

TONBRIDGE & MALLING
HOUSING & MARKET NEEDS
ASSESSMENT SURVEY

FINAL REPORT
2005



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1 EXECUTIVE SUMMARY

1.1 Local Housing Survey

- 1.1.1 Tonbridge & Malling Borough Council formally commissioned DCA in November 2005 to carry out a Borough-wide Housing Needs Survey.
- 1.1.2 The purpose of the study was to undertake a comprehensive and robust housing market and needs assessment, to obtain high quality information about current and future housing needs at a local authority level.
- 1.1.3 The overall aims of the project were to:-
- ◆ Support strategic planning over the 10 years to 2016;
 - ◆ Ensure that its housing and homelessness strategies are robust;
 - ◆ Provide accurate submissions to the Department for Communities and Local Government (DCLG);
 - ◆ Assist the Council in the formulation of its Local Development Framework;
 - ◆ Obtain housing needs information capable of analysis at the West Kent sub-regional level, Borough-wide and Sub-area level.
- 1.1.4 The objective of the project was to provide a robust and comprehensive analysis and data base to:-
- ◆ Support future housing strategy to meet the criteria set out by the DCLG in its good practice guidance and the HIP Guidance and to prioritise investment decisions;
 - ◆ Co-ordinate housing and community care strategies;
 - ◆ Confirm the Councils affordable housing policies in the Local Development Framework and assist in target setting for site development briefs and for negotiation in accordance with Circular 6/98 and draft PPS3.
- 1.1.5 In this summary you will find the main findings from a study undertaken through:-
- ◆ A postal questionnaire to 5,000 households in 3 sub-areas across the Borough; undertaken between 18th November 2005 and 6th December 2005. 1,545 responses were received giving a statistical confidence at the 95% level of $\pm 2.04\%$;
 - ◆ A housing market survey utilising the Land Registry and Halifax House Price databases of areas within the Borough. A telephone survey of estate agents on the supply and cost of private rented housing in Tonbridge & Malling was also undertaken;
 - ◆ Secondary data analysis drawing upon HIP and Housing Register data on the need and flow of social stock, the 2001 Census, household and population projections and other national research.

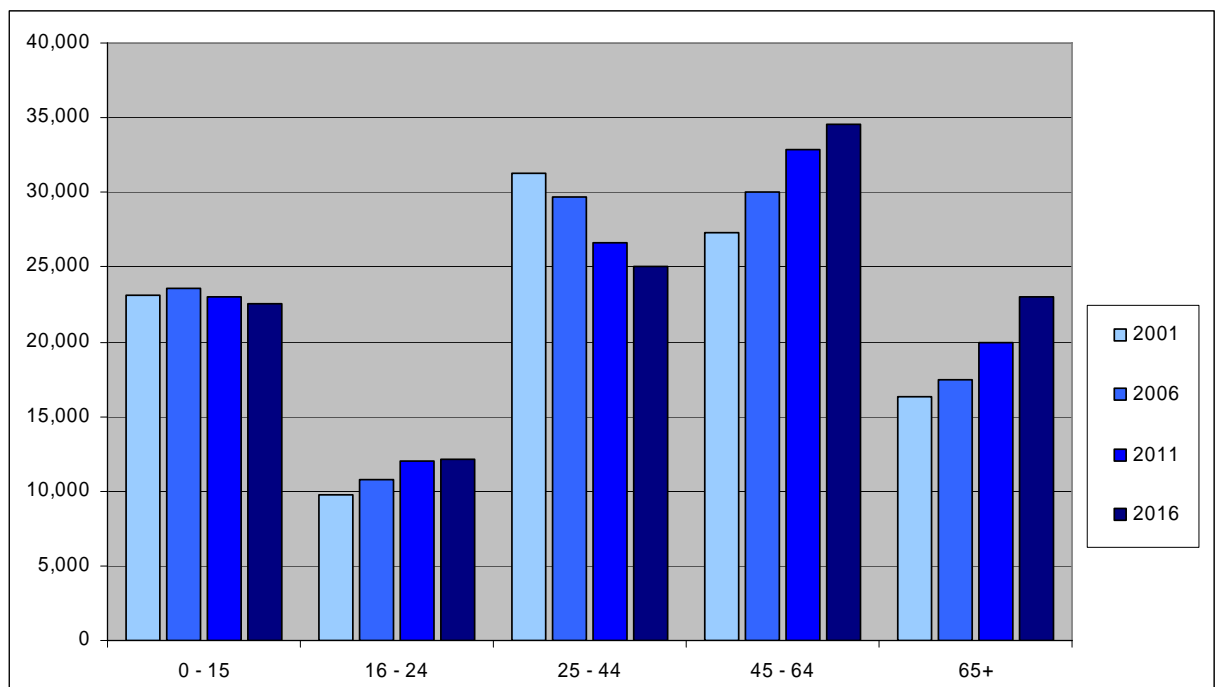
1.2 Population Change

- 1.2.1 An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a number of factors – numbers of births and deaths, how the population is ageing, and the migration of people into and out of the area.

1.2.2 What about the future?

- 1.2.3 The population estimates have been provided by Kent County Council. They are based on the Kent and Medway Structure Plan (as proposed to be modified) and use the 2001 mid year estimate as their starting point. The 2001 Census data has been taken into consideration in the production of these projections.
- 1.2.4 The population of Tonbridge & Malling is projected to increase by 8.7% between 2001 and 2016; a total of 9,400 people. Numbers reduce in the 25-44 years of age group and this will have an impact on the housing market, reducing numbers in this moving group within the population.
- 1.2.5 Growth in the population is concentrated in the older age groups, with the 45 – 64 age group (+7,200) and the 65+ age group (+6,700) showing the biggest increases.
- 1.2.6 The retired population will increase by 41.1% by 2016. There is an inextricable link between ageing and disability and 63.7% of those with a disability are over the age of 60. Almost two thirds (61%) of these households contain a person with a walking difficulty.
- 1.2.7 Migration within the housing market has an impact on population balance. 56.9% (5,485) of households who had moved in the last 3 years were in-migrants from out of the Borough.
- 1.2.8 37.9% of existing households and 40.2% of concealed households, 3,501 implied in total who had plans to move in the next 3 years are planning to move out of the Borough. The main reason for existing households moving is due to better area / housing choice (47.7%). The main reason for concealed households moving away from Tonbridge & Malling is due to employment / access to work (54.1%).
- 1.2.9 The key features of population change impacting on the housing market are:
- ◆ Out migration of younger and economically active households;
 - ◆ An ageing population with increasing care and support needs.

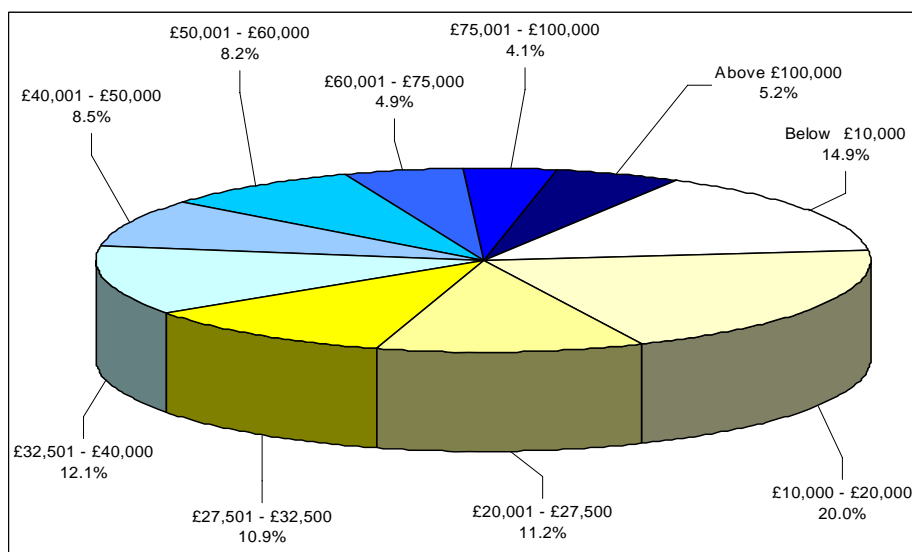
Figure 1-1 Population Change Age Band Forecast



1.3 The Economic Climate

- 1.3.1 The economic climate, changes in national and regional economic policy, alongside labour market trends and local income trends sets the context in which households make decisions about their housing needs and preferences.
- 1.3.2 Tonbridge & Malling is an area of industry and commerce. Paper and packaging mills, distribution, light industry and many small businesses make up the industrial scene. The Borough is a popular area for office location and high tech development. In addition, mineral extraction has been carried out in the area for many years. The Borough has lower levels of unemployment compared to other areas of the country. In 2004 unemployment stood at 1.4% (Census 2001) compared with the national average of 4.8%.
- 1.3.3 National house price inflation for the year ending 30th September 2005 was recorded by the Halifax index at 3.0% and the Land Registry at 3.6%. House price inflation has reduced after 5 years of very high growth in the region and now stands at 3.0%, similar to the UK average.
- 1.3.4 At a local level, employment and income trends will influence housing choices:-
- ◆ 47.0% of those in employment are in managerial / technical or professional occupations. 38.5% of those in employment work within Tonbridge and Malling Borough, a further 18.0% work in London and 10.1% in Maidstone Borough;
 - ◆ 35.0% of the population are retired;
 - ◆ A total of 44.7% had less than £5,000 savings and a further 14.0% had less than £10,000. 30.7% had savings of over £20,000. Of the homeowners responding to the question, 83.1% of owner occupiers without a mortgage had equity in their home of above £150,000 compared with 40.3% of owner occupiers with a mortgage;
 - ◆ 14.9% of households have incomes below £10,000, lower than the corresponding UK figure (21.6%). 46.1% of households in the Borough have incomes below £27,500, well above the national figure (23.0%), a further 23.0% have incomes below £40,000. 14.2% of respondents had an income of over £60,000;
 - ◆ The 2005 ASHE data for the County of Kent shows that the mean incomes of people in full time employment had increased by 5.0% per annum, 15.1% over the period 2002 to 2005;

Figure 1-2 Average Income of Existing Households

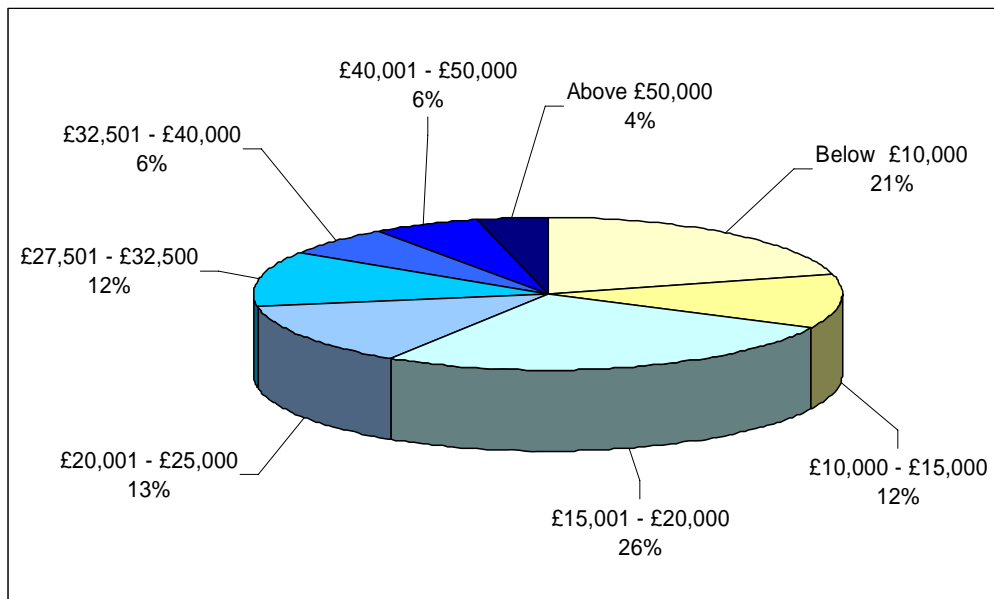


- ◆ 31.2% of households were in receipt of financial support (14,216 implied), of whom 36.5% (5,185 implied) were in receipt of Housing Benefit.

1.3.5 Key factors relating to concealed households' ability to meet housing costs are that:-

- ◆ A total of 44.5% had less than £1,000 savings and a further 27.4% had less than £5,000. 28.1% had savings of over £5,000;
- ◆ 18.5% have household incomes below £10,000 per annum, 56.8% earn between £10,000 - £27,500 and a further 21.2% between £27,501 and £50,000, giving a total of 96.5% with an income below £50,000. Overall 24.7% of concealed households earn above the national average income of £27,500.

Figure 1-3 Average Income of Concealed Households



1.3.6 BME Households

1.3.7 Incomes within the BME group are generally higher those of the whole population with fewer households earning below £27,500 (the national average) and 34.2% earn over £50,000 pa compared to 22.4% for all households.

1.4 Current Housing in the Borough

1.4.1 The key features of the existing housing stock are that:-

- ◆ The property type profile in Tonbridge & Malling is skewed towards semi-detached and detached houses. The stock of flats is low and the majority are in the private and social rented sector;
- ◆ Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 45.5% of all households and over-occupation affects 1.7% of all existing households below the national average of 3%. Over occupation is a particular issue in the social housing sector, with 4.1% of HA rented homes in the household survey being over occupied;
- ◆ There is reasonable access to basic facilities. Households with some form of central heating at 96.0% was above the national average in the 2001 Census (91.5%) and above the Tonbridge & Malling Local Area 2001 Census figure of 94.4%;

- ◆ 86.4% of respondents to the household survey said their home was adequate for their needs; 13.6% said their home was inadequate. Levels of adequacy are lower in the private rented sector stock.

1.5 Demand for Market Housing

- 1.5.1 3,080 existing households requiring market housing will be moving within Tonbridge & Malling Borough in the next 3 years.
- 1.5.2 Demand from existing moving households focused on detached (55.1%) and semi detached (30.6%) houses. 66.8% of demand was for 3 or 4 bed accommodation.
- 1.5.3 1,878 new households will be moving within Tonbridge & Malling Borough in the next three years of whom 974 (51.9%) households express a preference for owner occupation.
- 1.5.4 The needs and preferences of concealed households for specific house types is shown in the table below. This reflects the differing levels of existing supply against demand from new households and the impact in actual sales levels created by stock availability and turnover.

Table 1-1 Concealed Households House Type Need and Preference

Type	Need %	Preference %	Current Stock % of Market Housing	Sales
Flat	30.0	4.7	9.5	10.6
Terraced	51.8	49.4	22.1	31.6
Semi-detached	12.3	33.5	39.8	32.1

Size	Need %	Preference %	Current Stock % of Market Housing
One bed	32.2	6.3	7.8
Two bed	64.6	59.4	21.5
Three bed	3.2	34.3	47.0

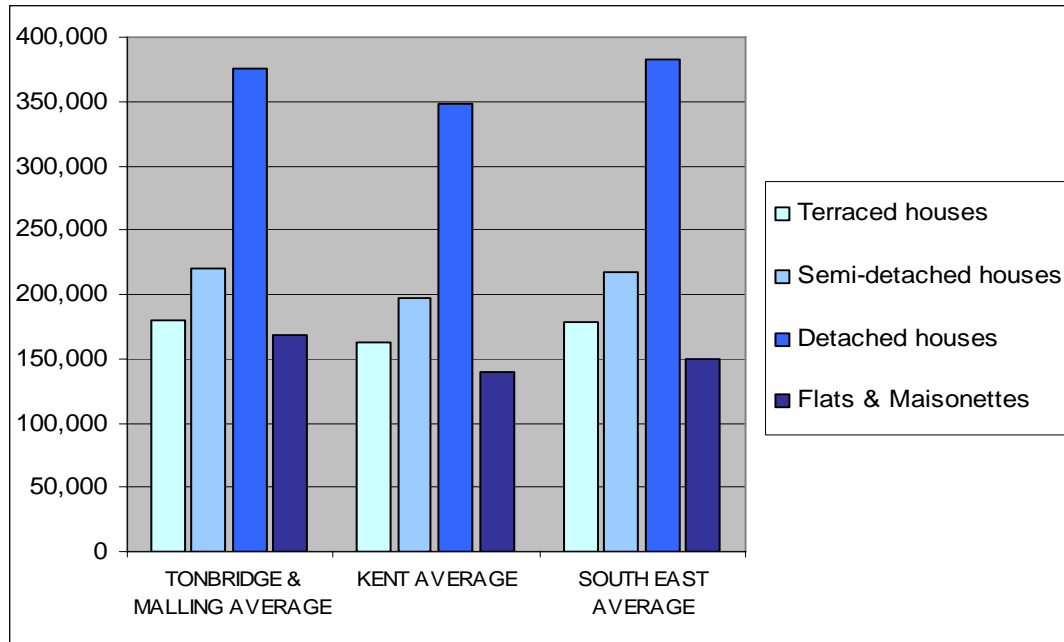
- 1.5.5 Important differences exist between the levels of preference expressed for property types and their stock supply levels, especially the higher preference for terraced houses than the existing stock. Need expressed for flats, is higher than the existing stock, but the level of preference is very low.
- 1.5.6 Small units, flats and terraced houses are 31.6% of existing stock for market housing. All site briefs and regeneration projects should promote the house types, which are under represented in the stock compared to national average levels in line with the principles in the draft PPS3 and future household formation demand.

1.6 The Cost of Accessing the Local Housing Market

- 1.6.1 The housing market is the context against which all the housing needs of the 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 into the market. This data is then related to the problems faced by the “concealed households” in the area, i.e. households living with friends and relatives seeking to gain access to the housing market.
- 1.6.2 The evaluation of the market in Tonbridge & Malling Borough is based on specially prepared information taken directly from the Land Registry database for the year to 30th September 2005 and an analysis of local estate agency sales looking at entry level properties, i.e. the lowest quartile stock.

1.6.3 The Land Registry recorded the average price for all dwellings in the Borough at £241,950. Average house prices in Tonbridge & Malling are just 0.3% higher than the sub-regional average. Terraced properties and flat prices have risen by 31.0% and 6.8% respectively between 2002 and 2005. Access to owner occupation is restricted by high and rising prices, with terraced house price increases exceeding local income inflation by almost 3 times between 2002 and 2005.

Figure 1-4 2005 Average House Prices



1.6.4 An income of £32,200 is required to buy a one bedroom flat in Malling Rural areas rising to £37,500 in Tonbridge. A two bedroom flat requires an income of £37,700 in Malling Rural areas and up to £44,300 in Tonbridge. Terraced properties require an income of £44,400 in Medway Gap and £54,400 in Malling Rural.

1.6.5 The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and the realistic supply of the cheapest stock available. Incomes needed to buy in locations across the Borough are shown in Table 1-2 below.

1.6.6 The following table shows the annual household income needed to buy in the lowest and highest priced areas in the Borough, based on a 95% mortgage availability and a 3-times gross income to lending ratio, the 2000 Good Practice Guidance recommended levels.

Table 1-2 Annual Household Income

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Tonbridge	37,500	44,300	47,500
Malling Rural Area	32,200	37,700	54,400
Medway Gap Area	36,200	40,800	44,400

-nd- no data available

1.6.7 Although the average price of terraced properties according to the Land Registry survey is £180,320, entry sales levels vary across the Borough with the lowest entry prices, for a 2-bed property, starting at around £141,648 in the Medway Gap area, rising to £171,632 in the Malling Rural area. 3-bed terraced properties start at £144,313 in the Medway Gap area, rising to £201,650 in the Malling Rural area.

- 1.6.8 The survey findings indicate that income levels of around 40% of the new households who formed in the past 2 years are below the level necessary to be able to buy or rent in the local market. These income levels are higher than those of concealed households about to form this year but are those used in the Assessment Model calculations.
- 1.6.9 Terraced properties are assessed to be the main entry level for first time buyers in view of their relatively lower cost and higher volume of sales. The ability of concealed households to access the market is very limited. 24.7% of concealed households have incomes above £27,500 the national average. The cheapest 2 bed terraced property in the Borough requires an income threshold of £44,400 and 52.2% of concealed households earn below £20,000.
- 1.6.10 The private rented sector is very small and has generally low quality standards. It is the housing preference of only 4.0% of existing and 5.6% of concealed households. Even where this is the case lack of supply may cause some households to have to leave the Borough to meet their requirements. Access to the private rented sector is also restricted by price. 31.2% of all new forming households can afford to pay no more than £260 per calendar month rent and a further 22.4% no more than £350 per calendar month. Access rents for the small supply of one bed flats are £505 per calendar month and £575 for terraced houses.

1.7 The Need for Affordable Housing

- 1.7.1 The following summary is our assessment of the broad balance of affordable unit delivery between rental and subsidised "intermediate" market housing by unit need numbers and percentages. These are summarised below. The total annual level of outstanding affordable need is 554 units, after allowing for current re-let supply. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 1.7.2 The Kent & Medway Structure Plan: Further Proposed Modifications (January 2006), makes provision in Policy HP1 for an increase in allocation for Tonbridge & Malling to 6,800 units to 2016. The 2006 to 2011 period increases to 2,200 (an average of 450 p.a.) and 2011 to 2016 to 2,400 units.
- 1.7.3 However, not all of the allocation will be on qualifying sites as some market delivery will be on sites below the minimum threshold level.
- 1.7.4 However the total affordable need of 554 is 123% of the full annual housing allocation of 450 each year in the period 2006 to 2011, which is clearly unachievable and a simple mathematical calculation to determine the overall target cannot be made.
- 1.7.5 Policy H4 of the Draft South East Plan suggests an overall regional target of 35%, with a tenure split of 25% social rent and 10% intermediate market housing. However this is a regional target and it is the responsibility of local authorities to set targets to address local need identified in an assessment. The scale of need identified in Tonbridge & Malling justifies the highest target which is sustainable and viable.

- 1.7.6 Based on our significant experience of over 15 years in policy development and delivery of subsidised affordable housing in mixed developments, nationally and in 10 of the 13 authorities in Kent, we recommend that 40% of new units negotiated should be the level applied from the total of all sites negotiated. This target includes both housing for social rent (70%) and intermediate housing (30%) to meet the needs of low income households, key workers and those on average incomes unable to purchase, provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers. Targets may vary above and below this level on a site by site basis.
- 1.7.7 The social rented stock in the Borough at 15.0% is close to the South East Region average of 14% but lower than the national average of 19.3% and provides 324 annual re-lets of the annual affordable need.
- 1.7.8 In view of the scale of need, particularly in the period to 2008, subsidised affordable units should be negotiated on all suitable sites, the target for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors. Targets may vary above and below this level on a site by site basis.
- 1.7.9 The increases in house prices over the last three years have excluded many of 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing (to be known as "intermediate" housing) than would have been the case five years ago when it was a more marginal element of affordable need.
- 1.7.10 The ratio of 70% social rent and 30% intermediate housing is recommended only in terms of the total delivery and will need to be assessed for individual sites to take account of the existing flow of re-lets from the rental stock and other area / neighbourhood priorities.
- 1.7.11 In addition to the scale of affordable housing to meet general household requirements, there are specific needs which should also be addressed. These are highlighted in the following sections.

1.8 Sheltered Housing

- 1.8.1 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the Borough (205 households) and those who may in-migrate to be beside their family (996 households) of 1,201 units, 532 in the affordable sector and 669 in the private market.
- 1.8.2 Some of this 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.
- 1.8.3 The significantly higher level of elderly accommodation for people moving into the Borough is common to other DCA surveys and is a new factor in the housing market. As discussed in Section 7.5.2 generally, the forecast is being made by their children who assist in the moving process. Conversely the indigenous older population prefer to continue in the area/surroundings they know and within their own home as long as possible and actual migration should be monitored annually.

1.9 Supported Housing and Support Issues

1.9.1 The Survey identified a need over the next three years for: -

- ◆ 183 units of independent accommodation with a visiting support worker;
- ◆ 98 units of independent accommodation with a live in carer;
- ◆ 19.5% of households in the Borough contain somebody with a support need (8,826 households implied), of which 18.1% had two members affected. 63.7% of all household members were over 60, including 29.8% over 75;
- ◆ The largest group (4,228 implied) affected by a named disability were those with a walking difficulty, representing 50.2% of those with a support need;
- ◆ 9.2% of these households contained someone who was a wheelchair user, suggesting around 779 in Tonbridge & Malling Borough as a whole. Only 25.6% of wheelchair user households live in a property with suitable adaptation;
- ◆ Some 5.1% (243 implied of household members with support needs) felt they needed care or support which is not currently provided;
- ◆ 9.2% of all dwellings have been adapted to meet the needs of a disabled person. 48.6% of adaptations have a ground floor toilet, 46.6% have handrails / grabrails and 46.6% have bathroom adaptations.

1.10 Housing Stock Balance Analysis

1.10.1 The nature and turnover of the existing housing stock is vitally important in meeting current and future housing demand in all tenures. The information gained from a separate detailed stock flow analysis will be of major benefit to the development of site development briefs for the delivery of both private sector and affordable sectors, in balancing housing markets and in longer-term business planning.

2 RECOMMENDATIONS & STRATEGIC IMPLICATIONS

2.1 Strategic Implications: Population Profiles

- 2.1.1 The expected growth of 9,400 in the number of households in the Borough up to 2016, is likely to result in growth in demand for single person accommodation reflecting the growth in single and couple households, as well as for traditional family accommodation to meet the needs of in migrants and families splitting up and forming as a result of family breakdown.
- 2.1.2 Changes in the population structure will also impact on demand for different house types and tenures. Growth in the number of individuals in the 45 – 64 age group (7,200 up to 2016) may impact on demand for market housing as this group is the most economically active. Growth in the number of people in the 65+ age group (6,700 up to 2016) may impact on demand for supported housing, support services and adaptations. There is also projected growth in the 16 – 24 age group (2,300 up to 2016), but a fall in the number of 25 – 44 year old age group. These are the main household forming and moving groups and will impact on demand for affordable housing. Strategic housing and planning will need to take account of the changing population profile.
- 2.1.3 Projected growth in demand for accommodation for single person households is typically concentrated in social housing and the owner occupied sector with no mortgage. In Tonbridge and Malling however growth in the number of younger single person households will also impact on demand for low cost owner occupied and private rented accommodation. Development plans will to take account of the projected growth in demand across all tenures.
- 2.1.4 The needs of in-migrating households need to be considered at a strategic level. The most significant reason given for moving into the Borough is to access employment or family. The generally high level of in migration will impact on demand across tenures and house types in the Borough. Amongst existing households there is a net in flow of migrants from neighbouring Boroughs to Tonbridge and Malling.

2.2 Strategic Implications: Economic Analysis

- 2.2.1 The economic base appears strong in the Borough with only 0.9% of respondents unemployed and 48.9% in employment. Incomes are above the national average with a relatively high level of savings and equity in the owner occupied sector. Housing needs are focused on new forming households and key workers.
- 2.2.2 The needs of concealed / new forming households need to be addressed. Incomes in this group are lower than the population as a whole and housing choices are consequently more limited. Out migration in this group is heavily influenced by employment choices and new households are likely to remain mobile.
- 2.2.3 The needs of key worker households should focus on the prison and probation service with most other groups still able to access the market. The housing needs of Key Workers are assessed in Section 7.7 of this report.
- 2.2.4 BME households have above average incomes and should be able to access the market locally at the same rate as all existing households. The housing needs of BME households are assessed in Section 9 of this report.

2.3 Strategic Implications: Demand for Market Housing

2.3.1 The property type profile in Tonbridge and Malling reflects the rural nature of the Borough with 40.5% being semi detached houses or bungalows and a low level of flats (8.7%). Overall the property type profile meets a wide range of needs although the low level of flats and rising house prices will have an impact on the ability of new forming households to meet their housing requirements. The needs of lower income and new forming households are increasingly not being met as prices continue to rise locally.

2.3.2 Rising house prices locally and sub-regionally will create significant problems for lower income and new forming households trying to access the market. This problem is escalating as house prices continue to rise faster than local incomes. We recommend the following priorities for new development:

- ◆ Provide a mix of house types and sizes in both market and social sectors to meet the needs of new and existing households and to provide a balanced housing market;
- ◆ Continue to negotiate with prospective developers towards achieving subsidised affordable homes from the all suitable sites coming forward for planning consent over the period of the Local Plan. Each site 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;
- ◆ The rise in house prices in excess of inflation is resulting in greater difficulty in entering the housing market. If the Local Plan was to be reviewed now we believe the overall affordable housing target should be up to 40% of the total of all suitable sites negotiated, subject to site viability;
- ◆ Within this target we recommend a balance of 70% for rent with around 30%, as 'intermediate' housing provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers;
- ◆ It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed;
- ◆ To ensure the delivery and long term occupation of the affordable housing, it will be preferable for a specialist organisation such as an RSL or trust to be involved in the ownership and management of the dwellings to be provided. These arrangements would be formalised within a legal agreement to ensure that provision meets with the Council's affordability criteria;
- ◆ Both the affordable housing target and the tenure balance within it may vary on a site by site basis.

2.3.3 Tonbridge and Malling has a small private rented sector (7.8% in the 2001 Census) compared to the national average (12.0%). However this includes 2.3% "tied to employment / living rent free" accommodation not available to the general population and the 'real' private rented stock is around 5.5%. Promotion of growth in this sector as part of a more balanced housing market should be a strategic objective. The low level of supply may be increasing demand for social rented housing. An expanded and improved private rental market could make a particular contribution to meeting the needs of new forming households and short term accommodation for key workers.

- 2.3.4 Lower standards in the current private rented market make this a less attractive option. 13.6% of all households in the survey indicated that their home was inadequate for their needs, problems are split between repair and improvement and the size of accommodation, lower levels of satisfaction were found in the private rented sector. There is a need to raise standards within the private rented sector, increasing access to basic heating and insulation facilities should be a priority for the Private Sector Renewal Strategy. Resources should be focused on inspection and grants, as well as information and support to both landlords and tenants to improve standards within the sector.
- 2.3.5 The development of partnership working between local private landlords and the local authority could enable the private rented sector to make a more dynamic contribution to relieving pressure on the housing market locally.

2.4 The Need For Affordable Housing

- 2.4.1 The total affordable housing need shortfall (having taken into account re-let supply) is 554 units per year. Housing and Planning Strategy needs to consider demand for social housing from both new forming and existing households in the context of a relatively low supply of social rented housing and a market which is increasingly beyond the reach of low income existing and new forming households within Tonbridge and Malling.
- 2.4.2 We recommend that the affordable housing target should be increased to 40% of the total of all suitable sites, subject to site viability. Targets need to be reviewed in the light of demand but should also reflect what is achievable at a local level.
- 2.4.3 Development of shared ownership / shared equity “intermediate housing” may also help take some pressure off social rented housing need. We recommend that 30% of units should be for intermediate housing (see Section 10 of this report).
- 2.4.4 Continuous review of housing management performance in voids and lettings by local RSLs may reveal some areas where performance could be improved. The introduction of a choice based letting scheme may be beneficial, although the impact on priority needs groups will need careful consideration and any scheme should strive to include a wide range of local RSLs.

2.5 Disabled Households

- 2.5.1 Tonbridge and Malling has an ageing population and will increasingly have to plan for the housing and care needs of an elderly and frail elderly population. The housing and support needs of elderly and disabled households both now and the future must be considered at a strategic level.
- 2.5.2 The development of an Older Persons Commissioning Strategy and separate Accommodation Strategy for Older People should provide a platform for future development of accommodation and support services for older people with disabilities.
- 2.5.3 Multi-agency working through the Joint Policy Planning Board should be developed with links to the Supporting People programme being a priority.
- 2.5.4 Demand from existing households is primarily for independent accommodation with external support. Resources should focus on the provision on home based support services and adaptations for elderly people living at home in both social rented and owner occupied housing.
- 2.5.5 The Home Improvement Agency and “Home Safe” handy-man service should be supported and developed to provide a first point of contact for elderly people needing help and advice about home improvements and adaptations.

- 2.5.6 Tonbridge and Malling Borough Council should develop a register of adapted properties, and disabled people needing adapted accommodation in order to facilitate better matching.
- 2.5.7 New homes should be developed to Lifetime Homes standards.
- 2.5.8 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.
- 2.5.9 The survey identifies a need for extra care accommodation from existing and in-migrating households and the future population profile and projections outlined in Section 3 of this report would suggest an increasing longer term need for extra care provision. Current demand for sheltered housing, if not met, may also develop into demand for extra care housing over time.
- 2.5.10 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. Development of an Older Persons Housing Strategy should assess the potential scale of shared equity options for all types of sheltered housing.

2.6 BME Households

- 2.6.1 Although Tonbridge and Malling has a very 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 specific needs of the BME community should be reflected in the Housing Strategy.
- 2.6.2 There is a very low level of 4 bed accommodation in the RSL sector. The Housing Strategy should address the need for larger units of accommodation for BME households. Housing transfers and the housing exchange policy should be sensitive to the needs of BME households living in over crowded homes, and new affordable housing development should incorporate some larger housing units.
- 2.6.3 In the context of an ageing population, the needs of BME elders should be considered alongside the needs of all older people in the Borough.
- 2.6.4 Private sector stock condition analysis should draw out the specific needs of BME households. We found a slightly higher level of need for basic heating and insulation facilities within the BME community. Information and advice should be targeted to BME households to help them access home improvement grants and disabled adaptations.

2.7 Key Worker Housing

- 2.7.1 The housing needs of key workers in Tonbridge and Malling should be addressed at a strategic level through the Local Strategic Partnership and the sub regional Housing Strategy.
- 2.7.2 Key Worker households are part of the overall calculation of affordable need incorporating all households in the same income categories. However, if additional budgets are available, Tonbridge and Malling Borough Council should continue to promote the Key Worker Living Programme to help key workers to access owner occupation.

3 DEMOGRAPHIC CHANGE

3.1 Key Findings and Strategic Implications

3.1.1 Key Findings

- ◆ The population of Tonbridge and Malling is projected to increase by 8.7% between 2001 and 2016;
- ◆ Population growth is concentrated between 2001 and 2006 (3.5%), with the 45 –64 age group (+7,200) and the 65+ age group (+6,700) showing the biggest gains across the forecast period. These trends are consistent with the changes recorded since the 2001 Census;
- ◆ There is a projected growth of 9,400 households up to 2016, in particular there is evidence of a growth in single person households within the Borough;
- ◆ 56.9% (5,485) of households who had moved in the last 3 years were in-migrants from out of the Borough;
- ◆ 37.9% of existing households and 40.2% of concealed households, 3,501 in total who had plans to move in the next 3 years are planning to move out of the Borough. Out migration is dominated by new forming households seeking employment or improved access to work.

3.1.2 Strategic Implications

- ◆ The expected growth of 6,700 in the number of households in the Borough up to 2016, is likely to result in growth in demand for small units of accommodation reflecting the growth in single and couple households, as well as for traditional family accommodation to meet the needs of in migrants and families splitting up and forming as a result of family breakdown;
- ◆ Changes in the population structure will also impact on demand for different house types and tenures. Growth in the number of individuals in the 45 – 64 age group (7,200 up to 2016) may impact on demand for market housing as this group is the most economically active. Growth in the number of people in the 65+ age group (6,700 up to 2016) may impact on demand for supported housing, support services and adaptations. There is also projected growth in the 16 – 24 age group (2,300 up to 2016), this group is the main household forming group and will impact on demand for affordable housing for new households. Strategic housing and planning will need to take account of the changing population profile;
- ◆ Projected growth in demand for accommodation for single person households is typically concentrated in social housing and the owner occupied sector with no mortgage; in Tonbridge and Malling however growth in the number of younger single person households will also impact on demand for low cost owner occupied and private rented accommodation. Development plans will to take account of the projected growth in demand across all tenures;
- ◆ The needs of in-migrating households needs to be considered at a strategic level. The most significant reason given for moving into the Borough is to access employment or family. The generally high level of in migration will impact on demand across tenures and house types in the Borough. Amongst existing households there is a net in flow of migrants from neighbouring Boroughs to Tonbridge and Malling, with employment being a key factor pulling people into the Borough.

3.2 Existing Population Profile

3.2.1 Data on existing household profiles was collected through the household survey. The table below provides a summary of our findings. The table is based on the categories used by the ONS to construct their 'Social Trends' statistical series but is not exactly similar due to the manner in which the different data sets are collected. The table also shows comparisons to the 2001 Census, although our survey was conducted 5 years after the Census, both household tenure, type and the population age groups show close comparability.

Table 3-1 Family Composition

Question 13c & d

Family Composition	%	Group %	Local Area Census 2001 *
1 adult over 60	13.6	26.1	31.2
1 adult under 60	11.4		
1 adult + other	1.1		
Couple no child	35.4	67.4	63.8
Couple with children	31.4		
Couple + others	0.6		
Single parent	6.5	6.5	5.0
Total	100.0	100.0	100.0

* © Crown Copyright (Census)

3.2.2 Our 2005 survey sample shows some divergence from the 2001 Census, with a slightly higher proportion of couples, couples with children and single parents responding compared to the 2001 Census.

Table 3-2 Population Age Groups

Question 13d

Age Group	Sample %	Local Area Census 2001 *
0 – 10	12.6	13.3
11 – 15	6.7	8.2
16 – 24	7.7	9.0
25 – 44	24.0	29.0
45 – 59	21.9	20.3
60 – 74	19.5	13.6
75+	7.6	6.6
Total	100.0	100.0

* © Crown Copyright (Census)

- 3.2.3 Table 3-2 shows the ages of all household members in the sample. The 2005 Survey shows a change from the 2001 Census data with a somewhat higher proportion (49.0%) age 45 and above as compared with the 2001 Census data (40.5%), again this is consistent with the population projections made for Tonbridge & Malling BC.

Table 3-3 Number in Household

Question 13a

Number in household	%	N ^{os.} implied
One	25.1	11,401
Two	39.5	17,973
Three	15.2	6,907
Four	14.7	6,704
Five	4.4	2,006
Six	0.7	336
Seven	0.2	92
Eight	0.0	0
Nine	0.1	24
Ten	0.1	51
Eleven and above	0.0	0
Total	100.0	45,494

- 3.2.4 The profile emerging from our survey equated to 2.38 persons per household on average just below the UK average of 2.4 (as endorsed by 2001 Census data) and the Local Area 2001 Census figure (2.52).

Table 3-4 Numbers in Household by Tenure

Question 13a by Question 2

Tenure	N ^{os.} in household
Owner occupier with mortgage	2.8
Owner occupier no mortgage	2.0
Private rented / rent free	1.8
HA rented	2.0
Shared ownership*	2.4
Tied to employment / other	3.2

* Low volume of data

- 3.2.5 The owner occupied with mortgage sector would be expected to have a relatively high proportion of families. The HA rented sector figure was slightly higher than the average for that sector in our survey experience, with a lower level of single person households (37.9%) than that found on average in recent DCA surveys (around 45%). 83.7% of the owner-occupier no mortgage households contained no more than two persons, reflecting the higher average age in this form of tenure and the fact that children will in the main have left home. 15.5% of the owner-occupier with mortgage households were single person households, close to the average in recent DCA surveys (around 15%).

- 3.2.6 In the case of ethnic origin the breakdown at Table 3-5 below refers only to 'Self' which we take in the main to be the Head of Household. 99.1% respondents answered the ethnic origin question. The results largely mirrored the Census 2001 data in terms of the White British and other white proportions but showed some variation in distribution across the other ethnic groups.

Table 3-5 Ethnic Origin of Households

Question 13b

Ethnic Origin	%	N ^{os.} implied	Local Area Census 2001 *
White British	95.5	43,047	95.9
Other White	1.8	824	1.6
Irish	1.2	561	0.6
White & Asian	0.6	253	0.3
Other mixed	0.1	58	0.2
Chinese	0.0	0	0.2
White & Black Caribbean	0.3	150	0.2
Indian	0.1	55	0.3
White & Black African	0.0	0	0.1
Other Asian background	0.1	60	0.1
African	0.2	79	0.0
Pakistani	0.0	0	0.1
Caribbean	0.0	0	0.1
Other Black Background	0.0	0	0.0
Bangladeshi	0.0	0	0.1
Gypsy/Traveller	0.1	35	0.2
Other Ethnic	0.0	0	
Total	100.0	45,122	100.0

* © Crown Copyright (Census)

3.3 Demographic Analysis

- 3.3.1 There are four basic components to changes in the number and composition of households. The aim of this Section of the report is to highlight the issues which are relevant to the evaluation of housing needs in Tonbridge and Malling particularly the changes in:-

- ◆ the age distribution of the population arising from births, deaths and ageing of the indigenous population;
- ◆ family units such as marriage, divorce and child bearing patterns;
- ◆ the number and composition of households arising from migration, particularly due to employment opportunities in the area;
- ◆ the probabilities that family units form a separate household, particularly in response to changes in incomes in the labour market area.

- 3.3.2 In local area forecasting new household formation is mainly due to responses to income and employment opportunities. New household formation is also affected by life cycle patterns. This purely demographic influence on the number of households contributes to about 40% of the growth in the number of new households at any one time (Dicks, 1988; Ermisch, 1985).

- 3.3.3 The general demographic forecasts in the tables in this Section have been provided by Kent County Council. They are based on Deposit Kent and Medway Structure Plan (as proposed to be modified) and use the 2001 mid year estimate as their starting point. The 2001 Census data has been taken into consideration in the production of these population projections.
- 3.3.4 The factors which combine to produce the population and household forecasts are:- population age-sex structures, headship rates, survival factors, infant mortality, fertility rates, base numbers of dwellings, vacancy rates, building / demolition programmes and the age-sex structure of migrants. The summary of this data is provided in the following tables with the population changes disaggregated for 5 year intervals from 2001 – 2016.

3.4 Population Projections

- 3.4.1 The projections in Table 3-6 are based on the predictions made by Kent County Council (2001-based). These figures are based on the assumptions outlined in paragraphs 3.3.1 to 3.3.4 regarding mortality, fertility and migration etc, and are contained in population projections for Tonbridge and Malling for the period 2001 - 2016 provided by Kent County Council.

Table 3-6 Population Change in Tonbridge & Malling, 2001 - 2016

	2001	2006	2011	2016	Change
Total Population	107,800	111,600	114,400	117,200	
Change		+ 3,800	+ 2,800	+ 2,800	+ 9,400
% Change		+ 3.5	+ 2.5	+ 2.4	+ 8.7

Figures have been rounded to the nearest 100

- 3.4.2 The table shows an increase in the population of Tonbridge & Malling Borough of 9,400 over the forecast period. Numbers fluctuate across the forecast period, with the main increase occurring between 2001 and 2006 (3,800; 3.5%).

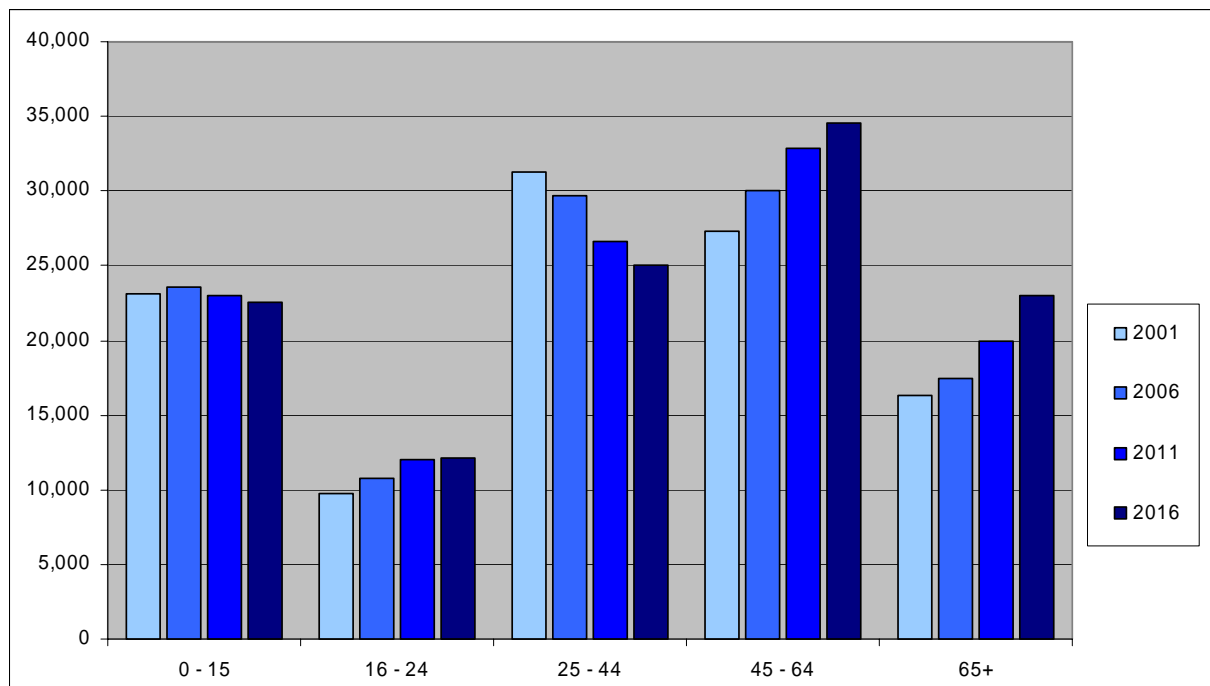
3.5 Age Structure Forecast 2001 – 2016

- 3.5.1 The next stage in the forecast is to disaggregate the population data into age bands because there may be changes in the population structure with significant housing implications. Table 3-7 is based on the net migration model and for this purpose best represents the position.

Table 3-7 Population Age Band Forecast, Tonbridge & Malling, 2001 - 2016

	2001	2006	2011	2016	Change
0 - 15	23,100	23,600	23,000	22,500	- 600
16 - 24	9,800	10,800	12,000	12,100	+ 2,300
25 - 44	31,300	29,700	26,600	25,000	- 6,300
45 - 64	27,400	30,000	32,900	34,600	+ 7,200
65 +	16,300	17,500	19,900	23,000	+ 6,700
Total	107,800	111,600	114,400	117,200	+ 9,400
% Change		+ 3.5	+ 2.5	+ 2.4	+ 8.7

Figures are rounded to the nearest 100 so totals may not agree with the sum of their rounded counterparts.

Figure 3-1 Population Age Band Forecast, Tonbridge & Malling, 2001 - 2016

- 3.5.2 Percentage change is measured between year bands, not the base population. This is a better representation of the incremental change.
- 3.5.3 As we show above there will be an average rise in the population of Tonbridge & Malling of approximately 0.6% per annum over the forecast period according to the forecast model. There is projected to be around 9,400 more people in the Borough in 2016 than in 2001, an increase of 8.7%.
- 3.5.4 The 0-15 age range shows a slight decrease overall (600; 2.6%). Numbers fluctuate throughout the forecast period, with the largest decrease being seen between 2006 and 2011 (600; 2.5%).
- 3.5.5 The 16-24 age range comprises new households forming and will have implications for future affordable housing need both in the short and longer term. This age group shows an increase overall (2,300; 23.5%). The largest increase in the population in this age group is seen between 2006 and 2011 (1,200; 11.1%).
- 3.5.6 The 25-44 age group, the main economically active group shows a large decline overall (6,300; 20.1%). Numbers fall throughout the period with the largest decrease seen between 2006 and 2011 (3,100; 10.4%).
- 3.5.7 The 45-64 age group shows a large rise overall. Over the forecast period there is a rise of 7,200 people (26.3%). The largest increase is seen between 2006 and 2011 (2,900; 9.7%).
- 3.5.8 The significant feature here is the growth of the population in the over 65 age group. An increase of 6,700 individuals (41.1%) is seen over the forecast period, the largest increase is seen between 2011 and 2016 (3,100 15.6%). This large growth will result in the 65+ age group representing 19.6% of the whole population by 2016.

- 3.5.9 Numbers in the 80+ age group increase by 600 (33.3%) up to 2016, with the greatest rise proportionately in percentage terms occurring between 2011 and 2016 (26.3%). Given the resource demands often associated with very elderly people, these are very significant figures.

Table 3-8 Numbers of 80+ in Tonbridge & Malling, 2001 - 2016

	2001	2006	2011	2016	Change
80+	1,800	1,600	1,900	2,400	
Change		- 200	+ 300	+ 500	+ 600
% Change		- 11.1	+ 18.6	+ 26.3	+ 33.3

3.6 Forecast Change in Households 2001 – 2016

- 3.6.1 Table 3-9 outlines the household formation forecasts for Tonbridge & Malling in the 15-year period from 2001 to 2016. It is based on the statistics provided by Kent County Council, and we consider it the best available forecast on currently available data of household change in the Borough.

Table 3-9 Forecast Change in Households in Tonbridge & Malling Borough, 2001 - 2016

	2001	2006	2011	2016	Change
Households	42,700	44,900	47,000	49,400	
Household change		+ 2,200	+ 2,100	+ 2,400	+ 6,700
% change		+ 5.1	+ 4.7	+ 5.1	+ 15.7

* Household projections were rounded to the nearest 1,000 in accordance with DCLG requirements.

- 3.6.2 There have been significant changes in household formation over the last decade which result in much higher household numbers compared to population growth and average household size. There is a large increase in single person households through elderly people living longer, separation and divorce and young people forming single person households.

3.7 In Migration to Tonbridge & Malling

- 3.7.1 This Section looks at the patterns of migration for the Tonbridge & Malling area. In the first part of the Section we asked the 9,458 implied households (20.8% of the sample) who had moved in the last 3 years where they had moved from. 43.1% had previously lived within the Tonbridge & Malling Borough; 56.9% had moved from out of the Borough (5,485 households).
- 3.7.2 43% of movers in the last 3 years were from within the Borough. There is a similar scale of movement from adjoining authority areas of households who in-migrated to the Borough. 16.2% had moved from London; 14.2% from elsewhere in the South East; 13.2% from elsewhere in Kent.

Table 3-10 Location of Previous Dwelling (In-migrant Households)

Question 5a

Location	%	Nos. implied
Sevenoaks District	10.9	597
Tunbridge Wells Borough	10.4	568
Maidstone Borough	12.3	673
Gravesham Borough	0.9	53
Medway	9.5	516
Elsewhere in Kent	13.2	724
London	16.2	883
Elsewhere in the South East	14.2	784
Elsewhere in the UK	7.6	414
Abroad	4.8	273
Total	100.0	5485

- 3.7.3 Those who had moved within the last 3 years were then asked what the most important reason was for moving home. 94% (5,154 implied out of 5,485 households who had moved into the Borough) of the group indicating a move responded to the question.

Table 3-11 Reason for the Moving Within Last 3 Years, for those moving into the Borough

Question 5c

Reason	%	N ^{os.} implied
Financial reasons	6.8	352
To live independently	6.2	319
Relationship / family breakdown	7.0	362
New job	8.8	452
To be near relative	10.1	522
Closer / easier to commute	10.7	551
Retirement	4.1	213
Health reasons	1.5	77
Education	5.6	288
Other	39.2	2,018
Total	100.0	5,154

- 3.7.4 39.2% of respondents gave "other" reasons. The most common single reason given for moving into the Borough was to make it easier to get to work (10.7%) or to be near a relative (10.1%). Generally choices were generally quite widely spread.
- 3.7.5 90.4% of the group indicating a move into the Borough (4,960 implied) answered a further question on whether the move was to a first home. 88.2% were existing households and 11.8% were forming their first home.

3.8 Out - Migration from Tonbridge & Malling

- 3.8.1 Out-migration is expected to account for 37.9% of all moves for existing households and 40.2% amongst new forming households over the next 3 years (3,501 implied moves in total).

- 3.8.2 Those moving out of the Borough were asked where they were thinking of moving to. In this case 2,195 implied existing moving households (93.9%) and 1,113 implied concealed households (95.5%) responded to this multiple choice question.

Table 3-12 Location of Move for those Moving Outside Tonbridge & Malling
Question 16c

Location	Existing households		Concealed households	
	%	N ^{os.} implied	%	N ^{os.} implied
Sevenoaks District	6.5	143	1.1	12
Tunbridge Wells Borough	1.4	30	8.1	90
Maidstone Borough	10.3	227	12.6	141
Gravesham Borough	0.0	0	0.0	0
Medway	6.3	139	1.9	21
Elsewhere in Kent	13.2	289	10.8	121
London	2.1	46	19.0	211
Elsewhere in South East	19.7	433	13.9	155
Elsewhere in UK	25.4	557	26.9	298
Abroad	15.1	331	5.7	64
Total	100.0	2195	100.0	1,113

- 3.8.3 In the case of existing households moving, the main single interest was in moving elsewhere in the UK (i.e. outside the South East) at 25.4% with 19.7% opting for moving elsewhere in the South East; 15.1% for abroad.
- 3.8.4 In the case of concealed households moving a higher proportion were interested in moving to London (19%). 13.9% opted for elsewhere in the South East but 26.9% still opted for elsewhere in the UK.
- 3.8.5 Those moving out of the Borough were asked their reasons for moving away. 2,065 implied existing households, 88.4% of those intending to move out of the Borough, and 1,107 implied concealed households, 95% of those intending to move outside the Borough, responded to a multiple choice question, offering around 1.4 choices in the case of both existing and new households.

Table 3-13 Reason for Moving Out of Tonbridge & Malling
Question 16d

Reason	Existing Households		Concealed households	
	% households	N ^{os.} implied	% households	N ^{os.} implied
Lack of affordable housing to buy	19.9	410	27.6	306
Lack of affordable rented housing	4.6	95	19.6	217
Better area / housing choice	47.7	984	20.3	225
Employment / access to work	33.0	682	54.1	599
Retirement	22.0	454	5.8	64
Education	10.0	207	16.5	183
Total		2832		1594

3.8.6 The single most common reason given by existing households moving outside the Borough was better access to housing / housing choice (47.7%), employment / access to work (33%) was also a popular choice. In the case of concealed households moving, choices were more focused on employment / access to work (54.1%). Education was a choice for 16.5% of concealed households, a low proportion for this group, in our survey experience. Lack of affordable housing to buy (27.6%) was also an important factor for new forming households.

3.9 Migration Summary

3.9.1 This table reflects the net migration position for existing Tonbridge & Malling households only.

Table 3-14 Existing Households

Migration Areas	Sevenoaks District	Tunbridge Wells Borough	Maidstone Borough	Gravesham Borough	Medway	Elsewhere in Kent
Moving into Tonbridge & Malling	579	568	673	53	516	724
Moving out of Tonbridge & Malling	143	30	227	0	139	289
Net Migration	+436	+538	+446	+53	+377	+435

Reasons	Retirement	Employment	Education
Moving into Tonbridge & Malling	213	1,003	288
Moving out of Tonbridge & Malling	454	682	207
Net Impact	-241	+321	+81

3.9.2 There is a positive net level of in-migration relating to employment of 321 existing households. However, 599 concealed households are out-migrating for employment reasons resulting in an overall net negative position of 278.

4 ECONOMIC ANALYSIS

4.1 Key Findings and Strategic Implications

4.1.1 Key Findings

- ◆ 55.9% of respondents are in employment, 0.9% are unemployed;
- ◆ 38.5% of those in employment work within Tonbridge & Malling Borough, a further 18.0% work in London and 10.1% in Maidstone Borough;
- ◆ 35.0% of the population are retired;
- ◆ Data on incomes, savings and equity levels revealed incomes above the national average, consistent with the employment and occupation profiles. The ASHE data shows that the mean incomes of people in full time employment in Kent have increased by 5.0% pa between 2002 and 2005;
- ◆ The income and savings data in relation to concealed households showed that many will have difficulty accessing the local housing market;
- ◆ Incomes within the BME group are generally higher those of the whole population with fewer households earning below £27,500 (the national average) and 34.2% earn over £50,000 pa compared to 22.4% for all households;
- ◆ The majority of key workers had incomes between £20,000 and £60,000. Key workers in Tonbridge & Malling are generally less likely to have low incomes (below £20,000) or higher incomes (above £60,000) compared to the population as a whole.

4.1.2 Strategic Implications

- ◆ The economic base appears strong in the Borough with only 0.9% of respondents unemployed and 55.9% in employment. Incomes are above the national average with a relatively high level of savings and equity in the owner occupied sector. Housing needs are focused on new forming households and key workers;
- ◆ The needs of concealed / new forming households needs to be addressed. Incomes in this group are lower than the population as a whole and housing choices are consequently more limited. Out migration in this group is heavily influenced by employment choices and new households are likely to remain mobile;
- ◆ The needs of key worker households should focus on all key worker groups with the exception of speech / language therapists who are still able to access the market. The housing needs of Key Workers are assessed in Section 7.7 of this report;
- ◆ BME households have above average incomes and should be able to access the market locally at the same rate as all existing households. The housing needs of BME households are assessed in Section 9 of this report.

4.2 Introduction

- 4.2.1 This Section draws together our findings from both primary and secondary data sources to present an overview of the current economic climate and the impact on housing need and demand in Tonbridge & Malling.
- 4.2.2 The economic climate, changes in national and regional economic policy, alongside labour market trends and local income trends sets the context in which households make decisions about their housing needs and preferences.

4.3 The Impact of National and Regional Economic Policy

- 4.3.1 Local housing markets are sensitive to macro-economic policies. Interest rates are used by central Government to achieve and maintain stable, low inflation rates. Higher interest rates reduce the demand for housing by making it more expensive to borrow, although households may still aspire to buy in the future. They can also effect employment levels by increasing the cost of investment. Government subsidies and grants can also influence local housing markets. Whether an area has access to regeneration budgets or to the Housing Corporation's annual development programme can act as an important influence on housing supply. However, it should be born in mind that new build is a small proportion of total stock (less than 2% pa nationally).

4.4 Local Trends

- 4.4.1 Tonbridge & Malling is an area of industry and commerce. Paper and packaging mills, distribution, light industry and many small businesses make up the industrial scene. The Borough is a popular area for office location and high tech development. In addition, mineral extraction has been carried out in the area for many years. The Borough has lower levels of unemployment compared to other areas of the country In 2004 unemployment stood at 1.4% (Census 2001) compared with the national average of 4.8%.

4.5 Employment, Occupation and Work Place Data

- 4.5.1 Our survey of households in Tonbridge & Malling focused three questions on the employment status, occupation type, and work place of households. Further questions probed for more information on the location of the work place and travel to work patterns.

Table 4-1 **Employment Status of Head of Household**
Question 13e

Status	%	N ^{os} . implied
Wholly retired	35.0	14,543
Full-time employee (30+ hours)	35.7	14,870
Part-time employee (up to 30 hours)	13.2	5,494
Self-employed	7.0	2,904
Looking after the home	5.0	2,065
Permanently sick / disabled	2.9	1,222
Unemployed / available for work	0.9	381
In full-time education	0.3	118
On Government training scheme	0.0	0
Total	100.0	41,597

- 4.5.2 91.3% of Heads of Households responded to the question on employment. 55.9% (23,268 implied) of Heads of Household indicated that they were in employment, as compared with the 60% average identified for Heads of Household in the Survey of English Housing 2001/2. 35.0% were retired – close to the average in our recent survey experience. 0.9% indicated that they were unemployed and available for work just below our recent survey experience in which the average has been between 1-2%.

Table 4-2 Workplace of Head of Household

Question 13h

Workplace	%	N ^{os} . implied
Tonbridge area	21.9	4,856
Malling area	6.7	1,485
Medway Gap area	9.9	2,207
Sevenoaks District	6.0	1,335
Tunbridge Wells Borough	6.2	1,379
Maidstone Borough	10.1	2,242
Gravesham Borough	1.2	266
Medway	5.1	1,128
Another Kent District	4.8	1,070
London	18.0	3,999
Elsewhere in South East	6.1	1,361
Elsewhere in UK	4.0	880
Total	100.0	22,208

- 4.5.3 95.4% of those in work responding to the question on occupation also responded to a further question on the location of their workplace. 38.5% of heads of household worked within Tonbridge & Malling Borough; 18.0% worked in London.

- 4.5.4 The survey asked how many cars respondents had in their households. Only 16% indicated that they had no car based on a response rate of 95.2%.

Table 4-3 Number of Cars in Household

Question 14

	%	N ^{os} . implied
One	42.3	18,325
Two	33.3	14,431
Three or more	8.4	3,660
None	16.0	6,934
Total	100.0	43,350

4.6 Incomes and Housing Costs

4.6.1 Income is a core factor in the assessment of the scale of housing need and in determining affordability in the local housing market. The Good Practice Guidance states:-

“An accurate estimate of household income is one of the most important pieces of information that has to be obtained from a housing needs survey, but it is often the topic that causes the most controversy. Experience from Government surveys (e.g. SEH) has shown that by asking the right questions and using good interviewing technique it is possible to get a high response rate and reasonably accurate answers. The decision of the Government not to include an income question in the 2001 Census is one reason why HN surveys, including income questions, will continue to be valuable.”

4.6.2 The survey data was gathered through 1,545 postal questionnaires. The response rate on the income question was 78.1% from 1,206 existing households and 94.9% of concealed households. Additionally 85.8% of concealed households provided data on savings.

4.6.3 Secondary data availability is poor in providing comparability with that provided by households in the survey. The Family Expenditure Survey and Survey of English Housing have small samples and are not adequate to provide data below regional level. The New Earnings Survey (now known as the Annual Survey of Hours and Earnings – ASHE) is individual earnings and workplace based and has limited value as a comparator, particularly for localities with substantial cross-boundary commuting. This is recognised in the Good Practice Guide (page 98).

4.6.4 The data from the CORE system of household income for new RSL tenancies and from the ASHE data for the Borough are outlined in 4.12. The 2004 CORE data is based on a sample of 435 households and the New Earnings Survey data (replaced by the ASHE survey) in 2003 had a sample of 226 for the Borough and 2,063 for the whole County.

4.6.5 The Good Practice Guidance (page 62) presents a conflict in that having said it is important for surveys to gather income data it then suggests “it is difficult to estimate the incomes of future newly forming households”. New households at this point may have circumstances which change quickly. It suggests therefore that the incomes of households who recently formed should be examined, although even this is not without difficulty.

4.6.6 Particularly in areas where there are shortages of affordable housing and with high house prices, households who accessed the market are only those with adequate income or financial support from parents or family. As the guide states (page 25) “these are likely to be more reliable, although even here care is needed. Some potential households may not have been able to form owing to lack of suitable, affordable accommodation.”

4.7 Existing Households

4.7.1 The following group of tables relate to saving, equity and household incomes of existing households, beginning with a question on savings held which was answered by 83% of households (37,783 implied).

Table 4-4 Household Savings

Question 15a

Savings	%	Cum %
Below £ 5,000	44.7	44.7
£ 5,000 - £10,000	14.0	58.7
£10,001 - £15,000	6.0	64.7
£15,001 - £20,000	4.6	69.3
£20,001 - £30,000	6.2	75.5
Above £30,000	24.5	100.0

4.7.2 The table indicates that 44.7% of the sample had less than £5,000 in savings. However, 24.5% had savings in excess of £30,000.

4.7.3 The percentage breakdown of savings for the four main tenures was as follows.

Table 4-5 Savings Level / Tenure

Question 14a by Question 2

Savings	Owner Occupied with Mortgage	Owner Occupied with No Mortgage	Private Rented	HA rented
Below £ 5,000	49.5	15.1	60.4	76.4
£ 5,000 - £10,000	16.1	11.4	14.1	10.5
£10,001 - £15,000	5.8	6.1	7.6	4.6
£15,001 - £20,000	4.5	6.1	5.5	3.0
£20,001 - £30,000	5.5	10.4	0	4.0
Above £30,000	18.6	50.9	12.4	1.5
Total	100.0	100.0	100.0	100.0

4.7.4 Generally, the breakdown produced the results which might be expected with 76.4% of HA rented tenants holding savings below £5,000; 50.9% of owner occupiers without mortgage have savings above £30,000. However, the savings of over 49.5% of owner occupiers with mortgage were also below £5,000. Highest levels of savings were found among owner occupiers without a mortgage, confirming our assumption that a significant proportion of retired households will have some capital to support their housing and care needs.

4.7.5 The next table relates to equity ownership and was answered by 66.9% of the sample or 87.9% of those indicating owner occupation or shared ownership in the data on tenure.

Table 4-6 Level of Equity in Present Accommodation

Question 15b

Level of Equity	%	Cum %
Below - £ 10,000	3.3	3.3
£10,000 - £ 20,000	1.3	4.6
£20,001 - £ 30,000	2.0	6.6
£30,001 - £ 50,000	4.0	10.6
£50,001 - £ 75,000	6.1	16.7
£75,001 - £100,000	9.9	26.6
£100,001 - £150,000	18.0	44.6
Above £150,000	55.4	100.0

- 4.7.6 55.4% of this group of respondents indicated equity ownership of over £150,000. Cross-tabulation indicated that 83.1% of owner occupiers without a mortgage had an equity holding of over £150,000 as compared with 40.3% of owner occupiers with a mortgage.

Table 4-7 Gross Annual Income of Existing Households

Question 15c

Annual income	%	Cum %
Below £10,000	14.9	14.9
£10,000 - £20,000	20.0	34.9
£20,001 - £27,500	11.2	46.1
£27,501 - £32,500	10.9	57.0
£32,501 - £40,000	12.1	69.1
£40,001 - £50,000	8.5	77.6
£50,001 - £60,000	8.2	85.8
£60,001 - £75,000	4.9	90.7
£75,001 - £100,000	4.1	94.8
Above £100,000	5.2	100.0

- 4.7.7 The response rate to the income question was 78.1% and should give a good picture of the income levels in the Borough. The table shows that 14.9% of households had incomes below £10,000. The total proportion in the Borough earning below the approximate national average household income of £27,500 per annum was 46.1%, well below the average for the UK as a whole (63.6%) according to the DWP Family Resources Survey 2002 – 2003 (© Crown Copyright). 30.9% of the households in the Borough on the basis of the survey data had incomes above £40,000 per annum.

- 4.7.8 Cross-tabulation produced the following split of income levels by tenure for the four main tenure types.

Table 4-8 Annual Income by Tenure

Question 15c by Question 2

Annual income	Owner Occupier with Mort.	Owner Occupier no Mort.	Private Rented	HA Rented
Below £10,000	3.5	19.0	18.4	54.3
£10,000 - £20,000	11.9	31.7	27.2	24.4
£20,001 - £27,500	9.4	14.6	11.9	8.3
£27,501 - £32,500	12.5	9.2	14.8	6.4
£32,501 - £40,000	16.3	6.4	14.9	4.8
£40,001 - £50,000	12.0	6.7	1.8	0.0
£50,001 - £60,000	11.8	5.5	4.6	1.8
£60,001 - £75,000	8.0	2.0	1.0	0.0
£75,001 - £100,000	6.7	1.8	2.7	0.0
Above £100,000	7.9	3.1	2.7	0.0
Total	100.0	100.0	100.0	100.0

- 4.7.9 The profiles were largely as would be expected as between owner-occupiers and renters, especially bearing in mind that a significant proportion of owner-occupiers without a mortgage would be people with limited pension income. HA rented sector incomes were concentrated (87%) below the national average of £27,500 with 54.3% having household incomes below £10,000 per annum. Private rented sector incomes were higher than HA rented sector incomes.
- 4.7.10 Our findings are also broadly consistent with the findings of the Family Spending Review 2000/01. The review found the average gross income of owners without a mortgage to be £21,944 compared to £36,712 for those with a mortgage. Lowest incomes were found among local authority tenants (£12,168) and housing association tenants (£13,468). 54.8% of households with incomes in the lowest income group (up to £5,564 per year) were social housing tenants; 24.4% were outright owners.
- 4.7.11 31.2% of households were in receipt of financial support (14,216 implied), above the average found in recent DCA surveys (around 26%). The results from those responding to a multiple-choice question are set out in Table 4-10 below. On average, each respondent indicated around 1.8 forms of financial support.

Table 4-9 Financial Support

Question 15d

Support	Responses %	Households %	N ^{os} . implied
Housing Benefit	19.7	36.5	5,185
Working Family Tax Credit	13.2	24.5	3,484
Disability Allowance	12.0	22.2	3,155
Pensions Credit	10.5	19.4	2,753
Income Support	9.7	17.9	2,551
Job Seekers Allowance	2.0	3.8	545
Council tax benefit	24.1	44.7	6,348
Other	8.8	16.0	2,275
Total	100.0		26,296

- 4.7.12 36.5% of households responding were in receipt of Housing Benefit (5,185 implied) or 52.6% of renters in the sample.

4.8 BME Households

- 4.8.1 4.5% of households in our survey were from BME backgrounds, a cross tabulation enabled us to look at the incomes of this group.

Table 4-10 Gross Annual Income of BME Households
Question 15c

Annual income	%	Cum %	All households cum %
Below £10,000	6.2	6.2	14.9
£10,000 - £ 20,000	7.5	13.7	34.9
£20,001 - £27,500	12.3	26.0	46.1
£27,501 - £ 32,500	14.3	40.3	57.0
£32,501 - £40,000	14.1	54.4	69.1
£40,001 - £ 50,000	11.4	65.8	77.6
£50,001 - £ 60,000	17.1	82.9	85.8
£60,001 - £ 75,000	0.0	82.9	90.7
£75,001 - £ 100,000	9.4	92.3	94.8
Above £100,000	7.7	100.0	100.0

- 4.8.2 The response rate to the income question from BME households was 79.9% (1,657 households). The table shows that 6.2% of households had incomes below £10,000, compared to 14.9% in the whole population, well below the corresponding UK figure (33.0%). 74% of BME households, on the basis of the survey data, had incomes above £27,500 compared to 53.9% in the whole population. On average BME incomes in the Borough were significantly higher than all households.

4.9 Key Worker Households

Table 4-11 Annual Household Income of Key Workers (%)
Question 15c (*Head of Household*)

Income	Nurse or other NHS staff	School / FE / College teacher	Speech / language therapist	Prison / probation service staff	Social worker / Occupational Therapist	All households in sample %
Below £10,000	10.8	6.1	0.0	0.0	0.0	14.9
£10,000 - £20,000	20.5	10.3	0.0	0.0	24.8	20.0
£20,001 - £27,500	0.0	17.5	0.0	0.0	0.0	11.2
£27,501 - £32,500	27.3	15.1	0.0	100.0	0.0	10.9
£32,501 - £40,000	0.0	17.5	0.0	0.0	30.8	12.1
£40,001 - £50,000	15.7	12.8	0.0	0.0	44.5	8.5
£50,001 - £60,000	0.0	4.1	100.0	0.0	0.0	8.2
£60,001 - £75,000	0.0	3.5	0.0	0.0	0.0	4.9
£75,001 - £100,000	9.7	9.6	0.0	0.0	0.0	4.1
Above £100,000	16.0	3.4	0.0	0.0	0.0	5.2

No data for educational psychologists.

- 4.9.1 Of 2,757 implied existing household key workers (heads of household and partners), 1,612 heads of household gave details of their total income (i.e. including spouse and partner's income). This data is detailed in Table 4-11 above to show total household incomes for key worker households. This data can then be compared to data on household incomes for the sample as a whole.
- 4.9.2 The majority had incomes between £20,000 and £60,000. Key workers in Tonbridge & Malling are generally less likely to have very low incomes (below £5,000) or higher incomes (above £60,000) compared to the population as a whole. Although 25.7% of NHS staff in the sample did have incomes above £60,000 as did 16.5% of those working in education.
- 4.9.3 Access to the owner-occupied market in the Borough through the cheapest 1-bed flats, requires an income of at least £32,200. DCA found that the proportions who could not afford to owner occupy in Tonbridge & Malling were:-
- ◆ 94.0% of Prison / Probation Service staff;
 - ◆ 48.1% of School / FE / College Teachers;
 - ◆ 25.7% of Nurses and other NHS clinical staff;
 - ◆ 24.8% of Social Workers / Occupational Therapists.

Of those speech / language therapists responding to the income question all have incomes above £32,200 and therefore could owner occupy in Tonbridge & Malling.

4.10 Existing Moving Households

Table 4-12 *Gross Annual Income of Existing households moving within the Borough*
Question 15c

Annual income	%	Cum %	All households cum %
Below £10,000	11.3	11.3	14.9
£10,000 - £20,000	9.7	21.0	34.9
£20,001 - £27,500	10.9	31.9	46.1
£27,501 - £32,500	12.8	44.7	57.0
£32,501 - £40,000	17.2	61.9	69.1
£40,001 - £50,000	9.0	70.9	77.6
£50,001 - £60,000	11.0	81.9	85.8
£60,001 - £75,000	4.4	86.3	90.7
£75,001 - £100,000	6.6	92.9	94.8
Above £100,000	7.1	100.0	100.0

- 4.10.1 The incomes of existing moving households were marginally higher than those of all households in the sample. 68.1% had incomes above £27,500 compared to 53.9% of all households.

4.11 Concealed Households

4.11.1 The incomes of Concealed households were, as would be expected, significantly lower than those for existing households in the borough. Low incomes, coupled with a low level of savings will hinder access to the market for new forming households.

Table 4-13 Annual Income of Concealed Households
Question 35d

Annual Income	All concealed households forming – 2005-2008			New Households formed – 2002-2005		All Existing households Cum %
	%	Cum %	N ^{os} implied	%	Cum %	
Below £10,000	18.5	18.5	1,815	5.8	5.8	14.9
£10,000 - £15,000	10.3	28.8	335	26.1	31.9	46.1
£15,001 - £20,000	23.4	52.2	187			
£20,001 - £25,000	11.9	64.1	425	12.8	44.7	57.0
£25,001 - £27,500	11.2	75.3	215			
£27,501 - £32,500	10.6	85.9	204	10.5	55.2	
£32,501 - £40,000	5.4	91.3	192	22.2	77.4	69.1
£40,001 - £50,000	5.2	96.5	98	15.0	92.4	77.6
£50,001 - £60,000	3.5	100.0	64	7.6	100.0	85.8
£60,001 - £70,000	0.0	100.0	0	0.0	100.0	100.0
Above £70,000	0.0	100.0	0			

4.11.2 A response was received from 94.9% of concealed household respondents moving within 3 years. The proportion of concealed households with annual incomes above the approximate average UK annual household income of £27,500 was 24.7%, above the average in recent DCA surveys (around 16%). The proportion in the sub £10,000 band was 18.5%, compared to 14.9% for existing households.

4.11.3 The current incomes of households who formed in the Borough over the last year were higher than those about to form. 44.7% earned below £27,500 compared to 75.3% of those about to form. These income levels are detailed in Table 4-13 and are used in the Assessment Model calculation in Section 10.

4.11.4 Access to the owner-occupied market in the Borough through the cheapest 1-bed flats requires an income of at least £32,200 and we found that the proportion of new forming households who could not afford to owner occupy in Tonbridge & Malling was 72%.

4.11.5 85.9% of concealed households moving responded to a question asking about the level of savings available to meet deposit, stamp duty and legal costs on their new home. 44.5% had less than £1,000 savings, adequate only to meet a rent deposit and first months rent in the private sector. Only 5.6% had over £20,000 savings, the level adequate to purchase two and three bedroom accommodation.

Table 4-14 Savings of 'Concealed' Households

Question 35c

Savings	All concealed households moving	
	%	Cum %
Under £1,000	44.5	44.5
£1,000 - £5,000	27.4	71.9
£5,001 - £10,000	14.1	86.0
£10,001 - £15,000	8.4	94.4
£15,001 - £20,000	0.0	94.4
Above £20,000	5.6	100.0

4.11.6 Only 11.5% of concealed households moving (199 implied) would be likely to claim Housing Benefit. Around 14% has been the average in our recent surveys.

4.12 Other Secondary Income Data

4.12.1 The CORE data for lettings to new tenants in RSL housing in 2004 shows that the median combined household income was £9,360, and that 75% of tenant households earned below £15,340.

4.12.2 The 2005 Annual Survey of Hours and Earnings (ASHE) data shows that the mean incomes of people in full-time work in the County of Kent have increased by 15.1% between 2002 and 2005, around 5.0% p.a.

4.12.3 Although the ASHE does provide useful data on income distribution, the data produced refers to income related to a person's place of work, not income distribution in their resident area. There are indications within the new ASHE of unreliable and unavailable data within certain areas, where this applies to data that affects the Local Authority being assessed the County wide level data has been used as a more reliable source. In this instance, due to the stated unreliability of data for the Borough, the Kent County data has been used.

4.12.4 It is particularly important to examine the distribution of income rather than the average figure, especially in relation to the proportion of households with the capacity to access the private sector market for rent or sale.

4.12.5 There is a wide distribution of earnings illustrated from the ASHE data. Analysis of the data for the County of Kent shows that in 2005: -

- ◆ 25% earned less than £17,111;
- ◆ 50% earned less than £24,443;
- ◆ 75% earned less than £33,773

Please note findings from Annual survey of Hours and Earnings for this area are based on a reasonably precise statistical measurement of quality at CV >5% and <=10%

5 HOUSING MARKET CHANGE

5.1 Key findings and strategic implications

5.1.1 Key Findings

- ◆ The property type profile in Tonbridge & Malling is skewed towards semi-detached and detached houses and bungalows and to a lesser extent terraced houses. The stock of flats is low and the majority are in the social rented sector;
- ◆ Over occupation is a particular issue in the social housing sector, with 4.1% of HA homes in the household survey being over occupied;
- ◆ There is a reasonable level of access to basic facilities for heating and insulation, with problems concentrated in the private rented sector;
- ◆ 86.4% of respondents to the household survey said their home was adequate for their needs; 13.6% said their home was inadequate. Problems are concentrated in the private rented sector. 64.5% of all respondents who said their home was inadequate felt they would require a move to address their problems; 55.4% of respondents requiring a move said they could not afford another home of a suitable size in the Borough;
- ◆ Access to the private rented sector is also restricted by price. 72.9% of all new forming households can afford to pay no more than £430 per calendar month rent. Entry level rents are £500 to £600 per calendar month;
- ◆ Average house prices in Tonbridge & Malling are just 0.3% higher than the sub regional average; and average house prices have risen by 19.6% between 2002 and 2005. Access to owner occupation is restricted by high and rising prices, with terraced house prices out-stripping local incomes by almost 3 times in the last 3 years;
- ◆ The ability of concealed households to access the market is very limited. 24.7% of concealed households have incomes above £27,500; only 8.7% have incomes above £40,000. The cheapest 1 bed flats in the Borough require an income threshold of £32,200;
- ◆ 57% of existing households have incomes below £32,200, the level of income required to buy the cheapest 1-bed flats in the Borough;
- ◆ 3,080 units of market housing is required for existing households in the next three years, 52.7% in the Tonbridge area;
- ◆ 1,078 units of market housing is required for concealed households in the next three years, 63.7% in the Tonbridge area.

5.1.2 Strategic Implications

- ◆ The property type profile in Tonbridge and Malling reflects the rural nature of the Borough with 40.5% being semi-detached houses or bungalows and a low level of flats (8.7%). Overall the property type profile meets a wide range of needs although the low level of flats and rising house prices will have an impact on the ability of new forming households to meet their housing aspirations. The needs of lower income and new forming households are increasingly not being met as prices continue to rise locally;

- ◆ Tonbridge and Malling has a small private rented sector (7.8% in the 2001 Census) compared to the national average (12.0%). However this includes 2.3% “tied to employment / living rent free” accommodation not available to the general population and the ‘real’ private rented stock is around 5.5%. Promotion of growth in this sector as part of a more balanced housing market should be a strategic objective. The low level of supply may be increasing demand for social rented housing. An expanded and improved private rental market could make a particular contribution to meeting the needs of new forming households and short term accommodation for key workers;
- ◆ Lower standards in the private rented market also make this a less attractive option. 13.6% of all households in the survey indicated that their home was inadequate for their needs, but this increases to 28.1% in the private rented sector. Problems are split between repair and improvement and the size of accommodation;
- ◆ There is a need to raise standards within the private rented sector, increasing access to basic heating and insulation facilities should be a priority for the Private Sector Renewal Strategy. Resources should be focused on inspection and grants, as well as information and support to both landlords and tenants to improve standards within the sector;
- ◆ The development of partnership working between local private landlords and the local authority could enable the private rented sector to make a more dynamic contribution to relieving pressure on the housing market locally;
- ◆ Rising house prices locally and sub-regionally will create significant problems for lower income and new forming households trying to access the market. This problem is escalating as house prices continue to rise faster than local incomes;
- ◆ Housing and planning strategy needs to focus on the need for intermediate market housing. We recommend that half of all new affordable housing is intermediate housing (see Section 10 of this report).

5.2 Current Housing in Tonbridge & Malling

5.2.1 This Section sets the scene for later examination of the housing market; outlining current housing circumstances in the Borough. The household survey asked a range of questions about the current housing circumstances of people living in Tonbridge & Malling.

5.2.2 Table 5-1 below indicates the type of accommodation occupied by existing households responding to the question.

Table 5-1 Type of Accommodation

Question 1

Type	2005 Survey %	N ^{os.} implied	Local Area Census 2001*
Whole House or Bungalow (Detached)	28.5	12,947	28.1
Whole House or Bungalow (Semi-detached)	40.5	18,455	39.8
Whole House or Bungalow (Terraced)	22.2	10,110	22.1
Flat / maisonette / bedsit	8.7	3,956	9.5
Caravan / mobile home	0.1	50	0.5
Total	100.0	45,518	100.0

* © Crown Copyright (Census)

5.2.3 The dwelling type structure has been weighted to the Census 2001 data as part of the survey weighting described in Section 11.6. The proportion of semi detached and detached houses and bungalows at 69% is higher than the national level of 55%. Flats / maisonettes represent only 8.7% of the existing stock but our analysis of concealed households found 40.7% of expressed need for social or market housing to be for flats / maisonettes.

Table 5-2 Property Type by Tenure (%)
Question 1 by Question 2

Tenure	Detached	Semi-detached	Terraced	Flat / Mais.	Bedsit / Studio	Caravan / Mobile home	Total
Owner Occupied w/Mort.	31.5	41.9	23.6	3.0	0.0	0.0	100.0
Owner Occupied no/Mort.	39.8	42.8	13.4	3.7	0.0	0.3	100.0
Private Rented	14.0	27.4	34.4	24.2	0.0	0.0	100.0
HA Rented	3.5	38.0	30.5	26.8	1.2	0.0	100.0
Shared Ownership*	0.5	39.6	59.9	0.0	0.0	0.0	100.0
Tied to employ. / Other / rent free	29.0	32.6	7.3	26.3	4.6	0.2	100.0

* Low volume of data

5.2.4 A cross-tabulation relating property type to form of tenure shows that the majority of the owner occupied sector relates to houses and bungalows, while the rented sector is concentrated more on flats / maisonettes.

Table 5-3 Number of Bedrooms
Question 3

Bedrooms	%	N ^{os} . implied
Bedsit	0.5	207
One	7.3	3,295
Two	21.5	9,669
Three	47.0	21,133
Four	18.3	8,211
Five or more	5.4	2,408
Total	100.0	44,923

5.2.5 The average number of bedrooms across the stock in the Borough was 2.9, much the same as the average found in other recent DCA surveys. The breakdown of size by number of bedrooms in percentage terms between the ownership and rental sectors was assessed by cross-tabulation with the following results:-

Table 5-4 Number of Bedrooms by Tenure

Question 3 by Question 2

Tenure	Bedsit	One	Two	Three	Four	Five+	Total
Owner occupation (including shared ownership)	0.1	1.9	19.9	48.8	22.9	6.4	100.0
Private rented	2.8	16.5	30.3	40.8	5.4	4.2	100.0
HA rented	1.2	30.3	25.0	41.8	1.3	0.4	100.0

5.2.6 The proportion of small units, 1 and 2-bed properties (21.9%), is very low in the owner occupied sector. Conversely 29.3% of this sector are 4 bedrooms or larger. The private rented sector in the Borough is very small and just over half of all properties are 3 bedrooms or larger. In effect only around 1,300 private rented properties are available as a total stock to meet the needs of existing households, in-migrating households and concealed households.

5.2.7 We offer below a broad assessment of 'under-occupation' and 'over-occupation' based on a detailed analysis of the family composition data. We established the number of bedrooms required in each household 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 more than one 'spare' bedroom above requirement has been categorised as under-occupied.

5.2.8 Our overall over-occupation level of 1.7%, around 745 implied households, was below the average UK level indicated by the Survey of English Housing 2001/2 (3%). We have no comparable data against which to measure our overall under-occupation figure of 45.5% but it was close to the average found in DCA surveys.

5.2.9 The assessment of under / over occupation by tenure revealed some disparity between tenure types as indicated at Table 5-5 below.

Table 5-5 Under / Over Occupation by Tenure

Question 13a by Question 3 & Question 2

Tenure	% under occupied	% over occupied
Owner occupied with mortgage	45.6	1.5
Owner occupied no mortgage	62.8	0.7
Private rented	38.6	0.0
HA rented	17.6	4.1
Shared Ownership *	0.5	5.8
Tied to employment / other	39.3	9.9

* Low volume of data

5.2.10 The level of over-occupation was significantly higher in the HA rented sector than in the owner occupied sector.

5.2.11 62.8% of owner occupiers without a mortgage were over occupied, this sector will include a high proportion of elderly households. The HA rented under-occupation was low at 17.6% in comparison with all-tenure average and the owner occupied forms of tenure set out in Table 5-5 but in this case higher than our recent survey experience for the sector.

Table 5-6 Access to Basic Heating and Insulation Facilities
Question 6

H/IF	All tenures %	Owner occupier with mortgage	Owner occupier no mortgage	Private rented	HA rented	Shared ownership*	Tied to employment / Rent free/ other *
CH-F	87.8	90.1	85.9	64.0	91.6	93.9	97.6
CH-P	8.2	8.3	9.5	13.6	3.9	0	6.7
HWTJ	70.6	69.8	81.6	52.6	60.6	41.2	61.5
DG-F	79.1	78.7	78.5	51.1	91.4	83.3	82.7
DG-P	10.6	11.5	11.9	19.8	1.6	6.1	11.8
LI	75.7	82.2	80.8	47.1	57.2	79.7	69.5
WPI	46.4	52.0	55.8	23.9	22.6	34.6	23.3
CWI	40.4	38.5	40.2	21.9	56.2	10.2	34.6
DP	21.2	21.5	21.3	14.3	21.8	24.0	27.7

* Low volume of data

Heating / Insulation facilities:-

CH-F (central heating -full), CH-P (central heating -partial), HWTJ (hot water tank jacket DG-F (double glazing -full), DG-P (double glazing -partial), LI (Loft Insulation – excl. Flats) WPI (water pipes insulated) CWI (cavity wall insulation). DP (draught proofing)

- 5.2.12 Households with some form of central heating at 96% were significantly above the national average in the 2001 Census (91.5%), and above the Tonbridge & Malling Local Area 2001 Census figure of 94.4%.
- 5.2.13 In the case of HA rented accommodation alone, 95.5% had some form of central heating, close to the all tenure average, with 91.6% having full central heating as compared with the all tenure average of 87.8%. The HA rented sector was significantly below the all tenure average in loft insulation but out-performed the all tenure average in cavity wall insulation, and full double glazing.
- 5.2.14 Another significant pattern to emerge from the cross tenure analysis was that private rented accommodation had a lower level of access to all the nominated facilities than the all tenure average. Full central heating was available in 64% of properties; full double glazing in only 51.1% of properties with low levels of insulation.

5.3 Adequacy of Present Dwelling / Improvement Required

- 5.3.1 Respondents were asked if their current accommodation was adequate for their needs. 86.4% indicated that their accommodation was adequate; 13.6% (6,045 implied) that it was inadequate. A level in the region of 89% has been a typical result in recent DCA surveys. The Guidance test of inadequacy causing a housing need is based on those households in this situation actually needing to move to another dwelling. Some households may technically need to move but decide not to do so.
- 5.3.2 There is some variation in satisfaction by tenure. The satisfaction level for HA rented accommodation (81.1%) was close to the average emerging for social rented accommodation from recent DCA surveys (around 82%). Satisfaction in the private rented sector (71.9%) was well below the all tenure average, as might be expected from our comment at 5.2.14 above.

Table 5-7 Adequacy by Tenure

Question 7a by Question 2

Tenure	% adequate
Owner occupied with mortgage	86.1
Owner occupied no mortgage	92.1
Private rented	71.9
HA rented	81.1
Shared ownership*	94.2
Tied to employment / rent free / other	81.2

* Low volume of data

- 5.3.3 Responses on the reason for inadequacy were invited on two bases - 'in-house' solutions (improvements/repairs or cost of heating) and other solutions. Respondents could reply in both categories on a multiple-choice basis.
- 5.3.4 35.4% of responses (3,498 responses) related to 'in-house' problems, that is where a solution could be offered without the household having to move (improvements / repair or cost of heating). The results in response to a multiple choice question are shown in Table 5-8 below. 40.1% of these households selected need for repair or improvement.

Table 5-8 Reason For Inadequacy

Question 7b

Reasons	% responses	% households	N ^{os} . implied (all choices)
Needs repair / improvement	26.1	40.1	2,572
Too costly to heat	9.4	14.4	926
Too large	10.1	15.5	997
Too small	27.5	42.2	2,710
Rent / mortgage too expensive	10.0	15.4	988
Housing affecting health	4.2	6.5	416
Tenancy Insecure	2.8	4.3	277
Suffering harassment	3.9	6.1	390
Other	6.0	9.3	595
Total	100.0		9,871

- 5.3.5 64.5% of responses related to issues where the household was likely to require a move. The largest single issue was that the home was too small, referred to by 42.2% of households, and implying 2,710 cases. We have tested in paragraph 5.2.9 whether households are actually overcrowded by the national bedroom standard and there are around 745 households in the situation.

- 5.3.6 This suggests that around 1,965 households may well be expecting additional children or perhaps have an elderly parent coming to live with them which would make their house too small in their view, but equally it could be a desire for more space in general. Although some of them could become overcrowded we have eliminated these from our calculations of those needing to move for this reason, leaving a net figure of 745 households who should need to move for this reason only.
- 5.3.7 Overall 48.4% said that a move was necessary to resolve any inadequacy (62.3% in the case of those in private rented accommodation) but 55.4% of those indicated that they could not afford a home of suitable size in the Borough.
- 5.3.8 Arguably, the main finding from the basic question on adequacy is the high degree of satisfaction expressed but some caveat has to be drawn in relation to the degree to which respondents maybe reluctant to describe their accommodation as unsuitable.

5.4 The Tonbridge & Malling Borough Housing Market

- 5.4.1 Three data searches were commissioned to provide information on house price and sales volumes across the Borough:-
- ◆ from the Halifax, as the largest mortgage lender, analysing lending in the Region;
 - ◆ from the Land Registry, providing data on all sales in the area for the past year;
 - ◆ Estate Agency survey to assess entry prices for new households in each sub-area.
- 5.4.2 The records include house price information by categories of dwellings, also included in the analysis is information about the volumes of sales of each type of dwelling.
- 5.4.3 These indices are not absolutely comparable. Land Registry increase levels tend to be lower because they include cash transactions but they are less reliable on a quarterly basis because they only calculate actual transactions and the figures are affected by changes in the mix of properties between the current and previous periods. Halifax data measures a constant mix of properties by type and size which removes the changing mix factor but does not of course include lower price cash transactions.
- 5.4.4 This information sets the context for the key issue of the affordability of housing in the area, and in particular we can relate the analysis to the problems of low income evaluated through the household postal survey.

5.5 National Picture

- 5.5.1 House price inflation in the third quarter of 2005 has increased by 1.8% on the second quarter of 2005 where no change was reported. The overall sound UK economic background and the lowest mortgage rates since the 1950s have boosted housing demand for a sustained period but turnover has reduced substantially, prices have stabilised and some property types have reduced in the first and second quarter of 2005.
- 5.5.2 UK house price inflation for the year ending 30th September 2005 was recorded by Halifax Index at 3.0% and the Land Registry at 3.6%.
- 5.5.3 The Halifax First Time Buyer (FTB) Annual Review of 2005 indicates that the average price paid by first time buyers increased by 16% from £112,541 in 2003 to £131,024 in 2004.
- 5.5.4 The affordability difficulties confronting first time buyers have significantly reduced the number entering the market. This is reflected in the Halifax First Time Buyer Annual Review which shows an estimated total of 320,440 first-time buyers in 2005, the lowest annual total since 1981 and a 40% reduction since 2002 (532,000). The review also shows the level of first time buyers as a proportion of all buyers in the South East region is now 28%, down from 43% in 1995.

5.6 Regional Picture

Table 5-9 House Price Inflation

	Change over year to 30 th September 2005 %	Change over quarter to 30 th September 2005 %
South East ¹	- 1.1	+ 0.2
Kent ²	+ 2.5	+ 8.7

Source 1 - Halifax House Price Index, © Copyright HBOS plc.

Source 2 - Land Registry Data, © Crown Copyright (Land Registry)

- 5.6.1 The annual rate of house price inflation recorded in the Halifax Index for the South East Region at 30th September 2005 was - 1.1%, well below the UK average of 3.0%.
- 5.6.2 House prices in the South East Region show a small rise, increasing by 0.2% during the third quarter of 2005.
- 5.6.3 House prices in Kent rose over the last year by 2.5% and in Tonbridge & Malling prices decreased by 3.6% as calculated by the Land Registry.

5.7 The Housing Market

- 5.7.1 The Regional Market is shown in Table 5-10 below, which details the prices paid for the main categories of house types for the whole of the South East with comparisons against a different source of house price index data.
- 5.7.2 The Halifax data is based on actual sales of mortgaged properties and the information is a real indication of actual prices prevailing in the purchases being made in the South East. The Land Registry data incorporates all transactions at Local Authority level.

Table 5-10 Average South East Region House Prices - All Buyers 2005

Property Type	SOUTH EAST REGION		Kent
	Land Registry Average Price	Halifax Average Price	Land Registry Average Price
Terraced	178,136	182,696	162,824
Semi-detached	217,164	222,166	196,953
Detached	382,945	408,991	348,702
Bungalows	*	239,404	*
Flats & maisonettes	149,136	151,520	139,513
All properties	234,832	225,283	213,222

Source: Halifax House Price Index, © Copyright HBOS plc

Land Registry Residential Property Price Report, 3rd Quarter 2005.

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* Land Registry figures do not identify bungalows separately.

5.8 The Sub Regional Market

5.8.1 The sub-regional market is examined in the table below. Average house prices for Tonbridge & Malling are compared to the surrounding local authorities' areas of Sevenoaks, Tunbridge Wells, Maidstone, Gravesham and Medway, recorded by the Land Registry.

Table 5-11 Average House Prices (£) - All Buyers 2005

Property Type	Land Registry Tonbridge & Malling	Land Registry Sevenoaks	Land Registry Tunbridge Wells	Land Registry Maidstone
Terraced	180,320	206,706	220,257	163,821
Semi-detached	219,463	259,199	246,332	211,082
Detached	375,528	557,457	520,754	357,709
Flats & maisonettes	168,863	152,164	201,088	147,937
All properties	241,950	334,492	307,206	220,273

Property Type	Land Registry Gravesham	Land Registry Medway
Terraced	157,353	134,172
Semi-detached	200,570	167,753
Detached	316,936	263,188
Flats & maisonettes	131,234	116,655
All properties	189,251	154,717

Source: Land Registry Residential Property Price Report, 3rd Quarter 2005,
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- 5.8.2 The average price of all properties across all six Local Authorities is £241,314, and average prices in Tonbridge & Malling (£241,950) are very similar to this figure. The average prices range from the highest in Sevenoaks (£334,492) followed by Tunbridge Wells (£307,206), to the lowest average price of £154,717 in Medway.
- 5.8.3 The average price of terraced houses in Sevenoaks (£206,706) is 14.6% higher than in Tonbridge & Malling, the percentage increase rises in Tunbridge Wells where an average terraced house price of £220,257 is 22.1% higher than in Tonbridge & Malling. In Medway, however, the average price of terraced houses is £134,172, 34.3% lower than in Tonbridge & Malling (£180,320).
- 5.8.4 The average price of flats and maisonettes are 16.0% higher in Tunbridge Wells Borough (£201,088), compared to Tonbridge & Malling (£168,863). The lowest average price of flats / maisonettes is found in Medway at a price of £116,655, 44.8% lower than in Tonbridge & Malling.
- 5.8.5 The differences in average prices of properties, particularly in the entry level stock of terraced houses and flats, has an affect on in-migration to Tonbridge & Malling from the surrounding areas. For example there is likely to be a higher level of in-migration (particularly from new forming households looking for cheaper housing) to Tonbridge & Malling from the areas of Sevenoaks and Tunbridge Wells, as average price of properties is lower in Tonbridge & Malling, attracting movers to the Borough.
- 5.8.6 Our analysis of migration patterns of existing households shows a substantial net in migration from all neighbouring districts into Tonbridge & Malling, suggesting that cost is just one of a number of factors influencing decisions to move into the Borough.

5.9 The Local Housing Market

- 5.9.1 It is important to analyse the local market supply and costs for existing households moving and new households about to form.
- 5.9.2 This Section uses data from the Land Registry and from a telephone and internet survey of estate local agents to examine the cost of entry level properties i.e. the lowest quartile of stock in price terms and generally flats and terraced houses.
- 5.9.3 The table below examines average house prices for the Borough recorded by the Land Registry in September 2005, against house prices at the time the previous housing needs survey in 2002 and the rate of price increase.

Table 5-12 Average House Prices (£) and Sales - All Buyers 2005 & 2002

Property Type	Land Registry Tonbridge & Malling 2005	Land Registry % of sales in Tonbridge & Malling	2002 Land Registry Tonbridge and Malling	Change % 2002 - 2005
Terraced	180,320	31.6	137,637	+ 31.0
Semi-detached	219,463	32.1	180,926	+ 21.3
Detached	375,528	25.7	299,462	+ 25.4
Flats & maisonettes	168,863	10.6	158,128	+ 6.8
All properties	241,950	100.0	202,302	+ 19.6

Source: Land Registry Residential Property Price Report, 3rd Quarter 2005
Land Registry Residential Property Price Report, 4th Quarter 2002
© Crown Copyright (Land Registry)

- 5.9.4 The volume of sales in the Borough for semi-detached houses are 25.7% selling at an average price of £375,528. Detached houses average £219,463 and are 32.1% of sales. Terraced houses account for 31.6% of sales with an average price of £180,320. Flats / maisonettes average £168,863 and account for 10.6% of sales. Flats are assessed to be the main entry level properties for first time buyers in view of their level of sales and lower price levels.
- 5.9.5 Over the last three years the prices of all properties have risen by 19.6%. Entry level stock, terraced houses have increased over the last three years by 31.0% and flats / maisonettes have increased by 6.8%.
- 5.9.6 The sales levels of terraced properties in 2005, (31.6%) are higher than 2002 levels (26.3%). Sales levels of flats / maisonettes (10.6%) are lower than 2002 levels (12.3%).

5.10 Sub-Area Structure

- 5.10.1 In order to further analyse house prices in the area, the Borough has been divided into three sub-areas, the Tonbridge area, the Malling area and the Medway Gap area.

5.11 Entry Sales Levels in Tonbridge & Malling

- 5.11.1 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.
- 5.11.2 First-time buyers as new entrants to the housing market do not purchase houses at average prices as they do not have average incomes. 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.

- 5.11.3 In broad terms new purchasers of either flats or terraced properties buy in the lowest quartile of prices i.e. the bottom 25%. The only comparison available from Land Registry data is at Borough wide level. In Tonbridge & Malling this is £163,000, 48.4% lower than the average of £241,950 in Table 5-12.
- 5.11.4 DCA have therefore undertaken an internet / telephone survey of the local estate agents to ascertain the cost of the cheapest units available i.e. the lowest quartile stock costs for sale in each of the three sub-areas. These are detailed below.

Table 5-13 Entry Sales Levels in Tonbridge & Malling – November 2005

Property Type	Tonbridge Area	Malling Rural Area	Medway Gap Area	Borough-wide
1-Bed Flat	118,298	101,650	103,000	102,635
2-Bed Flat	139,750	119,000	128,985	125,294
2-Bed Terraced	149,984	171,632	141,648	145,870
3-Bed Terraced	171,875	201,650	144,313	154,492

Source: DCA Housing Market Survey November 2005

- 5.11.5 Although the average price of terraced properties according to the Land Registry survey is £180,320, entry sales levels vary across the Borough with the lowest entry prices, for a 2-bed property, starting at around £141,648 in the Medway Gap Area rising to £171,632 in the Malling Rural area, as can be seen in Table 5-13 above. 3-bed terraced properties start at £144,213 in the Medway Gap Area, rising to £201,650 in the Malling Rural Area.
- 5.11.6 According to the table above, entry levels for 1-bed flats start at £101,650 in the Malling Rural area, rising to £118,298 in the Tonbridge Area. Entry levels for 2-bed flats start at £119,000 in the Malling Rural area rising to £139,750 in the Tonbridge Area.
- 5.11.7 The household survey asked concealed households what level of mortgage they were prepared to pay for their first home.

Table 5-14 Maximum Monthly Mortgage of 'Concealed' Households

Question 35b

Monthly mortgage	All concealed households moving	
	%	Cum %
Below £250	6.4	6.4
£250 - £300	21.6	28.0
£301 - £400	9.8	37.8
£401 - £500	20.5	58.3
£501 - £600	23.7	82.0
£601 - £750	13.8	95.8
£751 - £1,000	4.2	100.0

No mortgages above £1000 pm

- 5.11.8 87.1% of concealed households (1,508 implied) responded to a question on the maximum mortgage they would pay. For those seeking to buy a dwelling, 58.3% could not or would not pay a mortgage of more than £500 per month. The mortgage bands selected might reflect to some degree perceptions of the actual cost of access to home ownership.

5.12 Purchase Income Thresholds

5.12.1 The cheapest entry levels of the smallest units were assessed to enable threshold income levels to be calculated. These are based on 95% mortgage availability and a 3x gross income lending ratio, the levels recommended in the SEERA 2004 Good Practice Guidance. Table 5-15 below outlines the income ranges needed to enter the market in the three sub-areas in the Borough.

Table 5-15 Purchase Income Thresholds – November 2005

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terraced
Tonbridge Area	37,500	44,300	47,500
Malling Rural Area	32,200	37,700	54,400
Medway Gap Area	32,600	40,800	44,400

Please note: figures are rounded to nearest hundred.

5.12.2 Our survey of concealed households found that only 24.7% have incomes above £27,500 and only 8.7% have incomes above £40,000. The ability of concealed households to access the market within Tonbridge & Malling is clearly very limited.

5.13 Secondary Research

5.13.1 The Joseph Rowntree Foundation published the results of a study undertaken across the Country examining the ability of working households, both existing and new forming, to become homeowners. The study entitled 'Can Work – Can't Buy' conducted by Professor Steve Wilcox uses the Halifax database for House Prices of the lowest quartile prices for 4/5 room dwellings and calculates affordability ratios based on working household incomes from the New Earnings Survey.

5.13.2 In 2003 the survey was updated to take account of local prices and increase in incomes at the end of 2003.

5.13.3 The study shows in the 2003 Report that Tonbridge & Malling has the 4th lowest house price-to-income ratio out of 13 local authorities in the County of Kent at 4.23 to 1. The report highlights that outside London, access to home ownership is problematic throughout the South East, where average house price to gross earned income ratios average 4.61 to 1.

5.13.4 The report highlights the key issue, "All ratios should be considered in relation to the ratio of mortgage advance to household gross earned income, which rarely exceeds 3.5 to 1". This ratio would only apply to professionals and it is more likely that the majority of local households would achieve mortgage ratios below 3.5 to 1 and closer to the average of the Council of Mortgage Lenders for first time buyers in June 2005 of 3.19 to 1. The median percentage loan to first-time buyers was 87%, much less than the 95% level used in Guidance.

5.13.5 Table 5-16 highlights the data and house price to income ratio for Tonbridge & Malling and the South East Region.

Table 5-16 Purchase Income Thresholds

Area	Working Households		
	2003 Prices £	Income £	Ratio
Tonbridge & Malling	178,325	42,176	4.23
South East Region	183,175	39,734	4.61

Source: Joseph Rowntree Foundation 2003 Update

- 5.13.6 House prices range from 5.00 to 1 the highest in Canterbury and Thanet to the lowest 3.88 to 1 in Ashford.
- 5.13.7 The CORE data on incomes of new tenants in the Tonbridge & Malling Social Sector in 2004 shows that the median income was £7,592 and that 75% earned below £13,052.
- 5.13.8 The Halifax First Time Buyer Review 2006 indicates that the average price paid by first time buyers in the South East remained static in 2005 at £163,253, but this is 203% more than in 1995.
- 5.13.9 The affordability difficulties confronting first time buyers have significantly reduced the number entering the market. The age of a first time buyer in 1995 was 31 and has increased to 33 in 2005.
- 5.13.10 This is also reflected in the fact that there was an estimated total of 320,000 first-time buyers in 2005, the lowest annual total since 1980. The number of FTB's last year was 40% lower than in 2002 (532,000).
- 5.13.11 The average deposit required in the South East was £29,870, 18% of the purchase price. In 1995 the average deposit was £6,335, 12% of the purchase price. 77% of all first time buyer purchases in the region were flats (41%) and terraced houses (38%).

5.14 Private Sector Rent Levels

- 5.14.1 Some of the main private renting agencies operating in the Borough were approached to assess the costs of property at the lower end of the private rented market and the prevailing private sector rent levels are set out below.

Table 5-17 Average and Entry Rent Levels, November 2005 (£ p/m)

Property Type (Average / Entry Level)	Tonbridge Area		Malling Rural Area		Medway Gap Area	
	Average	Entry	Average	Entry	Average	Entry
1-Bed Flat	565	500	584	515	563	500
2-Bed Flat	731	595	678	650	807	700
2-Bed Terraced	696	575	681	600	640	550
3-Bed Terraced	758	675	765	675	655	575
2-Bed Semi-detached	723	650	681	600	633	550
3-Bed Semi-detached	873	825	782	700	684	600

Property Type (Average / Entry Level)	Borough-wide	
	Average	Entry
1-Bed Flat	571	505
2-Bed Flat	742	648
2-Bed Terraced	672	575
3-Bed Terraced	726	642
2-Bed Semi-detached	682	600
3-Bed Semi-detached	780	708

Source: DCA Housing Market Survey November 2005

5.15 Entry to Private Rent

- 5.15.1 Entry rental costs in the private rented sector vary by location within the Borough. The private rented sector can be entered at £500 a month in the Tonbridge area and the Medway Gap area, rising to £515 in the Malling Rural area (see Table 5-17) for a one bedroom flat, the smallest unit. For a 2-bed flat, rents range from £595 per month in the Tonbridge area to £700 in the Medway Gap area.
- 5.15.2 In the case of 2-bed terraced houses, it was found that the entry rent levels range from £550 p.m. in the Medway Gap area to £600 p.m. in the Malling Rural area. 3-bed terraced properties can be rented from £575 p.m. in the Medway Gap area to £675 in the Tonbridge and the Malling Rural area.
- 5.15.3 Concealed households in the household survey gave details of how much rent per week they could afford to pay.

Table 5-18 **Maximum Weekly / Monthly Rent of Concealed Households**
Question 35a

Weekly rent	All concealed households moving	
	%	Cum %
Below £50 pw / £215 pm	8.4	8.4
£50 - £60 pw / £215 - £260 pm	22.8	31.2
£61 - £70 pw / £261 - £300 pm	16.9	48.1
£71 - £80 pw / £301 - £350 pm	5.5	53.6
£81 - £100 pw / £351 - £430 pm	19.3	72.9
£101 - £150 pw / £431 - £650 pm	27.1	100.0

No rents above £150 pw

- 5.15.4 Responses were received from 70.5% (1,220 implied) of concealed households moving. Of those, 31.2% could afford a weekly rent of no more than £60 (£260 pcm); 53.6% no more than £80 (£350 pcm).
- 5.15.5 This data was examined to see if those who had specified their preferred tenure as Private Rent could actually access the market price levels that were identified in the Estate Agents Survey.
- 5.15.6 Concealed households preference for private rented housing is around only 5.6% of immediately forming households. Only 27.1% could afford to pay between £431 and £650 a month which would allow them entry to all 1 bed flats and the cheapest 2-bed flats and 2 and 3-bed terraced houses. The data indicates that around three quarters of concealed households in the Borough are priced out of the private rental market.
- 5.15.7 There is evidence to suggest that landlords would not accommodate Housing Benefit / Income Support cases; however the decision does rest with the individual landlord concerned.

- 5.15.8 A range of property types are available in the sector as a whole and are found in a variety of locations within Tonbridge & Malling. The difference in rent level between furnished and unfurnished property is marginal with agents indicating they do charge slightly more for furnished accommodation, although many agencies do not deal with furnished property due to the fire regulations involved.

5.16 Rental Income Thresholds

- 5.16.1 The cheapest rental prices of the smallest units in the Borough were assessed in order to calculate the rental income threshold levels. These are based on rent at 25% of gross income (equivalent to 30% of net income). Table 5-19 below shows the income levels needed to access the private rented market in the Borough.

Table 5-19 Rental Income Thresholds- November 2005

Area	Income Thresholds (£)		
	1 bed Flat	2 bed Flat	2 bed Terrace
Tonbridge Area	24,000	28,600	27,600
Malling Rural Area	24,700	31,200	28,800
Medway Gap Area	24,000	33,600	26,400

NB Figures rounded to nearest hundred.

- 5.16.2 The cheapest property in the Tonbridge Area requires an income threshold of £24,000. Around 39% of all concealed households in the survey achieved an income of this level.

5.17 Moving Households within Tonbridge & Malling

- 5.17.1 Moving intentions were tested in several Sections of the questionnaire with an emphasis on future plans to move within the Borough for existing households and also a more focused study on concealed households who represent pent up demand for housing.
- 5.17.2 Respondents were asked to say whether they or any members of the household were currently seeking to move or will do so in the next three years. We found that 20.1% of all households responding (9,117 implied) planned a move. A further 7.3% (3,320 implied) indicated that they wished to move but were unable to do so.
- 5.17.3 The scale of movement implied, at an average of around 6.7% per annum, was significantly higher than that found in other recent surveys carried out by DCA in which an average annual figure of 4.9% has emerged (though this figure includes periods of up to 5 years in some cases). This proportion would rise to 9.1% if all those wishing to move in the period were able to do so.
- 5.17.4 Those indicating a wish to move but an inability so to do offered the following reasons for not being able to move. Respondents offered around 1.8 choices on average. However, the number of implied households responding was 3,680 not 3,320 as indicated by the basic responses on moving referred to at 5.17.2 above. We assume that some households experiencing a difficulty in moving in the shorter term also answered this question even though they expected to move some time in the next three years.

- 5.17.5 It would seem clear from Table 5-20 below that affordability was by far the most important factor with 56.3% indicating an inability to afford to buy a home as one of the reasons and 30.2% indicated that they were unable to afford the cost of moving.

Table 5-20 Reasons Preventing a Move

Question 16e

Reason	% responses	% households	N ^{os} . implied
Unable to afford to buy a home	31.5	56.3	2,073
Lack of affordable housing	22.3	39.9	1,468
Unable to afford moving costs	16.9	30.2	1,110
Family reasons	9.7	17.4	640
Location of employment	4.3	7.6	281
Local education choices	2.5	4.5	165
Other	12.8	22.9	842
Total	100.0		6,579

5.18 Demand for Market Housing for Existing Moving Households

Table 5-21 Existing tenure / tenure preferred

Question 2 / 20

Preferred tenure	Current tenure					
	O/O with mortgage	O/O no mortgage	PR	HA Rent	S/O	Other
Owner occupied	95.4	100.0	73.9	11.3	0.0	0.0
Private rented	1.7	0.0	0.0	0.0	0.0	100.0
HA rented	1.8	0.0	15.1	77.4	0.0	0.0
Shared ownership	1.1	0.0	11.0	11.3	100	0.0
Tied to employment / rent free / other	0.0	0.0	0.0	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

- 5.18.1 95.4% of owner occupiers with a mortgage and 100% of those without a mortgage wanted to remain in owner occupied housing when they move. 73.9% of movers currently in private renting hope to move into owner occupation. In contract just 11.3% of HA tenants plan to move into owner occupation, 77.4% plan to remain in the HA rented sector, a further 11.3% hope to move into shared ownership.
- 5.18.2 We identified 2,926 households planning to move into Owner occupied housing and 155 planning to move into private rented housing, giving a total demand of **3,080** for market housing in the next 3 years, this is the control total used in the table below.

- 5.18.3 The tables below include a column showing figures for “all existing moving households i.e. including those needing social housing, as a comparison.

Table 5-22 When is the Accommodation Required

Question 17

Time accommodation required	%	N ^{os} . implied	All existing moving hh %
Now	12.4	381	11.6
Within 1 year	28.4	875	32.7
1 - 2 years	19.9	614	17.9
2 – 3 years	39.3	1,210	37.8
Total	100.0	3,080	100.0

- 5.18.4 The table shows that 40.8% of potential movers to market housing sought to do so within one year.

Table 5-23 Type of Accommodation Required

Question 18

Type	%	N ^{os} . implied	All existing moving hh %
Semi-detached	30.6	942	30.8
Detached	55.1	1,697	45.7
Flat / maisonette	3.1	95	4.1
Terraced	4.6	142	6.9
Bungalow	4.6	142	9.8
Supported housing	2.0	62	2.7
Total	100.0	3,080	100.0

No data for Caravan/Mobile Home or bedsit / studio / room

- 5.18.5 Table 5-23 indicates that 55.1% of these respondents felt that they required detached houses. Interest in flats / maisonettes at 3.1% is low but in line with our expectation that the majority of demand for flats and maisonettes will be for social housing.

Table 5-24 Number of Bedrooms Required

Question 19

Bedrooms	%	N ^{os} . implied	All existing moving hh %
One	1.2	37	4.9
Two	22.1	681	25.4
Three	37.1	1,143	37.1
Four	29.7	913	24.6
Five or more	9.9	306	8.0
Total	100.0	3,080	100.0

- 5.18.6 66.8% of existing household moving to market housing respondents indicated that they required three or four bedroom accommodation. The requirement for one bedroom accommodation (1.2%) was low but in line with our expectation that demand for smaller units of accommodation tends to follow demand for flats / maisonettes.
- 5.18.7 We ran a cross-tabulation relating type of property required to size required for market housing with the following results.

Table 5-25 Type Required by Size Required
Question 18 by Question 19

Type	One bed		Two bed		Three bed		Four beds		Five + bed		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-det	0.0	0	34.6	225	51.8	602	92.2	854	100.0	312	1,993
Detached	0.0	0	13.5	88	39.1	454	7.8	72	0.0	0	614
Terraced*	0.0	0	15.8	103	3.4	39	0.0	0	0.0	0	142
Flat / maisonette	0.0	0	14.6	95	0.0	0	0.0	0	0.0	0	95
Bungalow*	0.0	0	11.5	74	5.7	68	0.0	0	0.0	0	142
Supported housing*	0.0	0	10.0	65	0.0	0	0.0	0	0.0	0	65
Total	0.0	0	100.0	650	100.0	1163	100.0	926	100.0	312	3,051

* low volume of data

No data for Caravan/Mobile Home or bedsit / studio / room

- 5.18.8 68.3% of detached demand favoured 4+ bed accommodation; 67% of semi-detached demand was for 3-bed accommodation. 72.4% of terraced house demand was for 2-bed accommodation. 100% of market demand for flats / maisonette demand was for 2 bed accommodation.
- 5.18.9 We ran a cross-tabulation to compare type of property required with type of tenure preferred with the following results.

Table 5-26 Type Required by Preferred Tenure
Question 18 by Question 20

Type	Owner – occupation		Private rented		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	32.2	950	0	0	950
Detached	52.7	1,553	100.0	155	1,708
Terraced*	4.8	142	0	0	142
Flat / maisonette	3.2	95	0	0	95
Bungalow*	4.8	142	0	0	142
Supported housing*0	2.3	65	0	0	65
Total	100.0	2,947	100.0	155	3,102

*Low volume of data

No data for Tied to employment, bedsit/. studio / room or Caravan / mobile home

- 5.18.10 52.7% of owner-occupation demand was for detached houses; 32.2% for semi detached houses; only 3.2% for flats/maisonettes.
- 5.18.11 100% of demand for private rented housing was for detached houses.
- 5.18.12 58 of existing moving households planning to move to market housing were also registered on the Russet Homes housing waiting list.
- 5.18.13 Existing households moving into market housing were asked where accommodation was required. Two choices were invited but on average only 1.4 choices were offered.

Table 5-27 Where Accommodation is Required

Question 23

Location	Existing households moving into market housing			Existing households moving (all tenures) %
	% responses	% households	N ^{os} . implied	
Tonbridge Area	38.6	52.7	1,623	48.4
Malling Rural area	33.7	46.0	1,417	40.6
Medway Gap area	27.7	37.7	1,161	42.2
Total	100.0		4,201	

- 5.18.14 Interest in market housing was spread across the Borough, with 52.7% of demand for the Tonbridge area. Demand for private renting showed a somewhat different profile to that for owner occupation, 100% of demand being for the Medway Gap area, and 24.5% of households also considering private renting in Malling Rural area.
- 5.18.15 The final question in this Section asked respondents why they preferred a particular location. The average number of choices was 2.3. Quality of the neighbourhood was the single most important reason for moving, 44.6% of households making this one of their choices. 33.8% planned to move closer to their family. Employment / closer to work was a choice made by 31.7% of respondents. Interest in the greater availability of cheaper housing was low at 5.1%.

Table 5-28 Reason for Preferred Location

Question 24

Reason	Existing households moving into market housing			Existing households moving (all tenures) %
	% responses	% households	N ^{os} . implied (all choices)	
Employment / closer to work	13.2	31.7	926	34.3
Always lived here	12.8	30.6	895	32.9
Nearer / better schools / colleges	12.8	30.6	896	25.0
Nearer / better shopping / leisure facilities	3.0	7.1	208	13.4
Nearer family	14.1	33.8	987	32.4
Better public transport	4.9	11.8	345	12.6
Greater availability of cheaper housing	2.1	5.1	148	6.1
Quality of neighbourhood	18.6	44.6	1,304	43.5
Better quality of housing	7.7	18.5	540	19.5
Safety / fear of crime	4.8	11.6	339	11.5
Other	6.0	14.6	426	12.9
Total	100.0		7,014	

5.19 Demand for market housing for Concealed households

- 5.19.1 In this Section we look in detail at those people living in an existing household but described as a 'concealed' household which we take as a proxy for the extent of 'concealment' of housing need within the Borough because these households represent a pent up and unmet demand for housing.
- 5.19.2 The questionnaire allowed for up to 2 concealed households to be identified within each existing household. We identified a total of 1,878 concealed households (based on the average responses in the detailed data tables) planning to move in the next 3 years.

Table 5-29 Tenure Needed / Preferred

Question 27a / Question 27b

Tenure	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
Owner occupation	48.9	918	51.9	974
Private rented	13.1	246	5.6	105
HA rent	25.6	481	21.1	396
HA shared ownership	12.4	233	21.4	403
Total	100.0	1878	100.0	1,878

No data for 'tied to employment'

- 5.19.3 The highest proportion (48.9%) of all concealed households moving said their need was for owner occupation, of those needing market housing in the next 12 months 78.9% will opt for owner occupation, 21.1% for private renting. In the case of tenure preference, the choices of concealed households were more aspirational, with a slightly higher preference for owner occupation (51.9%), and a lower preference for private renting (5.6%).
- 5.19.4 The tables below show the findings for concealed households planning to move to market housing (owner occupation or private renting) within the next 3 years (1,164 households). The data for "preference" rather than demand is included as a comparison, to show the gap between needs and aspirations for this group.

Table 5-30 Type of Accommodation Needed / Preferred

Question 29a / Question 29b

Type	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
Flat / maisonette	30.0	349	4.7	55
Semi-detached	12.3	143	33.5	390
Terraced	51.8	603	49.4	575
Detached	3.8	44	10.2	119
Bungalow	0.0	0	2.2	25
Supported housing	2.1	25	0.0	0
Total	100.0	1,164	100.0	1,164

No data for caravan/mobile home or bedsit / room / studio

- 5.19.5 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 30% of concealed households moving required flats / maisonettes. The more aspirational view usually reflected amongst all concealed households moving on preference for type (i.e. more houses; fewer flats) was evident in Tonbridge & Malling as is usually found in DCA surveys.

Table 5-31 Number of Bedrooms Needed / Preferred

Question 30a / Question 30b

Bedrooms	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
One	32.2	375	6.3	73
Two	64.6	752	59.4	692
Three	3.2	37	34.3	399
Four or more	0.0	0	0.0	0
Total	100.0	1164	100.0	1,164

- 5.19.6 The proportion needing 1-bed accommodation was broadly in line with the proportion of flats and bedsits needed as per Table 5-30 and Table 5-31 above. The preference results for concealed households moving reflected the additional interest in larger house types referred to at 5.17.5 above, in that preference for 3-bed properties was higher (34.3%) as compared with need (3.2%).
- 5.19.7 We ran two cross-tabulations for concealed households moving on need only relating to the type of property needed by the size needed, for households planning to move to market housing.

Table 5-32 Type needed by Size needed

Question 29a by Question 30a

Type'	1-bed		2-bed		3-bed		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	16.7	24	83.3	120	0.0	0	144
Detached	0.0	0	100.0	44	0.0	0	44
Terraced	35.9	218	57.9	352	6.3	38	608
Flat / maisonette	40.3	142	59.7	210	0.0	0	352
Supported housing	0.0	0	100.0	24	0.0	0	24
Total		384		750		38	1172

* low level of data

no data for 4- beds, or other house types

- 5.19.8 As might be expected, 40.3% of flatted accommodation demand was for 1-bed property, 59.7% was for 2 beds. 83.3% of demand for semi detached houses and 57.9% in the case of terraced houses was for 2 bed accommodation.

Table 5-33 Type Needed by Tenure Needed

Question 29a by Question 27a

Type	Owner Occupation		Private rented		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	15.7	144	0	0	144
Detached	4.8	44	0	0	44
Terraced	61.9	569	16.7	38	607
Flat / maisonette	17.6	162	83.3	190	352
Total	100.0	919	100.0	228	1147

* low level of data

no data for other types

- 5.19.9 61.9% of interest in owner occupied accommodation was for terraced houses; 83.3% of interest in private rented accommodation was for flats/maisonettes.
- 5.19.10 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made 1.4 choices.

Table 5-34 Choice of Location

Question 31

Location	All concealed households moving		
	% responses	% households	N ^{os} . implied (all choices)
Tonbridge Area	46.9	63.7	741
Malling Rural area	40.5	55.0	640
Medway Gap area	12.6	17.0	198
Total	100.0		1579

- 5.19.11 63.7% of concealed households made Tonbridge one of their choices; 55.0% Malling Rural.

Table 5-35 Reason for Preferred Location

Question 35

Reason	All concealed households moving		
	% responses	% households	N ^{os} . implied (all choices)
Nearer family	30.5	71.3	830
Employment / closer to work	28.7	67.3	783
Always lived here	19.5	45.5	518
Greater availability of cheaper housing	7.5	17.4	203
Better public transport	9.6	22.4	261
Greater availability of smaller homes	1.4	3.3	38
Nearer / better shopping / leisure facilities	2.8	6.8	79
Total	100.0		2712

No data for nearer / better schools & colleges

- 5.19.12 Respondents made an average of 2.3 choices each. The most popular reason given for moving was nearness to family (71.3%) but employment issues at 67.3% and familiarity within the area ('always lived here') at 45.5% were also significant reasons given as one of the respondents' choices.

6 AFFORDABLE HOUSING NEEDS

6.1 Key findings and strategic implications

6.1.1 Key Findings

- ◆ Demand for affordable housing from existing moving households was 79.3% (553 units implied) for HA rented accommodation, and 20.7% (144 units implied) for shared ownership housing. Of those moving to HA rented accommodation, 51.5% want bungalows or supported housing.
- ◆ 62.5% of existing moving households plan to move within 12 months;
- ◆ Medway Gap was the most popular location, especially amongst those looking for shared ownership housing. Familiarity with the area and quality of the neighbourhood were the key factors influencing choice of location;
- ◆ Concealed households consist predominantly of younger people, with 61% being aged under 30 and 89.1% being the “children” of the household in which they currently live. However 39% are over 30 years of age;
- ◆ 714 concealed households are looking for social housing, of those 22.3% plan to move in the next 12 months (159 implied);
- ◆ Amongst concealed households need was wholly for 1 or 2 bed accommodation, with 67.5% of the group needing a flat;
- ◆ Tonbridge was the most popular location for concealed households looking for affordable housing. Familiarity with the area and access to employment were the two most important factors influencing locational choices.

6.1.2 Strategic implications

- ◆ The Housing Strategy needs to consider demand for social housing from both new forming and existing households. This need must be assessed in the context of a market which is increasingly beyond the reach of low and average income existing and new forming households within Tonbridge and Malling;
- ◆ Affordable housing targets need to be reviewed in the light of demand but should also reflect what is achievable at a local level;
- ◆ Continuous review of housing management performance in voids and lettings by local RSLs may reveal some areas where performance could be improved. The introduction of a choice based letting scheme may be beneficial, although the impact on priority needs groups will need careful consideration and any scheme should strive to include a wide range of local RSLs;
- ◆ Development of shared ownership housing may also help take some pressure off social rented housing. Schemes need to be targeted to meet identified needs in Medway Gap area for example.

6.2 Introduction

6.2.1 Determining the net shortfall or surplus of affordable housing, in order to meet existing and predicted housing need is a key part of the Local Housing Survey. In this Section we examine the need for affordable housing and how this is broken down by size of property (i.e. number of bedrooms) and type of affordable housing (i.e. intermediate and social rented housing). The Needs Assessment Model in Section 7 of this report sets out the final figures for housing need across the Borough.

- 6.2.2 This part of the report is divided into sections exploring the housing needs of existing households, concealed households, households with special needs for adaptation or support, key worker households and BME households.

6.3 Housing Needs of Existing Households Moving Within Tonbridge & Malling

- 6.3.1 The percentages in all tables in this Section (except cross tabulations) have been applied to the control total of **697** implied existing household moving within the Borough and needing affordable housing. Of those 553 (79.3%) needed HA rented accommodation and 144 (20.7%) needed shared ownership. A column showing “% of all existing households” i.e. including market demand is included as a comparison.

Table 6-1 Time of Move - Existing Households
Question 17

Time accommodation required	%	N ^{os} . implied	% of all existing hh
Now	8.9	62	11.6
Within 1 year	53.6	374	32.7
1 - 2 years	9.2	64	17.9
2 – 3 years	28.3	197	37.8
Total	100.0	697	100.0

- 6.3.2 The table shows that 62.5% of potential movers to social housing sought to do so within one year, this compares to 40.8% of existing households moving to market housing.
- 6.3.3 4.2% of respondents moving to social housing felt that they required detached houses – compared to 55.1% of those moving to market housing. Interest in flats / maisonettes at 8.8% was close to the average found in recent DCA surveys (around 8%). 33.1% of the group want semi detached housing, 13.4% want terraced housing and 34.6% want a bungalow. Only 4.6% of existing households moving to market housing are looking for a bungalow.
- 6.3.4 75.1% of existing household moving respondents indicated that they required two or three bedroom accommodation. The requirement for one bedroom accommodation (21.5%) was higher than that found in other recent surveys carried out by DCA in which around 8% has been the average. The figure for one bed accommodation will typically follow demand for flats.

6.3.5 We ran a cross-tabulation relating type of property required to size required in terms of bedrooms with the following results.

Table 6-2 Type Required by Size Required - Existing Households
Question 18 by Question 19

Type	One bed		Two bed		Three bed		Four beds		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	0.0	0	7.0	15	82.0	181	11.1	24	220
Detached	0.0	0	0.0	0	100.0	29	0.0	0	29
Terraced*	0.0	0	67.4	60	32.6	29	0.0	0	89
Flat / maisonette	100.0	59	0.0	0	0.0	0	0.0	0	59
Bungalow*	39.2	91	60.8	141	0.0	0	0.0	0	232
Supported housing*	0.0	0	100.0	38	0.0	0	0.0	0	38
Total		150		254		239		24	667

* low volume of data

No data for Caravan/Mobile Home

6.3.6 100% of detached demand favoured 3 bed accommodation; as did 82% of semi-detached demand. 67.4% of terraced house demand was for 2-bed accommodation. 100% of flats / maisonette demand was for 1 bed accommodation; as was 39.2% of bungalow demand.

6.3.7 We ran a cross-tabulation to compare type of property required with type of tenure preferred with the following results.

Table 6-3 Type Required by Tenure Required - Existing Households
Question 19 by Question 21

Type	HA rented		HA shared ownership		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	25.8	135	59.4	86	221
Detached	0.0	0	20.3	29	29
Terraced*	11.5	60	20.3	29	89
Flat / maisonette	11.2	59	0.0	0	59
Bungalow*	44.1	231	0.0	0	231
Supported housing*	7.4	38	0.0	0	38
Total	100.0	523	100.0	144	667

*Low volume of data

No data for Caravan/Mobile Home

6.3.8 51.5% of demand in the HA rented sector was for bungalows and supported housing; 25.8% for semi detached houses. 59.4% of demand for shared ownership was for semi detached houses, 20.3% for detached and 20.3% for terraced houses.

- 6.3.9 82.2% of existing moving households planning to move to social or supported housing (573 implied) were registered on a housing waiting list, 82% indicating registration on the Russet homes list. 103 households were registered on the Tonbridge & Malling Borough Council list, and 103 were on both lists.
- 6.3.10 Existing households moving were asked where accommodation was required. Two choices were invited but on average only 1.1 choices were offered.

Table 6-4 *Where is Accommodation Required - Existing Households*
Question 23

Location	Existing households moving to affordable housing			Existing households moving (all tenures) %
	% responses	% households	N ^{OS.} implied	
Tonbridge Area	25.4	28.1	196	48.4
Malling Rural area	17.5	19.3	135	40.6
Medway Gap area	57.1	63.4	442	42.2
Total	100.0		773	

- 6.3.11 The main single focus of interest was Medway Gap area at 63.4%, Medway Gap was especially popular with households looking for shared ownership, 100% made this one of their choices. All those making Tonbridge area one of their choices were looking for HA rented accommodation.
- 6.3.12 The final question in this Section asked respondents why they preferred a particular location. The average number of choices was 2.8. Always lived here was the largest single choice made by 51% of respondents. The second choice was quality of the neighbourhood at 40.9% but choices were generally quite well spread over the available choices. Interest in the greater availability of cheaper housing was low at 12.3% as would be expected from a group looking at social and supported housing, all of this demand was from households looking for shared ownership.

Table 6-5 *Reason for Preferred Location - Existing Households*
Question 24

Reason	% responses	% households	N ^{OS.} implied (all choices)	All existing hh %
Employment / closer to work	13.5	37.8	263	34.3
Always lived here	18.3	51.0	355	32.9
Nearer / better schools / colleges	2.9	7.7	54	25.0
Nearer / better shopping / leisure facilities	13.5	37.8	263	13.4
Nearer family	10.6	29.7	207	32.4
Better public transport	6.9	19.3	135	12.6
Greater availability of cheaper housing	4.4	12.3	86	6.1
Quality of neighbourhood	14.6	40.9	285	43.5
Better quality of housing	8.3	23.3	162	19.5
Safety / fear of crime	5.2	14.5	101	11.5
Other	1.8	5.1	35	12.9
Total	100.0		1946	

6.4 Needs of Concealed Households Moving Within Tonbridge & Malling

6.4.1 In this Section we look in detail at those people living in an existing household but described as a 'concealed' household which we take as a proxy for the extent of 'concealment' of housing need within the Borough because these households represent a pent up and unmet demand for housing.

6.4.2 The vast majority (89.1%) of the total of concealed households consisted of people described as children of the household. The level of relationship breakdown at 5.2% was higher than normally found in DCA surveys (around 4%).

Table 6-6 Person Looking to Form Concealed Households
Question 25

Persons forming household	%	N ^{os} . implied
Children 16 +	89.1	1,673
Parent / Grandparent	1.2	23
Lodger	3.0	56
Friend	1.5	28
Partner / Spouse	5.2	98
Total	100.0	1,878

No data for 'other relative'

Table 6-7 Age Structure of Concealed Households
Question 26c

Age	%	N ^{os} . implied
16 – 19	15.6	450
20 - 29	45.6	1,320
30 - 44	38.0	1,099
45 - 59	0.0	0
60 - 74	0.8	24
Total	100.0	2,893

No data for 75 +

6.4.3 Table 6-7 above suggests only 15.6% of concealment related to the 16 - 19 age group. 45.6% were 20 to 29 years old, a further 38% were aged 30 – 44.

Table 6-8 Number of Children of Concealed Households
Question 26d

Children	%	N ^{os} . implied
One / Child due	10.0	188
Two or more	0.0	0
None	90.0	1,690
Total	100.0	1,878

No data for 'two or more'

6.4.4 The survey found that children (under the age of 16) were involved in only 10% of all cases (188 implied).

- 6.4.5 We asked if the new household was being formed as a single household or with a partner / friend. 49.4% indicated formation with a friend / partner. Those planning to establish a new household with a friend / partner were asked where their friend / partner was currently living. In 20.9% of cases the partner / friend was living elsewhere within Tonbridge & Malling Borough. In 25.7% of those cases the partner was living in the existing household; in 53.4% of cases outside Tonbridge & Malling Borough.
- 6.4.6 The questionnaire allowed for up to 2 concealed households to be identified within each existing household. We identified a total of 1,878 concealed households. Of those, 714 were planning to move to HA or HA Shared ownership housing within the next 3 years. This is the control total used in all the tables below apart from the cross tabulations.

Table 6-9 Tenure Needed / Preferred – Concealed Households
Question 27a / Question 27b

Tenure	Needed		Preferred	
	%	N ^{os.} implied	%	N ^{os.} implied
Owner occupation	48.9	918	51.9	974
Private rented	13.1	246	5.6	105
HA rent	25.6	481	21.1	396
HA shared ownership	12.4	233	21.4	403
Total	100.0	1878	100.0	1,878

No data for 'tied to employment'

- 6.4.7 25.6% opted for HA rented accommodation, a further 12.4% for HA shared ownership. In the case of tenure preference, the choices of concealed households were more aspirational, with a higher preference for owner occupation (51.9%) and shared ownership (21.4%).
- 6.4.8 A total of **714** concealed households needed affordable housing, this is control figure used in the tables below. A column is included in some tables for "all concealed households moving, i.e. including those needing market housing, as a comparison).
- 6.4.9 The results from the survey showed a different profile from existing households moving, as might be expected for a generally younger group. 67.5% of concealed households moving required flats / maisonettes, above the level of 40 to 50% commonly found in our surveys.
- 6.4.10 All concealed households moving to social or supported housing wanted either 1 (43.9%) or 2 (56.1%) bed accommodation.
- 6.4.11 We ran two cross-tabulations for concealed households moving on need only relating to the type of property needed by the size needed.

Table 6-10 Type Needed by Size Needed – Concealed Households
Question 29a by Question 30a

Type	1-bed		2-bed		Total
	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	0.0	0	100.0	105	105
Terraced	27.7	29	72.3	74	103
Flat / maisonette	51.7	255	48.3	239	494
Bedsit / studio / room only	100.0	12	0.0	0	12
Total		296		418	714

* low level of data
no data for other types

- 6.4.12 Demand from concealed households was very narrow, with all of demand for semi-detached housing being for 2 bed accommodation; 72.3% of demand for terraced properties being for 2-bed accommodation and 27.7% for 1-bed and 51.7% of demand for flats being for 1-bed and 48.3% for 2-bed accommodation. This is very much in line with our expectations for this group.

Table 6-11 Type Needed by Tenure Needed – Concealed Households
Question 29a by Question 27a

Type	HA rented		HA shared ownership		Total	All concealed h/h %
	%	N ^{os.}	%	N ^{os.}	N ^{os.}	
Semi-detached	70.6	71	29.4	29	100	19.0
Terraced	100.0	100	0.0	0	100	36.0
Flat / maisonette	57.2	270	42.8	203	473	41.0
Bedsit / studio / room only	100.0	11	0.0	0	11	1.0
Supported housing *	100.0	30	0.0	0	30	3.0
Total		482		232	714	100.0

* low level of data
no data for bungalow or caravan / mobile home

- 6.4.13 70.6% of interest in HA rented accommodation was for semi detached accommodation, 57.2% was for flats / maisonettes. 42.8% of demand for shared ownership was for flats / maisonettes and 29.4% for semi-detached.
- 6.4.14 Only 17.4% of concealed households planning to move to social housing (124 implied) were registered on a housing waiting list, 71% being on both the Tonbridge & Malling list and the Russet Homes list.
- 6.4.15 Concealed households were asked the same questions on location as existing households moving. Two choices were offered but on average concealed households moving made 1.1 choices.

Table 6-12 *Where is Accommodation Required – Concealed Households*
Question 31

Location	All concealed h/h moving to affordable housing			All concealed h/h %
	% responses	% households	N ^{os.} implied (all choices)	
Tonbridge Area	43.2	48.9	349	60.0
Malling Rural Area	27.7	31.4	224	44.0
Medway Gap area	29.1	32.9	235	22.0
Total	100.0		808	

6.4.16 Interest was spread across the area with 48.9% of concealed households moving to social housing made Tonbridge one of their choices.

Table 6-13 *Reason for Preferred Location – Concealed Households*
Question 32

Reason	All concealed households moving to affordable housing			All concealed h/h %
	% responses	% households	N ^{os.} implied (all choices)	
Nearer family	25.0	40.6	290	71.9
Employment / closer to work	37.2	60.5	432	63.6
Always lived here	8.9	73.2	103	55.9
Greater availability of cheaper housing	3.4	5.6	40	12.0
Better / nearer schools / colleges	4.4	7.2	51	4.3
Better public transport	11.5	18.7	134	19.7
Greater availability of smaller homes	4.8	7.9	56	4.8
Nearer / better shopping / leisure facilities	4.8	7.9	56	6.9
Total	100.0		1162	

6.4.17 The most popular reason given for moving was always lived here (73.2%). Employment / closer to work (60.5%) was also an important reason for concealed households moving to social housing. Respondents made an average of 1.6 choices each.

7 SUPPORTED AND ADAPTED HOUSING

7.1 Key Findings and Strategic Implications

7.1.1 Key findings

- ◆ 19.5% of households in the Borough included a member with a disability;
- ◆ 30.5% of those with a disability suffered from walking difficulties; 6.5% contained a member who was a wheelchair user;
- ◆ 10,448 people with a disability indicated that they also had a support need. Support was provided primarily by friends and family (71.1%);
- ◆ 9.2% of properties have been adapted, or survey found a mismatch between wheelchair adaptations and the properties where people with wheelchair actually live;
- ◆ Demand for supported accommodation from existing households within the Borough was predominantly for independent accommodation with external support (61.4%);
- ◆ Demand for supported accommodation from people migrating into the Borough to live close to their relatives was well spread across the categories offered, with 28.2% indicating that their relative could live with them, although in 79.7% of those cases the home would need adaptation.

7.1.2 Strategic recommendations

- ◆ Tonbridge and Malling has an ageing population and will increasingly have to plan for the housing and care needs of an elderly and frail elderly population. The housing and support needs of elderly and disabled households both now and the future must be considered at a strategic level;
- ◆ The development of an Older Persons Commissioning Strategy and separate Accommodation Strategy for Older People should provide a platform for future development of accommodation and support services for older people with disabilities;
- ◆ Multi-agency working through the Joint Policy Planning Board should be developed with links to the Supporting People programme being a priority;
- ◆ Demand from existing households is primarily for independent accommodation with external support. Resources should focus on the provision on home based support services and adaptations for elderly people living at home in both social rented and owner occupied housing;
- ◆ The Home Improvement Agency and “Home Safe” handy-man service should be supported and developed to provide a first point of contact for elderly people needing help and advice about home improvements and adaptations;
- ◆ Tonbridge and Malling Borough Council should develop a register of adapted properties, and disabled people needing adapted accommodation in order to facilitate better matching;
- ◆ New homes should be developed to Lifetime Homes standards;
- ◆ 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;

- ◆ The survey identifies a need for extra care accommodation from existing and in-migrating households and the future population profile and projections outlined in Section 3 of this report would suggest an increasing longer term need for extra care provision. Current demand for sheltered housing, if not met, may also develop into demand for extra care housing over time;
- ◆ 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. Development of an Older Persons Housing Strategy should assess the potential scale of shared equity options for all types of sheltered housing.

7.2 Needs of Disabled People

- 7.2.1 Issues relating to households with one or more member affected by a disability or long-term illness were addressed through a series of questions. This Section draws together the findings from these questions.
- 7.2.2 We found that 19.5% of households in the area did contain somebody with a disability, suggesting 8,826 households in the Borough were affected in some way.
- 7.2.3 Assessment of the UK average for the percentage 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 household population. 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%.
- 7.2.4 From cross-tabulation we established that the comparative figures for the various tenures were as per Table 7-1 below. The level for owner occupiers with no mortgage (35.5%) reflects the older age profile in this sector. The level in the HA sector (29.4%) was not unduly high in comparison with other recent DCA surveys (around 39.0%).

Table 7-1 Incidence of Disability by Tenure
Question 8 by Question 2

Tenure	Tenure in Sample %	Tenure of those with disability %	N ^{os} . implied
Owner occupied with mortgage	45.5	22.8	2,013
Owner occupied without mortgage	30.6	35.5	3,134
Private rented	5.8	7.2	639
HA rented	15.0	29.4	2,591
Shared ownership*	1.1	2.0	172
Tied to employment / other*	0.9	0.7	61
Living rent free	0.7	1.4	127
Other	0.4	1.0	89
Total	100.0	100.0	8,826

- 7.2.5 In 81.9% of cases only one household member had a disability; in 18.1% two members had a disability. On this basis we identified 10,419 individuals in the Borough with a disability. However, the age profile and nature of disability data referred to below suggest marginally different totals.
- 7.2.6 Data for the age groups of all disabled household members showed that 63.7% of all disabled household members were over the age of 60 including 29.8% over 75; 18.4% were under 45.
- 7.2.7 The next table shows the nature of the disability of members of the household. 8,425 implied responses were received to a multiple choice question from the 1st household member with a disability and 2,069 implied responses from the 2nd member, giving an average of 1.6 choices in the case of first members and 1.3 in the case of second members.

Table 7-2 Nature of Disability
Question 9c

Disability	1 st Member			2 nd Member		
	% responses	% households	N ^{os.} implied (all choices)	% responses	% households	N ^{os.} implied (all choices)
Walking difficulty	31.8	50.2	4,228	24.5	34.7	717
Limiting long-term illness	14.0	22.1	1,863	23.5	33.2	687
Visual / hearing impairment	12.1	19.1	1,609	14.6	20.6	427
Other physical disability	13.9	21.9	1,847	8.5	12.1	250
Asthmatic / respiratory problems	12.2	19.3	1,627	15.3	21.7	448
Mental health problem	5.2	8.3	697	1.8	2.5	52
Wheelchair user	5.9	9.2	779	9.2	12.9	268
Learning disability	4.9	7.5	634	2.6	3.7	76
Total	100.0		13,284	100.0		2925

- 7.2.8 By far the largest group of people were those with a walking difficulty (50.2% of 1st and 34.7% of 2nd members). Only 10.5% of households containing someone with a disability had a member who was a wheelchair user suggesting 926 in the Borough as a whole.
- 7.2.9 We ran a cross-tabulation to see if the houses which had been adapted for a wheelchair were indeed the dwellings where people using a wheelchair lived and found this to apply in 45.1% of cases (289 of the 641 at Table 7-4 below), suggesting a mismatch between houses adapted and those where wheelchair users lived. By extension, it would appear that 637 households with a wheelchair user (68.8%) did not live in suitably adapted premises (i.e. the 926 in 7.2.8 above less 289).

7.3 Support Needs

- 7.3.1 10,448 implied household members responded to the question on need for care or support. 45.1% indicated a need for care or support (4,708 implied).
- 7.3.2 94.9% of those with a care or support need felt they were getting enough support, the data implying 5.1% (243 implied) with outstanding support needs.
- 7.3.3 Those with an outstanding care or support need were asked what types of support they needed. Responses were in fact received from 658 respondents, each making an average of 2.1 choices each.

- 7.3.4 A wide range of care and support needs was identified. Personal care was the most required form of support with 70.5% making it one of their choices. 70.5% of households made "other" choices. Overall choices were well spread across the options offered with 29.5% needing help claiming benefits / managing finance, 29.5% choosing "someone to act for you", 29.5% needing help establishing personal safety / security, and 29.5% needing help looking after the home.
- 7.3.5 The Supporting People programme was introduced in April 2003, and provides a structure for funding the housing related support services. New services developed after April 2003 will have to compete for resources with established schemes within the County. The local authority will need to develop plans to meet outstanding needs through the Supporting People programme.
- 7.3.6 Those who currently received care and support services were asked who provided their support. In 28.9% of cases (1,450 implied) support was provided by Social Services / Voluntary Body. In the majority of cases (71.1% or 3,559 implied cases), support was provided by family / friends / neighbours.

7.4 Adaptations

- 7.4.1 Three questions sought information from all households in the Borough on the degree to which the home had been built or adapted to meet the needs of disabled persons.
- 7.4.2 Only 9.2% of properties had been adapted, below the average level found in other recent DCA surveys (around 11%). The split by tenure is set out in the table below.

Table 7-3 Adaptations by Tenure
Question 10a by Question 2

Tenure	%	N ^{os.} implied
Owner occupied with mortgage	26.3	1,096
Owner occupied no mortgage	25.2	1,048
Private rented	5.0	210
HA rented	40.6	1,689
Shared Ownership*	1.1	47
Tied to employment / other*	0.0	0
Living rent free	0.9	40
Other	0.9	36
Total	100.0	4,166

**low volume of data*

- 7.4.3 Adaptation in the HA rented sector (40.6%) was considerably higher than in the owner occupied sector but lower than usually found in DCA surveys. Adaptations for owner occupied properties with no mortgage (25.2%) were above the average for the Borough, reflecting the higher proportion of older persons than there tends to be within that sector.
- 7.4.4 4,275 implied households actually responded to the question on which adaptations had been provided, suggesting an adaptation level of 9.4% (rather than 9.2% in Section 7.4.2 above). The following adaptations were identified based on responses to a multiple-choice question, respondents making around 2.4 choices on average.

Table 7-4 **Types of Adaptations Provided / Needed**
Question 10b

Adaptations	Provided		Needed	
	% households	N ^{os.} implied (all choices)	% households	N ^{os.} implied (all choices)
Handrails / grabrails	46.6	1,990	21.3	1,518
Ground floor toilet	48.6	2,076	19.2	1,367
Access to property	36.0	1,538	11.9	848
Bathroom adaptations	46.6	1,990	31.0	2,204
Wheelchair adaptations	15.0	641	6.9	490
Stairlift / vertical lift	12.2	520	14.0	994
Extension	6.1	260	18.3	1,300
Reserved parking space	18.9	806	21.5	1,531
Switch / socket adaptations	10.6	452	7.3	520
Other	2.1	91	15.2	1,082
Total		10,364		11,854

- 7.4.5 Wheelchair adaptations at 15% (641 implied) were at the average level found in recent DCA surveys (around 15%). The data taken in conjunction with 7.2.9 above suggests that many adapted premises are no longer occupied by wheelchair users (842 properties implied). 46.6% had handrails / grabrails fitted, usually the most common type of adaptation in DCA survey experience; 48.6% had ground floor toilets; 36% had access to property adaptations; 46.6% had bathroom adaptations.
- 7.4.6 7,113 implied households (of all households with a disability) responded to a further question on what facilities still needed to be provided to ensure current members of the household can remain in the property now or for the next 3 years. Respondents made around 1.7 choices on average.
- 7.4.7 All the main adaptations referred to as provided at 7.4.5 featured less prominently in the list of adaptations still needed as might be expected. Interest in extension was quite significant at 18.3% but a relatively high proportion of respondents opted for the 'other' category (15.2%).

7.5 Supported Accommodation

- 7.5.1 Existing households moving were asked if they were interested in supported housing and what type of supported housing they required. The results of this question are set out in Table 7-5 below.

Table 7-5 **Type of Supported Accommodation Required**
Question 21

Type	%	N ^{os.} implied
Independent accommodation (with external support)	61.4	183
Independent accommodation (with on site support)	32.8	98
Extra care housing for frail elderly	26.2	78
HA sheltered housing	29.6	88
Private sheltered housing	39.0	117
Total		564

No data for Independent accommodation (with live in carer), or Residential nursing home

- 7.5.2 Demand for supported accommodation was largely confined to independent accommodation (with external support), 61.4% of respondents made this one of their choices. 26.2% of respondents needed extra care housing. In our survey experience there is a trend towards older people remaining in their own homes for a longer period than in the past and then having a need for supported housing. Demand for sheltered housing appears to be falling. In the case of Tonbridge and Malling 29.6% of households considering supported housing would consider HA sheltered housing, 39% would consider private sheltered housing.

7.6 Housing Needs of Older People

- 7.6.1 Based on 99.7% response, 6.8% of existing households (3,105 implied) indicated that they had elderly relatives (over 60) who may need to move to the Borough in the next three years. 3,101 implied households responded to a further multiple-choice question on the type of accommodation required, with respondents making around 1.3 choices on average.

Table 7-6 Accommodation Required by Elderly Relatives in Next 3 Years
Question 12b

Adaptations	% responses	% households	N ^{os.} implied (all choices)
Residential care / nursing home	10.2	13.6	412
Extra care housing	17.3	22.6	701
Live with respondent (need extension / adaptation)	17.2	22.5	697
HA sheltered housing	10.9	14.3	444
Private sheltered housing	13.6	17.8	552
Private housing	10.9	14.2	440
HA property	15.5	20.2	626
Live with respondent (existing home adequate)	4.4	5.7	177
Total	100.0		4049

- 7.6.2 Demand for this group was predicted by the children of elderly people and, as would be expected, it shows a different pattern to that normally seen among elderly respondents in DCA surveys. In our experience elderly people seek to remain in their own homes and prefer to receive support at home. In contrast, the children of elderly parents tend to predict the need for supported housing. In this case, 17.8% of demand was for private sheltered housing; 14.3% for HA sheltered housing. 13.6% of demand was for residential / nursing home accommodation. 28.2% (874 households implied) indicated that their relative could live with them but in 79.7% of cases (697 implied) the home would need adaptation or extension to accommodate an elderly relative.
- 7.6.3 The sheltered housing needs of elderly people within the Borough were captured within the question for all movers on supported housing.
- 7.6.4 The combined requirement for sheltered housing in both sectors from existing households living in the Borough and in-migrating parents / relatives is shown below in Table 7-7.

Table 7-7 Sheltered Housing Demand

	Private Market	Affordable Sector	All Sectors
Existing Households	117	88	205
In-migrant Households	552	444	996
Total	669	532	1201

N.B. Figures taken from Table 7-5 and Table 7-6 figures exclude sheltered housing with extra care.

- 7.6.5 The higher level of elderly accommodation for people moving into the Borough is common to other DCA Surveys. As discussed in Section 7.6.2 above, generally the forecast is being made by their children who assist in the moving process. Conversely, the indigenous older population prefer to continue in the area / surroundings they know and within their own home as long as possible.
- 7.6.6 In total, the data suggests a combined requirement for sheltered accommodation from older people currently living in the Borough (205 households) and those who may in-migrate to be beside their family (996 households) of 1,201 units, 532 in the affordable sector and 669 in the private sector.
- 7.6.7 Some of this 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.

7.7 Extra Care Accommodation

- 7.7.1 The level of need expressed for extra care accommodation is high. There is a requirement for 78 units for existing residents and 701 units to meet the needs of in-migrating parents / relatives, a total need of 779 units over the next three years.
- 7.7.2 This sector of the older persons housing market is relatively new and the growth forecast in the population projections over the next decade to 2016 of those over 80 years of age will increase the need for this type of unit.
- 7.7.3 Because there is no current supply in the Borough it will be important to address this sector within the development of an Older Persons Housing Strategy.

8 KEY WORKER HOUSING ISSUES

8.1 Key Findings and Strategic Implications

- ◆ The housing needs of key workers in Tonbridge and Malling should be addressed at a strategic level through the Local Strategic Partnership and the sub regional Housing Strategy.
- ◆ Key Worker households are part of the overall calculation of affordable need incorporating all households in the same income categories. However, if additional budgets are available, Tonbridge and Malling Borough Council should continue to promote the Key Worker Living Programme to help key workers to access owner occupation.

8.2 Introduction

- 8.2.1 The survey identified whether household members worked in the Public Sector. If the respondent is employed in the Public Sector and specified that they work within Tonbridge & Malling Borough we have identified them as 'Key Workers'.
- 8.2.2 For the purposes of this survey a Key Worker includes people who are teachers, nurses, other public sector and public service workers. The public sector occupations defined as 'Key Workers' were agreed with the Council at the design stage of the questionnaire.
- 8.2.3 In this Section we have split the analysis of key workers into two groups: those from existing households and those from concealed households, as we believe these groups are affected by different issues.

8.3 Housing Issues of Key Workers from Existing Households

- 8.3.1 Respondents and their spouse / partner were asked to state which area of Public Sector employment they worked.
- 8.3.2 Around 2,757 implied households (6.0% of all households in the Borough) gave details of their work in the public sector, with 74.0% (2,040 implied) indicating work as school / FE / college teachers and 16.1% (444 implied) work as nurses and other NHS clinical staff. Numbers working as speech / language therapists, social workers / occupational therapists and prison and probation service staff, were lower than all other areas; 3.8% (107 implied) working as social workers / occupational therapists, 3.7% (102 implied) work as speech / language therapists and 2.4% (65 implied) are prison and probation service staff. None of the key workers identified in the survey who live and work within the Borough are educational psychologists.
- 8.3.3 Data in Section 3 of this report outlined the income of key workers in the survey sample, establishing that between 24.8% and 94.0% of key workers would be unable to afford market housing:
- ◆ 94.0% of Prison / Probation Service staff
 - ◆ 48.1% of School / FE / College Teachers
 - ◆ 25.7% of Nurses and other NHS clinical staff
 - ◆ 24.8% of Social Workers / Occupational Therapists

Of those speech / language therapists responding to the income question all have incomes above £32,200 and therefore could owner occupy in Tonbridge & Malling.

- 8.3.4 We ran a series of cross tabulations on households who work in the public sector, to try and gather information on their tenure preferences and the types of housing they can afford to access.
- 8.3.5 Firstly we looked at those who have already decided to leave the Borough. 7.7% (211 implied) of the key workers identified in 8.3.2 are existing households leaving the Borough, 41.9% of whom are leaving to go to a better area / housing choice. A further 37.9% are leaving due to employment / access to work reasons, 32.2% are leaving due to lack of affordable housing to buy and 25.2% are leaving due to lack of affordable housing to rent.
- 8.3.6 We ran a series of cross tabulations on key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences. It should be noted that only 103 implied key workers responded to the questions on tenure, type and size required, all of whom were school / FE / college teachers. Therefore the data in this Section should not be treated as being representative of the key worker group.
- 8.3.7 In spite of the low incomes of key workers in the borough tenure preference was entirely for owner occupation. 62.8% of school / FE / college teachers expressed a need for detached accommodation with the remaining 37.2% requiring a semi-detached property. Concerning the number of bedrooms required by key workers moving within the Borough, 62.8% of school / FE / college teachers expressed a need for three bed properties with the remaining 37.2% expressing a preference for 4 bed properties.

8.4 Housing Issues of Key Workers from Concealed Households

- 8.4.1 The response we received from concealed key workers moving within the Borough was small. Therefore the data in this Section should not be treated as being representative of this group. Neither did we obtain responses from a cross-section of key workers, with no responses from social workers; occupational therapists; probation services, prison staff and the fire service.
- 8.4.2 Of the concealed workers responding 82.9% (145 implied) work as school / FE / college teachers and the remaining 17.1% (30 implied) work as nurses and other NHS clinical staff.
- 8.4.3 We asked respondents about their total household annual income. Of the concealed workers responding 37.5% earn between £15,001 and £20,000; the remaining 62.5% earn between £32,501 and £40,000.
- 8.4.4 Looking at the access levels to the owner-occupied market in the Borough, requiring an income of £32,200, we found that around 37.5% of the concealed key workers could not afford to owner occupy in the Tonbridge & Malling Borough.
- 8.4.5 We ran a series of cross tabulations on key worker households who stated they would be moving within the Borough, to find information on their tenure and house type preferences.
- 8.4.6 The most popular tenure was owner occupation, mentioned by 64.0% of the concealed key workers. The remaining 36.0% said they preferred HA shared ownership accommodation. There was no demand for HA rent, private rent or tied to employment.
- 8.4.7 We asked the concealed key workers what type of accommodation was needed by the new household. 58.5% of workers said they needed a flat / maisonette and 41.5% said they needed semi-detached accommodation. There was no expressed need for any other type of accommodation.
- 8.4.8 81.5% of concealed key workers stated they needed two bedroomed accommodation, and the remaining 18.5% said they need one bedroom.

9 BLACK AND MINORITY ETHNIC NEEDS

9.1 Key Findings and Strategic Implications

- ◆ 70 Black and Minority Ethnic (BME) returns, representing 2,075 implied households have been drawn from the Survey and analysed separately to give an insight into the specific housing needs of BME households in Tonbridge & Malling. The BME returns include the categories of 'White Irish' and 'White Other' which represent 1,385 implied households across the Borough;
- ◆ The majority of BME households who responded to the survey are living in semi-detached accommodation (42.7%), followed by detached accommodation (24.0%) and terraced properties (22.7%);
- ◆ 51.0% of those BME households, who said their home was inadequate, cited that their accommodation was too small compared to 42.2% of all households. 36.6% cited that their accommodation was in need of improvements / repairs, lower than the whole population (40.1%);
- ◆ 15.5% of the BME sample had a member of their household with a disability or long-term limiting illness, a lower level to that found for the whole population (19.5%). Of these, 38.3% had a walking difficulty and 29.7% had a long term limiting illness;
- ◆ 38.3% of BME households, who wished to move but cannot stated this was due to being unable to move due to lack of affordable housing compared to 39.9% of the whole population;
- ◆ Employment / access to work (53.6%) and lack of affordable housing to buy (27.1%) were the main reasons for leaving Tonbridge & Malling compared to 39.8% and 22.2% respectively in the whole population;
- ◆ The majority of existing BME households moving within Tonbridge & Malling Borough in the next three years stated they required detached accommodation all with three or four bedrooms and all households stated owner occupation as their preferred tenure;
- ◆ 143 BME concealed households are forming within Tonbridge & Malling over the next three years. Of these 37.8% of the concealed BME households said that they preferred a flat / maisonette, 32.2% said they would prefer semi-detached accommodation and 30.0% stated a preference for detached accommodation. All concealed BME respondents said they preferred two bedroomed accommodation. 37.8% of demand was for HA Shared Ownership. 32.2% of concealed households stated a preference for private rent and 30.0% a preference for HA Rent. It should be noted that responses relate to a low sample;
- ◆ Incomes within the BME group are generally higher those of the whole population with fewer households earning below £27,500 (the national average) and 34.2% earn over £50,000 pa compared to 22.4% for all households;

9.1.1 Strategic recommendations

- ◆ Although Tonbridge and Malling has a 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 specific needs of the BME community should be reflected in the Housing Strategy;

- ◆ There is a very low level of 4 bed accommodation in the RSL sector. The Housing Strategy should address the need for larger units of accommodation for BME households. Housing transfers and the housing exchange policy should be sensitive to the needs of BME households living in over crowded homes, and new affordable housing development should incorporate some larger housing units;
- ◆ In the context of an ageing population, the needs of BME elders should be considered alongside the needs of all older people in the borough;
- ◆ Private sector stock condition analysis should draw out the specific needs of BME households. We found a slightly higher level of need for basic heating and insulation facilities within the BME community. Information and advice should be targeted to BME households to help them access home improvement grants and disabled adaptations.

9.2 Introduction

9.2.1 This Section looks at the specific housing needs of BME households living in Tonbridge & Malling. As well as data on future housing needs and preferences this Section also includes an overview of the current housing circumstances of the group.

9.2.2 In the case of ethnic origin, the breakdown provided in Table 9-1 below refers to the ethnicity of the household in which the respondent lives. This provides numerical and percentage breakdown of all ethnic groups who responded to the postal survey. Table 9-1 shows that 43,047 (95.5%) of households ethnic origin was British. The remaining 2,075 (4.5%) household's ethnic origin fall into the other ethnic origin categories. Local Area 2001 Census figures are provided as an illustration however, Census data relates to population not households so the figures are not directly comparable and the Census data is now over 4 years old.

Table 9-1 Ethnic Origin

	%	N ^{os} implied	Local Area Census 2001**
British	95.5	43,047	95.8
Other White	1.8	824	1.7
Irish	1.2	561	0.6
White & Asian	0.6	253	0.3
White & Black Caribbean	0.3	150	0.2
African	0.2	79	0.0
Other Mixed Background	0.1	58	0.2
Indian	0.1	55	0.3
Other Asian Background	0.1	60	0.1
Gypsy & Traveller	0.1	35	0.0
White & Black African	0.0	0	0.1
Pakistani	0.0	0	0.1
Bangladeshi	0.0	0	0.1
Caribbean	0.0	0	0.1
Chinese	0.0	0	0.2
Other Black Background	0.0	0	0.0
Other	0.0	0	0.2
Total	100.0	45,122	100.0

9.2.3 70 Black and Minority Ethnic (BME) respondents provide statistical validity of +/- 9.56%. This sample represents 2,075 implied households which have been drawn from the survey and analysed separately to give an insight into the specific housing needs of BME households in Tonbridge & Malling. The BME respondents include categories of 'White Irish' and 'White Other' (in line with the Census definition) which represents 1,385 (66.8%) of BME implied households across the Borough.

9.3 Current Housing

9.3.1 It should be noted that in all cross-tabulations, data is included only where the respondent has answered each element (question) involved; hence there may be some small discrepancies when compared with the tables relating to a single data source.

Table 9-2 Property Type by Number of Bedrooms
Question 1 by Question 5

Type	1-bed		2-bed		3-bed		4-bed		5+ bed		Total
	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	%	N ^{os.}	N ^{os.}
Semi-detached	0.0	0	37.0	129	56.8	552	38.5	167	26.7	39	887
Detached	34.9	60	0.0	0	10.0	98	53.2	232	73.3	108	498
Terraced	0.0	0	47.3	165	28.4	276	6.5	28	0.0	0	469
Bungalow	0.0	0	10.9	38	4.7	46	1.8	8	0.0	0	92
Flat / maisonette	65.1	112	4.9	17	0.0	0	0.0	0	0.0	0	129
Total		172		349		972		435		147	2075

No data for bedsit / studio / room only

9.3.2 The majority of respondents live in semi-detached accommodation (42.7%), followed by detached accommodation (24.0%) and terraced properties (22.7%). The majority of respondents living in semi-detached accommodation have 3-bedrooms (56.8%). 73.3% of respondents who live in detached accommodation have 5+ bedroom properties.

Table 9-3 Access to Basic Facilities
Question 6

Facilities	N ^{os.}	%	All households
Central heating (full)	1,815	87.5	87.8
Central heating (part)	237	11.4	8.2
Double glazing (full)	1,505	72.6	79.1
Double glazing (part)	307	14.8	10.6
Cavity wall insulation	844	40.7	40.4
Loft insulation	1,568	75.6	75.7
Water pipes insulated	867	41.8	46.4
Hot water tank insulated	1,266	61.0	70.6
Draught proofing	539	26.0	21.2

- 9.3.3 Households with central heating at 98.9% (compared with 96.0% for the whole population) were above the national average in the 2001 Census (91.5%) and above the average of 94% found in the 2001 English House Condition Survey (EHCS). Full double-glazing at 72.6% (79.1% for the whole population) was above the UK average of 70% (EHCS 2001).
- 9.3.4 84.0% of respondents indicated that their homes were adequate. 325 (16.0%) of BME households indicated their home was inadequate. Respondents were asked to indicate the reasons why the accommodation was not suitable, and these are outlined in Table 9-4 below.
- 9.3.5 A total of 360 BME households answered the question with 679 responses, giving an average of 1.9 choices per respondent.

Table 9-4 Inadequacy of Present Accommodation

Question 7b

Reasons	N ^{os} .	% (all choices)	All households
Too small	184	51.0	42.2
Rent / mortgage too expensive	172	47.9	15.4
Needs improvements / repairs	132	36.6	40.1
Housing affecting health	95	26.3	6.5
Suffering harassment	60	16.7	6.1
Too large	36	9.9	15.5
Too costly heat	0	0.0	14.4
Tenancy insecure	0	0.0	4.3
Other	0	0.0	9.3
Total	679		

- 9.3.6 The largest single issue for BME households was the dwelling was too small (51.0%) compared to 42.2% of the whole population. The second largest issue mentioned by BME households was that the rent / mortgage were too expensive mentioned by 47.9% of respondents, much higher than the whole population at 15.4%.

9.4 Disability / Limiting Long Term Illness

- 9.4.1 Respondents were asked to indicate if any member of the household had a disability or long term limiting illness. 15.5% of the BME sample had a member of their household with a disability or long-term illness, a lower level to that found for the whole population (19.5%). In all cases only one person was affected.
- 9.4.2 BME households were asked about the nature of their disability. The majority of respondents (29.7%) had a limiting long-term illness, compared to the general population where the majority of respondents with a disability were those with walking difficulty (50.2%). 108 respondents (38.3%) had a walking difficulty, 21.3% respondents had an other physical disability and 21.3% had mental health problems. Of the 108 people who had a walking difficulty, 45.9% were aged 60 years or over.

9.5 Moving plans of BME households

9.5.1 Respondents were asked the reasons that prevented them moving and the results are shown in Table 9-5 below. The majority of the BME households said that they were unable to afford moving costs (51.4%) compared to 30.2% of the whole population. Unable to buy another home (44.8%) and lack of affordable housing (38.3%) were also significant reasons for BME households, compared to 56.3% and 39.9% respectively in the whole population.

Table 9-5 *Reasons Preventing a Move*

Question 16c

	N ^{os.}	% households	All H/Holds %
Unable to afford moving costs	147	51.4	30.2
Unable to buy another home	128	44.8	56.3
Lack of affordable housing	110	38.3	39.9
Other	80	27.9	22.9
Local Education Choices	69	24.0	4.5
Family Reasons	60	21.0	17.4
Location of Employment	0	0.0	7.6
Total	594		

9.5.2 Respondents were also asked to indicate the reasons for moving out of Tonbridge & Malling. 362 respondents gave 542 responses making an average of 1.5 choices each. The results are shown in Table 9-6 below.

Table 9-6 *Reasons for Moving Out of Tonbridge & Malling*

Question 16d

	N ^{os.}	% cases	All H/Holds %
Employment / better access to work	194	53.6	39.8
Lack of affordable housing to buy	98	27.1	22.2
Education	74	20.3	12.1
Retirement	72	19.8	17.2
Better area / housing choice	68	18.8	37.9
Lack of affordable housing to rent	36	9.8	9.7

9.5.3 The most significant reason for BME households leaving Tonbridge & Malling was employment and better access to work with 53.6% mentioning this, compared to 39.8% for the whole population. The second most significant reason for BME households leaving the Borough was lack of affordable housing to buy, mentioned by 27.1% of BME households responding. This was followed by education reasons mentioned by 20.3% of BME respondents and retirement mentioned by 19.8% of respondents.

9.6 Existing BME Households Moving

- 9.6.1 193 BME existing households indicated they would be moving within the Borough in the next 3 years. 193 responses were given regarding questions on type and size of accommodation required. 51.2% indicated they required detached accommodation of which 56.6% required four bedrooms. 41.4% of moving BME household's required semi-detached accommodation, of which 51.3% require two bedrooms.

Table 9-7 Type Required by Number of Bedrooms

Question 18 by Question 19

	Semi-Detached	Detached	Bungalow	Total
One	0	0	0	0
Two	41	0	14	55
Three	39	43	0	82
Four	0	56	0	56
Total	80	99	14	193

NB. No data available for flat / maisonette, terraced houses, bedsit, caravan, mobile home, supported accommodation or five or more bedrooms.

- 9.6.2 An assessment was made regarding the type of accommodation required, by preferred tenure. The only preference made by BME households moving was for owner occupation.

9.7 New / Concealed Households Moving

- 9.7.1 143 concealed BME households are forming within Tonbridge & Malling over the next three years. Of these 70.0% are forming within 1 and 2 years, 30.0% between 2 and 3 years. This is in comparison to the general population where 12.1% are currently forming, 20.4% plan to form within 1 year, 30.2% within 1 and 2 years and 37.3% within 2 and 3 years. (Please note overall responses gained from BME households moving were based on a low level of data).
- 9.7.2 BME households were asked how many children would be forming in each new household. All BME respondents that answered the question stated that there were no children in each new forming household. This is compared to the general population in which 10.0% had a child due or one child.
- 9.7.3 37.8% of the concealed BME households said that they preferred a flat / maisonette, 32.2% said they would prefer semi-detached accommodation and 30.0% stated a preference for detached accommodation.
- 9.7.4 All concealed BME respondents said they preferred two bedroomed accommodation.
- 9.7.5 37.8% of demand from concealed BME households moving with regard to tenure was for HA Shared Ownership. 32.2% of concealed households stated a preference for private rent and 30.0% a preference for HA Rent.

10 NEEDS ASSESSMENT AND DELIVERY - DCLG BASIC NEEDS ASSESSMENT MODEL

10.1 Model Structure

10.1.1 The model is 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 2016. The primary data gathering will of course be undertaken again before 2016, but unless there are major changes in house prices and incomes it is unlikely that there will be much variation in the overall situation.

10.2 Affordable Housing Needs Assessment Model

10.2.1 The overall assessment of housing need is calculated using the DCLG Basic Needs Assessment Model, which is structured from the survey data to take account of the key demand sources, households requiring subsidised housing, homeless households not assessed in the survey, households living in unsuitable housing whose needs can only be resolved in a different dwelling and concealed household formation emanating from demographic change.

10.3 Income Requirement Assumptions

10.3.1 Each category has been adjusted to ensure that proper account is taken of households who can buy the lowest quartile stock in the owner occupied market without assistance (income > £32,200 / £44,300) subject to location. The private rent sector costs are estimated at an access cost of £500 / £600 per month for the vast majority of households in this sector, requiring an annual income of at least £24,000 / £28,800 per annum, subject to location.

10.4 Basic Model Structure

10.4.1 There are a total of 18 'stages' in the needs assessment model, combined into three distinct sections assessing:-

- ◆ B - The Backlog of Existing Housing Need
- ◆ N - Newly Arising Need
- ◆ S - Supply of Affordable Units

10.4.2 $(B + N) - S =$ Overall annual net shortfall (or surplus) of affordable housing.

10.5 B – The Backlog of Existing Housing Need

10.5.1 The first stage of the backlog calculation identifies existing households in living accommodation unsuitable for their needs who need to move to resolve their difficulty. Stage 1 identifies the number of households who specified one or more reasons why their accommodation was inadequate. There were a total of 9,276 reasons for inadequacy given, relating either to property size, condition, heating, affecting health, cost or insecurity of tenure, as detailed in Section 5.3.

10.5.2 Households who stated their accommodation was too small, without specifying any other reason, were tested against the DCLG 'Bedroom Standard' to determine whether they are actually overcrowded and only those households who are overcrowded are assessed to be in inadequate housing.

- 10.5.3 2,710 households gave “Too Small” as one of their reasons but 999 also have other reasons and the net group who need to be tested as to actual overcrowding is 1,711 households. 745 households are overcrowded by the Bedroom Standard none of whom are moving to a new home outside the Borough. This leaves a figure of 745 overcrowded households, of whom 130 have other reasons than “Too Small” and are overcrowded and are already included in the total household number.

Table 10-1 Inadequate Households Test

Households specifying unsuitability issues		6,326
MINUS Reason “Too Small” <u>only</u>	1,711	4,525
PLUS Technically ‘overcrowded’	745	5,270
MINUS Duplication	130	5,140
Assessed in inadequate housing		5,140

- 10.5.4 The net figure of 5,140 is used in **Stage 1** of the model.
- 10.5.5 The second stage of the unsuitability assessment removes RSL Rented tenants from the calculation of those in inadequate housing, because any move 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. The only exception to this is RSL rented households whose overcrowding issue could not be resolved by the stock flow.
- 10.5.6 There are 1,164 RSL rented households living in unsuitable accommodation. Of these there are only 277 who are technically overcrowded by the ‘bedroom standard’. 60 households contain a new household about to form which will resolve the overcrowding situation.

Table 10-2 RSL Rented Inadequacy

RSL Rented Unsuitable & Overcrowded	277
MINUS – New Forming Solution	60
MINUS – Moving & Overcrowding Resolved by Stock Flow	125
Net unresolved need (4 bedroom)	92

- 10.5.7 Only 4% of the RSL rented stock of 6,347 units are 4 bedroom i.e. 254 units, and in the year to 2005 only 20 re-lets became available and therefore there is a need to develop further 4 bedroom stock to address the needs of these households.
- 10.5.8 Only 1,072 (1,164 – 92) need to be removed from the total of households with an unsuitability, and this figure is applied in the model at **Stage 2**.
- 10.5.9 The next stage of the unsuitability assessment removes from the total those households whose unsuitability can be resolved ‘in situ’ (i.e. in their current accommodation). This is derived from HNS data testing the reason for inadequacy of those households who stated their accommodation was inadequate, mainly relating to repairs or improvements to the home.
- 10.5.10 We assess that households who stated their accommodation was too small, 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 all require a move.
- 10.5.11 The calculation results in a total of 1,981 cases where an ‘in situ’ solution is most appropriate and this figure is also applied at **Stage 2**, giving a total of 3,052 households who need to be removed from the unsuitability calculation at this stage.
- 10.5.12 The final stage of the unsuitability assessment takes the sub-total calculated above (**Stage 1** MINUS **Stage 2**) and applies to this total the proportion of households unable to afford to buy or rent a home of a suitable size in order to resolve their difficulty.

- 10.5.13 The 2000 Guidance states that “for existing owner occupiers in unsuitable housing it is important to take account of the existing equity owned” as this would assist a move to suitable accommodation. The 2004 SEERA Guidance however acknowledges that this is extremely complex and the data gathered might not be very accurate and suggests that best practice is to ask the specific question asked in this survey that if the household needs to move to resolve their difficulty, could they afford a home of a suitable size within the Borough.
- 10.5.14 The best practice recommendation is that if they say they can they should be excluded. The question was asked of the 2,089 households in unsuitable housing who need to move living in the private sector, owners and tenants. The result showed that only 53.6% of these households could afford to buy or rent a home of a suitable size in the Borough. The figure of 46.4% who could not do so is therefore applied at **Stage 3**.
- 10.5.15 Homeless households are counted in the Backlog of Need although we ensure that they are not double counted from any other source. Council records at March 2005 show that 114 households are in temporary accommodation, but only 2 are in a hostel or Bed & Breakfast. Those “homeless at home” or in other general stock would be captured in the survey. 2 is therefore the figure applied at **Stage 4**.
- 10.5.16 The total resultant calculated backlog having taken into account unsuitability, homeless and potential households is then multiplied by a 20% quota at **Stage 6** to progressively eliminate the backlog calculated over a five year period, in accordance with Government Guidance, although the Council can make a Policy decision to eliminate the backlog over a longer period (e.g. 10 years or years to the end of the Local Plan period).

Table 10-3 Backlog of Need – Basic Needs Assessment Model

B - BACKLOG OF NEED		
1.	Households in unsuitable housing	5,140
2.	MINUS – Council & RSL tenants	1,072
	MINUS – in-situ solution most appropriate or leaving Borough	<u>1,981</u>
		3,053
	<i>Households in unsuitable housing and need to move</i>	<u>2,087</u>
3.	TIMES - Proportion unable to afford to buy or rent	46.4%
4.	PLUS - Backlog - homeless households	2
5.	TOTAL BACKLOG NEED	970
6.	TIMES - Quota to progressively reduce backlog	(20%)
7.	ANNUAL NEED TO REDUCE BACKLOG	<u>194</u>

10.6 N – Newly Arising Need

- 10.6.1 The first calculation involved in assessing newly arising need is to establish how many new households intend to form each year, then determine how many of these households have insufficient income to buy or rent in the market and therefore fall into need.
- 10.6.2 Good Practice Guidance recommends that the total of concealed households identified in the survey is annualised at the average level of those forming in the next two years.

Table 10-4 Time of Move – New Forming Households

Time of Move	N ^{os} . implied	Annual Average
Now / Within 1 year	650	627
1 - 2 years	604	

10.6.3 The table shows that the annual average new household formation level is 627 households per annum.

10.6.4 In order to avoid double counting due to two-person household formation, duplication is removed. We found that 20.9% of the 49.4% new forming couple households were with a partner who lived separately elsewhere in the Borough, which would cause a double count. However data on recently formed households suggests that couple formation might increase to 61.0% and we have therefore removed the 20.9% from this higher level in the table below ($61.0\% \times 20.9\% = 12.7\%$).

Table 10-5 Double Counting Removal

New household formation (gross p.a.)	627
MINUS - Two person formation (12.7%) x 0.5	40
Total	587

10.6.5 This results in an annual average formation level of 587 households per annum, used at **Stage 8** of the model.

10.6.6 The income of recently formed households has been used to test future new forming households ability to both purchase in the lower quartile stock and access private rental of 1 and 2 bedroom units suitable for their requirements. 72% of new forming households are considered to be unable to purchase in the market, with 37.7% unable to rent. The rental proportion is used in **Stage 9** of the Model.

10.6.7 The data on recently formed households' income was based on responses from those who formed their first home in the Borough over the last three years, to provide a sufficiently robust sample for analysis. It is likely that income levels of this group at the point of actual access to the market may be lower in some cases than it is now, and the proportion used is therefore an under-estimate of those who cannot access housing without assistance.

10.6.8 No data was available on ex-institutional population moving into community. This is a common situation and the figure of 0 is used in **Stage 10** of the Model.

10.6.9 The calculation of Existing Households falling into priority need is based on net new registrations on the waiting list. The waiting list system was changed with a review taking place in the last year but none took place in 2004 and to provide a proper comparison the calculation of net new need has been made over two years (2003 – 2005) and averaged to an annual figure.

Table 10-6 Existing Households falling into need

Waiting List 01/04/2005	1,727
Waiting List 01/04/2003	1,460
Increase 2003 / 2005	267
PLUS RSL nominations	719
Total annual increase (986 / 2 years)	493
MINUS 2 homeless households (Stage 4)	2
Annual net increase in need	491
Number in Priority Need (73.4%)	360

- 10.6.10 The net number of new households annually is 493. The HSSA data 2003 to 2005 shows that over 3 years 512 households were accepted as homeless and in priority need. 511 over the same period were housed, representing over half of all lettings (57%).
- 10.6.11 The average of these households in each year is 171, plus 2 households still in temporary accommodation in 2005 making a total of 173 homeless households alone in priority need each year. The number of households accepted as homeless and in priority need each year has ranged from 160 to 177, averaging 171, a very consistent pattern of priority need.
- 10.6.12 Council waiting list data of all households in priority need is 73.4% of the Waiting List and includes the homeless households. The total number falling into priority need each year is therefore 360, used at **Stage 11**. The housing register has risen by almost 400 households since the previous survey in 2002, increasing from 1,330 to 1,727.
- 10.6.13 The survey data identified 180 in-migrant households in the last two years who live in social rented accommodation (90 annually). Additionally there was an annual average over the last two years of 466 in-migrant households living in the private rented sector, of which 21 were in receipt of housing benefit (11 annually). An average annual figure of 101 (90 + 11) households unable to afford market housing is used at **Stage 12**. None of these households were in priority need.

Table 10-7 Newly Arising Need – Basic Needs Assessment Model

N - NEWLY ARISING NEED		
8.	New household formation	587
9.	TIMES Proportion unable to buy rent (38%) in market	(38%) 223
10.	PLUS - Ex-institutional population moving into community	0
11.	Existing households falling into priority need	360
12.	In-migrant households unable to afford market housing	<u>101</u>
13.	TOTAL NEWLY ARISING NEED	<u>684</u>

10.7 S – Supply of Affordable Units

- 10.7.1 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.
- 10.7.2 It is important firstly to establish the average stock re-let level and we have studied data from both the HIP returns and CORE for the three years to 31/03/2005, which shows the following:-

Table 10-8 2003 to 2005 Affordable Housing Supply (HIP & CORE)

RSL Re-lets	2002 / 03	2003 / 04	2004 / 05	Average
HIP Return	312	289	320	307
CORE Data *	292	217	362	290
Average	302	253	341	299

* © CORE, Housing Corporation

- 10.7.3 The overall average figure for the three year period in the HIP return is 307 units per annum. However, all the stock has been transferred to RSL's and the CORE data should be more consistent and reliable. Although figures vary each year the averages are reasonably close and we have used the average of the two figures of 299 units per annum and this is used at **Stage 14** of the needs model.

- 10.7.4 Shared ownership units are estimated at 621, based on 2001 Census numbers of 526 plus 95 units built up to March 2005. Assuming a resale rate based at 4.2%, the same as social stock re-lets, 26 units would become available each year and this number is also incorporated at **Stage 14**.
- 10.7.5 **Stage 15** of the needs model involves assessing how 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 level, multiplied by the average re-let rate of the stock. The table below shows the right to buy levels from the HIP returns for the three years to 31/03/2005.

Table 10-9 2003 to 2005 Right to Buy Levels (HIP)

	2002 / 03	2003 / 04	2004 / 05	Average
Right to Buy	41	44	6	30

- 10.7.6 The average annual right to buy level is 30 units per annum. The change in RTB discount in 2004 has significantly reduced the number of transactions in 2005. With an average stock re-let rate of 4.2% per annum, this leads to a total of 1 unit per annum applied at **Stage 15**.
- 10.7.7 **Stage 16** of the needs model takes account of the predicted annual new affordable housing supply. The HIP returns for the three years to 31/03/2005 show the following trends:-

Table 10-10 2003 to 2005 New Affordable Housing Supply (HIP)

Supply	2002 / 03	2003 / 04	2004 / 05	Average
New RSL Supply	61	40	78	60
Shared Ownership	30	12	13	18
Other New Supply	<u>0</u>	<u>0</u>	<u>29</u>	<u>9</u>
Total	<u>91</u>	<u>52</u>	<u>120</u>	<u>87</u>

- 10.7.8 The average annual new supply total is 87 units per annum, and in view of the relatively steady supply over the period this total has been applied to **Stage 17** of the model as the predicted annual new affordable supply. The tenure balance of new affordable delivery over the last three years has averaged 69% social rented units and 31% intermediate market housing. New delivery is predicated to increase to 225 in 2005 / 06 and 107 in 2006 / 07 and it will be important to monitor actual delivery levels in future annual updates.

Table 10-11 Supply of Affordable Units – Basic Needs Assessment Model

S - SUPPLY OF AFFORDABLE UNITS		
14.	Supply of social re-lets (299) and Shared Ownership re-sales (26)	325
15.	MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	(30 x 4.2%) <u>1</u>
	<i>Net social re-lets</i>	324
16.	PLUS - Committed units of new affordable supply	<u>87</u>
17.	AFFORDABLE SUPPLY	<u>411</u>

10.8 Affordable Housing Needs Assessment Model

B - BACKLOG OF NEED		
1.	Households in unsuitable housing	5,140
2.	MINUS – Council & RSL tenants	1,072
	MINUS – in-situ solution most appropriate or leaving Borough	<u>1,981</u>
		3,053
	<i>Households in unsuitable housing and need to move</i>	<u>2,087</u>
3.	TIMES - Proportion unable to afford to buy or rent	46.4%
4.	PLUS - Backlog - homeless households	2
5.	TOTAL BACKLOG NEED	970
6.	TIMES - Quota to progressively reduce backlog *	(20%)
7.	ANNUAL NEED TO REDUCE BACKLOG	<u>194</u>
N - NEWLY ARISING NEED		
8.	New household formation	587
9.	TIMES Proportion unable to buy rent (38%) in market	(38%)
10.	PLUS - Ex-institutional population moving into community	0
11.	Existing households falling into priority need	360
12.	In-migrant households unable to afford market housing	<u>101</u>
13.	TOTAL NEWLY ARISING NEED	<u>684</u>
S - SUPPLY OF AFFORDABLE UNITS		
14.	Supply of social re-lets (299) and Shared Ownership re-sales (26)	325
15.	MINUS Increased vacancies (if applicable) and units taken out of management. Right to Buy	(30 x 4.2%)
	<i>Net social re-lets</i>	324
16.	PLUS - Committed units of new affordable supply	<u>87</u>
17.	AFFORDABLE SUPPLY	<u>411</u>
	Annual need to reduce backlog (B)	194
	Newly arising need (N)	<u>684</u>
	TOTAL AFFORDABLE NEED (B + N)	878
	Affordable supply (S)	<u>411</u>
18.	OVERALL ANNUAL SHORTFALL (B + N) - S	<u>467</u>

* Elimination over a five year period is recommended in the 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 Plan period).

10.9 Needs Assessment

- 10.9.1 The total affordable housing need annually is for 878 units. Net re-lets of the existing social stock, after Right to Buy (RTB) impact, average 324 units and is the major means of addressing the scale of need identified.
- 10.9.2 After allowing for existing stock net re-let supply, there will still be a total annual affordable housing shortfall of 554 units (467 shortfall + 87 assumed new units), 6,094 units in total over the eleven years to 2016.
- 10.9.3 Based on the average new unit supply of around 87 units over the last 3 years, this level of annual need is over six times the number of units able to be provided from new delivery and conversions resulting in growing levels of unmet need each year. New delivery is 22% of total supply and is a high level bearing in mind that existing stock turnover is normally expected to meet 90% to 95% of need and it will be important to monitor actual annual delivery in future updates.
- 10.9.4 Additionally, 459 existing and 395 concealed households intend to leave the Borough over the next three years because of a lack of affordable housing to buy or rent. These are not included in our needs assessment calculation, although we could be justified in doing so.

10.10 Planning and Delivery - Land and Affordable Housing Delivery

- 10.10.1 Land supply is crucial to the provision of housing. Land available at a discount is often the key to making a social housing scheme viable, particularly given the limited funding available. Therefore, local authority housing and planning strategies need to ascertain the availability of sites and propose ways of bringing sites forward.
- 10.10.2 The inter-relationship of the land and subsidy issues is important in the negotiation process. It is clear from the scale of affordable need identified in the survey that the Council will need to negotiate with private landowners and developers to be able to deliver the scale of housing required.
- 10.10.3 Whilst the survey data provides identified demand levels in each strategic housing area, the Council must apply its own judgement as to the suitability of sites for affordable housing for low income families and new forming households unable to enter the private market, particularly related to the nature of the area and provision of services and other planning policy requirements.

10.11 Planning Policies

10.11.1 Small Units

- 10.11.2 The need for Local Plans to address the growing requirement for small units emanating from demographic and household formation change identified in draft PPS3 is dealt with in Policy P5/4 of the Adopted Local Plan which addresses the need for a range and mix of housing to provide a balanced stock.

10.11.3 Affordable Housing

- 10.11.4 Planning Policy Guidance Note 3 on Housing gives the planning system a role in affordable housing provision in urban and rural areas. Policy P5/5 of the Adopted Borough Plan addresses affordable housing on sites with a threshold of 25 units or more. Housing provision to meet need in small rural settlements is addressed in Policy P6/7. Policy 5/6 makes provision for households with special needs including sheltered housing.

10.12 Affordable Housing

10.12.1 Circular 6/98 emphasises the need for local authorities to provide a local definition of affordable housing. A basis for a definition of affordable housing, which would assist within the context of the Local Development Framework, is discussed below.

10.12.2 The Council needs to define affordable housing in setting future planning policy and we would suggest that as simple a definition as possible be provided. We have attempted to provide text which identifies the requirement but leaves the percentage to be achieved as an issue for negotiation on a site by site basis.

10.12.3 The DCA definition of affordable housing is:-

“Affordable housing is that provided with subsidy, both for rent and intermediate housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes”.

10.12.4 The DCA definition of affordable housing has been followed in the Good Practice Guidance published in January 2004 by the South East Regional Assembly (SEERA) including reference to subsidy:-

“housing provided with a subsidy to enable the asking price or rent to be substantially lower than the prevailing market prices or rents in the locality”.

10.12.5 The types of affordable housing which comply with our definition are as follows:-

Social Rent

- ◆ *RSL units for rent, the major requirement; and*

Intermediate Housing

- ◆ *shared ownership with grant;*
- ◆ *shared equity where land value is retained to provide housing for sale at below market levels and where control of the ‘equity discount’ can be retained as long as they are needed;*
- ◆ *discounted market housing for rent.*

10.12.6 The Draft South East Plan Policy H4 however also provides a very clear definition and stresses the importance of “subsidy”. The policy text is as follows:-

“Affordable housing is defined as that provided with a subsidy to enable the asking price or rent to be substantially lower than the prevailing market prices or rents in the locality and which is subject to mechanisms that will ensure that the housing remains affordable for those who cannot afford market housing. The subsidy is provided from the public sector, usually through a local authority or registered social landlord, or from the private sector through planning obligations. This definition covers housing for social rent, shared ownership, low cost home ownership and sub-market rent.”

10.12.7 The policy guidance gives the Council the power to negotiate with developers on all new permissions, subject to the ability to provide defensible data to justify need following a rigorous and up to date assessment provided in this survey.

10.13 Low Cost Market Housing

10.13.1 Circular 6/98 lacks clarity particularly regarding low cost market housing. We do not accept that “low cost market housing”, provided without subsidy, satisfies DCLG’s own definition of affordable housing and have always questioned the lack of clarity in the Guidance definition, particularly in areas with high house prices relative to local income levels.

- 10.13.2 Low cost market housing is not small units which are provided without subsidy 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. A household able to buy a house-builders cheapest new unit is not included in our calculation of affordable housing need because they could buy market re-sales.
- 10.13.3 Low cost market housing can be provided with subsidy (through land) or discount (i.e. shared equity) and if this is the case it would be incorporated within our definition and target for affordable housing.
- 10.13.4 The consultation paper 'Planning for Mixed Communities' identifies the types of housing described at 12.7.4 (other than social rented) as "intermediate housing" which should remove the lack of understanding of what was previously termed, 'low cost market housing'.
- 10.13.5 The consultation paper on a new Planning Policy Statement (PPS3) Housing, goes further and states for the first time since the introduction of low cost market housing into Guidance in 1996 that:-

"Intermediate Housing differs from low cost market housing (which Government does not consider to be affordable housing...)"

10.14 Perpetuity

- 10.14.1 It is important that additional affordable housing units provided through acquisition, conversion or new delivery add to the available affordable stock in the long term. Many past initiatives have provided subsidy which has been of benefit to the first occupier only and perpetuity providing control of the subsidy element, whether provided by free land, grant or discount is vital if the benefit is to be passed to subsequent occupiers for as long as it is needed.

10.15 Overall Target Levels

- 10.15.1 The annual level of outstanding affordable need of 554 units, after allowing for current re-let supply is clearly not economically deliverable or sustainable, bearing in mind past new supply levels averaging 87 units each year. Despite the evidence of the scale of need from existing and concealed households, there are wider issues to consider when setting targets for delivery of affordable housing from new developments. Primarily there is a need to build viable, sustainable developments.
- 10.15.2 Policy H4 of the Draft South East Plan 2005 requires Local Development Frameworks to have regard to an overall regional target of 35% when setting targets. This proportion includes both social housing for rent and subsidised low cost market housing to meet the needs of low income households, key workers and those on average incomes unable to purchase.
- 10.15.3 The Structure Plan requires Local Development Frameworks to include a target for affordable housing, having regard to the objective that at least 40% of new housing provision in the County should be affordable, including for Key Workers.
- 10.15.4 The Kent & Medway Structure Plan: Further Proposed Modifications (January 2006), makes provision in Policy HP1 for an increase in allocation for Tonbridge & Malling to 6,800 units to 2016. The 2006 to 2011 period increases to 2,200 (an average of 450 p.a.) and 2011 to 2016 to 2,400 units.
- 10.15.5 However, not all of the allocation will be on qualifying sites as some market delivery will be on sites below the minimum threshold level.
- 10.15.6 However the total affordable need of 554 is 123% of the full annual housing allocation of 450 each year in the period 2006 to 2011, which is clearly unachievable and a simple mathematical calculation to determine the overall target cannot be made.

- 10.15.7 Policy H4 of the Draft South East Plan suggests an overall regional target of 35%, with a tenure split of 25% social rent and 10% intermediate market. However this is a regional target and it is the responsibility of local authorities to set targets to address local need identified in an assessment. The scale of need identified in Tonbridge & Malling justifies the highest target which is sustainable and viable.
- 10.15.8 Based on our significant experience of over 15 years in policy development and delivery of subsidised affordable housing in mixed developments, nationally and in 10 of the 13 authorities in Kent, we recommend that 40% of new units negotiated should be the level applied from the total of all sites negotiated. This target includes both housing for social rent (70%) and intermediate housing (30%) to meet the needs of low income households, key workers and those on average incomes unable to purchase, provided it is delivered at a cost below the cheapest entry level costs in the general market and would be available on a similar basis to subsequent purchasers. Targets may vary above and below this level on a site by site basis.

10.16 Future Affordable Housing Delivery

- 10.16.1 The tenure balance of new affordable delivery over the last three years has averaged 69% social rented units and 31% intermediate market housing.
- 10.16.2 The social rented stock in the Borough at 15% is low relative to the national average of 19.3% and does not provide adequate turnover to meet the scale of need identified. In determining the balance of tenure mix we have to take into account the number of households who would be able to enter the market through intermediate housing but cannot afford private rent.
- 10.16.3 The scale of need could justify the whole allocation as rented units but a balanced approach is now the core of Government strategy although the majority of units are still required for social rent.
- 10.16.4 In view of the scale of need, subsidised affordable units should be negotiated on all suitable sites. The Council should set a 'target' for each site taking into account existing supply, survey demand and other regeneration, planning, sustainability and economic factors.
- 10.16.5 The increases in house prices over the last three years have excluded many 'first-time buyers' from the owner occupied market. We believe therefore that the proportion of affordable housing provided on new sites should encompass more subsidised low cost market housing than would have been the case three years ago when it was a more marginal element of affordable need.

10.17 Affordable Housing Need Summary

- 10.17.1 The following summary is our assessment of the broad balance of affordable unit delivery between rental and subsidised low cost market housing by unit need numbers and percentages. These are summarised in Table 10-12 below.

Table 10-12 Affordable Need Summary

Total Annual Need	878	
Existing Stock Re-lets	324	
Net Annual New Need	554	
New Rental	388	70%
Shared Ownership / Shared Equity	166	30%
Discounted Market Rent		
Total	554	100%

10.18 Intermediate Housing to Buy

- 10.18.1 Shared ownership supply is very low relative to current need of 383 units, 128 per year created by high house price inflation. At Census there were only 526 units, plus 95 units built up to March 2005, which generate re-sales of only around 26 units per annum (i.e. around 2 per month).
- 10.18.2 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 Borough were studied. The household income data of moving households has been checked against the market values of one, two and three bed units in these developments.
- 10.18.3 Generally purchases need to be at a 25% to 50% share to be viable for the majority of new forming households. The required income for a 1-bed unit was £20,000 (for a 50% share in a re-sale of a 1-bed mid-terraced property). 2-bed units required an income of £18,500 for a single household to £22,500 for a couple household (for a 25% share in a 2-bed house in Tonbridge) to £21,135 to £25,771 (for a 35% share in a 2-bed flat in Tonbridge).
- 10.18.4 A 3-bed property valued at £230,000 requires an income of £21,328 to £25,809 for a 25% share of a 3-bed house in Tonbridge.
- 10.18.5 Around 142 new households a year earn between £20,000 and £25,000, broadly below private rented sector thresholds, who would achieve access to housing through shared ownership at 25% to 50% levels.
- 10.18.6 Shared equity where the subsidy is provided through free or discounted land will be difficult to deliver in the Borough. Those who qualify for affordable housing should have incomes below that required to enter the private rented market and using the same range as is currently applying to shared ownership transactions, a discount of 50% would be needed. Additionally a couple household at 2.9 times income would need a deposit of £12,500 and a single household a deposit of £15,000 based on 3.5 times loan to income ratio. These incomes are based on a 2-bed flat at £170,000 value.

10.19 Affordable Rented Accommodation

- 10.19.1 The local relationship between house prices and incomes is such that around 72% of new forming households are unable to purchase in their own right depending on location. Social rented stock is now 15% of housing in the Borough well below the national level of 19.3%. The availability of rented stock through re-lets is low relative to the expectation that existing stock flows should address 90% of all need. The largest proportion of additional affordable units are required as rented properties, both for new forming households and existing families.

10.20 Low Cost Market / "Intermediate" Housing

- 10.20.1 Concealed households forming in the next year express a need (59.7%) or preference (63.9%) for owner occupation but generally around 72% of them have incomes inadequate to be able to purchase. The sustained period of high house price inflation, however, has impacted on new forming households' ability to buy and requires an increase in supply of low cost housing to assist those on middle incomes including key workers.
- 10.20.2 There is an expressed need for around 128 shared ownership units a year, from new forming (80) and existing households (48), a significant level relative to new delivery levels.

10.21 Market Rent

- 10.21.1 Around 52 existing households and 35 new households, 87 in total express a preference for private rental per annum. Initiatives to deliver discounted market rent could well assist households, including key workers unable to afford full market costs. This is also an option for new unit delivery without grant support.
- 10.21.2 The private rented sector is small at only 5.8% of the housing stock. Accommodation tied to employment is 2.0% and not generally available to all households. The combined total of 7.8% is well below the national and South East regional level of around 12%. An increase in quality housing provided in this sector could also address the short term needs of key worker and other middle income households expressing interest in shared ownership, especially those at the early stages of their careers or on limited employment contracts who are looking for flexibility in their housing arrangements.

10.22 Needs Distribution by Sub-Area, Tenure Type, Size and Location

- 10.22.1 There will be variance at local level between demand and existing stock supply and the localised balancing housing markets report will be valuable in setting site targets, both to address affordable housing and in particular by house type and size.
- 10.22.2 The survey data disks contain a breakdown of the whole of the future housing needs section of the questionnaire, which can be used by officers to identify specific needs by sub-area by cross-tabulation.
- 10.22.3 The data tables provided give a localised breakdown of each question, analysed both by existing households planning to move and the newly forming "concealed" households and facilitates the preparation of localised housing type and size requirements.
- 10.22.4 Appendix I contains a detailed analysis of the type and size of units required by both existing and concealed households analysed by tenure and location.

11 SURVEY METHODOLOGY

11.1 Purpose, Aims and Objectives

11.1.1 Tonbridge and Malling Borough Council formally commissioned DCA in November 2005 to carry out a Borough-wide Housing Needs and Market Assessment Survey.

11.1.2 Tonbridge and Malling Borough Council was seeking to undertake a comprehensive and robust housing market and needs assessment to obtain high quality information about current and future housing needs across the Local Authority.

11.1.3 The key aims of the Housing research project were to:-

- ◆ support strategic planning over the 10 years to 2016;
- ◆ ensure that its Housing and Homelessness Strategies are robust;
- ◆ provide accurate submissions to the Department for Communities and Local Government (DCLG);
- ◆ assist the Council in the formulation of its Local Development Framework;
- ◆ obtain housing needs information capable of analysis at the West Kent sub-regional level, Borough –wide and Sub-area level;

11.1.4 The Final Report will provide the information to:-

- ◆ support future housing strategy to meet the criteria set out by the DCLG in its Good Practice Guidance and Housing Investment Programme (HIP) Guidance and to prioritise investment decisions;
- ◆ co-ordinate housing and community care strategies;
- ◆ inform the Council's affordable housing policies in the Local Development Framework and assist in target setting for site development briefs and for negotiation in accordance with Circular 6/98 and draft PPS3 and emerging Guidance.

11.2 Promotion

11.2.1 A comprehensive promotion campaign was agreed with the Council to create awareness of the survey, and its importance to the Council. All councillors in the Borough were contacted to inform them of the survey and enlist their assistance in publicising the survey and maximising the response rate.

11.3 Methodology

11.3.1 The study consisted of the following elements:-

- ◆ A postal questionnaire to 5,000 households in 3 sub areas in the Borough;
- ◆ A housing market survey utilising the Land Registry and Halifax databases and a telephone survey of estate agents on the cost of entry level property and on the supply and cost of private rented housing;
- ◆ Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 2001 Census, household and population projections and other national research.

- 11.3.2 The questionnaire was designed in consultation with officers of Tonbridge and Malling Borough Council and based upon tried and tested questionnaires used in previous comparable assessments.
- 11.3.3 In our view, a large-scale postal survey is the most cost-effective means of identifying the general needs, aspirations and intentions of the population at ward level. A high proportion of the housing needs studies undertaken by DCA have utilised postal questionnaire surveys as one means of primary data collection.
- 11.3.4 The questionnaire was in three parts. Part One sought information about the existing housing situation including:-
- ◆ house type and number of bedrooms;
 - ◆ adequacy of current housing to meet the households needs;
 - ◆ property repair and improvement requirements;
 - ◆ forms of heating and energy efficiency facilities;
 - ◆ housing costs and income;
 - ◆ employment and travel to work;
 - ◆ supported housing and adaptation needs;
 - ◆ household composition by gender, age and ethnicity.
- 11.3.5 Part Two of the questionnaire collected information on the existing household's moving intentions and Part Three collected information on the moving intentions of new forming or concealed households. Questions in these two sections included:-
- ◆ when people expect to move;
 - ◆ who is forming new households;
 - ◆ how much they can afford;
 - ◆ preferred tenure, type, size and location of the housing they require;
 - ◆ supported housing requirements.
- 11.3.6 The Postal questionnaire is provided as an **Appendix** to this report.

11.4 Sampling

- 11.4.1 Sample size depends on two key factors: the degree of accuracy we require for the sample and the extent to which there is variation in the population with regard to key characteristics. The most important points to note about these issues are:-
- ◆ beyond a certain sample size, there is no benefit in a bigger sample in terms of accuracy;
 - ◆ The size of the population is largely irrelevant for the accuracy of the sample. It is the absolute size of the sample that is important.

- 11.4.2 Our Survey is structured to achieve a 95% confidence rate and that our results reflect the population. Using simple random sampling, the confidence interval with a sample size of 1,580 households is in the region of 2% at Borough level.
- 11.4.3 This means, for example, that if 53% of respondents in a survey do not have central heating then we can be 95% confident that 53% of households plus or minus 2% do not have central heating (i.e. 51% - 55%).
- 11.4.4 The postal sample was stratified into 3 sub areas in the Borough and selected by random probability from the Council Tax Register.
- 11.4.5 The sample was 11.0% of resident households, determined to ensure statistical validity within each sub-area. As we see in 11.5.4, based on a 3 sub-area structure and a good response rate of 31%, a level of $\pm 2.04\%$ was achieved in this survey.
- 11.4.6 The main issue is whether non-respondents are different in some crucial way to responders (e.g. low education, older etc.). However, increasing the sample size does not necessarily alleviate this problem if some groups of people systematically do not respond. We check for bias and re-weight where necessary by comparing known characteristics in the population with our findings (See 2.6).

11.5 Postal Survey Process and Response

- 11.5.1 The sample survey of 5,000 questionnaires was dispatched for delivery on the 18th November 2005. The return deadline was 6th December 2005 allowing respondents a period of around eighteen days including two weekends for completion and return. The response rate was analysed on a daily basis.
- 11.5.2 The final postal response rate was 1,545 questionnaires, providing a robust sample for analysis.
- 11.5.3 The highest postal response level was achieved in Tonbridge with 33.2%. The other two areas achieved 28% and 31%.
- 11.5.4 All sub-areas reached response levels based on household numbers adequate to ensure statistical validity at a confidence level of 95%. The confidence interval ranged from $\pm 3.32\%$ to $\pm 3.69\%$ at sub-area level and was $\pm 2.04\%$ at Borough level.
- 11.5.5 3.4% of all households in Tonbridge and Malling will have taken part in the Survey. The response rate analysis by sub-area is detailed in Table 11-1 below.

Table 11-1 Response Rate by Sub Area

Sub Area	Households	Postal Sample	Postal Responses	Postal Response Rate %	Confidence Interval \pm %
Medway Gap	19,903	1,750	493	28.2	3.60
Malling Rural	7,134	1,500	471	31.4	3.69
Tonbridge	18,480	1,750	581	33.2	3.32
Total	45,517	5,000	1,545	30.9	2.04

11.6 Survey Weighting

- 11.6.1 We check the data file against the 2001 Census Tenure data and the Council's Housing Strategy Statistical Appendix for bias and re-weight the data where necessary. A copy of the weighting carried out in this survey is provided with the Survey data Tables.

- 11.6.2 Given the nature of the random sample of households within agreed sub-areas embodied in the postal survey, we would expect tenure type to provide the main validation that the sample is representative of the population. Both tenure (Table 11-2) and house type (Table 5-1) have been weighted.
- 11.6.3 The data set out on household population and tenure at Table 11-2 is based on the Council Tax number of resident households. Private sector tenure has been re-weighted to be in line with the 2001 Census data, with allowance for four further years development. The social housing stock has been re-weighted to the number of units in the HIP Statistical Appendix at March 2005 by sub-area.
- 11.6.4 The overall data set is therefore representative of the Borough population and is the basis for the calculation of all the subsequent tables i.e. all responses are given the weight appropriate to the actual tenure balance.

Table 11-2 Tenure of Present Households

Question 2

Type	2005 Survey %	N ^{os} implied	Local Area Census 2001 *
Council rented	0.0	0	1.4
HA rented	15.0	6,825	14.8
Private rented	5.8	2,635	5.5
Tied to employment / Other	2.0	904	2.3
Owner occupier - mortgage	45.5	20,712	44.5
Owner occupier - outright	30.6	13,950	30.3
Shared ownership	1.1	491	1.2
Total	100.0	45,517	100.0

* © Crown Copyright (Census)

- 11.6.5 The private rented sector constitutes 5.8% of households. This group includes those renting from a private landlord, from a relative and from an employer. At the Census 2001, 741 households of the total of 3,315 lived rent free and households in this sector are not therefore homogenous.

11.7 Definitions

- 11.7.1 The Housing Needs Study has been undertaken in line with the DCLG research Local Housing Needs Assessment: A Guide to Good Practice in assessing people's preferences as well as their needs.
- 11.7.2 DCA work to a definition of housing requirements that encompasses demand, need and preferences. Households that can enter the general market without intervention of any sort can be defined as demand, whereas those households that are unable to enter the general market without some form of intervention can be defined as having a housing need. Our methodology enables us to identify this distinction by asking for both household characteristics in terms of size, current property condition and income and household views on suitability of current housing and preferences for moving or modification.

- 11.7.3 Affordability in our view is defined by the relationship between local incomes and the local general housing market. Our definition of affordable housing is as follows:-

“Affordable housing is that provided with subsidy, both for rent and intermediate market housing, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and incomes. This definition covers housing for social rent, shared ownership, shared equity and sub-market rent.”

- 11.7.4 The issue of affordability is central to our approach. Within the assessment, we capture a range of data on actual incomes and costs of housing and the likely level of incomes and the accessible costs of housing for moving or newly forming households. We also examine secondary data on incomes, house prices and rent levels. Thus a reliable indicator of affordability is derived that leads towards the identification of real options for meeting housing need.

11.8 Survey Household Data

- 11.8.1 It should be noted that the “numbers implied” column inserted in some of the tables is our assessment of the total numbers to be derived after applying a weighting factor calculated by sub-area responses to that sub-area household numbers. Where multiple choice is not involved, this will generally equate to the household population of the Local Authority as a whole but some individual questions may not be answered by all respondents, giving a marginally lower total.
- 11.8.2 Where multiple choice questions are involved, we have included two percentage columns. The first percentage column relates each heading to the total number of actual responses. Those responses are set out at sub-area level in our accompanying data tables and are the basis of the ‘numbers implied’ column in the report. The second percentage column relates the same numbers to the number of households, which in the case of a multiple choice question is likely to give a total in excess of 100% depending on the level of multiple choice made.
- 11.8.3 All tables included in this report are extracted from the DCA Housing Survey data for the Tonbridge and Malling Borough, unless otherwise indicated. A comparison is also provided for many results throughout this Report to the average of over 100 recent DCA Housing Needs Surveys nationally.

APPENDIX I

TYPE, SIZE & TENURE REQUIREMENTS FOR MOVING HOUSEHOLDS BY SUB-AREA

TONBRIDGE AREA

Type and Size Required for All Households Moving by Private Sector Tenure

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	0	75	0	75
1 Bed Bungalows	0	0	0	0
1 Bed Houses	26	0	0	26
2 Bed Flats	101	74	0	175
2 Bed Bungalows	36	0	0	36
2 Bed Houses	411	30	0	441
3 Bed Flats	0	0	0	0
3 Bed Bungalows	38	0	0	38
3 Bed Houses	425	0	0	425
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	537	0	0	537
Total	1,574	179	0	1,753

Type and Size Required for All Households Moving by Affordable Sector Tenure

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	109	80	189
1 Bed Bungalows	31	0	31
1 Bed Houses	0	0	0
2 Bed Flats	0	38	38
2 Bed Bungalows	32	0	32
2 Bed Houses	34	27	61
3+ Bed Flats	0	0	0
3+ Bed Bungalows	0	0	0
3+ Bed Houses	52	0	52
Total	258	145	403

MALLING RURAL AREA

Type and Size Required for All Households Moving by Private Sector Tenure

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	0	0	0	0
1 Bed Bungalows	0	0	0	0
1 Bed Houses	166	0	0	166
2 Bed Flats	147	0	0	147
2 Bed Bungalows	12	0	0	12
2 Bed Houses	283	0	0	283
3 Bed Flats	0	0	0	0
3 Bed Bungalows	40	0	0	40
3 Bed Houses	274	30	0	304
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	491	0	0	491
Total	1,413	30	0	1,443

Type and Size Required for All Households Moving by Affordable Sector Tenure

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	98	27	125
1 Bed Bungalows	50	0	50
1 Bed Houses	25	0	25
2 Bed Flats	0	29	29
2 Bed Bungalows	13	0	13
2 Bed Houses	58	0	58
3+ Bed Flats	0	0	0
3+ Bed Bungalows	0	0	0
3+ Bed Houses	0	21	21
Total	244	77	321

MEDWAY GAP AREA

Type and Size Required for All Households Moving by Private Sector Tenure

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	31	0	0	31
1 Bed Bungalows	0	0	0	0
1 Bed Houses	27	0	0	27
2 Bed Flats	56	0	0	56
2 Bed Bungalows	0	0	0	0
2 Bed Houses	183	0	0	183
3 Bed Flats	0	0	0	0
3 Bed Bungalows	0	0	0	0
3 Bed Houses	278	30	0	308
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	237	93	0	330
Total	812	123	0	935

Type and Size Required for All Households Moving by Affordable Sector Tenure

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	53	11	64
1 Bed Bungalows	11	0	11
1 Bed Houses	0	0	0
2 Bed Flats	115	35	150
2 Bed Bungalows	80	0	80
2 Bed Houses	120	0	120
3+ Bed Flats	0	0	0
3+ Bed Bungalows	0	0	0
3+ Bed Houses	55	129	184
Total	434	175	609

BOROUGH-WIDE

Type and Size Required for All Households Moving by Private Sector Tenure

Property Type / Size	Owner Occupation	Private Rented	Tied to employment	Total
	N ^{os}	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	31	75	0	106
1 Bed Bungalows	0	0	0	0
1 Bed Houses	219	0	0	219
2 Bed Flats	304	74	0	378
2 Bed Bungalows	47	0	0	47
2 Bed Houses	878	30	0	908
3 Bed Flats	0	0	0	0
3 Bed Bungalows	78	0	0	78
3 Bed Houses	978	60	0	1,038
4+ Bed Flats	0	0	0	0
4+ Bed Bungalows	0	0	0	0
4+ Bed Houses	1,265	93	0	1,358
Total	3,800	332	0	4,132

Type and Size Required for All Households Moving by Affordable Sector Tenure

Property Type / Size	HA Rent	HA Shared Ownership	Total
	N ^{os}	N ^{os}	N ^{os}
1 Bed Flats	261	117	378
1 Bed Bungalows	92	0	92
1 Bed Houses	25	0	25
2 Bed Flats	115	102	217
2 Bed Bungalows	125	0	125
2 Bed Houses	212	27	239
3+ Bed Flats	0	0	0
3+ Bed Bungalows	0	0	0
3+ Bed Houses	107	150	257
Total	937	396	1,333

APPENDIX II

POSTAL SURVEY QUESTIONNAIRE

TONBRIDGE & MALLING HOUSING SURVEY

DCA Ltd
Buckden Mount
8 Thornhill Road
Huddersfield
HD3 3AU

Tonbridge & Malling BC
Gibson Building
Gibson Drive
Kings Hill
West Malling
Kent
ME19 4LZ



Dear Householder

I am writing to ask for your help with an important survey which is being carried out in the borough of Tonbridge and Malling. Households across the borough are being asked to take part in this survey which will help the Council develop its housing and planning policies to meet the needs of local people in the coming years. It will also help provide evidence to back the Council's bids for government funding.

The Council have appointed **DCA**, independent consultants, to carry out the study. You are one of 5,000 randomly selected residents who we would like to hear from. We would be grateful if you could spare a few moments to complete the attached questionnaire. Whether you own or rent your home, live in a large or a small property, **we want to hear from you**. Even if you are not planning to move or change your personal circumstances, **we would still appreciate your views**.

I would like to assure you that the survey is **confidential** and no name or address is required, although the form is coded to identify your area of residency. None of the completed questionnaires will be seen by the Council. The data will be seen by the Council only in generalised statistical form and will be used for research and planning purposes on an area basis. However, if you would like to make any specific comments to the Council, you can either contact the Council direct or request that DCA pass your comments on to us.

If you have any queries, or need help or advice in completing the form, please contact the **DCA Research Team free on 0800 169 7865** or **Gemma Forshaw, Housing Needs and Strategy Manager at Tonbridge and Malling Borough Council on 01732 876208**.

We would be most grateful for your assistance. **Please return your completed questionnaire in the pre-paid envelope provided, by Tuesday 6th December 2005**.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Lawrence Dey'.

Lawrence Dey
Chief Housing Officer

**P.S - If you need a larger print copy, please call
0800 169 7865**

To be completed by the householder

Please answer the questionnaire on behalf of everyone in the household - that is everyone for whom this is their main residence (including any children away at college and lodgers).
Tick one box only for each question unless instructed otherwise.

A: About your existing housing

What kind of property do you live in? Please tick one box in each column.

1 Type of Property (please tick one box)	2 Tenure of Property (please tick one box)	3 Number of Bedrooms (please tick one box)
Detached House <input style="float: right;" type="checkbox"/> ¹	Owner Occupied (paying mortgage) <input style="float: right;" type="checkbox"/> ¹	Bedsit <input style="float: right;" type="checkbox"/> ¹
Semi-detached House <input style="float: right;" type="checkbox"/> ²	Owner Occupied (no mortgage) <input style="float: right;" type="checkbox"/> ²	One <input style="float: right;" type="checkbox"/> ²
Terraced House <input style="float: right;" type="checkbox"/> ³	Private Rented <input style="float: right;" type="checkbox"/> ³	Two <input style="float: right;" type="checkbox"/> ³
Detached Bungalow <input style="float: right;" type="checkbox"/> ⁴	Housing Association Rented <input style="float: right;" type="checkbox"/> ⁴	Three <input style="float: right;" type="checkbox"/> ⁴
Semi-detached Bungalow <input style="float: right;" type="checkbox"/> ⁵	Shared Ownership (part rent / part buy) <input style="float: right;" type="checkbox"/> ⁵	Four <input style="float: right;" type="checkbox"/> ⁵
Terraced Bungalow <input style="float: right;" type="checkbox"/> ⁶	Tied to your employment <input style="float: right;" type="checkbox"/> ⁶	Five or more <input style="float: right;" type="checkbox"/> ⁶
Flat / Maisonette <input style="float: right;" type="checkbox"/> ⁷	Living Rent Free <input style="float: right;" type="checkbox"/> ⁷	
Bedsit / Studio / Room Only <input style="float: right;" type="checkbox"/> ⁸	Other <input style="float: right;" type="checkbox"/> ⁸	
Caravan / Mobile Home <input style="float: right;" type="checkbox"/> ⁹		

4 How long have you lived at your present address?

Less than 1 year ¹ Between 1 and 2 years ² Between 2 and 3 years ³ Between 3 and 5 years ⁴ Between 5 and 10 years ⁵ Over 10 years ⁶

👉 Go to 6
👉 Go to 6
👉 Go to 6

5a If you moved home in the last three years, where did you previously live?

Within Tonbridge & Malling Borough ¹ Sevenoaks District ² Tunbridge Wells Borough ³ Maidstone Borough ⁴ Gravesham Borough ⁵ Medway ⁶
 Elsewhere in Kent ⁷ London ⁸ Elsewhere in the South East ⁹ Elsewhere in the UK ¹⁰ Abroad ¹¹

5b If you moved home in the last three years was this your first accomodation of your own as an adult?

Yes ¹ No ²

5c If you moved home in the last three years, what was the most important reason for moving?

New Job ¹ Closer / easier to commute to work ² To be near a relative ³ Education reasons ⁴
 To live independently ⁵ Relationship / family breakdown ⁶ Retirement ⁷ Health reasons ⁸
 Financial reasons ⁹ Other (please specify) ¹⁰

6 Does your home have any of the following? Please tick all that apply

Central heating (all rooms) ¹ Central heating (partial) ² Double glazing (all rooms) ³ Double glazing (partial) ⁴ Hot water tank jacket ⁵
 Cavity wall insulation ⁶ Loft insulation ⁷ Draught proofing ⁸ Water pipes insulated ⁹

7a In your opinion, is your present accommodation adequate for your household's needs?

Yes ¹ No ²

👉 Go to 8
👉 Go to 7b

7b If, in your opinion, your present accommodation is not adequate for your needs, what are the reasons?

Please tick all that apply

Needs improvements / repairs ¹ Too costly to heat ² Too large ³ Too small ⁴ Household affecting health of a household member ⁵
 Rent / mortgage too expensive ⁶ Tenancy insecure ⁷ Suffering harrassment ⁸ Other (please specify) ⁹

7c If your present accommodation is not adequate for your needs, do you need to move to resolve the difficulty? Yes No
 Go to 7d Go to 8

7d If yes, could you afford a home of a suitable size in the Borough? Yes No

8 Does any member of your household have a disability or a limiting long-term illness? Yes No
 The shaded boxes are provided for a second household member, if required. Go to 9a Go to 10a

9a If yes, how many members of your household have a disability or limiting long-term illness? One Two

9b What age groups are they?
 Member 1 0 - 15 16 - 24 25 - 44 45 - 59 60 - 74 75+
 Member 2 0 - 15 16 - 24 25 - 44 45 - 59 60 - 74 75+

9c What is the nature of the disability or limiting long-term illness? Please tick **all** that apply
 Member 1 Member 2 Member 1 Member 2 Member 1 Member 2 Member 1 Member 2
 Wheelchair user Walking difficulty (not in wheelchair) Learning disability Mental health problem
 Visual / hearing impairment Asthmatic / respiratory problem Other physical disability Limiting long-term illness

9d Do either of these household members require care / support? Yes No
 Go to 10a

9e If yes, are you / they currently receiving sufficient care / support? Yes No

9f If you / they are currently receiving sufficient care / support, who provides it? Social Services / Invicta Telecare / voluntary body Family / neighbour / friend

9g If you / they are not receiving sufficient care / support, which of the following do you / they require help with: Please tick **all** that apply
 Member 1 Member 2 Member 1 Member 2 Member 1 Member 2 Member 1 Member 2
 Claiming welfare benefit / managing finances Someone to act for you Establishing social contact / activities Personal care
 Establishing personal safety / security Looking after your home Accessing training / employment Other (please specify)

10a Has your home, or the access to it, been built or adapted to meet the needs of a disabled resident? Yes No
 Go to 10b Go to 11

10b If yes, what facilities have been provided? Please tick **all** that apply
 Wheelchair adaptations Access to property Vertical / stair lift Bathroom adaptations Extension
 Ground floor toilet Handrails / grabrails Reserved parking space Switch / socket adaptations Other

11 What facilities, if any, need to be provided to ensure **current** members of your household can remain in your property now or in the next three years? Please tick **all** that apply
 Wheelchair adaptations Access to property Vertical / stair lift Bathroom adaptations Extension
 Ground floor toilet Handrails / grabrails Reserved parking space Switch / socket adaptations Other

12a Do you have elderly relatives who may need to move to the Borough within the next three years? Yes No
 Go to 12b Go to 13a

12b If yes, what kind of accommodation might they need?
 Private Housing Housing Association property Live with you (existing home adequate) Live with you (need extension / adaption)
 Private sheltered housing HA sheltered housing Extra Care housing (for frail elderly people) Residential care / nursing home

13a How many people live in your home (including yourself)?

(Please put number)

1

13b Which of these categories best describes the ethnic origin of your household?

Please write the appropriate number from the following list in the box.

2

White	Mixed	Asian or Asian British	Black or Black British	Other Ethnic
British 1	White & Black Caribbean 4	Indian 8	Caribbean 12	Chinese 15
Irish 2	White & Black African 5	Pakistani 9	African 13	Gypsy / Travellers 16
Other White (please specify) 3	White & Asian 6	Bangladeshi 10	Other Black background (please specify) 14	Any other (please specify) 17
	Other Mixed background (please specify) 7	Other Asian background (please specify) 11		

Please complete one line per person in the table below for each person living in your home, whether members of your family or not (e.g. include lodgers).

13c (Column C Gender) / 13d (Column D Age) Please tick the appropriate box

13e (Column E Employment) Please write the number which best describes each member's employment type from the following list

Full time employee (30+ hours) 1	Part time employee (up to 30 hours) 2	Self - employed 3
On Government Training Scheme 4	Full time education 5	Unemployed & available for work 6
Permanently sick / disabled 7	Wholly retired from work 8	Looking after the home 9

13f Do you consider yourself to be an essential worker?

Yes No

13g (Column G Key Worker) If a household member works in the Public Sector, please write the number which best describes the area of employment from the following list in column g) Key Worker

Nurses and other NHS clinical staff 1	School / FE / College Teacher 2	Speech / language therapist 3
Prison and Probation Service Staff 4	Social Worker / Occupational Therapist 5	Educational Psychologist 6

13h (Column H Work Place) Please write the number which best describes each member's place of work from the following list

Tonbridge Area 1 (For area breakdown refer to Q23)	Malling Rural Area 2 (For parish breakdown refer to Q23)	Medway Gap Area 3 (For parish breakdown refer to Q23)	Sevenoaks District 4
Tunbridge Wells Borough 5	Maidstone Borough 6	Gravesham Borough 7	Medway 8
Another Kent District 9	London 10	Elsewhere in South East 11	Elsewhere in UK 12

Household Member	C Gender		D Age							E Employment	G Key Worker	H Work Place
	M	F	0-10	11-15	16-24	25-44	45-59	60-74	75+			
Self	1	2	3	4	5	6	7	8	9	10	11	12
Spouse/Partner	1	2	3	4	5	6	7	8	9	10	11	12
Child 1	1	2	3	4	5	6	7	8	9	10	11	12
Child 2	1	2	3	4	5	6	7	8	9	10	11	12
Child 3	1	2	3	4	5	6	7	8	9	10	11	12
Child 4	1	2	3	4	5	6	7	8	9	10	11	12
Partner of child	1	2	3	4	5	6	7	8	9	10	11	12
Grandchild 1	1	2	3	4	5	6	7	8	9	10	11	12
Grandchild 2	1	2	3	4	5	6	7	8	9	10	11	12
Parent 1	1	2	3	4	5	6	7	8	9	10	11	12
Parent 2	1	2	3	4	5	6	7	8	9	10	11	12
Lodger 1	1	2	3	4	5	6	7	8	9	10	11	12
Lodger 2	1	2	3	4	5	6	7	8	9	10	11	12
Other	1	2	3	4	5	6	7	8	9	10	11	12

14 How many cars / vans do you have available within the household?

None One Two Three or more

House prices are a recognised issue in Tonbridge and Malling and we would be grateful if you would complete the following question(s) on housing costs and income. The information provided is confidential and cannot be linked to any individual household.

15 Please advise what savings, equity and income your household has by completing columns A, B and C.

a) How much does your household have in savings (please estimate)?

b) If you are a home owner roughly how much equity value do you own? (i.e. estimated current value minus mortgage owed).

c) Please give total annual income of combined self & partner only (before tax and deductions, but not including benefits/allowances).

Under £5,000 ¹
 £5,000 - £10,000 ²
 £10,001 - £15,000 ³
 £15,001 - £20,000 ⁴
 £20,001 - £30,000 ⁵
 Above £30,000 ⁶

Under £10,000 ¹
 £10,000 - £20,000 ²
 £20,001 - £30,000 ³
 £30,001 - £50,000 ⁴
 £50,001 - £75,000 ⁵
 £75,001 - £100,000 ⁶
 £100,001 - £150,000 ⁷
 Above £150,000 ⁸

Under £10,000 ¹
 £10,000 - £20,000 ²
 £20,001 - £27,500 ³
 £27,501 - £32,500 ⁴
 £32,501 - £40,000 ⁵
 £40,001 - £50,000 ⁶
 £50,001 - £60,000 ⁷
 £60,001 - £75,000 ⁸
 £75,001 - £100,000 ⁹
 Above £100,000 ¹⁰

15d If your household receives any financial support, please indicate what type: -

Please tick **all** that apply

Housing Benefit ¹ Income Support ² Job Seekers Allowance ³ Working Family Tax Credit ⁴
 Pension Credits ⁵ Disability Allowance ⁶ Council Tax Benefit ⁷ Other ⁸
 (Please specify)

We would now like to ask about the future housing requirements of you and the other members of your household

16a Are you expecting to move, or is any member of your household currently, or likely to require their own accommodation over the next three years?

Yes ¹ Wish To Move But Cannot ² No ³
 🖱️ Go to 16b 🖱️ Go to 16e 🖱️ Thank you for completing the questionnaire. Please return it in the pre-paid envelope provided.

16b If yes, please tick the appropriate boxes below:-

Moving within the borough of Tonbridge and Malling

The entire household is moving together ¹ 🖱️ Go to section B on page 5

Of those currently living with you a member is forming a new home ² 🖱️ Go to section C on page 6

Moving outside the borough of Tonbridge and Malling

The entire household is moving together ³ 🖱️ Go to 16c+d

Of those currently living with you a member is forming a new home ⁴ 🖱️ Go to 16c+d

16c If moving outside the borough of Tonbridge and Malling, where are you thinking of moving to?

Sevenoaks District ¹ Tunbridge Wells Borough ² Maidstone Borough ³ Gravesham Borough ⁴ Medway ⁵
 Elsewhere in Kent ⁶ London ⁷ Elsewhere in the South East ⁸ Elsewhere in the UK ⁹ Abroad ¹⁰

16d If moving outside the borough of Tonbridge and Malling, please indicate your reasons for moving away:-

Please tick **all** that apply

Employment / access to work ¹ Education ² Retirement ³ Lack of affordable housing to buy ⁴ Lack of affordable housing to rent ⁵ Better area / housing choice ⁶

🖱️ Thank you for completing the questionnaire. Please return it in the pre-paid envelope provided

16e If you wish to move, but cannot do so, which of the following reasons are preventing you? Please tick all that apply

Unable to afford to buy a home ¹ Unable to afford moving costs ² Local education choices ³ Family reasons ⁴ Location of employment ⁵ Lack of affordable housing ⁶ Other ⁷

🖱️ Thank you for completing the questionnaire. Please return it in the pre-paid envelope provided.

B: Existing household moving

Complete this section only if the whole household intends to move within the borough in the next three years

17 When do you plan to move?

Now ¹ Within 1 year ² Between 1 and 2 years ³ Between 2 and 3 years ⁴

18 What type of accommodation is required?

Detached house ¹ Semi-detached house ² Terraced house ³ Flat / maisonette ⁴
 Bungalow ⁵ Bedsit / studio / room only ⁶ Caravan / mobile home (permanently sited) ⁷ Supported housing (including sheltered) ⁸

19 How many bedrooms are required?

One ¹ Two ² Three ³ Four ⁴ Five or more ⁵

20 What tenure is preferred?

Owner occupation ¹ Private rent ² Housing Association ³ Housing Association shared ownership (part rent / part buy) ⁴ Tied to employment ⁵

21 If you require supported housing, which of the following types do you require?

Please tick **all** that apply

Independent accomodation with external support ¹ Independent accomodation with live in carer ² Independent accomodation with on-site support ³ Residential / nursing home ⁴
 Extra care housing (for frail older people needing support) ⁵ Private sheltered housing ⁶ Housing Association sheltered housing ⁷

22 Are you registered for housing by any of the following? Please tick **all** that apply

Tonbridge and Malling Borough Council ¹ Russet Homes ² Both previous lists ³ Another Council ⁴

23 Where is accommodation required? Please tick **up to two** boxes only

Tonbridge area ¹ **Malling Rural area** ² **Medway Gap area** ³
 Tonbridge and the areas of Hildenborough, Hadlow and East Peckham including the parishes of:- Shipbourne / West Peckham / Plaxtol / Mereworth / Wateringbury / Platt / Ightham / Borough Green / Offham / Addington / Wrotham / Stansted / Trottscliffe / Ryarsh / Birling including the parishes of:- Snodland / Leybourne / West Malling / Kings Hill / East Malling & Larkfield / Ditton / Burham / Wouldham / Aylesford

24 Why is the above location(s) preferred? Please tick **all** that apply

Always lived here ¹ Nearer family ² Employment / closer to work ³ Nearer / better shopping / leisure facilities ⁴ Greater availability of cheaper housing ⁵
 Nearer / better schools /colleges ⁶ Better public transport ⁷ Quality of neighbourhood ⁸ Better quality housing ⁹ Safety / fear of crime ¹⁰
 Other (please specify) ¹¹

Does a member of your household intend to set up a home of their own within the borough of Tonbridge and Malling? If so, please go to section C on page 6

**Otherwise thank you for completing the questionnaire.
Please return it in the pre-paid envelope provided.**

C: New forming households

If a member, or members of your household intend to set up a home of their own within the borough within the next three years, please provide details for up to two "new" households likely to form.
 The shaded boxes are provided for a second household forming, if required.

25 Who is looking / likely to look for accommodation in the next three years?
 Please tick **all** that apply

	Household	
	1	2
Parent / Grandparent	<input type="checkbox"/>	<input type="checkbox"/>
Child (16+)	<input type="checkbox"/>	<input type="checkbox"/>
Partner / Spouse	<input type="checkbox"/>	<input type="checkbox"/>
Lodger	<input type="checkbox"/>	<input type="checkbox"/>
Friend	<input type="checkbox"/>	<input type="checkbox"/>
Other relative	<input type="checkbox"/>	<input type="checkbox"/>

26a Is the "new" household being formed as a single person or with a partner / friend?

	Household	
	1	2
Single	<input type="checkbox"/>	<input type="checkbox"/>
Partner or friend	<input type="checkbox"/>	<input type="checkbox"/>

26b If a couple household is being formed, is the partner / friend currently living :-

	Household	
	1	2
In your existing household	<input type="checkbox"/>	<input type="checkbox"/>
Elsewhere within the borough of Tonbridge and Malling	<input type="checkbox"/>	<input type="checkbox"/>
Outside the borough of Tonbridge and Malling	<input type="checkbox"/>	<input type="checkbox"/>

26c What is the age of each adult in each "new" household?

	Household1		Household2	
	Adult 1	Adult 2	Adult 1	Adult 2
16 - 19	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20 - 24	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
25 - 44	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
45 - 59	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
60 - 74	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
75+	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

26d How many children under 16 will be in each "new" household?

	Household	
	1	2
None	<input type="checkbox"/>	<input type="checkbox"/>
One (or child due)	<input type="checkbox"/>	<input type="checkbox"/>
Two	<input type="checkbox"/>	<input type="checkbox"/>
Three	<input type="checkbox"/>	<input type="checkbox"/>
Four or more	<input type="checkbox"/>	<input type="checkbox"/>

27 What tenure is a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
Owner occupation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private rent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing Association rent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing Assoc. shared ownership (part rent / part buy)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tied to employment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

28 When will each "new" household need their home?

	Household	
	1	2
Now	<input type="checkbox"/>	<input type="checkbox"/>
Within 1 year	<input type="checkbox"/>	<input type="checkbox"/>
Between 1 and 2 years	<input type="checkbox"/>	<input type="checkbox"/>
Between 2 and 3 years	<input type="checkbox"/>	<input type="checkbox"/>

29 What type of accommodation is a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
Detached house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Semi-detached house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Terraced house	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flat / Maisonette	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bedsit / Studio / Room only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Bungalow	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Caravan / Mobile home (permanently sited)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supported housing (including sheltered)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

30 How many bedrooms are a) needed, and b) preferred for each "new" household?

	Needed		Preferred	
	1	2	1	2
One	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Two	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Three	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Four or more	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

31 Where is accommodation required? Please refer to the area breakdown in question 23.
 Please tick **up to two** boxes per household

	Household	
	1	2
Tonbridge area	<input type="checkbox"/>	<input type="checkbox"/>
Malling Rural area	<input type="checkbox"/>	<input type="checkbox"/>
Medway Gap area	<input type="checkbox"/>	<input type="checkbox"/>

32 Why is the location(s) at question 31 preferred ?

Please tick all that apply

Household

	1	2
Always lived here	<input type="checkbox"/>	<input type="checkbox"/>
Near family	<input type="checkbox"/>	<input type="checkbox"/>
Employment / closer to work	<input type="checkbox"/>	<input type="checkbox"/>
Nearer / better shopping / leisure facilities	<input type="checkbox"/>	<input type="checkbox"/>
Greater availability of cheaper housing	<input type="checkbox"/>	<input type="checkbox"/>
Better / nearer schools and colleges	<input type="checkbox"/>	<input type="checkbox"/>
Better public transport	<input type="checkbox"/>	<input type="checkbox"/>
Greater availability of smaller homes	<input type="checkbox"/>	<input type="checkbox"/>

33 Is the "new" household registered on any Housing Waiting Lists?

Please tick all that apply

Household

	1	2
Tonbridge and Malling Borough Council	<input type="checkbox"/>	<input type="checkbox"/>
Russet Homes	<input type="checkbox"/>	<input type="checkbox"/>
Both waiting lists above	<input type="checkbox"/>	<input type="checkbox"/>
Another Council	<input type="checkbox"/>	<input type="checkbox"/>

34 Is the "new" household likely to claim Housing Benefit?

Household

	1	2
Yes	<input type="checkbox"/>	<input type="checkbox"/>
No	<input type="checkbox"/>	<input type="checkbox"/>

35a If renting, what would each new household be able and willing to pay?

Household

	1	2
Below £50 pw / £215 pm	<input type="checkbox"/>	<input type="checkbox"/>
£50 - £60 pw / £215 - £260 pm	<input type="checkbox"/>	<input type="checkbox"/>
£61 - £70 pw / £261 - £300 pm	<input type="checkbox"/>	<input type="checkbox"/>
£71 - £80 pw / £301 - £350 pm	<input type="checkbox"/>	<input type="checkbox"/>
£81 - £100 pw / £351 - £430 pm	<input type="checkbox"/>	<input type="checkbox"/>
£101 - £150 pw / £431 - £650 pm	<input type="checkbox"/>	<input type="checkbox"/>
£151 - £200 pw / £651 - £865 pm	<input type="checkbox"/>	<input type="checkbox"/>
Above £200 pw / £865 pm	<input type="checkbox"/>	<input type="checkbox"/>

35b If buying a property, how much could each household afford to pay in mortgage or combined mortgage / rent per month?

Household

	1	2
Below £250	<input type="checkbox"/>	<input type="checkbox"/>
£250 - £300	<input type="checkbox"/>	<input type="checkbox"/>
£301 - £400	<input type="checkbox"/>	<input type="checkbox"/>
£401 - £500	<input type="checkbox"/>	<input type="checkbox"/>
£501 - £600	<input type="checkbox"/>	<input type="checkbox"/>
£601 - £750	<input type="checkbox"/>	<input type="checkbox"/>
£751 - £1,000	<input type="checkbox"/>	<input type="checkbox"/>
Above £1,000	<input type="checkbox"/>	<input type="checkbox"/>

35c What savings does each household have to meet a deposit and legal costs?

Household

	1	2
Under £1,000	<input type="checkbox"/>	<input type="checkbox"/>
£1,000 - £5,000	<input type="checkbox"/>	<input type="checkbox"/>
£5,001 - £10,000	<input type="checkbox"/>	<input type="checkbox"/>
£10,001 - £15,000	<input type="checkbox"/>	<input type="checkbox"/>
£15,001 - £20,000	<input type="checkbox"/>	<input type="checkbox"/>
Over £20,000	<input type="checkbox"/>	<input type="checkbox"/>

35d Please give total annual HOUSEHOLD income for the person or couple in each new household (including benefits & allowances but before tax & deductions)

Household

	1	2
Below £10,000	<input type="checkbox"/>	<input type="checkbox"/>
£10,000 - £15,000	<input type="checkbox"/>	<input type="checkbox"/>
£15,001 - £20,000	<input type="checkbox"/>	<input type="checkbox"/>
£20,001 - £25,000	<input type="checkbox"/>	<input type="checkbox"/>
£25,001 - £27,500	<input type="checkbox"/>	<input type="checkbox"/>
£27,501 - £32,500	<input type="checkbox"/>	<input type="checkbox"/>
£32,501 - £40,000	<input type="checkbox"/>	<input type="checkbox"/>
£40,001 - £50,000	<input type="checkbox"/>	<input type="checkbox"/>
£50,001 - £60,000	<input type="checkbox"/>	<input type="checkbox"/>
£60,001 - £70,000	<input type="checkbox"/>	<input type="checkbox"/>
Above £70,000	<input type="checkbox"/>	<input type="checkbox"/>

Thank you for completing the questionnaire. Please return by 6 December in the pre-paid envelope provided to:

**DAVID COUTTIE ASSOCIATES
FREEPOST HF2416
HUDDERSFIELD
HD1 2XY**

If you did not receive or cannot find your pre-paid envelope, please contact the DCA Research Team free on 0800 169 7865.



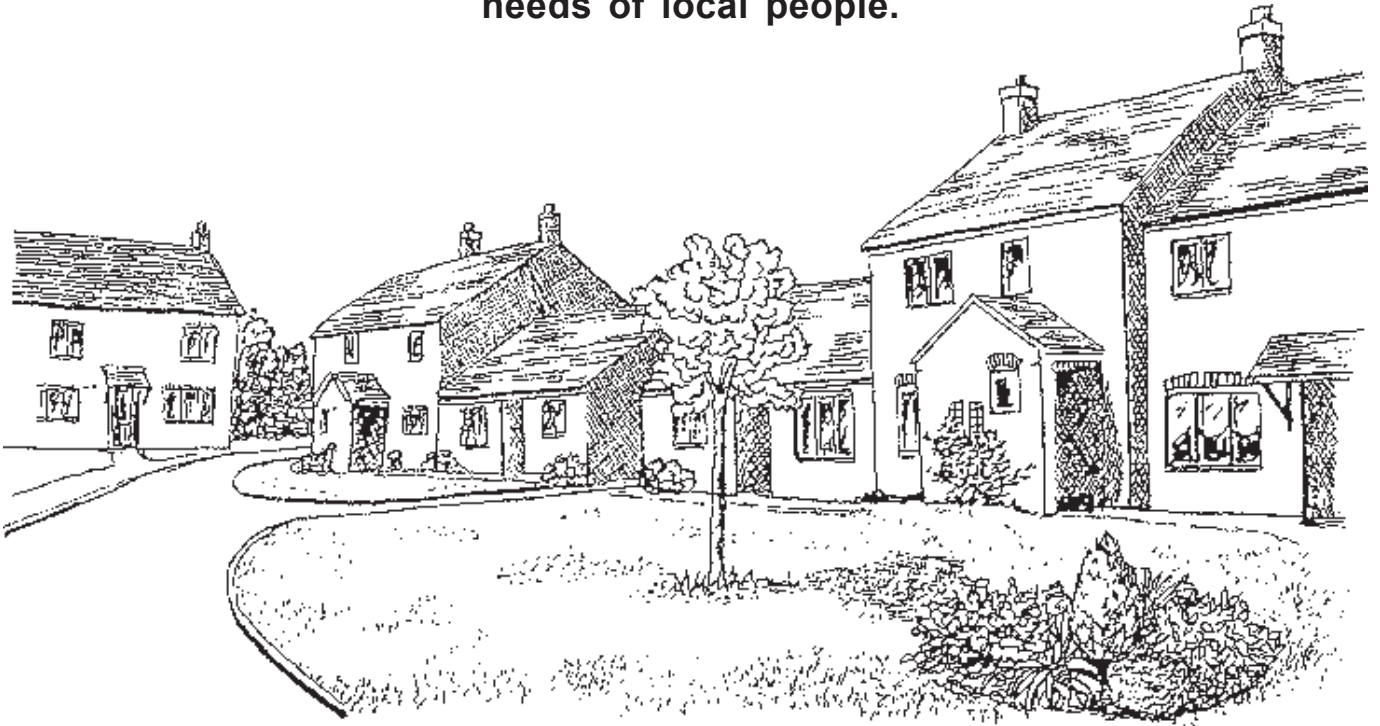
APPENDIX III

PROMOTIONAL POSTER

Housing Survey 2005

We Need Your Help!

Tonbridge & Malling Borough Council is carrying out a Housing Needs Survey during November and December 2005. Around 5,000 households will be selected at random to take part in the survey which will help the council develop its policies to meet the housing needs of local people.



If your household is chosen, you will receive a questionnaire in the post. Please help us to improve housing opportunities in the borough by completing and returning the form by 6 December 2005.

Thank you for your support



APPENDIX IV

LAND REGISTRY DATA

LAND REGISTRY HOUSE PRICE DATA

House Price Inflation England & Wales

% change in prices for the period Jul - Sep 2004 to Jul - Sep 2005 inclusive

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Jul - Sep 2004	£284,086	+ 6.2%	£170,889	+ 3.6%	£143,759	+ 5.6%	£173,021	+ 1.1%	£187,824	+ 3.6%
Jul - Sep 2005	£301,767		£177,086		£151,825		£174,878		£194,584	

Source: Land Registry, © Crown Copyright

House Price Inflation South East

% change in prices for the period Jul - Sep 2004 to Jul - Sep 2005 inclusive

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Jul - Sep 2004	£364,265	+ 5.1%	£213,293	+ 1.8%	£175,160	+ 1.7%	£145,872	+ 2.2%	£227,916	+ 3.0%
Jul - Sep 2005	£382,945		£217,164		£178,136		£149,136		£234,833	

Source: Land Registry, © Crown Copyright

House Price Inflation Kent

% change in prices for the period Jul - Sep 2004 to Jul - Sep 2005 inclusive

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Jul - Sep 2004	£332,417	+ 4.9%	£197,059	-0.1%	£158,341	+ 2.8%	£131,953	+ 5.7%	£208,112	+ 2.5%
Jul - Sep 2005	£348,702		£196,953		£162,824		£139,513		£213,223	

Source: Land Registry, © Crown Copyright

House Price Inflation Tonbridge and Malling

% change in prices for the period Jul - Sep 2004 to Jul - Sep 2005 inclusive

	Detached Price		Semi Detached Price		Terraced Price		Flat/Maisonette Price		Overall Price	
Jul - Sep 2004	£388,871	-3.4%	£217,699	+ 0.8%	£183,585	-1.8%	£169,174	-0.2%	£250,882	-3.6%
Jul - Sep 2005	£375,528		£219,463		£180,320		£168,863		£241,950	

Average House Prices by Property Type**South East***Jul - Sep 2005*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£382,945	15,596	£217,164	16,991	£178,136	17,355	£149,136	11,970	£234,833	61,912

*Source: Land Reigstry, © Crown Copyright***Average House Prices by Property Type****Kent***Jul - Sep 2005*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£348,702	1,728	£196,953	2,113	£162,824	2,284	£139,513	1,148	£213,223	7,273

*Source: Land Reigstry, © Crown Copyright***Average House Prices by Property Type****Tonbridge and Malling***Jul - Sep 2005*

Detached		Semi Detached		Terraced		Flat/Maisonette		Overall	
Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales	Av. Price	Sales
£375,528	129	£219,463	161	£180,320	158	£168,863	53	£241,950	501

Source: Land Reigstry, © Crown Copyright

APPENDIX V

GLOSSARY OF TERMS

GLOSSARY

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, 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>
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).
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.

¹ This subsidy is not always public subsidy.

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

DCLG	Department for Communities and Local Government. DCLG 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 and ODPM.
DETR	Government body superseded by DCLG. (See DCLG)
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'.
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.

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 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.
ODPM	Government body superseded by DCLG. (See DCLG)
ONS	Office for National Statistics.
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.
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.

³ Source: DCLG

Rent caps / Target rents	Rent limits provided by the Housing Corporation specified by Total Cost Indicators ⁴ and by floor area, for all new affordable housing schemes.
RSL – Registered Social Landlords	A Housing Association or a not-for-profit company, registered by the Housing Corporation, providing social housing.
SO – Shared Ownership	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.
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.
SHG – Social Housing Grant	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.
Section 106 sites (S106 of the Town and County Planning Act 1990)	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.
Transfer List	A list of Local Authority and RSL tenants that have applied for alternative Local Authority housing. Housing Associations may keep their own Transfer Lists.
Under Occupation	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.

⁴ TCI are costs the Housing Corporation publish annually which show the maximum allowable costs for new development to be funded by SHG.