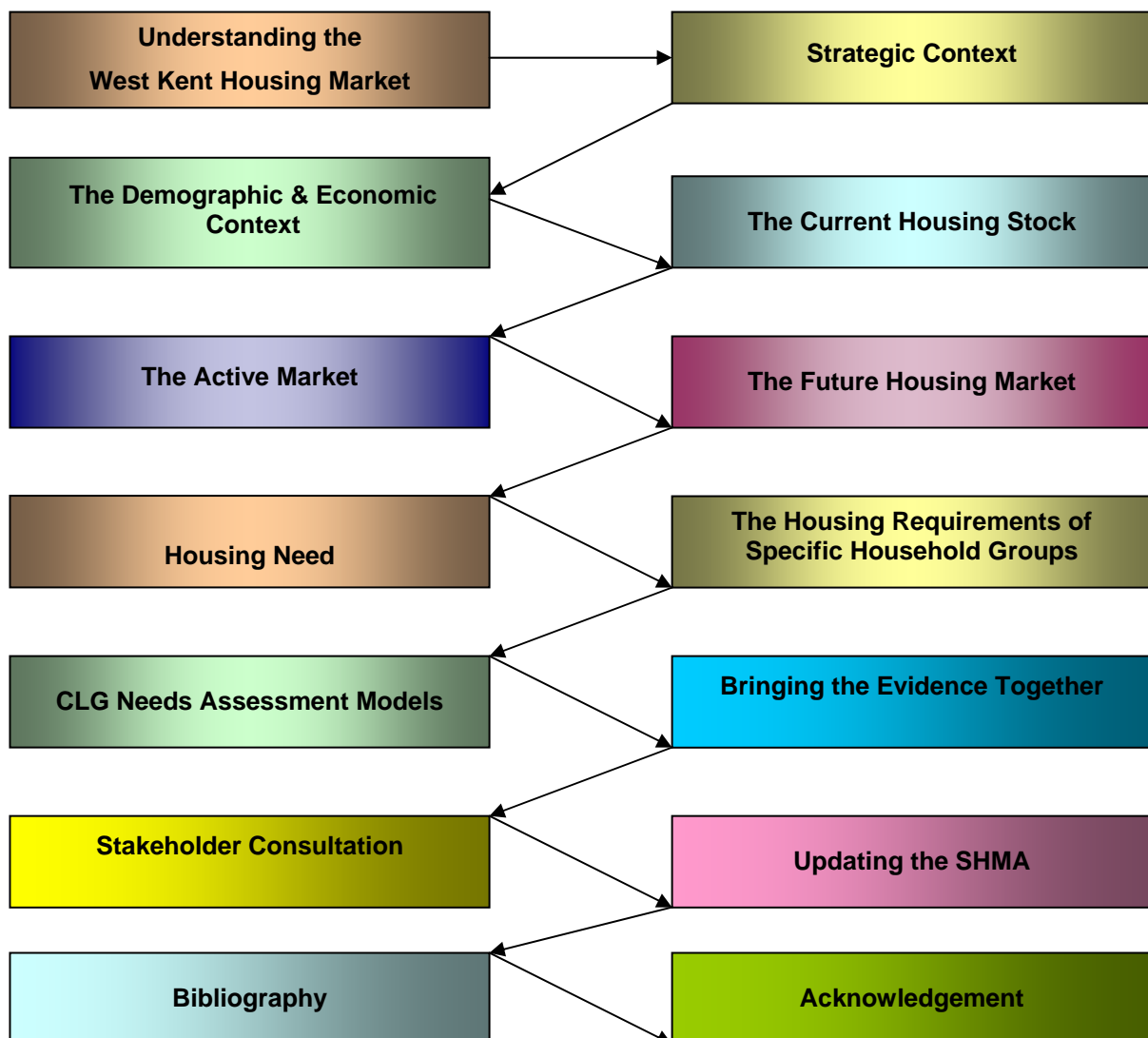
2.3 Methodology and Report Structure

- 2.3.1 The methodology used in this SHMA is based on the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007). This guidance brings together and builds upon the key elements of existing guidance on housing market and housing needs assessment. Key recent guides include:-

- *Local Housing Needs Assessment: A Guide to Good Practice*, DETR, 2000;
- *Housing Market Assessment Manual*, ODPM, 2004;

- 2.3.2 The Strategic Housing Market Assessments Practice Guidance (August 2007) replaces the DETR and ODPM good practice guide and manual published in 2000 and 2004 respectively.
- 2.3.3 Strategic Housing Market Assessment Practice Guidance encourages the formation of a Housing Partnership Board, consisting of a multi-disciplinary team including housing, planning, the private sector, economic development and regeneration expertise and a Royal Institute of Chartered Surveyors (RICS) recognised Estate Agent. The aim of the Partnership Board is to involve key stakeholders in the assessment process in order to bring local knowledge to the assessment process and also minimise objections to policies proposed as stakeholders will have had the opportunity to express their concerns on any aspect of the assessment process.
- 2.3.4 In March 2008, a West Kent SHMA Partnership Board was formed. Details of the Partnership Board and the wider stakeholder consultation can be found at Section 13.
- 2.3.5 Figure 2-1 gives an overview of the report structure utilised in this study taken from the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007).

Figure 2-1 Report Structure



2.4 Report Structure

2.4.1 The structure of the report complies with Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007). The key processes that the Practice Guidance expects the SHMA to follow are detailed below.

Understanding the West Kent Housing Market

2.4.2 In Section 3, the scope of the West Kent Strategic Housing Market Assessment is established. This involves consideration of whether West Kent can be considered to be one sub-regional housing market or whether there are overlaps with other regions.

Review of the Strategic Context

2.4.3 It is essential that local authorities have a clear view about the national, regional, and local strategies and policy aims and objectives surrounding the housing market. In Section 4, existing policy is reviewed to identify the wider strategic drivers that will influence the West Kent Strategic Housing Market Assessment.

The Demographic and Economic Context

2.4.4 Following the identification of the local housing market boundaries and the key policy drivers, the next step is to explain how local demographic and economic conditions can influence the housing market. Section 5 examines:

- Demographic structure;
- Household characteristics;
- Employment levels and structure;
- Labour force and income;
- Skills and educational attainment.

The Current Housing Stock

2.4.5 Section 6 examines the characteristics and structure of the current housing stock in West Kent. Analysis of the supply of housing entails an assessment of the range, quality, and location of the existing housing stock. More specifically, this section examines the following:

- The number of dwellings in the area by size, type, location and tenure;
- Stock condition;
- Shared housing & communal establishments.

The Active Market

2.4.6 Section 7 analyses indicators of housing market activity. It looks at changes over time to identify pressure points in the market. There are four steps to this assessment:

- The cost of buying or renting a property;
- Affordability of housing;
- Overcrowding and under occupation;
- Vacancies, turnover rates and available supply by tenure.

Future Housing Requirements

- 2.4.7 Section 8 enables estimates of the scale of future housing demand across the housing market area. The two main stages of this analysis are:
- Projecting changes in the number of households;
 - Future housing demand.

Housing Need

- 2.4.8 Section 9 assesses unmet need for housing, in particular those living in unsuitable housing. This is assessed by looking at:
- Homelessness data;
 - Mismatch of housing need and dwellings;
 - Dwelling amenities and condition.

The Housing Requirements of Specific Household Groups

- 2.4.9 Section 10 provides information on the housing needs of specific household groups. These include:
- Households with support needs;
 - Older people;
 - Black Minority Ethnic households;
 - Gypsy and Traveller and Travelling Showpeople Households;
 - Students.

CLG Housing Needs Assessment Models

- 2.4.10 The CLG Housing Need Assessment Models provide a quantitative assessment of housing need at the sub-regional and local authority level, from which an estimate can be made of:
- Current number of households in housing need;
 - Future households requiring affordable housing;
 - Future households requiring market housing; and
 - The size (number of bedrooms) of affordable housing required.
- 2.4.11 Section 11 consists of the Communities and Local Government (CLG) Needs Assessment Models for each West Kent local authority.

Bringing the Evidence Together

- 2.4.12 Section 12 provides a range of recommendations, for both planning policy and other strategies relating to housing and support services to ensure that authorities in West Kent are working towards delivering a mix of housing by tenure, type and size to meet the current and future requirements of all household groups in the community.

Stakeholder Consultation

- 2.4.13 Section 13 considers the role of the Housing Partnership Board and sets out details of the various stakeholder consultations staged.

Updating the Assessment

- 2.4.14 A Strategic Housing Market Assessment is not just a quantitative analysis. Section 14 of the SHMA provides an outline of the mechanisms to monitor the housing market drivers and update the assessment.

2.5 Glossary of Terms

- 2.5.1 A glossary of the technical terms used throughout this report is provided at Appendix I.

2.6 Data Benchmarking

- 2.6.1 Throughout this study where possible, DCA have provided data at national (England), regional (the South East), sub-regional (West Kent) and local authority scales (Sevenoaks, Tonbridge & Malling and Tunbridge Wells) in order to provide an understanding of comparative performance between the three West Kent authorities and wider areas.

2.7 Key Outputs of the SHMA

- 2.7.1 Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) specifies that in line with PPS12¹ which sets out the Government's policy on local spatial planning, which plays a central role in the overall task of place shaping and in the delivery of land uses and associated activities, a Strategic Housing Market Assessment should be considered robust and credible if at a minimum it provides all the core outputs outlined in Table 2-2 below.
- 2.7.2 Table 2-2 below highlights the sources of each of the key estimates, and meets the requirements of all the process criteria as outlined in Table 2-3 below.

Table 2-2 Strategic Housing Market Assessment Core Outputs

	Description of Output	Location in the SHMA Report
1	Estimates of current dwellings in terms of size, type, condition, tenure.	Section 6
2	Analysis of past and current housing market trends including the balance between supply and demand in different housing sectors and price / affordability. Description of key drivers underpinning the housing market.	Section 7
3	Estimate of total future number of households broken down by age and type where possible.	Section 8
4	Estimate of current number of households in housing need.	Section 9
5	Estimate of future households that will require affordable housing.	Section 8
6	Estimate of future households requiring market housing.	Section 8
7	Estimate of the size of affordable housing required.	Section 11
8	Estimate of household groups who have particular housing requirements.	Section 10

Source: CLG Strategic Housing Market Assessments Practice Guidance (August 2007)

¹ PPS12 paragraphs 4.23 – 4.25 (39-40)

Table 2-3 Strategic Housing Market Assessment Process Checklist

1	Approach to identifying housing market area(s) is consistent with other approaches to identifying housing market areas within the region.
2	Housing Market conditions are assessed within the context of the housing market area.
3	Involves key Stakeholders including house builders.
4	Contains a full technical explanation of the methods employed, with any limitations noted.
5	Assumptions, judgements and findings are fully justified and presented in an open and transparent manner.
6	Uses and reports upon effective quality control mechanisms.

Source: CLG Strategic Housing Market Assessments Practice Guidance (August 2007)

- 2.7.3 DCA have conducted this assessment in a close working relationship with an officer project team from all three authorities, with representation from housing and planning and a wider Partnership Board incorporating housing associations and representatives of the private sector. A detailed list of the Partnership Board members can be found at Appendix II.
- 2.7.4 The process employed has utilised both primary and secondary data and has closely followed the Practice Guidance. DCA believe that this report provides a robust and credible evidence base and fully meets the requirements of the 2007 Practice Guidance.

3 UNDERSTANDING THE WEST KENT MARKET

3.1 Introduction

- 3.1.1 In order to undertake a meaningful analysis of the housing market in West Kent, it is necessary to establish the boundary of the sub-regional housing market.
- 3.1.2 Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) defines sub-regional housing market areas as 'geographical areas defined by household demand and preferences for housing'.
- 3.1.3 The housing market boundaries of this study were pre-defined to DCA, consisting of the three West Kent authorities. The Government Office for the South East (GOSE) has agreed to this grouping. However an element of this West Kent SHMA is to determine whether West Kent can be considered to be one sub-regional housing market or whether there are overlaps with other sub-regions.
- 3.1.4 Section 3.2 sets out the geographical context of West Kent and the characteristics of each local authority area. The processes of identifying sub-regional housing markets are then described and an analysis of migration and travel to work patterns are undertaken to investigate whether the three local authorities are linked by household demand and preferences for housing.

3.2 The Context of West Kent

- 3.2.1 Situated in the heart of South East England and to the south east of London, the West Kent sub-region consists of the three authorities of Sevenoaks, Tonbridge & Malling and Tunbridge Wells.
- 3.2.2 The West Kent sub-region is surrounded by the boroughs of Maidstone and Ashford to the east, by Rother and Wealden to the south, by Tandridge and Greater London to the west and by Dartford, Gravesham and Medway to the north.
- 3.2.3 The West Kent authorities are situated in one of the UK's most affluent counties, with close proximity to London, a dynamic economy, proximity to the international airport of Gatwick, the Channel port of Dover and the Channel Tunnel Rail Link and frequent rail connections to London.
- 3.2.4 West Kent has large areas of woodland and significant parts of the countryside are recognised nationally as being Areas of Outstanding Natural Beauty (AONB). As of 2007, there were 58,590 hectares of designated green belt land in West Kent, comprising 62.3% of the total land area of 94,066 hectares.
- 3.2.5 In West Kent, restraint policies are in place arising from the designation of much of the area as Green Belt land. The effect of Green Belt policy is the curtailment of outward expansion of settlements. The implication of this is that land for new development is in short supply and land values are high.
- 3.2.6 The table below outlines key demographic features of each of the West Kent authority areas.

Table 3-1 Key Demographics of West Kent Local Authority Areas

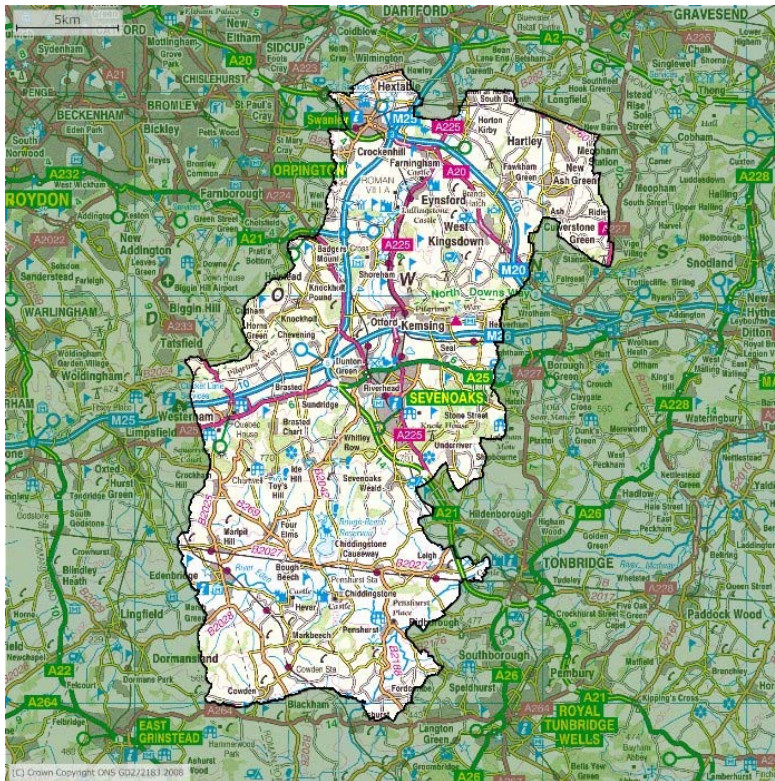
Local Authority	Population (2006)*	Households (2006)*	Land Area (Hectares)	Number of Dwellings (2007)**	Average Property Price***
Sevenoaks	113,700	47,100	36,920	47,275	£401,403
Tonbridge & Malling	113,900	46,200	24,013	47,218	£272,770
Tunbridge Wells	104,600	44,000	33,133	46,320	£311,847

Source: * ONS 2006 Mid Year Population Estimates, rounded.

** 2007 HSSA *** Land Registry, Quarter 1, 2008

3.2.7 The characteristics of each of the three West Kent authorities are outlined below.

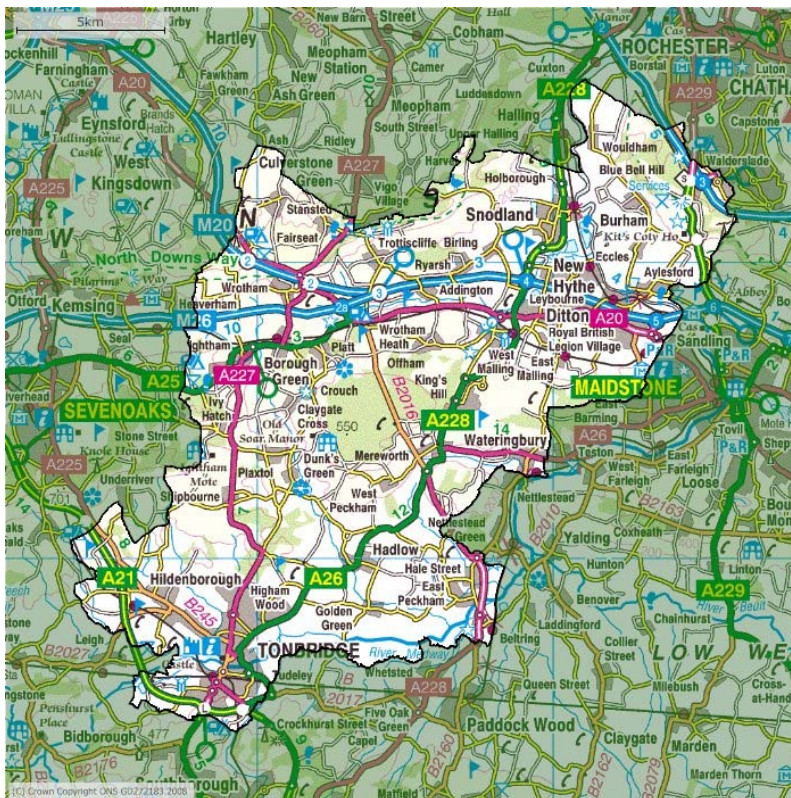
Sevenoaks District



- 3.2.8 Sevenoaks covers an area of 142 square miles (369 sq km) and has a population of approximately 113,700 (2006 ONS mid year estimates). It is situated 21 miles south east of central London. Sevenoaks has good transport links with the M20, M25 and M26 all crossing the district. Central London is approximately 35 minutes away by train and Gatwick, Heathrow and the Channel Tunnel all being within easy reach.
- 3.2.9 Sevenoaks is bordered by Gravesham and Dartford to the North, Tonbridge & Malling and Tunbridge Wells to the east and the boroughs of Tandridge and Greater London to the west and Wealden to the south. The River Darent runs through the north of the district.
- 3.2.10 The district consists of the 3 main towns of Edenbridge, Sevenoaks and Swanley. These are interspersed with many towns and villages including Hartley, Hextable, New Ash Green, Westerham and West Kingsdown.
- 3.2.11 The district has many large open spaces. According to CLG, 93% of land in Sevenoaks is protected as Green Belt (34,400 hectares from a total land area of 36,920 hectares). 18% of the district is woodland.
- 3.2.12 Sevenoaks is situated in a significant employment situation due to its ease of access to London and Gatwick Airport, Channel Ports and the Channel Tunnel Rail Link. Consequently the district is a popular place to live. As around 93% of Sevenoaks district is within the Metropolitan Green Belt there is considerable pressure for development and local planning policies to achieve a balance between development needs and conserving the environment.

- 3.2.13 According to ONS 2006 mid year population estimates, Sevenoaks had 47,100 dwellings. The 2001 Census data indicated that the main tenure in Sevenoaks is owner occupation with 27.8% of houses being detached. The house prices in Sevenoaks are the highest of all the West Kent boroughs and higher than the Kent and South East averages. The district also had the 15th highest average property price in England and Wales out of 375 authority areas at quarter 1, 2008 according to Land Registry data.
- 3.2.14 For the first quarter of 2008, Land Registry recorded the average overall sale price for the area was £401,403. The average flat or maisonette in the area sold at £213,447, with semi detached houses going for an average of £334,991 and detached selling at £724,884. House prices in the district have risen by 12.4% between the first quarter 2007 and the first quarter 2008.

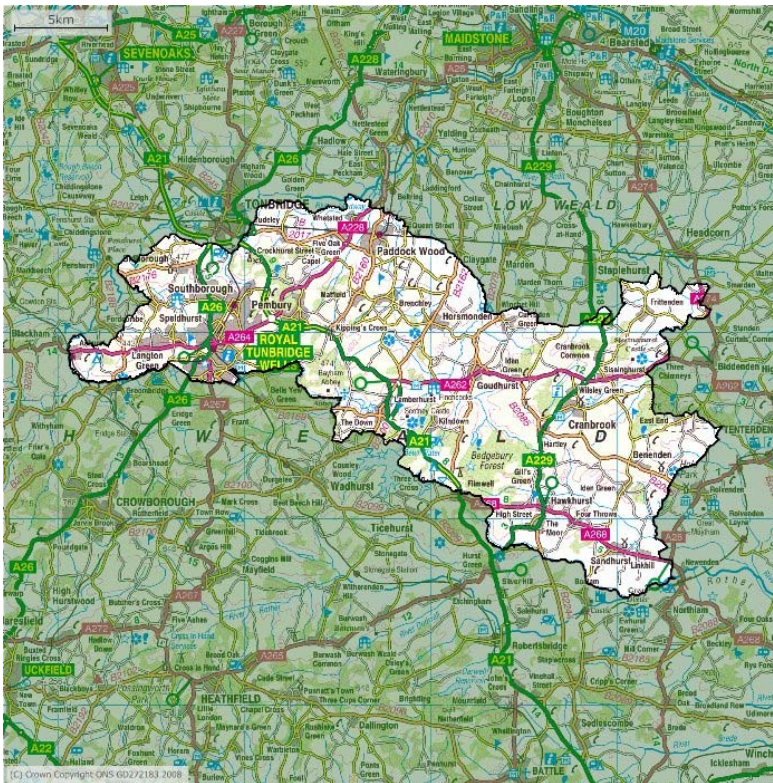
Tonbridge & Malling Borough



- 3.2.15 Tonbridge & Malling covers approximately 24,013 hectares (59,337 acres) and has a population of approximately 113,900 (2006 ONS mid year estimates) making it the largest borough in West Kent in terms of population.
- 3.2.16 Tonbridge & Malling lies twenty five miles south east of London. The borough neighbours Sevenoaks to the west, Maidstone to the east, Gravesham and Medway to the north, and Tunbridge Wells to the south.
- 3.2.17 The borough does not have a single urban focus. Tonbridge is located in the south and the Medway Gap area borders Maidstone in the north. The rest of the Borough comprises a number of villages and small towns giving it a mainly rural character.
- 3.2.18 According to CLG, 71% of the land in Tonbridge & Malling is designated Green Belt (17,060 hectares of the total land area of 24,013 hectares). Importantly, Tonbridge & Malling lies on the outer edge of the Green Belt, but the area beyond is also subject to severe planning constraints including Areas of Outstanding Natural Beauty (AONB) and land liable to flood. The Kent Downs AONB comprises 27% of the borough.

- 3.2.19 The borough is a popular area for office location and there is a high tech development at the Kings Hill Business Park. Industry and commerce are concentrated around Tonbridge, Aylesford, Ditton, Larkfield and Snodland. Paper and packaging mills, distribution, light industry and many small businesses make up the industrial scene. In addition, mineral extraction has been carried out in the area for many years.
- 3.2.20 According to ONS 2006 mid year population estimates, Tonbridge & Malling had a total of 46,200 dwellings. The main tenure and types in the borough are owner occupation and semi-detached.
- 3.2.21 For the first quarter of 2008, Land Registry recorded the average overall sale price for the area was £272,770. The average semi-detached property sold for £245,457, while the average flat or maisonette sold for £195,945. Average house prices continue to rise with prices increasing by 3.1% between the first quarter 2007 and the first quarter 2008. The borough also had the 77th highest average property price in England and Wales out of 375 authority areas at quarter 1, 2008 according to Land Registry data.

Tunbridge Wells Borough



- 3.2.22 Tunbridge Wells has a population of 104,600 (2006 ONS mid year estimates) making it the least populated authority in West Kent. 55% of residents live in the towns of Royal Tunbridge Wells and Southborough. The borough covers an area of 326 square kilometres and includes the towns of Royal Tunbridge Wells, Cranbrook, Paddock Wood, Southborough and the small rural town of Hawkhurst. It lies in the south west of Kent bordering East Sussex, Tonbridge & Malling and Ashford.
- 3.2.23 Tunbridge Wells is part of the West Kent restraint area. Constraints on development imposed by the Metropolitan Green Belt, constituting 22% of the land in Tunbridge Wells means that land for development is in short supply. This has led to high demand and consequently high land prices.

- 3.2.24 The borough of Tunbridge Wells has the least amount of Green Belt land when compared with the rest of West Kent, with 22% of the land being designated Metropolitan Green Belt (7,130 hectares from a total of 33,133 hectares). However, over two-thirds of the borough is designated an Area of Outstanding Natural Beauty, over 80% a Special Landscape Area and 12% ancient woodland.
- 3.2.25 According to ONS 2006 mid year population estimates, Tunbridge Wells Borough had a total of 44,000 dwellings. The main tenure and property types in the borough are owner occupation and semi-detached houses.
- 3.2.26 For the first quarter of 2008, Land Registry recorded the average overall sale price for the area was £311,847. The average semi-detached house sold for £284,957 and flats or maisonettes for £220,920 during this period, whilst detached homes sold at £574,946. The average price for a home sold in the area between the first quarter 2007 and the first quarter 2008 rose by 2.5%. The borough also had the 52nd highest average property price in England and Wales out of 375 authority areas at quarter 1, 2008 according to Land Registry data and has the 2nd highest property prices of the authorities of West Kent.

3.3 Identifying Housing Market Area Boundaries

- 3.3.1 In order to undertake a meaningful analysis of the housing market in West Kent, it is necessary to establish the boundary of the sub-regional housing market.
- 3.3.2 Before commencing the process of establishing the boundary of the sub-regional housing market, it is important to ensure that there is a common understanding of what is meant by the term 'housing market'. It will then be possible to explain what is meant by the West Kent sub-regional housing market.
- 3.3.3 A market is where buyers and sellers exchange goods or services for an agreed price. A housing market is a complex market for a variety of reasons:
- Housing is a high value commodity. The decision to purchase is of great importance to individuals due to the scale of the investment and the time required to pay off this investment;
 - Housing is built to last and because of this, only a fraction of the stock is for sale and available to purchase at any point in time;
 - The location and volume of new development is controlled through planning policies and procedures;
 - Housing is a basic human requirement and resources are provided to ensure that those who cannot access market housing are adequately housed through either direct provision of housing or subsidy;
 - A housing market has a strong spatial dimension. Location matters to people. Most buyers seek to move within the same sub-region because they want to continue living in that area for reasons such as family, employment or access to particular services such as schools;
 - Migration is normally around 30% of households moving, both in and out of a market area;
 - Affordable housing, housing benefit and Local Housing Allowance add to the market complexities.

- 3.3.4 A sub-regional housing market is defined in the CLG Guidance Advice note as typically comprising an area in which around 70% of moves are contained and the sub-regional market is likely to fall in the administrative areas of a number of local authorities. It would also be expected that a sub-regional housing market would have a close relationship between the boundaries of the sub-regional market and travel to work areas.
- 3.3.5 It is recognised that local authorities face a variety of challenges in their housing markets. Patterns of housing demand and need, affordability, availability, patterns of migration trends and tenure can all vary from the neighbourhood upwards.
- 3.3.6 It is recommended in the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) "Identifying Sub-regional Housing Market Areas" Advice Note 2 that local authorities should consider developing sophisticated approaches to identify the precise spatial boundaries of the local housing markets. The Guidance also requires that the approach taken in this assessment to identifying the housing market area(s) is consistent with other approaches to identifying housing market areas within the region.
- 3.3.7 Planning Policy Statement 3: Housing 3 (PPS3) advocates local authorities to work together on the basis of sub-regional housing market areas to produce an evidence base for the development of sub-regional development policies.
- 3.3.8 The Draft South East Plan (March 2006) defines nine spatial sub-regions where specific policies apply.
- 3.3.9 A small part of Sevenoaks forms part of the London Fringe sub-region and falls into the Inner South Housing Market. The Draft London Fringe sub-regional Strategy (December 2005), forms part of the Draft South East Plan (Part 2). Within this Strategy, provision will be made for additional housing in the London Fringe sub-region.

The West Kent Housing Market

- 3.3.10 The 2004 study conducted by DTZ 'Identifying the Local Housing Markets of South East England', carried out on behalf of the South East Regional Housing Board, investigated the strategic pattern of housing markets in the region. The analysis was based on extensive analysis of data and informed consultation with stakeholders.
- 3.3.11 This report identified 21 sub-regional housing markets in the South East. The report also revealed that in many areas there are significant overlaps between housing markets.
- 3.3.12 Sevenoaks, Tonbridge & Malling and Tunbridge Wells were classified as the West Kent housing market. The study proposed that the West Kent authorities could work together on a sub-regional SHMA.

² Annex to Strategic Housing Market Assessments – Practice Guidance, CLG March 2007

³ PPS3: Housing (Communities and Local Government, 2006)

Recent regional SHMAs

- 3.3.13 Other SHMAs are currently underway in authorities bordering West Kent. Canterbury City, Dover, Shepway and Thanet Districts and Swale Borough have commissioned an 'East Kent' Strategic Housing Market Assessment due for completion in August 2008. The North Kent authorities of Medway, Gravesham and Dartford are planning to undertake an SHMA in 2008.
- 3.3.14 Maidstone Borough Council is currently in the planning stages of an SHMA and considering different options. Ashford Borough Council has no plans to commission an SHMA at the present time.
- 3.3.15 Elmbridge, Epsom & Ewell, Mole Valley, Reigate & Banstead and Tandridge have undertaken an East Surrey SHMA, completed by DCA in April 2008. In addition the East Sussex authorities of Hastings and Rother Councils and Wealden and Eastbourne Councils have each completed separate joint SHMAs.
- 3.3.16 Data showing the migration trends between West Kent and London are at this time limited. The statistics available in current studies, for example the London and Sub-Regional Strategy Support Studies Project (2005), focus on the movement between London areas and regions such as the South East. The data does not analyse movement from Greater London to local authority areas and therefore is of limited use in informing this assessment.
- 3.3.17 The Greater London Authority (GLA) and London Councils issued a statement in June 2007 stating that they are committed to working together on a future housing market assessment and that this will be completed in 2008. As such the results of this study are not available to support this assessment.
- 3.3.18 Three sources of information have been used to assess whether the three West Kent authorities are linked by household demand, and these include:-
- Household migration patterns, reflecting a variety of economic, social and environmental factors including households' proximity to work and family and the extent to which people move within an area;
 - Travel to work patterns which reflect the functional relationships between places where people work and live; and,
 - House prices and rates of change in house prices, which reflect household demand and preferences for different sizes and types of housing in different locations.

3.4 Migration Movements

- 3.4.1 Household and people movements reflect a variety of economic, social and environmental factors including households' proximity to work and family. Migration patterns can help to identify these relationships and the extent to which people move within an area.
- 3.4.2 This analysis has been conducted by examining 2001 Census data and more recent primary data from the local housing needs surveys regarding migration.
- 3.4.3 The 2001 Census Origin-Destination Statistics for local authorities have been analysed to determine migration patterns within the West Kent sub-region.
- 3.4.4 The following table shows the previous location of people moving within or into the West Kent sub-region authorities, elsewhere in Kent or Greater London in the year to April 2001. The data is taken from the 2001 Census of all people resident in the UK whose address at Census day was different from that one year before and whose previous location was one of the three West Kent authority areas, elsewhere in Kent or Greater London.

Table 3-2 Sub-Regional Migration (People)

Area of Residence	Total Population	Place of previous residence				
		Sevenoaks	Tonbridge & Malling	Tunbridge Wells	North Kent	East Kent
Sevenoaks	113,700	3,878	271	181	636	80
Tonbridge & Malling	113,900	609	4,214	454	655	189
Tunbridge Wells	104,600	309	499	5,370	75	136
North Kent		771	557	90	27,824	1,162
East Kent		178	378	181	2,251	47,355
Maidstone		151	890	421	939	541
Ashford		73	118	223	282	1,075
Tandridge		125	25	25	6	27
Wealden		136	77	594	37	192
Greater London		1,244	549	746	3,008	2,840
*Local moves %		52.1	52.5	68.6		

Area of Residence	Place of previous residence					Row Total
	Maidstone	Ashford	Tandridge	Wealden	Greater London	
Sevenoaks	66	22	173	80	2,143	7,450
Tonbridge & Malling	660	76	21	94	1,146	8,024
Tunbridge Wells	333	152	26	495	927	7,827
North Kent	874	131	48	18	6,103	37,560
East Kent	569	575	44	128	5,623	57,154
Maidstone	7,023	271	33		1,152	11,421
Ashford	417	6,135	55	47	1,193	9,571
Tandridge	12	0	2,778	53	2,153	5,163
Wealden	56	42	172	6,001	1,119	8,426
Greater London	706	413	1,110	621	641,302	651,918

Source: © Crown Copyright Census 2001

* % of moves contained within local authority area from overall number of local moves

- 3.4.5 The data showed a high level of self containment within each authority, with a high level of people moving within the local authority area that they currently live in. This ranges from 52.1% in Sevenoaks to 68.6% in Tunbridge Wells. The total moves of local households is 15,785, 67.7% of the total of all 23,301 transactions within the sub-region.
- 3.4.6 The data revealed a level of in-migration from Greater London to West Kent of 18.1%. The majority in-migrate to Sevenoaks where 28.7% of those in-migrating to Sevenoaks had previously lived in Greater London and 14.3% of those in-migrating to Tonbridge & Malling. The lowest level of in-migration from Greater London is evident in Tunbridge Wells (11.8%).

- 3.4.7 Sevenoaks and Tonbridge & Malling both had a large number of in-migrants from North Kent with both authorities showing a level of just over 8%. Maidstone and Ashford provided another large influx of in-migrants into Tonbridge & Malling and Tunbridge Wells at 9.1% and 6.1% respectively.
- 3.4.8 Each authority area also shows a relatively high level of movers from immediately adjoining boundaries but fairly low levels of movement to authorities at a greater distance. Cross-boundary movement is therefore principally to an adjoining authority rather than across the three authorities in sub-regional area as a whole.
- 3.4.9 Comparisons on household movements have also been made with the most recent Housing Needs Surveys undertaken for each area (all undertaken by DCA). This provides a more detailed assessment of in-migration to and out-migration from West Kent.
- 3.4.10 Each local housing need survey questionnaire consisted of different geographical options relating to previous location and proposed locations for moving households therefore the data for each authority is presented in a separate table.
- 3.4.11 The surveys asked respondents who had indicated a move in the last three years (five years in Tunbridge Wells survey), where they had moved from (in-migrants). A further question asked respondents planning a move within the next three years (two years in Tunbridge Wells survey) and moving out of the current local authority area (both existing and concealed households) where they were planning to move to (out-migrants).

Table 3-3 Sevenoaks District Net Migration Pattern (Households)

Migration Areas	Tunbridge Wells Borough	Tonbridge & Malling Borough	Dartford Borough	Gravesham Borough	Elsewhere in Kent	Tandridge District	Elsewhere in Surrey
Moving into Sevenoaks	134	344	619	107	999	144	256
Moving out of Sevenoaks	277	97	205	98	921	17	65
Net Migration	-143	+ 247	+ 414	+ 9	+78	+127	+191

Migration Areas	Wealden District	Elsewhere in East Sussex	Greater London	Elsewhere in South East	Elsewhere in UK	Abroad
Moving into Sevenoaks	19	101	1,837	590	362	324
Moving out of Sevenoaks	54	201	601	455	1,228	255
Net Migration	-35	-100	+ 1,236	+ 135	- 866	+69

Source: 2006 Housing Needs Survey Data

- 3.4.12 Sevenoaks experienced a positive net in-migration of 247 households from Tonbridge & Malling and a negative net in-migration of 143 households from Tunbridge Wells. A high level of in-migration was evident from Dartford (414). Cross tabulation of the survey data revealed that in-migration from Dartford was focused primarily to the North of Sevenoaks District.
- 3.4.13 Of those who had in-migrated into Sevenoaks within the previous three years, 921 had moved from elsewhere in Kent and 601 of the movement had been from London. These findings reinforce the 2001 Census data in Table 3-2 in that a large proportion of in-migration to Sevenoaks is from Greater London.

Table 3-4 Tonbridge & Malling Borough Net Migration Pattern (Households)

Migration Areas	Sevenoaks District	Tunbridge Wells Borough	Maidstone Borough	Gravesham Borough	Medway
Moving into Tonbridge & Malling	589	514	649	53	516
Moving out of Tonbridge & Malling	188	120	368	0	159
Net Migration	+401	+394	+281	+53	+357

Migration Areas	Elsewhere in Kent	Greater London	Elsewhere in South East	Elsewhere in UK	Abroad
Moving into Tonbridge & Malling	724	821	641	414	273
Moving out of Tonbridge & Malling	443	257	588	856	395
Net Migration	+281	+564	+53	-442	-122

Source: 2005 Housing Needs Survey Data

- 3.4.14 The majority of in-migrants to Tonbridge & Malling came from Greater London with a net in-migration of 564 households. Maidstone Borough and elsewhere in Kent options were the most popular for both in-migrants and out-migrants of Tonbridge & Malling Borough. Of those that had in-migrated from Maidstone, the majority had moved into the Medway Gap sub-area of Tonbridge & Malling.
- 3.4.15 308 had moved out of Tonbridge & Malling into another West Kent authority and 1,103 had moved from Sevenoaks and Tunbridge Wells into Tonbridge & Malling.

Table 3-5 Tunbridge Wells Borough Net Migration Pattern (Households)

Migration Areas	Sevenoaks District	Ashford Borough	Maidstone Borough	Tonbridge and Malling Borough	Wealden District	Rother District	Hastings Borough
Moving into the Borough	399	84	168	325	207	122	0
Moving out of the Borough	63	31	37	208	58	138	86
Net Migration	+336	+53	+131	+117	+149	- 16	- 86

Migration Areas	Mid Sussex District	Elsewhere in Kent	Elsewhere in Sussex	Greater London	Elsewhere in the South East	Elsewhere in the UK	Abroad
Moving into the Borough	0	100	159	282	479	365	152
Moving out of the Borough	68	278	192	366	762	897	349
Net Migration	- 68	-178	- 33	+ 84	- 283	532	- 197

Source: 2005 Housing Need Survey Data

- 3.4.16 There was a positive net in-migration of 453 to Tunbridge Wells from the other two West Kent authorities with 336 coming in from Sevenoaks and 117 from Tonbridge & Malling, a higher level than corresponding out-migration. This data is supported by local evidence provided by estate agency representation on the Partnership group members which identified that there is household movement to Sevenoaks and Tonbridge & Malling from the Greater London area, but then followed by a later secondary move from these areas to Tunbridge Wells when children reach senior school age because of the highly regarded grammar school structure.
- 3.4.17 There was also high in-migration to Tunbridge Wells Borough from Greater London and Wealden Borough. The majority of out-migrants went elsewhere in Kent, to Tonbridge & Malling Borough, Rother District and Greater London.

The Impact of Greater London

- 3.4.18 2001 Census data outlined in Table 3-2 shows relatively high levels of in-migration to West Kent from Greater London, particularly to the district of Sevenoaks.
- 3.4.19 From the results of the previous West Kent Housing Needs Studies and the 2001 Census data, there is evidence of significant interplay with London with regard to household movement. The 2001 Census shows that 18.1% of household moves in West Kent were from Greater London.
- 3.4.20 The table below utilises local housing needs survey data over a three year period and summarises the pattern of in-migration to West Kent from Greater London from existing households and out-migration from West Kent to Greater London from both existing and concealed households. It shows a positive net in-migration of people relocating to West Kent from London of 2,000 households.

Table 3-6 Greater London Migration Patterns

Local Authority	In-Migration from Greater London	Out-Migration to Greater London
Sevenoaks	2,054	596
Tonbridge & Malling	883	257
Tunbridge Wells	282	366
West Kent	3,219	1,219

Source: Local Housing Need Surveys

3.5 Travel to Work Patterns in and Around West Kent

- 3.5.1 In defining the spatial extent of housing markets, migration patterns are augmented by the analysis of travel to work areas shown in Table 3-7 below.
- 3.5.2 The data is taken from the 2001 Census of all people employed in each of the West Kent authority areas and whose workplace location was one of the three West Kent authority areas, elsewhere in Kent or Greater London. The total employed population in each area also includes those who work elsewhere in the rest of the UK and abroad, therefore this figure is higher than the total column in all cases.

Table 3-7 Travel to Work Patterns

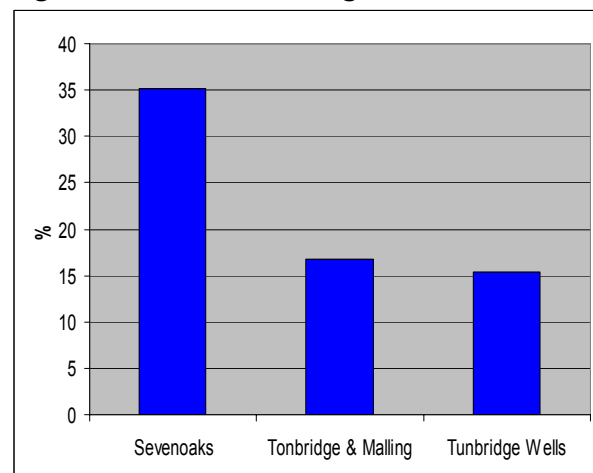
	Total employed population	Place of Work				
		Sevenoaks	Tonbridge & Malling	Tunbridge Wells	North Kent	East Kent
Sevenoaks	59,600	23,450	1,818	1,143	4,141	183
Tonbridge & Malling	52,500	3,349	25,521	3,830	3,285	590
Tunbridge Wells	53,800	1,917	4,239	30,914	451	222

	Total employed population	Place of Work			Total	% contained travel
		Maidstone / Ashford	Tandridge	Greater London		
Sevenoaks	59,600	614	682	17,411	49,422	47.4
Tonbridge & Malling	52,500	5,640	158	8,514	50,887	50.2
Tunbridge Wells	53,800	2,039	172	7,202	47,156	65.5

Source: © Crown Copyright Census 2001

3.5.3 Between 47.4% (Sevenoaks) and 65.5% (Tunbridge Wells) of people lived and worked within their respective district in West Kent, emphasising some degree of self containment with regards to commuting and place of residence.

3.5.4 Figure 3-1 shows that a significant proportion of West Kent residents in employment commute to Greater London, according to the 2001 Census. Sevenoaks had the highest levels of commuting to Greater London, at 35.2% of those employed with Tunbridge Wells having the lowest figure at 15.2%.

Figure 3-1 Commuting to Greater London

Source: © Crown Copyright Census 2001

3.5.5 The proportion of residents who lived in one West Kent district but commuted to another district in the sub-region for work was low in all areas, ranging from 13.8% in Tunbridge Wells to 19.2% in Tonbridge & Malling.

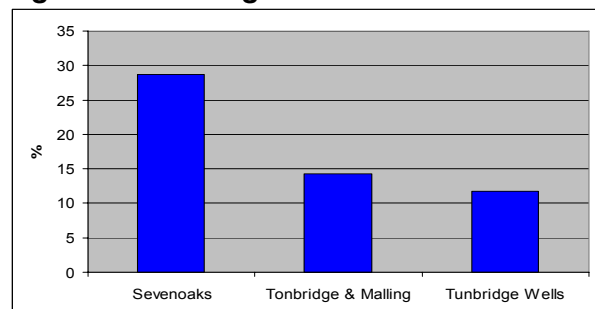
3.6 Is West Kent a Single Market?

- 3.6.1 As discussed in 3.3.4, a sub-regional market is normally one where 70% of moves take place. Whilst this is applicable nationally it may not be true of the market areas linked to Greater London.
- 3.6.2 London is a separate and different housing market to the rest of the UK. The scale of employment in the capital, especially of professional jobs has a significant impact on all markets in the fringe around the M25 motorway. The evidence appears to show that the impact of London is greater on those authorities inside the M25.
- 3.6.3 London is a significantly larger employment market than any other city in the UK and DCA survey evidence of all districts surrounding the M25 shows that households, living within central London migrate out to districts just inside or outside the M25 fringe when they intend to have a family.
- 3.6.4 It is more likely therefore that the migration impact on London fringe authorities will be higher than 30% of moving households and DCA's experience of assessments in Surrey, Kent, Essex and Hertfordshire around the M25 is that migration is around 40% of household transactions. In our view a single market in the London fringe is more likely to be composed of local moves, which are 60% of total moves rather than 70% which may apply elsewhere in the country.

3.6.5 The data shows a strong correlation between actual housing moves and travel to work patterns in each district.

3.6.6 The proportion of local moves is 52.5% in Tonbridge & Malling and 68.6% in Tunbridge Wells but Sevenoaks, at 52.1% and the closest to Central London, has much greater in-migration from London, as shown in Figure 3-2.

Figure 3-2 In-Migration from London



Source: © Crown Copyright Census 2001

- 3.6.7 The total moves of local households is 15,785, 67.7% of the total of all 23,301 transactions within the sub-region, very close to the accepted 70% level.
- 3.6.8 The evidence shows clearly that other than the impact of London, migration from adjoining authorities in West Kent is relatively low with the vast majority of moves from households moving within the local authority areas.
- 3.6.9 The travel to work patterns show a very similar relationship to household moves in the study area, particularly comparing the authorities, Greater London and the immediately adjoining authorities.
- 3.6.10 In view of the 67.7% level of internal household moves and the travel to work patterns, it can be concluded that West Kent can be considered to be a single market.
- 3.6.11 Nearly all sub-markets within an area have their strongest link to the immediate adjoining local authority area. There is a far greater relationship between Tonbridge & Malling with Maidstone than applies in Sevenoaks or Tunbridge Wells. Local evidence suggests that movement across these boundaries are more to the rural areas than to the towns in the West Kent study area.
- 3.6.12 This is also noticeable from the 2006 DCA survey in Sevenoaks which is significantly impacted by migration from London but has very small cross boundary movement to and from Tandridge, an adjoining district. However there is a significant link between Dartford and Sevenoaks than applies to the two other authorities.

4 STRATEGIC CONTEXT

4.1.1 A review of existing housing and planning policy and practice together with other relevant literature is useful for identifying local housing assessment aims and related research questions.

4.2 National Policies

4.2.1 Government objectives in relation to housing are wide ranging and include overall supply, quality and the delivery of sustainable communities. The ambition of the Government in response to the Barker Review in December 2005 is to increase house building to 240,000 units per annum by 2016, an increase of around a third on current completions nationally.

4.2.2 This ambition is steered by the objectives to improve affordability and to increase the overall level of home ownership. This follows on from the aim set out in the Sustainable Communities Plan 2003 of increasing housing supply in areas of high demand, and balancing it with jobs, and local infrastructure.

4.2.3 As part of the study, a number of national strategy and policy documents which may have an impact on the local housing market in West Kent have been reviewed.

4.2.4 The following national strategies / policies and initiatives are considered and summarised below:-

- Barker Review of Housing Supply (2004);
- Planning Policy Statement 3 (PPS3) (2006);
- Sustainable Communities: Homes for All (2005)
- Housing Green Paper (July 2007);
- The Planning and Compulsory Purchase Act (2004);
- Housing Act (2004);
- The Code for Sustainable Homes (2008);
- HomeBuy Products.

Barker Review of Housing Supply (2004)

4.2.5 The Barker Review of Housing Supply highlighted the imbalances in the UK housing market.

- The UK has experienced a long-term upward trend in real house prices, 2.4% per annum over the last 30 years, compared to 1.1% in the European Union (EU). To reduce the price trend to 1.8% an additional 70,000 houses each year in England may be required. However to bring the real price rise trend in line with the EU average of 1.1% an extra 120,000 houses each year may be required;
- In addition, the unpredictability of the housing market has intensified problems of macroeconomic instability and has had an adverse effect on economic growth. To improve macroeconomic stability and deliver greater affordability for individuals a lower trend in house prices is desirable;
- The problem of affordability has increased. In 2002 only 37% of new households in England could afford to buy a house. In the 1980's this figure was 46%. This shows potential for an even wider gap in the economic divide between those that are able to access market housing and those that are not.

- 4.2.6 The Barker Review final report sets out a range of policy recommendations for improving the functioning of the housing market:-
- Government should set out a goal for improved market affordability with the aim of improving access to the general housing market;
 - Additional investment building-up to between £1.2 and £1.6 billion per annum will be required to deliver additional social housing to meet projected future needs;
 - Introduction of a Planning Gain Supplement to capture some of the development gains that landowners benefit from, to ensure that local communities share in the value of development;
 - Establishment of a Regional Planning Executive to provide public advice to the Regional Planning Body on the scale and distribution of housing required to meet the market affordability target;
 - Introduction of flexibility at the local level through the allocation of additional land in Local Development Frameworks, with the release of this additional land triggered by market signals;
 - Establishment of a Community Infrastructure Fund to help to unlock some of the barriers to development;
 - Local authorities should be allowed to “keep” the council tax receipts from new housing developments for a period of time to provide incentives for growth and to meet transitional costs associated with development.

Planning Policy Statement 3 (PPS3) (2006)

- 4.2.7 Planning Policy Statement 3 ‘Housing’ (PPS3) published in November 2006, also formed part of the response to the recommendations in the Barker Review of Housing Supply in March 2004. Underpinning PPS3 is the necessary step-change in housing delivery through a new, more responsive approach to land supply at the local level. PPS3 also requires local authorities and regions to develop a strong evidence base to inform plans and policies. There is significant emphasis on understanding housing markets and identifying land that is suitable for development.
- 4.2.8 The onus is on local planning authorities to make full use of their compulsory purchase powers, working in collaboration with relevant private and public partners, to bring forward brownfield or ‘previously developed’ sites for development so to contribute to the national annual target that at least 60% of new housing should be provided on previously developed land. It is important to note that the guidance makes it clear that the ‘previously developed’ land can occur in a rural setting as well as an urban location, and includes defence buildings and land used for mineral extraction and waste disposal.
- 4.2.9 There is a requirement from PPS3 for local authorities to undertake Strategic Housing Land Availability Assessments.
- 4.2.10 Policies to provide resources for infrastructure to support housing growth are under review. The issue was examined in the Comprehensive Spending Review, published in October 2007. This included the priority of increasing the spending on housing to £10 billion by 2010-11, reforming the tax and planning systems and laying the ground for new planning changes to support essential investment in infrastructure.
- 4.2.11 CLG has finalised its proposals for the Housing and Planning Delivery Grant (HPDG). The Government has made it clear that this funding would be in addition to local infrastructure investment, to give local authorities the flexibility to invest in their areas and allow them to keep additional council tax receipts for new homes. These measures are expected to encourage local authorities to become actively involved in the delivery of new housing and give incentives for efficient and effective planning procedures.

- 4.2.12 The department stressed that a new grant should focus on the delivery of additional housing in line with Kate Barker's recommendations, by rewarding those local authorities that take a positive step to meet the demands for housing created by their community'. Councils will therefore be financially rewarded for delivery outcomes rather than the processes.

Sustainable Communities: Homes for All (2005)

- 4.2.13 '*Sustainable Communities: Homes for All*' sets out the action that the Government will take over the next five years to offer everyone the opportunity of a decent home at a price they can afford - providing more homes where they are needed whilst enhancing the environment, and revitalising communities suffering from abandoned housing and deprivation.
- 4.2.14 The aims of the plan are to:-
- Ensure that there are enough high-quality homes across all tenures;
 - Help more people to own their own home;
 - Make sure that all social tenants and seven out of ten vulnerable people in the private sector have a decent home;
 - Create sustainable, mixed communities in both rural and urban areas with the jobs, services and infrastructure they need to thrive;
 - Provide for those who need more support to meet their housing needs and aspirations;
 - Provide for those who choose alternative types of accommodation such as Gypsies and Travellers;
 - Protect and enhance the environment, historic towns and cities and the countryside.

Housing Green Paper (2007)

- 4.2.15 The Housing Green Paper entitled 'Homes for the Future: more affordable, more sustainable' was published in July 2007. The three main proposals outlined in the paper are:
- More homes to meet growing demand;
 - Well-designed and greener homes, linked to good schools, transport and healthcare;
 - More affordable homes to buy or rent.
- 4.2.16 In terms of the quantity of new homes, the Green Paper outlines the Government's plans for delivering 2 million new homes by 2016 and 3 million by 2020.
- 4.2.17 The paper proposes an investment of at least £8 billion in the provision of affordable homes over the next 3 years (2008-11) and 70,000 more affordable homes are to be provided by 2010-11.

The Planning and Compulsory Purchase Act (2004)

- 4.2.18 The Planning and Compulsory Purchase Act (2004) substantially reformed the town planning and compulsory purchase framework in Great Britain. The Act was the Government's response to deficiencies which existed within the planning system and was intended to offer a more flexible and responsive planning system.

- 4.2.19 The Act amended significant parts of the planning and compulsory purchase legislation in force at the time and introduced reforms such as the abolition of Local Plans and Structure Plans and their replacement with Local Development Frameworks.
- 4.2.20 The over-riding obligation under the Act which impacts on the regional planning framework for South East England is the requirement to prepare a new Regional Spatial Strategy that will form part of the development plan.
- 4.2.21 Part 8 of the Act amends the existing power of local authorities, joint planning boards and National Park authorities to compulsorily acquire land which is suitable for and required in order to secure the carrying out of development, re-development or improvement. They will be able to acquire land by compulsory purchase if they think that it will facilitate the carrying out of development, re-development or improvement on or in relation to the land, on condition that such acquisition will be of economic, social or environmental benefit to their area.
- 4.2.22 A Planning Bill was published in November 2007, which will result in further changes to the development plan system.

Housing Act (2004)

- 4.2.23 The Housing Act 2004 introduced several reforms to protect tenants, improve housing conditions in the private rented sector, and bring empty homes back into use. Most of the changes discussed took effect from 6 April 2006.
- 4.2.24 Some of these changes may alter the nature of existing supply, for example:-
- The Housing Health and Safety Rating System (HHSRS) – replaced the existing Housing Fitness Standard. The emphasis has changed from the condition of the property to the health and safety risk imposed by its condition. It should provide greater protection for tenants and other visitors against the harm caused by hazards in properties;
 - Changes to the definition of a House in Multiple Occupation (HMO);
 - The introduction of Home Information Packs by CLG required every home put on the market from the 14th December 2007 to produce a Home Condition Report and provide an Energy Performance Certificate;
 - From April 6 2007 the Tenancy Deposit Protection Schemes was launched. Under this scheme, the deposit is held by an independent broker who gives improved protection for tenants in terms of the level of deposit returned to tenants in lieu of non-wear & tear damage.
- 4.2.25 The Housing Act also specified that specific consideration must be given to the differing needs of households. The needs of specific household groups in West Kent including households with support needs, older people, minority ethnic households, Gypsy and Traveller households and students can be found at Section 10.

The Code for Sustainable Homes (2008)

- 4.2.26 In addition to recognising the differing needs of households, it is recognised that housing has an important contribution to make to the environmental sustainability agenda, and it is expected that new homes will be built to higher environmental standards within the next ten years. In December 2006, CLG published 'The Code for Sustainable Homes' – a standard for sustainable design and construction of new homes. The code measured the sustainability of a new home against categories of sustainable design. This code was part of a package of measures towards zero carbon development.

- 4.2.27 The Code measures the sustainability of a new home against nine categories of sustainable design, rating the 'whole home' as a complete package. The Code uses a 1 to 6 star rating system to communicate the overall sustainability performance of a new home. The Code sets minimum standards for energy and water use at each level and, within England, replaces the EcoHomes scheme, developed by the Building Research Establishment (BRE).
- 4.2.28 A mandatory rating against the Code was implemented from 1 May 2008. This means that whilst it remains voluntary to design and build a home to meet the standards set out in the code, regulations will mean that those selling new homes will be required to provide information to any prospective purchaser on the sustainability of the home. Where a home is designed and built to the code and assessed against it, a Code certificate will be provided. Otherwise a statement of non-assessment (a nil-rated certificate) will be provided.
- 4.2.29 The Code will provide valuable information to home buyers, and offer builders a tool with which to differentiate themselves in sustainability terms.

HomeBuy Products

- 4.2.30 Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. It is defined in greater detail in Annex B of PPS3.
- 4.2.31 The Government aims to increase the provision of affordable housing, both social rented and intermediate housing, to meet the needs of those who cannot afford to access housing in the open market. The 2007 Spending Review announced a planned £8 billion of funding to assist in the increase in the level of affordable housing within the proposed national house building target of 240,000 homes per annum by 2016. The budget plans are £6.5 billion for social rent and £1.5 billion for intermediate housing.
- 4.2.32 There are clear ambitions to improve affordability and increase home ownership through increased housing supply and continued funding for shared equity initiatives. In 2005, the launch of the HomeBuy programme for the 2006 / 08 Housing Corporation bidding round was accompanied by a target to help over 100,000 households into home-ownership by 2010. HomeBuy products are available to all households, who are eligible for public funds, who cannot afford to meet their housing needs within their local housing market. A proportion of HomeBuy funding is specifically ring fenced for key workers. Key worker schemes are predominantly the same as that available for non key workers, although an intermediate rental scheme exists solely for key workers.
- 4.2.33 Three main HomeBuy products are available. New Build HomeBuy is a shared ownership product whereby a household purchases a share of a property on a new development. The household would generally purchase a 40% to 60% share of the dwelling and pay a subsidised rent on the un-owned share. Their share would be owned on a leasehold basis.
- 4.2.34 The initial purchase can be as low as 25% in very high value areas. A Registered Social Landlord will own the remaining share, although in most cases the shared ownership lessee will have the right to buy the property outright, known as 'staircasing' to full ownership. Social HomeBuy enables existing social housing tenants to purchase a share of their current dwelling; however this hasn't proved as attractive as other schemes, such as Right to Buy, where generous discounts are offered on purchase.
- 4.2.35 A third HomeBuy product is Open Market HomeBuy. This scheme was launched in October 2006 and differs from the two above in that it allows the household the option to find their own property on the open market within the parameters set by the scheme.

- 4.2.36 The scheme provides the household with an interest free loan to assist them to purchase a dwelling on the open market. Two variations of this scheme now exist. One is for a 25% loan half provided by Government and half provided by a 'partner' mortgage company with the proviso that the household needs to procure their mortgage from the company providing half the loan. The second variation provides a 17.5% loan from Government with the household able to procure their mortgage from whichever company they wish.
- 4.2.37 All HomeBuy products are marketed through a County-wide zone agent. All applying households need to be registered and qualified by the zone agent. Moat Housing Group has been appointed to the role of HomeBuy Agent for Kent. The role of the HomeBuy agent is to simplify the application process by providing a single access point for all the HomeBuy products.

4.3 Issues and Challenges

- 4.3.1 There is a key challenge for policy makers and delivery agents, local authorities, house builders and Registered Social Landlords (RSLs) to continue to deliver affordable homes and offer housing choices in a market where house and land prices continue to increase at a faster rate than incomes. There is an added challenge to increase delivery on past levels; particularly housing that is supported by necessary infrastructure and services.
- 4.3.2 The National Housing and Planning Advice Unit (NHPAU) were established in response to the issues of housing affordability, highlighted in Kate Barker's report 'Review of Housing Supply (2004)'. The NHPAU is a non-departmental Government body sponsored by CLG and designated to provide independent advice on affordability matters to the Government, Regional Assemblies and other stakeholders with an interest in the housing market.
- 4.3.3 The NHPAU report 'Affordability Matters', published in 2007 sets out the negative economic and social consequences of worsening affordability and sets out the main aims of the NHPAU:
- Contributing advice on market affordability matters through the Regional Spatial Strategy process, including in the development, delivery, monitoring and review phases;
 - Developing and delivering an affordability toolkit with regional partners. This will enable analysis on the impact of planned housing provision;
 - Building an evidence base as a resource for regional partners and others on housing market affordability.

Summary of the Implications and Issues of National Strategies on the Housing Market

- 4.3.4 The housing market in West Kent operates within a national strategic framework, and therefore the national policies and strategies outlined above have a significant impact on the local housing market. The policy objectives are to:-
- Improve affordability and home ownership through increased housing supply and shared ownership initiatives;
 - Narrow the gap in the economic divide;
 - Place a strong emphasis on understanding the housing market and identifying developable land;
 - Increase housing supply.

4.4 Regional and County-wide Strategies

4.4.1 As part of the study, a number of regional strategy and policy documents which have an impact on the local housing market in West Kent have been reviewed.

4.4.2 The following regional strategies / policies are considered and summarised below:-

- Regional Planning Guidance for the South East (RPG 9) (2001);
- The South East Regional Housing Strategy (2008 -2011);
- The Draft South East Plan (SEP) (March 2006);
- Panel Report of the Draft South East Plan (2007);
- The Secretary of State proposed changes to the South East Plan (July 2008)
- The Regional Economic Strategy (2006-2016);
- The Kent & Medway Structure Plan (2006);
- Kent Supporting People Strategy (2005-2010).

Regional Planning Guidance for the South East (RPG 9) (2001)

4.4.3 The South East Plan (SEP) is the Regional Spatial Strategy for the South East and will replace RPG9. However, RPG 9 identified relevant issues for this study which are as follows:-

- The poor linkages between north-south and east-west rail links and lack of capacity to accommodate additional commuters;
- The pressure for economic and residential growth and implications for environmental constraints;
- There is a need for joint working between local authorities in the Sub-Region to tackle these issues and make the best use of the existing urban areas and infrastructure.

The South East Regional Housing Strategy (2008–2011)

4.4.4 The South East Regional Housing Strategy (April 2008) sets out the priorities for housing investment in the South East and a framework for allocating resources over the period 2008-2011.

4.4.5 Based on available evidence and consultation responses, it was concluded that the priorities identified in the Regional Housing Strategy 2006 remain valid and we look to regional stakeholders to play their part in addressing them. These priorities are to:

- Build more affordable homes;
- Bring decent housing within reach of people on lower incomes;
- Improve the quality of new housing and the existing stock.

The Draft South East Plan (SEP) (March 2006)

4.4.6 The Draft South East Plan provides a spatial planning framework for the region for the period to 2026. The core objectives are to balance continuing economic and housing growth with rising standards of environmental management and reduced levels of social exclusion and natural resource consumption. The vision for 2026 is a healthier region, a more sustainable pattern of development and dynamic and robust economy.

- 4.4.7 The core of the Plan comprises cross-cutting policies as well as specific ones. Sustainable development is the foundation for the whole Plan. It places a clear responsibility on all public bodies to contribute to the overall goal of more sustainable development. Other cross-cutting policies highlighted are:-
- **Addressing Intra-regional Disparities** - Tackle underperformance and making exclusion a priority for national, regional and local partners.
 - **Resource Use** - make more prudent use of natural resources such as water, energy and minerals.
 - **Urban Focus and Renaissance** – target of at least 60% of new development to be on previously developed land.
 - **Housing Supply** – provision should be made for 28,900 dwellings per annum across the region.
 - **Affordable Housing Target** – The affordable housing requirement set out within the draft South East plan is 35% of all housing; 25% social rented and 10% intermediate housing.
- 4.4.8 The South East is a varied region and it is not adequate simply to adopt policies covering the whole region, therefore the Plan proposes a set of nine sub-regions where the majority of development will be concentrated. Each sub-region has its own issues that need to be addressed and the Plan sets out strategies for each area.
- 4.4.9 The Draft South East Plan has a target of 40% of the allocation as affordable housing within the London Fringe sub-region, which remains unchanged in the Secretary of State Proposed Changes.
- 4.4.10 West Kent, particularly Sevenoaks, has a significant relationship with London which needs careful monitoring. Further growth should be supported but the limitations imposed by the Green Belt and environmental designations are recognised.
- 4.4.11 Research has been done to assess what is realistically achievable over the period to 2026. The Plan is designed for possible revisions and the regular monitoring and review process gives the scope to make adjustments. An annual Regional Monitoring Report is published to assess progress and the need for further action.
- 4.4.12 The South East Plan has identified three growth areas which are intended to make a contribution towards meeting regional needs over the lifetime of the plan.
- 4.4.13 The Kent Thames Gateway which adjoins Sevenoaks District has been identified as a major growth area.

Panel Report of the Draft South East Plan (2007)

- 4.4.14 The Panel Report was submitted in August 2007 following the Examination in Public of the draft South East Plan.
- 4.4.15 The Panel report examined overall housing provision for the region against a number of factors. These consisted of:
- The latest Household Projections;
 - Future need and Demand;
 - Current Need;
 - Current and Future demand and affordability levels, including the Governments ambitions for affordability;
 - Economic growth forecasts;
 - Housing Land availability;
 - Infrastructure;
 - Sustainability Appraisal.

- 4.4.16 The draft South East Plan recommended housing provision of 24,000 for the whole of the 'rest of Kent' (the districts outside the Thames Gateway and East Kent and Ashford), into which the West Kent sub-region falls by 2026, 1,200 per annum.
- 4.4.17 The housing provision levels are to be minima and are expected to be exceeded. The Panel report recommended an increase in housing provision, based on an average annual increase of 194 p.a. for the whole of the 'rest of Kent'. This results in a revised total figure of 27,880 by 2026, an annual average of 1,394.
- 4.4.18 The Report also commented on housing provision on a district level as outlined in the table below and the recommendations for the increases in the West Kent authority allocations have been accepted.

Table 4-1 Housing Provision in the Sub-Region

Local Authority	Draft South East Plan Recommendations		Draft South East Plan Panel Report	
	Draft Plan pa.	Draft Plan 2006-2026	Panel Report pa.	Panel Report 2006-2026
Sevenoaks	155	3,100	165	3,300
Tonbridge & Malling	425	8,500	450	9,000
Tunbridge Wells	250	5,000	300	6,000
West Kent	830	16,600	915	18,300

Source: Draft South East Plan and the Panel Report

- **Sevenoaks** – The Panel Report recognises that part of Sevenoaks lies within the London Fringe, but the majority of the district does not. This resulted in the provision of two different figures for housing provision in the district. The housing provision outlined in the draft South East Plan is considered conservative. The Panel recommendation is an increase of only 10 units to a recommended 165 dwellings per annum (dpa) which has been accepted.

However it is proposed that due to the advantages offered by Sevenoaks including a strong economy, good transport links and easy access to services, Sevenoaks would be expected to provide a more challenging housing target for the district as a whole. It is therefore proposed that the London Fringe element should be decreased by 300 dwellings, but that the rest of the district should be increased by 500 dwellings. The figure for Sevenoaks should therefore be 1,700 dwellings or 85 p.a (within the overall figure of 165 d.p.a) which has been accepted.

- **Tonbridge & Malling** – The Borough falls into the 'rest of Kent' category where housing provision proposed in this region is 24,000 (1,200 dpa). The Panel recognises that there are environmental constraints on the Borough and the proposed figures will be based upon an increase in the annual figure of 25 units, taking it from 425 to 450 which has been accepted.
- **Tunbridge Wells** – The Borough also falls into the 'rest of Kent' category. Housing affordability ratios are particularly high here. An additional 50 p.a. for the Borough, increasing the annual provision from 250 units to 300 and in order to meet the target, the use of Green Belt land should be considered.

- 4.4.19 The Panel Report stated that the next version of the Regional Spatial Strategy should be informed by completed Strategic Housing Market Assessments.

The Secretary of State proposed changes to the South East Plan (July 2008)

- 4.4.20 The Secretary of State published the proposed changes to the South East Plan in July 2008 with a period of public consultation until the 24th October 2008. The Secretary of State Proposed Changes are for an increase to 28,880, an annual average of 1,444. The Secretary of State Proposed Changes are to increase provision by 3.5% in the South East Region and by 3.6% for the rest of Kent.
- 4.4.21 There is no change in the recommended housing provision in West Kent between the Secretary of State proposed changes and the Panel report.

The Regional Economic Strategy (2006-2016)

- 4.4.22 The South East England Development Agency's Regional Economic Strategy recognises that the South East is one of Europe's most successful regions and is built around three key objectives:
- Achieving global competitiveness;
 - Spreading the benefits of competitiveness through smart growth which involves helping more of the region's population into employment and targeting investment to raise the prospects of under performing areas and communities;
 - Ensuring that economic competitiveness is consistent with the principles of sustainable development.
- 4.4.23 A number of the targets within the strategy overlap with those set out in the draft South East Plan and the Regional Housing Strategy, in recognition of the inter-linkages between economic success and well-functioning employment and housing markets.
- 4.4.24 The most relevant target is named 'Physical Development' and is to "Ensure sufficient and affordable housing and employment space of the right quality, type and size to meet the needs of the region and to support its competitiveness and create the climate for long-term investment through the efficient use of land resources".

The Kent & Medway Structure Plan (2006)

- 4.4.25 The Kent and Medway Structure Plan will be superseded by the South East Plan once it is approved.
- 4.4.26 The Kent & Medway Structure Plan provides the strategic framework for land use and planning in the County, shaping Kent's future physically and environmentally, and influencing it economically and socially.
- 4.4.27 In Kent & Medway the key spatial priorities include:-
- An imbalance of development pressures, wealth and investment across Kent;
 - The impact of London on housing markets, local economies and patterns of movement;
 - Fulfilling Kent's role within, and contribution to, the South East Region;
 - Managing Kent's gateway role in relation to Europe;
 - Accommodating growth pressures in a sustainable way;
 - Supporting the vitality of urban areas and their regeneration;
 - Underpinning the role of town centres;
 - Responding to the decline in rural services;
 - Resisting development pressures on the countryside.

- 4.4.28 New development in Kent will primarily be within the existing urban areas through the re-use of previously developed land and buildings. This will provide a chance to improve the prosperity of urban areas as centres for business, shopping and social and community services and increase the option of local employment opportunities. Protection of the countryside and the Metropolitan Green Belt is very important and therefore major development in the open countryside will be inappropriate.

Kent Supporting People Strategy (2005-2010)

- 4.4.29 The Vision for Kent set out in the Supporting People Strategy is:-

“Working in partnership to provide high-quality, cost-effective and flexible housing-related support services for the vulnerable people of Kent which promote independent living, facilitate social inclusion and keep them safe and secure.”

- 4.4.30 The priority groups for the Supporting People Strategy in Kent are:-

- People with multiple/complex needs (including single people who are homeless/at risk of homelessness with mental health, alcohol and drugs needs, a history of offending);
- Young People at risk (including homeless 16 and 17 year olds);
- People who misuse alcohol and drugs;
- Frail older people.

- 4.4.31 The timeframe for the Supporting People Strategy is 5 years.

4.5 Local Strategic Context

- 4.5.1 There is a range of current and impending local strategy and policy documents which are likely to inform (and be informed by) the SHMA. Strategy and policy documents reviewed as part of this assessment include:-

West Kent Joint Strategies

- Joint Homelessness Strategy, Towards 2010.

Sevenoaks

- Sevenoaks Housing Strategy (2003);
- Sustainable Community Action Plan (2007-2010);
- Local Development Framework – Core Strategy (2007-2010);
- Private Sector Housing Strategy (2007-2010);
- Empty Property Strategy (2004-2009).

Tonbridge & Malling

- Tonbridge & Malling Housing Strategy (2005-2008);
- Empty Homes Strategy (2004-2009);
- Community Strategy (2006-2009);
- Tonbridge & Malling Core Strategy (2007-2021);
- Development Land Allocations DPD (2008);
- Tonbridge Central Area Action Plan (2008);
- Tonbridge & Malling Draft Affordable Housing Supplementary Planning Document (SPD)(2008);
- Tonbridge & Malling Local Plan (1996-2011).

Tunbridge Wells

- Housing Strategy (2006-2011);
- The Tunbridge Wells Borough Sustainable Community Plan (2006 – 2011);
- Tunbridge Wells Borough Council Core Strategy (Preferred Options);
- Tunbridge Wells Empty Property Strategy (2006-2011);
- Tunbridge Wells Draft Affordable Housing Supplementary Planning Document (2007);
- Tunbridge Wells Local Plan (2006);
- Tunbridge Wells Private Sector Renewal Strategy (2004-2009).

4.6 West Kent Joint Strategies

Joint Homelessness Strategy – Toward 2010

- 4.6.1 Housing authorities are encouraged to take a broad view and consider the benefits of cross-boundary, sub-regional and regional co-operation when developing their homelessness strategies. The three councils decided to build on their established track record of partnership working to produce a joint homelessness strategy, forward looking towards 2010.
- 4.6.2 The key aims of the joint homelessness strategy are to:
- Prevent homelessness where possible;
 - Ensure people have access to affordable accommodation, are supported to do so and have support to sustain their tenancies;
 - Improve the availability of good quality accommodation in the private rented sector;
 - Improve and sustain effective partnerships across the public, private and voluntary sectors to tackle homelessness.
- 4.6.3 These aims have been translated into four priorities which provide the framework for the strategy and ensure that homelessness is tackled across the three authorities. These are:-
- Priority One: Provision of housing options and advice;
 - Priority Two: Supporting people to access and maintain accommodation;
 - Priority Three: Improve access to private sector housing stock;
 - Priority Four: Effective partnership working.

4.7 Sevenoaks

Sevenoaks Housing Strategy (2003)

- 4.7.1 The Sevenoaks 2003 Housing Strategy is the Council's key document setting out its priorities and actions to tackle identified housing needs in the district. Its key priorities are to:-
- Increase the supply of affordable housing in the district;
 - Promote balanced and sustainable communities;
 - improve housing conditions;
 - Address identified homelessness issues;
 - Develop the Council's strategic role for housing;

- Encourage the development of sustainable rural areas;
- Contribute to the Council's crime reduction programme.

4.7.2 There is an action plan in place to address the key priorities these are highlighted below:-

- Maintaining a supply of affordable housing;
- Fund Key Worker schemes;
- To improve and promote equality of access to housing services within the district;
- Assess homeless applications within 33 working days and proactively work to prevent homelessness;
- To continue to promote and enable local needs Rural Housing Schemes;
- Reducing the number of burglaries.

Sustainable Community Action Plan (2007–2010)

4.7.3 This strategy is concerned with improving quality of life within Sevenoaks. It is an overarching plan, concerned with social, economic and environmental well-being. The Sevenoaks District Community Planning Partnership, comprising representatives from the public, private, voluntary and community sectors, was formed in March 2004 to monitor the delivery of the strategy. The main themes are:-

- Safe Communities;
- Caring Communities;
- Green Environment;
- Healthy Environment;
- Dynamic Economy;
- Sustainable Economy.

Local Development Framework – Core Strategy (2007-2010)

4.7.4 The Local Development Scheme 2007-10 sets out the key milestones for the Local Development Framework. The Local Development Scheme is under review. The Core Strategy is currently being prepared and it is anticipated that a Preferred Options document will be produced before the end of the year, leading to submission in 2009 and adoption in 2010. The Core Strategy will set out the Council's Affordable Housing Policies along with the broader vision and spatial development plans for the district.

4.7.5 Consultation on the preferred options will take place between December 2008 and February 2009.

Private Sector Housing Strategy (2007 – 2010)

4.7.6 The Private Sector Housing Strategy aims to improve the condition of Private Sector Stock across the district. The Strategy objectives are:

- Improve the quality of private sector dwellings;
- Bring private sector empty dwellings back into use;
- Improve the condition of houses in multiple occupation;
- Enhance energy efficiency and tackle fuel poverty;
- Enable people to remain independent in their own homes;
- Prevent and reduce homelessness in the district.

Empty Property Strategy (2004-2009)

- 4.7.7 The Empty Property Strategy is a commitment by the Council to bring empty properties back into use. Sevenoaks District Council aims to bring 10 empty properties per year back into use. This will provide additional housing in the district and help prevent crime and disrepair. The Council will work in partnership with Housing Associations, RSLs, local agencies and the community in order to identify empty properties across the district and will take action on those which have been empty for more than twelve months.

4.8 Tonbridge & Malling**Tonbridge & Malling Housing Strategy (2005-2008)**

- 4.8.1 The Housing Strategy outlines the Council's objectives and plans for housing through to 2008. A new housing strategy is currently being drafted, but the housing priorities in Tonbridge & Malling remain as follows:-
- Provision of Affordable Housing;
 - Tackling Homelessness;
 - Private Sector Renewal and Energy Efficiency;
 - Assisting Vulnerable Households;
 - Addressing Crime Reduction.
- 4.8.2 There is a serious affordability issue in the borough for people on low incomes. This is not helped by the high amount of green belt land in the borough. The final product as a result must be highly priced to recover high costs therefore resulting in house prices in the borough being amongst the highest in the country.
- 4.8.3 Those who are dependent on benefits cannot access the private rented market which is small and buoyant. This prices out these households who are therefore dependent on financial assistance or Housing Association rented accommodation.
- 4.8.4 Homelessness is an acute form of housing need and its prevention is a high priority of the Council. There has been a significant increase in the demand for debt advice over the past years and there is concern that many homeowners who find themselves in negative equity will find themselves homeless. The Council runs a housing advice service that provides assistance to those in housing need along with various initiatives such providing a mediation service specifically for young people and their families, a Housing Advice Surgery delivered from within the Connexions Service premises and they are exploring the interest and feasibility of a young-person lodger scheme.
- 4.8.5 The Borough has higher than national levels of unfit private sector homes, the cost of tackling which is estimated at £28 million. A priority for the Council is to review their Housing Assistance policy to ensure that unfitness is tackled effectively. The licensing of Houses in Multiple Occupation and bringing up homes to the Government's Decent Homes standard form the basis of the Council's work programme.

Community Strategy (2006-2009)

- 4.8.6 Tonbridge & Malling's Community Strategy was adopted in September 2006. This builds on the original Community Strategy which was adopted in 2003. The original six key themes are still in place and have been added to with six further themes in the 2006 Strategy:
- A safe place with low levels of crime;
 - A cleaner smarter borough;

- Improving health and reducing inequalities;
- Protecting and enhancing the environment;
- Managing traffic and car parking;
- Decent housing and a strong economy.

Tonbridge & Malling Core Strategy (2007-2021)

- 4.8.7 Following examination, the Council has recently adopted (September 2007) its first Local Development Framework policy document – the Core Strategy. The strategy makes provision for at least 6,375 new homes for the period 2006-2021, in line with the submitted South East Plan figures. This equates to an annual average of 425 new dwellings per annum.
- 4.8.8 Nearly three-quarters of the Borough is Metropolitan Green Belt land and therefore the strategy focuses development on previously developed land within the built up areas and conversion of existing dwellings. It is stated that new housing developments should include a mix of dwelling types, sizes and tenures which help meet identified local housing needs. The general principle of making the best use of the existing housing stock is supported, through the adaptation and re-use of existing dwellings.
- 4.8.9 The Core Strategy sets out the main policy for the delivery of affordable housing. The Council's aim is that 40% of all new housing on sites above the specified threshold being affordable, 70% of which should be social rented and 30% intermediate housing. In urban areas the threshold is 15 dwellings (0.5ha). In rural areas the threshold is 5 dwellings (or 0.16ha).

Empty Homes Strategy (2004-2009)

- 4.8.10 Empty homes are a wasted resource and bringing them back into use is an important tool in providing valuable housing in the borough. Tonbridge & Malling have written an Empty Homes Strategy to push empty homes back into use and will work with a range of housing partners to achieve the aims of the strategy. The aims are:
- To identify empty homes within the borough and make enquiries as to why they are empty;
 - Encourage a range of initiatives to bring empty homes back into use;
 - Target the problematic empty houses and improve the condition of 'eyesores'.

Development Land Allocations DPD (2008)

- 4.8.11 The Development Land Allocations (DLA) DPD was adopted by the Council on 22 April 2008. It is one of a suite of documents that together make up the Local Development Framework (LDF) for Tonbridge & Malling Borough.
- 4.8.12 The DLA DPD allocates and safeguards specific sites for development to meet the needs of the area as identified in general terms in the Core Strategy. It identifies:
- Housing Sites in line with Core Policy CP15;
 - Major Developed Sites in the Green Belt pursuant to Core Policy CP14 (F);
 - Sites for new employment development and existing employment areas to be safeguarded from alternative uses pursuant to Core Policy CP21;
 - The extent of the retail areas referred to in Core Policy CP22; and
 - Land safeguarded mainly for public authority uses including land required for highway and transport improvements pursuant to Core Policy CP26.

- 4.8.13 The Development Land Allocations Development Plan Document will be kept up to date by regular reviews in the light of the results of monitoring as set out in the Annual Monitoring Reports.

Tonbridge Central Area Action Plan (2008)

- 4.8.14 The regeneration of the central area of Tonbridge is a priority for Tonbridge and Malling Borough Council.
- 4.8.15 The Tonbridge Central Area Action Plan (TCAAP) was adopted by the Council on 22 April 2008. The TCAAP sets out a spatial strategy for the regeneration of the central area of Tonbridge. It was directly informed by the Tonbridge Town Centre Master Plan and was prepared within the broad context of Policy CP23 of the adopted Core Strategy.
- 4.8.16 It seeks to balance the opportunities for investment in the town centre with the need for improvements to the range of services and amenities available, along with enhancements to the environmental quality of the area.
- 4.8.17 The challenges inherent in the regeneration of the areas were considered under the following headlines:
- Access, Movement and Connectivity – How visitors arrive and move around the area;
 - Town Centre Profile – The potential to enhance the range of uses in the centre;
 - Size of the town centre and the extent of town centre activity;
 - Townscape and the role of water – The visual qualities of the town, the potential of the extensive waterfront within the central area and the potential to enhance these assets;
 - Design quality – The potential for a new local design agenda to raise the standards of new development;
 - Town centre quarters – recognition of the different character areas which exist within the town centre and the potential to ensure new development responds appropriately.

Tonbridge and Malling Affordable Housing Supplementary Planning Document (SPD) 2008

- 4.8.18 The Tonbridge & Malling SPD document was adopted in July 2008 and provides guidance on the requirements for affordable housing on general market sites throughout the borough and proposals for exception schemes housing in the rural areas of the borough.
- 4.8.19 The aims of the Supplementary Planning Document are:
- To secure provision of an appropriate amount and mix of tenures to meet housing need
 - To secure high quality design and promote energy efficiency and where appropriate, renewable energy in the provision of affordable housing;
 - To ensure the tenure-blind and seamless integration of affordable housing within market housing developments;
 - To ensure the timely delivery of affordable housing;
 - To seek provision of housing for people with special needs;
 - To create sustainable mixed communities in both rural and urban areas.
- 4.8.20 The SPD provides more detailed information on matters such as:
- What constitutes Affordable Housing;

- The size and type of Affordable Housing required;
- The need for supported housing;
- Site suitability and thresholds;
- The design of Affordable Housing;
- The availability of social housing grant funding;
- The cost of affordable housing;
- Allocations and lettings policy;
- The nature of land disposal for affordable housing;
- How applications for sheltered housing will be treated;
- Securing affordable housing through legal instruments;
- Alternatives to on-site provision.

Tonbridge & Malling Local Plan (1996-2011)

- 4.8.21 The adopted Local Plan is being progressively superseded as the various DPD's are adopted. Some, but not all of the policies of the Local Plan that have been superseded have been confirmed as being saved by the Secretary of State. These are published in a 'Compendium of Saved Policies' and still form part of the development plan.

4.9 Tunbridge Wells

Tunbridge Wells Housing Strategy (2006 – 2011)

- 4.9.1 The Council's housing vision is: - 'that everyone should have the opportunity to live in a decent home which they can afford, located in a safe and thriving sustainable community.'
- 4.9.2 The Housing Strategy has identified five key housing priorities for the Borough of Tunbridge Wells, these are:-
- Provision of affordable homes (including social rented homes, low-cost home ownership and housing for key workers);
 - Supporting independence for all vulnerable people (including older people, younger people and those with disabilities);
 - Preventing homelessness;
 - Improving the quality of existing homes and housing-related services;
 - Promoting safe, sustainable communities through housing services.
- 4.9.3 The key delivery mechanism for the Strategy is the Action Plan. The Plan sets out the future objectives for each priority which include:-
- maximise delivery of affordable housing;
 - Increase affordable rural housing;
 - Increase the supply and diversity of supported housing;
 - Assist disabled people to adapt their homes through grants;
 - Develop, adopt, implement and monitor a West Kent Homelessness Strategy for 2007-2010;
 - Reduce the use of B&B and hostel accommodation for homeless households, support RSLs to help prevent evictions and encourage private landlords to let to homeless households;

- Ensure that social housing stock in the borough meets the Decent Homes Standard by 2010 and improve the condition of private homes;
- Reduce the number of vacant private sector properties through direct action;
- Support RSLs through the role of the Anti-Social Behaviour Co-ordinator, ASBO panel and joint working between Housing Needs Team and RSL;
- Development of a range of initiatives including better home security and fire prevention.

4.9.4 The Tunbridge Wells Housing Strategy outlines some of the key features impacting on the housing market locally.

4.9.5 22% of the countryside of Tunbridge Wells is Green Belt and over two-thirds of the borough is designated an Area of Outstanding Natural Beauty, over 80% a Special Landscape Area, 2% Metropolitan Green Belt and 12% ancient woodland. The restrictions in preserving the area limit the nature and scale of development in the district.

4.9.6 Tunbridge Wells is the second most expensive place to live in Kent, after Sevenoaks. Average house prices are the second highest in the County and over 71% of all the houses in the borough are owner occupied.

The Tunbridge Wells Borough Sustainable Community Plan (2006 – 2011)

4.9.7 The Tunbridge Wells Borough Sustainable Community Plan sets out key priorities and actions to improve the quality of life under the following themes:-

- Safeguarding our environment;
- Maintaining a thriving economy;
- Enabling people to take part in and enjoy leisure activities;
- Maintaining community safety and reducing the fear of crime;
- Transport – getting around the Borough;
- Meeting the need for housing;
- Promoting health and improving well-being;
- Encouraging social inclusion by supporting independence.

4.9.8 To help achieve the targets set within the Plan, Tunbridge Wells Borough Council aims to continue to improve affordable housing provision through a number of initiatives including the development and implementation of a rolling five-year Affordable Housing Development Programme and improve the condition of social housing by ensuring that all social housing stock meets the Decent Homes Standard by 2010.

Tunbridge Wells Borough Council Core Strategy (Preferred Options)

4.9.9 Tunbridge Wells Borough Council is in the process of preparing its Core Strategy. Consultation on the Preferred Options Stage has taken place and the final Core Strategy is due for adoption in 2010.

4.9.10 The Preferred Options Report concentrated on the main thrust of strategy for the Borough and did not contain a detailed affordable housing strategy or draft policies. It did, however, set the following three objectives to 'meet the need for housing' in accordance with the Sustainable Community Plan.

4.9.11 The Preferred Options document does however, identify that one of the six themes of the strategy is '*meeting the need for housing*'. Housing provision in the Borough must fulfil the following three objectives to:

- Meet the strategic housing requirement;
- Address local affordability issues;
- Provide for the accommodation needs of Gypsies, Travellers and Travelling Showpeople.

4.9.12 Preferred Options to achieve these objectives and are expressed broadly as:

- Employ a sequential approach to identifying land for development concentrating on previously developed land;
- Make provision for affordable housing with regard to the 2005 Housing Needs Survey that 40% of all new housing should be affordable (30% social rented and 10% intermediate) and overall regional target in the emerging South East Plan that 35% of all new housing should be affordable (25% social rented and 10% intermediate housing).

4.9.13 This Strategic Housing Market Assessment, along with other key evidence, including that provided by the Strategic Housing Land Availability Assessment, will inform detailed policies in the Core Strategy to deliver these objectives.

Tunbridge Wells Empty Property Strategy (2006-2011)

4.9.14 Tackling the number of empty properties in Tunbridge Wells links in with the aims of the Tunbridge Wells Sustainable Community Plan, the Housing Strategy and the Local Plan.

4.9.15 The vision of the Tunbridge Wells empty property strategy is '*To maximise the use of the existing housing stock, thereby creating choice and increased affordable housing locally to meet identified needs*'.

4.9.16 The aims of the strategy are to:

- Bring 117 long-term empty homes back into use by 2011, of which 17 will be brought back into use as affordable housing to meet identified need;
- Encourage the conversion of empty commercial property to housing where appropriate;
- Establish and maintain an accurate record of empty homes within the Borough;
- Work with internal and external partners to raise awareness of the issues around empty homes and the benefits of occupation;
- Work with Registered Social Landlord (RSL) partners to monitor and reduce the number of empty homes within their stock.

4.9.17 Achieving the aims of the strategy will:

- Help to meet identified housing need;
- Benefit the owners of empty properties financially;
- Reduce the need to develop green-field sites;
- Reduce the number of eyesore problems;
- Minimise the number of properties attracting vandalism and other anti-social behaviour;
- Alleviate pressure on the police and fire services.

Tunbridge Wells Affordable Housing Supplementary Planning Document (2007)

- 4.9.18 This document provides guidance on the requirements for affordable housing on general market sites throughout the borough and proposals for exception schemes housing in the rural areas of the borough.
- 4.9.19 The aim of the Supplementary Planning Document is to provide guidance and consistency in the approach for all those involved in the delivery of new affordable housing through the planning system. It will explain in more detail how the Borough Council intends to operate the policies relating to affordable housing provision.
- 4.9.20 The areas covered include:-
- Advice on the process leading up to submission of a planning application for housing for both general market schemes and rural exception schemes;
 - The percentage of affordable housing sought in general market housing schemes;
 - The preferred affordable housing dwelling mix (by size, type and tenure);
 - Design and energy efficiency considerations;
 - A model set of 'heads of terms' of a section 106 Planning Obligation to help speed up the process of negotiating the legal agreement for market sites.

Tunbridge Wells Local Plan (2006)

- 4.9.21 The Tunbridge Wells Borough Local Plan was adopted in March 2006 and runs in conjunction with the Kent and Medway Structure Plan. The plan will run in its entirety until 2009, when the Borough council will save particular Local Plan Policies in accordance with the requirements of the Planning and compulsory Purchase Act 2004. In due course, these saved policies will be superseded by the policies in the Local Development Documents of the Local Development Framework.
- 4.9.22 Housing is a key issue of the Local Plan. The Plan seeks to minimise development of greenfield sites by prioritising the use of previously developed land with a target of 90% of new housing development to be generated from previously used sites.
- 4.9.23 Local Plan policy H3 sets out the current affordable housing requirements. The threshold for affordable housing provision is that on sites of 15 dwellings and above, a target of 30% is set for affordable housing.
- 4.9.24 The Kent Structure Plan and the Kent and Medway Structure Plan set out a requirement for 2,900 new dwellings in Tunbridge Wells by 2011. Tunbridge Wells has already met this target and has a surplus to roll over to the next Plan period.

Tunbridge Wells Private Sector Renewal Strategy (2004-2009)

- 4.9.25 The purpose of the Private Sector Renewal Strategy is to show how Tunbridge Wells Borough Council intends to respond to national, regional and local housing pressures in the private sector. It sets out Tunbridge Wells Borough Council's priorities for private sector renewal and the objectives, actions and targets that support them.
- 4.9.26 This Strategy forms part of the Council's Housing Strategy and will help to deliver the key priority of improving the standard of homes.
- 4.9.27 The priorities contained within this document are to:-
- Ensure that all social tenants and vulnerable people in private accommodation have decent home;
 - Ensure all tenants get an excellent service from their landlord;
 - Tackle housing shortage by making the best use of the existing stock;
 - Address the housing needs of rural communities whilst protecting the countryside.

- 4.9.28 The Strategy links closely with the aims of many regional and corporate strategies and plans. The strategy supports the Tunbridge Wells Borough Community Plan, the Corporate Plan and the Housing Best Value Performance Plan.

5 THE DEMOGRAPHIC AND ECONOMIC CONTEXT

5.1 Introduction

5.1.1 This section provides an understanding of the current housing situation in West Kent and key drivers that affect housing demand across the West Kent sub-region. The key aims of this section are to understand the current level of demand and identify the key housing demand pressure within the West Kent sub region utilising the most recent data available.

5.1.2 The factors that affect housing demand include:

- The current demographic structure;
- Household characteristics;
- Migration;
- The economic context.

5.2 The Current Demographic Structure

5.2.1 Demography is a key factor influencing the requirements for market and affordable housing. This section analyses the demographic change over the last twenty five years (1981-2006), along with the current characteristics of the West Kent population.

5.3 Key Findings

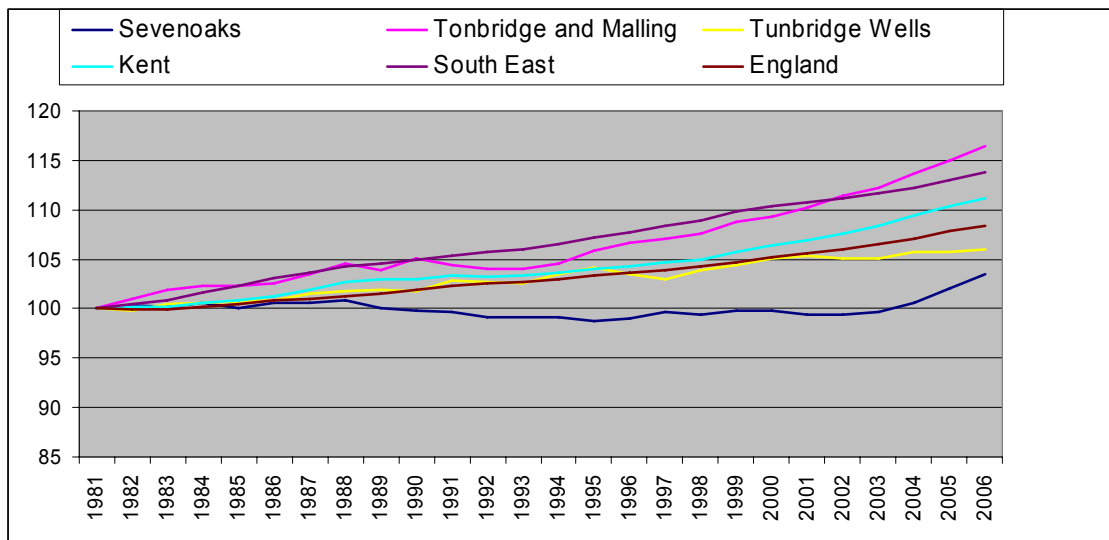
- Population across the West Kent districts in 2006 ranged from 104,600 people in Tunbridge Wells to 113,900 people in Tonbridge & Malling, a total of 332,300 people in West Kent.
- The highest proportion of the population across Tonbridge & Malling and Tunbridge Wells was in the 25 to 44 age group. The highest proportion in Sevenoaks was in the 45-64 age groups.
- According to the 2001 Census, there was a net in-migration into West Kent totalling 1,075 people, with the biggest net in-migration to Tonbridge & Malling (774).
- The largest migration group moving in and out of all West Kent districts are those in the 25-44 age groups.
- The largest proportion of household groups in West Kent are couples, both with and without children.
- At the 2001 Census, the areas of Sevenoaks and Tonbridge & Malling had a larger than average household size, 2.43 and 2.49 respectively, compared to county (2.38), regional (2.38) and national benchmarks (2.36).

5.3.1 The population across the West Kent sub-region (based on 2006 mid year estimates with the 2001 Census taken into account) ranges from 104,600 people in Tunbridge Wells to 113,900 people in Tonbridge & Malling. As a whole the West Kent sub region has an estimated population of 332,200, accounting for 4% of the total population for the South East. The West Kent sub-region accounts for 24.0% of the population of Kent, which had a population (in 2006) of 1,382,900.

5.3.2 Figure 5-1 below presents the population growth in West Kent relative to benchmark areas over the period 1981 to 2006. The data has been indexed, referring to setting data to a common starting point enabling comparisons to be made across the study areas.

- 5.3.3 The percentage change in population over this period was an increase of 8.4% in West Kent and ranges from an increase of 16.4% in Tonbridge & Malling to 3.5% in Sevenoaks. The increase of population in Tonbridge & Malling is significantly higher than the other West Kent authorities.
- 5.3.4 The growth in population is due to differences in the scale of in and out migration, the age and type of these households and the relative position of births and deaths over the period. For example the data in Table 5-6 reveals that Tonbridge & Malling have significantly higher levels of net migration of young families and children compared to the other two districts.
- 5.3.5 In comparison across the other benchmark areas, the population of England increased by 8.4%, the South East increased by 13.7% and Kent County increased by 11.1%.

Figure 5-1 Indexed Population Change, 1981-2006



Sources: © Crown Copyright (Census Data) & ONS 2006 Mid-Year Population Estimate

Table 5-1 Population Change, 1981-2006

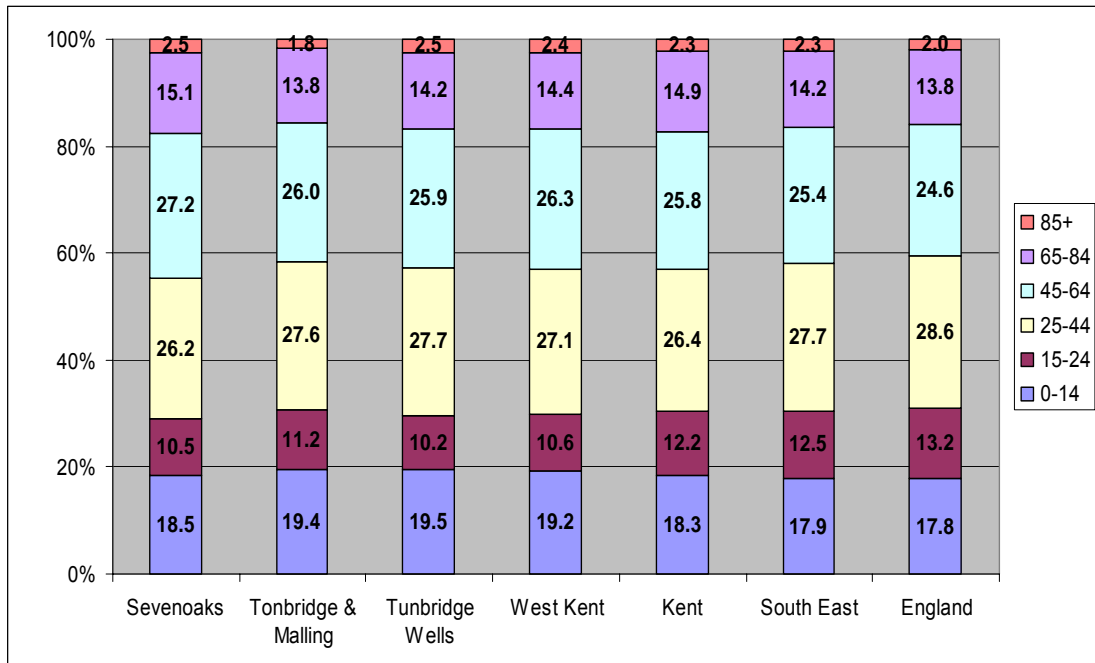
Area	Population 1981	Population 2006	Absolute Change	% Change
Sevenoaks	109,800	113,700	+ 3,900	+ 3.5
Tonbridge & Malling	97,800	113,900	+ 16,100	+ 16.4
Tunbridge Wells	98,700	104,600	+ 5,900	+ 5.9
West Kent	306,300	332,200	+ 25,900	+ 8.4
Kent	1,244,500	1,382,900	+ 138,400	+ 11.1
South East	7,243,100	8,237,800	+ 994,700	+ 13.7
England	46,820,800	50,762,900	+ 3,942,100	+ 8.4

Sources: © Crown Copyright (Census Data) & ONS 2006 Mid-Year Population Estimate

- 5.3.6 The age structure of the population is a reflection of the size, type and tenure of housing in an area, and also exerts an influence on future requirements. For example, evidence has shown that a population that is younger and more mobile tends to have a higher demand for privately rented accommodation and faces greater difficulties accessing owner occupied property than older populations.

5.3.7 Figure 5-2 below presents the current age profile of the West Kent sub-region compared with the benchmark areas. The age structure is fairly similar across the West Kent authorities although Tonbridge & Malling has a slightly lower proportion of those over 65 years old. The profile in West Kent is also similar to that of the county, regional and national benchmarks.

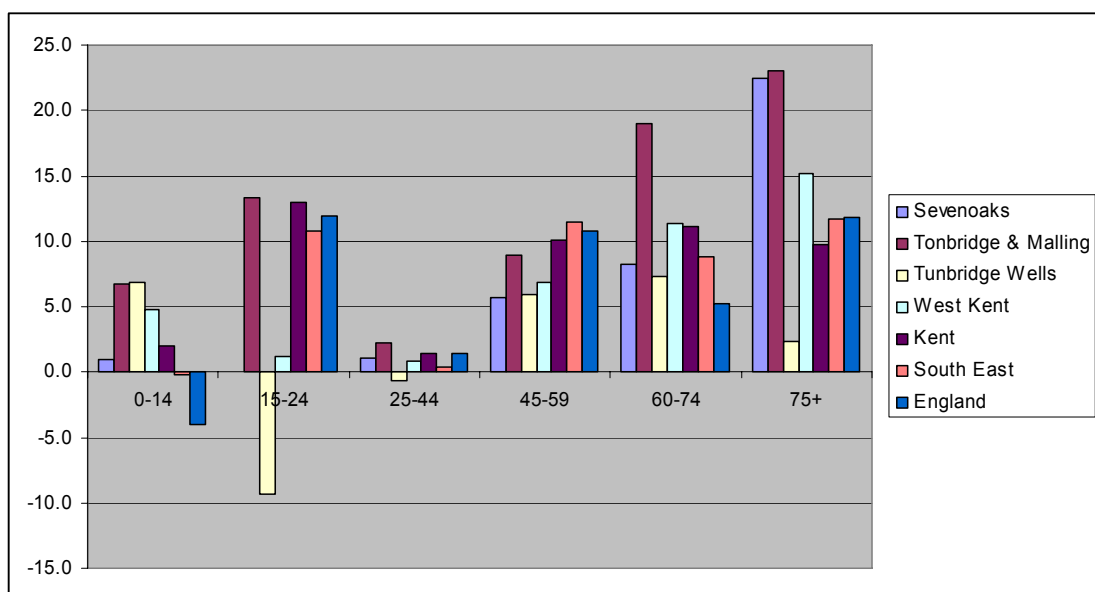
Figure 5-2 Age Structure Breakdown, 2006



Source: ONS 2006 Mid Year Population Estimate

5.3.8 It is important to examine whether population growth is being driven by expansion in one or more specific age brackets, as this may indicate demand for a particular type or tenure of housing. Figure 5-3 highlights the percentage change in population in the benchmark areas for the period 1996 to 2006, broken down by age group.

Figure 5-3 Percentage Population Change by Age Group – 1996-2006



Source: ONS 2006 Mid-year Estimates

Table 5-2 Population Change by Age Group (%) – 1996-2006

Area	0 - 14		15 - 24		25 - 44		45 - 59		60 - 74		75+	
		%		%		%		%		%		%
Sevenoaks	200	1.0	0	0.0	300	1.0	1,300	5.7	1,300	8.3	1,800	22.5
Tonbridge & Malling	1,400	6.8	1,500	13.3	700	2.3	1,900	9.0	2,600	19.0	1,500	23.1
Tunbridge Wells	1,300	6.8	-1,100	-9.3	-200	-0.7	1,200	6.0	1,000	7.4	200	2.4
West Kent	2,900	4.8	400	1.1	800	0.9	4,400	6.9	4,900	11.4	3,500	15.2
Kent	5,000	2.0	19,400	12.9	5,000	1.4	25,400	10.1	20,300	11.1	10,300	9.7
South East	-3,500	-0.2	100,300	10.8	9,100	0.4	168,300	11.5	91,800	8.8	71,100	11.7
England	-373,200	-4.0	711,300	11.9	196,400	1.4	955,200	10.6	340,800	5.2	413,300	11.8

Source: ONS 2006 Mid-year Estimates

- 5.3.9 The chart shows that the population change across all age bands between 1996 and 2006 vary across the West Kent authorities.
- 5.3.10 All authorities have recorded growth in the 0-14 age range, ranging from 1.0% in Sevenoaks to 6.8% in Tonbridge & Malling and in Tunbridge Wells. This is above the regional and national benchmark averages with the South East and the national data suggesting a decline in this age group.
- 5.3.11 Tonbridge & Malling had an increase of 13.3% in the 15-24 age group compared to Tunbridge Wells which experienced a decrease of 9.3%. There was no change in this age group in Sevenoaks.
- 5.3.12 Both Sevenoaks and Tonbridge & Malling experienced a growth in the 25-44 age group (1.0% and 2.3% respectively), similar to the County, regionally and nationally. Tunbridge Wells had a small decrease of 0.7%.
- 5.3.13 All West Kent authorities experienced an increase in the 45-59 age groups, ranging from the highest of 9.0% in Tonbridge & Malling to 5.7% in Sevenoaks.
- 5.3.14 The increase in the 60-74 age groups ranged from the highest of 19.0% in Tonbridge & Malling to 7.4% in Tunbridge Wells. Both Sevenoaks and Tonbridge & Malling experienced large growths in the 75+ age group (22.5% and 23.1% respectively). However Tunbridge Wells experienced a much lower increase of 2.4%.
- 5.3.15 Members of older age groups (60-74 and 75+) tend to own their properties and can be part of larger household groups. The implication has been an increased demand for family housing and a rise in demand for owner-occupation over private rented property as older people tend to remain in their family home even after children have left home or after the loss of a partner.
- 5.3.16 If historic trends persist, this pattern suggests that future population increases in West Kent are likely to be increasingly underpinned by the growth in older age groups and those most associated with owner-occupied properties. This will be examined in section 8, utilising population projections provided by Kent County Council for the forecast period 2006-2026.
- 5.3.17 The increase in older householders (i.e. 75+) will have implications for support services, extra care housing, long term suitability of accommodation, equity release schemes, adaptations, and other age related care requirements.

5.4 Household Numbers, Characteristics & Composition

- 5.4.1 Whilst demographic structure sets the basic framework for housing demand, it is the number, type and size of household that are directly related to the requirements for housing.
- 5.4.2 2001 Census data revealed that the total number of households in the whole of the West Kent sub-region was 129,782 in 2001, compared to 119,918 in 1991 (an increase of 9,864 households or 8.0%).
- 5.4.3 2001 Census figures show that the total number of households has risen by 5.9% in Sevenoaks and 8.6% in Tunbridge Wells, below the rises seen in the county (8.8%), the South East (10.7%) and nationally (9.0%). There has been a higher rate of increase in household numbers in Tonbridge & Malling (10.2%).

Table 5-3 Household Growth 1991 - 2001

Area	1991	2001	Household Growth	% Change
Sevenoaks	41,867	44,360	+ 2,493	+ 5.9
Tonbridge & Malling	38,748	42,728	+ 3,980	+ 10.2
Tunbridge Wells	39,303	42,694	+ 3,391	+ 8.6
West Kent	119,918	129,782	+ 9,864	+ 8.0
Kent	502,544	546,740	+ 44,196	+ 8.8
South East	2,967,749	3,287,489	+ 319,740	+ 10.7
England	18,765,583	20,451,427	+ 1,685,844	+ 9.0

Source: Crown Copyright © Census 2001 and 1991

- 5.4.4 Actual growth in households between 1991 and 2001 across the whole of the West Kent sub-region was 9,864, and figures forecast for the following ten years to 2011 anticipate a growth of approximately 1,170 households per annum.

- 5.4.5 The changing nature of household types has implications for housing demand. The number of couples without children has increased between 1991 and 2001 (see Table 5-4). The levels of single person households and lone parent households have significantly increased in the ten-year period. Single person households have increased by 4,654 households (41%) and lone parent households by 6,269 (194%), a significant rise.

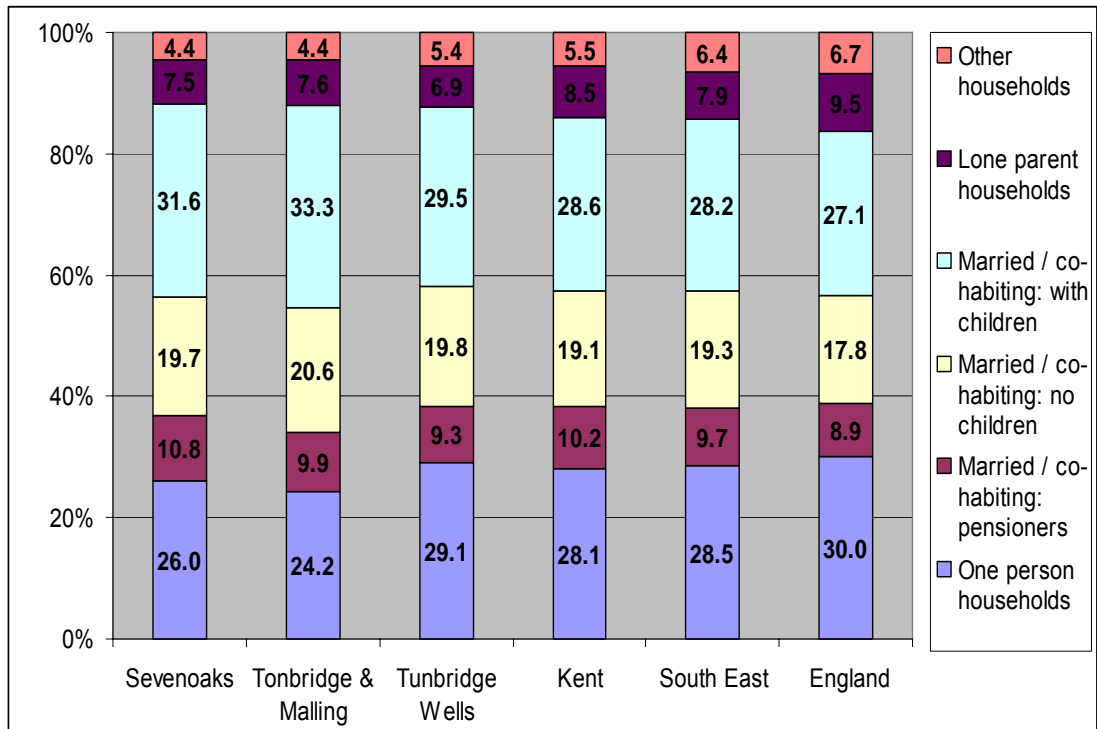
**Table 5-4 Change of Household Types from 1991 to 2001
West Kent Sub-region**

Household Type		1991	2001
One Person	Pensioner	16,862	18,455
	Other	11,222	15,876
Family	Pensioner	39,954	12,980
	Couple, no children		25,989
	Couple with dependent children	26,950	31,842
	Couple with non-dependent children		9,006
	Lone parent with dependent children	3,232	5,964
	Lone parent with non-dependent children		3,537
Other Households	With dependent children	21,697	2,089
	Students		20
	Pensioner		531
	Other		3,493
Total		119,899	129,782

Source: Crown Copyright © Census 2001 and 1991

- 5.4.6 In order to gain a clearer insight into household composition in West Kent it is important to analyse the differences and similarities across the three areas and the benchmark areas separately.
- 5.4.7 Figure 5-4 below presents household composition for the West Kent authorities.
- 5.4.8 Household composition across the three West Kent authorities and the local county and regional benchmarks are fairly similar. The proportion of single person households ranges from 24.2% in Tonbridge & Malling to 29.1% in Tunbridge Wells, similar to the county (28.1%), the region (28.5%) and nationally (30.0%). All three authorities have a similar proportion of pensioner households and a higher proportion of couple households. They also have a lower proportion of lone parent households than the regional and national average, suggesting the potential for household income to be greater than elsewhere.

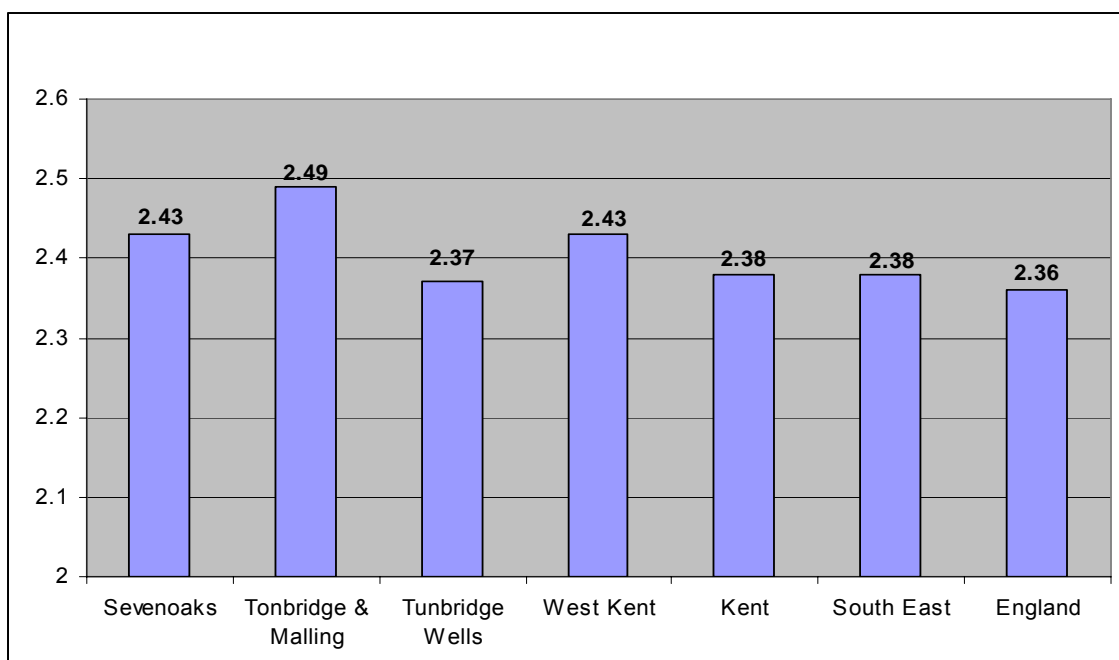
Figure 5-4 Household Structure



Source: Crown Copyright © Census 2001

- 5.4.9 Trends in household sizes and the number of households are crucial in determining the demand for future housing. Future changes in the number of households will be determined by increases in population and the extent to which an area follows the trends in reducing average household size. This also has implications as to the size of property that will be required.
- 5.4.10 The average number of persons per household ranged from 2.37 in Tunbridge Wells to 2.49 in Tonbridge & Malling. The Kent and South East average is 2.38 and the England average is 2.36.

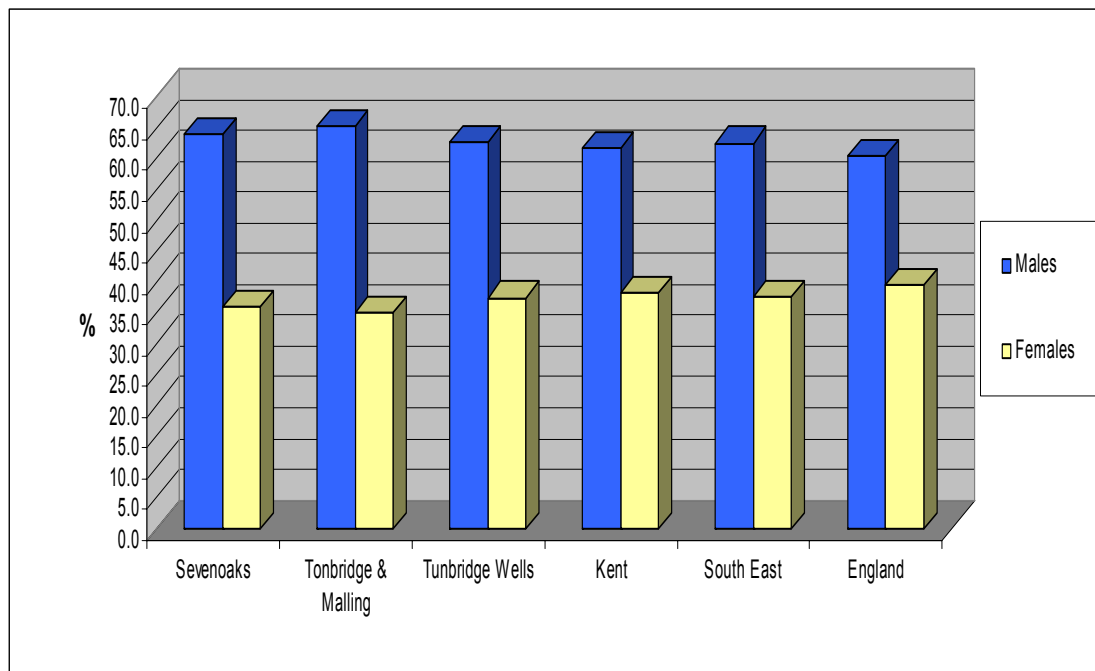
Figure 5-5 Average Number of People per Household, 2001



Source: Crown Copyright © Census 2001

- 5.4.11 The gender of the Household Reference Person (HRP) has a strong influence on the mix and location of housing need and demand. Evidence has shown that households where the Household Reference Person (HRP) is female (e.g. those where the main or only wage earner is female) tend to have lower rates of home ownership than households where the Household Reference Person (HRP) are male (e.g. those where the main or only wage earner is male). Female HRP households are also over represented in the older age groups compared with male HRP households as women tend to outlive men and survive further into old age.
- 5.4.12 Figure 5-6 shows the proportion of households where the HRP is male and where the HRP is female.

Figure 5-6 Proportion of Female and Male HRP Households



Source: Crown Copyright © Census 2001 (Household Reference Person - HRP)

- 5.4.13 The West Kent authorities have a slightly lower proportion of female HRP households than the regional (37.5%) and national (39.5%) benchmarks.

5.5 Migration

- 5.5.1 The key drivers of population growth are natural changes in population, caused by a disparity between the number of births and deaths, and migration. Migration is generally associated with the relative economic prosperity of an area, with workers moving to areas where they have the best chance of finding employment. However, research has shown that migration can also be associated with lifestyle changes, such as retirement, or moving to an area with a higher quality of life.

- 5.5.2 The table below outlines the household movements, including in and out-migration, across the three West Kent authorities and the regional / national benchmarks taken from the 2001 Census data.

**Table 5-5 Household Movements by Area, 2000 – 2001
(including the inflow from outside of the UK)**

Area	Inflow		Internal movement within the area	Outflow out of the area	Net change within the area
	Move to area from within the UK	Overseas			
Sevenoaks	1,306	145	1,134	1,432	+ 19
Tonbridge & Malling	1,353	120	1,229	1,390	+ 83
Tunbridge Wells	1,260	143	1,584	1,377	+ 26
West Kent	3,919	408	3,947	4,199	+ 128
Kent	10,175	1,341	27,269	8,534	+ 2,982
South East	48,376	14,192	187,522	47,918	+ 14,650
England	21,378	72,747	1,415,271	25,347	+ 68,778

Source: Crown Copyright © Census 2001

- 5.5.3 The migration pattern across West Kent districts in Table 5-5 above, from the 2001 Census, shows that there is a positive net in-migration into West Kent of 4,327 households, ranging from 1,403 households in Tunbridge Wells to 1,473 households in Tonbridge & Malling. This trend is reflected regionally and nationally.
- 5.5.4 Of the inflow into Tunbridge Wells and Sevenoaks 10% is from overseas. This compares to 8.1% in Tonbridge & Malling and 12% across Kent.

**Table 5-6 Net Migration Balance by age groups 2000-2001
(including the inflow from outside of the UK)**

Age bands	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
All Ages	+ 183	+ 774	+ 118	+ 1,075
0 - 15	+ 176	+ 328	+ 26	+ 530
16 - 24	- 281	- 56	- 46	- 383
25 - 44	+ 384	+ 431	+ 194	+ 1,009
45 - 59	- 17	+ 76	- 29	+ 30
60 - 74	- 110	- 69	- 34	- 213
75+	+ 31	+ 64	+ 7	+ 102

Source: Crown Copyright © Census 2001

- 5.5.5 Table 5-6 shows that at 2001 the largest inflow of migrants was in the 25 to 44 age range, the most economically active group and those most likely to be settling into larger family homes in commuter areas. This group also made up the largest percentage of population at the 2006 mid year estimates.
- 5.5.6 Across all areas there is also an inflow of those in the 0 to 15 age range and an outflow of those in the 16 to 24 age range. There is an outflow of migrants at retirement age across all areas in the 60 to 74 age groups and an inflow of those aged 75+.

- 5.5.7 The household composition of in-migrants and out-migrants reveals that the largest moving groups across West Kent are single adults and couples under the age of 60, with and without children. The proportion of migrant couples with children moving into authorities in West Kent is higher than those moving out.

Table 5-7 Household Composition of Migrants

	In-Migrant (%)			Out Migrant (%)		
	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	Sevenoaks	Tonbridge & Malling	Tunbridge Wells
Single adult under 60	28.4	26.9	38.9	38.1	37.2	35.6
Single adult over 60	7.1	6.0	6.1	5.8	5.0	6.7
Couple no children under 60	26.3	26.4	22.7	22.4	25.0	24.2
Couple no children over 60	3.3	3.7	3.0	5.3	4.0	3.5
Couple with Children	26.4	29.5	22.9	20.5	20.4	21.7
Lone parent	6.0	5.8	4.4	5.6	6.5	6.0
Other - Other	2.5	1.7	2.0	2.3	1.9	2.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Crown Copyright © Census 2001

5.5.8 The ethnic origin of in and out-migrants was analysed using the survey data from each respective authority of households who had moved from outside the West Kent study area into each respective District in the previous five years.

Table 5-8 Ethnicity of In-Migrants (Previous 5 years) and Out-Migrants % (Next 3 years)

	In-Migrant (%)			Out Migrant (%)		
	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	Sevenoaks	Tonbridge & Malling	Tunbridge Wells*
British	89.1	94.6	84.3	100.0	89.4	92.7
Irish	1.6	1.0	1.4	0.0	2.1	0.1
Other White	3.8	2.5	3.5	0.0	5.5	0.1
White & Black Caribbean	0.2	0.0	0.0	0.0	0.0	1.6
White & Black African	0.0	0.0	0.0	0.0	0.0	0.0
White & Asian	0.7	0.0	2.8	0.0	3.0	0.7
Other Mixed background	0.0	0.0	0.5	0.0	0.0	0.6
Indian	0.9	0.9	0.0	0.0	0.0	0.0
Pakistani	0.2	0.0	2.2	0.0	0.0	0.0
Bangladeshi	0.1	0.0	0.0	0.0	0.0	0.0
Other Asian background	0.7	0.0	0.0	0.0	0.0	0.2
Caribbean	0.7	0.0	0.0	0.0	0.0	2.0
African	0.8	1.0	0.0	0.0	0.0	0.0
Other Black background	0.4	0.0	0.0	0.0	0.0	0.0
Chinese	0.3	0.0	1.5	0.0	0.0	0.0
Gypsy / Travellers	0.5	0.0	0.0	0.0	0.0	0.0
Any Other	0.0	0.0	3.8	0.0	0.0	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Housing Survey Data (Re-weighted in 2008)

*Data on out-migrants moving out of West Kent in the next two years

5.6 Economic Drivers of Demand

- 5.6.1 Demographic change within an area creates the need for different levels and types of housing provision. However the economic development of an area can be of equal importance in driving change in housing markets, especially due to the effect on migration.
- 5.6.2 This section analyses the recent economic performance of the West Kent sub-region and how changes have influenced and interacted with demographic and socio-economic changes.

- 5.6.3 It is important to highlight the reciprocal relationship between economic development and the provision of housing. While there is an obvious and established link between economic development and the requirement for new housing, or economic decline and problems of low demand, the type of housing provided within an area can also play a central role in addressing and facilitating economic development and regeneration objectives.
- 5.6.4 The London employment market has a significant impact on housing demand and the market in West Kent.

5.7 Key Findings

- Around 138,900 people currently work in West Kent, the highest concentration of jobs being in Tonbridge & Malling and Tunbridge Wells. The number of jobs in West Kent has increased since 1996, with the largest increase seen in Tonbridge & Malling (16%);
- The most important broad sectors in the area are finance, IT and other business activities, distribution, hotels and restaurants and public administration, health and education. Manufacturing in particular has seen a decline since 1996;
- The economic activity rate in West Kent ranges from 78.1% in Tonbridge & Malling to 83.2% in Tunbridge Wells and 85.9% in Sevenoaks – with the latter two being above both the regional (82%) and national (79%) benchmarks. Unemployment rates in West Kent (ranging from 3.2% to 3.7%) are lower than the regional and national averages;
- In West Kent there is a higher proportion of the workforce in occupation groups 1 to 3 (managers & senior officials, professional occupations and associate professional & technical occupations) than the national average, but slightly lower than the regional average;
- Across all districts, the residence-based wage figure is higher than workplace based wages, suggesting that some of the local population commute out of the area to find higher paid work;
- Tunbridge Wells has the highest gross weekly residence pay (the gross weekly pay of those living in the borough) at £568 across the sub-region, where residence based income is approximately 15% higher than workplace based income (the gross weekly income of people working in the borough). This suggests many of the more highly paid residents commute to places of work outside the borough;
- All areas within the West Kent sub-region saw an increase in both average and lowest quartile weekly wages between 2002 and 2007;
- Between 53% and 61% of households in the West Kent authorities commute less than 20km to work.

5.8 The Impact of National and Regional Economic Policy

- 5.8.1 Local housing markets are sensitive to macro-economic policies. Interest rates, set by the Bank of England, are monitored by Central Government to achieve and maintain stable, low inflation rates. Higher interest rates can reduce the demand for housing by making it more expensive to borrow money, although households may still aspire to buy in the future.
- 5.8.2 Recent rises in interest rates will have affected the affordability of housing and demand for mortgages. Interest rates can also affect employment levels by increasing the cost of investment.
- 5.8.3 After a long period of economic growth and low levels of unemployment, this assessment has been conducted during a period of major economic uncertainty, particularly in the finance and housing markets. The financial crisis in the mortgage markets has created a major fall in the availability of mortgages and has caused the fastest fall in house sales and new development for over 60 years.
- 5.8.4 This has had a significant impact on land values and unemployment in the building industry and estate agency sectors. The difficulty is in making any prediction as to how far the economic decline will go and how long the housing market will remain severely depressed as forecasts and data on activity changes virtually every month. In the short term this could have a severe impact on the delivery of a wide range of market housing.
- 5.8.5 Government subsidies and grants can also influence local housing markets. Whether an area has access to regeneration budgets or to the Housing Corporation's National Affordable Housing Programme can act as an important influence on housing supply. However, it should be borne in mind that new build is a small proportion of total stock (less than 2% per annum nationally).

5.9 Employment

- 5.9.1 The number of jobs in the West Kent sub-region, as measured by the most recent Annual Business Inquiry (2006) range from 39,600 in Sevenoaks to 53,400 in Tonbridge & Malling (see Table 5-9).

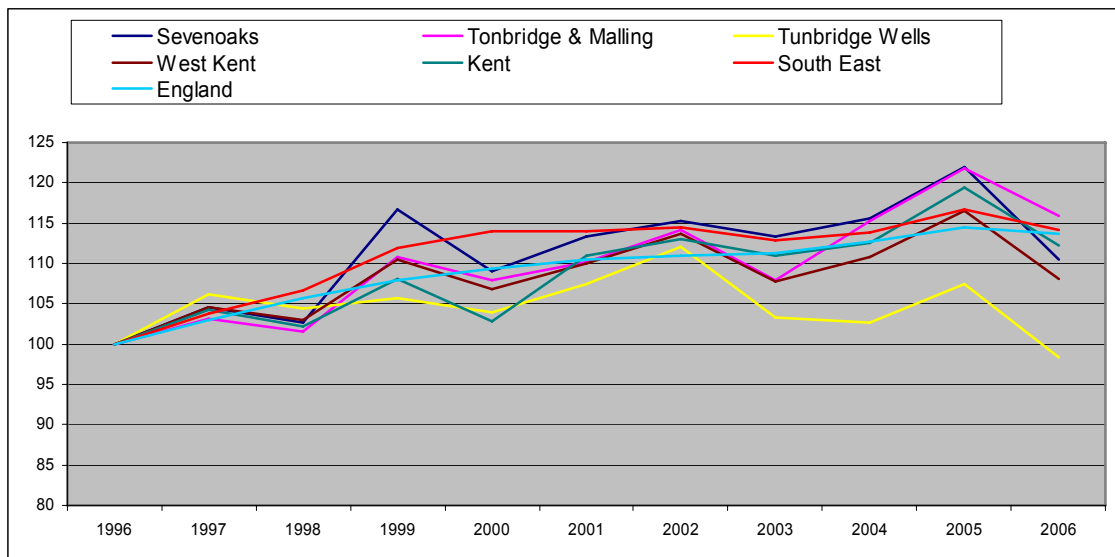
Table 5-9 Employment Change, 1996-2006

	1996	2006	Absolute Change	Change %
Sevenoaks	35,835	39,600	+ 3,765	+ 10.5
Tonbridge & Malling	46,054	53,400	+ 7,346	+ 16.0
Tunbridge Wells	46,659	45,900	- 759	- 1.5
West Kent	128,548	138,900	+ 10,352	+ 8.1
Kent	473,805	531,400	+ 57,595	+ 12.2
South East	3,213,283	3,668,700	+ 455,417	+ 14.1
England	20,015,607	22,766,600	+ 2,750,993	+ 13.7

Source: Annual Business Inquiry 2006

- 5.9.2 Between 1996 and 2006, employment levels across Sevenoaks and Tonbridge & Malling have increased, in particular in Tonbridge & Malling (16%). There has also been growth observed at the sub-regional, county and regional levels with the number of jobs in West Kent increasing by 8.1%, in Kent by 12.2% and in the South East by 14.1%.
- 5.9.3 Employment has decreased slightly in Tunbridge Wells by 1.5%.
- 5.9.4 The increasing employment levels in the West Kent sub region mean that mobile households are likely to relocate to the area, heightening demand on the housing stock.
- 5.9.5 Figure 5-7 suggests that the level of employment across the West Kent authorities peaks and troughs every couple of years, although there was still overall growth across the period. The most significant growth across the period was in Tonbridge & Malling, whereas Tunbridge Wells experienced a decline overall since 1995.

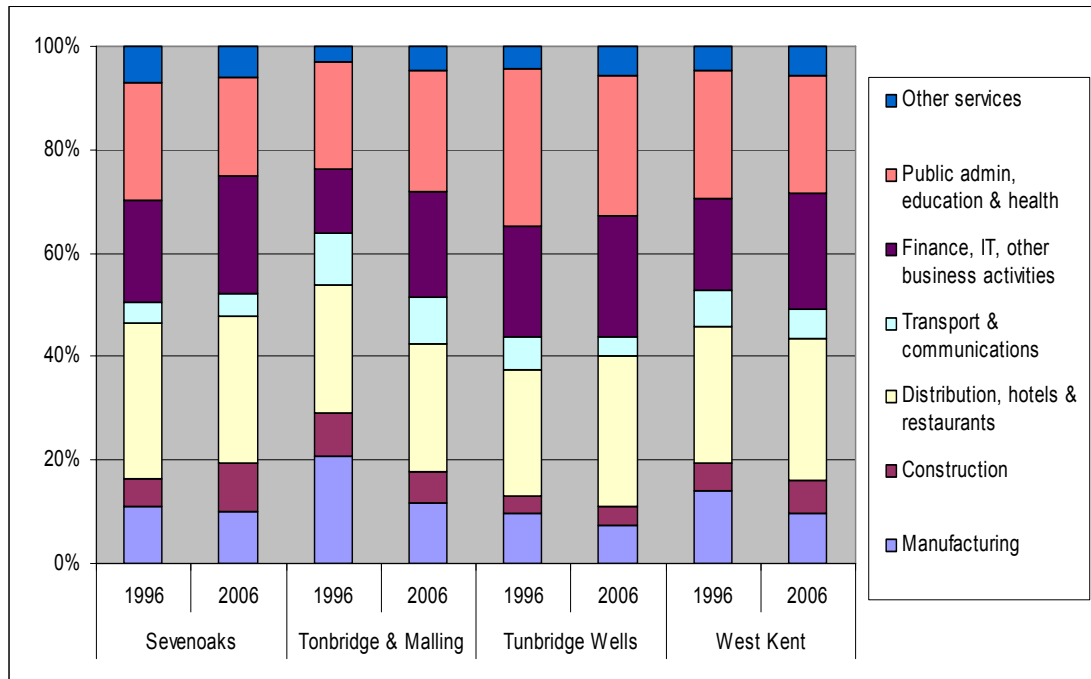
Figure 5-7 Indexed Employment Growth, 1996-2006 (1996 = 100)



Source: Annual Business Inquiry Employee Analysis, 2006

- 5.9.6 Figure 5-8 presents a breakdown of employment in West Kent by broad sector, within the 10 year period from 1996 to 2006. The most important sectors within the West Kent economy in 2006 in absolute employment terms are finance, IT and other business activities (ranging from 19.7% in Tonbridge & Malling to 22.7% in Tunbridge Wells), distribution, hotels and restaurants (ranging from 23.7% in Tonbridge & Malling to 28.0% in Tunbridge Wells) and public admin, health and education (ranging from 18.8% in Sevenoaks to 25.9% in Tunbridge Wells).

Figure 5-8 ABI Employment by Broad Sector, 1996 - 2006



Source: ONS Annual Business Inquiry Employee Analysis, 2006

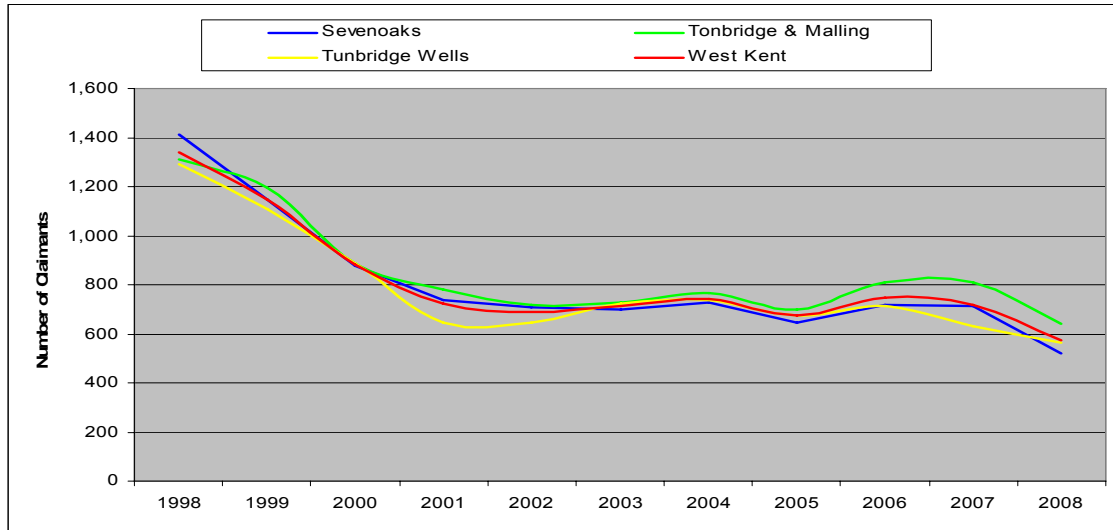
- 5.9.7 All three authorities have seen a growth in finance, IT and other business activities. There has also been an increase in the distribution, hotels & restaurants sector in all areas with the exception of Tunbridge Wells. Construction has seen a small increase in Sevenoaks and Tunbridge Wells. Tonbridge & Malling saw an increase in public admin, education & health. Manufacturing in all areas between 1996 and 2006 has seen a fall in employment, and this mirrors the decline of manufacturing nationally.

5.10 Economic Activity and Unemployment

- 5.10.1 It is important to understand the extent to which the working age population is engaged with the labour market. Data from the 2007 ONS Annual Population Survey provides an indication of economic activity rates, the proportion of the working age population who are employed, self-employed, unemployed but available for work, or full time students. The 2007 ONS Annual Population Survey also provides an insight into the level of unemployment within an area.
- 5.10.2 According to the 2007 ONS Annual Population Survey (January 2007 / December 2007), West Kent has an economic activity rate of 82.4%. The economic activity rates range from the lowest in Tonbridge & Malling of 78.1% to the highest in Sevenoaks of 85.9%. Both Sevenoaks and Tunbridge Wells had higher economic activity and lower unemployment rates than the national level.
- 5.10.3 The unemployment rate for West Kent as measured in the 2007 ONS Annual Population Survey is 3.4% and ranged from 3.2% in Tunbridge Wells to 3.7% in Tonbridge & Malling, compared to the regional average of 4.1% and the national average of 5.3%.

5.10.4 An alternative measure of unemployment is to review the rate of the claimant count (the number of people claiming Job Seekers Allowance, previously known as Unemployment Benefit). Due to restrictions in claiming Job Seekers Allowance, this figure is likely to understate the true level of unemployment, by omitting those who are long term unemployed or people whose partners may be in work and are not eligible for benefit. Figure 5-9 below outlines the rate of claimant count from 1997 to 2007 for West Kent.

Figure 5-9 Claimant Rate, 1998-2008

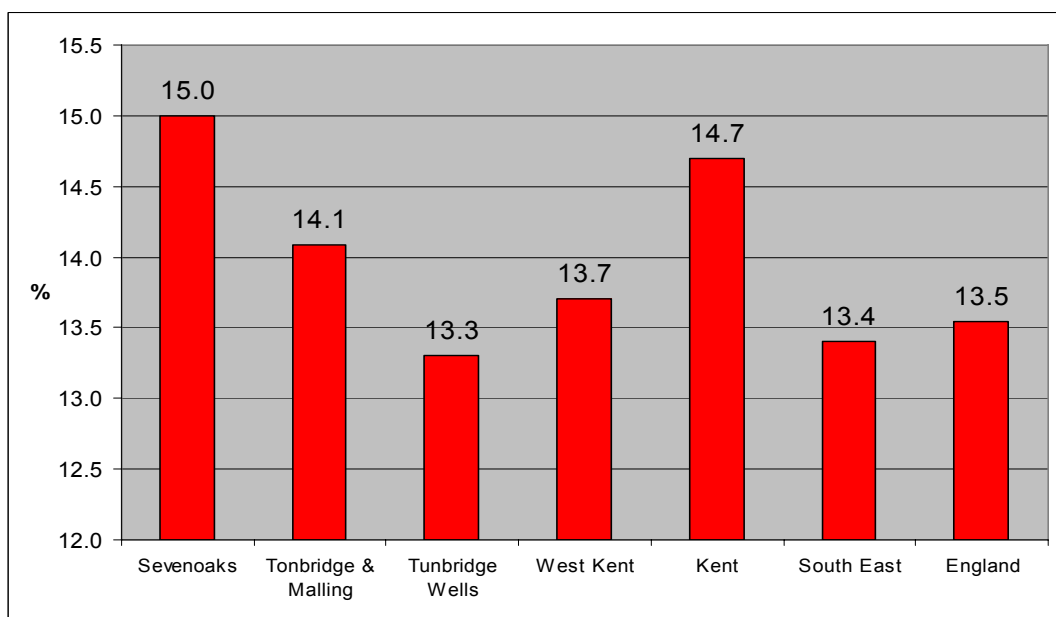


Source: ONS Claimant Count, 2008

5.10.5 Figure 5-10 above shows how the claimant rate (as a proportion of working age population) in West Kent has changed over the period 1998 to 2008. The claimant rate has fallen in all areas and in 2008 ranged from between 0.8% and 2.2% across the West Kent study area.

5.10.6 Looking at the evidence below only Tunbridge Wells has a level of retired population lower than the regional and national averages.

Figure 5-10 Levels of Retired Population, 2001

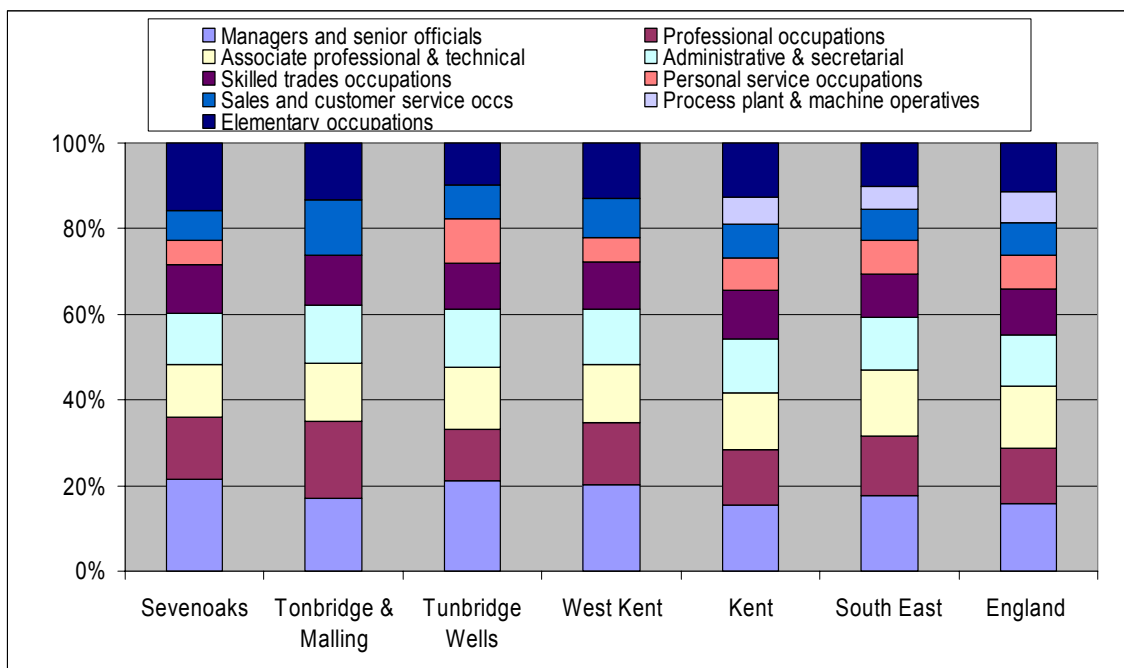


Source: Crown Copyright © Census 2001

5.11 Occupational Structure

- 5.11.1 The occupational structure of a population can be used to assess the competitiveness of an economy. Figure 5-11 outlines the split by occupation of those who live in West Kent and are in work, based on the Standard Occupational Classification System from the Annual Population Survey. The occupational structure of the workforce is linked with the types of industry that are prevalent within the economy.
- 5.11.2 Within West Kent the largest groups in absolute terms are managers and senior officials (ranging from 14.8% in Tonbridge & Malling to 20.7% in Sevenoaks), professional occupations (ranging from 11.8% in Tunbridge Wells to 15.7% in Tonbridge & Malling) and associate professional & technical occupations (ranging from 11.7% in Tonbridge & Malling to 14.2% in Tunbridge Wells).
- 5.11.3 Between 11.6% and 13.2% of the working population in West Kent work in administrative and secretarial occupations. 15.3% of the workforce in Sevenoaks works in elementary (unskilled) occupations, above the national average of 11.3%.

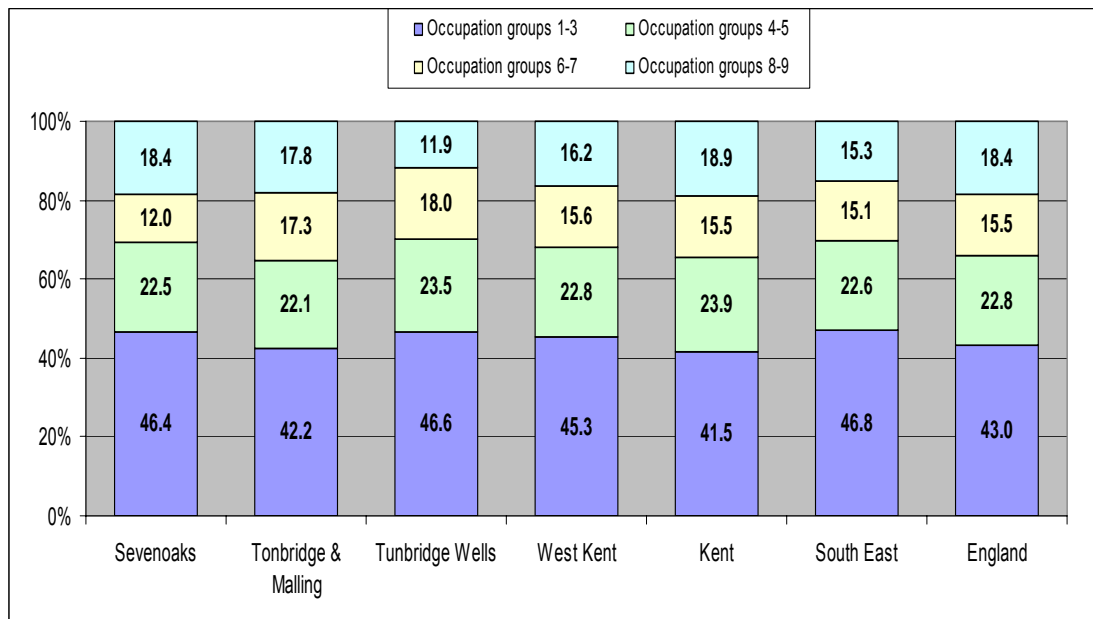
Figure 5-11 Occupational Structure, 2007



Source: ONS Annual Population Survey 2007

5.11.4 Figure 5-12 below details the proportions of workforce employed across the nine occupation groups. Groups 1 to 3 contain managers & senior officials, professional occupations and associate professional & technical occupations, Groups 4 to 5 contain administrative & secretarial and skilled trade occupations, Groups 6 to 7 contain personal service occupations and sales & customer service occupations and Groups 8 to 9 contain process plant & machine operatives and those working in elementary occupations.

Figure 5-12 Levels of Population by Occupation Group, by Sub-area, 2007



Source: ONS Annual Population Survey 2007

5.11.5 Tunbridge Wells has the largest proportion of its workforce in occupation groups 1 to 3 compared to all the other West Kent areas (46.6%), a proportion similar to the regional level (46.8%) and higher than the national (43.0%) average. This suggests that Tunbridge Wells has a comparatively higher concentration of its labour force employed in higher wage sectors than across the benchmark areas. Tunbridge Wells has the lowest proportion of its workforce in occupation groups 8 to 9 (11.9%) with the other two authorities higher at 17.8% in Tonbridge & Malling and 18.4% in Sevenoaks.

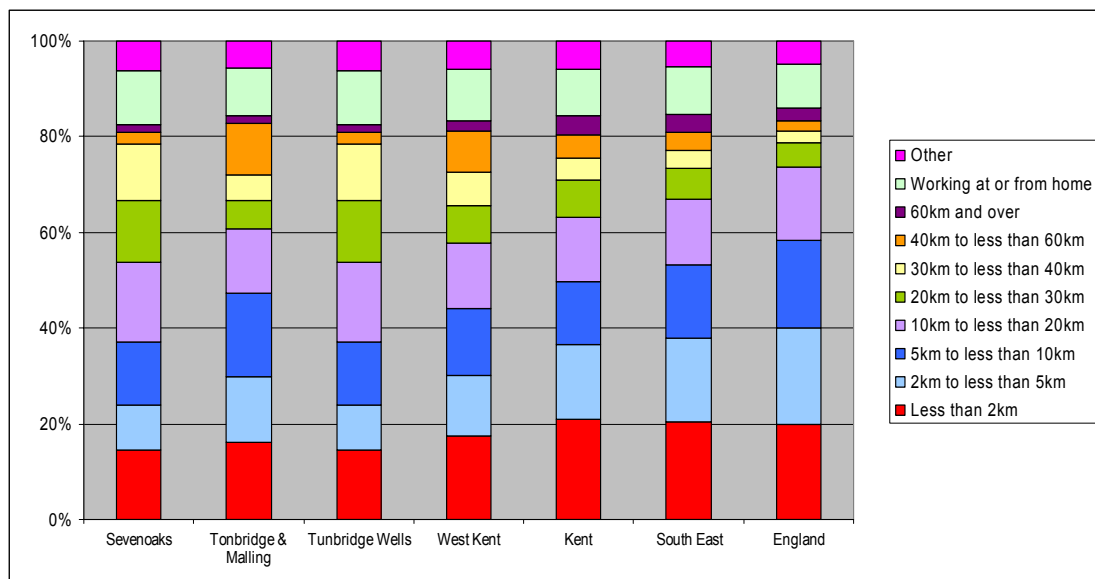
5.12 Commuters

5.12.1 It is important when analysing the dynamics of the housing market to assess patterns of commuting. Figure 5-13 presents a breakdown of workers by the distance they commute to their workplace. 53.8% of households in both Sevenoaks and Tunbridge Wells commute less than 20km to work, this increases to 60.8% in Tonbridge & Malling. This compares with 66.9% of people commuting less than 20 km in the South East region and 63.3% in Kent.

5.12.2 In West Kent over 10% of households work from home, compared to 9.9% in the South East and 9.2% nationally, which can indicate a need for larger housing to accommodate a room for work.

5.12.3 In Sevenoaks and Tunbridge Wells 28.6% of commuters travel between 20 and 60 km to work, indicating a higher level of people travelling out of their authority areas to work.

Figure 5-13 Commuting Distances of Residents within West Kent, 2001

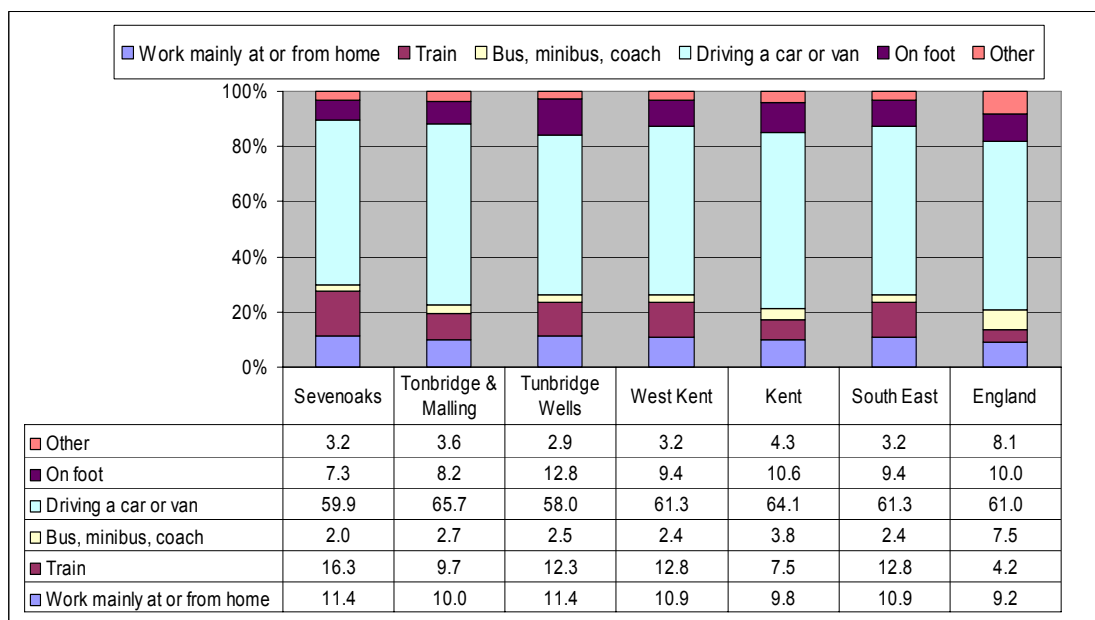


Source: Crown Copyright © Census 2001

5.12.4 When looking at commuters' mode of transport across West Kent, Figure 5-14 below shows that use of public transport is very limited as between 58.0% and 65.7% of all commuters travel to work by car (close or exceeding the regional and national average).

5.12.5 Commuting by train ranged from 9.7% to 16.3%, above the regional and well above the national average, with London being the most common work place location for these commuter belt districts.

Figure 5-14 Commuters Mode of Transport, 2001

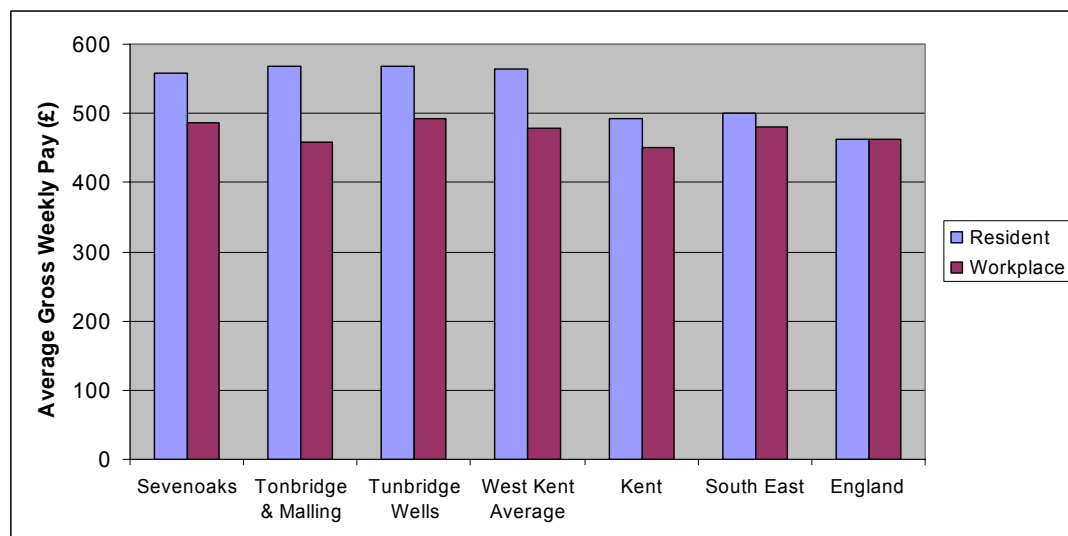


Source: Crown Copyright © Census 2001

5.13 Income

- 5.13.1 Income, and particularly household income, is one of the fundamental determinants of the ability of households to access home ownership or the market rented sector. Figure 5-15 and Table 5-10 show average gross weekly pay by workplace (people who work in the area) and residence (people who live in the area) from the Annual Survey of Hours and Earnings (ASHE 2007), which provides information about the levels, distribution and make-up of earnings and hours worked for full-time employees in all industries and occupations.
- 5.13.2 The average residence pay across the West Kent authorities is significantly higher than that observed at the regional or national level. Average workplace pay is above the average of the region and national levels in all areas except Tonbridge & Malling.

Figure 5-15 Average Gross Weekly Pay, 2007



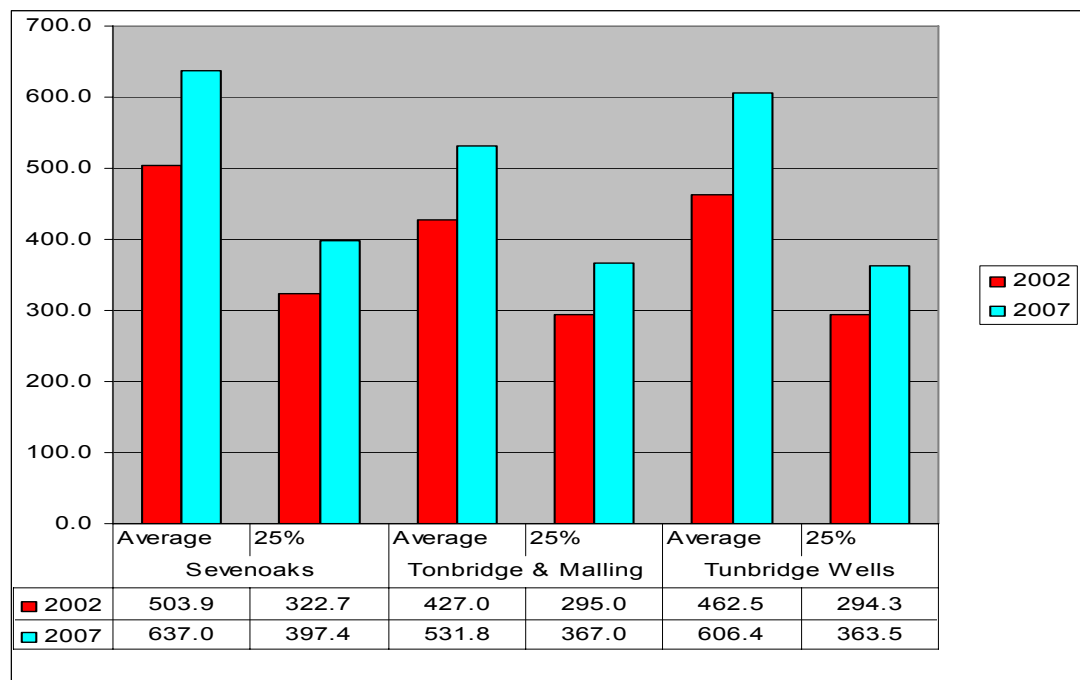
Source: Annual Survey of Hours and Earnings (2007)

- 5.13.3 Residents of Tunbridge Wells have the highest gross weekly pay (£568) with the next highest for residents in Sevenoaks (£558). The lowest weekly pay for residents is in Tonbridge & Malling (£525), significantly higher than the regional average (£500) and the national average (£463).
- 5.13.4 The highest gross weekly workplace based pay is in Tunbridge Wells at £492 which is significantly higher than the regional and national average.
- 5.13.5 The fact that the wages of those living in the West Kent districts are higher than those working in West Kent, suggests that a relatively high proportion of the local population commute out of their area of residence for higher paid work.

Table 5-10 Average Gross Weekly Pay, £s, 2007

	Residence Based	Workplace Based
Sevenoaks	558	487
Tonbridge & Malling	525	458
Tunbridge Wells	568	492
West Kent	550	479
Kent	493	451
South East	500	481
England	463	462

Source: Annual Survey of Hours and Earnings (2007)

Figure 5-16 Average and Lower Quartile Earnings per week, 2002-2007

Source: Annual Survey of Hours and Earnings (2007)

- 5.13.6 Figure 5-17 compares the average weekly residence earnings from 2002 to 2007, to the lowest quartile weekly earnings (i.e. the bottom 25%) for the West Kent districts. Across all areas both the average and the lowest quartile weekly earnings have increased between 2002 and 2007. The increases in lower quartile wages are almost identical across the sub-region with increases of 23% in Sevenoaks and 24% in Tonbridge & Malling and Tunbridge Wells.
- 5.13.7 The source of income data above assesses individual earnings (ASHE); however data on household incomes is more relevant. CORE (CONTinuous REcording) is a system developed jointly by the National Housing Federation (NHF) and the Housing Corporation. CORE is used to record information on both Registered Social Landlords (RSL) lettings and sales in England.
- 5.13.8 The CORE data for lettings to new tenants in RSL housing in 2006/07, displayed in the table below, highlights the median combined household incomes of the three West Kent districts, and the average household income of tenant households.

Table 5-11 CORE Annual Income Data (£) for New RSL Tenants, 2006/07

Area	Median Income	Mean Income
Sevenoaks	8,814	10,448
Tonbridge & Malling	9,152	11,004
Tunbridge Wells	7,800	9,566

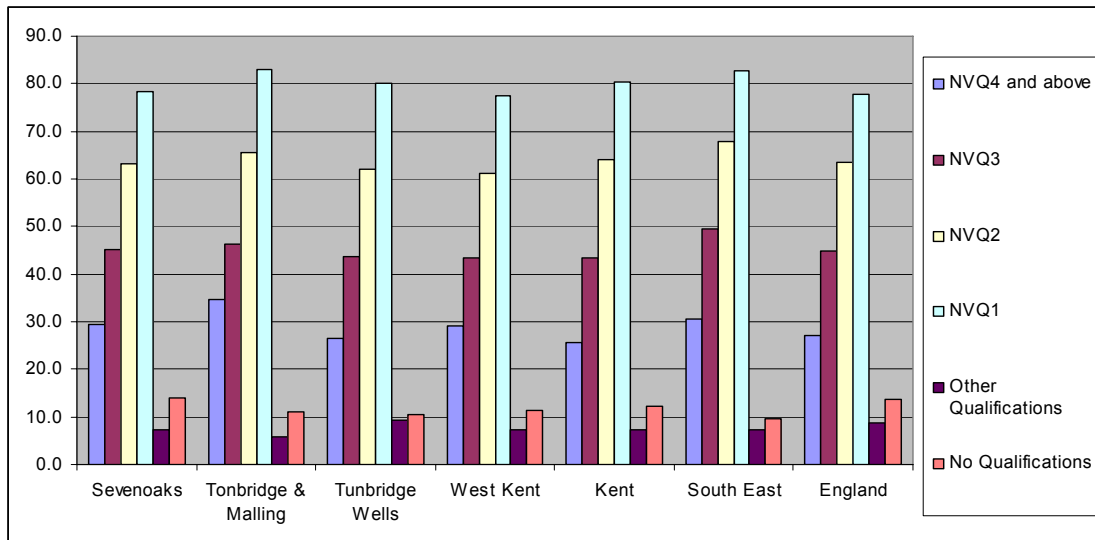
Source: CORE Housing Associations' New Lettings Data 2006 / 07

- 5.13.9 The median income for new RSL tenants in West Kent ranges from £7,800 in Tunbridge Wells to £9,152 in Tonbridge & Malling. Average incomes range from £9,566 in Tunbridge Wells to £11,004 in Tonbridge & Malling. Incomes of new RSL tenants are therefore much lower than other groups.

5.14 Skills and Educational Attainment

5.14.1 Figure 5-17 presents the latest qualifications data for the working age population from January 2006 to December 2006 for West Kent’s workforce compared to the regional and national benchmark areas.

Figure 5-17 Educational Attainment (NVQ), 2006



Source: ONS Annual Population Survey (2006)
 NVQ: National Vocational Qualification

5.14.2 Central to the long term growth capacity and productivity of an economy is the level of workforce skills. The sub-region has high skills levels which are positive for local economies and future household income levels. Tonbridge & Malling has the highest proportion of working age population with NVQ4 and above qualifications at 34.7% and, in contrast the regional (30.5%) and national (27.1%) benchmarks are much lower. Sevenoaks has the highest proportion of working age population with no qualifications at 14.1%, compared to 10.5% in Tunbridge Wells, 11.2% in Tonbridge & Malling, 9.6% regionally and 13.6% nationally.

6 THE CURRENT HOUSING STOCK

6.1 Introduction

6.1.1 This section examines the characteristics and structure of the current housing supply in West Kent. Analysis of the supply of housing allows an assessment of the range, quality and spatial distribution of housing that is currently available in the area.

6.1.2 This analysis is carried out to establish:-

- the nature of the current stock of housing, by size, type, location and tenure;
- the quality of the current housing stock;
- the extent of shared accommodation and communal establishments;
- how the housing stock has changed over the last decade.

6.2 Key Findings

- At 2007 West Kent had a housing stock of 140,813 units. This has increased by 16,039 units since 1991, an increase of 12.9%.
- West Kent has a housing profile characterised by higher than average levels of owner-occupation. The 2001 Census recorded a level of 73.7% in West Kent similar to the South East (73.2%) but higher than nationally (68.1%).
- The 2001 Census shows that West Kent has lower than average social housing stock (15.3%), compared to a level of 19.3% nationally.
- The 2001 Census showed that compared to county and regional benchmarks, West Kent has slightly higher levels of semi-detached and detached properties.
- There are very low levels of 4+ bedroom social rented units in the sub-region.

6.3 Housing Units

6.3.1 The change in housing stock between 1991 and 2001 was analysed using Census data. The 2007 housing stock data was obtained from each individual authority HSSA.

6.3.2 During the period 1991 to 2001, the housing stock in West Kent showed an increase of 8,771 units (+7.0%). The increase consisted of 3,788 units in Tonbridge & Malling (+9.4%), 2,523 units in Sevenoaks (+5.9%) and 2,460 units Tunbridge Wells (+5.9%). In comparative terms, the County experienced a similar rate of dwelling stock growth of 36,911 units (6.9%) compared to the West Kent study area.

Table 6-1 Housing Stock Numbers - (1991, 2001 & 2007)

Area	1991 Census	2001 Census	2007 HSSA	Change 1991 – 2007 (Nos.)	Change 1991 – 2007 (%)
Sevenoaks	43,125	45,648	47,275	+4,150	+9.6
Tonbridge & Malling	40,113	43,901	47,218	+7,105	+ 17.7
Tunbridge Wells	41,536	43,996	46,320	+4,784	+11.5
West Kent	124,774	133,545	140,813	+ 16,039	+ 12.9
Kent	532,720	569,631	-	-	-
South East	3,127,261	3,401,820	-	-	-
England	19,846,711	21,262,825	-	-	-

Source: Crown Copyright © Census 1991 & 2001, 2007 HSSA

6.3.3 In total, between 1991 and 2007 the dwelling stock in West Kent has exhibited a net increase of approximately 16,039 dwellings (around 1,000 additional net units per annum).

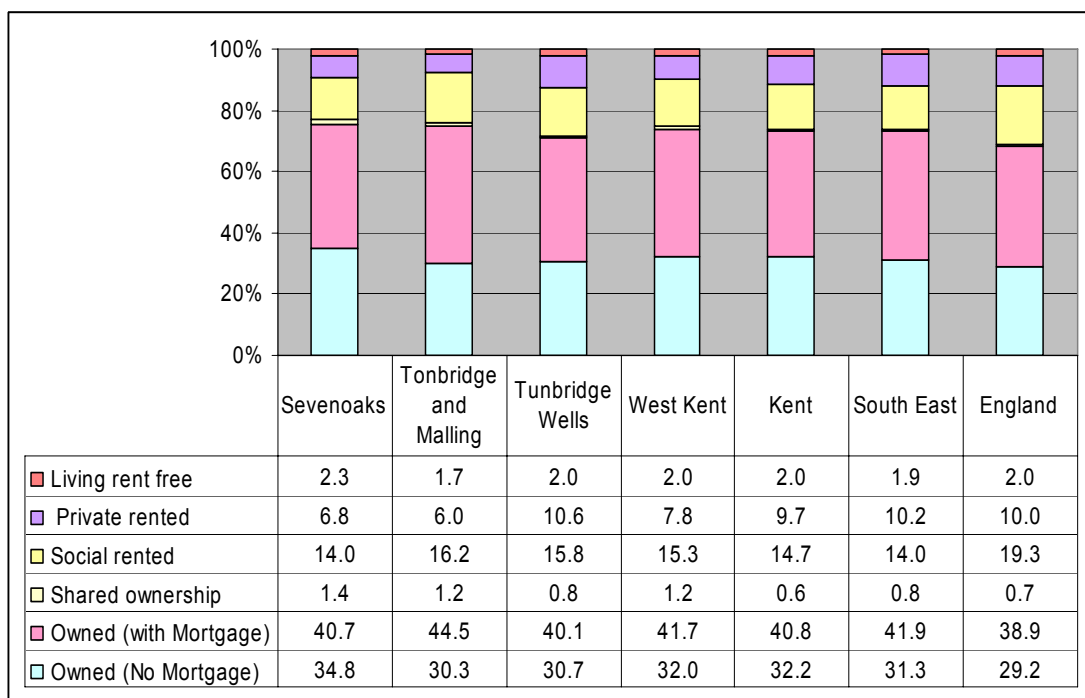
6.4 Tenure Profile

6.4.1 West Kent has a housing profile characterised by higher than average levels of owner-occupation. 2001 Census data has been used and is the latest accurate data available as the data is only collected once every ten years. 2001 Census recorded a level of owner-occupation of 73.7% in West Kent, similar to the South East (73.2%) and higher than nationally (68.1%). The level of owner occupation was 70.8% in Tunbridge Wells, 74.8% in Tonbridge and Malling and 75.5% in Sevenoaks.

6.4.2 2001 Census recorded that West Kent has lower than average social housing stock as a proportion of the total stock (15.3%), compared to 19.3% nationally. Levels of social stock were 14.0% in Sevenoaks, 15.8% in Tunbridge Wells and 16.2% in Tonbridge & Malling.

6.4.3 2001 Census shows that the level of private rented accommodation was 7.8% in West Kent, lower than at county level (9.7%), regionally (10.2%), and national (10.0%) benchmarks.

Figure 6-1 Housing Tenure (%), 2001

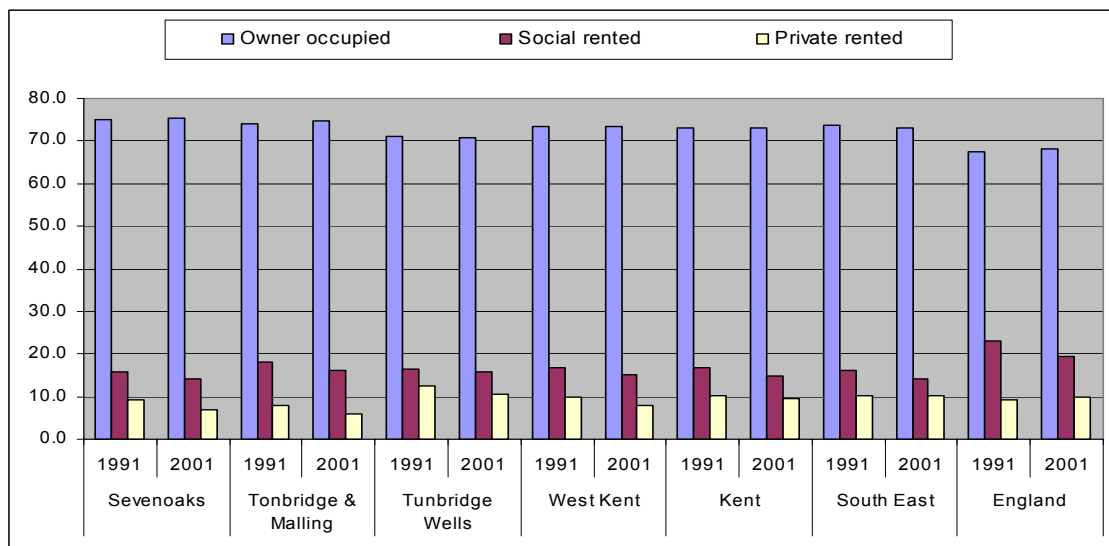


Source: Crown Copyright © Census 2001

Table 6-2 2001 Housing Tenure (Units)

	Owner Occupation	Shared Ownership	Social Rented (LA)	Social Rented (RSL)	Private Rented	Other
Sevenoaks	33,510	643	0	6,195	3,012	1,006
Tonbridge & Malling	31,973	530	0	6,923	2,573	745
Tunbridge Wells	30,200	332	0	6,749	4,535	864
West Kent	95,683	1505	0	19,867	10,120	2,615
Kent	399,179	3,418	41,483	38,724	53,128	10,813
South East	2,405,714	25,745	241,767	217,198	334,392	62,673
England	13,920,429	133,693	2,702,482	1,238,246	2,037,470	419,107

Source: Crown Copyright © Census 2001

Figure 6-2 Household Tenure Change, 1991 – 2001

Source: Crown Copyright © Census 1991 – 2001

- 6.4.4 All areas have seen a decline in the social rented sector as a proportion of the total stock.
- 6.4.5 There has also been a small decrease in the private rented sector in West Kent. This decrease in the private rented sector is reflected across all the study areas.
- 6.4.6 As a result of recent changes in market conditions such as rising interest rates, recent investors in the private rented sector may decide to sell and it is difficult to predict how this sector will change in the next five years.

6.4.7 The table below shows the data from each respective Housing Needs survey regarding data of the tenure of accommodation occupied by existing households.

Table 6-3 Tenure of Present Accommodation %

Tenure	Sevenoaks HNS Survey %	Tonbridge & Malling HNS %	Tunbridge Wells HNS %
Owner Occupied (with mortgage)	40.9	45.1	39.7
Owner Occupied (no Mortgage)	34.8	30.4	30.6
Private Rented	7.1	5.8	12.0
Social Rented	14.0	15.9	16.8
Shared Ownership (part rent/ part buy)	1.2	1.2	0.5
Tied to employment	0.5	0.9	0.4
Living Rent Free	1.5	0.7	_*
Total	100.0	100.0	100.0

Source: Housing Needs Survey data (Re-weighted 2008) * Option not included in survey

6.4.8 Table 6-4 below outlined the tenure profile at local authority level from the HSSA 2007. There are no major differences in tenure breakdown between 2001 Census and 2007 HSSA, however it must be noted that, as the data is from two different sources, it is not directly comparable. Additionally there is no breakdown within the private sector between owner occupation and private rented.

Table 6-4 Household Tenure by (%), 2007

	RSL	Other Public Sector	Private Sector
Sevenoaks	6,565	37	40,673
Tonbridge & Malling	7,648	365	39,205
Tunbridge Wells	7,013	145	39,162
West Kent	21,226	547	119,040

Source: Housing Strategy Statistical Appendix, 2007

6.4.9 Table 6-5 below outlines the social sector stock of General Needs Housing in the West Kent study area (i.e. excluding supported housing, intermediate housing and accommodation for the elderly). This is broken down by size (number of bedrooms).

Table 6-5 Social Stock (General Needs) by Number of Bedrooms

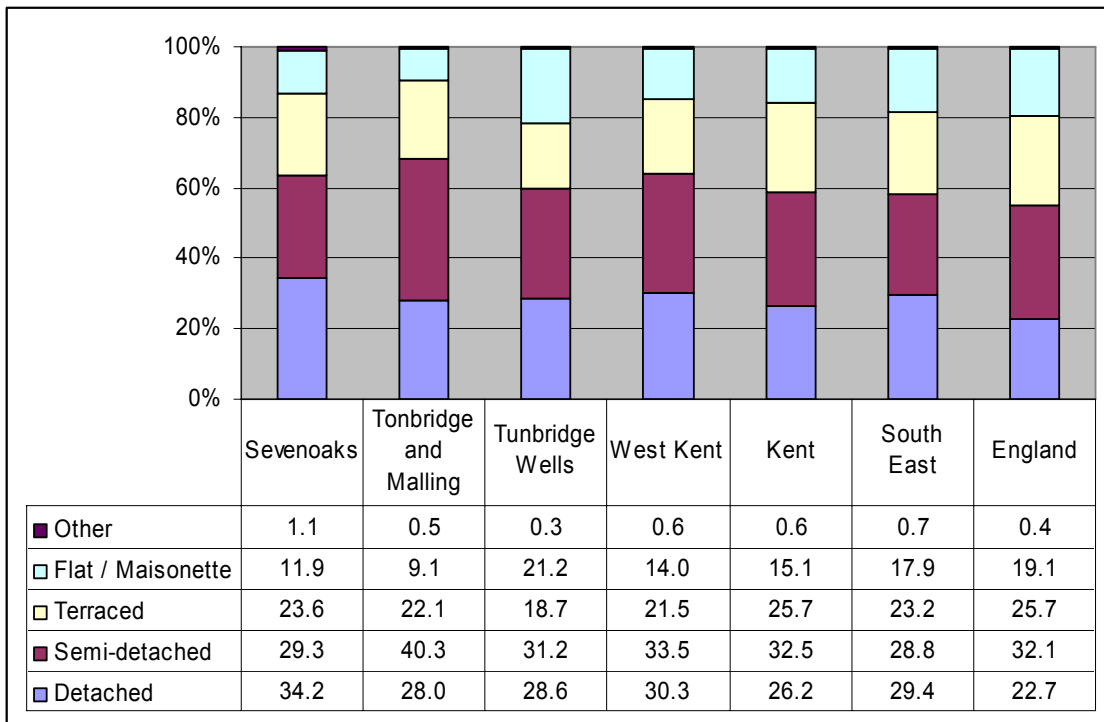
Area	Bedsit / 1-bed	2-bed	3-bed	4+ bed	Total
Sevenoaks	923	1,749	2,171	119	4,962
Tonbridge & Malling	1,798	1,720	2,974	154	6,646
Tunbridge Wells	2,563	2,777	2,239	129	7,708

Source: West Kent local authorities (at March 2007)

6.5 Type Profile

6.5.1 The current supply of housing by tenure and property types will have to be taken into account when assessing the future need for houses and affordability in the area.

Figure 6-3 Housing Type (2001)



Source: Crown Copyright © Census 2001

6.5.2 Tunbridge Wells has a higher level of flat / maisonettes at 21.2% and lower levels of terraced properties at 18.7% compared to the rest of the West Kent study area, county level, regionally and nationally. Tonbridge & Malling has a high level of semi-detached properties at 40.3%. This level is higher than in the rest of West Kent, county level, regionally and nationally. Sevenoaks is characterised by a high level of detached properties at 34.2%.

6.5.3 The table below shows the data from each respective Housing Needs Survey regarding data of the type of accommodation occupied by existing households.

Table 6-6 Type Of Present Accommodation %

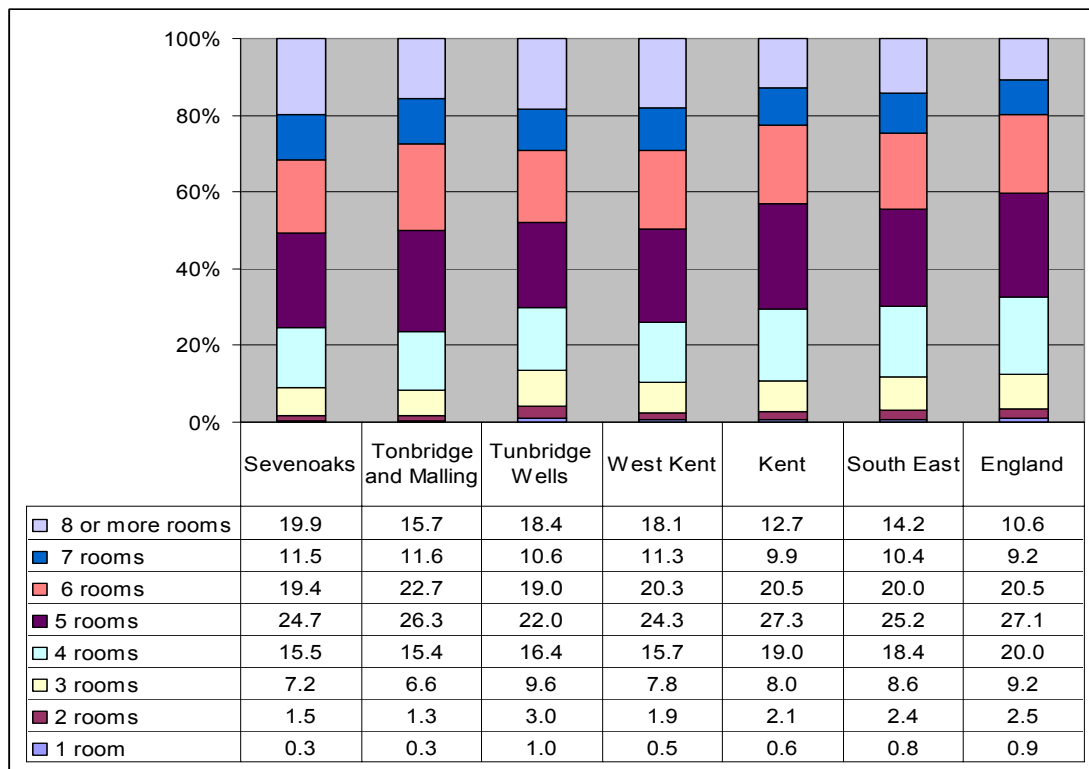
Type	Sevenoaks HNS %	Tonbridge & Malling HNS %	Tunbridge Wells HNS %
Detached House	27.8	21.9	24.2
Semi-detached House	27.7	36.3	28.6
Terraced House	19.7	21.3	18.7
Detached Bungalow	6.7	6.3	6.7
Semi-Detached Bungalow	4.3	4.2	
Terraced Bungalow	0.6	1.0	
Bedsit / Flat / Maisonette	12.1	8.9	21.5
Houseboat / Caravan / Mobile Home	1.1	0.1	0.3
Total	100.0	100.0	100.0

Source: Housing Needs Survey data (Re-weighted 2008)

6.6 Size Profile

- 6.6.1 The Census does not record the number of bedrooms a property has, but the total number of rooms in a property. According to the Census definition the number of rooms does not include bathrooms, toilets, halls or landings, or rooms that can only be used for storage. However, all other rooms for example kitchens, living rooms, bedrooms, utility rooms and studies are counted.
- 6.6.2 Figure 6-4 shows that West Kent has a higher level of larger properties (those with 5 or more rooms) at 74.0% compared to the County (70.4%), regionally (69.8%) and nationally (67.4%) and slightly lower levels of smaller properties (those with 3 or less rooms).

Figure 6-4 Housing Size, 2001



Source: Crown Copyright © Census 2001

- 6.6.3 The table below shows the data from each respective Housing Needs survey regarding data on the size of accommodation occupied by existing households.

Table 6-7 Size Of Present Accommodation %

Size	Sevenoaks HNS %	Tonbridge & Malling HNS %	Tunbridge Wells HNS %
Bedsit / One	10.1	8.0	14.5
Two	21.3	21.6	25.9
Three	40.0	47.1	35.1
Four	20.9	18.1	17.1
Five or More	7.7	5.2	7.4
Total	100.0	100.0	100.0

Source: Housing Needs Survey data (Re-weighted 2008)

6.7 Intermediate Housing

- 6.7.1 Intermediate housing refers to housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
- 6.7.2 Intermediate housing is developed by RSLs and developers and in most cases is marketed through the zone agent. All applying households need to be registered and qualified by the zone agent. Moat Housing Group has been appointed to the role of HomeBuy Agent for Kent. The role of the HomeBuy agent is to simplify the application process by providing a single access point for all the HomeBuy products.
- 6.7.3 The Government updated the range of low-cost home ownership products branded as HomeBuy to help first-time buyers get a foot on the property ladder, from April 1st 2008. Almost all new shared ownership projects are bought by new forming households.
- 6.7.4 There are three parts to the HomeBuy scheme:
- **New Build HomeBuy**, where you share ownership of your home with a housing association (RSL);
 - **Open Market Homebuy**; where there are two options:-
 - ◆ **OwnHome HomeBuy**, where you part-buy a property using a regular Cooperative Bank mortgage and get a loan from a partnership formed by Places For People HA and The Cooperative Bank for up to 40% of the property price. In addition householders pay nothing on the outstanding equity loan for the first five years, then just 1.75% per year for the next five years and then at 3.75% until year eleven; and
 - ◆ **MyChoice HomeBuy**; will allow householders to apply for a mortgage with their lender of choice, with an outstanding equity loan of up to 50% from one of the eight RSLs who have formed a partnership to deliver this product. The outstanding equity loan would be charged at 1.75% per year.
 - **Social HomeBuy**, where housing association and local authority tenants are helped to buy their current home.
- 6.7.5 Shared ownership supply at Census 2001 in West Kent was 1,506 units. Data from the West Kent authorities HSSA returns show that an additional 405 units have been provided within the study area in the six years between April 2001 and March 2007, a total of 1,911 units. The existing stock in West Kent generates re-sales of around 95 units per annum, assuming a 5% turnover sales rate across the sub-region.

Table 6-8 Shared Ownership Units, 2001 & 2007

	2001 *	2007 **
Sevenoaks	643	172
Tonbridge & Malling	526	139
Tunbridge Wells	337	94
West Kent	1,506	405

* Source: Crown Copyright © Census 2001

** Source: 2007 HSSAs

6.7.6 To assess the scale of viability of the two main intermediate housing options, grant assisted shared ownership and shared equity using land subsidy only, recent examples of new build RSL shared ownership schemes in the study area were utilised, outlined in Table 6-9 below. The required household income has been checked against the market values of one, two and three bed units in these developments.

Table 6-9 Shared Ownership Cost Examples in West Kent

Area	Property Type	Full Sale Price	Share Price	Monthly Cost *				Income Required
				Rent	Mortgage **	Service Charge	Total	
Sevenoaks	1-bed Apartment (Seal Road)	£180,000	35% (£63,000)	£195.00	£420.00	£92.40)	£707.40	£28,013
	2-bed Apartment (Seal Road)	£205,000	35% (£71,750)	£222.08	£477.00	£92.40	£791.48	£31,343
	1-bed House (Chiddingstone)	£180,000	25%	£225.00	£299.00	£33.10	£557.10	£22,061
	1-bed House (Chiddingstone)	£180,000	35%	£195.00	£419.00	£33.10	£647.10	££25,625
	1-bed House (Chiddingstone)	£180,000	50%	£150.00	£598.00	£33.10	£781.10	£30,932
	2-bed House (Chiddingstone)	£220,000	25%	£275.00	£365.00	£33.10	£673.10	£26,654
	2-bed House (Chiddingstone)	£220,000	35%	£238.00	£512.00	£33.10	£783.10	£31,010
	2-bed House (Chiddingstone)	£220,000	50%	£183.00	£731.00	£33.10	£937.10	£37,109
Tonbridge & Malling	1-bed Flat (Snodland)	£120,000	30%	£210.00	£229.00* **	£98.00	£537.00	£21,265
	2-bed Flat (Snodland)	£150,000	30%	£263.00	£286.00* **	£110.00	£569.00	£22,532
	3-bed House (Larkfield)	£225,000	35%	£335.16	£483.59* ***	£25.24	£843.99	£33,422
	3-bed House (Market Quarter)	£275,000	25%	£300.78	£417.66	£9.80	£718.44	£28,450
Tunbridge Wells	2-bed End or Mid Terraced (Broadwater Lane)	£200,000	50%	£300.00	£646.46	£9.80	£946.46	£37,480
	2-bed Terraced (Connaught Park)	£227,500	50%	£284.37	£714.18	£9.80	£999.00	£39,560
	3-bed Terraced Connaught Park)	£255,000	50%	£306.25	£768.91	£9.80	£1,084	£42,926

* Based on actual costs in these schemes in the study area, assuming 5% deposit on purchased share

** Based on a typical 95% mortgage at 5.5% interest rate over 25 years

*** Based on a 100% capital and interest re-payment mortgage at 5.75% interest rate over 25 years

**** Based on a 100% mortgage at 5.5% interest rate over 25 years

- 6.7.7 In Sevenoaks, at a 35% share, a 1-bed apartment can be accessed with an income of £28,013. At a 25% share, a 1-bed house can be accessed with an income of £22,061 rising to £25,625 for a 30% share and £30,932 for a 50% share. A 2-bed house can be accessed with an income of 26,654 for a 25% share, £31,010 for a 35% share and £37,109 for a 50% share.
- 6.7.8 In Tonbridge & Malling, at a 30% share, a 1-bed apartment can be accessed with an income of £21,265, rising to £22,532 for a 2-bed apartment. A 2-bed house can be accessed from £33,422 for a 25% share to £33,422 for a 35% share.
- 6.7.9 In Tunbridge Wells, at a 50% share, which is currently the minimum which applies across the Borough for shared ownership, the cheapest 2-bed terraced can be accessed with an income of £37,480, rising to £42,926 for a 3-bed terraced.

6.8 Second Homes

- 6.8.1 Data on second homes are available from a number of sources including the Survey of English Housing (2005/6), the Omnibus Survey, Council Tax data, and the Census.
- 6.8.2 DCA research has shown that the determination of an exact number of second homes either nationally or locally is difficult. Living and working arrangements in the UK are increasingly complex, for example with one member of a family perhaps working away and requiring a second home, and people living or working abroad and retaining a property in the UK.
- 6.8.3 2001 Census data recorded that 487 dwellings in West Kent were second / holiday homes consisting of 151 dwellings in Sevenoaks (0.3% of the stock), 144 in Tonbridge and Malling (0.3% of the stock) and 192 in Tunbridge Wells (0.4% of the stock).

Table 6-10 Second Homes in West Kent (2001)

	Number of Second Homes	% of total dwellings which are second homes
Sevenoaks	151	0.3
Tonbridge & Malling	144	0.3
Tunbridge Wells	192	0.4
South East	487	0.3

Source: Crown Copyright © Census 2001

- 6.8.4 Data from Office of National Statistics shows that there are approximately 166,237 second homes registered in England, around 1% of the stock, although other counts go as high as 350,000 properties (Savills).
- 6.8.5 The Survey of English Housing 2005 / 06 reports that around 260,000 households in England have a second home, representing a rise of 30% compared to 9 years ago. The Centre for Future Studies with Direct Line has estimated this could rise by a further 24% by 2014.
- 6.8.6 The levels in West Kent are very low and therefore limited impact on the housing market.

6.9 Property Condition

- 6.9.1 The Government's housing objective is to ensure that everyone has the opportunity of a decent home and so promote social cohesion, well-being and self-dependence.
- 6.9.2 A decent home is one that satisfies all of the following four criteria:
- It meets the current statutory minimum standard for housing;
 - It is in a reasonable state of repair;
 - It has reasonably modern facilities and services;
 - It provides a reasonable degree of thermal comfort.
- 6.9.3 Traditionally unfit dwellings have been an indication of housing conditions. Trends in the number of unfit properties are hard to establish since historically there has been no system of continuous recording. The English House Condition Survey (EHCS) carries out a survey once every five years to monitor the conditions of the housing stock in England. The most recent survey was published in 2004.
- 6.9.4 The Housing Health and Safety Rating System (HHSRS) is the new risk assessment procedure for residential properties. It replaced the Housing Fitness Regime from 2006 in England and Wales. The HHSRS also replaces the fitness standards as an element of the Decent Homes Standard. The requirement is that a dwelling should be free of Category 1 hazards and authorities have a duty to take action in respect of any dwellings falling into this category.
- 6.9.5 Future trends regarding property condition will be measured through stock condition surveys and the HHSRS.
- 6.9.6 Sevenoaks District Council published the results of a Stock Condition Survey in 2005. Tonbridge & Malling Borough Council published the results of the Tonbridge & Malling Private Sector House Condition Survey in 2006 and Tunbridge Wells Borough published the results of Tunbridge Wells Borough Private Sector Housing Condition Survey in 2003.
- 6.9.7 The key findings from each authority's stock condition surveys are detailed in the table below.

Table 6-11 Key Findings of West Kent Stock Condition Surveys

	Sevenoaks*	Tonbridge & Malling**	Tunbridge Wells***
Total Number of Dwellings	45,600	46,476	44,944
Unfit Properties	2.6%	3.2%	3.0%
Non-Decent Properties	14.6%	21.5%	61.8%****
Total Cost to Make Dwellings Decent	£73.7 million	£50.8 million	£61.3 million

Source: * Sevenoaks Stock Condition Survey (2005)

** Tonbridge & Malling Private Sector Stock Condition Survey (2006)

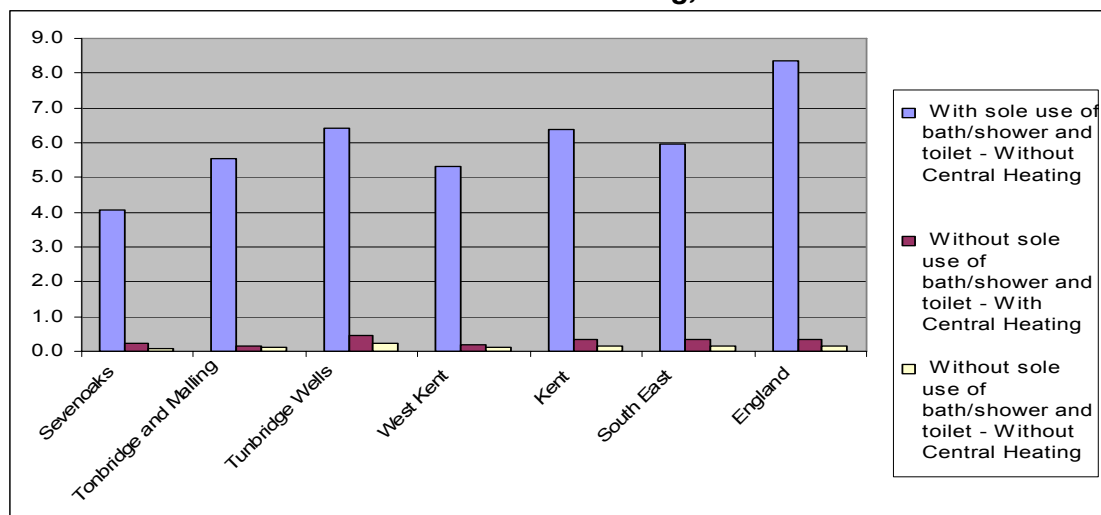
*** Tunbridge Wells Borough Private Sector Stock Condition Survey (2003)

**** Projected from 2003-2010

- 6.9.8 The number of dwellings classified as non-decent is a useful measure for examining a variety of problems which may exist within the stock.

- 6.9.9 In July 2000, the Government announced a significant increase in resources for social housing. As part of its desire to link increased spending to better outcomes, the Government established a target to: “ensure that all social housing meets set standards of decency by 2010”.
- 6.9.10 The proportion of dwelling classified as non-decent ranged from 14.6% in Sevenoaks to 21.5% in Tunbridge Wells. The level of 61.8% in Tunbridge Wells included future projections up to 2010 regarding non decent properties and therefore this level is much higher.
- 6.9.11 The findings from each individual Housing Need Surveys (re-weighted to reflect 2008 levels), 2001 Census data and the 2007 HSSA have been examined.
- 6.9.12 Overall, according to the 2001 Census, 4.1% of households in Sevenoaks did not have central heating rising to 6.4% in Tunbridge Wells, lower than nationally (see Figure 6-5). The level of households without sole use of a bath / shower and toilet, ranged from 0.3% in Sevenoaks to 0.6% in Tunbridge Wells.

Figure 6-5 Property Condition – Households without Bath / Shower and Toilet and / or no Central Heating, 2001



Source: Crown Copyright © Census 2001

- 6.9.13 The table below shows the amenities of existing households by tenure. 99.0% of existing households in Sevenoaks, 99.6% in Tonbridge & Malling and 98.2% of existing households in Tunbridge Wells responded to this question.

Table 6-12 Access to Basic Facilities (All Tenures)

H/IF	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
Central Heating - Full	88.5	87.8	86.3	87.5
Central Heating - Part	6.2	8.1	7.0	7.1
Double Glazing - Full	72.6	79.4	64.8	72.2
Double Glazing - Part	13.6	10.4	16.1	13.4
Hot Water Tank Jacket	70.5	70.4	63.7	68.2
Cavity Wall Insulation	33.2	40.7	29.6	34.5
Loft Insulation	73.9	75.6	65.1	71.5
Draught Proofing	20.0	21.2	19.7	20.3
Water Pipes Insulated	45.8	46.1	39.1	43.7
Room Heaters	13.8	-*	-*	13.8

Source: Local Housing Needs Surveys (Re-weighted in 2008)

* Option not asked in survey

- 6.9.14 Households in West Kent with some form of central heating at 94.6% were above the national average in the 2001 Census (91.5%).
- 6.9.15 Respondents were asked if their current accommodation was adequate for their needs. 90.4% of households in Sevenoaks, 86.3% in Tonbridge & Malling and 86.8% in Tunbridge Wells indicated that their accommodation was adequate. A level in the region of 89% has been a typical result in recent DCA surveys.

Table 6-13 Adequacy by Tenure

Tenure	Sevenoaks % adequate	Tonbridge & Malling % adequate	Tunbridge Wells % adequate
Owner occupied (paying mortgage)	91.6	86.1	86.7
Owner occupied (no mortgage)	95.6	92.1	95.8
Private rented	69.5	71.9	72.1
Social rented	83.5	81.0	81.6
Shared ownership	89.1	94.4	86.9
Tied to employment	91.2	59.8	71.4

Source: Local Housing Needs Surveys (Re-weighted in 2008)

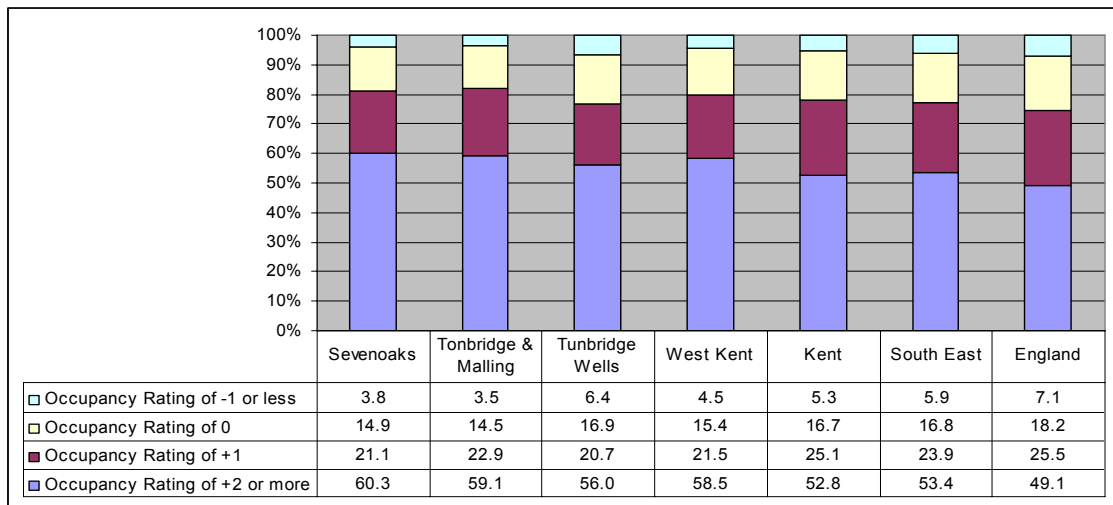
- 6.9.16 Some variation was evident in satisfaction by tenure. The satisfaction level for social rented accommodation in each authority was close to the average emerging for social rented accommodation from recent DCA surveys (around 82%).
- 6.9.17 The Housing Health and Safety Rating System (HHSRS) is the new risk assessment procedure for residential properties. It replaced the Housing Fitness Regime from 2006 in England and Wales. The HHSRS also replaces the fitness standard as an element of the Decent Homes Standard. The requirement is that a dwelling should be free of Category 1 hazards and authorities have a duty to take action in respect of any dwellings falling into this category.
- 6.9.18 Tonbridge & Malling and Tunbridge Wells have used the HHSRS as the minimum standard in the 2007 HSSA. Using this standard, 8.2% of properties in Tonbridge & Malling and 3.5% of properties in Tunbridge Wells have category 1 hazards.

6.10 Over-Crowding and Under-Occupation

- 6.10.1 There are two measures available to assess the extent of under-occupancy and overcrowding. These are the occupancy rating measure of overcrowding and the CLG Bedroom Standard.
- 6.10.2 The 2001 Census uses the occupancy rating measure of overcrowding. Occupancy rating is a measure of under-occupancy and overcrowding. A positive measure refers to the number of rooms in addition to the minimum requirements. A negative measure refers to the number of rooms short of the minimum and gives some indication of overcrowding.

- 6.10.3 Utilising the occupancy rating measure of overcrowding from the 2001 Census, 3.5% of homes in Tonbridge & Malling were overcrowded rising to 6.4% in Tunbridge Wells

Figure 6-6 Occupancy Levels, 2001



Source: Crown Copyright © Census 2001

- 6.10.4 Figure 6-6 shows that the majority of households had an occupancy rating of +2 or more, a level of 56.0% in Tunbridge Wells, rising to 60.3% in Sevenoaks.
- 6.10.5 Overcrowding occurs when, using the bedroom standard, there are insufficient bedrooms in the property, based on the number of residents and their age / sex / marital status composition.
- 6.10.6 In the case of over-occupation, any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwellings with more than one 'spare' bedroom above requirement has been categorised as under-occupied.
- 6.10.7 A broad assessment of 'under-occupation' was conducted based on a detailed analysis of the family composition data collected from the respective Housing Needs Surveys.
- 6.10.8 The number of bedrooms required in each household was established allowing for age and gender of occupants as defined by the 'bedroom standard'. In the case of over-occupation, any dwelling without sufficient bedrooms to meet that requirement has been categorised as over-occupied. In the case of under-occupation, any dwelling with two or more 'spare' bedrooms above the bedroom standard requirement has been categorised as under-occupied. This is the basis for comparison of under-occupation used by CLG in the Survey of English Housing.

Table 6-14 Under / Over-Occupation

	Under-Occupation	Over-Occupation
Sevenoaks	46.7	2.1
Tonbridge & Malling	42.0	3.8
Tunbridge Wells	38.9	2.1

Source: Housing Survey Data (Re-weighted in 2008)

- 6.10.9 The overall over-occupation level in each of the West Kent authorities was well below the average UK level indicated by the survey of English Housing, 2001/02 (3%), in line with the high proportion of larger properties referred to at Figure 6-4. There is no comparable data by which to measure the under-occupation levels, but Sevenoaks and Tonbridge & Malling were above the average found in recent DCA surveys (around 40%), again in line with the property size profile. The Tunbridge Wells level of under-occupation was slightly below the average at 38.9%.
- 6.10.10 The assessment of under / over-occupation by tenure revealed some disparity between tenure types as indicated at below.

Table 6-15 Under / Over-Occupation by Tenure

Tenure	Sevenoaks		Tonbridge & Malling		Tunbridge Wells	
	% under occupied	% over occupied	% under occupied	% over occupied	% under occupied	% over occupied
Owner occupied with mortgage	47.3	1.4	39.3	3.4	41.4	2.2
Owner occupied no mortgage	65.8	0.7	61.9	0.7	64.1	0.6
Private rented	26.4	2.3	37.0	3.3	11.9	2.9
Social rented	10.5	7.4	17.7	10.5	10.6	4.3
Shared Ownership*	2.7	7.8	0.4	11.2	17.9	8.9
Tied to employment*	41.3	0.0	38.2	10.2	32.1	0.0
Living rent free*	42.2	0.0	31.5	0.0	-	-

Source: Housing Survey Data (Re-weighted in 2008)

* Low volume of data

- 6.10.11 The levels of over-occupation were generally low in each West Kent authority as referred to at Table 6-15 above but were higher in the RSL sector across the sub-region. Under-occupation in the RSL rented sector in each district was low in comparison to the all tenure average and the owner occupied forms of tenure, as might be expected. However the scale of under occupation is relatively significant with 650 social rented units in Sevenoaks, 1,225 in Tonbridge & Malling and 715 in Tunbridge Wells under occupied by two spare bedrooms or more.
- 6.10.12 Under occupation within the owner occupied no mortgage sector which will include a higher proportion of elderly households in all West Kent authorities was above the level of around 61% found in recent DCA surveys.

6.11 Shared Housing & Communal Establishments

- 6.11.1 The term 'Communal Establishment' is defined as an establishment providing managed residential accommodation. The three major types are nursing homes, residential care homes and any other medical and care establishments provided by local authorities, public, private and voluntary bodies. The most reliable data on communal establishments is from the Census.

- 6.11.2 Shared housing and communal establishments are an important type of accommodation for people needing flexible housing options and / or vulnerable to homelessness as well as for students.
- 6.11.3 The numbers of communal establishments and residents in West Kent and the benchmark areas are shown in Table 6-16.
- 6.11.4 In 2001, 5,435 residents in West Kent lived in 227 communal establishments. The average number of residents per communal establishment was 24 in West Kent, higher than the national level of around 20 people per communal establishment.

Table 6-16 Communal Establishments, 2001

Area	No. of Communal Establishment	No. of Residents in Communal Establishments
Sevenoaks	59	1,353
Tonbridge & Malling	71	1,329
Tunbridge Wells	97	2,753
West Kent	227	5,435
South East	7,798	190,822
England	43,977	890,681

Source: Crown Copyright © Census 2001

7 THE ACTIVE MARKET

7.1.1 This section provides an analysis of indicators of housing market activity to provide an understanding about changes in demand over time and to identify any pressure points within West Kent. Average house prices provide a comparative picture in the sub-region, although lower quartile prices are used to assess affordability.

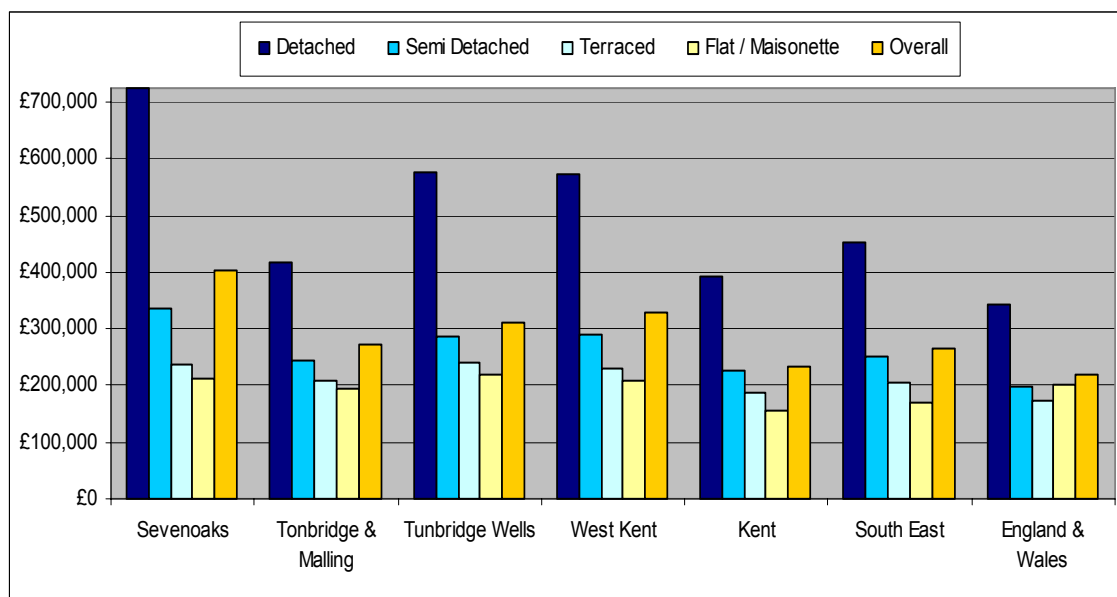
7.2 Key Points:-

- Over the last 5 years to 2008, sales prices have increased by 44.4% in West Kent, ranging from 34.1% in Tunbridge Wells, rising to 57.3% in Sevenoaks;
- Land Registry (Quarter 1, 2008) recorded the average house price in West Kent was £328,673. The average was £401,403 in Sevenoaks, £272,770 in Tonbridge & Malling and £311,847 in Tunbridge Wells. These levels are high compared to the South East (£263,740) and national (£218,112) benchmarks;
- The number of sales in West Kent have decreased since 2003, reflecting the decline in the volume of sales seen regionally and nationally;
- In 2007, average social sector weekly rents ranged from around £75 in Sevenoaks rising to £80 in Tunbridge Wells;
- In 2006/7, average private sector rents were far higher than regional and national comparators at around £125 per week in Tonbridge & Malling rising to £150 in Sevenoaks. This is compared to average rent levels in the South East (£125) and England (£115);
- Affordability ratios, which compare lower quartile house prices with lower quartile incomes have increased since 2002.

7.3 House Prices

7.3.1 The latest data on average house prices during the first quarter of 2008 from Land Registry are summarised in Figure 7-1 and Table 7-1 below.

Figure 7-1 Average House Prices by Type, Q1 2008



Source: © Crown Copyright Land Registry, 1st Quarter 2008

Table 7-1 Average House Prices by Type, Q1 2008

Area	Detached	Semi-Detached	Terraced	Flat / Maisonette	All Types
Sevenoaks	724,884	334,991	237,583	213,447	401,403
Tonbridge & Malling	417,800	245,457	209,830	195,945	272,770
Tunbridge Wells	574,946	284,957	238,894	220,920	311,847
West Kent	572,543	288,468	228,769	210,104	328,673
Kent	392,785	225,783	188,248	155,369	233,905
South East	452,795	249,918	206,767	169,248	263,740
England & Wales	342,794	197,416	173,858	200,344	218,112

Source: © Crown Copyright Land Registry, 1st Quarter 2008

* - National Ranking out of 375 Local Authorities in England & Wales

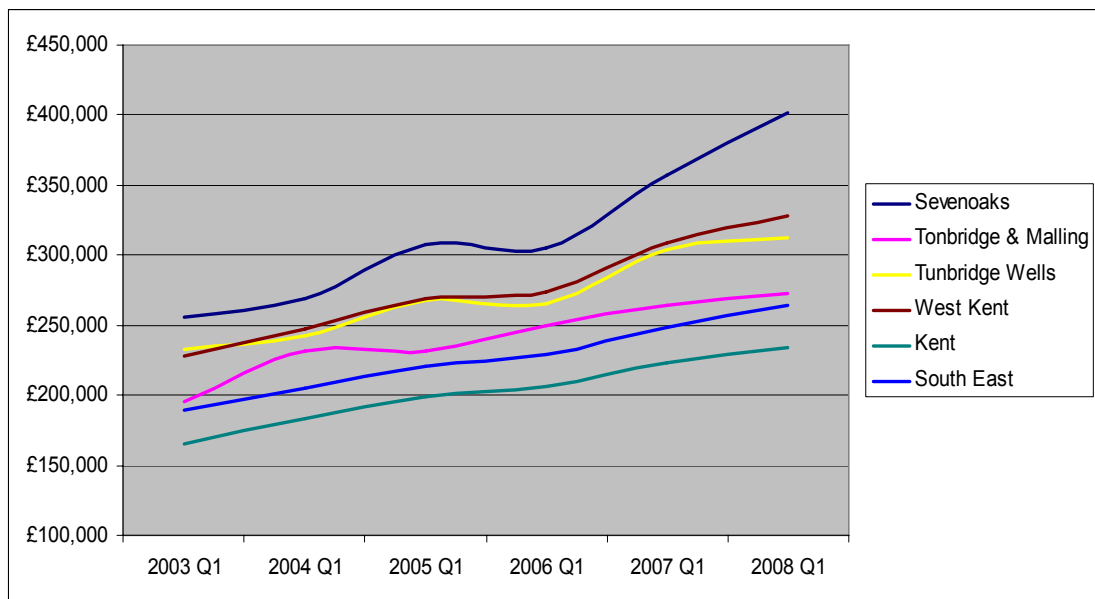
- 7.3.2 Table 7-1 shows that overall the prices in the West Kent study area, Kent County and the South East are significantly higher than those in England. Overall, average house prices in West Kent (£328,673) are above the South East regional average (£263,740).
- 7.3.3 Table 7-2 and Figure 7-2 below show the extent to which house prices have increased in West Kent in the last five years (Quarter 1, 2003 to Quarter 1, 2008), compared to the wider regional and national average. Land Registry recorded that house price increases in Sevenoaks of 57.3%, compared to 34.1% in Tunbridge Wells. There is also a variance in price change of different house types within each authority. The sustained price growth over the last five years has begun to slow on a national and regional scale and prices are beginning to fall on a monthly basis and forecasters are predicting further falls in 2009.
- 7.3.4 These price increases will affect the affordability of owner occupation and impact upon the number of households who are able to access this form of tenure. The most logical impact is an increased demand for private rented accommodation, intermediate housing initiatives and ultimately social rented properties.

Table 7-2 Change in House Prices - 2003 to 2008

Area	2003 Q1	2004 Q1	2005 Q1	2006 Q1	2007 Q1	2008 Q1	% Change 2003-2008
Sevenoaks	255,192	269,258	307,242	305,746	356,920	401,403	+ 57.3
Tonbridge & Malling	195,015	231,752	231,438	250,126	264,454	272,770	+ 39.9
Tunbridge Wells	232,510	241,817	267,606	264,874	304,157	311,847	+ 34.1
West Kent Average	227,572	247,609	268,762	273,582	308,510	328,673	+ 44.4
Kent	164,784	183,422	198,902	205,972	222,528	233,905	+ 41.9
South East	189,182	205,086	220,697	228,811	248,848	263,740	+ 39.4

Source: © Crown Copyright Land Registry, 1st Quarter 2003 to 1st Quarter 2008

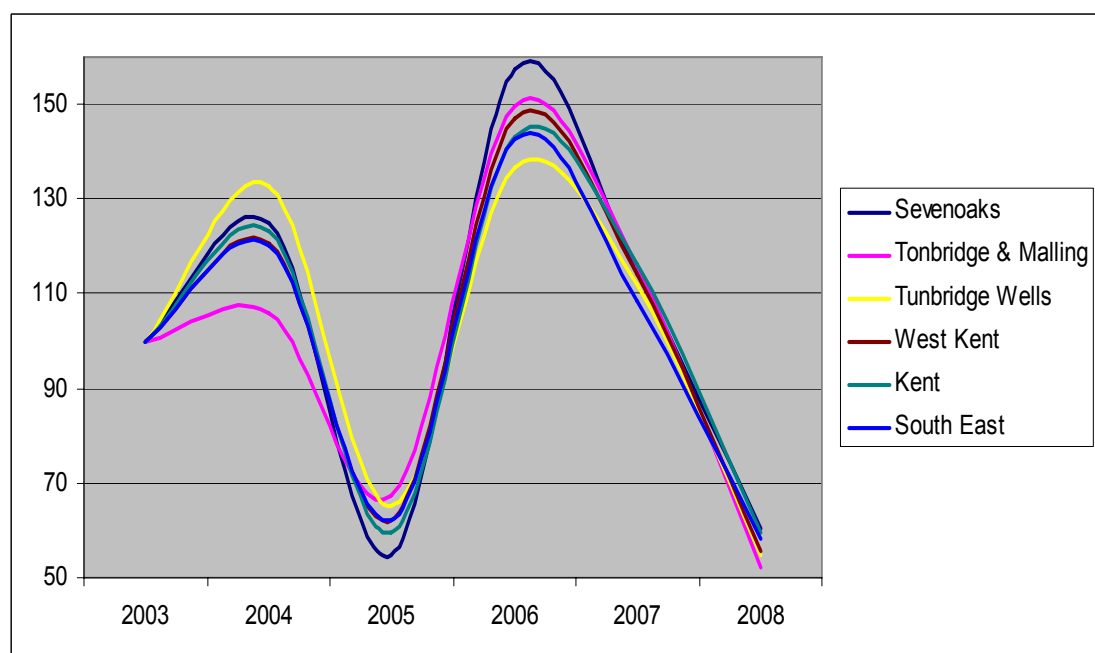
Figure 7-2 Average House Prices - 2003 to 2008



Source: © Crown Copyright Land Registry, 1st Quarter 2003 to 1st Quarter 2008

- 7.3.5 The indexed trend in the overall number of sales recorded in each of the areas between 2003 and 2008 is shown in Figure 7-3 below (absolute sales figures can be seen in Table 7-3 below).
- 7.3.6 The data shows that sales levels in all West Kent districts increased between 2003 and 2004. All three West Kent districts decreased from 2004 to 2005 followed by a sharp increase to 2006 but have since decreased in all areas to 2008. Between 2003 and 2008 sales decreased in all local authority areas. The largest decrease was in Tonbridge & Malling (35.5%).
- 7.3.7 With an overall decrease in sales of 29.9% for West Kent and 26.9% for Kent over the period 2003 to 2008, it is clear that the county is in line with declining sales levels than the South East region, which saw a drop of 32.4%.

Figure 7-3 Indexed Trend in Sales Volumes 2003 to 2008



Source: © Crown Copyright Land Registry, 2003 to 2008

Table 7-3 Absolute Trend in Sales 2003 to 2008

Area	Q1 – Jan to						Change % March 2003 – 2008
	Mar 2003	Mar 2004	Mar 2005	Mar 2006	Mar 2007	Mar 2008	
Sevenoaks	441	551	301	474	543	328	- 25.6
Tonbridge & Malling	506	536	360	538	624	326	- 35.5
Tunbridge Wells	467	619	403	550	616	338	- 27.6
West Kent	1,414	1,706	1,064	1,562	1,783	992	- 29.8
Kent	6,810	8,387	5,010	7,180	8,336	4,972	- 26.9
South East	57,473	69,149	43,099	61,513	66,827	38,838	- 32.4

Source: Land Registry, Quarter 1 2003 to Quarter 1 2008

- 7.3.8 Sales in West Kent have decreased by 29.8% over the 5 year period as shown in Table 7-3 above. The main decrease within West Kent is in Tonbridge & Malling, 35.5%.
- 7.3.9 The table below shows the volume of sales by property type in the last 15 months to 31st March 2008.

Table 7-4 Volume of Sales by Type (Q1 2007 – Q1 2008)

Area	Detached	Semi-Detached	Terraced	Flat / Maisonette	All Types
Sevenoaks	710	723	745	319	2,497
Tonbridge & Malling	765	939	899	372	2,975
Tunbridge Wells	648	781	662	940	3,031
West Kent	2,123	2,443	2,306	1,631	8,503
Kent	8,474	10,769	12,226	7,849	39,318
South East	73,990	82,331	85,601	73,717	315,639
England & Wales	270,625	367,308	422,169	272,545	1,332,647

Source: © Crown Copyright Land Registry, 1st Quarter 2007 – 1st Quarter 2008

- 7.3.10 Across West Kent as a whole, the main volume of sales is for semi-detached properties followed by terraced properties. The lowest level of sales is for flats / maisonettes. In Sevenoaks and Tonbridge & Malling, the lowest volume of sales are for flats / maisonettes and in Tunbridge Wells it is detached properties.

7.4 Affordability Issues

- 7.4.1 In 2007, Hometrack, a leading UK housing intelligence business, published the results of a study undertaken across Great Britain examining the ability of working households, both existing and newly forming, to become homeowners.

- 7.4.2 The study entitled 'Can't Buy – Can Rent' conducted by Professor Steve Wilcox provides a detailed analysis of private sector market affordability in 2006. The report uses Hometrack data to analyse the affordability of local private sector rents as well as the affordability of home ownership.
- 7.4.3 Table 7-5 highlights the data and house price to income ratio for West Kent, the South East and the national benchmark. The house price data is based on 2/3 bedroom house prices which represent modest family sized dwellings and comprise the bulk of the national housing stock. The incomes are based on those younger working households aged 20 to 39 from a combination of individual incomes from the 2006 Annual Survey of Hours and Earnings (ASHE).

Table 7-5 House Price to Income Ratios (2006)

Area	2006 Prices	Income	Ratio
Sevenoaks	231,637	51,935	4.46
Tonbridge & Malling	195,871	46,188	4.24
Tunbridge Wells	218,253	48,959	4.46
South East	201,841	43,223	4.67
England	177,403	40,771	4.35

Source: Hometrack Report 'Can't Buy: Can Rent' (2007)

- 7.4.4 The house price to income ratio in all authorities is below that of the South East regional benchmark (4.67 to 1). Sevenoaks and Tunbridge Wells are above the national benchmark. Tonbridge & Malling has the lowest house price to income ratio across the three West Kent authorities, ranging from 4.24 in Tonbridge & Malling to 4.46 in Sevenoaks and Tunbridge Wells.
- 7.4.5 The study also relates to the ability of the intermediate market to assist younger working households aged 20-39 to buy in their local housing market. The Intermediate Housing Market (IHM) analyses the distribution of house prices and earnings and provides a measure of the proportion of younger working households unable to buy in their local market.
- 7.4.6 The narrow IHM represents the proportion of younger working households that could afford to pay more than RSL rent without benefit but could not afford a 2/3 bedroom dwelling at the very low end of the local housing market (as measured by lowest decile house prices).

Table 7-6 Working Households Unable to Buy, 2006

Area	Narrow IHM * (%)
Sevenoaks	29.1
Tonbridge & Malling	26.4
Tunbridge Wells	34.3
South East	30.2
England	25.2

* The proportion of working households that could afford to pay more than HA rent without benefit but could not afford a 2/3 bedroom dwelling.

Source: Hometrack Report 'Can't Buy: Can Rent' (2007)

- 7.4.7 The data gives a general indicator that 26.4% of working households in Tonbridge & Malling cannot afford to buy a 2 / 3 bedroom dwelling, rising to 34.3% in Tunbridge Wells. This compares to levels of 30.2% across the South East and 25.2% nationally.

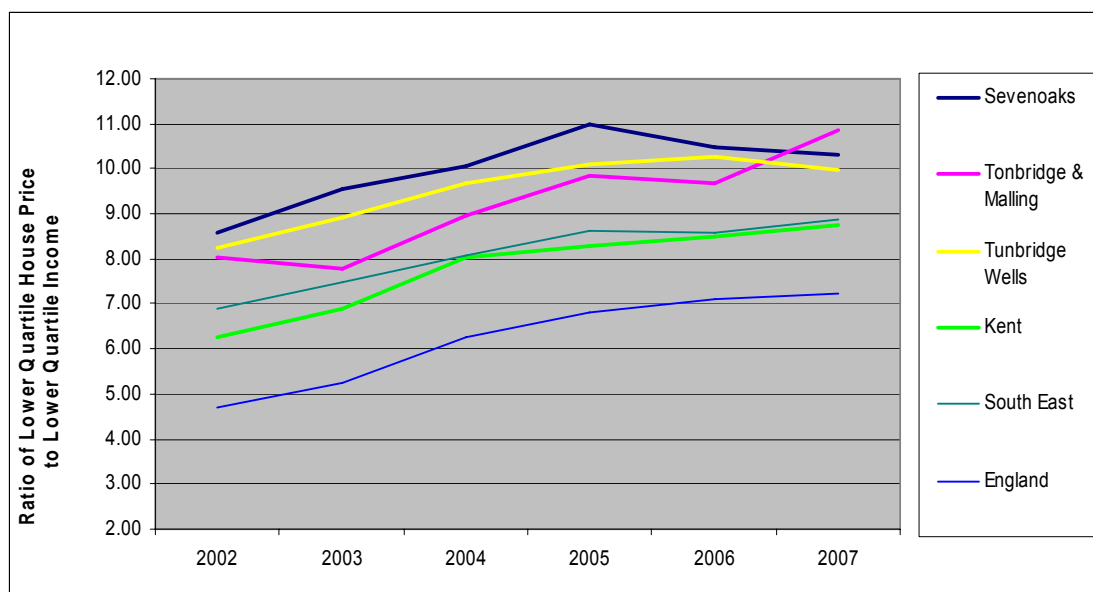
- 7.4.8 The price to income ratio is exacerbated for those working households on lower incomes as is demonstrated in Table 7-7 below. This table displays the lower quartile house prices to lower quartile income ratios for West Kent and the regional (Kent and the South East) and national (England) benchmarks, across the five year period to 2007. The data, taken from CLG, uses data on lower quartile house prices (from the Land Registry) against data from the Annual Survey of Hours and Earnings (ASHE) on annual gross pay by place of work for all jobs over the period.

Table 7-7 Lower Quartile House Prices to Lower Quartile Income Ratios

	2002	2003	2004	2005	2006	2007
Sevenoaks	8.59	9.57	10.04	11.00	10.48	10.33
Tonbridge & Malling	8.02	7.78	8.97	9.84	9.70	10.84
Tunbridge Wells	8.25	8.93	9.66	10.11	10.26	9.97
Kent	6.27	6.89	8.04	8.30	8.50	8.74
South East	6.90	7.48	8.09	8.62	8.58	8.89
England	4.72	5.23	6.27	6.82	7.12	7.25

Source: CLG/Land Registry and Annual Survey of Hours and Earnings

Figure 7-4 Lower Quartile House Prices to Lower Quartile Income Ratios

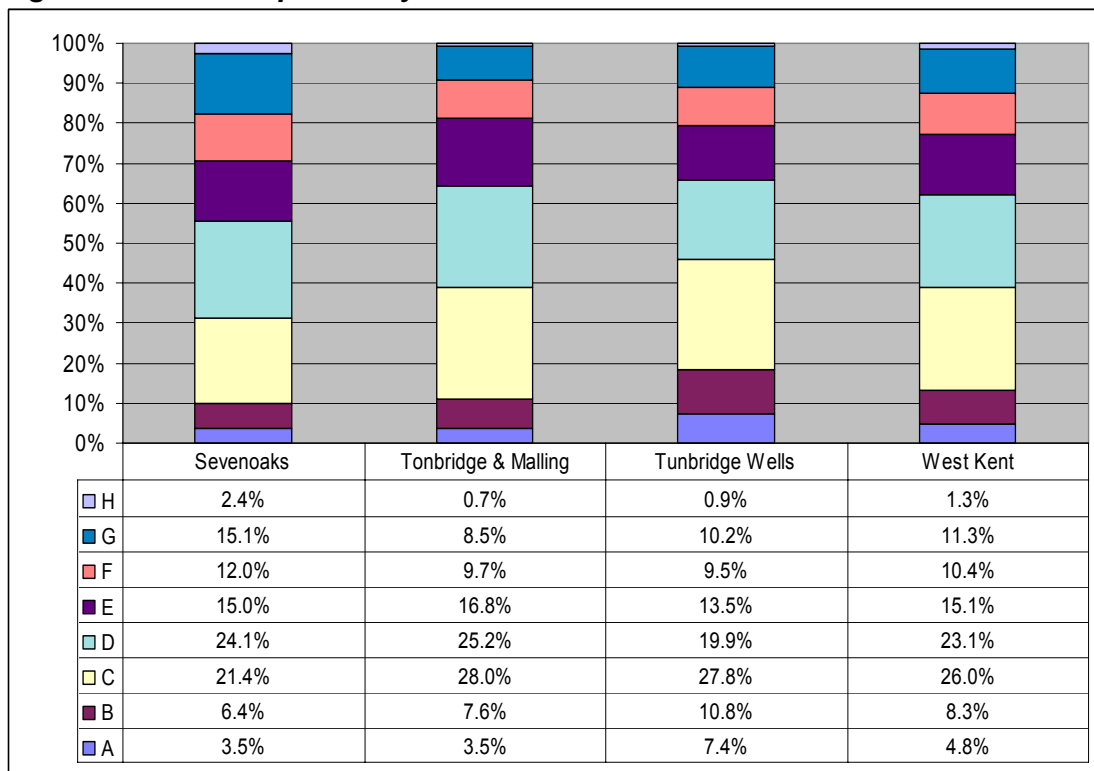


Source: CLG, ASHE & Land Registry

- 7.4.9 House price to income ratios across all the benchmark areas have increased over the five year period, reinforcing the suggestion that affordability is a significant issue and the problem is increasing year on year.
- 7.4.10 In 2007, ratios range from the lowest in Tunbridge Wells (9.97) to the highest in Tonbridge & Malling (10.84). Across all three areas lowest quartile house price to income ratios have increased significantly over the period from 2002. Across all the benchmark areas, house price to income ratios are higher than the regional and national benchmarks, indicating the local problems of affordability within the study area.

- 7.4.11 Council tax bands were examined to determine whether there are concentrations of high or low valued properties within the three districts. Figure 7-5 shows the spread of council tax bands across the three West Kent districts.
- 7.4.12 The areas show similarities. Across the West Kent study area as a whole there are low numbers of properties in the lowest bands, A and B, which would be the 'entry level' homes for those wishing to access the owner occupied market, suggesting that affordable homes are not readily available in the study area. This is compared to nationally for England and Wales where 26% of homes are valued in the A band.
- 7.4.13 Sevenoaks has the lowest number of properties in the A and B bands and the highest number of properties in Bands G and H, the highest bands, suggesting that affordability may be an issue in this area and may restrict access to the owner occupation market.

Figure 7-5 Properties by Council Tax Band



Source: West Kent Local Authorities

7.5 Lowest Quartile Entry Sales Levels in West Kent

- 7.5.1 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they will often have lower than average incomes. Neither do new entrants have the benefit of equity from an existing property. Therefore, although average prices are useful for comparisons in general they are not the purchase levels used in assessing the ability of households to enter local markets. In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%.
- 7.5.2 Entry to the market is clearly dependent on availability, a factor which is particularly critical for low income households who can only enter the market in any numbers where there is an adequate supply of affordable dwellings.
- 7.5.3 Internet surveys of local estate agents were undertaken to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs for sale in each of the authority areas. This involved gathering data from property papers and online property sites regarding the housing market across West Kent.

- 7.5.4 The average of the lowest quartile prices was calculated. The borough / district wide entry level prices for the West Kent authorities are outlined in the table below.

Table 7-8 Lower Quartile Average Sales Prices (2008)

Property Type	Sevenoaks	Tonbridge & Malling	Tunbridge Wells
1-Bed Flat	149,950	145,000	129,950
2-Bed Flat	185,000	185,000	165,000
2-Bed Terraced	210,000	179,995	183,000
3-Bed Terraced	210,000	199,950	215,000

Source: Source: DCA Estate Agency Survey 2008

- 7.5.5 1-bed flats ranged from £129,950 in Tunbridge Wells, rising to £149,950 in Sevenoaks. 2-bed flats ranged from £165,000 in Tunbridge Wells rising to £185,000 in both Sevenoaks and Tonbridge & Malling. Tunbridge Wells has a high stock of flats compared to the other authorities. The stock is older rather than new 'apartments' and almost half of the flatted stock are in conversions or commercial buildings which reflects in the lower prices.
- 7.5.6 2-bed terraced properties ranged from £179,995 in Tonbridge & Malling rising to £210,000 in Sevenoaks. 3-bed terraced properties ranged from £199,950 in Tonbridge & Malling rising to £215,000 in Tunbridge Wells.
- 7.5.7 In order to further analyse house prices in the area, each authority was divided into sub-areas. The individual authority data at sub-area level can be found in Appendix III.

7.6 Purchase Income Thresholds

- 7.6.1 This section assesses the position in 2008 and the income levels required to enter the local market in each West Kent local authority area through the lowest quartile stock available in reasonable supply. These are based on 95% mortgage availability and a 3.5 x gross income lending ratio. Interest rates, set by the Bank of England, are monitored by central Government to achieve and maintain stable, low inflation rates. Higher interest rates can reduce the demand for housing by making it more expensive to borrow and as a result the income required to meet loan re-payments also increases.
- 7.6.2 The table below outlines the income thresholds needed to enter the market in each of the West Kent authorities.

Table 7-9 West Kent-wide Purchase Income Thresholds, 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Sevenoaks	40,700	50,200	57,000
Tonbridge & Malling	39,400	50,200	48,900
Tunbridge Wells	35,300	44,800	49,700

Source: DCA Estate Agency Survey 2008

- 7.6.3 An income of around £35,300 is required to purchase a 1-bed flat in Tunbridge Wells, rising to £40,700 in Sevenoaks. A 2-bed flat requires an income of around £44,800 in Tunbridge Wells rising to £50,200 in both Sevenoaks and Tonbridge & Malling. A 2-bed terraced requires an income of around £48,900 in Tonbridge & Malling rising to £57,000 in Sevenoaks.

- 7.6.4 In order to further analyse the income ranges needed to enter the market, each authority was divided into sub-areas. The individual authority data at sub-area level can be found in Appendix II.

7.7 Renting a Property

- 7.7.1 Table 7-10 below provides details of RSL weekly rents between 2002 and 2007. In 2007, rents in Sevenoaks and Tonbridge & Malling were lower than in the South East. RSL rent levels have increased by 17% in Sevenoaks, 18% in Tunbridge Wells and 24% in Tonbridge & Malling over the period. This is likely to reflect changes in rental policy, and changes in tenanted properties specifically delivering numbers of Large Scale Voluntary Transfer (LSVT) tenants with protected rents.
- 7.7.2 The national and regional benchmarks show a larger increase in RSL rent levels over the period (22% and 20% respectively).

Table 7-10 Average Weekly RSL Rents, 2002-2007 (All property Sizes)

	2002 (£)	2003 (£)	2004 (£)	2005 (£)	2006 (£)	2007 (£)
Sevenoaks	64.22	65.10	65.35	69.53	72.52	75.36
Tonbridge & Malling	62.33	64.96	65.60	70.06	73.78	77.14
Tunbridge Wells	68.26	69.84	72.54	75.94	78.22	80.68
Kent	64.97	66.59	66.47	69.91	72.84	75.39
South East	63.59	65.35	66.70	71.35	74.67	77.37
England	55.68	56.52	58.24	61.46	64.29	66.66

Source: CLG, Housing Corporation

- 7.7.3 Table 7-11 below highlights the average private weekly rents for each of the benchmark areas in 2007 (the most up to date data available) by property size. The data is taken from the Housing Corporation's 'Guide to Local Rents 2007'. This is based on properties occupied by households in receipt of housing benefit and shows the rent payable had benefit not applied. These private market rent levels were significantly higher than social rents, with an average rent of £125.20 in Tonbridge & Malling, rising to £150.87 in Sevenoaks.

Table 7-11 Average Private Weekly Rents (£), 2006 / 07

	Bedsit	1-bed	2-bed	3-bed	4+ bed	All
Sevenoaks	53.22	153.75	158.22	175.59	207.29	150.87
Tonbridge & Malling	92.93	116.13	141.84	161.58	159.11	125.20
Tunbridge Wells	89.84	129.52	154.42	172.86	202.61	136.52
West Kent Average	78.66	133.13	151.49	170.01	189.67	137.53
Kent	80.81	101.14	125.18	138.30	155.70	111.93
South East	86.31	113.59	143.75	162.36	181.61	125.74
England	90.84	104.12	127.71	146.27	160.70	115.55

Source: Housing Corporation 2006 / 07

7.8 Private Sector Entry Level Rents in West Kent

- 7.8.1 DCA undertook a survey of the main estate / letting agents in each authority area to gather data on the entry rent levels for each area.
- 7.8.2 The overall average and entry rent levels for each of the West Kent authorities are outlined below. Entry level rents are those in the lowest quartile (i.e. the cheapest 25%).
- 7.8.3 The use of the private rented sector through the provision of housing benefit will therefore increase demand at the lower end of the private rented sector.

Table 7-12 Overall monthly average and entry rent levels (£) by authority area

Property Type	Sevenoaks		Tonbridge & Malling		Tunbridge Wells	
	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	636	585	645	600	582	525
2-Bed Flat	920	800	836	750	802	700
2-Bed Terraced	848	775	755	675	772	725
3-Bed Terraced	1,036	850	951	795	1,060	900
2-Bed Semi	917	820	855	750	813	750
3-Bed Semi	1,043	895	1,053	875	1,064	850

Source: DCA House Price Surveys 2008

- 7.8.4 Entry rental costs in the private rented sector vary by authority area within West Kent. The private rented sector can be accessed from £525 per month for a 1-bed flat, the smallest unit, in Tunbridge Wells, rising to £600 per month in Tonbridge & Malling. 2-bed flat entry levels are £700 in Tunbridge Wells rising to £800 in Sevenoaks.
- 7.8.5 In the case of 2-bed terraced houses, entry rent levels were found to be £675 per month in Tonbridge & Malling, rising to £775 per month in Sevenoaks. 3-bed terraced properties cost from £795 per month in Tonbridge & Malling rising to £900 in Tunbridge Wells.
- 7.8.6 Semi-detached properties can be rented from £750 per month in Tonbridge & Malling and Tunbridge Wells rising to £820 for a 2 bed property in Sevenoaks. Rents for 3-bed semi detached properties range from £850 in Tunbridge Wells rising to £895 in Sevenoaks.
- 7.8.7 In order to further analyse rental prices in the study area, each authority has been analysed by sub-area. The individual authority data at sub-area level can be found in Appendix II.

7.9 Rental Income Thresholds

7.9.1 The entry-level rental prices of the smallest units were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income.

7.9.2 The table below outlines the income ranges needed to enter the rental market in each of the West Kent authorities.

Table 7-13 West Kent-wide Rental Income Thresholds 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Sevenoaks	28,100	38,400	37,200
Tonbridge & Malling	28,800	36,000	32,400
Tunbridge Wells	25,200	33,600	34,800

Source: DCA House Price Surveys 2008

7.9.3 Based on rent at 25% of gross income, a 1-bed flat in Tunbridge Wells requires an income of £25,200 per annum, rising to £28,800 in Tonbridge & Malling. A 2-bed flat requires an income of £33,600 in Tunbridge Wells rising to £38,400 in Sevenoaks. A 2-bed terraced house requires an annual income of £32,400 in Tonbridge & Malling, rising to £37,200 in Sevenoaks.

7.9.4 The income levels needed to enter the private rented market in each West Kent local authority area without any financial assistance by sub-area can be found in Appendix II.

7.10 Vacancies, Turnover Rates and Available Supply By Tenure

7.10.1 Vacant dwellings provide an important indication of the efficiency in utilisation of the housing stock within an area and reflect the extent of any potential spare capacity in the housing market.

7.10.2 The following table shows that the level of empty homes across West Kent have reduced between 1991 and 2007.

Table 7-14 Vacant Dwelling Stock 1991-2007

Authority	Census *		HSSA **				
	1991	2001	2002 / 03	2003 / 04	2004 / 05	2005 / 06	2006 / 07
Sevenoaks	1,562	1,133	957	965	1,044	730	742
Tonbridge & Malling	1,433	1,020	456	1,252	590	1,142	933
Tunbridge Wells	2,047	1,107	1,371	1,110	1,220	1,022	1,127
West Kent	5,042	3,260	2,784	3,327	2,854	2,894	2,802
South East	142,666	90,301	80,690	83,371	91,232	80,745	- nd -

Source: * Crown Copyright © Census 1991 & 2001, **2002/02 – 2006/07 HSSA

7.10.3 The following table shows the vacant dwelling stock between 2002 and 2007 in the private and social sectors. The data shows that the proportion of vacant dwellings is much higher in the private rented sector than in the social rented sector.

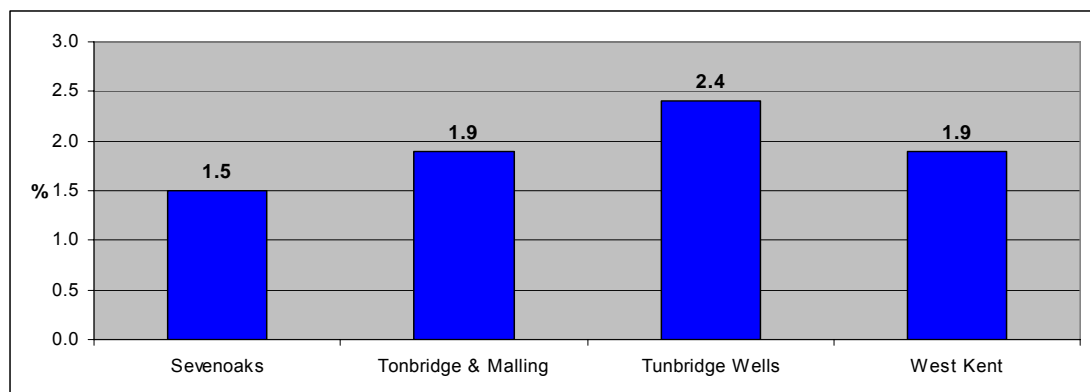
7.10.4 Although the vacant dwelling stock has reduced in all areas between 1991 and 2007, the data shows that the numbers have fluctuated during the period, particularly within the private sector stock. The proportion of vacant stock in the private sector in Tonbridge and Malling has significantly fluctuated during the period.

Table 7-15 Vacant Private and social sector stock

Authority	HSSA									
	2002 / 03		2003 / 04		2004 / 05		2005 / 06		2006 / 07	
	Private	Social	Private	Social	Private	Social	Private	Social	Private	Social
Sevenoaks	913	44	951	14	1,014	30	683	47	691	51
Tonbridge & Malling	390	66	1,158	94	515	75	1,047	95	871	62
Tunbridge Wells	1,253	118	1,022	88	1,157	63	917	105	1,044	83
West Kent	2,556	228	3,131	196	2,686	168	2,647	247	2,606	196

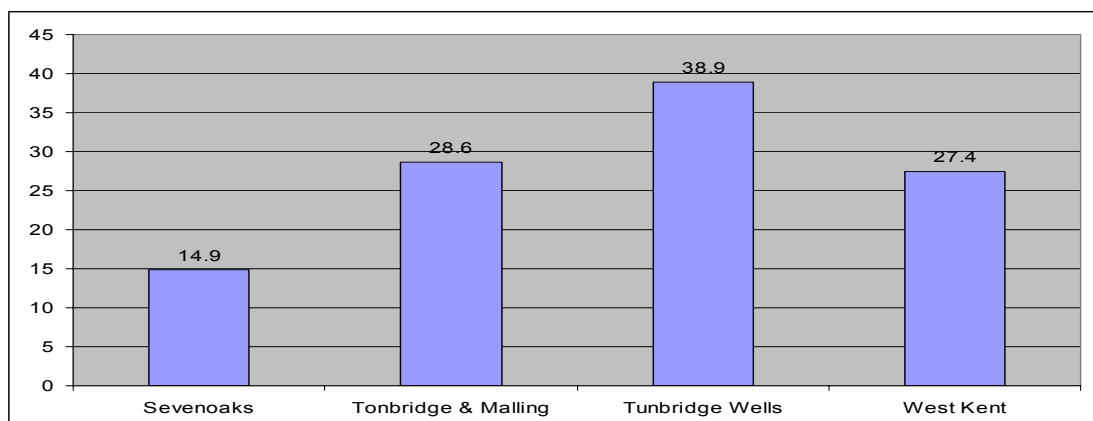
Source: 2002/02 – 2006/07 HSSA

7.10.5 Figure 7-6 below shows the proportion of vacant dwellings in West Kent. In 2007, the proportion of vacant dwellings ranged from 1.5% in Sevenoaks to 2.4% in Tunbridge Wells, a level of 1.9% across West Kent.

Figure 7-6 Proportion of Vacant Homes (2007)

Source: HSSA 2007

7.10.6 The 2007 HSSA recorded the proportion of dwellings that had been vacant in West Kent for over six months. As shown in the figure below, 14.9% of the vacant stock in Sevenoaks had been vacant for more than six months, rising to 38.9% in Tunbridge Wells.

Figure 7-7 Vacant Stock Empty For More Than Six Months (%)

Source: HSSA 2007

7.11 Turnover Rates

- 7.11.1 It is important to consider not just the supply of social housing but also turnover or flow. These can help to calculate the number of homes becoming vacant each year.
- 7.11.2 Sevenoaks District had a turnover rate of 4.2% for the year to 31st March 2007, Tonbridge & Malling 3.5% and Tunbridge Wells a rate of 5.6%.
- 7.11.3 In total 13 housing association homes in Tonbridge & Malling and 15 RSL homes in Tunbridge Wells have been sold to existing tenants through right to buy (RTB) and preserved right to buy (in the case of tenants of LSVT housing associations) during the three years to 2006/07.

Table 7-16 Right to Buy Sales in West Kent (3 years)

Area	2004 / 05	2005 / 06	2006 / 07
Sevenoaks	-nd-	-nd-	-nd-
Tonbridge & Malling	6	5	2
Tunbridge Wells*	6	6	3

Source: West Kent Local Authorities nd: No data

* Levels of RTB may be higher as data based on Town and Country Housing Association only and does not include data from any other HA in the Borough

8 THE FUTURE HOUSING MARKET

8.1 Introduction

8.1.1 This section provides an understanding of the scale of future housing demand across the West Kent study area. The key aims of this section are to build upon the understanding of the current housing situation in West Kent derived in Sections 0-7 and consider how the current drivers of housing markets shape future changes in housing demand.

8.1.2 This section investigates:-

- How the total number of households and household structure may change in the future;
- How economic factors might influence total future demand;
- Whether affordability is likely to worsen or improve;
- What the key issues are for future policy / change.

8.2 Population Projections

8.2.1 Demography is a key factor influencing the requirements for market and affordable housing. The future changes in population will have an impact on future demand in the housing market.

8.3 Key Findings

- Over the period 2006 to 2026, the population across West Kent is forecast to increase by 9,600 people (2.9%), with the biggest increase by some margin being forecast in Tonbridge & Malling (8.1%; 9,300 people).
- The most significant increases overall are projected to be in the 65-84 age group where the population is forecast to rise by 41.8% in West Kent, ranging from between 36.6% in Sevenoaks and 49.5% in Tonbridge & Malling;
- Growth in the 85+ group is high in all areas. These households are more likely to have a need for support services, adaptations or specialist accommodation;
- The total number of households in West Kent is forecast to increase in the period 2006 to 2026 by between 6.9% in Sevenoaks and 19.6% in Tonbridge & Malling, from 137,200 across the study area to 155,500, a total rise of 18,300 households;
- The number of new homes to be built is likely to be at least 16,600 between 2006 and 2026, based on the Panel Report on the draft South East Plan.

8.3.1 The general demographic forecasts in the tables in this section have been provided by Kent County Council and are strategy based forecasts (September 2007) which reflect the housing strategy of the South East Plan (including the Panel Reports recommendations for the West Kent Districts).

8.3.2 The population projections for West Kent as a whole and the three West Kent authorities, as forecast from 2006 to 2026, are shown in the following tables. Overall, the population in West Kent is projected to increase by 9,600 people (2.9%) by 2026. The largest increase is seen in the 65 - 84 age groups (41.8%), a rise of 20,200 people by 2026.

8.3.3 These are trend based assumptions and show what will happen if recent trends continue and do not take into account any future policy changes.

Table 8-1 Population Age Band Forecast, West Kent, 2006 – 2026

	2006	2011	2016	2021	2026	Change	Change (%)
0 - 15	68,100	64,700	61,700	58,700	58,300	- 9,800	- 14.4
16 - 24	30,400	34,600	34,000	32,500	31,700	+ 1,300	+ 1.3
25 - 44	88,500	78,800	74,500	72,600	73,900	- 14,600	- 16.5
45 - 64	88,900	94,300	95,700	97,600	94,100	+ 5,200	+ 5.9
65 - 84	48,400	53,200	60,800	63,800	68,600	+ 20,200	+ 41.8
85+	8,000	9,400	11,000	13,000	15,200	7,300	+ 90.9
TOTAL	332,300	335,100	337,800	338,300	341,900	+ 9,600	+ 2.9

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ONS 2006-based – rounded to the nearest hundred

8.3.4 The following tables show the demographic forecasts for each West Kent authority.

Table 8-2 Population Age Band Forecast, Sevenoaks, 2006 – 2026

	2006	2011	2016	2021	2026	Change	Change (%)
0 - 15	22,700	21,700	20,800	20,000	19,700	- 2,900	- 12.9
16 - 24	9,700	10,700	10,100	9,900	9,800	+ 100	+ 1.1
25 - 44	29,400	26,100	24,500	23,400	23,300	- 6,200	- 21.0
45 - 64	31,400	32,600	32,100	32,200	31,200	- 200	- 0.7
65 - 84	17,400	19,000	21,500	22,500	23,800	+ 6,400	+ 36.6
85+	3,000	3,700	4,400	5,100	5,900	+ 2,800	+ 93.5
TOTAL	113,700	113,600	113,300	113,200	113,700	0	0.0

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ONS 2006-based – rounded to the nearest hundred

Table 8-3 Population Age Band Forecast, Tonbridge & Malling, 2006 – 2026

	2006	2011	2016	2021	2026	Change	Change (%)
0 - 15	24,100	23,200	22,800	22,100	22,200	- 2,000	- 8.3
16 - 24	11,100	12,200	12,500	12,000	12,100	+ 1,000	+ 9.3
25 - 44	30,800	27,300	26,200	25,900	26,700	- 4,000	- 13.1
45 - 64	30,000	32,500	34,100	35,200	33,800	+ 3,900	+ 12.9
65 - 84	15,800	17,700	20,300	21,500	23,600	+ 7,800	+ 49.5
85+	2,200	2,700	3,200	4,000	4,800	+ 2,600	+ 116.0
TOTAL	113,900	115,500	119,200	120,700	123,200	+ 9,300	+ 8.1

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Table 8-4 Population Age Band Forecast, Tunbridge Wells, 2006 – 2026

	2006	2011	2016	2021	2026	Change	Change (%)
0 - 15	21,300	19,900	18,000	16,700	16,400	- 4,800	- 22.8
16 - 24	9,600	11,700	11,500	10,500	9,700	+ 200	+ 1.8
25 - 44	28,300	25,500	23,900	23,300	23,900	- 4,400	- 15.5
45 - 64	27,500	29,300	29,500	30,300	29,100	+ 1,600	+ 5.7
65 - 84	15,200	16,600	19,000	19,700	21,200	+ 6,000	+ 39.7
85+	2,700	3,100	3,400	3,900	4,600	+ 1,900	+ 67.9
TOTAL	104,600	106,000	105,200	104,500	105,000	+ 400	+ 0.4

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ONS 2006-based – rounded to the nearest hundred

- 8.3.5 Percentage change is measured between year bands, not from the base population. This is a better representation of the incremental change.
- 8.3.6 In the 0-15 age range, Tunbridge Wells shows the biggest decrease over the forecast period (-4,800; -22.8%). The 0-15 age group in Tonbridge & Malling decreases by (-2,000; -8.3%) and in Sevenoaks by (-2,900; -12.9%).
- 8.3.7 The 16–24 age range comprises mainly new households forming and will have implications for the future as affordable housing will be needed both in the short and longer term. Overall this age group shows an increase in all districts, the largest being in Tonbridge & Malling (+1,000; 9.3%) and the smallest in Sevenoaks (+100; 1.1%). Tunbridge Wells Borough shows an increase of 200 (1.8%).
- 8.3.8 Statistics for the 25–44 age groups, comprising both newly forming and young family households, decreases everywhere across the forecast period to 2026. The highest decrease over the forecast period is in Sevenoaks (-6,200; -21.0%) followed by Tunbridge Wells (-4,400; -15.5%) and Tonbridge & Malling (-4,000; -13.1%).
- 8.3.9 There is growth in the 45-64 age group over the forecast period in the two boroughs, however it falls slightly in Sevenoaks (-200; -0.7%). The largest increase is in Tonbridge & Malling of 3,900 people (12.9%).
- 8.3.10 All authorities show a significant increase in the population in the 65-84 age groups. Tonbridge & Malling shows the largest increase (+7,800; 49.5%) and Tunbridge Wells shows the smallest increase (+6,000; 39.7%).
- 8.3.11 The “older” retired group, those 80 and above, again increases in the three authorities over the forecast period. Tonbridge & Malling shows the largest growth, (+2,600 people; 116.0%) by 2026. This group has the highest percentage growth relative to all other groups in all areas.
- 8.3.12 This growth in the retired and older population is a common pattern found in the vast majority of local authorities, reflecting the reduction in births from the 1970s and the reduction in deaths in older people due to better housing, working conditions and healthcare. This age group is much more likely to have care and support needs which need to be assessed in detail by the statutory authorities in West Kent.
- 8.3.13 The key features of population change impacting on the housing market are migration and the number of younger and economically active households; and an ageing population with increasing care and support needs. Local Development Documents will need to take account of the projected growth in demand in these sectors and the strategic implications of these projections are as such:

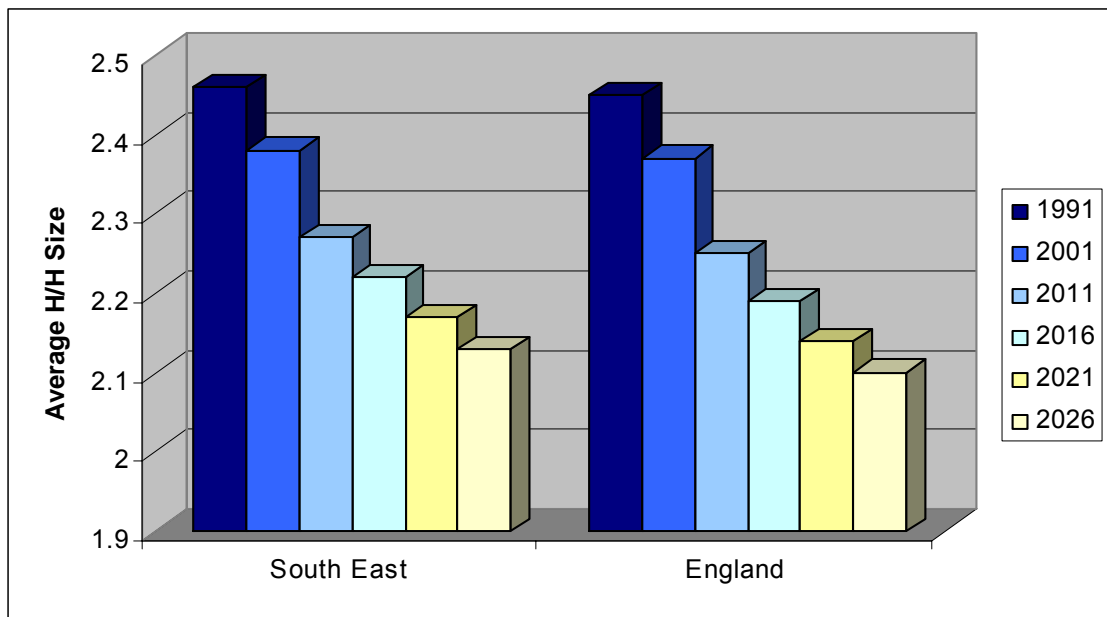
- Changes in the population structure will impact on demand for different house types and tenures;
- There are decreases in the numbers of the 0-15 population in all three authorities. This will impact on school utilisation;
- The small growth in the 16-24 age group in all areas could marginally impact on the demand for affordable housing from newly forming households;
- There are decreases across the study area in the number of individuals in the 25-44 age band, the main economically active, household forming and moving household group. This may impact on the demand for market and affordable housing;
- Growth in the number of individuals in the 45-64 age group may impact on demand for market housing, whilst the increase in the number of people in the 65+ age group and in particular the 85+ age group may impact on demand for supported housing, support services and adaptations;
- Members of older age groups (65-84 and 85+) tend to own their properties and tend to remain in their family home even after children have left home or after the loss of a partner. The implication has been to create an increased demand for family housing from younger families and a rise in demand for owner-occupation over private rented property;
- If historic trends persist, this pattern suggests that future population increases in West Kent are likely to be increasingly underpinned by the growth in older age groups and those most associated with owner-occupied property;
- The increase in older householders (i.e. 85+) will have implications for support services, extra care housing, long term suitability of accommodation, equity release schemes, adaptations, and other age - related care requirements.

8.4 Forecast Change in Households 2006-2026

Household Size

- 8.4.1 Trends in household sizes and the number of households are crucial in determining the demand for future housing. Future changes in the number of households will be determined by increases in the population and changes in household structure and the extent to which an area follows the trends in reducing average household size. This also has implications as to the size of property that will be required in the future and in the turnover of existing stock to meet changing needs.
- 8.4.2 Communities and Local Government figures show that over the period 1991 to 2001, the average household size in the South East dropped from 2.46 to 2.38. Average household size has been falling for many years (see Figure 8-1 below). Average household size is expected by CLG to fall by 14.3% across England and 13.4% in the South East between 1991 and 2026.
- 8.4.3 This forecast decline in household size to 2026 can be linked to the significant predicted growth in the over 60 population where more older people are living longer; the impact of relationship breakdown; and the increase in the number of single / couple households.
- 8.4.4 The decline in average household sizes in South East England, combined with a growing population, generates significant additional requirement for housing. Declining average household size raises the relative requirement for additional housing units as a given population requires a greater number of dwellings to house it.

Figure 8-1 2003 Based CLG Household Size Trends and Projections (1991-2026)



Source: CLG

8.4.5 Figure 8-1 presents data from CLG that sets out the likely change in household composition for the South East and England in the years to 2026.

8.5 Key Findings:

- Household numbers are expected to grow at twice the rate of population growth;
- The number of married couple households is expected to decline significantly while the number of cohabiting couple households will increase by 186% in the South East to 2026;
- The number of ‘other multi-person’ and one-person households will grow at a similar rate to each other over the period, with the expectation that the number of one person households will increase by 83% between 2001 and 2026 in the South East.

Table 8-5 Household Composition and Population Trends and Projections, 1991-2026

	Year	Married couple HH	Co-habiting couple HH	Lone parent HH	Other multi-person HH	One person HH	All HH	Population
South East	1991	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	2001	95.5	150.3	152.8	98.6	124.0	108.8	105.1
	2016	90.2	244.7	182.4	113.5	172.0	126.2	113.6
	2026	89.5	286.4	189.6	121.2	207.1	138.2	119.8
England	1991	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	2001	92.2	154.0	151.1	98.6	121.0	107.1	103.3
	2016	85.7	249.4	183.6	115.2	164.3	123.7	110.2
	2026	83.9	289.2	192.0	125.0	194.1	134.2	114.8

Source: CLG Note: 1991 = 100

- 8.5.1 As outlined in the table above, there have been significant changes in household formation over the last decade.
- 8.5.2 Table 8-6 outlines the household formation forecasts for the West Kent authorities from 2006 to 2026. The forecasts are Kent County Council strategy based household growth forecasts for the period 2006-2026.

Table 8-6 Forecast Change in Households in West Kent, 2006 – 2026

	2006	2011	2016	2021	2026	Change (N ^{os})	% Change
Sevenoaks	47,100	47,900	48,800	49,600	50,300	+ 3,300	+ 6.9
Tonbridge & Malling	46,200	48,100	51,000	53,100	55,200	+ 9,000	+ 19.6
Tunbridge Wells	44,000	45,500	46,900	48,400	49,900	+ 6,000	+ 13.6
West Kent	137,200	141,500	146,800	151,100	155,500	+ 18,300	+ 13.3

Source: 2006-based Household Projections © Crown Copyright

- 8.5.3 There is predicted to be 18,300 (13.3%) more households in the West Kent study area in 2026 than in 2006. All local authorities within the West Kent Study area will encounter growth in the number of households, particularly in Tonbridge & Malling with a household growth level of 19.6% to 2026.
- 8.5.4 Future developments in the number of households will depend on future changes in the size of households and the population in the area. CLG forecast that average household sizes will continue to decline to around 2.13 in the South East by 2026.
- 8.5.5 The decline in the average household size will be driven by longer life expectancy, the reduction in inter-generational households (where an extended family lives in the same household), higher labour mobility and increased social aspirations. In addition, the type of housing provided and brought forward through the planning system should be influenced by household size, although new housing represents a small proportion of all stock.

8.6 Future Size of Affordable Housing

- 8.6.1 Local Development Documents need to provide a clear guide on the size of future affordable housing units. Stock balance, turnover and waiting list demand analysis are vital to identify the gaps in the stock and the proportions by type and size required to address current and future need.

8.7 Future Social Size Balance

- 8.7.1 Table 8-7 calculates a number of different ratios to provide a justification for the balance of types and sizes in Local Development Documents.
- 8.7.2 The ratio of waiting list demand to supply is in effect the number of years it would take for the waiting list for individual property sizes to be met through the turnover of the existing stock. This also makes the extreme assumption that there was no future need other than the current backlog which clearly will not be the case.
- 8.7.3 Across the study area it would take over five years to meet the requirements for 1 - bed properties and over 3 years to address 3 and 4-bedroom requirement because of the very low stock supply and turnover of these larger properties.

- 8.7.4 Although over 82% of waiting list need is for one and two bedroom properties, in view of the scale of likely annual new provision, it would be reasonable to consider overall targets for future delivery in the social sector of 65% of units for single/couple and small family households, 30% one and 35% two bedrooms.
- 8.7.5 Clearly the very small numbers of 4+bed properties could not be applied as a percentage on individual schemes and only this broad recommendation can be made.

Table 8-7 Social Stock, Waiting List Need, Social Turnover

		Social Stock (2007) *		Waiting List (HSSA) *		Social Turnover (Annual Average) ***		Need vs. Stock	Supply vs. Stock	Ratio Need / Supply
Sevenoaks	1-bed	923	18.6%	543	48.0%	103	41.2%	58.8%	11.2%	5.3
	2-bed	1,749	35.2%	334	29.5%	86	34.4%	19.1%	4.9%	3.9
	3-bed	2,171	43.8%	206	18.2%	61	24.4%	9.5%	2.8%	3.4
	4+ bed	119	2.4%	49	4.3%	0	0.0%	41.2%	0.0%	
	Total	4,962		1,132		250				
Tonbridge & Malling	1-bed	1,798	27.1%	1,030	55.4%	124	40.8%	57.3%	6.9%	8.3
	2-bed	1,720	25.9%	536	28.8%	87	28.6%	31.2%	5.1%	6.2
	3-bed	2,974	44.7%	249	13.4%	93	30.6%	8.4%	3.1%	2.7
	4+ bed	154	2.3%	43	2.3%	0	0.0%	27.9%	0.0%	
	Total	6,646		1,858		304				
Tunbridge Wells	1-bed	2,563	33.3%	834	59.7%	212	35.3%	32.5%	8.3%	3.9
	2-bed	2,777	36.0%	334	23.9%	314	52.3%	12.0%	11.3%	1.1
	3-bed	2,239	29.0%	158	11.3%	74	12.3%	7.1%	3.3%	2.1
	4+ bed	129	1.7%	70	5.0%	0	0.0%	54.3%	0.0%	
	Total	7,708		1,396		600				
West Kent	1-bed	5,284	27.3%	2,407	54.8%	439	38.0%	45.4%	8.3%	5.5
	2-bed	6,246	32.3%	1,204	27.5%	487	42.2%	19.2%	7.8%	2.5
	3-bed	7,384	38.3%	613	14.0%	228	19.8%	8.2%	3.1%	2.7
	4+ bed	402	2.1%	162	3.7%	0	0.0%	40.3%	0.0%	
	Total	19,316	100%	4,386	100%	1,154	100%			3.8

Source: * - Local Authority HSSA Returns – 2007

*** - CORE Annual Report to RSL's (07 / 08)

- 8.7.6 Overall it would take 3.8 years of re-let supply, assuming there was no further need occurring, to house those on waiting lists. It is possible that some households could be on more than one authorities list leading to duplication. The housing survey data suggests that this would not exceed 20% and if applied would reduce the time period to 3.04 years. The important issue is the different supply of properties by size.
- 8.7.7 Although the social stock in the sub-region is reasonably evenly distributed between 1, 2 and 3 bed units across the study area, the balance at authority level varies significantly. The stock of 4 bed units in this sector is very small averaging only 2.1% at study area level but ranging between 1.7% and 2.4% at authority level.
- 8.7.8 Highest unit need is for 1 and 2 bed stock averaging 54.9% and 27.5% of waiting lists in West Kent as a whole. Turnover of the smallest units is however also the highest in all authorities, averaging 80.2% of re-lets. Ratios of housing need to stock supply are greatest in Tonbridge & Malling and Sevenoaks.
- 8.7.9 The stock of 3 and 4 bed social rented homes is around 40% and although the number of households requiring units of this size is lower than for small units, the turnover rate is also low. Taking all these factors together, meeting the needs of family households requiring three and four-bedroom homes in the social rented sector is the most difficult to achieve.

- 8.7.10 The 1 and 2 bed stock has high turnover supply (around 80% of re-lets) but 3 and 4-bed units, mainly family houses, provide only 19.8% of re-let supply despite being 40.4% of the stock.
- 8.7.11 Table 8-7 shows that re-let supply is 5.9% of the total existing stock in West Kent, but 3 and 4-bedroom family unit turnover is only 3.1%. This rate of turnover provides a supply of units of less than 29% of waiting list need for 3 and 4-bedroom units. It would take 2.7 years for current supply from 3-bedroom re-lets to meet existing need only, i.e. with no future need.
- 8.7.12 It is impossible to predict meeting 4-bedroom need as there is no unit turnover supply to meet a waiting list of 162 households.
- 8.7.13 Determining future stock delivery proportions by size is however complex:-
- Need and stock re-let levels vary by authority and within each authority area;
 - There is not a common shortfall pattern by size at local authority level;
 - Demographic change varies by age group between authorities;
 - Tackling under-occupation of family houses would make a positive contribution but it is difficult to achieve;
 - Family unit turnover is low in all districts.
- 8.7.14 All districts have a level of social stock shortfall not met by existing turnover from re-lets which is significantly greater than can be provided from new delivery. Just over 82% of need is for one and two bed units.
- 8.7.15 Family units, although numerically less significant, have very low re-let supply and meeting the needs of families is difficult to address. The relationship between need and supply in Sevenoaks is more extreme than in the other authorities.
- 8.7.16 To assist in addressing the need for higher priority larger family units which represent 17.7% of registered need, a target of 35%, almost double that level, 30% three and 5% four bedrooms could be applied.
- 8.7.17 However a number of factors need to be considered in determining targets by size which clearly also influence property type. Small units turn over significantly more regularly in the existing stock than family units. Waiting list registration, particularly for one bedroom properties, will contain a large number of households who have very low priority or may be older households registering for sheltered housing as insurance for a future potential need.
- 8.7.18 In view of the scale of likely annual new provision, it would be reasonable overall to consider affordable housing target levels of 65% small units, 35% one and 30% two bedrooms and 35% larger units, 30% three and 5% four bedroom as the targets in the social sector across the sub-region.

Intermediate Housing

- 8.7.19 Within affordable supply there is a need for further intermediate stock, primarily to assist young households who previously would have been first time buyers. The major requirement of stock provided in this sector is therefore 1 and 2 bedroom properties and therefore delivered usually in flatted developments.
- 8.7.20 However it is important to recognise that intermediate products both to buy and rent are increasingly required for existing households with young families needing to move to larger accommodation and at the other end of the scale for older people both in sheltered and extra care housing.

8.8 Current and Future Demand for Market Housing

- 8.8.1 PPS3 identifies the core government objectives to provide a variety of high quality market housing including addressing any shortfalls that apply in market housing. Authorities are required to plan for a full range of market housing to meet the needs of the whole community, so that provision is made for family, single person, and multi-person households. PPS3 does not indicate a requirement for specific targets for different types or sizes of dwellings in the market sector.
- 8.8.2 Local Development Documents will however need to provide indications of the type or size of dwellings to be provided to meet household demand. Although Guidance has made it clear that it does not envisage prescriptive targets for different types of dwelling, since this would undermine the responsiveness of the market to demand, authorities should provide an indication of the relative priority for particularly property size requirements which should be delivered in future developments to provide for a more balanced housing market.
- 8.8.3 Although the study area has broad similarity, there are variations between districts in terms of the types of property required to meet current and future demand for market housing. However given mobility between districts, and the fact that the area is a single housing market, it is not essential that each authority has specific requirements for future delivery, provided that study area balance is achieved. It would nonetheless be beneficial at authority level to influence future delivery to address local demand as the movement between districts is not significant.
- 8.8.4 The following tables identify the annual net shortfall of market properties in each authority after allowing for the flow of the existing stock, to meet the level of demand from both local existing and concealed households intending to move within the next year. The data for in-migrating households is based on demand at the levels of those who previously in-migrated and supply from those intending to out-migrate in the immediate future.
- 8.8.5 The migration figures include households moving from one District to another within West Kent, detailed in Table 3-3 to Table 3-5. However the supply they create when moving is counted in the current district figures and the net overall position is unchanged for the sub-region although there can be variances within each district.

Sevenoaks

Table 8-8 Sevenoaks Market Housing by Size (1 Year)

Households	Bedsit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		28		230		477		542		1,277
Concealed		82		193		28		0		303
In-migration		191		579		752		556		2,078
Total Demand		301		1,002		1,257		1,098		3,658
Moving within	38		513		479		549		1,579	
Out-migration	40		229		311		235		815	
Total Supply	78		742		790		784		2,394	
Net Shortfall		223		260		467		314		1,264
% Shortfall		17.6%		20.6%		36.9%		24.8%		

Source: Housing Needs Survey data (Re-weighted 2008)

8.8.6 There is a shortfall of all property sizes in Sevenoaks. In providing a guideline for future development consideration should be given to the scale of current detached housing stock, the impact of extensions and additional bedrooms to existing stock, long term demographic change and reducing household size and the levels of in-migration to the District.

8.8.7 It is recommended that as a guideline for future development, proportions should be rounded with perhaps delivery of a 20% level applied to 1 bed, 30% to 2 bed, 35% to 3 bed units and 15% 4+ bedrooms.

Tonbridge & Malling

Table 8-9 Tonbridge & Malling Market Housing by Size (1 Year)

Households	Bedsit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		0		278		581		420		1,279
Concealed		66		390		0		0		456
In-migration		41		344		729		317		1,431
Total Demand		107		1,012		1,310		737		3,166
Moving within	73		294		552		416		0	
Out-migration	18		174		262		293		747	
Total Supply	91		468		814		709		2,082	
Net Shortfall		16		544		496		28		1,084
% Shortfall		1.5%		50.2%		45.7%		2.6%		

Source: Housing Needs Survey data (Re-weighted 2008)

8.8.8 The projected turnover of 1 and 4+ bedroom stock address the vast majority of future demand. The major requirement is for 2 and 3 bedroom accommodation where the shortfall is over 95% of all sizes.

8.8.9 To assist developers in relation to a property mix which would best meet the needs of current and future households, it would be logical to round the shortfall levels to 5% (1 and 4+ bedroom units), 50% (2 bedroom units) and 40% (3 bedroom units).

Tunbridge Wells

Table 8-10 Tunbridge Wells Market Housing by Size (1 Year)

Households	Bedsit / 1-bed		2-bed		3-bed		4+ bed		All Sizes	
	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand	Supply	Demand
Existing		268		500		822		691		2,281
Concealed		248		227		67		0		542
In-migration		329		406		420		182		1,337
Total Demand		845		1,133		1,309		873		4,160
Moving within	568		595		802		497		2,462	
Out-migration	93		159		210		231		693	
Total Supply	661		754		1,012		728		3,155	
Net Shortfall		184		379		297		145		1,005
% Shortfall		18.6%		37.6%		29.5%		14.3%		

Source: Housing Needs Survey data (Re-weighted 2008)

- 8.8.10 The level of shortfall in 2 bedroom properties is the most significant. A rounded guideline to address future household change would suggest around 20% of the delivery should be 1-bedroom, 40% for 2 bedroom properties and 30% for 3 and 10% 4+ bedroom units.
- 8.8.11 The shortfall in each authority area is particularly impacted by the demand from in-migrant households which is the entire shortfall in Sevenoaks and is 63% of the shortfall in Tonbridge & Malling and 64% in Tunbridge Wells.

8.9 Overall Level of Demand

- 8.9.1 It is an accepted norm that 90% of all housing requirements should be met by the turnover of the existing stock. Household survey data suggests that there will be a total shortfall of 3,353 units after allowing for market housing turnover. This is particularly significant bearing in mind that the total annual allocation of housing in the draft South East Plan for West Kent is 830 units to cover both market and affordable housing and the recommendations in the Draft South East Panel report of 915 units per annum. If all authorities achieved 40% affordable housing to meet local needs in that sector, only around 550 market properties would be delivered each year.
- 8.9.2 The alternative method of projecting housing shortfall is to utilise the forecasts of the number of additional households expected to be formed. There has to be a caveat on either means of calculating the shortfall. Household survey data is a guide to individual household plans and intentions which may not be able to be realised whilst the individual authority allocations are to be regarded as minima and should therefore be exceeded, delivering more units into the market. Equally the household forecasts are also potentially likely to vary from those currently drafted and all of these factors will therefore need to be monitored.
- 8.9.3 PPS3 requires that there is proper annual monitoring of delivery, both in scale and by type and size and it is important that this is conducted for both sectors. Individual developments will vary between urban and rural locations and in size. This will clearly create variance in the type and size of properties able to be delivered and any variance from the broad recommendations for market housing should bias towards smaller units.
- 8.9.4 It is important to bear in mind that the longer term impact of reductions in household size through demographic change will create a need for a better balance than is provided in the current stock which has high levels of large properties.

8.10 Housing Completions and Regional Allocations

- 8.10.1 Table 8-11 below shows the number of net completions for each authority and for West Kent from 2003/04. The average completion rate has been 1,424 dwellings per annum in West Kent.

Table 8-11 West Kent Housing Completions (Net) 2003/04 -2006/07

	2003 / 04	2004 / 05	2005 / 06	2006 / 07	Total	Annual Average
Sevenoaks	186	224	468	145	1,023	256
Tonbridge & Malling	378	977	734	850	2,939	735
Tunbridge Wells	416	419	322	577	1,734	433
West Kent	980	1,620	1,524	1,572	5,696	1,424

Source: Local Authority Monitoring Data

- 8.10.2 The draft South East Plan identifies a housing allocation for West Kent of 16,600 dwellings in the period 2006 to 2026. However the Panel who held the examination into the South East Plan has now recommended that this figure is increased to 18,300. The table below sets out the draft South East Plan figures, compared with the Panel's recommendations.

Table 8-12 South East Plan Housing Allocations, 2006 – 2026

	Draft Plan d.p.a.	Panel 's recommended d.p.a.	Panel's recommended total 2006-26
Sevenoaks	155	165	3,300
Tonbridge & Malling	425	450	9,000
Tunbridge Wells	250	300	6,000
West Kent	830	915	18,300

Source: Draft South East Plan and Panel Report Recommendations

- 8.10.3 The Panel has recommended that the figures be regarded as minimum targets. The Panel's recommendations have been accepted by the Secretary of State in the published Proposed Changes in July 2008.
- 8.10.4 Housing monitoring work undertaken by each of the West Kent Local Authorities indicates that the South East Plan targets suggested by the Panel are likely to be met and may well be exceeded over the next ten years.

9 HOUSING NEED

9.1 Introduction

- 9.1.1 The aim of this section is to assist in estimating the number of current and future households in housing need and to provide an analysis of the available stock and requirements of existing affordable housing tenants for different sizes of properties.
- 9.1.2 As set out in PPS3, housing need is defined as ‘the quantity of housing required for households who are unable to access suitable housing without financial assistance’. For the purposes of this assessment, the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market have been assessed.
- 9.1.3 The types of housing that should be considered unsuitable are listed in the table below.

Table 9-1 Unsuitable Housing

Homeless households or insecure tenure	Homeless households
	Households with tenure under notice, real threat of notice or lease coming to an end, housing that is too expensive for households in receipt of housing benefit or in arrears due to expense
Mismatch of housing need and dwellings	Overcrowded according to the ‘national bedroom standard’
	Too difficult to maintain (e.g. too large) even with equity release
	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in-situ
Dwelling amenities & condition	Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants)
	Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants)
Social Needs	Harassment from others living in the vicinity which cannot be resolved except through a move

Source: page 41 CLG Strategic Housing Market Assessments Practice Guidance

9.2 Homelessness

- 9.2.1 The Communities for Local Government (CLG) Homelessness Strategy entitled ‘Sustainable Communities: settled homes; changing lives’ aims to expand housing opportunities and reduce homelessness by offering a range of preventative measures and increasing access to settled homes, halving the number living in temporary accommodation in the UK by 2010.
- 9.2.2 It aims to do this by preventing homelessness, providing support for vulnerable people, tackling the wider causes and symptoms of homelessness helping more people move away from sleeping rough and providing more settled homes. In order to deliver this strategy, a series of targets have been devised including an increase in the supply of new social housing by 50% and to make better use of existing social and private rented stock and an increase in Government funding to tackle homelessness by 23% from £60 million to £74 million by 2007-08.

- 9.2.3 The implementation of this strategy has led to local authorities taking a more proactive role in dealing with homelessness and potential homelessness. This has resulted in a reduction in levels of statutory homelessness in each of the three West Kent authorities. Each authority has made progress in terms of preventing homelessness and reducing the number of homeless acceptances and the number in temporary accommodation, in line with the Government policy. However, it should be noted that the strategy may not necessarily have reduced the numbers of households at risk of homelessness or in housing need. There is a need to ensure that the reduction in official homelessness is not presented as leading to an eradication of housing need.
- 9.2.4 This is measured in the P1(e) returns titled '*Local Authority activity under homelessness provisions of the 1996 Housing Act*' produced by local authorities on a quarterly basis. These reports are the Communities and Local Government primary source of data on statutory homeless households.
- 9.2.5 The latest P1(e) returns supplied by each of the West Kent authorities were utilised. These consisted of Q1 2007 to Q1 2008.
- 9.2.6 The true figure of homelessness in each district is likely to be higher due to the voluntary agencies, especially for vulnerable young people, which operate in West Kent.
- 9.2.7 The P1 (e) returns for the year Quarter 2 2007 to Quarter 1 2008 shows the total recorded number of households in West Kent and accepted for re-housing as homeless was 389. This consisted of 131 in Sevenoaks, 173 in Tonbridge & Malling and 85 in Tunbridge Wells
- 9.2.8 During the year 2007/08 period, the most common size of household required is smaller accommodation to accommodate one person households and lone parent households with dependent children.
- 9.2.9 At 31st March 2008, the P1e records show that Sevenoaks District had 59 households in temporary accommodation arranged by the local authority, Tonbridge and Malling had 76 households and Tunbridge Wells had 48.

Table 9-2 Homeless Households in Accommodation Arranged by West Kent LA's

Type of Temporary Accommodation	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
Bed and Breakfast (Shared)	2	4	0	6
Privately managed accommodation (self contained)	1	3	2	6
Hostel	1	2	9	12
Private sector accommodation	1	3	11	15
Accommodation within LA stock	0	0	12	12
RSL Stock	53	64	14	131
Other	1	0	0	1
Total	59	76	48	183

Source: P1e, Q1 2008

9.3 Housing Register

- 9.3.1 A Housing Register is a waiting list for people in need of affordable housing and is used as a basis for allocating all the types of housing available to the council in each local authority. The number of people seeking Council or RSL accommodation often far exceeds the number of available homes and authorities often operate a banding policy or points system, taking into account each household's circumstances including medical and social problems to ensure that people in greater need are given high priority.
- 9.3.2 In order to join the register, applicants are required to complete a Housing Register Form which details their current circumstances and these details enable the local authority to decide whether the applicant is eligible to join the register, what sort of accommodation they need, which area(s) of the district they would prefer to live in and what priority to give the applicant.
- 9.3.3 Following a change in the law, people with no connection to a local authority and currently live outside the local authority area can apply to join the register. It is possible that a household can register with more than one council but experience from Housing Needs Surveys show that the numbers are small and it is less likely that they would be housed in an area where they do not live or have strong connections. Less than 20% are registered on the waiting list of 'another Council' which could be within the sub-region or in the adjoining authorities, i.e. Sevenoaks and Dartford.
- 9.3.4 Choice Based Lettings (CBL) schemes are a new way of allocating social housing, with the aim of providing applicants with a greater choice regarding their home. The schemes allow people to apply for advertised social housing vacancies, often through the local press or an interactive web site. Applicants can see the full range of available homes and apply for the homes to which they are matched.
- 9.3.5 The successful applicant is the person with the highest priority for the property which they have bid for. The Government has set a deadline for all authorities to introduce Choice based lettings by 2010. The West Kent authorities do not yet operate a Choice based letting system but are part of a County-wide initiative which will operate from the 1st April 2009.
- 9.3.6 At 1st April 2007, West Kent had 4,386 households on the housing register. There should be at least an annual and normally a six monthly review of applicants on the register which requires re-registration if still in need.
- 9.3.7 The available data on the total number of households on the housing register by size of property required (number of bedrooms) found that demand is the highest for one bed accommodation.

Table 9-3 Total Households on the Register by Size of Property Required

Size of property required	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
1 bedroom	543	1,030	834	2,407
2 bedrooms	334	536	334	1,204
3 bedrooms	206	249	158	613
4+ bedrooms	49	43	70	162
Total	1,132	1,858	1,396	4,386

Source: 2007 HSSA

- 9.3.8 In Sevenoaks, the number of new applicants joining the register per year has decreased overall from the 2005/06 level.

Table 9-4 New Applications – Previous 3 years

	2005 / 06	2006 / 07	2007 / 08
Sevenoaks	1,524	568	689
Tonbridge & Malling	-nd-	-nd-	-nd-
Tunbridge Wells	-nd-	-nd-	1,103

Source: West Kent Local Authorities

nd – No Data

10 HOUSING REQUIREMENTS OF SPECIFIC GROUPS

10.1 Introduction

- 10.1.1 The Housing Act (2004) specified that specific consideration must be given to the differing needs of households. In addition, Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) indicates that housing partnerships should consider gathering information about the housing requirements of specific groups and that doing so will improve planning and housing policy.
- 10.1.2 This chapter investigates the needs of specific household groups that may have specific housing requirements which differ from the general population. These include the following groups:
- Households with support needs;
 - Older people;
 - Black and Minority Ethnic (BME) Households;
 - Gypsy and Traveller Households;
 - Students.
- 10.1.3 Certain groups may exert influences within the housing market area which need to be better understood and planned for.
- 10.1.4 The data on the needs of households with support needs, older people and BME households was gained from utilising primary data from each respective West Kent authorities local housing needs surveys.
- 10.1.5 The data for each survey has been re-weighted where appropriate to reflect current levels, enabling DCA to identify the proportion and characteristics of households within each specific household group.

10.2 Households with support needs

- 10.2.1 Housing may need to be purpose built or adapted for households with specific support needs. Information about the characteristics of these households can inform the Council's Supporting People Strategies.

10.3 Key Findings

- Overall there are around 24,595 implied households in West Kent containing one or more household members with a disability;
- 10.0% of disabled households in West Kent have an outstanding support need;
- 9.1% of properties in West Kent have been adapted to meet the needs of a disabled person in the household;
- The most commonly requested adaptations required were bathroom adaptations;
- Interest in supported accommodation was focused on independent accommodation with external support.

10.4 Strategic Recommendations

- Support services rely heavily on help provided by family and friends. Carer support networks should be recognised and used to complement rather than replace statutory provision.

10.4.1 Table 10-1 below shows the proportion of households containing one or more household members with a disability in each of the West Kent Authority areas.

Table 10-1 Households with a Disability

Area	%	N ^{os.} implied
Sevenoaks	17.4	7,850
Tonbridge & Malling	19.8	9,242
Tunbridge Wells	16.7	7,503
West Kent	17.9	24,595

Source: Housing Need Surveys (Re-weighted in 2008)

10.4.2 The proportion of households containing a household member with a disability ranged from 16.7% in Tunbridge Wells, rising to 19.8% in Tonbridge & Malling.

10.4.3 Assessment of the UK average for the proportion of households affected is difficult both because of the impact of multiple disability and the tendency to express statistics in terms of population rather than households. The Department of Social Security report of 1998 (based on a 1996/97 survey) suggested as many as 8.6 million disabled adults in private households, (around 14-15% of the population). However, DCA survey results have indicated a consistently higher level in the region of 20%. The proportion in West Kent was lower than this in all areas.

10.4.4 The local housing need surveys asked respondents whether their household is receiving sufficient care / support in order to meet their needs. The table below outlines the proportion in each local authority area with an outstanding support need.

Table 10-2 Households with an Outstanding Support Need

Area	Outstanding Support Need %	N ^{os.} implied
Sevenoaks	17.9	785
Tonbridge & Malling	5.2	262
Tunbridge Wells	6.8	237
West Kent	10.0	1,284

Source: Housing Need Surveys (Re-weighted in 2008)

10.4.5 Households with an outstanding support need ranged from 5.2% in Tonbridge & Malling to 17.9% in Sevenoaks.

- 10.4.6 Those who currently received sufficient care and support services were asked who provided their support.

Table 10-3 Provider of Care / Support

Area	Social Services / Voluntary Services (%)	N ^{os} . implied	Family / Friends / neighbours (%)	N ^{os} . implied
Sevenoaks	31.6	1,234	78.0	3,048
Tonbridge & Malling	32.3	1,540	78.2	3,733
Tunbridge Wells	55.4	1,811	69.2	2,263
West Kent	39.8	4,585	75.1	9,044

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.4.7 In 39.8% of cases in West Kent (4,585 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (75.1% or 9,044 implied cases), support was provided by family / friends / neighbours, suggesting that around 15% receive a mix of formal and informal support.
- 10.4.8 The majority of care is provided by family and friends and there is a concern regarding future support when these people are older and are looking after a mature child as to the provision of future support in the event of their death.
- 10.4.9 Data was collected on the degree to which the home had been built or adapted to meet the needs of disabled persons and what facilities need to be provided within the next three years to ensure that current household members can remain in the property.
- 10.4.10 Figure 10-1 shows that the level of property adaptations to meet the needs of a disabled household member ranged from 8.8% in Sevenoaks to 9.4% in Tonbridge & Malling.

Figure 10-1 Adapted Properties (%)



Source: Housing Need Surveys (Re-weighted in 2008)

- 10.4.11 A further question asked respondents what facilities / adaptations were required in the future to ensure that current household members can remain in the property.

10.4.12 Table 10-4 below shows the facilities needed by authority area.

Table 10-4 Types of Facilities / Adaptations Needed (%)

Facilities Required	Local Authority			
	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
Wheelchair adaptations	10.6	7.0	17.4	11.1
Access to Property Adaptations	13.9	12.0	19.8	15.2
Vertical lift / stair lift	19.5	13.9	24.4	19.3
Bathroom adaptations	31.9	31.0	34.6	32.5
Extension	21.8	18.1	15.4	18.4
Ground Floor Toilet	14.9	19.2	14.9	16.3
Handrails / grabrails	20.1	21.3	23.2	21.5
Other	20.9	15.2	19.7	18.6

Source: Housing Need Surveys (Re-weighted in 2008)

10.4.13 The main facility required in all areas was bathroom adaptations.

10.4.14 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required in the future.

Table 10-5 Type of Supported Accommodation Required

Supported Accommodation Required	Local Authority							
	Sevenoaks		Tonbridge & Malling		Tunbridge Wells		West Kent	
RSL sheltered housing	205	52.7	93	29.7	93	38.9	391	40.4
Independent accommodation (with external support)	201	51.5	194	68.8	73	30.5	468	50.2
Extra care housing	0	0.0	80	25.5	0	0.0	80	25.5
Residential / nursing home	20	5.3	0	0.0	16	6.7	36	4.0
Private sheltered housing	91	23.3	117	37.5	99	41.4	307	34.1
Independent accommodation (with live in carer)	42	10.7	0	0.0	26	10.7	68	7.1
Independent Accommodation with on site support	-	-	99	31.6	-	-	99	31.6
Total	559		583		307		1,449	

Source: Housing Need Surveys (Re-weighted in 2008)

10.4.15 Demand for supported accommodation (other than sheltered accommodation) is predominantly for independent accommodation (with external support).

10.5 The Housing Needs of Older People

- 10.5.1 Similar to the needs of households who have support needs, housing may need to be purpose built or adapted for households with elderly residents.
- 10.5.2 The housing and support needs of older people in West Kent are addressed through housing, health, and social services strategies.

10.6 Key Findings

- Kent County Council Strategy based forecasts (September 2007) revealed that 17% of the population in West Kent was aged 65 or over.
- The 65+ age group is forecast to increase by 27,500 people in West Kent by 2026 (48.8%), according to 2006-based sub-national population projections.
- 6.2% of households in West Kent (8,392 implied) indicated that a relative would need to move to the area from outside the Borough / District in the future;
- Housing Survey data suggests a combined requirement for sheltered accommodation for older people currently living in West Kent and those immigrating into the sub-region of 3,959, 2,247 in the private sector and 1,712 in the affordable sector.

10.7 Strategic Recommendations

- With the retired population (65-85+ age group) forecast to rise by 41.8% (20,200 people) and the 85+ population by 90.9% (7,300 people) by 2026, the housing and support needs of older households must be considered at a strategic level.
- The population profile would suggest an increasing future need for extra care provision. Although a high proportion of older people may have their own resources to meet their accommodation and care needs and provision should not be exclusively in the social rented housing sector, others will need financial support to enable them to access housing support services.

- 10.7.1 As at 2006 (ONS mid year population estimates), 17% of the population in West Kent was aged 65 or over.
- 10.7.2 The general demographic forecasts provided by Kent County Council (ONS 2006-based sub-national population projections) indicate that the 65+ age group is forecast to rise by 27,500 people by 2026, a rise of 48.8%.
- 10.7.3 The increase in older householders will have implications for support services, extra care housing, the long term suitability of accommodation, equity release schemes, adaptations, and other age - related care requirements.

10.8 Older Persons Household Profile in West Kent

10.8.1 This section looks at the housing and household circumstances of older people living in West Kent.

10.8.2 The tables below relate to the findings for the households in each local authority area where the head of household is aged 60+.

Table 10-6 Current Tenure of Older People (%)

Tenure	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
Owner Occupied (with Mortgage)	15.4	14.5	12.8	14.1
Owner Occupied (No Mortgage)	61.2	53.5	59.8	58.1
Private Rented	3.8	5.2	7.3	5.4
RSL Rented	16.3	23.4	19.6	19.8
Shared Ownership	0.5	0.5	0.0	0.5
Tied to Employment/other	2.8	2.9	0.5	2.1
Total	100.0	100.0	100.0	100.0

Source: Housing Need Surveys (Re-weighted in 2008)

10.8.3 The main tenure type occupied by older households, as expected by an older population was owner occupied (no mortgage). This is compared to the general population in West Kent where the main tenure type was owner occupied (with mortgage).

Table 10-7 Property Type Occupied by Older People (%)

Tenure	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
Detached House	26.9	18.2	25.4	23.5
Semi-detached House	26.3	33.1	25.0	28.1
Terraced	14.1	15.0	16.9	15.3
Bungalow	16.9	21.1	11.7	16.6
Flat / maisonette / bedsit	14.1	12.4	20.5	15.7
Houseboat / Caravan / Mobile home	1.7	0.2	0.5	0.8
Total	100.0	100.0	100.0	100.0

Source: Housing Need Surveys (Re-weighted in 2008)

10.8.4 The main property type occupied by older households was semi-detached properties. 16.6% of older households in West Kent lived in bungalow accommodation, higher than the all type average of 9.9%.

- 10.8.5 It is acknowledged that older people on fixed incomes have difficulty maintaining their homes, especially as these are often older properties with higher maintenance needs. This may have implications in West Kent due to the high number of older people who may need financial assistance in terms of the cost of maintaining and improving a larger property.

Table 10-8 Size of Accommodation Occupied by Older People

Tenure	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
Bedsit / 1-bed	12.2	13.2	14.2	13.2
2-bed	23.6	26.0	26.4	25.3
3-bed	41.9	45.5	39.1	42.2
4+ Bed	22.3	15.3	20.3	19.3
Total	100.0	100.0	100.0	100.0

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.8.6 The largest proportion, 42.2% of older households live in 3-bed properties and 61.5% in total in properties with more than three bedrooms, reflected in the under-occupation levels recorded especially with in the private sector in West Kent.

10.9 The Future Needs of Older People

- 10.9.1 The future needs of older people aged 60+ were addressed in the local housing needs surveys.

The Future Needs of Existing Older Households Aged 60 +

- 10.9.2 Existing households planning a move within each respective authority within the next three years in Sevenoaks and Tonbridge & Malling and within two years in Tunbridge Wells were asked a series of questions the future accommodation required
- 10.9.3 861 implied households aged 60 and above in Sevenoaks, 675 implied households in Tonbridge & Malling and 960 implied households in Tunbridge Wells responded to a series of questions regarding tenure, type and size of the next home.

Table 10-9 Tenure of Next Home

Tenure	Sevenoaks %	Tonbridge & Malling %	Tunbridge Wells %
Owner Occupied	52.4	56.3	75.7
Private Rented	6.9	6.0	8.1
HA Rented	31.6	37.7	16.2
HA Shared Ownership	9.2	0.0	0.0
Total	100.0	100.0	100.0

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.4 The majority of older households in all areas stated that the tenure of their next home will be owner occupied, ranging from 52.4% in Sevenoaks to 75.7% in Tunbridge Wells.

Table 10-10 Type of Property Required by Older People

Tenure	Sevenoaks %	Tonbridge & Malling %	Tunbridge Wells %
Detached House	19.9	26.6	36.6
Semi –detached House	2.9	8.1	19.6
Terraced House	1.8	7.1	6.9
Bungalow	32.6	30.6	21.6
Flat / Apartment / Maisonette	22.5	12.6	14.2
Supported Housing (Inc Sheltered)	18.5	0.0	1.1
Houseboat / Caravan / Mobile Home	1.8	0.0	0.0
Total	100.0	100.0	100.0

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.5 The majority of older households in Sevenoaks and Tonbridge & Malling specified that they will require bungalow accommodation as would be expected from an ageing household group. However the majority of older households in Tunbridge Wells specified that they plan to move to a detached property (36.6%).
- 10.9.6 Older households planning a move were asked a question regarding the size of property required. The majority of older households in Sevenoaks and in Tonbridge and Malling require 2-bed accommodation, 45.5% and 48.1% respectively. In Tunbridge Wells the demand is split between 2-bed (30.0%) and 3-bed (31.0%).

Table 10-11 Property Size of Property Required by Older People

Tenure	Sevenoaks %	Tonbridge & Malling %	Tunbridge Wells %
1-bed	21.6	14.7	12.5
2-bed	45.5	48.1	30.0
3-bed	28.2	33.2	31.0
4+ bed	4.7	4.0	26.5
Total	100.0	100.0	100.0

Source: Housing Need Surveys (Re-weighted in 2008)

The Future Needs of In-Migrating Older Households

- 10.9.7 Existing households were asked whether they had older relatives who may need to move to the respective local authority area in the next two years (Tonbridge Wells) or within the next three years in Sevenoaks and Tonbridge & Malling.

Table 10-12 Older Relatives In-Migrating to the Area

Area	%	N ^{os.} implied
Sevenoaks	6.9	3,042
Tonbridge & Malling	6.8	3,165
Tunbridge Wells	4.9	2,185
West Kent	6.2	8,392

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.8 Overall 6.2% of households in West Kent (8,392 implied) indicated that a relative would need to move to the area from outside the respective Borough / District. These may include households moving within the West Kent sub-region but this could not be quantified. Additionally there is no data on the impact of similar future out-migration of local residents to move beside family who left the area in the past.
- 10.9.9 A further question asked respondents to specify the type of accommodation required. The responses to a multiple choice question are set out in the table below.

Table 10-13 Accommodation Required by Older Relatives in-migrating

Accommodation Required	Local Authority			
	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
Private sheltered housing	25.7	17.7	23.9	22.4
Private housing	16.4	14.3	20.1	16.9
Live with respondent (need extension/adaptation)	26.3	22.7	21.2	23.4
Residential care / nursing home	29.8	13.5	16.1	19.8
RSL sheltered housing	18.2	14.2	12.6	15.0
Extra Care housing	23.2	22.6	10.5	18.8
RSL Property	14.9	20.5	8.3	14.6
Live with respondent (existing home adequate)	8.4	5.8	6.2	6.9

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.10 Demand for accommodation was focused in all areas on the options of the relative living with the respondent (need property extension / adaptation).
- 10.9.11 Demand for accommodation for older households in-migrating into the study area was predicted by the children of older people and, as would be expected, it shows a different pattern to that normally seen among older respondents in DCA surveys.
- 10.9.12 DCA experience shows that older people seek to remain in their own homes and prefer to receive support at home and do not predict the need to move to specialist accommodation. In contrast, the children of older parents tend to predict the need for supported housing.

- 10.9.13 The size requirements of existing households in each respective district who were planning a move and required supported housing revealed that the majority in West Kent required 2-bed accommodation, with a particularly high level in Tonbridge and Malling. The only need for 3 bedrooms was in Tunbridge Wells.

Table 10-14 Size of Supported Housing Required by Existing Households

Size Required	Local Authority			
	Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
1-Bedroom	57.5	5.2	47.8	36.8
2-Bedrooms	42.5	94.8	28.7	55.3
3-Bedrooms	0.0	0.0	23.5	7.9

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.14 The sheltered housing needs of existing older people within West Kent were captured within a question on supported housing for existing households moving within each local authority area in the next two years (Tunbridge Wells) or within the next three years in Sevenoaks and Tonbridge & Malling.
- 10.9.15 The sheltered housing requirements of in-migrating households was captured in a separate question on accommodation required by elderly relatives moving to be beside their family living in each local authority area.
- 10.9.16 The combined requirement for sheltered housing in both sectors from existing households living in each respective district and in-migrating parents / relatives are shown below.

Table 10-15 Sevenoaks Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	91	205	296
In-migrant Households	810	573	1,383
Total	901	778	1,679

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.17 In total, the data suggests a combined requirement of 1,679 units for sheltered accommodation from older people currently living in Sevenoaks (296 households) and those who may in-migrate to be beside their family (1,383 households). 778 units are required in the affordable sector and 901 in the private sector.

Table 10-16 Tonbridge & Malling Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	117	93	210
In-migrant Households	561	449	1,010
Total	678	542	1,220

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.18 In total, the data suggests a combined requirement of 1,220 units for sheltered accommodation from older people currently living in Tonbridge & Malling (210 households) and those who may in-migrate to be beside their family (1,010 households). 542 units are required in the affordable sector and 678 in the private sector.

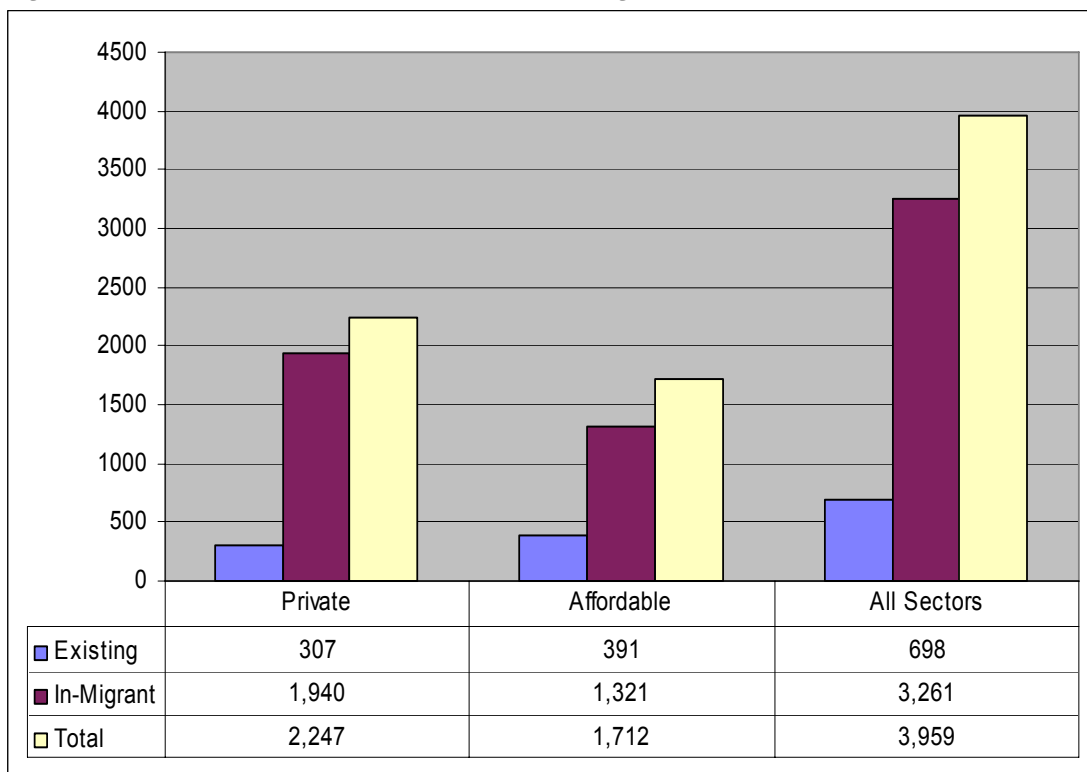
Table 10-17 Tunbridge Wells Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	99	93	192
In-migrant Households	569	299	868
Total	668	392	1,060

Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.19 In total, the data suggests a combined requirement of 1,060 units for sheltered accommodation from older people currently living in Tunbridge Wells (192 households) and those who may in-migrate to be beside their family (868 households). 392 units are required in the affordable sector and 668 in the private sector.
- 10.9.20 Some of the requirement will be addressed by flow of the existing sheltered stock, but acceptability of existing stock to meet today’s standards will need to be assessed in calculating the scale of new delivery.
- 10.9.21 The combined requirement for sheltered housing in both sectors from existing households living in West Kent and in-migrating parents / relatives is shown below.

Figure 10-2 West Kent Sheltered Housing Demand



Source: Housing Need Surveys (Re-weighted in 2008)

- 10.9.22 In total, the data suggests a combined requirement of 3,959 units for sheltered accommodation from older people currently living in West Kent (698 households) and those who may in-migrate to be beside their family (3,261 households). 1,712 are required in the affordable sector and 2,247 in the private sector.
- 10.9.23 The significantly higher level of elderly accommodation for people moving into each area is a common trend to other DCA surveys and is a new factor in the housing market. Generally, the forecast is being made by their children who assist in the moving process and actual in-migration should be monitored annually.

10.9.24 Conversely the indigenous older population prefer to continue in the area and surroundings they know and within their own home for as long as possible and the data for existing households in each area could under- represent the scale of need and demand.

10.10 Black and Minority Ethnic (BME) Households

10.10.1 Households from particular ethnic groups can differ in terms of their housing or accommodation requirements, particularly in relation to property size. This is however an issue which is common to districts with a larger BME populations living in large concentrations of terraced housing. This does not apply in West Kent.

10.10.2 Data collected from the primary housing needs studies for the three West Kent authorities enable DCA to identify the ethnic origin of households.

10.10.3 The breakdown provided in Table 10-18 below refers to the ethnicity of the household in which the respondent lives. This provides percentage breakdown of all ethnic groups who responded to the ethnicity question in the housing need studies for the respective authorities.

Table 10-18 Ethnic Origin

Type		Sevenoaks	Tonbridge & Malling	Tunbridge Wells	West Kent
		%	%	%	%
White	British	95.0	95.5	94.2	94.8
	Irish	0.7	1.2	0.5	0.7
	Other White	2.2	1.8	1.8	1.8
Mixed	White & Black Caribbean	0.1	0.3	0.4	0.3
	White & Black African	0.1	0.0	0.2	0.1
	White & Asian	0.4	0.6	0.4	0.5
	Other Mixed	0.2	0.1	0.2	0.2
Asian or Asian British	Indian	0.3	0.1	0.2	0.2
	Pakistani	0.1	0.0	0.2	0.2
	Bangladeshi	0.0	0.0	0.1	0.0
	Other Asian	0.2	0.1	0.7	0.3
Black or Black British	Caribbean	0.1	0.0	0.2	0.1
	African	0.1	0.2	0.1	0.1
	Other Black	0.0	0.0	0.1	0.0
Chinese	Chinese	0.3	0.0	0.2	0.4
Any Other	Any Other	0.2	0.1	0.5	0.3
Total		100.0	100.0	100.0	100.0

Source: Housing Need Surveys

10.10.4 The table above shows the proportion of households whose ethnic origin was white British. This category represents 95.0% of households in Sevenoaks, 95.5% in Tonbridge & Malling and 94.2% in Tunbridge Wells.

- 10.10.5 The BME respondents include categories of 'White Irish' and 'White Other' (in line with the Census definition). These categories represent 2.9% of households in Sevenoaks, 3.0% in Tonbridge & Malling and 2.3% in Tunbridge Wells.
- 10.10.6 Although West Kent has a relatively small BME community, legislation and guidance none the less requires the local authority to adopt a strategic approach to delivering housing services to meet the differing needs of local communities.
- 10.10.7 The need of BME elders for independent accommodation should be further examined. In the context of an ageing population, the needs of BME elders should be considered alongside the needs of all older people in each District / Borough.
- 10.10.8 In general however, the BME population have similar incomes and future housing requirements which should be met through initiatives to address the needs of the whole population.

10.11 Gypsy and Traveller and Travelling Showpeople Households

- 10.11.1 Section 225 of the Housing Act 2004 means every local housing authority must assess the accommodation needs of Gypsies and Travellers residing in or resorting to their district.
- 10.11.2 Each of the West Kent authorities have completed Gypsy and Traveller Accommodation Assessments and were part of a separate Kent-wide Travelling Showpeople Study.
- 10.11.3 Tonbridge & Malling Borough Council and Tunbridge Wells Borough Council commissioned a joint West Kent Gypsy and Traveller Accommodation Assessment with Ashford Borough Council and Maidstone Borough Council. This was completed by DCA in 2005/06.
- 10.11.4 Sevenoaks District Council, in partnership with Dartford, Gravesham, Medway and Swale Councils, formally commissioned David Couttie Associates (DCA) in May 2006 to carry out a North Kent Sub-Regional study of the accommodation needs and aspirations of Gypsies and Travellers.
- 10.11.5 Sevenoaks District Council commissioned DCA to write a separate report of the survey results and the final report included the findings for Sevenoaks alongside some comparisons to findings from the DCA study of Gypsy and Traveller Accommodation needs in West Kent.
- 10.11.6 The aims of these assessments is to inform the future Gypsy and Traveller accommodation strategies in the individual authority areas and enable these authorities to provide advice to the Regional Planning Body (RPB) and the South East England Regional Assembly (SEERA) in order that they might allocate future Gypsy and Traveller accommodation pitch requirements.
- 10.11.7 The West Kent study indicated an additional need for 64 new pitches in the next five years, 13 per annum. The Sevenoaks study indicated a need for an additional 64 pitches in the period 2006 to 2011.
- 10.11.8 In 2008, SEERA invited local authorities in the region to submit additional evidence / revised advice to the assembly on Gypsy and Traveller site provision. Authorities in Kent and Medway have been involved in a review across the County and revised evidence for all Kent authorities has been submitted to SEERA.
- 10.11.9 The review includes a revised assessment of the overall level of need in the light of further evaluation of consistency in methodology and interpretation between the four GTAA's applicable to the Kent and Medway area and other supplementary evidence and significant changes in the permitted supply of permanent authorised pitches since the GTAA's were carried out.

- 10.11.10 The Local Authorities in North and West Kent including Medway, Swale, Dartford, Gravesham, Sevenoaks, Tonbridge and Malling, Tunbridge Wells, Ashford, and Maidstone formally commissioned DCA in September 2007 to carry out a Sub-Regional study of the accommodation needs and aspirations of travelling showpeople living within the Local Authority areas covered by the study.
- 10.11.11 There is not considered to be a current need for additional new authorised site pitches for Travelling Showpeople to be made available between 2007 and 2011 within the study area. There is a potential emerging demand from new family formation within the showpeople community but if it occurs it may be able to be addressed within the capacity of the private site currently occupied by the extended family in Dartford.
- 10.11.12 The review suggest that the need for an additional 64 pitches in West Kent should be reduced to 57 and the need for an additional 64 pitches in Sevenoaks should be reduced to 36 for the period 2011 taking account of new provision since the GTAA was concluded.
- 10.11.13 Following a period of public consultation, SEERA is expected to reach a decision in late 2008.

10.12 Students

- 10.12.1 The University of Kent at Tonbridge is based in the Kent County Council Adult Education building and on the West Kent College Brook Street Campus. The University of Kent at Tonbridge offers part-time certificates, diplomas and honours degrees in a number of Humanities subjects.
- 10.12.2 West Kent College has its main centre in Tonbridge and a construction crafts, engineering and motor vehicle centre at Tunbridge Wells. The college is a partner college to the University of Kent which validates two HND courses at the college.
- 10.12.3 Plans are currently underway to rebuild West Kent College's Brook Street campus in Tonbridge. The circa £60million project will represent the most significant development of any educational institution in the history of the West Kent region to date.
- 10.12.4 The vision is to develop a high quality, contemporary, flexible learning environment for students well into the 21st Century. Unlike the existing campus, the new College building will form one cohesive unit linking all areas, and will provide the latest specialist facilities for vocational courses and academic qualifications at further and higher education levels. New accommodation for students and facilities for the local community will also be provided.

10.13 Planning Issues

- 10.13.1 In University towns, the student population mainly live in the private rented sector, purpose built student accommodation or in rooms in a shared house provided by the private sector and in halls of residence, normally provided by the university to first year students only.
- 10.13.2 The Higher Education sector is however an important element of local economies although the number of students who require accommodation in West Kent is low. This is because the nature of the further education courses means that many live locally and travel daily and therefore reduce the potential impact on the private rented sector.
- 10.13.3 Although students require low cost housing they do not represent households eligible under planning definition for 'Affordable Housing'. They are not included in the Guidance Needs Assessment Model.

- 10.13.4 The majority of student accommodation is met in the market sector as income streams create a viable private sector investment.
- 10.13.5 The need for student halls of residence should be considered as part of the wider planning strategies in Districts where this could apply.

11 CLG NEEDS ASSESSMENT MODEL

11.1 Introduction

- 11.1.1 (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007) indicates that housing partnerships should estimate the number of households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market.
- 11.1.2 The following table outlines the types of housing considered unsuitable.

Table 11-1 Types of Housing Deemed Unsuitable

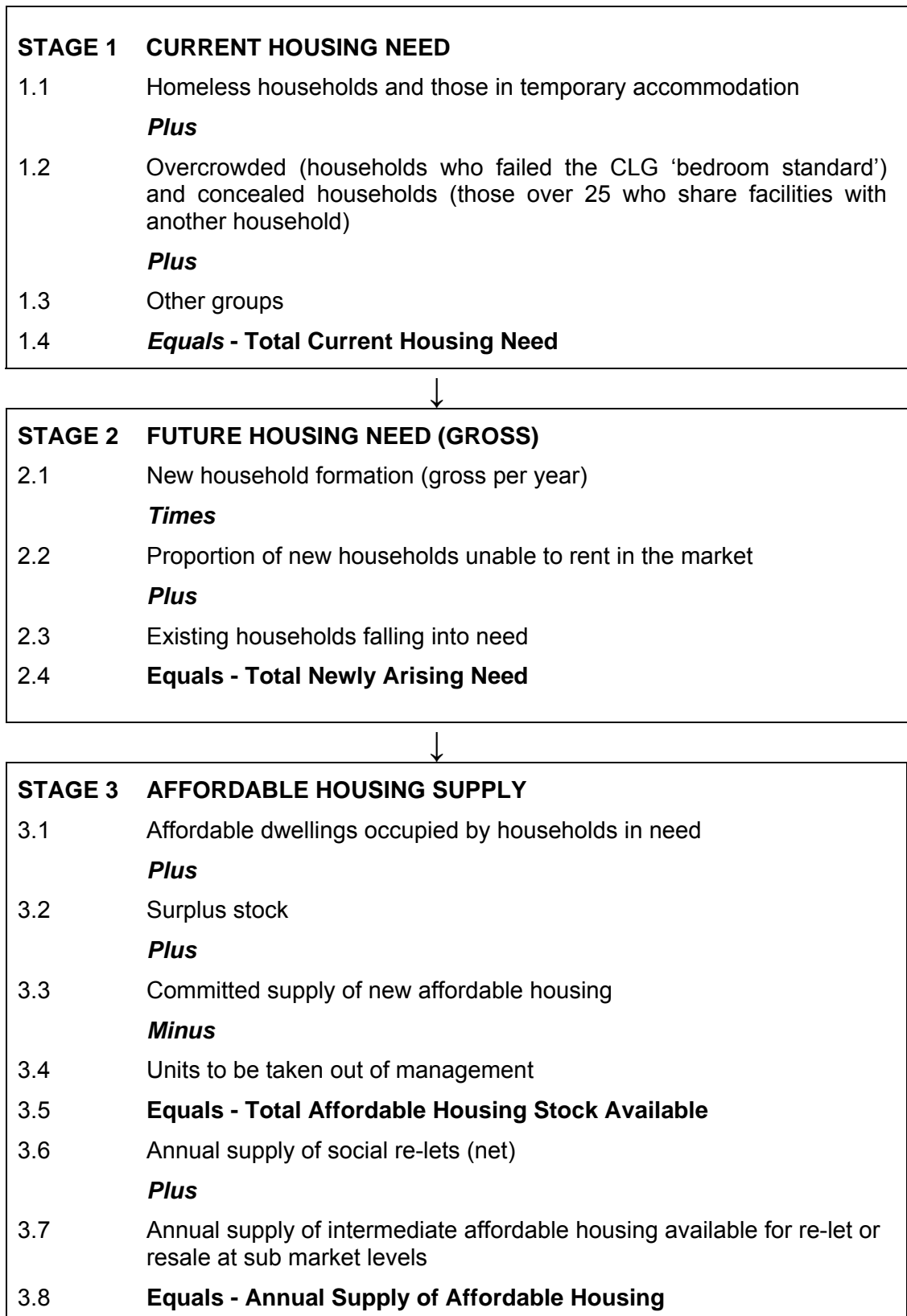
Unsuitable Housing	
Homeless households or insecure tenure	Homeless households
	Households with tenure under notice, real threat of notice or lease coming to an end; housing that is too expensive for households in receipt of housing benefit or in arrears due to expense
Mismatch of housing need and dwellings	Overcrowded according to the 'bedroom standard'
	Too difficult to maintain (e.g. too large) even with equity release
	Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household
	Households containing people with mobility impairment or other specific needs living in unsuitable dwelling (e.g. accessed via steps), which cannot be made suitable in-situ
Dwelling amenities and condition	Lacks a bathroom, kitchen or inside WC and household does not have the resources to make fit (e.g. through equity release or grants)
	Subject to major disrepair or unfitness and household does not have the resources to make fit (e.g. through equity release or grants)
Social Needs	Harassment from others living in the vicinity which cannot be resolved except through a move

Source: Strategic Housing Market Assessments Practice Guide, CLG, © Crown Copyright 2007

- 11.1.3 This element of the assessment is essential to identify the total scale of need of those not able to access the market, the provision available from existing stock turnover and the net need which requires to be addressed from future new provision. It provides essential support evidence for affordable housing targets in Local Development documents.

11.2 The CLG Needs Assessment Model Structure

11.2.1 There are three 'Stages' in the needs assessment model, combined into three distinct sections assessing current and future housing need and supply.



11.2.2 In this section an assessment of affordable housing need has been conducted for each authority using both primary and secondary data.

- 11.2.3 The models are structured on a 'flows' basis, taking account of recent experience over the previous three years and examining projections over the next two years. It has to be assumed that this 'annualised' data will occur each year to 2018.
- 11.2.4 The primary data gathering will of course be undertaken again before 2018, but unless there are major changes in house prices and incomes it is unlikely that there will be much variation in the overall situation.

11.3 Sevenoaks CLG Needs Assessment Model

- 11.3.1 The first element of this stage of the model estimates the number of homeless households including those in temporary accommodation. This data is a 'snapshot' at a point in time, and the 1st Quarter 2008 P1(E) return has been used to determine the number of households in temporary accommodation at 31st March 2008.
- 11.3.2 This data shows 59 households in temporary accommodation, of which 3 households were in hostel, refuge or bed & breakfast accommodation. Care must be taken in the assessment to avoid double counting those households who are "homeless at home" or in other general stock as they would potentially have been captured in the survey data, which is also used to determine housing need at different stages. The total of 3 households is therefore the figure applied at **Stage 1.1** in the model.
- 11.3.3 The second element in stage 1 of the model estimates the number of households in overcrowded conditions (i.e. those who fail the 'bedroom standard'), and concealed households (couples, people with children and single adults aged over 25 who share facilities with another household).

Table 11-2 Overcrowded and Concealed Households

Overcrowded Households		963
MINUS New Forming Solution or Leaving District	266	697
PLUS Concealed Households	620	1,317
MINUS Duplication	64	1,253
Net Overcrowded + Concealed Group		1,253
Proportion unable to afford market housing	74.9%	
Stage 1.2 - Overcrowding and concealed households		938

- 11.3.4 There are 963 households in the District who are overcrowded by the 'bedroom standard', however 266 of these will be resolved by a newly forming household or by these households leaving the District, leaving a net group of 697. There are 620 concealed households in the District, 64 of whom are already included in the overcrowded group and have been removed, leaving a total of 1,253 overcrowded and concealed households.
- 11.3.5 A test of affordability for these households shows that 74.9% cannot afford to resolve their housing difficulties through market housing in the District, leaving 938 households to be applied in the model at **Stage 1.2**.
- 11.3.6 The third element in stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require a move in order to resolve their difficulty.
- 11.3.7 Households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all considered to require a move.

- 11.3.8 The survey data identified 1,905 households with one or more of these inadequacies, of whom 145 were already counted in Stage 1.2 and need to be removed to avoid double-counting. This leaves a net group of 1,760 households, 62.3% of whom are unable to afford to resolve their housing difficulties through market housing in the District, leaving 1,096 households to be applied in the model at **Stage 1.3**.
- 11.3.9 The final element of stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3 above, a total of 2,037 applied at **Stage 1.4**.

Table 11-3 Current Housing Need (Gross)

STAGE 1 – CURRENT HOUSING NEED (GROSS)	
1.1 Homeless households and those in temporary accommodation	3
1.2 Overcrowding and concealed households	938
1.3 Other groups	1,096
1.4 TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	2,037

11.4 Stage 2 – Future Need (Gross per year)

- 11.4.1 The first element of stage 2 of the model estimates the annual number of newly forming households in the District.
- 11.4.2 The total of concealed households identified in the survey has annualised at the average level of those forming in the next two years.

Table 11-4 Time of Move – Concealed Households

Time of Move	Nos. implied	Annual Average
Now / Within 1 year	995	958
1 - 2 years	921	

- 11.4.3 The table shows that the annual average new household formation level is 958 households per annum.
- 11.4.4 In order to avoid double counting due to two-person household formation, duplication is removed. 44.8% of concealed households forming over the next three years specified formation as a couple, but only 22.5% of these were with a partner who lived separately elsewhere in the District, which would result in double count.
- 11.4.5 However data on recently formed households suggests that couple formation might increase to 57.9% and the 22.5% has therefore been removed from this lower level in the table below ($57.9\% \times 22.5\% = 13.0\%$).

Table 11-5 Double Counting Removal

New household formation (gross p.a.)	958
MINUS - Two person formation (13.0%) x 0.5	62
Total	896

- 11.4.6 This results in an annual average formation level of 896 households per annum, used at **Stage 2.1** of the model.

- 11.4.7 The income of households specifying formation now and in the next year has been used to test future concealed household's ability to both purchase in the lower quartile stock and access the private market to buy or rent 1, 2 and in some cases 3 bedroom units suitable for their requirements. 91.9% of concealed households are considered to be unable to purchase in the market, with 83.9% unable to rent. The rental proportion is used at **Stage 2.2** of the model.
- 11.4.8 The data on concealed households' income was based on responses from those who specifying formation in the District now and in the next year. It is likely that income levels of this group at the point of actual access to the market may be higher in some cases than it is now, and the proportion used is therefore an over-estimate of those who cannot access housing without assistance.
- 11.4.9 The final element of stage 2 of the model estimates the number of households in the District who fall into priority housing need. Priority need is those households whose circumstances need to be addressed quickly and usually these households are homeless, in high medical need, suffering harassment, living in accommodation which is unfit, in high levels of disrepair or have insecure tenancies.
- 11.4.10 The calculation of Existing Households falling into priority need found that of registrations on the waiting list, there were 128 homeless household acceptances in priority need (excluding the 3 homeless households identified in temporary B&B / hostel accommodation at Stage 1.1), a total of 128 over the year used at **Stage 2.3**.
- 11.4.11 The final element of stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, a total of 880 applied at **Stage 2.4**.

Table 11-6 Future Need (Gross per Year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	896
2.2	Proportion of new forming households unable to buy or rent in the market	83.9%
2.3	Existing households falling into need	128
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (896 X 83.9% = 752 + 128 = 880)	880

11.5 Stage 3 – Affordable Housing Supply

- 11.5.1 The first element of stage 3 of the model determines the number of households analysed in stages 1.2 and 1.3 who currently occupy social rented or shared ownership dwellings. It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.
- 11.5.2 The survey data shows that 1,624 of the households at stages 1.2 and 1.3 of the model are affordable units, and this total is applied at **Stage 3.1**.
- 11.5.3 The second element of stage 3 of the model assesses the level of surplus affordable stock in the District. The level of vacant affordable units in the Borough is low at less than 2% of the stock (0.7%), and in view of this level of voids a total of zero is applied at Stage 3.2 of the model.
- 11.5.4 The third element of stage 3 of the model forecasts the number of new affordable units to be built in the District on an annual basis, based on the number of planned units over the next two years. HSSA data shows that 22 new units are planned in 2007 / 08, and 126 units in 2008 / 09. Total new delivery has been 376 units between 2005 and 2009 and the average level of 75 units a year is applied at **Stage 3.3** of the model.

- 11.5.5 The next element of the model estimates the number of units to be taken out of management in the District through stock demolition on an annual basis. There are no known demolition programs in the District over the next few years and a zero total is therefore applied at **Stage 3.4**.
- 11.5.6 **Stage 3.5** of the model is the sum of Stages 3.1, 3.2 and 3.3, less Stage 3.4, a total of 2,032.
- 11.5.7 The annual supply of affordable units over the last three years is used in the model as a prediction for future annual affordable housing supply which is likely to arise.
- 11.5.8 It is important firstly to establish the average stock re-let level and data from both client data on the local RSL re-lets, and CORE data has been studied for the three years to 31/03/2007. This shows the following:-

Table 11-7 2005 to 2007 Affordable Housing Supply

RSL Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
Council Data	284	158	340	261
CORE Data	196	182	208	195

* © CORE, Housing Corporation

- 11.5.9 The Council data shows RSL re-let levels over the three years average 261 units per annum and this is the level used to calculate the affordable housing supply.
- 11.5.10 However increased vacancies and units taken out of management will have an effect on the annual flow of affordable housing. The calculation takes the average annual right to buy / demolition level, multiplied by the average re-let rate of the stock.
- 11.5.11 The table below shows the right to buy and demolition levels from Council data for the three years to 31/03/2007.

Table 11-8 2005 to 2007 Right to Buy & Demolition Levels

	2004 / 05	2005 / 06	2006 / 07	Average
Right to Buy	14	6	5	8
Demolition	0	0	0	0
Right to Buy & Demolition	14	6	5	8

- 11.5.12 The average loss of units through demolition and annual Right to Buy is 8 units per annum. RTB levels have decreased over the period since 2004/05 and so the 2006/7 level of 5 units has been used. With an average stock re-let rate of 4.2% per annum this would lead to a total less than 1 unit per annum, and so has not been deducted from the 261 annual re-let level; therefore a total of 261 applied at **Stage 3.6**.
- 11.5.13 Shared ownership units are estimated at 815 based on 643 units at 2001 plus 172 additional dwellings to 2007. Assuming a resale rate based at 5%, closer to market turnover levels, 41 units would become available each year and this number is incorporated at **Stage 3.7** of the model.

11.5.14 The final element of stage 3 of the model is a sum of stages 3.6 and 3.7, a total of 302 applied at **Stage 3.8**.

Table 11-9 Affordable Housing Supply

STAGE 3 – AFFORDABLE HOUSING SUPPLY	
3.1 Affordable dwellings occupied by households in need	1,624
3.2 Surplus stock	0
3.3 Committed supply of new affordable housing	75
3.4 Units to be taken out of management	0
3.5 TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	1,699
3.6 Annual supply of social re-lets (net)	261
3.7 Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	41
3.8 ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	302

11.6 Sevenoaks Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	3
1.2	Overcrowding and concealed households	938
1.3	Other groups	1,096
1.4	TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	2,037
STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	896
2.2	Proportion of new households unable to buy or rent in the market	83.9%
2.3	Existing households falling into need	128
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (896 X 83.9% = 752 + 128 = 880)	880
STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	1,624
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	75
3.4	Units to be taken out of management	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	1,699
3.6	Annual supply of social re-lets (net)	261
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	41
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	302
A	TOTAL NET CURRENT NEED 1.4 – 3.5	338
B	QUOTA TO ADDRESS NEED OVER 5 YEARS *	20%
C	ANNUAL CURRENT NEED A x B	68
D	TOTAL ANNUAL NEWLY ARISING NEED 2.4	880
E	TOTAL AFFORDABLE NEED PER YEAR C + D	948
F	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.8	302
OVERALL ANNUAL SHORTFALL E – F		646

* - Elimination over a five year period is recommended in the SHMA Guidance for model purposes but the Council can make a Policy decision to do so over a longer period (e.g. 10 years or years to the end of the Local Development Framework period).

11.7 Needs Assessment

- 11.7.1 The total affordable housing need annually is for 948 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact and shared ownership re-sales, average 302 units and are the major means of addressing the scale of need identified.
- 11.7.2 After allowing for existing stock net re-let supply, there will still be a total annual affordable housing shortfall of 646 units.
- 11.7.3 Based on the average new unit supply over the 5 years to 2009 of 75 units, this level of annual need is nearly 9 times the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year.
- 11.7.4 Additionally, 134 existing households and 210 concealed households intend to leave the District over the next three years because of a lack of affordable rented housing, and 722 households (371 existing and 351 concealed) are planning to leave due to being unable to buy in the District, reflecting the affordability difficulty in the local housing market.

11.8 Tonbridge & Malling CLG Needs Assessment Model

- 11.8.1 The first element of this stage of the model estimates the number of homeless households including those in temporary accommodation. This data is a 'snapshot' at a point in time, and the 1st Quarter 2008 P1(E) return has been used to determine the number of households in temporary accommodation at 31st March 2008.
- 11.8.2 This data shows 76 households in temporary accommodation, of which 6 households were in hostel, refuge or bed & breakfast accommodation. Care must be taken in the assessment to avoid double counting those households who are "homeless at home" or in other general stock as they would potentially have been captured in the survey data, which is also used to determine housing need at different stages. The total of 6 households is therefore the figure applied at **Stage 1.1** in the model.
- 11.8.3 The second element in stage 1 of the model estimates the number of households in overcrowded conditions (i.e. those who fail the 'bedroom standard'), and concealed households (couples, people with children and single adults aged over 25 who share facilities with another household).

Table 11-10 Overcrowded and Concealed Households

Overcrowded Households		1,794
MINUS New Forming Solution or Leaving Borough	372	1,422
PLUS Concealed Households	0	1,422
MINUS Duplication	0	1,422
Net Overcrowded + Concealed Group		1,422
Proportion unable to afford market housing	69.5%	
Stage 1.2 - Overcrowding and concealed households		988

- 11.8.4 There are 1,794 households in the Borough who are overcrowded by the 'bedroom standard', however 372 of these will be resolved by a newly forming household or by these households leaving the Borough, leaving a net group of 1,422. There are no concealed households who are already included in the overcrowded group, leaving a total of 1,422 overcrowded and concealed households.
- 11.8.5 A test of affordability for these households shows that 69.5% cannot afford to resolve their housing difficulties through market housing in the Borough, leaving 988 households to be applied in the model at **Stage 1.2**.
- 11.8.6 The third element in stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require to move in order to resolve their difficulty.
- 11.8.7 Households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all assessed to require a move.
- 11.8.8 The survey data identified 2,681 households with one or more of these inadequacies, of whom 93 were already counted in Stage 1.2 and need to be removed to avoid double-counting. This leaves a net group of 2,588 households, 44.2% of whom are unable to afford to resolve their housing difficulties through market housing in the Borough, leaving 1,144 households to be applied in the model at **Stage 1.3**.

- 11.8.9 The final element of stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3 above, a total of 2,138 applied at **Stage 1.4**.

Table 11-11 Current Housing Need (Gross)

STAGE 1 – CURRENT HOUSING NEED (GROSS)	
1.1 Homeless households and those in temporary accommodation	6
1.2 Overcrowding and concealed households	988
1.3 Other groups	1,144
1.4 TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	2,138

11.9 Stage 2 – Future Need (Gross per year)

- 11.9.1 The first element of stage 2 of the model estimates the annual number of newly forming households in the Borough.
- 11.9.2 The total of concealed households identified in the survey has annualised at the average level of those forming in the next two years.

Table 11-12 Time of Move – Concealed Households

Time of Move	Nos. implied	Annual Average
Now / Within 1 year	656	641
1 - 2 years	626	

- 11.9.3 The table shows that the annual average new household formation level is 641 households per annum.
- 11.9.4 In order to avoid double counting due to two-person household formation, duplication is removed. 49.6% of concealed households forming over the next three years specified formation as a couple, but only 20.9% of these were with a partner who lived separately elsewhere in the Borough, which would cause a double count.
- 11.9.5 However data on recently formed households suggests that couple formation might increase to 60.3% and the 20.9% has therefore been removed from this lower level in the table below ($60.3\% \times 20.9\% = 12.6\%$).

Table 11-13 Double Counting Removal

New household formation (gross p.a.)	641
MINUS - Two person formation (12.6%) x 0.5	40
Total	601

- 11.9.6 This results in an annual average formation level of 601 households per annum, used at **Stage 2.1** of the model.
- 11.9.7 The income of concealed households who specified formation now and within 1 and 2 years has been used to test concealed households ability to both purchase in the lower quartile stock and access the private market to buy or rent 1, 2 and in some cases 3 bedroom units suitable for their requirements. 86.5% of concealed households are considered to be unable to purchase in the market, with 70.9% unable to rent. The rental proportion is used at **Stage 2.2** of the model.

- 11.9.8 The data on concealed households' income was based on responses from those who specified formation in the Borough now and within 1 and 2 years. It is likely that income levels of this group at the point of actual access to the market may be higher in some cases than it is now, and the proportion used is therefore an over-estimate of those who cannot access housing without assistance.
- 11.9.9 The final element of stage 2 of the model estimates the number of households in the Borough who fall into priority housing need. Priority need is those households whose circumstances need to be addressed quickly and usually these households are homeless, in high medical need, suffering harassment, living accommodation which is unfit or in high levels of disrepair or have insecure tenancies.
- 11.9.10 The calculation of Existing Households falling into priority need found that of registrations on the waiting list, there were 227 homeless household acceptances in priority need (excluding the 6 homeless households identified in temporary B&B / hostel accommodation at Stage 1.1), the total of 227 over the year used at **Stage 2.3**.
- 11.9.11 The final element of stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, a total of 653 applied at **Stage 2.4**.

Table 11-14 Future Need (Gross per Year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)	
2.1 New household formation (gross per year)	601
2.2 Proportion of new households unable to buy or rent in the market	70.9%
2.3 Existing households falling into need	227
2.4 TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3	653

11.10 Stage 3 – Affordable Housing Supply

- 11.10.1 The first element of stage 3 of the model determines the number of households analysed in stages 1.2 and 1.3 who currently occupy social rented or shared ownership dwellings. It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.
- 11.10.2 The survey data shows that 1,563 of the households at stages 1.2 and 1.3 of the model are affordable units, and this total is applied at **Stage 3.1**.
- 11.10.3 The second element of stage 3 of the model assesses the level of surplus affordable stock in the Borough. The level of vacant affordable units in the Borough is low at less than 2% of the stock (0.7%), and in view of this level of voids a total of zero is applied at **Stage 3.2** of the model.
- 11.10.4 The third element of stage 3 of the model forecasts the number of new affordable units to be built in the Borough on an annual basis, based on the number of planned units over the next two years. HSSA data shows that 203 new units are planned in 2007/08, and 164 units in 2008/09, an annual average of 184 units which is the level applied at **Stage 3.3** of the model.
- 11.10.5 The next element of the model estimates the number of units to be taken out of management in the Borough through stock demolition on an annual basis. There are no known demolition programs in the Borough over the next few years and a zero total is therefore applied at **Stage 3.4**.
- 11.10.6 **Stage 3.5** of the model is the sum of Stages 3.1, 3.2 and 3.3, less Stage 3.4, a total of 1,747.

- 11.10.7 The annual supply of affordable units over the last three years is used in the model as a prediction for future annual affordable housing supply which is likely to arise. It is important firstly to establish the average stock re-let level and CORE data has been studied for the three years to 31/03/2007, which shows the following:-

Table 11-15 2005 to 2007 Affordable Housing Supply (CORE)

RSL Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
CORE Data	362	193	243	266

* © CORE, Housing Corporation

- 11.10.8 The CORE average of 266 RSL re-lets per annum is the total used in the housing needs model.
- 11.10.9 However increased vacancies and units taken out of management will have an effect on the annual flow of affordable housing. The calculation takes the average annual right to buy / demolition level, multiplied by the average re-let rate of the stock.
- 11.10.10 The table below shows the right to buy and demolition levels from Council data for the three years to 31/03/2007.

Table 11-16 2005 to 2007 Right to Buy & Demolition Levels

	2004 / 05	2005 / 06	2006 / 07	Average
Right to Buy	6	5	2	4
Demolition	0	0	7	2
Total	6	5	9	7

- 11.10.11 The average loss of units through demolition and annual Right to Buy is 4 units per annum. RTB levels, which make up the majority of these totals, have fluctuated over the period since 2004/05 and so the 2006/7 level of 2 units has been used. With an average stock re-let rate of 3.5% per annum the same as RSL re-lets this does not amount to one unit and so has not been deducted from the 266 annual re-let level, therefore a total of 226 applied at **Stage 3.6**.
- 11.10.12 Shared ownership units are estimated at 661, based on 526 in the 2001 Census plus 139 units built up to March 2007. Assuming a resale rate at market housing turnover at 5%, 33 units would become available each year and this number is incorporated at **Stage 3.7** of the model.

Table 11-17 Affordable Housing Supply

STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	1,563
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	184
3.4	Units to be taken out of management	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	1,747
3.6	Annual supply of social re-lets (net)	266
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	33
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	299

- 11.10.13 The final element of stage 3 of the model is a sum of stages 3.6 and 3.7, a total of 299 applied at **Stage 3.8**.

11.11 Tonbridge & Malling Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	6
1.2	Overcrowding and concealed households	988
1.3	Other groups	1,144
1.4	TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	2,138
STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	601
2.2	Proportion of new households unable to buy or rent in the market	70.9%
2.3	Existing households falling into need	227
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (601 X 70.9% = 426 + 227 = 653)	653
STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	1,563
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	184
3.4	Units to be taken out of management	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	1,747
3.6	Annual supply of social re-lets (net)	266
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	33
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	299
A	TOTAL NET CURRENT NEED 1.4 – 3.5	391
B	QUOTA TO ADDRESS NEED OVER 5 YEARS *	20%
C	ANNUAL CURRENT NEED A x B	78
D	TOTAL ANNUAL NEWLY ARISING NEED 2.4	653
E	TOTAL AFFORDABLE NEED PER YEAR C + D	731
F	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.8	299
OVERALL ANNUAL SHORTFALL E – F		432

* - Elimination over a five year period is recommended in the SHMA Guidance for model purposes but the Council can make a Policy decision to do so over a longer period (e.g. 10 years or years to the end of the Local Development Framework period).

11.12 Needs Assessment

- 11.12.1 The total affordable housing need annually is for 731 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 266 units and 33 shared ownership re-sales are the major means of addressing the scale of need identified.
- 11.12.2 After allowing for existing stock net re-let supply, there will still be a total annual affordable housing shortfall of 432.
- 11.12.3 Based on the average planned new unit supply of around 203 units, this level of annual need is over twice the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year.
- 11.12.4 Additionally, 94 existing households and 214 concealed households intend to leave the Borough over the next three years because of a lack of affordable housing to rent, and 730 households (419 existing and 311 concealed) are planning to leave due to being unable to buy in the Borough, reflecting the affordability difficulty in the local housing market.

11.13 Tunbridge Wells CLG Needs Assessment Model

- 11.13.1 The first element of this stage of the model estimates the number of homeless households including those in temporary accommodation. This data is a 'snapshot' at a point in time, and the 1st Quarter 2008 P1(E) return has been used to determine the number of households in temporary accommodation at 31st March 2008.
- 11.13.2 This data shows 48 households in temporary accommodation, of which 9 households were in hostel, refuge or bed & breakfast accommodation. Care must be taken in the assessment to avoid double counting those households who are "homeless at home" or in other general stock as they would potentially have been captured in the survey data, which is also used to determine housing need at different stages. The total of 9 households is therefore the figure applied at **Stage 1.1** in the model.
- 11.13.3 The second element in stage 1 of the model estimates the number of households in overcrowded conditions (i.e. those who fail the 'bedroom standard').

Table 11-18 Overcrowded and Concealed Households

Overcrowded Households		974
MINUS New Forming Solution or Leaving Borough	213	761
MINUS Duplication	0	761
Net Overcrowded + Concealed Group		761
Proportion unable to afford market housing	53.9%	
Stage 1.2 - Overcrowding and concealed households		411

- 11.13.4 There are 974 households in the Borough who are overcrowded by the 'bedroom standard', however 213 of these will be resolved by a newly forming household or by these households leaving the Borough, leaving a net group of 761. There are no concealed households, who are already included in the overcrowded group and have been removed, leaving a total of 761 overcrowded households.
- 11.13.5 A test of affordability for these households shows that 53.9% cannot afford to resolve their housing difficulties through market housing in the Borough, leaving 411 households to be applied in the model at **Stage 1.2**.
- 11.13.6 The third element in stage 1 of the model examines households living in unsuitable accommodation whose problem cannot be solved 'in-situ' and who therefore require to move in order to resolve their difficulty.
- 11.13.7 Households who are overcrowded, were suffering harassment, those whose rent / mortgage was too expensive, housing was affecting their health, whose tenancy was insecure or whose home was too large are all assessed to require a move.
- 11.13.8 The survey data identified 357 households with one or more of these inadequacies, none of whom were already counted in Stage 1.2 and would need to be removed to avoid double-counting. Therefore this group comprises 357 households, 59.45% of whom are unable to afford to resolve their housing difficulties through market housing in the Borough, leaving 212 households to be applied in the model at **Stage 1.3**.

11.13.9 The final element of stage 1 of the model is a sum of steps 1.1, 1.2 and 1.3 above, a total of 632 applied at **Stage 1.4**.

Table 11-19 Current Housing Need (Gross)

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	9
1.2	Overcrowding and concealed households	411
1.3	Other groups	212
1.4	TOTAL CURRENT HOUSING NEED (GROSS) <i>1.1 + 1.2 + 1.3</i>	632

11.14 Stage 2 – Future Need (Gross per year)

11.14.1 The first element of stage 2 of the model estimates the annual number of newly forming households in the Borough.

11.14.2 The total of newly forming households identified in the survey has annualised at the average level of those forming in the next two years.

Table 11-20 Time of Move – Concealed Households

Time of Move	Nos. implied	Annual Average
Within 1 year	726	840
Between 1 - 2 years	953	

11.14.3 The table shows that the annual average new household formation level is 840 households per annum.

11.14.4 In order to avoid double counting due to two-person household formation, duplication is removed. 39.2% of new forming households forming over the next two years specified formation as a couple, but only 32.5% of these were with a partner who lived separately elsewhere in the Borough, which would cause a double count.

11.14.5 However data on recently formed households suggests that couple formation might increase to 62.8% and the 32.5% has therefore been removed from this lower level in the table below ($62.8\% \times 32.5\% = 20.4\%$).

Table 11-21 Double Counting Removal

New household formation (gross p.a.)	840
MINUS - Two person formation (20.4%) x 0.5	86
Total	754

11.14.6 This results in an annual average formation level of 754 households per annum, used at **Stage 2.1** of the model.

11.14.7 The income of concealed households who specified formation within one year has been used to test future concealed households' ability to both purchase in the lower quartile stock and access the private market to buy or rent 1, 2 and in some cases 3 bedroom units suitable for their requirements. 74.4% of concealed households are considered to be unable to purchase in the market, with 59.3% unable to rent. The rental proportion is used at **Stage 2.2** of the model.

- 11.14.8 The data on concealed households' income was based on responses from those who specified forming their first home in the Borough over the next year. It is likely that income levels of this group at the point of actual access to the market may be higher in some cases than it is now, and the proportion used is therefore an over-estimate of those who cannot access housing without assistance.
- 11.14.9 The final element of stage 2 of the model estimates the number of households in the Borough who fall into priority housing need. Priority need is those households whose circumstances need to be addressed quickly and usually these households are homeless, in high medical need, suffering harassment, living accommodation which is unfit or in high levels of disrepair or have insecure tenancies.
- 11.14.10 The calculation of Existing Households falling into priority need found that of registrations on the waiting list, there were 228 homeless household acceptances in priority need (excluding the 9 homeless households identified in temporary B&B / hostel accommodation at Stage 1.1), a total of 228 over the year used at **Stage 2.3**.
- 11.14.11 The final element of stage 2 of the model is a sum of step 2.1 multiplied by step 2.2, added to step 2.3 above, a total of 675 applied at **Stage 2.4**.

Table 11-22 Future Need (Gross per year)

STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	754
2.2	Proportion of new households unable to buy or rent in the market	59.3%
2.3	Existing households falling into need	228
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3 (754 X 59.3% = 447 + 228 =675)	675

11.15 Stage 3 – Affordable Housing Supply

- 11.15.1 The first element of stage 3 of the model determines the number of households analysed in stages 1.2 and 1.3 who currently occupy social rented or shared ownership dwellings. It is assumed that any move by these households would release a unit of affordable housing, and it is therefore assumed that there would be no overall net effect on the annual flow model.
- 11.15.2 The survey data shows that 261 of the households at stages 1.2 and 1.3 of the model are affordable units, and this total is applied at **Stage 3.1**.
- 11.15.3 The second element of stage 3 of the model assesses the level of surplus affordable stock in the Borough. The level of vacant affordable units in the Borough is low at less than 2% of the stock (1.18%), and in view of this level of voids a total of zero is applied at **Stage 3.2** of the model.
- 11.15.4 The third element of stage 3 of the model forecasts the number of new affordable units to be built in the Borough on an annual basis, based on the number of planned units over the next two years. HSSA data shows that 81 new units are planned in 2007/08, and 130 units in 2008/09, an annual average of 106 units which is the level applied at **Stage 3.3** of the model.
- 11.15.5 The next element of the model estimates the number of units to be taken out of management in the Borough through stock demolition on an annual basis. There are no known demolition programs in the Borough over the next few years and a zero total is therefore applied at **Stage 3.4**.
- 11.15.6 **Stage 3.5** of the model is the sum of Stages 3.1 (261), 3.2 (0) and 3.3 (106), less Stage 3.4 (0), a total of 367.

- 11.15.7 The annual supply of affordable units over the last three years is used in the model as a prediction for future annual affordable housing supply which is likely to arise.
- 11.15.8 It is important firstly to establish the average stock re-let level and data from both the HSSA returns and CORE has been studied for the three years to 31/03/2007, which shows the following:-

Table 11-23 2005 to 2007 Affordable Housing Supply

RSL Re-lets	2004 / 05	2005 / 06	2006 / 07	Average
HSSA Return	419	448	381	416
CORE Data	**355	355	295	335

* © CORE, Housing Corporation

** CORE does not have data for Tunbridge Wells in 2004/5

- 11.15.9 Although an average of both HSSA and CORE data could be used for HA re-lets, the HSSA data re-let levels appear more consistent and reliable and the HSSA average of 416 units per annum has been used.
- 11.15.10 However increased vacancies and units taken out of management will have an effect on the annual flow of affordable housing. The calculation takes the average annual right to buy / demolition level, multiplied by the average re-let rate of the stock.
- 11.15.11 Tunbridge Wells Borough Council has to date only been able to supply Right to Buy (RTB) data for one RSL and so the figures used are an underestimate of the total number of RTBs of all the RSLs in the Authority area.

Table 11-24 2006 to 2008 Right to Buy & Demolition Levels

	2005 / 06	2006 / 07	2007 / 08	Average
Right to Buy	6	4	3	4
Demolition	0	0	0	0
Right to Buy & Demolition	6	4	3	4

- 11.15.12 The average loss of units through demolition and annual Right to Buy is 4 units per annum. RTB levels, which make up the majority of these totals, have fluctuated over the period since 2004/05 and so the average level of 4 units has been used. With an average stock re-let rate of 5.6% per annum this level of Right to Buy stock loss has no effect on the overall supply at less than 1 unit and so has not been deducted from the 416 annual re-let level and therefore a total of 416 applied at **Stage 3.6**.
- 11.15.13 Shared ownership units are estimated at 431, based on 2001 Census numbers of 337 plus 94 units built up to March 2007. Assuming a resale rate at 5%, 22 units would become available each year and this number is incorporated at **Stage 3.7** of the model.

- 11.15.14 The final element of stage 3 of the model is a sum of stages 3.6 and 3.7, a total of 471 applied at **Stage 3.8**.

Table 11-25 Affordable Housing Supply

STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	261
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	106
3.4	Units to be taken out of management	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	367
3.6	Annual supply of social re-lets (net)	416
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	22
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	438

11.16 Tunbridge Wells Affordable Housing Needs Model

STAGE 1 – CURRENT HOUSING NEED (GROSS)		
1.1	Homeless households and those in temporary accommodation	9
1.2	Overcrowding and concealed households	411
1.3	Other groups	212
1.4	TOTAL CURRENT HOUSING NEED (GROSS) 1.1 + 1.2 + 1.3	632
STAGE 2 – FUTURE NEED (GROSS PER YEAR)		
2.1	New household formation (gross per year)	754
2.2	Proportion of new households unable to buy or rent in the market	59.3
2.3	Existing households falling into need	228
2.4	TOTAL ANNUAL NEWLY ARISING NEED (2.1 x 2.2) + 2.3	675
STAGE 3 – AFFORDABLE HOUSING SUPPLY		
3.1	Affordable dwellings occupied by households in need	261
3.2	Surplus stock	0
3.3	Committed supply of new affordable housing	106
3.4	Units to be taken out of management	0
3.5	TOTAL AFFORDABLE HOUSING STOCK AVAILABLE 3.1 + 3.2 + 3.3 – 3.4	367
3.6	Annual supply of social re-lets (net)	416
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub market levels	22
3.8	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.6 + 3.7	438
A	TOTAL NET CURRENT NEED 1.4 – 3.5	256
B	QUOTA TO ADDRESS NEED OVER 5 YEARS *	20%
C	ANNUAL CURRENT NEED A x B	53
D	TOTAL ANNUAL NEWLY ARISING NEED 2.4	675
E	TOTAL AFFORDABLE NEED PER YEAR C + D	728
F	ANNUAL SUPPLY OF AFFORDABLE HOUSING 3.8	438
OVERALL ANNUAL SHORTFALL E – F		290

* - Elimination over a five year period is recommended in the SHMA Guidance for model purposes but the Council can make a Policy decision to do so over a longer period (e.g. 10 years or years to the end of the Local Development Framework period).

11.17 Needs Assessment

- 11.17.1 The total affordable housing need annually is for 728 units. Net re-lets of the existing social stock, taking into account Right to Buy impact, average 416 units and 22 Shared Ownership re-sales are the major means of addressing the scale of need identified.
- 11.17.2 After allowing for existing stock net re-let supply, there will still be a total annual affordable housing shortfall of 290. Based on the average planned new unit supply of around 106 units, this level of annual need is nearly three times the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year.
- 11.17.3 Additionally, 653 existing households and 151 concealed households intend to leave the Borough over the next three years because of a lack of affordable housing, a total of 804, reflecting the affordability difficulty in the local housing market.

Sub-regional Summary of Need and Supply

- 11.17.4 The turnover of the existing stock in any sector is expected to meet 90% of housing requirements, leaving only 10% to be met by new units. The low levels of new building for the last decade and the high level of house price inflation have resulted in shortfalls of supply in each sector above the accepted norm.
- 11.17.5 Affordability is a significant problem in the sub-region and to assess the basis for future new delivery of affordable housing it is important to analyse the impact of existing supply within the affordable sector. The following table summarises the overall need and supply levels within the social rented and intermediate sectors for each authority.

Table 11-26 Summary of Affordable Need and Supply

	Sevenoaks		Tonbridge & Malling		Tunbridge Wells	
	Units	%	Units	%	Units	%
Total Affordable Need						
Total Need	958	100.0	731	100.0	728	100.0
Less Supply	302	31.5	299	40.9	438	60.2
Net Affordable Need	656	68.5	432	59.1	290	39.8
Intermediate Need						
Total Need	219	100.0	128	100.0	116	100.0
Less Stock re-sales	41	18.8	33	25.8	22	19.0
Net Intermediate Need	178	81.2	95	74.2	94	81.0
Tenure Summary						
Net Affordable Need	656	100.0	432	100.0	290	100.0
Net Intermediate Need	178	27.1	95	22.0	94	32.4
Net Social Need	478	72.9	337	78.0	196	67.6

12 BRINGING THE EVIDENCE TOGETHER

- 12.1.1 This Strategic Housing Market Assessment has analysed evidence on the projected growth in different households, the relationship between demand and supply of housing by type and dwelling size, housing need and the stock of housing across the study area.
- 12.1.2 A key reason for undertaking this study is to inform the development of housing and planning policies in the West Kent study area and this section provides recommendations in relation to the following policy issues.
- The general mix of market housing by size to be delivered from future new developments;
 - On the target levels for affordable housing and future unit delivery by size;
 - Type and size of affordable housing to be provided in the future.
- 12.1.3 A stakeholder seminar with the key partners of the West Kent authorities included some initial discussion of these policy issues and has also informed the recommendations presented in this report.

12.2 The Policy Process

- 12.2.1 As highlighted in PPS3, Strategic Housing Market Assessments are only one of several factors which need to be taken into account in determining targets and the mix of housing to be developed in the future.
- 12.2.2 Although balancing the housing market is a key objective, policy formulation will also be informed by evidence from Strategic Housing Land Availability Assessments, spatial issues relating to environmental impact and the importance of the delivery of high quality accommodation with correspondingly high design standards, particularly in high density developments.

12.3 Creating Mixed and Balanced Communities

- Development of sustainable and balanced communities will require a much higher level of new housing provision than the proposed future allocation. The affordable housing needs of the area can only be met in full if there is much greater provision overall and all possible means of increasing the scale of delivery should be considered.
- 12.3.1 PPS3 consolidates government thinking on planning for mixed communities and what that should mean in terms of planning for a mix of tenures and housing types in new development. The government wishes to foster the creation of mixed communities though what this means in practice is not defined, nor the spatial level at which a mix is to be achieved (e.g. within neighbourhoods, or across market areas).
- 12.3.2 It is also important to recognise that neighbourhoods have different characteristics and that this is important to providing a variety of choice in the housing market.
- 12.3.3 The development of flats in urban and town centre housing will appeal particularly to young single people and couples. Suburban locations are favoured by families who place a higher priority on access to good schools and houses with gardens. Such variety should be valued as part of creating diverse and liveable towns.
- 12.3.4 PPS3 requires that authorities should be aware of the 'overall balance of different household types to be provided for across the plan area, to ensure housing provision is made for example for family, single person, and multi-person households. In planning at site level, it is important that a broad mix of housing suitable for different household types is provided on larger sites. The mix of housing on smaller sites should contribute to the creation of mixed communities'.

- 12.3.5 PPS3 does not however, indicate a requirement for specific market sector targets for different types or sizes of dwellings but it must be of value both to authority policy makers and developers to use the assessment data to achieve more balanced stock and communities.
- 12.3.6 Local Development Documents therefore need to provide indications of the type and size of dwellings to be provided to meet household demand within the study area, although it is clear that prescriptive targets are not to be set for different types of dwelling, since this would undermine the responsiveness of the market to demand. Authorities should provide a strategic assessment of where there are gaps within current housing provision and identify in broad terms the relative priority to be accorded to development of different types of dwelling.

12.4 Balancing the Housing Market

- 12.4.1 Determining what this means for the future requirement for types of dwellings is complex. The scale of under-occupation is significant and the type and size of dwelling that households demand is not necessarily driven by actual need. The requirement for the expected future growth in households can only be estimated in terms of the size of new dwellings. Providing a better balanced housing stock should however be the key criteria for each authority.
- 12.4.2 The table below outlines the proposed annual average dwelling provision in the Draft South East Plan between 2006 and 2026, against the market demand and affordable need for each Local Authority, after allowing for the turnover of the existing stock.

Table 12-1 Proposed Annual Provision v. Demand and Affordable Need

	Dwelling Provision p.a.*		Affordable Need Shortfall p.a.**	Market Demand Shortfall p.a.**
	Draft Plan	Panel		
Sevenoaks	155	165	646	1,264
Tonbridge & Malling	425	450	432	1,084
Tunbridge Wells	250	300	290	1,005
West Kent	830	915	1,368	3,353

* Draft South East Plan and Panel Recommendation

** Housing Need Survey Data

- 12.4.3 The scale of demand and need identified through the Strategic Housing Market Assessment is significant. Compared to either the proposed West Kent annual provision of 830 units p.a. in the Draft South East Plan, or the Panel recommendation of 915 units, there is an identified shortfall of 3,353 units in the market sector alone, strongly linked to current in-migration levels. Additionally there is a shortfall of 1,368 units of affordable housing, which is around 453 greater than the whole proposed dwelling provision of 915 per annum to 2026.
- 12.4.4 If all authorities achieved 40% affordable housing to meet local needs in that sector, only around 500 or 550 properties would be delivered in the market sector each year.
- 12.4.5 West Kent is not identified as a growth area in the South East and dwelling provision is very low relative to the housing requirements of market and affordable sector.
- 12.4.6 Unless future delivery levels are increased significantly beyond the current or Panel recommendation levels, the scale of affordable needs will increase year by year and on a pure supply and demand basis house prices should be expected to continue to rise well above income inflation levels.

- 12.4.7 The scale of new provision provides a very limited ability to create a more balanced housing market in terms of property type, size and tenure. The limited scale of affordable delivery could increase out-migration, particularly of service sector and key workers.
- 12.4.8 The financial crisis in the mortgage markets has created a major fall in the availability of mortgages and has caused the fastest fall in house sales and new development for over 60 years. This has had a significant impact on land values and unemployment in the building industry and estate agency sectors.
- 12.4.9 The difficulty is in making any prediction as to how far the economic decline will go and how long the housing market will remain severely depressed as forecasts and data on activity changes virtually every month. In the short term this could have a severe impact on the delivery of a wide range of both affordable and market housing.

12.5 Property Type and Size

- 12.5.1 All future development should address the overall shortfall of small units, flats and terraced houses in both the private and affordable housing sectors. Clearly this small unit need also supports the requirement for higher densities than in the past.
- 12.5.2 Future development has therefore to address the imbalance of stock type and size, both by tenure and location to create a more sustainable and balanced housing market. This will require a bias in favour of 1 and 2-bedroom units on a significant scale to address both the current shortfall and future demographic and household formation change which will result in an increase in small households.
- 12.5.3 However, in view of the scale of Draft South East Plan allocation in West Kent, (830 or 915 units per annum) still to be finalised, but even allowing for a bias towards small units, there is limited capacity to create better balance in the stock.
- 12.5.4 There is a need to provide a mix of house types in both market and social sectors, particularly to meet the need for flats, terraced and semi-detached units from new and existing households and to provide for a more balanced housing market.

12.6 Future Market Sector Delivery

- 12.6.1 A summary of the size of property in the market sector needed to meet demand / supply shortfalls and address changing household formation timescale from the analysis in Section 8.8 is shown in the table below.

Table 12-2 Future Annual Market Delivery by Size

	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Sevenoaks	20	30	35	15
Tonbridge & Malling	5	50	40	5
Tunbridge Wells	20	40	30	10

- 12.6.2 The requirements set out in this table are based upon net shortfalls created from the supply and demand from turnover of the existing stock, the need and demand of new forming households and past experience and future projection of migrating households. There is a need to consider the impact of future demographic and planned economic change as key drivers of the market in providing stock which addresses future household change and supports economic strategy.

Low Cost Market Housing

- 12.6.3 Low cost market housing is small 1 and 2-bedroom units which are provided to meet the needs of households with income levels just adequate to access the housing market. These are 'starter' homes and are part of the general market.
- 12.6.4 The requirement for these units as part of market delivery is still important to the provision of quality housing and a balanced mix within new delivery. It has to be assumed that the short term over-supply of this type of unit over the last few years will resolve itself through market supply / demand balance, although the major difficulty and challenge for this sector in the medium to longer term is affordability within the sub-region for new forming households.
- 12.6.5 It is this factor which is creating the need for shared ownership and other forms of subsidised intermediate housing.

12.7 Future Affordable Housing Delivery**Social Rent**

- 12.7.1 The social rented stock in the study area at 15.3% is lower than the national average of 19.3% and slightly above the South East regional average of 14.0% and does not provide adequate turnover to meet the scale of need identified. In determining the balance of tenure mix, the number of households who cannot afford private rent but would be able to enter the market through intermediate housing has to be taken into account.
- 12.7.2 The priority affordable housing need in West Kent is for additional social rented dwellings. The scale of need could justify the whole allocation as social rented units and still not address the level of need, but a balanced approach is now the core of Government strategy although the majority of units are still required for social rent.
- 12.7.3 However a number of factors need to be considered in determining targets by size which clearly also influence property type. Small units turn over significantly more regularly in the existing stock than family units.
- 12.7.4 Waiting list registration, particularly for one bedroom properties, will also contain a large number of households who have very low priority or may be older households registering for sheltered housing as insurance for a future potential need.

Intermediate Housing

- 12.7.5 Because of price-income relationship change, affordability has become an issue for both new forming and some existing households. The Housing Needs Surveys identified a requirement for 463 Shared Ownership units per year in West Kent, 245 for concealed households and 218 for existing households.
- 12.7.6 The majority of need in the intermediate sector of the housing market is for one and two bedroom units, but although the need is greatest for small units there is very limited preference for one-bedroom which seems mainly price driven and the bias would always be towards two bedroom properties.
- 12.7.7 There is also a significant demand from existing households for three bedroom units.

12.7.8 A summary of the size requirements by affordable tenure is shown in the table below.

Table 12-3 Sub-Region Affordable Annual Delivery Targets by Size

Tenure	Bedroom Size (%)			
	1-Bed	2-Bed	3- Bed	4- Bed +
Social Rent	35	30	25	10
Intermediate	20	45	35	0

12.8 Affordable Housing Targets

- 12.8.1 The South East Plan allocation for West Kent is 18,300 units from 2006 to 2026 (915 a year). Not all of these will be on qualifying sites, nor does this total take account of completions or outline consents.
- 12.8.2 However the total outstanding affordable need of 1,368 is 1.4 times the full Panel recommendation average annual allocation of 915. Clearly this is an unachievable target and a simple mathematical calculation to determine the overall target level, the normal process, cannot be undertaken. Targets can only therefore be set by a professional judgement based on experience of what is sustainable, viable and deliverable.
- 12.8.3 The scale of affordable need justifies a high target, provided it is sustainable and viable. However the SHMA is not the only basis for Council decisions on target levels, but it is a major element.
- 12.8.4 Based on the evidence found in this SHMA, consideration should be given to an affordable housing target to at least 40% of new units negotiated from the total of all suitable sites in all authorities. Where there is a need for larger affordable family units, it may be beneficial to negotiate on a habitable rooms basis, especially in flatted developments where need for large units cannot be met on site.
- 12.8.5 Sites will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation.
- 12.8.6 Meeting the total need for affordable housing involves a range of initiatives making best use of the existing stock, by bringing empty houses back into use, bringing social sector stock up to Decent Homes Standard, conversions of existing buildings and new delivery through the planning system.
- 12.8.7 In view of the limited amount of new unit delivery it is important that housing strategies are developed to address under-occupation in social housing to make best use of the existing stock.

12.9 Tenure Mix

Intermediate Housing

- 12.9.1 However, there are advantages in providing a proportion of intermediate housing as part of the affordable housing delivery.
- 12.9.2 The increases in house prices of over 200% over the last ten years have excluded many 'first-time buyers' from the owner occupied market. DCA believe therefore that the proportion of affordable housing provided on new sites should encompass more intermediate market housing than would have been the case even five years ago when it was a more marginal element of affordable need.

- 12.9.3 There is no obvious solution to the affordability problem in West Kent, other than a severe market crash or significant increases in incomes above inflation, neither of which is desirable, to solve access to the market for people on above average incomes.
- 12.9.4 There is therefore a need to deliver more intermediate housing bearing in mind that the total scale of intermediate housing preference alone of 219 units a year is greater than the whole housing allocation in Sevenoaks of around 128 units, 30% in Tonbridge & Malling and 116 units, 40% Tunbridge Wells.
- 12.9.5 The significant rise in house price to income ratios over the last decade has created a large potential market for intermediate housing.
- 12.9.6 It could also be more cost effective in enabling intermediate tenures through purchase and part sale of existing properties, because of the 'premium for new' over second hand properties.
- 12.9.7 Shared ownership (now HomeBuy) has been the main affordable product in this sector, but shared equity, utilising free or discounted land but without grant, also has a potentially significant role to play in the future.
- 12.9.8 Intermediate market rented accommodation delivery has been very small to date. Fundamentally it requires that there is a large gap between social and market rents. This situation applies to a greater degree in West Kent than in most areas nationally and this sector could be potentially large in the study area in view of income levels, in-migration and the low levels of social rented stock.
- 12.9.9 As the scale of need is not able to be met from existing turnover and planned new delivery levels, it is essential that the widest range of initiatives, utilising subsidies from land and grant resources effectively are employed to maximise delivery.
- 12.9.10 It would provide the local authorities with some flexibility in negotiations with developers. It is also often the case that separate funding provision is made for intermediate housing. Planning for a certain level of intermediate housing provision is therefore sensible as part of a strategy to maximise the level of public funding secured for affordable housing.
- 12.9.11 It is likely to be appropriate in the light of affordability problems and people's housing aspirations. Home ownership is the tenure of choice of virtually all households in England regardless of tenure. Government policy has reflected this in the past through encouragement of the Right to Buy, and the current government has indicated its intention to develop new intermediate housing products such as Home Buy to meet the aspiration for home ownership.
- 12.9.12 Provision of intermediate housing can go some way to meeting identified needs. Not all those in housing need want or need social rented housing. It therefore makes sense in terms of an overall housing strategy to plan for a certain level of intermediate housing provision.
- 12.9.13 Intermediate housing can also be used by the local authorities to free up social rented stock, where households are willing and able to afford to access intermediate products. Where they do not do so already, local authorities should consider collecting information from those on their housing registers and those occupying social rented accommodation that would indicate their suitability for and interest in intermediate housing options. Ideally this information could be linked with Moat Housing Groups lists of households interested in intermediate housing.

Tenure Mix Targets

- 12.9.14 Future tenure mix delivery has to take account of the low social stock levels and the scale of new households, key workers and those on average incomes and above unable to purchase in the high cost market in West Kent.

- 12.9.15 At the local authority level, affordable housing targets could range from 70% to 50% for social rent and 30% to 50% intermediate housing. Each local authority will need to consider the tenure target balance which addresses local need and recommendations on variation by authority are provided.
- 12.9.16 However the overall affordable target and the tenure mix target are subject to a wider range of planning and development factors at local site level.

12.10 Site Thresholds

- 12.10.1 The evidence of the scale of affordable need found in this assessment requires a significant increase in affordable delivery. This should be addressed both through an increase in affordable housing target levels from the total of developments on suitable sites and a reduction in site thresholds.
- 12.10.2 The national indicative minimum threshold level in PPS3 is set at 15 units. In all areas across West Kent, the significant level of need identified is unlikely to be met even at the threshold of 15 units in the new Guidance.
- 12.10.3 The annual scale of affordable need is almost 4 times the average annual new unit planned delivery and justifies an exceptional case for lower thresholds. However it is critical to test the level of increased supply which any threshold level below 15 dwellings would generate from a Strategic Housing Land Availability Assessment, taking viability into account.
- 12.10.4 The scale of need in each authority within the West Kent market requires that councils should consider a range of thresholds within each area at levels below 15 units, in both urban and rural locations. Smaller sites may, because of viability, require target levels below 40% or greater use may need to be made of the provision of commuted sums to deliver on alternative sites.

12.11 Rural Affordable Housing Delivery and Site Thresholds

- 12.11.1 There is a clear need expressed in PPS3 to provide a range of options to deliver more housing in rural settlements.
- 12.11.2 The purpose of a SHMA is to examine market issues at a larger spatial level and not to identify specific numbers of need and demand within rural settlements or rural areas in individual authorities.
- 12.11.3 This data is provided in detail in the Housing Need Surveys conducted over the last few years for each authority. These reports are still extremely valuable documents on a wide range of issues, but particularly in addressing both market and affordable housing in rural settlements or rural areas and should continue to be used to address issues at local level.

12.12 Site Threshold Strategy

- 12.12.1 Site thresholds in rural areas are normally significantly lower than those which apply in either the largest urban settlements or market towns in a district as sites are normally smaller and are usually below the threshold of 15 units.
- 12.12.2 To improve the delivery of affordable housing thresholds could be based upon the following levels:-
- 10 or more dwellings or 0.3 hectares in main towns or urban settlements;
 - 5 or more dwellings or 0.2 hectares in local service centre settlements;
 - 2 or more dwellings or 0.1 hectares in smaller villages with a 50% provision as highlighted in the Rural White Paper in 2000.

- 12.12.3 These site thresholds apply in the adopted local plans of many rural authorities, although the White Paper recommendation has not been adopted widely, bearing in mind that the rural affordable housing shortfall is now nationally recognised as a significant issue.
- 12.12.4 The Planning Policy Guidance Note 3 Housing Update on Planning for Sustainable Communities in Rural Areas issued in January 2005 provides a basis for allocation of sites solely for affordable housing and is not subject to previous population constraint. This is confirmed in PPS3 and the Councils should consider allocation of small sites for affordable housing only in the Development Plan Documents.
- 12.12.5 In addition to the use of site thresholds, guidance also identifies the need for both a rural exceptions policy and the allocation of sites in rural areas for affordable housing only.

12.13 Key Recommendations

12.13.1 Strategic Housing Market Assessments identify key inter-related priorities for housing, planning and care strategies to address the current and future requirements of households in the study area. Key recommendations for the housing market area and for each authority are summarised below.

- Ensure that future new development provides a mix of housing type and size to meet the needs of all households;
- Focus new delivery in market housing to address the stock imbalance and the impact of future demographic and household formation change;
- Provide a guide to developers of market housing so that new stock meets local demand not addressed by existing stock turnover;
- Consider setting affordable housing targets of at least 40% of all suitable sites in each authority across the study area;
- The tenure target balance provided below is an overall level within each local authority. At sub-area and site level the balance of rent and intermediate housing should address local need and targets are therefore likely to be subject to a wider range of planning, economic viability and development factors at site level.

Table 12-4 Future Affordable Tenure Balance

Area	Social Rent	Intermediate Housing
Sevenoaks	65%	35%
Tonbridge & Malling	70%	30%
Tunbridge Wells	60%	40%

- A detailed feasibility study of the practical delivery issues for intermediate market rented accommodation, i.e. cost of development and rent affordability, should be undertaken.
- Consider affordable housing property size targets of 35% one bedroom and 30% 2-bedroom units, principally flats and terraced houses to meet the needs of single, couple and small family households, and 35% three and four bedroom houses to address the needs of larger families;
- Consider market housing property size targets delivery of a 20% level applied to 1 bed, 30% to 2 bed, 35% to 3 bed units and 15% 4+ bedrooms;

- Sites will need to be assessed individually, targets being subject to wider planning, economic viability, regeneration and sustainability considerations and will require a flexible approach to specific site negotiation;
- Consider a range of site thresholds below 15 units in sub-areas within each authority, recognising that viability issues may require lower target levels or provision of commuted sums for delivery on alternative sites;
- Meeting the affordable accommodation requirements of families and those with priority needs should be as important as the larger scale requirements of small units for single and couple households;
- Develop housing strategies to make best use of the existing stock by providing positive incentives to improve the turnover of family houses in the social rented sector, to address the under-occupation of over 2,500 units across the study area;
- Address the current and future growth in older people and frail older households across all tenures, and their related care and support needs, through assessing:-
 - ◆ the need for support services and adaptation required to enable people to remain in their own home;
 - ◆ the type and quality of existing sheltered stock in meeting today's housing standards and preferences;
 - ◆ the need for 'extra care' units for the growing frail elderly population.
- The Housing Needs Survey data will remain valid until 2010 at which stage they will need to be fully updated. It is recommended that this is undertaken as a combined exercise for the sub-region.

13 STAKEHOLDER CONSULTATION

13.1 The Housing Partnership Board

13.1.1 The Strategic Housing Market Assessments Practice Guidance (2007) encourages the formation of a Housing Partnership, consisting of a multi-disciplinary team including housing, planning, economic development and regeneration expertise.

13.1.2 The aim of this is to involve stakeholders in the assessment process in order to minimise objections to policies proposed as stakeholders will have had the opportunity to express their concerns on any aspect of the assessment process.

13.1.3 The roles of this group are to:-

- share and provide intelligence and additional context, and engagement in outcomes;
- Ultimately gain sufficient research experience/expertise to complete assessments.

13.1.4 The responsibilities of partnership includes to:-

- share and pool information and intelligence, including relevant contextual intelligence and policy information;
- support the housing market partnership core members in the analysis and interpretation of housing market intelligence;
- assist with the development of a project plan for undertaking the Strategic Housing Market Assessment and ensuring their findings are regularly reviewed;
- consider the implications of the assessment, including signing off its outputs and agreeing follow-up actions.

13.2 Formation of the Board

13.2.1 In March 2008, key organisations in the study area were contacted by e-mail, inviting them to become members of the West Kent SHMA Housing Partnership Board and to attend a meeting where the roles of the board would be clarified.

13.2.2 Those invited were key Council personnel and partners in voluntary agencies, renewal, development and planning personnel and key delivery partners, RSLs, private house builders and estate agents, major employers within West Kent and special interest groups.

13.2.3 In May 2008, the first housing partnership meeting was held. The aim of the event was to:

- form the Housing Partnership and outline the key role and responsibilities of the housing partnership board;
- present the key draft findings of Interim Report 1;
- enable those present to discuss and comment on the findings and raise any other relevant issues that they feel have not been included;
- bring local knowledge to the assessment process and to provide a check on the findings of the study from the practical experience of key stakeholders and delivery partners.

13.2.4 The seminar presentation carried out covered:-

- The aims and objectives of the West Kent SHMA;
- The methodology of the SHMA;
- The study outputs;
- Understanding the Local Housing Markets;

13.2.5 The partnership members are listed at Appendix III

13.2.6 A second Housing partnership Board meeting was held in July 2008. The purpose of this meeting was to present the key findings from the West Kent draft SHMA report.

13.2.7 The seminar presentation carried out covered:-

- Demographics and Economics;
- The current housing stock (Type, size and tenure);
- Stock condition;
- Housing Need;
- The needs of specific household groups;
- Future need for market housing;
- Future need for affordable housing.

13.3 Response to Consultation

13.3.1 The draft report has been revised in light of the comments received and further data/information/examination of these issues has been undertaken. The Partnership Board has sought to ensure that the final report has given due consideration to the results of the consultation undertaken.

14 UPDATING THE STRATEGIC HOUSING MARKET ASSESSMENT

- 14.1.1 This section provides guidelines as to how the findings of the West Kent SHMA should be monitored and updated on a regular basis, as outlined in the Communities and Local Government (CLG) Strategic Housing Market Assessments Practice Guidance (August 2007).
- 14.1.2 PPS3 and PPS12 also expect that regular monitoring (Annual Monitoring Report - AMR) will take place and that where market conditions change there may be a need to re-assess demand and need. The SHMA will provide tools to allow regular monitoring and updating to take place, to satisfy requirements of AMR and also keep a watching brief on any changes within the market.
- 14.1.3 This assessment is easily and readily updated annually. It is important to recognise that there is a difference between monitoring and updating the assessment. Updating requires tracking short-term changes in the housing market conditions, to ensure policies and strategies are responsive to changes in local demands and pressures.
- 14.1.4 DCA commissions to undertake SHMA updates will initially focus on the three main variables identified in the 2007 Strategic Housing Market Assessment Practice Guidance as shown below.

Variable	Data source
External impacts on the market	Mid-year population and households estimates Labour market changes Interest rates Income and earnings surveys
Housing stock changes	New build completions Affordable housing delivered through S106 agreements Demolitions Remodelling Outstanding planning permissions
Affordability changes	House prices Private sector rents Changes in household incomes Shared ownership initiatives etc

- 14.1.5 The set of core indicators above will be used, which DCA have developed during the course of the study. These could be integrated into the new monitoring framework for LDFs (Annual Monitoring Report).

APPENDIX I

GLOSSARY OF TERMS

GLOSSARY

ABI	Annual Business Inquiry.
ADP – Approved Development Programme	This is the Housing Corporation's total capital programme in any one year. It is normally broken down into rented housing, shared ownership and other home ownership initiatives. This is now called the National Affordable Housing Programme.
Affordability	<p>A measure of whether households can access and sustain the costs of private sector housing. DCA use two types of affordability: mortgage and rental.</p> <p><u>Mortgage affordability</u> measures whether households can afford a deposit and a mortgage; <u>rental affordability</u> measures whether a household can afford a private rental.</p> <p>Mortgage affordability is based on conditions set by mortgage lenders - a minimum level of household income and savings. We use a 3 times multiple of gross income. Rental affordability is defined as the rent being less than a proportion of a household's gross income. We use a 25% level of rental affordability.</p>
Affordable Housing	Affordable housing is that provided, with subsidy ¹ , for people who are unable to resolve their housing requirements, in the general housing market because of the relationship between local housing costs and incomes. This definition covers housing for social rent and intermediate housing through shared ownership, shared equity and sub-market rent.
Bedroom Standard²	<p>The standard number of bedrooms allocated to each household in accordance with its age/sex/marital status composition and the relationship of the members to one another.</p> <p>A separate bedroom is allocated to each married couple, any 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, he or she is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms available for the sole use of the household and the differences are tabulated.</p>
BME	Black & Minority Ethnic.
CBL	Choice Based Lettings allows applicants for social housing (and tenants who want to transfer) to apply for vacancies which are advertised widely in the neighbourhood. Applicants can see the full range of available properties and can apply for any home to which they are matched.

¹ This subsidy is not always public subsidy.

² This definition is taken from the Survey of English Housing, CLG.

CLG	Communities and Local Government. CLG has responsibility for local and regional government, housing, planning, fire, regeneration, social exclusion and neighbourhood renewal with the ambition to create sustainable communities for all. Previously known as DETR, DTLR, ODPM and DCLG.
Concealed Household	A Concealed Household is someone living within a household wanting to move to their own accommodation and form a separate household (e.g. adult children living with their parents).
CORE	The Continuous Recording System (Housing Association and Local Authority Lettings / New Tenants).
Cost rented housing	Housing let at rents which are set to cover development and management costs only, i.e. not for profit. Cost rents are above the Housing Corporation's rent caps but below market rents.
Data Entry Checks	Checks on errors in keying survey data into computer systems.
Data Processing and Analysis	The process by which the responses on a questionnaire are converted into numbers or categories. These are then used to produce outputs such as tables and charts.
DETR	Government body superseded by CLG. (See CLG)
Discounted Market Rented Housing	New Units utilising the equity from the discounted or free land from the planning process where Housing Associations could build at only development cost and provide, without grant, units which would be available at lower than private rented market cost but above Housing Corporation rent caps.
Existing Household	An existing household encompasses the household in its entirety.
Existing Household In Unsuitable Accommodation	Refers to all circumstances where households are living in housing which is in some way unsuitable, whether because of its size, type, design, location, condition, security or cost.
Focus Group	A type of qualitative research in which the views of respondents are sought and recorded in a group setting. Also known as a 'group discussion'.
HMO	Houses in Multiple Occupation.
Homeless Household	A household is accepted as statutorily homeless by the authority if it meets the criteria set out in the Housing Act 1996.
Household	The Census definition of a household is:- <i>"A household comprises either one person living alone or a group of people (not necessarily related) living at the same address with common housekeeping - that is, sharing at least one meal a day or sharing a living room or sitting room."</i>
Households In Unregistered Need	Households in unregistered need are those households that are in need but not registered on the Council's Waiting or Transfer List.

Housing Demand	Is the quantity and type / quality of housing which households wish to buy or rent and are able to afford. It therefore takes account of preferences and ability to pay.
Housing Need	Refers to households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the local housing market without some assistance.
Housing Register	A register of people waiting for affordable housing. It may have two components: a list for those not currently occupying affordable housing (more properly known as the Housing Register) and a Transfer List for those tenants who wish to move to another affordable home within the same District.
HSSA	The Housing Strategy Statistical Appendix.
Inadequate Housing	Housing which is inadequate or unsuitable in meeting the needs of the household, comprising a range of criteria on house condition, size, cost and security of tenure. These criteria are used to assess whether the unsuitability can be resolved by improvements to the dwelling, or whether the household has to move to another home.
Intermediate Housing	Housing at prices or rents above those of social rented but below market prices or rents. This includes shared ownership, shared equity and sub-market renting.
Key Worker ³	A Key Worker is someone: <ul style="list-style-type: none"> - employed by the public sector - in a frontline role delivering an essential public service - in a sector where there are serious recruitment and retention problems.
LA	Local Authority.
LCHO	Low Cost Home Ownership.
LDF	Local Development Framework. This is a folder of local development documents that outlines how planning will be managed in your area.
NOMIS	National On-line Manpower Information System.
Over Occupation	Over occupation occurs when, using the bedroom standard , there are insufficient bedrooms in the property based on the number of residents and their age/sex/marital status composition. Over occupation is more common in the public sector than the private sector.
ODPM	Office of the Deputy Prime Minister.

³ Source: CLG

ONS	Office for National Statistics.
PPS	Planning Policy Statement. PPSs are prepared by the government after public consultation to explain statutory provisions and provide guidance to local authorities and others on planning policy and the operation of the planning system.
Qualitative Research	A type of research designed to reveal a full range of views and circumstances of the population under study, giving an in-depth picture. Examples of this approach are depth interviews and focus groups . It differs from quantitative research in not providing statistically reliable numerical data.
Quantitative Research	Research designed to provide numerical information about a topic which is statistically reliable. If carried out using adequate methodology, quantitative data from a sample of the population can be extrapolated to assume that the results apply to the population as a whole, to greater or lesser degrees of reliability. Data is usually collected by post, telephone or by face-to face interview.
Random Sample	A sample where no member of the target population has a greater chance of being of being chosen than any other. Also known as Simple Random Sampling .
Relets	Local Authority or RSL rented accommodation that becomes vacant due to the departure of a previous tenant; therefore the accommodation can be re-let to another tenant or new applicant on the Housing Register.
RSL – Registered Social Landlords	A Housing Association or a not-for-profit company, registered by the Housing Corporation, providing social housing.
RTB	Right To Buy. The Right To Buy Scheme gives eligible council tenants the right to buy their property from their council at a discount. Many RSL tenants have similar rights under the Right To Acquire.
RTB	Right To Buy. The Right To Buy Scheme gives eligible council tenants the right to buy their property from their council at a discount.
SDS – Scheme Development Standards	A set of standards published by the Housing Corporation setting out the essential and desirable standards for SHG-funded property acquired or developed as affordable housing.
SEH	The Survey of English Housing is a continuous household survey that collects information from nearly 20,000 households about the characteristics of their housing and their attitudes to housing and related issues.

<p>Section 106 sites (S106 of the Town and County Planning Act 1990)</p>	<p>A general term to describe a housing site which is large enough to require a developer to contribute affordable housing as part of a development scheme. S106 of the Act allows Planning Authorities to negotiate planning obligations as part of a development and could include, among other things, a proportion of affordable housing.</p>
<p>SHG – Social Housing Grant</p>	<p>Capital provided by the Housing Corporation, or Local Authority, to fully or partially fund RSLs when developing social housing. SHG is paid under s18 of the Housing Act 1996.</p>
<p>SO – Shared Ownership</p>	<p>Either newly built or existing properties purchased by a housing provider, which are then sold on a part rent / part buy basis under a shared ownership lease. The shared owner buys a percentage of the property, funded by mortgage and / or savings. The remaining percentage is still owned by the housing provider who charges a rent on it.</p>
<p>Transfer List</p>	<p>A list of Local Authority and RSL tenants that have applied for alternative Local Authority housing. Housing Associations may keep their own Transfer Lists.</p>
<p>TTWA</p>	<p>Travel To Work Area. There are 243 TTWAs which were defined in 2007 from 2001 Census data using home and work addresses.</p>
<p>Under Occupation</p>	<p>A household is under-occupying if more than one spare bedroom is available, using the bedroom standard as a test. Under-occupation is common in the private sector.</p>

APPENDIX II

HOUSING PARTNERSHIP MEMBERS

Housing Partnership Board Membership

Stakeholder consultation was a major element of the SHMA.

The following organisations accepted membership of the SHMA Partnership Board and either attended the partnership board meetings and / or provided written comments.

Type of Organisation	Name	Name of Organisation
Local Government	Alan Dyer	Sevenoaks District Council
	Gavin Missons	Sevenoaks District Council
	Jennie Patterson	Sevenoaks District Council
	Liz Crockford	Sevenoaks District Council
	Brian Gates	Tonbridge & Malling Borough Council
	Chris Knowles	Tonbridge & Malling Borough Council
	Jane Tugwell	Tonbridge Wells Borough Council
	Louise Phillips	Tonbridge Wells Borough Council
	Gudrun Andrews	Tonbridge Wells Borough Council
	Stephanie Bollen-Hickman	Tonbridge Wells Borough Council
	Sarah Lewis	Tonbridge Wells Borough Council
	Richard Feasey	Kent County Council
Developers	Mike Jones	Rydon Homes
	Simon Potts	Hillreed Homes
	Tim Daniels	Millwood Designer Homes
	Tim Machin	Places for People
RSL / HA	Mark Leader	West Kent Housing Association
	Paul Hicks	Circle Anglia (Russet Homes)
Surveyors / Planners	Paul Carter	Broadlands
	Judith Ashton	Judith Ashton Associates
Designer / Architects	Julian Black & Martin Hull	Kember Loudin Williams

The following organisations were invited to become members of the West Kent SHMA Partnership Board but were unable to commit to the role:

Type of Organisation	Name of Organisation
RSL / Housing Association	Homegroup
	Hyde Housing
	Moat Housing
	Orbit
	Shaftesbury Housing
	Town & Country Housing Group
	West Kent Housing Association
	Places for People
Home Builders Trade Organisation	The Home Builders Federation

APPENDIX III

LOCAL AUTHORITY SUB-AREA SALES AND RENTAL ANALYSIS

1 INDIVIDUAL AUTHORITY SUB-AREA LEVEL SALES & RENTALS

1.1.1 In order to further analyse house prices in the West Kent Study area, each authority was divided into the sub-areas utilised in the respective previous Housing Needs Surveys.

1.1.2 The average of the lowest quartile prices was calculated in order to ascertain entry level property prices and income required to access the cheapest 1 and 2-bed flats and 1 and 2-bed terrace properties in each area for sale and for rent.

1.1.3 Entry Level Sales

1.1.4 The Borough / District wide entry level prices for the West Kent authorities are outlined in the table below.

Table 1-1 Entry Sales Levels (£) in Sevenoaks – February / March 2008

Property Type	Sevenoaks Town	Swanley	Westerham & Crockham Hill	Edenbridge	Rural South Villages	Rural North Villages	District-wide
1-Bed Flat	159,500	142,500	-nd-	165,000	155,000	115,000	149,950
2-Bed Flat	189,950	162,500	174,950*	170,000	189,950	195,000	185,000
2-Bed Terrace	245,000	189,950	235,000	170,000	220,000	225,000	210,000
3-Bed Terrace	272,500	194,995	265,000	210,000	279,995	195,000	210,000

Source: DCA Estate Agency Survey February/March 2008 *low level of data available nd – No Data

Table 1-2 Entry Sales Levels (£) in Tonbridge & Malling – February / March 2008

Property Type	Tonbridge Area	Malling Rural Area	Medway Gap Area	Borough-wide
1-Bed Flat	145,000	139,950	190,000*	145,000
2-Bed Flat	165,500	190,950	199,950	185,000
2-Bed Terrace	186,000	205,000	164,950	179,995
3-Bed Terrace	199,950	250,000	169,995	199,950

Source: DCA Estate Agency Survey February/March 2008 *low level of data available

Table 1-3 Entry Sales Levels (£) in Tunbridge Wells – February / March 2008

Property Type	Royal Tunbridge Wells	Southborough	Pembury	Paddock Wood	Cranbrook	Hawkhurst	Rural Other	Borough -wide
1-Bed Flat	129,950	124,950	145,000*	150,000	-nd-	154,950*	100,000	129,950
2-Bed Flat	165,000	164,950	179,000	179,995	135,000*	149,995	155,000	165,000
2-Bed Terrace	185,000	179,995	199,995	174,995	175,000	177,750	215,000	183,000
3-Bed Terrace	189,950	229,950	210,000	208,000	200,000	198,000	260,000	215,000

Source: DCA Estate Agency Survey February/March 2008 *low level of data available nd – No data

Purchase Income Thresholds

- 1.1.5 Table 1-46 to 1-8 outline the income ranges needed to enter the market in the main settlements in each authority area in 2008 based on a single income.

Table 1-4 Sevenoaks Purchase Income Thresholds 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Sevenoaks Town	43,300	51,600	66,500
Swanley	38,700	44,100	51,600
Westerham & Crockham Hill	-nd-	47,500*	63,800
Edenbridge	44,800	46,100	46,100
Rural South Villages	42,100	51,600	59,700
Rural North Villages	31,200	52,900	61,100

* Low Sample nd – No Data

Source: DCA Estate Agency Survey Data, 2008

Table 1-5 Tonbridge & Malling Purchase Income Thresholds 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Tonbridge Area	39,400	44,900	50,500
Malling Rural Area	38,000	51,800	55,600
Medway Gap Area	51,600*	54,300	44,800

* Low Sample

Source: DCA Estate Agency Survey Data, 2007

Table 1-6 Tunbridge Wells Purchase Income Thresholds 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Royal Tunbridge Wells	35,300	44,800	50,200
Southborough	33,900	44,800	48,900
Pembury	39,400*	48,600	54,300
Paddock Wood	40,700	48,900	47,500
Cranbrook	-nd-	36,600*	47,500
Hawkhurst	42,100*	40,700	48,200
Rural Other	27,100*	42,100	58,400

* Low Sample nd – No Data

Source: DCA Estate Agency Survey Data, 2008

1.1.6 **Entry Level Rental Costs**

1.1.7 In order to further analyse rental costs in the West Kent Study area, the average of the lowest quartile prices was calculated in order to ascertain entry level property prices and income required to access the cheapest 1 and 2-bed flats and 1 and 2-bed terrace properties in each area.

Table 1-7 Average and Entry Rent Levels in Sevenoaks (£/month) – February/March 2008

Property Type	Sevenoaks Town		Swanley		Westerham & Crockham Hill		Edenbridge	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	664	595	593	575	-nd-	-nd-	650*	625*
2-Bed Flat	1,016	850	783	700	1,298*	850*	895	800
2-Bed Terraced	894	850	740	700	845*	795*	781	725
3-Bed Terraced	1,174	895	898	825	-nd-	-nd-	1,049	995
2-Bed Semi	974	875	794	695	950	-nd-	805*	795*
3-Bed Semi	914	900	919	875	1,599	-nd-	1,100	-nd-

Property Type	Rural South Villages		Rural North Villages		District-wide	
	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	688	625	638	585	636	585
2-Bed Flat	914	775	825	650	920	800
2-Bed Terraced	945	810	807	725	848	775
3-Bed Terraced	1,087	1,000	1,061	775	1,036	850
2-Bed Semi	1,001	825	911	850	917	820
3-Bed Semi	1,194	1,100	1,063	875	1,043	895

Source: DCA House Price Survey February/March 2008

* Low Sample nd – No Data

Table 1-8 Average and Entry Rent Levels in Tonbridge & Malling (£/month) – February/March 2008

Property Type	Tonbridge Area		Malling Rural Area		Medway Gap Area		Borough-wide	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	646	600	638	625	653	590	645	600
2-Bed Flat	909	850	724	695	818	750	836	750
2-Bed Terraced	807	750	696	650	729	650	755	675
3-Bed Terraced	1,014	850	968	850	875	750	951	795
2-Bed Semi	914	825	825	-nd-	779*	675*	855	750
3-Bed Semi	1,162	1,100	959	775	938	795	1,053	875

nd: No Data * Low levels of data Source: DCA House Price Survey February/March 2008

Table 1-9 Average and Entry Rent Levels in Tunbridge Wells (£/month) – February/March 2008

Property Type	Royal Tunbridge Wells		Southborough		Pembury		Paddock Wood		Cranbrook		Hawkhurst	
	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	565	525	616	600	500	-nd-	518	500	-nd-	-nd-	-nd-	-nd-
2-Bed Flat	818	700	812	725	1,038	950	725*	725*	673*	595*	683	595
2-Bed Terraced	786	725	778	700	720	-nd-	730	700	756	750	744*	725*
3-Bed Terraced	1,159	900	1,023*	795*	1,028	895	975*	950*	-nd-	-nd-	967*	800*
2-Bed Semi	806	750	808*	750*	720	-nd-	895	-nd-	774*	750*	-nd-	-nd-
3-Bed Semi	1,103	850	1,099	995	885	875	900	750	910*	825*	953	800

Property Type	Rural Other		Borough-wide	
	Average	Entry	Average	Entry
1-Bed Flat	779*	625*	582	525
2-Bed Flat	725	700	802	700
2-Bed Terraced	821	750	772	725
3-Bed Terraced	973	825	1,060	900
2-Bed Semi	846	750	813	750
3-Bed Semi	1,245	825	1,064	850

nd: No Data * Low levels of data Source: DCA House Price Survey February/March 2008

Rental Income Thresholds

1.1.8 Table 1-10 to Table 1-12 outline the income ranges needed to enter the market in the main settlements in each authority area in 2008 based on a single income.

Table 1-10 Sevenoaks Rental Income Thresholds 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Sevenoaks Town	28,600	40,800	40,800
Swanley	27,600	33,600	33,600
Westerham & Crockham Hill	-nd-	40,800*	38,200*
Edenbridge	30,000*	38,400	34,800
Rural South Villages	30,000	37,200	38,900
Rural North Villages	28,100	31,200	34,800

Source: DCA Estate Agency Survey Data, 2008

* Low Sample nd – No Data

Table 1-11 Tonbridge & Malling Rental Income Thresholds 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Tonbridge Area	28,800	40,800	36,000
Malling Rural Area	30,000	33,400	31,200
Medway Gap Area	28,300	36,000	31,200

Source: DCA Estate Agency Survey Data, 2008

* Low Sample nd – No Data

Table 1-12 Tunbridge Wells Rental Income Thresholds 2008

Area	Income Thresholds (£)		
	1 Bed Flat	2 Bed Flat	2 Bed Terrace
Royal Tunbridge Wells	25,200	33,600	34,800
Southborough	28,800	34,800	33,600
Pembury	-nd-	45,600	-nd-
Paddock Wood	24,000	34,800*	33,600
Cranbrook	-nd-	28,600*	36,000
Hawkhurst	-nd-	28,600	34,800*
Rural Other	30,000*	33,600	36,000

Source: DCA Estate Agency Survey Data, 2008

* Low Sample nd – No Data