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HOUSING AND PLANNING CONSULTANTS

**TONBRIDGE AND MALLING
BOROUGH COUNCIL**

**HOUSING NEEDS AND
AFFORDABILITY STUDY 2002**

FINAL REPORT



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SECTION 1. INTRODUCTION

A. OBJECTIVES AND APPROACH

- 1.1 John Herington Associates (JHA) was commissioned by Tonbridge and Malling Borough Council to carry out a comprehensive Housing Needs and Affordability Study of current and future housing needs across all tenures and client groups. The purpose of the survey was to inform reviews of the Council's Housing Strategy and Local Plan. JHA carried out the last Housing Needs and Affordability Study for the Council in 1995.
- 1.2 The key aim of the survey was to identify the existing backlog of unmet need and newly arising need including special needs, based upon the suitability and affordability of housing.
- 1.3 A related aim was to assess the potential needs of vulnerable groups for care and support, including those requiring specialised housing, and if a quantitative assessment is achievable, to include this within the overall total need figures.
- 1.4 The Housing Needs and Affordability Study 2002 demonstrates the extent of general and special needs arising across all tenures in the main towns and rural areas of the Borough.

The research will assist in underpinning bids for resources from the Housing Corporation and Government. It will assist the Council's 'enabling' activity in relation to social housing in their Housing Strategy, by helping to target housing resources and influence spending priorities; and informing the further development of community care services.

The research complies with the requirements of DTLR Good Practice Guidance on Local Housing Needs Assessment.

- 1.5 In order to meet the requirements of the survey, JHA:
- a) Provided an objective and accurate assessment of general housing needs arising across all tenures in the main urban and rural areas of the Borough,
 - b) Identified the scale, mix and tenure of the backlog housing need in the Borough, distinguishing between the main urban areas and larger rural settlements, where there are opportunities to develop new affordable housing, from the smallest rural settlements in the Borough where there are no allocations of housing land but where local housing needs may be just as pressing.
- 1.6 JHA used a **‘twin tracking’** survey design, which they have used with other local authorities containing a geographical mix of urban and rural areas. Two different survey methods were used in parallel:
- ❖ **Personal interviews** in the main urban areas of Tonbridge and Hildenborough and the Medway Gap and adjacent Parishes and in the two clusters of larger rural settlements, Borough Green and Wrotham, East Peckham and Hadlow. 1,646 door-to-door interviews were successfully completed, achieving a **response level of 92%**.
- Interview surveys were used to ensure a higher level of response in all these areas and thus reduce the potential bias inherent in smaller responses from postal surveys. The better samples achieved in interview surveys are especially useful in providing robust data on income and affordability levels for specific sites which may come forward through the Local Plan process.
- ❖ **Postal surveys were** sent to 50% of addresses in the rural areas of the Borough. 1,388 postal survey forms were returned for analysis, **achieving a response level of 35%**, which is a higher response than the 27% achieved in the postal-only survey of 1995 and provides geographical coverage of information about rural housing aspirations and needs in the smaller sub-areas for analysis.

The seven sub-areas used in the survey are shown on the map overleaf.

MAP OF THE SEVEN SUB-AREAS USED IN THE SURVEY



JHA also:-

- ❖ **Analysed the key findings from both interview and postal surveys** to provide the Council with a range of information about such factors as household circumstances, housing conditions, special housing needs, and aspirations for alternative and improved accommodation;
- ❖ Carried out a thorough **housing market appraisal** to identify variations at sub-area level in house prices, private market and social rents and shared ownership costs at the time the survey was undertaken in April/May 2002 – comparisons were made to cross-boundary housing markets and regional and national changes in house prices;
- ❖ Undertook a rigorous **assessment of different levels of affordability** to test options for new and existing households to access different tenure options i.e. low cost home ownership, private market renting, social housing and shared ownership;
- ❖ Identified the **current backlog of unmet need** among existing households and emerging households requiring separate accommodation. Two kinds of backlog housing need were identified using the Housing Needs and Affordability Study 2002 findings - households who are unlikely to be able to afford 'in-situ' solutions i.e. home improvements and adaptations; and those potential movers (existing and emerging) who require different housing and are unable to afford existing market prices and rents;
- ❖ **Analysed the characteristic profile of households identified to be in housing need** in the Borough – their current tenure, incomes, age profile, household composition and supported housing needs (insofar as this is revealed through the evidence from the Housing Needs and Affordability Study 2002);
- ❖ Provided a **needs assessment model** for integrating the backlog of existing and emerging needs with supply side considerations for each of the seven sub-areas;

- ❖ **Forecast** the emerging need for new affordable dwellings over the periods 2001-2006 and 2006-2011 and tested the sensitivity of the forecast to different assumptions about changes in the housing market, using scenario-building techniques;
- ❖ **Evaluated the strategic implications of the research**, especially the implications for Housing Strategy and Forward Planning and made recommendations for the delivery of affordable housing through the planning process.
- ❖ **Undertook stakeholder consultation** with a range of organisations involved in providing care and support for vulnerable groups.

STRUCTURE AND APPROACH TO THE REPORT

1.7 The principal findings are presented in six main sections –

Section 1. B. Survey Methodology and Statistical Validity covers the geographical framework used for the personal interview and postal surveys, the response rates achieved and accuracy of the responses obtained.

Section 2. Key Findings from the household surveys draws upon the household questionnaire to analyse key findings from the survey. It has four parts. The focus is on **key findings** and on differences between the urban areas and rural areas of the Borough – this section does not summarise the full range of information gathered for each sub-area.

Part A. Profile of Households – reviews selected demographic characteristics of the households sampled in the survey – their housing circumstances, ages and household size, travel patterns, length of stay, housing costs and current affordability.

Part B. Adequacy of Existing Housing to meet Needs – examines the suitability of the present home and the reasons why current housing is unsuitable; it considers under-occupancy and overcrowding and special needs.

Part C. Solutions to the problem of Inadequate Housing - considers the solutions for households in unsuitable housing, firstly, housing needs met by improvements or adaptations and the affordability of this option; and secondly, moving to another property for both existing and concealed households.

Part D. Aspirations of Moving Households – analyses the expressed preference of households sampled in the interview and postal surveys to have their needs met by moving to another dwelling.

Emerging households are distinguished for the first time in the report from existing households. The tenure, housing type and size preferences of existing and emerging household movers are examined. The evidence from the survey about their incomes and the house prices and rents they believe they can afford are reviewed.

Section 3. The costs facing households in the current housing market - focuses on a comprehensive housing costs survey and appraisal undertaken at the same time as the household surveys.

Because of the requirement to identify housing needs in seven sub-areas, it was essential to obtain as detailed as possible a database of all housing costs likely to be met by potential and emerging mover households. Minimum house prices were obtained from Agents and the Land Registry, as well as from national price reviews; private rent information was collected from Letting Agents, and social rents and shared ownership costs from Registered Social Landlords (RSLs) and the Council.

Section 4. Affordable housing needs - addresses the extent to which households in unsuitable housing aspiring to move into alternative housing are able to afford their aspirations for moving. The affordability assessment is disaggregated to sub-area level.

The analysis in Section 4 draws upon the relationship between the information about housing aspirations (notably moving intentions) and income data reviewed in *Section 2* (Parts B and D) and the housing costs data in *Section 3*.

In order to provide the comprehensive picture of housing need requested by the Council, information about the extent of need among households already on a Housing Register, is added to the estimates of 'hidden' need demonstrated by the household survey, to provide a figure of gross housing need.

Section 5. Profile of the households needing affordable housing in the urban and rural areas - uses the information from the household surveys to analyse the characteristics of those identified as being in housing need, with the aim of providing the Council with additional information about the households in need, including the mix of tenures and house types required in different locations across the Borough.

Section 6. Forecast change in housing need – reviews the changes taking place in the housing market and their likely impact on the future level of housing need in the Borough.

Two scenarios are presented, based upon differing assumptions: a ‘favourable’ situation of low housing costs relative to local incomes, and an ‘unfavourable’ scenario of more steeply rising house prices relative to local incomes. The supply of affordable housing likely to be available over the planning period (e.g. from relets) is deducted from forecast levels of gross need to provide a figure of the net shortfall in housing need under both scenarios.

Section 7. Strategic implications of the research - considers the implications of the Housing Needs and Affordability Study for the Council’s Housing Strategy.

Section 8. Strategic implications for Local Plan policies - considers the implications of the Housing Needs and Affordability Study for the development of the Council’s affordable housing policies contained within the Local Plan.

Section 9. Special Needs and Vulnerable Groups - evaluates the results of the stakeholder consultation undertaken with voluntary bodies, staff working in Kent Social Services, the two Primary Care Trusts, the two hospitals, organisations supplying care and support, staff working in RSLs and Tonbridge and Malling Borough Council. A focus group comprising representatives of a number of interested organisations was also consulted at the start of the research period.

B. SURVEY METHODOLOGY AND STATISTICAL VALIDITY

Sample size

- 1.8 It was agreed, in consultation with the Council, that a sample of 1,875 addresses drawn from across the public and private sectors should be the initial sample for the personal interview survey in the main urban areas and larger rural settlements. An initial sample of 4,000 addresses was used as the target for the postal survey covering the remainder of the Borough.
- 1.9 Interviewing was chosen for the main urban areas and larger rural settlements. The sampling framework is shown in Table 1.1.

Table 1.1. Personal Interview Sample

Sub-Areas and Town Wards	Dwellings less voids March 2002	Disproportionate Target Sample in each area
Tonbridge and Hildenborough	14,993	500
Medway Gap and adjacent Parishes	15,538	500
Borough Green and Wrotham	2,335	325
East Peckham	1,292	275
Hadlow	1,530	275
Total	35,688	1,875

The target number of 1,875 residential properties for interview was obtained randomly from the Council Tax list excluding for vacant properties. Interviewers visited the targeted addresses and questionnaires were completed. Where necessary, interviewers returned to complete the surveys at a time convenient to the householders.

- 1.10 It was agreed with Officers that a postal survey should be carried out in two rural sub-areas of the Borough. To reduce the sampling errors, which arise from small samples a disproportionate sample of addresses was taken in some of the rural sub-areas - see Table 1.2.

Table 1.2 Postal Survey Sample

Rural Sub-Areas	Dwellings less voids March 2002	Disproportionate Target Sample in each area
East Bank	3,065	1,600
Malling Rural	4,820	2,400
Total	7,885	4,000

- 1.11 The whole Borough was covered by the interview and postal surveys. The Council provided information that there were 43,573 occupied dwellings in the Borough in March 2002. Based on our experience of these surveys, it was estimated that a sample response of 3,670 could be achieved across the Borough producing an accurate survey with low overall sampling error. The basis of our expectations, set out in JHAs Tender, are shown in Table 1.3.

Table 1.3 Interview and Postal Survey Samples – Tender Predictions

Sampling Framework	Estimated Dwellings March 2002	% of total	Survey Target	Potential Achievable	Likely Sample error
Interviews in Urban Areas	30,531	70.1%	1,000	800	+/-2.0%
Interviews in Larger Rural Settlements	5,157	11.8%	875	700	+/-2.2%
Postal in Smaller Rural Settlements	7,885	18.1%	4,000	1,000	+/-1.9%
District Total	43,573	100.0%	5,875	2,500	<+/-1.0%

Response Rates

- 1.12 As seen in Table 1.4, a higher response rate than expected was achieved in both the interview and postal surveys. The interview survey achieved **1,646** completed survey forms, 844 in the main urban areas and 802 in the larger rural settlements, **92%** of the number of surveys interviewers were able to achieve.

Of 4,000 forms sent out by post to addresses in the rural areas, **1,388** survey forms were returned, 394 more than JHA expected. This is a response rate of **35%** overall, higher than the 27% achieved in the 1995 survey.

Table 1.4 Summary of Response Levels Achieved

Sub-Areas	Target Samples	Total Responses Achieved	% of Target Achieved
Urban Areas	957	844	88%
Larger Rural Settlements	838	802	96%
Total Interviews Surveys	1,795*	1,646	92%
Smaller Rural Settlements Postal	3,993*	1,388	35%

** Interviewers could not visit 80 addresses and in the postal survey, 7 households removed the sub-area locator attached to the survey form making it impossible to attribute them to a sub-area.*

1.13 Table 1.5 shows how the response rate varied between sub-areas.

More significant than the percentage response is the actual size of sample obtained from the surveys. An average of **434** forms were returned for each of the seven sub-areas.

Table 1.5 Response Levels Achieved by Sub-Area

Sub-Areas	Target Samples	Total Responses Achieved	% of Target Achieved
Tonbridge and Hildenborough	483	456	94.4%
Medway Gap and adjacent Parishes	474	388	81.9%
Borough Green & Wrotham	315	290	92.1%
East Peckham	260	252	96.9%
Hadlow	263	260	98.9%
Total Interview Surveys	1,795	1,646	91.7%
East Bank	1,600	530	33.1%
Malling Rural	2,393	858	35.8%
Total Rural Postal Survey	3,993	1,388	34.7%
Borough Total	5,788	3,034	52.4%

Reliability and accuracy of achieved sample

- 1.14 To benchmark the survey data as a reliable indicator of the population as a whole, JHA examined the 1991 Census of Population and the 2001 Survey of English Housing published in May 2002.

The 1991 Census is now nearly eleven years out of date but the Survey of English Housing 2000/01 and provides a much more recent profile of change in England as a whole. Table 1.6 demonstrates that the pattern of tenure found in the Housing Needs and Affordability Study 2002 has changed, with an increase in owner-occupation and decrease in social renting, consistent with the national pattern, which has showed a steady growth in owner-occupation. The rate of growth of outright ownership in the Borough seems to have bucked the national trend.

Table 1.6 Tenure pattern in the Housing Needs and Affordability Study 2002 compared with the tenure pattern in the 1991 Census

Main tenure groups	% Owner-occupiers			% Shared Ownership	% Housing Association Renting	% Private Renting and Tied	% Other
	<i>Owning outright</i>	<i>Buying with a mortgage</i>	<i>Total</i>				
Housing Needs and Affordability Study 2002							
Interview survey	34.7%	40.4%	75.1%	0.8%	17.6%	6.3%	0.2%
Postal Survey	38.3%	48.0%	86.3%	0.3%	5.8%	7.1%	0.5%
Borough	36.3%	43.9%	80.2%	0.6%	12.2%	6.6%	0.4%
1996 EHC			77.0%		15.0%	8.0%	
1991 Census			74.0%	-	18.1%	5.7%	2.2%
2000/01 England (SEH)	27.0%	43.0%	70.0%		20.0%	10.0%	
1991 Census England			67.6%	-	23.1%	7.4%	1.9%

Source: Face to Face interview survey and Postal Survey, 2002; 1991 Census of Population – 2000/01 Survey of English Housing. In 1981, the proportion in owner-occupation in Tonbridge and Malling Borough was 65.1% - this had grown to 74% at the last Census and JHA estimate the figure is nearer 80% now.

- 1.15 Owner-occupation dominates housing tenure in the Borough as a whole, with 80% of households sampled being in owner-occupation and this has risen steadily over the last two decades since the 1981 Census.

12% of all dwellings sampled in the Housing Needs and Affordability Study 2002 were renting with a Housing Association, a decrease since the 1991 Census when it represented 18% of all tenures – a reduction in the social housing stock associated with RTB and increased owner occupation.

6.6% of all households sampled were privately rented, little change on the 1991 Census Borough figure of 5.7%.

These patterns of tenure provide the building blocks for the analysis of housing circumstances, aspirations and needs in the report that follows. It might be expected that the need for affordable rented housing would be greatest in the urban areas. However, the small role played by social renting in the rural areas and the rather higher preponderance of households privately renting, may be indicative of a housing problem in the smallest parishes.

- 1.16 The Council Tax bands of the dwellings lived in by households responding to the surveys were compared to the Council Tax bands of the dwellings lived in by all households in the urban areas and rural areas of the Borough. Table 1.7 demonstrates that the difference between the achieved sample and the real distribution of Council Tax bands was small, ensuring that the interview survey is fully representative of all property bandings in the urban areas and larger settlements.

Table 1.7 Housing Needs and Affordability 2002 – Council Tax Bandings in the Achieved Interview Sample compared to all Council Tax Bandings in the Borough.

COUNCIL TAX BANDS	A	B	C	D	E	F	G	H	TOTAL
Total dwellings in the Urban areas and larger settlements	1,414	2,557	11,155	9,701	5,871	2,861	1,992	137	35,688
% in each COUNCIL TAX band	4.0%	7.2%	31.3%	27.2%	16.5%	8.0%	5.6%	0.4%	100.0%
% of responses in each COUNCIL TAX band	3.5%	7.2%	26.4%	29.2%	17.7%	9.0%	6.5%	0.5%	100.0%

- 1.17 Table 1.8 shows the difference between the achieved sample and the real distribution of Council Tax bands was small, indicating that, apart from some slight under-sampling of households in Band C, the responses achieved are representative of all property bandings in the rural parishes of the Borough.

Table 1.8 Housing Needs and Affordability 2002 – Council Tax Bandings in the Achieved Postal Sample compared to all Council Tax Bandings in the Borough.

COUNCIL TAX BANDS	A	B	C	D	E	F	G	H	TOTAL
Total dwellings in all Rural Parishes	221	728	1216	1639	1383	1263	1305	130	7885
% in each COUNCIL TAX band	2.8%	9.2%	15.4%	20.8%	17.5%	16.0%	16.6%	1.6%	100.0%
% of responses in each COUNCIL TAX band	1.8%	8.1%	13.7%	21.6%	16.4%	17.9%	18.9%	1.4%	100.0%

- 1.18 On the basis of the tenure and Council Tax band comparisons, the Council can be confident that there is unlikely to be any significant bias in the results of either survey. In general, the levels of confidence that can be placed in the Housing Needs and Affordability Study 2002 results has grown since the Tender stage when JHA made certain assumptions about likely response levels and sampling errors.

The results of the interview survey are very close to the predicted outcomes in the main urban areas. **Sampling error is +/-2.8% in the main urban areas** - in other words, nineteen times out of twenty the results of the survey would fall within a range of +/-2.8% of the figure given. This provides a very good level of accuracy for both areas.

An improved sample size has been achieved in the larger rural settlements, which has reduced the predicted sample error to **between +/-3.2% and +/-3.6% at 95% confidence levels.**

The results of the postal survey are generally considerably improved on the predicted outcomes, due to the larger achieved sample. JHA predicted only 25% and in practice managed to achieve a 35% response. **Sample error in both rural parish sub-areas ranges between +/-2.6% and +/-2.0%.**

Table 1.9 Estimated Confidence Levels – Interview and Postal Surveys 2002

Sub-Areas	Achieved Sample	Sample Error	Predicted Sample	Predicted Sample Error
Tonbridge and Hildenborough	456	+/-2.7%	400	+/-2.8%
Medway Gap and adjacent Parishes	388	+/-2.9%	400	+/-2.8%
Total Interviews in Urban Areas	844	+/-1.9%	800	+/-1.9%
Borough Green & Wrotham	290	+/-3.2%	260	+/-3.5%
East Peckham	252	+/-3.6%	220	+/-3.8%
Hadlow	260	+/-3.5%	220	+/-3.8%
Total Interviews in Larger Rural Settlements	802	+/-2.0%	700	+/-2.2%
East Bank	530	+/-2.6%	400	+/-3.7%
Malling Rural	858	+/-2.0%	600	+/-2.1%
Total Rural Postal Survey	1,388	+/-1.7%	1,000	+/-1.9%

- Based on assumptions stated in D.A. de Vaus (1991) *Surveys in Social Research*, Allen and Unwin, Table 5.5, p 72.

Grossing factors

1.19 In the reports that follow in this Section, the sample survey results have been grossed by a multiplier which expresses the relationship between the sample responses achieved in each sub-area and the real number of households living in each sub-area. The multiplier varies between the interview and postal surveys.

In Section 4, the housing need figures calculated from analysis of the household surveys have also been grossed up at sub-area scale.

The grossing factors are shown in *Appendix 1*.

SECTION TWO

KEY FINDINGS
FROM THE HOUSEHOLD SURVEYS

SECTION 2. KEY FINDINGS

PART A. PROFILE OF HOUSEHOLDS

2.1 This section reviews some of the information about the households sampled in the interview and postal surveys – current tenure and property characteristics, residential amenities and problems, household sizes, ages and household size, housing costs in relation to incomes, length of residence and their desire to move in the next 3 years.

Present housing circumstances – Tenure

2.2 As seen in Table 2.1, owner-occupation dominates housing tenure in the Borough as a whole, with 80% of households sampled being homeowners, rather higher than the average of 77% for the South East (*EHCS, 1996*). The survey shows that home ownership is highest in the Rural Areas.

Table 2.1 Present Tenure of Survey Respondents, 2002

Q003	Housing Needs and Affordability Study 2002			South East 1996 (i)
	Urban Areas and Larger Settlements	Rural Areas	Borough	
Owner-Occupier – With mortgage	40.4%	48.0%	43.9%	77.0%
Owner-Occupier – No mortgage	34.7%	38.3%	36.3%	
Total	75.1%	86.3%	80.2%	
Private Rented	6.3%	7.1%	6.6%	8.0%
Social Rented	17.6%	5.8%	12.2%	15.0%
Shared Ownership	0.8%	0.3%	0.6%	NA
Other	0.2%	0.5%	0.4%	

(i) *English Housing Condition Survey, 1996. Table A.25 Dwelling Tenure by Region.*

12.2% of all dwellings sampled in the Housing Needs and Affordability Study 2002 were in social renting, rather lower than the average for the South East of 15% (*EHCS, 1996*). Social renting is considerably higher in the main Urban Areas and Larger Settlements.

Present housing circumstances - Dwelling type

2.3 The Housing Needs and Affordability Study 2002 asked for detailed information about the types of dwelling households live in. The findings shown in Table 2.2 tend to bear out the findings of the Council's Private Sector House Condition Survey, which was carried out in 2000.

The Housing Needs and Affordability Study 2002 indicates that 7.4% of the Borough's housing stock is flats and flats above a business, which is well below the regional average of 17%. The average for England in 2000/01 was 19.2% (*SEH, 31 May 2002, Table A1.17*)

The survey indicates that flats account for 8% of the total housing stock in the Urban Areas and Larger Settlements and only 3.5% of the total housing stock in the Rural Areas.

Table 2.2 Type of Dwelling Households live in 2002

Q2	Urban Areas and Larger Settlements	Rural Areas	Borough	% Borough Total	Borough House Condition Survey 2000	% South East 1996 (i)
Detached	8,807	4,111	12,918	29.6%	26%	28%
Semi-detached	16,869	2,181	19,050	43.7%	39%	26%
Terraced	7,076	1,313	8,389	19.3%	26%	28%
Flat/house in a block	2,388	234	2,622	6.0%	9%	17%
Flat above a business	548	46	593	1.4%	na	na
Total	35,688	7,885	43,573	100.0%	100.0%	100.0%

The Housing Needs and Affordability Study 2002 indicates that 19.3% of the Borough's housing stock is terraced housing below the regional average of 28%. The average for England in 2000/01 was 30.5% (*SEH, 31 May 2002, Table A1.17*).

Only 6% of the Borough's housing stock is in flats, well below the regional average of 17%.

43.7% of households in the Borough live in semi-detached housing – while this is higher than the regional average of 26%, it is worth emphasising that only 27.7% of households in the rural areas of the Borough are living in semi-detached properties.

Present housing circumstances - households having another home

- 2.4 The Housing Needs and Affordability Study 2002 asked the question of households: Do you have another home? The responses indicate that 2,250 households in the Borough have another home – approximately 5.1% of all households.

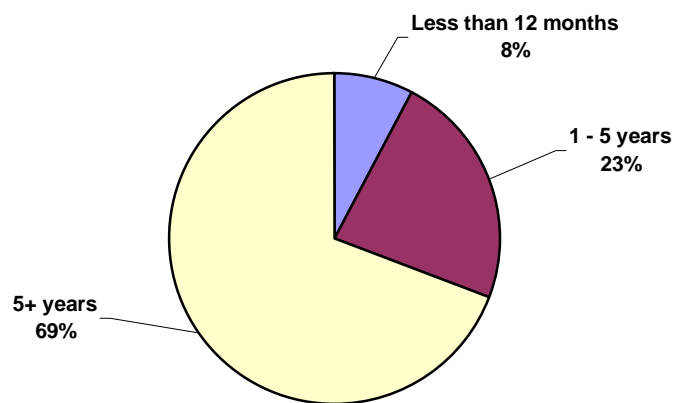
Table 2.3 Households Having Another Home

Q5	Estimated Number of Households in the Borough	% Borough Total
In Tonbridge and Malling Borough Council	426	18.9%
Elsewhere in Kent	542	24.1%
Elsewhere in UK	683	30.4%
Abroad	599	26.6%
Total	2,250	100.0%

Present housing circumstances - time lived at current address

- 2.5 The survey asked how long respondents had lived at their current address in the town/village/parish they now live in. The majority of households have spent more than 5 years at their present address as seen in Chart 2.1.

Chart 2.1 How long households have lived at their present address



- 2.6 Chart 2.1 shows that 31% have lived at their present address for less than 5 years – this is below the national average of 38% - the 2000/01 Survey of English Housing shows that 11% of households in England had lived at their present residence less than 1 year, 27% between 1-5 years and 62% lived there 5 or more years (*SEH, 31st May 2002, Table A2.1*).

Housing history of households moving in the last 5 years

- 2.7 Moving house is linked to changes in the housing market. The survey implies that 13,375 households moved house in the last 5 years i.e. 31% of all resident households in the Borough – of these 3,446 households moved house in the last 12 months prior to the survey. JHA analysed the origin and previous tenure of these households moving in the last 5 years and examined the reasons why households had moved in the last 12 months.

As shown in Table 2.4, 46% moved locally, 31% from elsewhere in Kent and 23% from elsewhere in the UK or abroad.

Table 2.4 Geographical Origins of Households Moving in the Last 5 Years

Origin in Tonbridge and Malling Borough	46.2%
Same town/village/parish	15.4%
Tonbridge Area and Hildenborough	11.8%
Medway Gap	3.9%
Larger Rural Settlements	5.1%
Rural Areas	2.0%
Elsewhere in Tonbridge & Malling Borough	8.1%
Origin Elsewhere in Kent	31.2%
Origin Elsewhere in the UK/abroad	22.6%

Of those moving in the last 5 years, 44% had been at their previous address for less than 5 years, while the remaining 56% had spent more than 5 years at their previous address.

2.8 Table 2.5 overleaf indicates that:

- ❑ 52% of those households moving in the last 5 years were previously living in owner occupied properties;
- ❑ 36% were previously private renting;
- ❑ About 10% were social renting.

Table 2.5 Previous Tenure of Households who have Lived at their Present Address for 5 Years or Less

Q12 and Q4	Previous Tenure of households moving in last 5 years (i)	Present Tenure of All Households
Owner-Occupier - with mortgage	45.8%	43.9%
Owner-Occupier - no mortgage	6.5%	36.3%
Total Owner-occupation	52.3%	80.2%
Private Rented	35.6%	6.6%
Social Rented	10.4%	12.2%
Shared Ownership	0.0%	0.6%
Other	1.7%	0.4%

Housing Needs and Affordability Study 2002 – (i) respondents in the postal survey appeared to misunderstand the questionnaire form: only 46% of movers in the last 5 years provided this information.

- 2.9 The survey asked those households who had moved in the last 12 months where they moved from and for what reason they had moved. There was a very disappointing response to this question with only about 12% of the estimated 3,446 households moving in the last 12 months providing some reasons for moving. Many are personal and individual reasons for moving but JHA grouped them into the same categories used in the Survey of English Housing, 2000/01.

Table 2.6 Reasons why households moved into Tonbridge and Malling Borough in the last 12 months, 2001/02

Main Reasons	% Borough Total
Job-related	34.3%
Personal	17.0%
Different size of accommodation	17.0%
Live independently	10.5%
Better area	10.5%
Affordability of area compared to previous location (Maidstone, London, Surrey, Chatham)	10.7%
Total	100.0%
<i>Estimated Base</i>	<i>415</i>

Grossed sample data - the grossed base excludes those households who provided no reasons for moving. 415 represent 12% only of the estimated number of movers 2001/02.

Present housing circumstances – people moving away through lack of affordable housing

2.10 4% of all households in the Borough reported that someone in the household had moved away in the last 5 years because they could not obtain affordable housing locally, an estimated 1,728 households.

Future migration intentions

2.11 The survey implies that 21% of all households in the Borough may expect to move house in the next 5 years, about 9,077 households. The survey asked these households why they would like to move and their responses are shown in Table 2.7. The largest proportion would like to move for more space. The proportions wishing to move to a cheaper home and reduce heating costs, or to be nearer shops or overcome transport difficulties demonstrate the higher costs of living in the Rural Areas.

Table 2.7 Reasons Why Households Would Like to Move in the Next 5 Years

Reasons	Urban Areas and Larger Settlements	Rural Areas
Move to a larger home	35.8%	24.5%
Move to a smaller home	14.2%	15.0%
Change from renting to owning	10.1%	5.4%
Job/employment reasons	8.8%	8.6%
Move to a cheaper home	6.3%	11.4%
Move to a better/safer area	6.3%	7.7%
Be nearer to a good school	6.3%	4.0%
Home unsuitable for someone with a serious illness/disability	2.8%	2.3%
Be nearer to shops or parks	2.5%	5.9%
Anti-social behaviour/Harassment	2.2%	1.4%
Transport difficulties	1.6%	6.3%
Home is in a poor state of repair	1.3%	0.7%
Change from owning to renting	0.6%	0.7%
Change from private renting to housing association	0.0%	1.1%
End of tenancy	0.3%	0.7%
Sheltered housing	0.3%	1.4%
Residential care/Nursing Home	0.3%	0.0%
Home is too costly to heat	0.3%	2.7%
Estimated No. Looking to Move in Next 5 Years	100.0% = 6,941	100.0% = 2,136

Present Household Characteristics – household size and occupancy

2.12 JHA found from the survey that the average number of persons per dwelling was 2.51 persons across Tonbridge and Malling Borough. This is very slightly lower than the figure of 2.55 arrived at in the Private Sector House Condition survey based upon data in 2000. The household size figure of 2.51 in Tonbridge and Malling Borough is higher than the average household size in England of 2.4 which is the most recent figure from the ‘Survey of English Housing: 2000/2001’.

The latest figures suggest a continuing fall in household size since the survey in 1995 which found an average households size of 2.6 persons.

The survey indicates that 60% of households in the Borough are 1 and 2 person households (63% in the Rural Areas) and 33% are living in 3 or 4 person households (as seen in Table 2.8).

Table 2.8 Household Sizes, 2002.

Household size	Estimated number of households in the Urban Areas and Larger Settlements	Estimated number of households in Rural Areas	Total Households in the Borough	% Borough Total
1 person households	8,044	1,696	9,740	22.4%
2 person households	13,269	3,295	16,564	38.0%
3 person households	5,854	1,029	6,883	15.8%
4 person households	6,093	1,322	7,415	17.0%
5 person households	1,735	401	2,136	4.9%
6 person households	477	119	596	1.4%
7+ more person households	216	23	239	0.5%
Totals	35,688	7,885	43,573	100.0%

Grossed sample data is rounded to nearest whole number

2.13 The extent of mismatch between household size and bedroom size is demonstrated when the number of bedrooms households have is analysed.

Table 2.9 identifies the number of households in six bedroom size bands. In general, the survey findings bear out the 1991 Census data for the Borough. The survey indicates that only 28% of all households in the Borough were found to be living in accommodation with 1 or 2 bedrooms while 66% were living in 3 or 4 bedroom properties.

Table 2.9 Number of Bedrooms in the Home.

Number of Bedrooms	Estimated Number of Households in Urban Areas and Larger Settlements	Estimated number of households in Rural Areas	Total Households in the Borough	% Borough Total	% 1991 Census
Bedsit	174	11	185	0.4%	
1	2,712	460	3,172	7.3%	8.5%
2	7,376	1,706	9,082	20.8%	23.1%
3	17,638	2,774	20,412	46.8%	52.8%
4	6,248	2,183	8,431	19.3%	10.5%
5+	1,540	751	2,291	5.3%	5.1%
Total	35,688	7,885	43,573	100.0%	100.0%

Grossed sample data is rounded to nearest whole number

Present Household Characteristics – Population age structure

2.14 Based on the number of households in the Borough in 2002, and using the household size figures obtained from the survey, JHA estimate that the population at the time of the survey was 109,054, a 6.7% increase on the 1991 Census population of 101,752.

Table 2.10 and Chart 2.1 show the estimated population of the Borough in each age band based upon the survey information. The proportion of the total population in each band closely resembles the 1991 Census figures, with the exception that the 65-74 age group has grown since 1991 while the 18-25 group has gone down.

- 21% of the Borough's population are aged 15 or under
- 16% of the Borough's population are aged 65 or over.

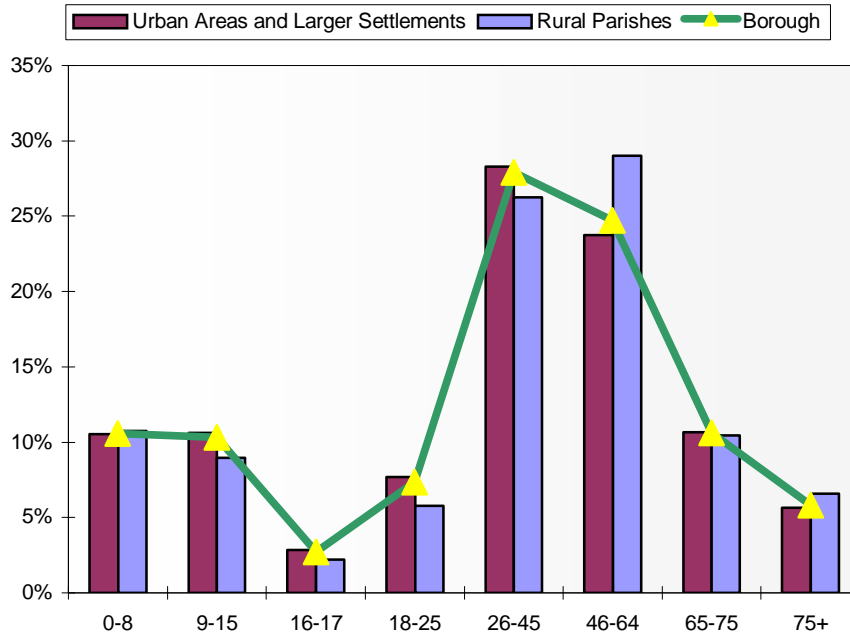
The Urban Areas and Larger Settlements have a rather younger age profile when compared to the Rural Areas.

Table 2.10 Estimated Population Age Profile of the Borough, 2002

Age Bands	Urban Areas and Larger Settlements	Rural Areas	Borough 2002	% Borough Total 2002	1991 Census of Population
0-8	9,431	2,093	11,524	10.6%	na
9-15	9,496	1,748	11,244	10.3%	20.2%
16-17	2,531	430	2,961	2.7%	2.7%
18-25	6,901	1,126	8,027	7.4%	9.8% (18-24)
26-45	25,331	5,114	30,445	27.9%	30.3% (25-44)
46-64	21,286	5,651	26,937	24.7%	23.4% (45-64)
65-74	9,540	2,036	11,576	10.6%	7.7%
75+	5,062	1,278	6,340	5.8%	5.8%
Total	89,578	19,476	109,054	100.0%	100.0%

Grossed sample data is rounded to nearest whole number

Chart 2.2 Age profile of the Population in Tonbridge and Malling Borough, 2002



Present Household Characteristics – Ethnicity

2.15 The survey indicates that Ethnic groups represent 1.5% of the Borough's population. A further 0.2% did not know their ethnic group or did not wish to answer the question about ethnicity.

Table 2.11 Ethnic Groups

Ethnic Group	Urban Areas and Larger Settlements	Rural Areas	Borough	% Borough Total
Asian – (Indian, Pakistani, Bangladeshi)	410	40	450	24.0%
Black (Caribbean/African)	130	28	158	8.4%
Chinese/South East Asian	194	28	222	11.9%
Irish	173	68	241	12.8%
Other	453	79	532	28.4%
Travelling Community	0	23	23	1.2%
Don't know/don't wish to answer	86	164	250	13.3%
Total	1,446	430	1,876	100.0%

Grossed sample data is rounded to nearest whole number

2.16 JHA analysed the present tenure of ethnic households:

- ❑ 67% were homeowners
(22% outright owners and 45% mortgage payers);
- ❑ 5.6% were privately renting;
- ❑ 1.5% were in shared ownership;
- ❑ 26% were renting with Tonbridge and Malling Housing Association, considerably higher than the 12% of all households in social renting.

Present Household Characteristics – Family connections

2.17 Local connections were stronger in Urban Areas and Larger Settlements than in the remainder of the Borough. 49% of households responding to the survey in Urban Areas and Larger Settlements had relatives living in the same area – in comparison, 24% of respondents in the Rural Areas had relatives living in the same village or parish.

Present Household Characteristics – Employment position

2.18 The survey indicates that 69% of the population was economically active – an increase of 4% on the 1991 Census figure of 65%. An estimated 52,372 were in full or part-time work. 42,547 people (81% of those working) were in full time employment and 9,825 people (19% of those working) were in part-time work.

Table 2.12 Employment Position

Economically Active	75,313	69.1%
Employed – full time	42,547	39.0%
Employed – part time	9,825	9.0%
Employed – seasonal/temporary	216	0.2%
Self employed	280	0.3%
Full time education or training	21,298	19.5%
Unemployed	1,147	1.1%
Economically Inactive	33,742	30.9%
Retired	20,874	19.1%
Looking after home or family	5,856	5.4%
Other	5,712	5.2%
Disabled/long term sickness	1,094	1.0%
Carer for disabled / long term ill / frail elderly member of the household or family	206	0.2%
Estimated Total Population	109,055	100.0%

Grossed sample data is rounded to nearest whole number

2.19 36% of households in the Borough said that someone in the household was employed in the Tonbridge and Malling Borough Area and 64% said that no one in the household was employed in the Borough (these figures exclude those 2.7% who provided no response to the question).

Incomes of all households

2.20 Households were asked to provide information about their total annual gross income (i.e. before any deductions) into 12 bands including 'don't know' and 'don't wish to answer'. 79% of respondents were willing to provide income information in the interview surveys and 69% in the postal surveys. Of the households who provided income information, the survey results indicate:

- The average annual gross income of all households in 2002 was **£24,465** – this compares to average gross earnings for all full time employees in the South East, April 2001 of £24,596; average gross earnings for full time employees in the UK, April 2001 was £23,607;
- The average income of all households in Urban Areas and Larger Settlements was lower at **£22,464** - the average income of all full time employees in the Urban Areas and Larger Settlements working in the Borough was £34,694 and of all full time employees working outside the Borough was £37,747;
- The average income of households in the Rural Areas was higher at **£30,276** - the average income of all full time employees in the Rural Areas working in the Borough was £36,533 and of all full time employees working outside the Borough was over £40,000.

Table 2.13 shows that **19% of all households have incomes below £10,400 and 42% have incomes under £20,800**, below the national average of about £23,600.

Table 2.13 Annual Gross Income of Households, 2002

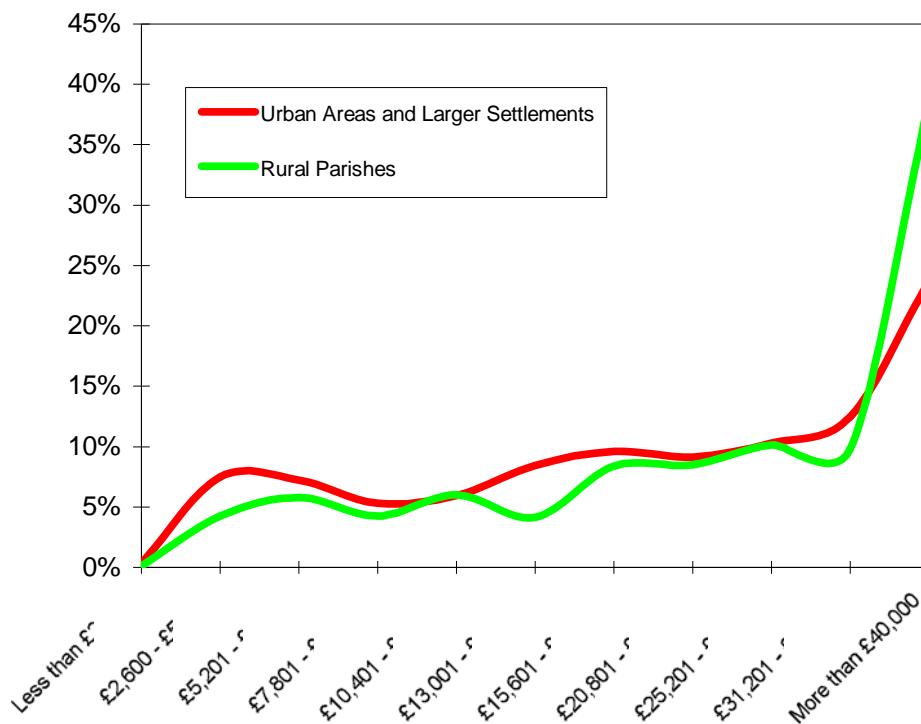
Income Bands	Housing Needs and Affordability Study 2002	
	% of Sample Households	Cumulative Total
Less than £5,200	7.2%	7.2%
£5,201 - £10,400	12.1%	19.3%
£10,401 - £15,600	13.7%	33.0%
£15,601 - £20,800	9.4%	42.4%
£20,801 - £25,200	9.0%	51.4%
£25,201 - £31,200	10.3%	61.7%
£31,201 - £40,000	12.0%	73.7%
More than £40,000	26.2%	100.0%

2.21 Chart 2.3 contrasts the pattern of gross annual household incomes in the Urban Areas and Larger Settlements areas with the remainder of Tonbridge and Malling Borough and demonstrates that rather lower incomes are found in the urban areas of the Borough.

The chart analyses the pattern of household incomes for **all** respondents providing income information (i.e. excludes 'don't know' and 'don't want to answer').

The pattern of income among households in unsuitable housing and expecting to need a move to alternative accommodation is significantly different and discussed in Section 4.

Chart 2.3 Annual Gross Income (before deductions) of all Households in Tonbridge and Malling Borough



Financial Support

2.22 All households were asked if they received any financial support. Respondents ticked more than one box on the survey form and there was double counting between categories. JHA expressed the grossed number of households receiving each benefit as a percentage of all households in the Borough and the results are shown in Table 2.14 which indicates that:

- 5% households are on income support
- 9% of households are on Housing Benefit
- 11% are receiving Council Tax Benefit.

An estimated 4,200 households, 10% of all resident households in the Borough, receive Housing Benefit or Council Tax Benefit.

Table 2.14 Financial support being received

Financial Support	% Households mentioning each support
Housing Benefit	8.6%
Jobseekers Allowance	0.7%
Income Support	5.2%
Council Tax Benefit	10.7%
State Retirement Pensions	26.7%
Incapacity Benefit	2.2%
Severe Disablement Allowance	0.3%
Invalid Care Allowance	0.8%
Disability Living Allowance	2.9%
Disabled Persons Tax Credit	0.1%
Working Families Tax Credit	1.6%
Child Maintenance/Support	1.6%
Financial Support From Family	0.2%
Other	6.0%
Total Households in Borough	100.0% = 43,573

Current levels of affordability - Housing costs and spending

2.23 JHA analysed the present distribution of housing costs paid by households for their housing in the Borough at the time of the survey.

Owner-occupation

2.24 36% owned their own house outright and paid no mortgage. Table 2.16 shows information only for owner-occupier households paying a mortgage. Of those paying a mortgage, 18% spend £250 or less a month, 46% spend between £250-£500 monthly and 35% spend more than £500 a month. The average mortgage paid was £420 a month.

Table 2.15 Monthly Mortgage paid by Owner-occupiers, 2002

Q19	% of Owner-occupier households paying mortgage	Cumulative %
Less than £150	8.6%	8.6%
£150-£200	4.0%	12.6%
£201-£250	5.9%	18.5%
£251-£300	7.5%	26.0%
£301- £350	11.1%	37.1%
£351-£400	9.4%	46.5%
£401-£450	8.9%	55.4%
£451-£500	9.6%	65.0%
£501-£550	7.0%	72.0%
More than £551	28.0%	100.0%
Total	100.0%	

Housing Needs and Affordability Study 2002 - excludes those 0.5% with no mortgage and 19% who don't know or wish to answer.

2.25 JHA analysed the relationship between monthly outgoings on mortgage and the gross incomes of those paying a mortgage. Mortgage payers spend an average of **13.7%** of their gross incomes on monthly repayments – the average income of mortgage payers is £36,773 with average repayments of £5,040 a year or £420 a month.

Private Rents

- 2.26 10% paid no rent. Of these, 59% were in Tied accommodation and 34% were in unfurnished properties with only 4% in furnished accommodation.

Table 2.16 shows information for private rent paying households only.

The majority of private renting households are living in unfurnished property - 75% of all private renting households sampled were paying rents on unfurnished properties, 8% in furnished properties and 17% in Tied accommodation.

The average private rents paid were £456 a month or £105 a week.

Table 2.16 Weekly Private Rents Paid, 2002

Q14	% All Private Renting Households	Cumulative %
Less than £150	5.2%	5.2%
£150-£200	2.0%	7.2%
£201-£250	7.2%	14.4%
£251-£300	7.4%	21.8%
£301- £350	6.9%	28.7%
£351-£400	9.7%	38.4%
£401-£450	9.9%	48.3%
£451-£500	15.1%	63.4%
£501-£550	5.8%	69.2%
More than £551	30.8%	100.0%
Total	100.0%	

Housing Needs and Affordability Study 2002: excludes 10% who pay no rent and 11% who don't know or wish to answer.

- 2.27 JHA analysed the relationship between monthly outgoings on private rent and the gross incomes of those paying rent. Private renting households spend an average of **24%** of their gross incomes on monthly rentals – the average income of rental payers is £22,671 with average repayments of £5,472 a year (£105 a week or 456 a month).

Social Rents

2.28 3.5% paid no social rents. Table 2.17 shows current weekly rents paid for Housing Association properties, excluding housing benefits, for social rent paying households only.

The average rents paid by Housing Association tenants for their present accommodation were £65.6 a week or £284 a month.

Table 2.17 Weekly Social Rents Paid, 2002

Q22	% of all Housing Association Tenants	Cumulative %
Less than £40	5.7%	5.7%
£40 - £45	3.7%	9.4%
£46 - £60	26.7%	36.1%
£61 - £70	27.2%	63.3%
£71 - £80	19.8%	83.1%
£81 - £90	9.7%	92.8%
£91 - £100	6.4%	99.2%
£101 - £115	0.4%	99.6%
£116 - £125	None	99.6%
More than £126	0.4%	100.0%
Total	100.0%	

Housing Needs and Affordability Study 2002; excludes 3.5% paying no social rent and 10% who don't know or wish to answer.

2.29 JHA analysed the relationship between monthly outgoings on social rent and the gross incomes of those paying rent. Social rent payers in the Tonbridge and Malling are paying an average of **38%** of their net annual incomes on rent paid for their present accommodation. Average income of rental payers is £8,922 with average repayments of £3,408 a year (£65.60 a week or £284 a month).

2.30 Comparison of the rent information provided by respondents in the Housing Needs and Affordability Study 2002 with national data, confirms that average social rents in Tonbridge and Malling are around £6 a week above the national average weekly rent paid on Housing Association properties.

Table 2.18 Average Weekly Social Rents paid in Tonbridge and Malling

Tenure	Borough Average	Average England (i)
Housing Association	£65.60	£59.80
Council	NA	£47.71
Average Social Rents	£65.60	£53.75

Housing Needs and Affordability Study 2002; (i) Joseph Rowntree Foundation, Housing Finance Review 2001/2002, Tables 109b and 67.

PART B. ADEQUACY OF EXISTING HOUSING TO MEET NEEDS

2.31 This section examines levels of satisfaction with housing and analyses the reasons why current housing is unsuitable and whether those living in unsuitable housing would expect their housing needs to be met through improvements to their existing dwelling or by moving to another property.

Adequacy of the present dwelling for existing households

2.32 Households were asked whether their current home was adequate for them, taking into account any problems they may be experiencing:

- 89.7% of households in the Borough indicated that their present home met all the needs of the people living there;
- **10.3%** of all households in the Borough indicated that their present home did **not** meet all the housing needs of the people living there. 9.6% of households living in the Urban Areas and Larger Settlements and 13.6% in the Rural Areas said their present home did not meet all their needs;
- Grossed up, this implies there are **4,496** households in Tonbridge and Malling, 3,426 in Urban Areas and Larger Settlements and 1,071 in the Rural Areas living in properties which do not meet all their needs.

2.33 Just because households have identified the present home as not meeting all their needs it is not implied that all these households are in housing need - some will be able to find a solution to their housing problems in improvements or adaptations to their current dwelling without moving. Others will aspire to move from their current home into another dwelling. However, some of these households will be unable to exercise either of these housing choices because they are unable to finance either improvements or a move (*the issue of affordability is dealt with in Section 4*).

Tenure of Households living in homes that do not meet all their needs

2.34 A disproportionate number of households in homes that do not meet all their needs are living in private rented and social rented properties, as shown in Table 2.19.

66% were owner-occupiers but this proportion is lower than the estimated 80% of owner-occupiers in the Borough.

Table 2.19 Present Tenure of Households in Homes NOT meeting all their needs

Present Tenure	% in Homes which do NOT meet all their needs	% All Households in the Borough
Owner-Occupied – paying mortgage	47.0	43.9
Owner-Occupied - without mortgage	19.1	36.3
Private Rented	12.2	6.6
Housing Association Rented	20.9	12.2
Shared Ownership	0.8	0.6
Other		0.4
Total	100.0%	100.0%

The problems with the present home

2.35 Existing households were asked to indicate the problems they had with their present home – more than one problem could be mentioned.

32% of households listed the present size of their accommodation was a problem. Cross tabulation of the numbers in unsatisfactory housing with current bedroom size confirmed that a disproportionate number are living in small properties. 43% of households in homes that do not meet their needs are living in 1 and 2 bedroom properties compared to 28% of all households in the Borough.

20% of households have a problem with their present home because there is someone living in it with a special housing need.

Table 2.20 Problems With the Present Home

Reasons given Q28	% of Households in Homes Which Do NOT Meet All Their Needs	Estimated Number of Existing Households Mentioning Each Reason
Accommodation size	31.8%	1,376
Too small	23.2%	1,004
Too large	8.6%	372
Difficult for someone who is frail or disabled or someone with serious ill health	19.8%	857
Too expensive – rent/mortgage too high	11.1%	482
Too far from work/public transport/shops/health services	9.2%	399
Seriously damp	5.5%	239
Too costly/difficult to heat	5.4%	232
Needs structural repairs	4.1%	178
Too far from support of a friend or relative	3.2%	138
An insecure tenancy which will not be renewed	0.5%	22
Tied accommodation – but you are losing employment	0.1%	5
Other reasons	9.2%	398
Total Homes which do not meet needs*	100.0%	4,325

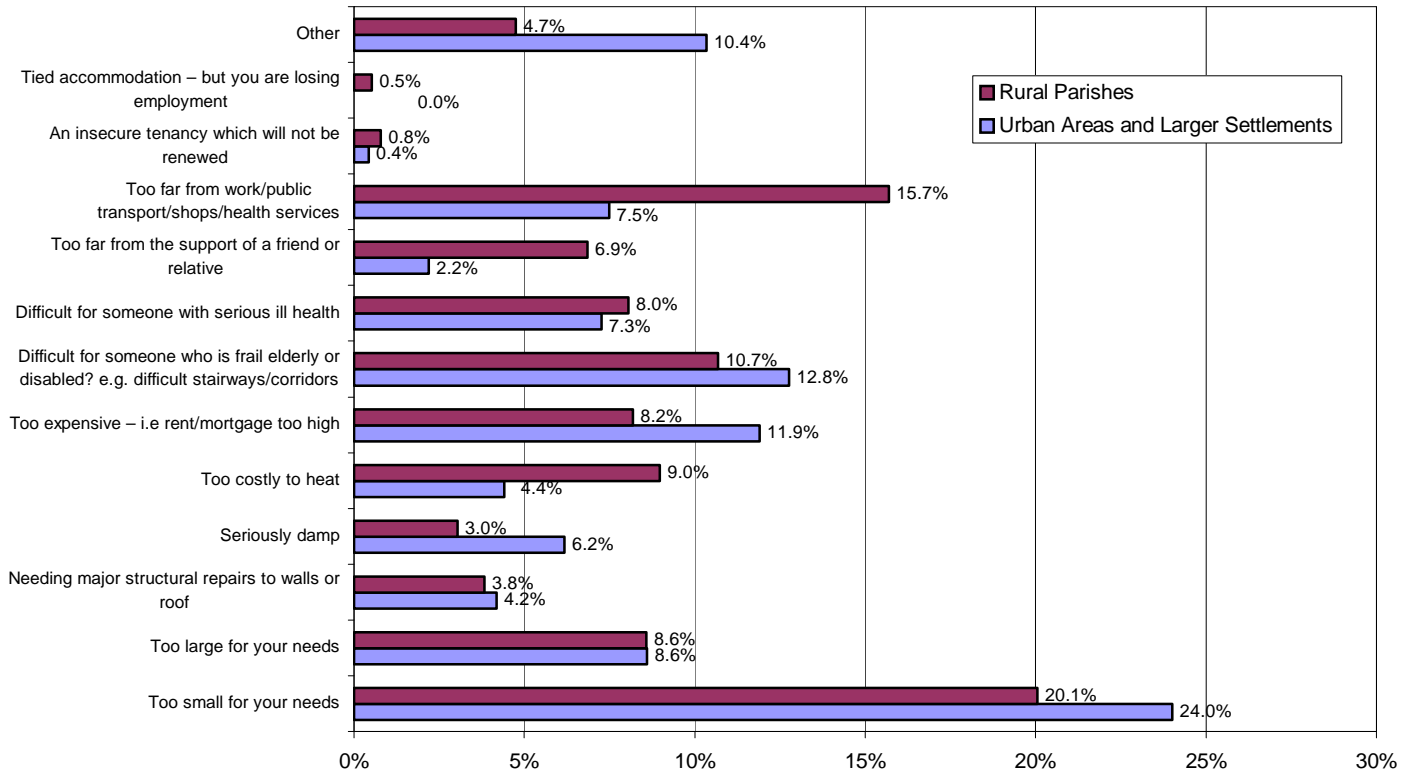
*Housing Needs and Affordability Study 2002, grossed figures – *excludes 171 households provided no reason. Grossed sample data is rounded to nearest whole number*

2.36 Chart 2.4 shows how the problems vary between the urban and rural areas of the Borough.

In the urban areas, problems with the present home are linked to the property: the small size of accommodation, the cost of renting and mortgage, the need for structural repairs and serious dampness in some properties.

In the rural areas, 9% mention the cost of heating. The problems with the present home are associated with the location of the property: 16% consider their present home is too far from work, transport, other support services, and schools and 7% live too far from the support of a friend or relative.

Chart 2.4 Reasons why Present Home does not meet all Household Needs



Size of present accommodation – under-occupancy and overcrowding

2.37 Households were asked about the number of bedrooms in their property. A measure of under-occupancy used in most housing surveys is two or more bedrooms above the bedroom standard with overcrowding usually taken as one or more bedrooms below the bedroom standard (this definition is used in the Survey of English Housing).

JHA cross-tabulated bedroom size with the numbers of persons in each household in order to appraise the extent of under-occupancy and overcrowding across the Borough.

2.38 The analysis indicates that 7,824 or **18%** of households may be living in under-occupied dwellings while 652 or **1.5%** are living in over-crowded dwellings. Levels of under-occupation and overcrowding vary between urban and rural areas, as indicated in the Tables 2.21 and 2.22 which follow.

Table 2.21 Bedroom Occupancy - Urban Areas and Larger Settlements

Number of persons in the property	Bedsit	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five or more bedrooms	Total Resident Households
1 persons	174	2,126	2,734	2,647	260	87	8,027
2 persons		521	3,319	6,769	2,343	325	13,277
3 persons		65	868	3,601	998	325	5,858
4 persons			347	3,428	1,866	456	6,096
5 persons			87	889	542	217	1,736
6 + persons			22	304	239	130	694
Total	174	2,712	7,376	17,638	6,248	1,540	35,688

Grossed to nearest whole number from samples obtained in the Housing Needs and Affordability Study 2002 - Under-occupation shown in bold - Overcrowding shown shaded.

2.39 Table 2.21 indicates the findings for Urban Areas and Larger Settlements there are likely to be about 5,987 (**16.8%**) of all households under-occupying the properties they live in – this is about half the 34% of households in England living in two or more above the bedroom standard (*DTLR Housing Statistics Summary 2000/01 Survey of English Housing: Preliminary Results, November 2001*):

- ❑ 2,994 households living in 3 or more bedroom properties;
- ❑ 2,668 households are in 4 or 5 bedroom properties,
- ❑ 325 households are in 5 or more bedroom properties.

There may be 521 households (**1.4%**) living in over-crowded conditions in the Urban Areas and the Larger Settlements which is rather higher than JHA have been finding in recent surveys.

Table 2.22 Bedroom Occupancy - Rural Areas, 2002

Number of persons in the property	Bedsit	One bedroom	Two bedrooms	Three bedrooms	Four bedrooms	Five or more bedrooms	Total Resident Households
1 persons	6	347	574	495	216	51	1,688
2 persons	6	108	836	1,336	785	227	3,297
3 persons		6	171	426	364	63	1,029
4 persons			108	387	603	227	1,325
5 persons			11	102	153	136	404
6 + persons			6	28	63	45	142
Total	11	460	1,705	2,774	2,183	750	7,885

*Grossed from samples obtained in the Housing Needs and Affordability Study 2002
Under-occupation shown in bold - Overcrowding shown shaded*

2.40 Table 2.22 shows that in the Rural Areas there are an estimated 1,837 households (**23.3%**) under-occupying properties they live in:

- ❑ 762 households in 3 or more bedroom properties;
- ❑ 1,012 households are in 4 or 5 bedroom properties,
- ❑ 63 households are in 5 or more bedroom properties.

There may be 131 households (**1.7%**) living in over-crowded conditions.

2.41 The survey asked the household whether there were any children over the age of 10 sharing with someone of the opposite sex or anyone over the age of 16 having to share:

- ❑ 34 households reported that children over the age of 10 had to share with someone of the opposite sex due to lack of space;
- ❑ 327 households contained people over the age of 16 having to share a bedroom because of lack of space;
- ❑ The total of 361 households with children having to share represents 0.8% of all households in the Borough.

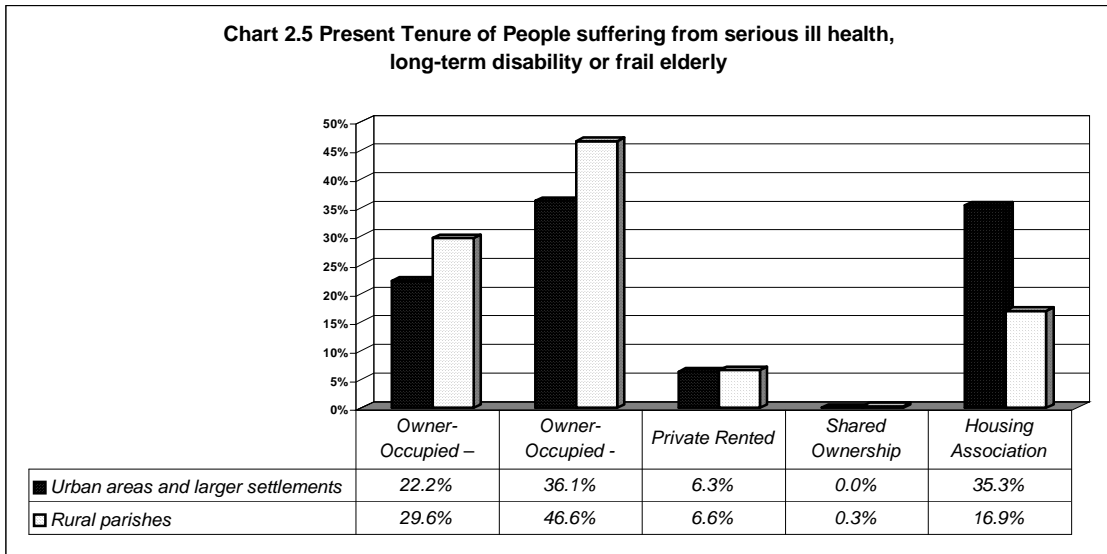
Households containing people who are frail elderly or suffering from serious ill health or long term disability

2.42 Both surveys asked a number of questions about the disabilities/illness of residents in private households, the main kinds of disability/illness, the extent of adaptations already carried out and the need for future adaptations. The information obtained provides an indication of the scale of the problem but obviously does not cover the full scope of demand for special needs provision in the Borough which arises from all sources – for example, arising from the impact of Care in the Community policies. This is why JHA carried out a separate exercise involving consultation with a wide range of stakeholders committed to the housing, care and support services of vulnerable groups (see Section 7 of the report).

2.43 The survey implies that that 6,660 households in the Urban Areas and Larger Settlements, and 979 households in the Rural Areas, contain at least one household member who suffers from serious ill health, long term disability or are frail elderly – that is a Borough-wide total of **7,639** households or **17.5%** of all households in the Borough.

90.8% of these households contain one person, 8.6% contain two people, 0.2% contain three people and 0.4% contain four people. JHA estimate that a Borough total of **8,418** people suffer from serious ill health, long term disability or are frail elderly– this represents **7.7%** of the population of the Borough:-

- ❑ 42% of these people are aged 65 or over;
- ❑ 61% are home owners (37% are outright owners);
- ❑ 33% are Housing Association tenants;
- ❑ 6% are Private Renting.



2.44 Table 2.23 demonstrates that the largest group having a disability are those with a walking difficulty but who are not wheelchair users. This group accounts for 29% of all households, which represents 5% of all households in the Borough.

Table 2.23 Types of Impairment and Disability

Main Categories	Urban Areas and Larger Settlements	Rural Areas	Borough	% of Total	% of all Households in the Borough
Walking difficulty (not wheelchair user)	1,930	271	2,202	28.8%	5.0%
Wheelchair user	501	97	598	7.8%	1.4%
Hearing impairment	354	200	554	7.3%	1.3%
Visual impairment	368	132	501	6.6%	1.1%
Mental illness	162	39	201	2.6%	0.5%
Learning disability	74	52	125	1.6%	0.3%
Invalid vehicle	44	13	57	0.7%	0.1%
Hygiene facilities (dialysis user)	29	0	29	0.4%	0.1%
Other disabilities	3,198	174	3,372	44.1%	7.7%
Total	6,660	979	7,639	100.0%	

Housing Needs and Affordability Study 2002 - grossed figures from Q23 based upon the information in Q24

2.45 The survey asked households whether their homes had been specially adapted for the member of the household with a particular illness/disability.

Of the 7,639 households estimated to be containing people who are frail elderly or suffering from serious ill health or long term disability, Table 2.24 shows that:-

- ❑ **80% had NOT had their homes specially modified to allow for these needs;**
- ❑ 12% **had** had their homes specially adapted,
- ❑ 8% had had their homes **partially adapted.**

Table 2.24 Prevalence of special adaptations.

Types of adaptation	Number of Households containing someone with an illness/disability	% Total
HAS been specially adapted	940	12.3%
NOT been specially adapted	6,090	79.7%
Been Partially adapted	609	8.0%
Total	7,639	100.0%

2.46 This evidence from the survey is set against the need for adaptations in the home. Table 2.25 shows that 18% of all households containing people who are frail elderly or with serious ill health, long term disability need their homes to be adapted to meet their needs. The greatest scale of need for adaptations is found in the Urban Areas and Larger Settlements. Table 2.25 indicates that the main priorities in the Borough are:

- ❑ Accessible or special shower 18%;
- ❑ Stair lifts/through floor lifts 17%;
- ❑ Handrails 15%;
- ❑ Accessible or special shower 12%.

Table 2.25 Rank Order of Adaptations Needed in the Home

Category of Adaptation Needed	% Urban Areas and Larger Settlements	% Rural Areas	% Borough
Accessible or special shower	18.3%	16.9%	18.2%
Stair lifts/through floor lifts	18.3%	7.7%	17.4%
Handrails	16.7%	4.6%	15.6%
Accessible or special bath	12.5%	10.8%	12.3%
Improved access/ramps/doorways - outside	8.3%	12.3%	8.7%
Accessible or special toilets	5.8%	4.6%	5.7%
Parking/battery recharge facilities for invalid car	3.3%	1.5%	3.2%
Other	3.3%	1.5%	3.2%
Modifications to doorbells or telephones	2.5%	7.7%	3.0%
Improved access/ramps/doorways - inside	2.5%	6.2%	2.8%
Hoists	2.5%	3.1%	2.6%
Extension to meet mobility/wheelchair needs	1.7%	4.6%	1.9%
Hygiene facilities (dialysis users)	1.7%		1.5%
Kitchen	0.8%	4.6%	1.2%
Safe play areas	0.8%	1.5%	0.9%
Additional bedroom for carer	0.8%		0.8%
Spare treatment/exercise room		6.2%	0.6%
Special lights and colour control		3.1%	0.3%
Modifications to windows		1.5%	0.1%
Special storage room		1.5%	0.1%
Total	100.0%	100.0%	100.0%
Estimated Total Number Needing Adaptations	1,237	124	1,361
<i>Number Needing Adaptations as % of All Special Need Households</i>	18.6%	12.7%	17.8%
<i>Number needing Adaptations as % of All Resident Households in Tonbridge and Malling Borough</i>	3.5%	1.6%	3.1%

Housing Needs and Affordability Study 2002: Question 26 indicates the number of households having no adaptations carried out AND not needing any adaptations. The grossed survey figure from Q26 was subtracted from the total of households containing people with special needs (Q23) indicating that 2,711 households NEED adaptations – however, this figure was further reduced to 1,361 to take account of double counting – figures in bold show where 10% or more need particular adaptations.

2.47 JHA analysed the annual gross incomes of households needing adaptations. 73% of these households provided income data. Table 2.26 shows that their incomes were extremely low by comparison with the incomes of all households:-

- ❑ **The average annual income was £10,491;**
- ❑ **74% had incomes of £15,600 or less,**
- ❑ **87% had annual gross incomes of £20,800 or less.**

Table 2.26 Annual Gross Income of Households Needing Adaptations

Income Bands	% of Households Needing Adaptations	% Cumulative	% All Households in the Borough
Less than £2,600	0.0%	0.0%	0.1%
£2,600 - £5,200	11.7%	11.7%	4.2%
£5,201 - £7,800	29.2%	40.9%	5.8%
£7,801 - £10,400	8.4%	49.3%	4.2%
£10,401 - £13,000	20.2%	69.5%	6.0%
£13,001 - £15,600	4.3%	73.8%	4.1%
£15,601 - £20,800	13.2%	87.0%	8.4%
£20,801 - £25,200	7.5%	94.5%	8.5%
£25,201 - £31,200	4.8%	99.3%	10.1%
£31,201 - £40,000	0.0%	99.3%	9.8%
More than £40,000	0.6%	100.0%	38.6%
Total	100.0%		100.0%

Excludes for the 26.8% who did not know or wish to answer the income question

2.48 JHA cross-tabulated households needing adaptations with the kinds of financial support available to them. Respondents ticked more than one box on the survey form and there was double counting between categories. JHA expressed the grossed number of households receiving each benefit as a percentage of all households needing adaptations and the results are shown in Table 2.27.

- ❑ About 25% receive State Retirement Pensions;
- ❑ 15% are on Housing Benefit or receiving Council Tax Benefit;
- ❑ 12% receive Disability Living Allowance.

Table 2.27 Financial Support Received by Households Needing Adaptations

Financial Support	Estimated Number	% Total
Housing Benefit	215	15.8%
Jobseekers Allowance	0	0.0%
Income Support	138	10.1%
Council Tax Benefit	200	14.7%
State Retirement Pensions	335	24.6%
Incapacity Benefit	78	5.7%
Severe Disablement Allowance	43	3.1%
Invalid Care Allowance	111	8.1%
Disability Living Allowance	164	12.0%
Disabled Persons Tax Credit	0	0.0%
Working Families Tax Credit	5	0.4%
Child Maintenance/Support	21	1.6%
Financial Support From Family	2	0.1%
Other	49	3.6%
Estimated Total Households in Borough	1,361	100.0%

Care and Support

2.49 An estimated 9.6% of all households in the Borough receive or need Community Care Services. The survey implies that 3,100 households in Tonbridge and Malling Borough (7.1% of all households) receive care, while an estimated 1,100 households (2.5% of all households) need Care.

JHA analysed the percentage receiving and needing care in both the urban and rural areas of the Borough. In the Urban Areas and Larger Settlements, proportionately more households need occupational therapy, meals on wheels, day care and housing related support than presently receive these care services. In the Rural Areas, the similar range of services is needed and, in addition, special care (nursing).

Table 2.28 Community Care Services Received and Needed

Category of Care	Urban Areas and Larger Settlements		Rural Areas	
	Received	Needed	Received	Needed
Domiciliary / Personal Care	9.7%	12.8%	12.2%	6.7%
Care from relatives / friends	46.8%	2.1%	51.4%	13.3%
Occupational therapy	5.6%	17.0%	10.8%	33.3%
Meals on Wheels	3.2%	17.0%	1.4%	0.0%
Day Care	5.6%	10.6%	2.7%	13.3%
Housing Related Support	1.6%	10.6%	0.0%	6.7%
Special care (nursing)	7.3%	6.4%	5.4%	13.3%
Invicta Lifeline	20.2%	23.4%	16.2%	13.3%
Total	100.0%	100.0%	100.0%	100.0%
Estimated Households	2,689	1,019	419	85

Housing Needs and Affordability Study 2002, Question 27. Figures in bold indicate a significantly higher percentage of these services are needed when compared to the percentage of these services received.

PART C. SOLUTIONS TO THE PROBLEM OF INADEQUATE HOUSING

2.50 This section examines how many existing households living in inadequate housing would expect their housing needs to be met through improvements to their present dwelling rather than by moving to another property. It considers the characteristics of these households and whether they are likely to afford the improvements they need.

The number of existing households who will need to move and the number of emerging or emerging households looking to move out to a separate property are estimated from the survey findings. The characteristics of potential moving households are considered in Part D and the question of affordability is considered in the Sections 3 and 4.

2.51 Households who are living in inadequate housing were asked to consider what needed to be done to resolve their housing problem. The responses to this question help to gauge how many existing households expect to resolve their housing problems by staying in their present home or whether moving all or part of the household to another property is a more realistic option. Of course the choice is not mutually exclusive – existing households may expect improvements will be sufficient but there may be someone in the household, a emerging household, who needs to move out to obtain separate accommodation of their own.

Households needing Improvements and Adaptations

2.52 **An estimated 1,361 households, about one third of those households living in housing that did not meet their needs, considered that improvements and adaptations would be necessary.**

Clearly, this demand has significance of itself to both enablers and providers and future improvements to the existing stock.

2.53 JHA cross-tabulated those needing improvements or adaptations with the present tenure of these households. 12% of households are living in social rented and 9% are in private rented property.

Table 2.29 Present Tenure of 'Stayers'

Current Tenure	Existing Households Needing to Make Improvements or Adaptations	% of Total	% of All Households Sampled
Owner-Occupied – paying mortgage	700	51.4%	43.9%
Owner-Occupied - without mortgage	368	27.0%	36.3%
Private Rented	122	9.0%	6.6%
Shared Ownership	11	0.8%	0.6%
Tonbridge & Malling HA	159	11.7%	12.2%
Other HA	0	0.0%	na
Other	0	0.0%	0.4%
Grossed total	1,360	100.0%	100.0%

Housing Needs and Affordability Study 2002, grossed from Q30a and Q4

- 2.54 Households were asked what kinds of improvements or adaptations they required to meet the needs of everyone in the household. Respondents were allowed to tick all that apply so there is some double counting. Table 2.30 indicates that about 35% required adaptations for people with disabilities and 'other' special needs and 29% needed improvements to increase the size of properties.

Table 2.30 Work Needed For Improvements/Adaptations to the Home

Type of Work	Estimated Number of Households in Inadequate Housing	% of Total
Structural repairs needed e.g. walls or roof - Improvements	157	11.5%
General repairs needed e.g. windows & doors - Improvements	331	24.3%
Increase size of property (Conversion of existing space/build an extension) - Improvements	398	29.3%
Modify to allow for people with disabilities - Adaptations	286	21.1%
Other	188	13.8%
Total	1,360	100.0%

Housing Needs and Affordability Study 2002 - grossed from Q33 with proportions based upon responses to Q35

2.55 The survey indicates that 30% of respondents did not know what the potential cost of improvements would be. Taking off these, of those providing information about likely costs, 66% said they needed extensive or major repairs costing from £5,000 to £10,000 or more.

Table 2.31 The Likely Scale and Cost of the Improvements Needed

Category of work needed	Estimated Number of Existing Households Needing to Make Improvements or Adaptations	% of Total
Extensive repairs (over £10,000)	347	36.8%
Major repairs (£5,000 - £10,000)	281	29.7%
Average repairs (£1,000 - £4,999)	262	27.7%
Minor repairs (up to £1,000)	54	5.7%
Total	944	100.0%

Housing Needs and Affordability Study 2002, Q36, excluding for 415 households, 30.5%, who did not know

2.56 Could these households afford to make the improvements or adaptations they expect to need?

47%, an estimated 645 households, said they could not afford the improvements or adaptations needed. A further 21%, an estimated 286 households stated they were not the owner and therefore unable to assess whether they could afford to or not. Of itself, this self-reporting is indicative of the difficulties facing households needing to meet their needs without moving.

There are no national guidelines on how to assess the affordability of improvements to the present housing stock, so JHA make the following assumptions:-

- ❑ An income of £30,000 would be required to afford the £10,000 or over cost of extensive works;
- ❑ An income of £20,000 or over would be required to afford the £5,000 - £10,000 cost of major repairs;

- An annual income of at least £10,000 to afford the £1,000 - £5,000 cost of average repairs;
- An annual income of at least £5,000 to afford minor repairs up to £1,000.

2.57 JHA analysed the annual gross incomes of those who said they needed improvements – the average annual income was £22,450 (compared to £24,465 for all households sampled). 23% of households had incomes below the £10,000 required to afford average or minor repairs. 46% of these households have incomes below the £20,000 estimated to be required to afford major repairs.

Applying the income thresholds to the number of existing households requiring different categories of work, **JHA estimate that 400 households (42%) are unlikely to be able to afford the cost of the improvements or adaptations they require to meet their housing needs.**

Table 2.32 Annual Gross Incomes Required to Meet Improvement Costs

Category of work	Annual Income Threshold to Afford each Category of Work	Proportion of Households with Annual Gross Incomes at or below each Threshold	Number of Households Needing each Category	Estimated Number of Existing Households Unable to Make Improvements or Adaptations	Estimated Number of Existing Households Able to Make Improvements or Adaptations
Extensive repairs (over £10,000)	£30,000	60%	347	208	139
Major repairs (£5,000 - £10,000)	£20,000	46%	281	129	152
Average repairs (£1,000 - £4,999)	£10,000	23%	262	60	202
Minor repairs (up to £1,000)	£5,000	8%	54	4	50
Total			944	401	544
% of Total				42.4%	57.6%

Housing Needs and Affordability Study 2002 – grossed from cross tabulations Q33, Q36 and Q20

Potential Movers

- 2.58 The number who expect to need to move are important because it is this group who will comprise potential demand for new affordable housing.

Moving aspirations were identified only for those households living in accommodation that was inadequate for the needs – JHA were not interested in analysing general demand for moving.

Respondents were asked to consider whether everyone – the whole household – or someone/some people in the home needed to move to another property. Existing or whole households are analysed with those people who are currently part of a household who need to leave and set up a separate household alone – often referred to as *emerging households*.

It is important to emphasise that while are people over the age of 16 living in the present home who expect to need a separate home in the future, a proportion of these may simply wish to move into another existing home with someone else rather than move to new separate accommodation of their own. The questionnaire sought to distinguish those needing separate accommodation and the housing requirements of each of the individuals concerned was identified.

- 2.59 From the survey, JHA estimated that **2,821 existing and 3,175 emerging households require a move to new accommodation to meet their housing needs. Emerging households represent 7% of all resident households in the Borough.**

The ability of Existing and Emerging households to move in practice will depend upon whether they can afford local house prices and rents. In this sense, their preference to move is an aspiration. JHA establish whether these aspirations are realistic by relating the incomes of both *existing* and *emerging* movers to local housing costs and calculating how many can afford different tenure aspirations. These are dealt with in Sections 3 and 4.

The next part of Section 2 examines the moving aspirations of existing and emerging households.

PART D. ASPIRATIONS OF MOVING HOUSEHOLDS

- 2.60 This section analyses the expressed preference of households sampled in the interview and postal surveys to have their needs met by moving to another dwelling – the tenure, housing type and size preferences of movers among existing households and emerging or emerging households are examined – the evidence from the survey about their incomes and the house prices and rents they believe they can afford are reviewed.
- 2.61 In this section two types of potential mover are analysed – the first are whole or existing households who do not include emerging households - referred to simply as *existing* households; the second are individuals who are currently living as part of an existing household who intend to set up a separate household, either moving alone or with moving with others – they are referred to as *emerging or 'emerging' households*.

Both kinds of household must be regarded as potential 'mover' households because their ability to move in practice will depend upon whether they can afford to do so. In this sense, their preference to move is an ***aspiration***.

EXISTING HOUSEHOLD MOVERS

- 2.62 In the Urban Areas and Larger Settlements, an estimated 2,332 existing households have indicated a need to move. In the rural areas, an estimated 489 indicated a need to move, making a total of **2,821** potential movers.

The following tables relate to this total of 2,821 which refers solely to whole or existing household movers.

The estimated number will vary somewhat according to the question being analysed. The sample data from Q51 have been used to provide this figure.

Who is moving?

2.63 Table 2.33 shows the types of existing household looking to move.

In the Borough as a whole 72% are couples and 45% of these are couples with children. 26% of potential existing movers are single person households and 4% are single adults with children.

Table 2.33 Types of Household

Household Type Q38	% Urban Areas and Larger Settlements	% Rural Areas	% Borough
Couple with children	45.8%	42.5%	45.3%
Single adult with children	4.2%	2.3%	3.8%
Couple, no children	24.0%	37.9%	26.4%
Single person, no children	22.9%	17.2%	21.9%
Other	3.1%	0.0%	2.6%
Total	100.0%	100.0%	100.0%
Estimated Base	2,332	489	2,821

Where Might Moving Households Want to Live?

2.64 The majority intends to move locally. 66% of existing household movers in the Urban Areas and Larger Settlements intend staying within the Borough. 27% of these expect to move within the same town or settlement they now live in with the remainder moving to other settlements.

In the Rural Areas of the Borough, 56% intend staying within the Borough. 33% of these expect to move within the same Parish.

When is the accommodation required?

2.65 98% of those sampled expect to need a move within the next 5 years - of these:-

- 37% of these need to move within the next 12 months,
- 61% expect to move in 1-5 years time.

Is the Existing Household already on a Housing Register/Waiting List?

2.66 The survey identified those people already on a Housing Register or Waiting List so that these individuals can be analysed separately in the assessment of housing need based upon the survey findings.

78% of all existing household movers were *not* already registered on a Housing Register or Waiting List. In the Rural Areas **85%** of existing household movers were ***not*** on a Housing Register or Waiting List.

Those 20% of households who did have their name on a Housing Register were asked which housing list/s and./or registers they were entered on and the results are shown in Table 2.35.

64% of those on a list were registered with Tonbridge and Malling Housing Association. 18% were on the Council's Register.

Table 2.34 Housing List/s Existing Household are Already On

Name of Social Housing Provider	% of Existing Households
Tonbridge and Malling Borough Council Register	18.4%
Another Council	0.7%
Tonbridge and Malling Housing Association list	63.8%
Moat Housing Group	3.7%
Housing 21	0.7%
Other	8.2%
Don't know/no response	4.4%
Total	100.0%
Total Registered	577 (20.4%)
Total Households NOT on a Housing Register	2,208 (78.3%)
<i>Total No Response</i>	<i>36 (1.3%)</i>

Tenure Preferences of Existing Households

2.67 The survey asked what tenures existing household movers expected to get.

As Table 2.35 shows the tenure preferences of existing household movers do not generally reflect their existing housing circumstances.

There is something of a paradox at work - a far higher proportion expect to need social renting than are currently living in social rented properties. But while a smaller proportion are looking to move into owner-occupation in general, the aspiration for buying with a mortgage is higher than in the sample as a whole. Two percent hope to take up shared ownership in the Urban Areas and Larger Settlements although there is no interest in shared ownership among existing household movers in the Rural Areas.

Table 2.35 Tenure Preferences - Existing Household Movers

Tenure groups	In Urban Areas and Larger Settlements		In Rural Areas		Borough	
	% Tenure Preference	% Present Tenure	% Tenure Preference	% Present Tenure	% Tenure Preference	% Present Tenure
Owner-Occupier - with mortgage	50.0%	40.4%	64.4%	48.0%	52.5%	43.9%
Outright Owners	18.8%	34.7%	17.2%	38.3%	18.5%	36.3%
<i>Total</i>	68.8%	75.1%	81.6%	86.3%	71.0%	80.2%
Private Rented	2.1%	6.3%	4.4%	7.1%	2.5%	6.6%
Social Rented	26.0%	17.6%	10.3%	5.8%	23.3%	12.2%
Shared ownership	2.1%	0.8%	0.0%	0.3%	1.7%	0.6%
Other	0.0%	0.2%	0.0%	0.5%	0.0%	0.4%
Don't Know	1.0%	<i>na</i>	3.4%	<i>na</i>	1.5%	<i>na</i>
Estimated Base	2,332	35,688	489	7,885	2,821	43,573

*Housing Needs and Affordability Study 2002, Question 51 and Question 4.
Bold indicates disproportionately greater preference compared to present tenure.*

Size of Accommodation Needed by Existing Households

2.68 The household surveys distinguished the number of bedrooms NEEDED.

Table 2.36 indicates that the pattern of bedrooms needed does not reflect the present size of properties households are living in.

There is a significant need for 1 and 2 bedroom properties especially in the Urban Areas and Larger Settlements:-

- ❑ 39% of households in the Borough need 1 and 2 bedroom properties and 55% need 3 and 4 or more bedroom properties. 6% need 5 or more bedrooms,
- ❑ In the Urban Areas and Larger Settlements areas, there are more households needing 4 bedroom accommodation than presently live in 4 bedroom properties, indicative of the proportion of existing households with children in Urban Areas and Larger Settlements.

Table 2.36 Number of Bedrooms Needed by Existing Households

Bedroom size needed	In Urban Areas and Larger Settlements		In Rural Areas		Borough	
	% Needed	% Present Number	% Needed	% Present Number	% Needed	% Present Number
Bedsit	0.0%	0.5%	0.0%	0.1%	0.0%	0.3%
1 Bedroom	10.4%	7.6%	5.7%	5.8%	9.6%	5.6%
2 Bedrooms	30.2%	20.7%	26.4%	21.6%	29.6%	27.7%
3 Bedrooms	26.0%	49.4%	35.6%	35.2%	27.7%	45.5%
4 Bedrooms	28.1%	17.5%	21.8%	27.7%	27.0%	14.9%
5+ Bedrooms	5.2%	4.3%	9.2%	9.5%	5.9%	6.1%
Don't Know	0.0%	100.0%	1.1%	100.0%	0.2%	100.0%
Estimated Base	2,332	35,688	489	7,885	2,821	43,573

*Housing Needs and Affordability Study 2002, Question 44 and Question 2.
Bold indicates disproportionately greater need compared to present bedrooms lived in.*

Existing Household Movers with Special Housing and Care Needs

2.69 Table 2.37 indicates that an estimated **510** existing household movers contain members with serious ill health or long term disability or are frail elderly. This represents **18%** of all existing households needing to move.

Table 2.37 Type of Impairment or Disability among Existing Household Movers

Type of accommodation Q48	Estimated Number of households	% of Total
Visual impairment	64	12.5%
Hearing impairment	46	8.9%
Wheelchair user	46	8.9%
Walking difficulty (not wheelchair user)	137	26.8%
Learning disability	9	1.8%
Mental illness	46	8.9%
Other disabilities	164	32.1%
Estimated Total	510	100.0%

Grossed samples are rounded to the nearest whole numbers

2.70 JHA cross-tabulated the supported housing requirements of these special need households and found that an estimated 17 existing household movers could require supported accommodation, as shown in Table 2.38.

Table 2.38 Supported Accommodation Required by Existing Households with Special Needs

Type of accommodation Q43	Estimated Number of Households
Sheltered Accommodation	11
Accommodation with care/support	6
Residential/Nursing Home	None
Total Households	17

Housing Needs and Affordability Study 2002, cross-tabulation Q47 and Q49

- 2.71 11% of existing households containing people with a special need expect to be outright owners but the majority, 65%, expect to move into social rented accommodation, mainly with Tonbridge and Malling Housing Association, as shown on Table 2.39.

Table 2.39 Tenure Preferences of Existing Households with Special Needs

Tenure Preference Q45	Estimated Number of Households	% of Total
Owner-Occupied - paying mortgage	92	18.1%
Owner-Occupied - no mortgage	56	11.0%
Private Rented	5	1.0%
Tonbridge & Malling HA	278	54.5%
Other HA	59	11.7%
Shared Ownership	5	1.0%
Don't know	15	2.9%
Total	510	100.0%

*Grossed samples and percentages are rounded to the nearest whole numbers
Housing Needs and Affordability Study 2002, cross-tabulation Q47 and Q51*

- 2.72 These tenure expectations appear reasonably realistic in the light of the resources available to these households.

About 58% of existing household movers containing people with a special need have annual gross incomes of £10,400 or under and 71% have incomes of £13,000 or less, as seen in Table 2.40.

Table 2.40 Annual Gross Income of Existing Households with Special Needs

Income Bandings	% of Total	Cumulative %
Less than £2,600	8.1%	8.1%
£2,600 - £5,200	20.3%	28.4%
£5,201 - £7,800	15.4%	43.8%
£7,801 - £10,400	14.3%	58.1%
£10,401 - £13,000	13.2%	71.3%
£13,001 - £15,600	1.1%	72.4%
£15,601 - £20,800	9.2%	81.6%
£20,801 - £25,200	5.1%	86.7%
£25,201 - £31,200	8.1%	94.8%
£31,201 - £40,000	4.1%	98.9%
More than £40,000	1.1%	100.0%
Total	100.0%	

Housing Needs and Affordability Study 2002, cross-tabulation Q47 and Q54

EMERGING HOUSEHOLD MOVERS

2.73 JHA found that a total of 3,175 households, about 7% of all households in the Borough contain emerging or emerging households, 2,829 in the Urban Areas and Larger Settlements and 346 in the Rural Areas.

The total of 3,175 refers solely to emerging or emerging household movers and does not include existing households.

Who is moving?

2.74 Table 2.41 shows that single persons constitute the great majority of emerging households in all areas of the Borough.

Table 2.41 Types of Emerging Household

Household Type Q38	% Urban Areas and Larger Settlements	% Rural Areas	% Borough
Couple with children	1.6%	0.0%	1.4%
Single adult with children	2.4%	3.1%	2.5%
Couple, no children	2.4%	3.1%	2.5%
Single person, no children	93.5%	93.8%	93.6%
Total	100.0%	100.0%	100.0%
Estimated Base	2,829	346	3,175

Grossed samples and percentages are rounded to the nearest whole numbers

Why are Emerging Households moving?

- 2.75 Emerging households were asked to state why they wish to move out and form a separate household. Multiple choice of reasons was allowed.

Table 2.42 shows that 70% of emerging households are looking for independence. Moving to live with a partner accounts for 15% of reasons for moving out. There were a variety of other reasons given for moving, including changes in job location and opportunity, a particular issue for young single adults.

Table 2.42 Reasons for Forming a Separate Household

Question 40	% Urban Areas and Larger Settlements	% Rural Areas	% Borough
To live with a partner	15.3%	14.1%	14.9%
Wish to start a family	0.8%	1.6%	1.1%
Need own accommodation for existing family	2.4%	3.1%	2.7%
Insufficient room at present	3.2%	3.1%	3.2%
Wish to become independent	70.2%	70.3%	70.2%
Relationship breakdown	0.8%	1.6%	1.1%
Other	7.3%	6.3%	6.9%
Total	100.0%	100.0%	100.0%

2.76 Many of the reasons given for forming separate households can be understood by reference to the age group of potential movers shown in Table 2.43:-

- ❑ 12% of all emerging households were 17 years and under;
- ❑ 62% of all emerging households were in the 18-25 age range;
- ❑ 25% of all emerging households were in the 26-45 age range,
- ❑ 1% were over 46 years old.

Table 2.43 Age of Emerging Households

Age groups Q 39	% Urban Areas and Larger Settlements	% in Rural Areas	% Borough
0-8	3.0%	2.9%	3.0%
9-15	0.7%	0.0%	0.5%
16-17	10.4%	5.9%	8.9%
18-25	62.7%	61.8%	62.4%
26-45	22.4%	29.4%	24.8%
46-64	0.0%	0.0%	0.0%
65-75	0.7%	0.0%	0.5%
75+	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%

Percentages are rounded to one decimal place

Where do Emerging Households want to live?

2.77 10% of emerging households did not know where they wanted to live or did not respond to this question. Of the 90% providing information:-

- ❑ 67% wished to move locally in the same town or village or to neighbouring town or village;
- ❑ 20% would be prepared to move elsewhere in Kent,
- ❑ 13% might move elsewhere in the UK or abroad.

When is the accommodation required?

2.78 97% of those sampled expect to need a move within the next 5 years:-

- 38% of these need to move within the next 12 months,
- 57% expect to move in 1-5 years time.

Is the Emerging Household already on a Housing Register/Waiting List?

2.79 The survey identified those people already on a Housing Register so that these individuals are not counted twice in the assessment of housing need based upon the survey findings.

89% of all emerging household movers were *not* already registered on a Housing Register or Waiting List. In the Rural Areas **91%** of existing household movers were ***not*** on a Waiting List.

Those 11% of households who did have their name on a Housing Register were asked which housing list/s and/or registers they were entered on and the results are shown in Table 2.45.

61% of those on a list were registered with Tonbridge and Malling Housing Association and 24% with other Housing Associations. 14% were on the Council's Register.

Table 2.44 Housing List/s Emerging Household are already on

Name of Social Housing Provider	% of Registered Emerging Households
Tonbridge & Malling Borough Council Register	13.8%
Tonbridge & Malling Housing Association	61.0%
Moat Housing Group	6.9%
Orbit Housing Association	11.5%
London and Quadrant Housing Association	5.8%
Other	1.0%
Total	100.0%
Total Households on a Housing Register	346 (10.9%)
<i>Total Households NOT on a Housing Register</i>	<i>2,823 (88.9%)</i>
<i>Total No Response</i>	<i>6 (0.2%)</i>

Tenure Preferences of Emerging Households

2.80 The survey asked what tenures emerging household movers expected to get.

Table 2.45 shows that the private rental market is preferred by over one third of emerging households, surprising given the costs involved.

Owner-occupation is expected by 42% of all emerging households in the Borough but a significantly higher proportion of 60% expect owner-occupation in the Rural Areas, an unrealistic perception of the price of housing which they would have to pay to afford owner-occupation in most of the Rural Areas.

14% expect to move into social renting and there is greater realism about the scope for social renting in the urban areas.

10% hope to take up shared ownership in the main Urban Areas and Larger Settlements, a higher proportion than JHA normally find in housing surveys of this kind.

Table 2.45 Tenure Preferences of Emerging Household Movers

Tenure Preference Q51	% Urban Areas and Larger Settlements	% in Rural Areas	% Borough
Owner-Occupier - with mortgage	39.5%	60.3%	41.8%
Outright Owners	0.0%	1.6%	0.2%
Total	39.5%	61.9%	42.0%
Private Rented	35.5%	25.4%	34.4%
Housing Association	14.5%	6.3%	13.6%
Shared Ownership	9.7%	6.3%	9.3%
Other	0.8%	0.0%	0.7%
	100.0%	100.0%	100.0%
<i>Estimated Base</i>	<i>2,829</i>	<i>346</i>	<i>3,175</i>

Housing Needs and Affordability Study 2002, Question 51 .

Size of Accommodation Needed by Emerging Households

- 2.81 The household surveys distinguished the number of bedrooms NEEDED. Table 2.46 indicates that the need for 1 and 2 bedroom properties is especially strong. 94% of households need 1 and 2 bedroom properties (including bedsits). 6% need 3 bedroom properties.

Table 2.46 Number of Bedrooms Needed by Emerging Households

Bedroom Size Needed	% Urban Areas and Larger Settlements	% in Rural Areas	% Borough
Bedsit	0.8%	1.6%	1.1%
1	38.2%	41.3%	39.2%
2	55.3%	50.8%	53.8%
3	4.9%	6.3%	5.4%
4	0.8%	None	0.5%
5+	None	None	None
Total	100.0%	100.0%	100.0%
Estimated Base	2,829	346	3,175

Housing Needs and Affordability Study 2002, Question 50

Emerging households with Special Housing and Care Needs

- 2.82 The survey indicates that about **96** emerging household movers contained members with serious ill health or long term disability or are frail elderly. This represents **3%** of all emerging households needing to move.

The sample size is small and the grossed figures are subject to sample error of +/-10%.

The people in these households experienced walking difficulties and other physical disabilities.

Key Workers

2.83 Respondents were asked whether anyone in the moving household was a nurse, teacher, or in the police. Answers to this question provide an indication of the number of households containing key workers although not the number of keyworkers in those households. The survey findings demonstrate that the great majority of households occupying unsuitable accommodation and needing to move do not contain key workers.

As shown in Table 2.47 an estimated total of 237 households, 4% of potential mover households, contain a worker in these categories. This number represents only 0.5% of all households in the Borough.

Table 2.47 Number of Potential Mover Households containing someone in the household employed as a nurse, teacher or in the Police

Responses to Question Q45	Existing households	Emerging households	Total households	% of Total
Yes, household contains key worker	107	130	237	4.0%
No, household does not contain key worker	2,709	3,012	5,721	95.4%
No response	6	32	38	0.6%
Total	2,822	3,174	5,996	100.0%

Housing Needs and Affordability Study 2002, Question 45

Resources for Moving

Equity and Savings for home purchase – Existing Household Movers

2.84 Respondents were asked to state how much deposit would they be able to put towards an owner-occupier or shared ownership property, including any savings and monies from the sale of their existing/previous home. There was a 70% response to this question in the interview survey and 60% of households responded to this question in the postal survey.

Of those providing information, 50% of existing household movers in the Borough have £20,000 or more to put down on a move – 55% in the Rural Areas and 47% in Urban Areas and Larger Settlements area - indicating that these households are likely to be well able to finance a move, even though their present housing may be inadequate.

- 2.85 However, equally evident from Table 2.48 is the fact that a majority of households have very low levels of equity and savings. 24% of all existing mover households in Urban Areas and Larger Settlements stated that they had nothing they could put down and a further 28% could raise up to £10,000.

Table 2.48 Deposit which Existing Household Movers are Able to Put Towards an Owner Occupied or Shared Ownership Property

Range of Deposit Q53	% in Urban Areas and Larger Settlements	% in Rural Areas	% Borough
Nothing	24.3%	16.4%	20.8%
Up to £1,000	0.0%	7.3%	3.2%
1,000 - £2,999	4.3%	0.0%	2.4%
3,000 -£4,999	4.3%	1.8%	3.2%
5,000 - £9,999	7.1%	14.5%	10.4%
10,000 - £19,999	12.9%	5.5%	9.6%
20,000 or more	47.1%	54.5%	50.4%
Total	100.0%	100.0%	100.0%

Note - excludes 31.7% who don't know or wish to answer the question.

Equity and Savings for home purchase – Emerging Households

- 2.86 Emerging households have very little equity or savings for house purchase, with a majority having no more than £5,000 of savings (78% of emerging households in Urban Areas and Larger Settlements and 59% in the Rural Areas have £5,000 or less) indicating that most households are unlikely to afford owner-occupation.

Table 2.49 Deposit which Emerging Household Movers are able to put towards an Owner Occupied or Shared Ownership property

Range of Deposit Q53	% in Urban Areas and Larger Settlements	% in Rural Areas	% Borough
Nothing	26.8%	20.6%	25.0%
Up to £1,000	18.3%	17.6%	18.1%
1,000 - £2,999	20.7%	8.8%	17.2%
3,000 -£4,999	12.2%	11.8%	12.1%
5,000 - £9,999	14.6%	23.5%	17.2%
10,000 - £19,999	6.1%	8.8%	6.9%
20,000 or more	1.2%	8.8%	3.4%
Total	100.0%	100.0%	100.0%

Note - excludes 38.3% who don't know or wish to answer the question.

Incomes of potential household movers

2.87 A high level of response to the income question was achieved.

The interview surveys in Urban Areas and Larger Settlements provided a response rate of **84%** to the income question, which is well above average of 70% for this kind of information.

The postal surveys provided a response rate of **76%** which is also above the average of 50% for postal survey returns on the income question.

Existing Movers

2.88 JHA found that the annual gross income of the lower quartile of existing mover households was **£12,291** (£11,555 in the Urban Areas and Larger Settlements).

The pattern of incomes among all existing household movers is similar to the population as a whole, with mean values about £24,000.

Table 2.50 Annual Gross Income of Existing Mover Households

Income Bands	Housing Needs and Affordability Study 2002			% All Sample Households (i)
	% Urban Areas and Larger Settlements	% Rural Areas	% Borough	
Less than £5,200	6.3%	1.5%	5.5%	7.2%
£5,201 - £10,400	16.3%	10.6%	15.3%	12.1%
£10,401 - £15,600	11.3%	12.1%	11.4%	13.7%
£15,601 - £20,800	8.8%	9.1%	8.8%	9.4%
£20,801 - £25,200	8.8%	9.1%	8.8%	9.0%
£25,201 - £31,200	13.8%	16.7%	14.2%	10.3%
£31,201 - £40,000	11.3%	12.1%	11.4%	12.0%
More than £40,000	23.8%	28.8%	24.6%	26.2%
Total	100.0%	100.0%	100.0%	100.0%
Estimated Base*	1,943	371	2,314	

* excludes the 16.7% in the urban areas and 24.1% in the Rural Areas that did not know or wish to answer the income question. (i) see Table 2.10, page 27 of this report. Percentages rounded to one decimal place.

Emerging Household Incomes

2.89 73% of emerging households interviewed in Urban Areas and Larger Settlements provided income information – 27% did not know or wish to answer the income question. 52% of emerging households responded to the income question in the postal surveys carried out in the Rural Areas - 48% did not know or wish to answer the income question.

The incomes of emerging households are significantly lower than existing household movers:-

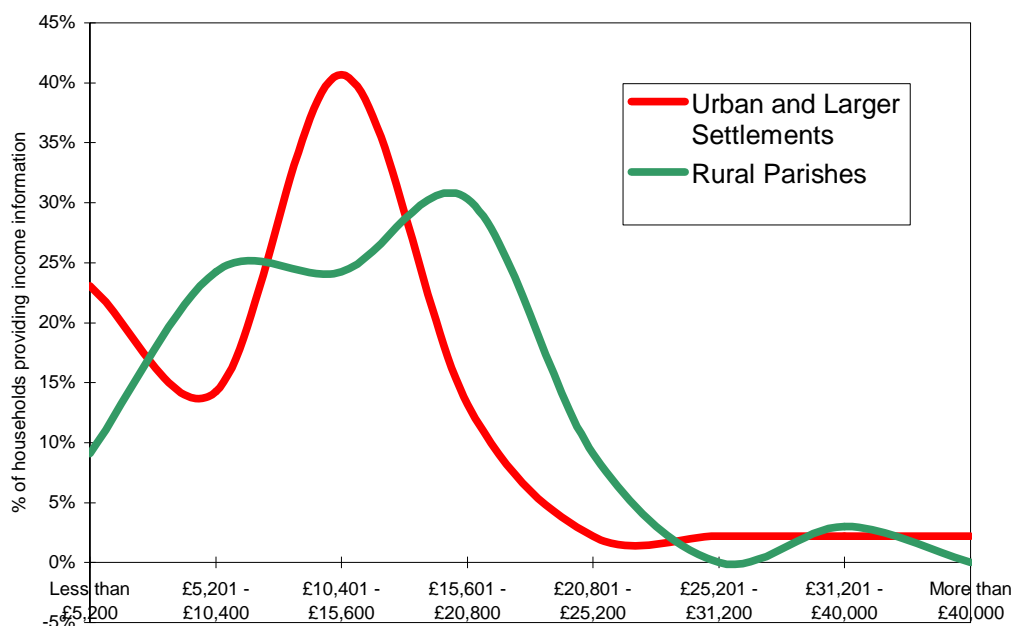
- ❑ **The lower quartile value of all emerging households was £6,256;**
- ❑ **The average annual gross income of all emerging mover households was only £12,110.**

Table 2.51 Annual Gross Income of Emerging Households

Income Bands	Housing Needs and Affordability Study 2002			% All Sample Households (i)
	% Urban Areas and Larger Settlements	% Rural Areas	% Borough	
Less than £5,200	23.1%	9.1%	22.0%	7.2%
£5,201 - £10,400	14.3%	24.2%	15.1%	12.1%
£10,401 - £15,600	40.7%	24.2%	39.4%	13.7%
£15,601 - £20,800	13.2%	30.3%	14.5%	9.4%
£20,801 - £25,200	2.2%	9.1%	2.7%	9.0%
£25,201 - £31,200	2.2%	0.0%	2.0%	10.3%
£31,201 - £40,000	2.2%	3.0%	2.3%	12.0%
More than £40,000	2.2%	0.0%	2.0%	26.2%
Total	100.0%	100.0%	100.0%	100.0%
Estimated Base	2,076	179	2,255	

* excludes the 26.6% in the urban areas and 48.4% in the Rural Areas that did not know or wish to answer the income question. (i) see Table 2.10, page 27 of this report. Percentages rounded to one decimal place.

Chart 2.6 Annual Gross Income of Emerging Households



2.90 **The data on the income levels of emerging movers in the urban and rural areas demonstrates that there is likely to be a considerable gap between tenure aspirations, wants and needs, and the affordability of moving.**

The incomes of emerging households are very low compared to the income levels of existing households and in the population as a whole. In comparison with Rural Areas, the Urban Areas and Larger Settlements have a significantly higher bunching of households on low incomes

The extent to which the incomes of potential movers, existing and emerging household movers, are sufficient to meet local housing costs in the current market is explored through the analysis of housing costs in **Section 3** and affordability in **Section 4** which follow.

SECTION THREE

THE COSTS FACING HOUSEHOLDS IN
THE LOCAL HOUSING MARKET

Introduction

3.1 JHA undertook an appraisal of the housing market which covers the period when the survey was undertaken, April/May 2002. This section of the report summarises the main findings of the appraisal. The information obtained is used to calculate the entry thresholds of income required by households to be able to afford the minimum costs of the different property sizes required – see the affordability calculations in Section 4.

3.2 A combination of data sources was used:

- Local Estate Agents with properties for sale;
- Local Letting Agents for private lettings;
- Land Registry Post-Code data First Quarter January - March 2002;
- Land Registry Post-Code data Second Quarter April - June 2002;
- Halifax Data for the South East, First Quarter January – March 2002,
- Registered Social Landlords operating in the Tonbridge and Malling area for social rents and shared ownership costs.

3.3 Information on house prices was obtained by asking local estate agents what a buyer could **expect to pay** for different sizes and types of property. This was important, as the vendor's asking price may be higher than the price for which a property is actually sold. The prices given were the **minimum price** a buyer could expect to pay for a property that was in a good state of repair. Any properties requiring renovation or major repair work were not included in the survey, as it is assumed that a purchaser in housing need will not have access to the extra resources required to bring such a property into a reasonable state of repair. Agents were asked to indicate whether there was a reasonable supply or very few such properties on the market.

Information from the different information agents and letting agencies are tabulated and averages calculated to give an indication of the minimum purchase and rental prices existing across the urban and rural sub-areas of the Borough at the time of the Housing Needs and Affordability Study, 2002.

3.4 The Land Registry provided additional information, especially where the coverage by agents was less complete, as in some rural sub-areas. The Land Registry figures, which are based upon post-code sectors, show **average** prices based upon actual transactions. The First Quarter 2002, i.e. the three months preceding the Housing Needs and Affordability Study, 2002 are the most reliable benchmark and are used but changes over the period April – June are examined too.

The Housing Market in Tonbridge and Malling around the Survey Period

3.5 The market was extremely buoyant in the first half of 2002. Table 3.1 shows that the average price of all houses sold in the Borough was £180,794 at the time of the survey. The Land Registry data released in August showed the average price of all sale houses in the second quarter in 2002, April – June had risen by 7.2% to £194,738, although JHA believe that may prove to be an underestimate (*see para 3.8 below*).

Table 3.1 Comparison of House sale prices in Tonbridge and Malling Borough, 1st Qtr 2002 and 2nd Qtr 2002.

1st Quarter 2002	Flats	Terraces	Semi-Detached	Detached	Overall
Borough prices	100,069	123,652	155,419	289,184	£180,794
Number of transactions	46	143	198	156	543
Row %	8.5%	26.3%	36.5%	28.7%	100%
2 nd Quarter 2002	Flats	Terraces	Semi-Detached	Detached	Overall
Borough prices	132,312	118,254	168,492	309,697	£194,738
Number of transactions	48	188	122	179	537
Row %	8.9%	35.0%	22.7%	33.3%	100%
% change in prices for each dwelling type	+24.4%	-4.56%	+7.8%	+6.6%	7.2%

3.6 The Agents supplying information reported:-

- A very buoyant market;
- Very few properties of all sizes in relation to demand;
- Very few 1 and 2 bed properties of all sizes,
- Very few first time buyer properties.

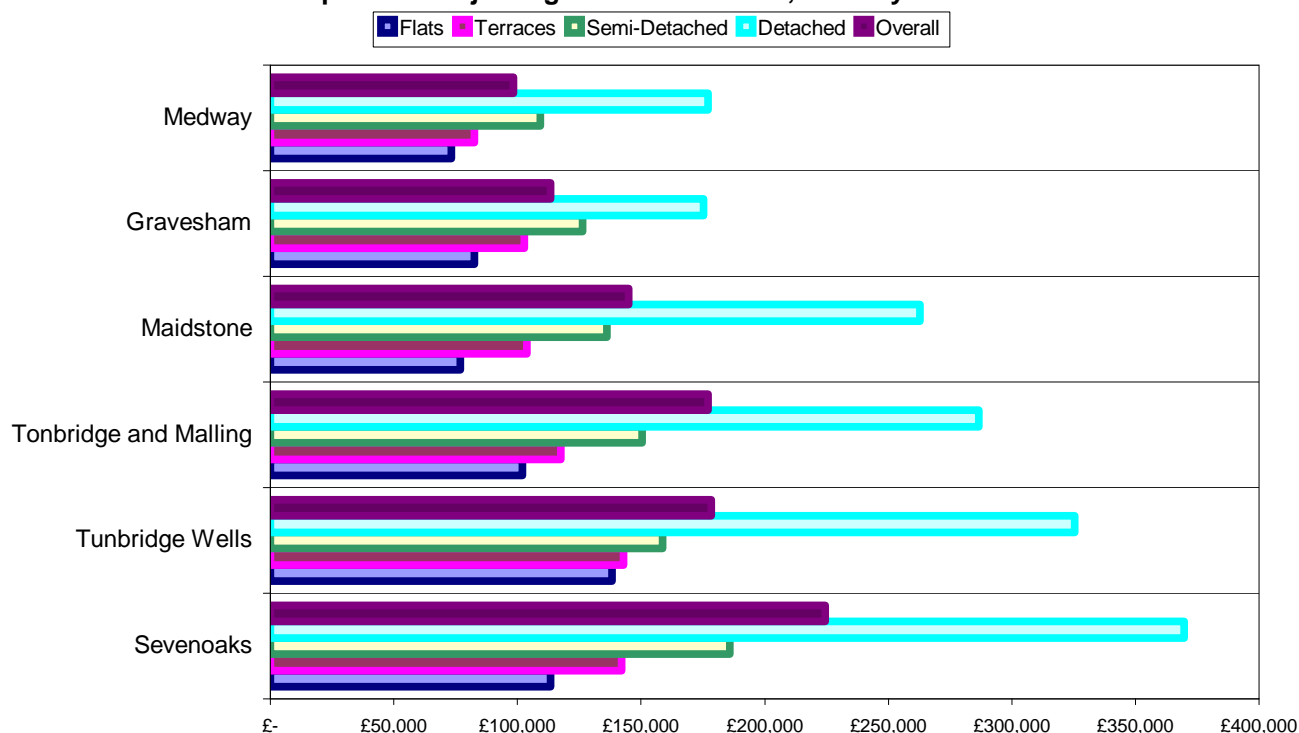
Land Registry transactions show that the market for detached and semi-detached housing remains strong. The supply of flats remains steady and the sale of terraced properties was increasing in the Borough at this time.

Relationship between Tonbridge and Malling and Neighbouring Housing Markets

3.7 *Chart 3.1* indicates house sale prices for local authorities with adjoining borders to Tonbridge and Malling Borough. Maidstone, Gravesham and Medway have lower average property sale prices than Tonbridge and Malling for all types of property while Sevenoaks and Tunbridge Wells have higher prices.

- There was little difference between the average overall property price in Tonbridge and Malling and average prices in Tunbridge Wells but there was a much more marked price gradient with Sevenoaks where overall prices were 21% higher than in Tonbridge and Malling.
- The overall price housing in Tonbridge and Malling was around 18% higher than the overall price in Maidstone, the adjoining most expensive authority.
- Flats were most expensive in Tunbridge Wells and there was a more marked variation between local authorities, reflecting the smaller number of transactions involved.
- The high cost of housing in Tonbridge and Malling is illustrated by the high cost of detached housing the *average* price of which was £286,720.

Chart 3.1 Average Sale Price of Properties in Tonbridge and Malling Borough compared to Adjoining Local Authorities, January-March 2002



House Price Appraisal by Sub-Area – Average Prices - Land Registry information

3.8 No house price information is currently available which is disaggregated to the sub-areas used in the Housing Needs and Affordability Study, 2002. To provide a more detailed picture of house prices in each of the agreed sub-areas, an appraisal of postcode sector data was compiled using Land Registry information for the First Quarter of 2002, the three months of January – March 2002 immediately preceding the survey.

Table 3.2 shows that when the average prices in each sub-area are calculated, the average Borough figure had reached £181, 589 at the time of the Housing Needs and Affordability Study, 2002. This figure is comparable to the average of £180,794 shown in Table 3.1.

The difference between the Borough average figures reflect the difficulties of using small area post-codes. Post-code areas were supplied by the Council for each of the sub-areas – there is some double counting involved since some post-codes occur in two or more places in the Borough. As far as possible overlaps were excluded but it was impossible to provide a complete match between Borough-wide figures and sub-area figures using post-code data.

3.9 Two limitations of Land Registry data are significant in the case of housing need assessments.

First, the data relates to average prices only. Using average prices for assessment of affordability levels does tend to inflate the scale of housing need and JHA prefer to rely on minimum prices. JHA specifically asked for this information from local estate agents. In practice, there is a significant difference between average and minimum prices because the supply of available properties coming on the market is so small in some locations and can affect the average price.

A second difficulty with the Land Registry data is that it provides no information about the different sizes of property people require just the main property types.

3.10 Table 3.2 demonstrates the average price of all houses sold in the Borough was £181,589 at the time of the survey. There is a differential in house sale prices between the urban areas and rural areas:-

- The average price of housing was significantly higher in the rural areas and larger rural settlements, including Malling Rural and Hadlow area;
- The average prices were lower in the Tonbridge and Hildenborough and Medway Gap sub-areas and East Bank parishes;
- The few flats for sale in Hadlow and Borough Green were expensive;
- The average price of flats was lower in the urban areas. In Tonbridge flat sales were about 10% of all transactions and in the Medway Gap and adjacent Parishes flats accounted for only 8% of sales at this time,
- Terraced and semi-detached housing was less expensive in the Medway Gap area.

Table 3.2 Estimated AVERAGE Sale Prices by Property Type, 1st Qtr January-March 2002

	Flats	Terraces	Semi-Detached	Detached	Overall
	£	£	£	£	£
URBAN AREAS AND LARGER SETTLEMENTS					
Tonbridge Area and Hildenborough	77,692	128,871	153,601	236,111	148,197
Medway Gap	82,016	107,015	140,718	226,074	148,187
Borough Green & Wrotham	189,166	131,458	170,784	292,763	199,232
East Peckham	None	None	146,600	None	146,600
Hadlow	171,650	None	159,071	270,625	193,369
Average	130,131	122,448	154,155	256,393	167,117
RURAL AREAS					
East Bank	65,887	108,842	122,064	194,727	123,954
Malling Rural	None	149,354	200,256	408,956	311,582
Average	65,887	129,098	161,160	301,841	217,768
BOROUGH	£97,735	£125,108	£156,156	£271,542	£181,589
Number of transactions	46	158	199	158	561

House Price Appraisal by Sub-Area – Minimum Prices – Local Estate Agents

- 3.11 Information from the different information agents and letting agencies are tabulated and averages calculated to give an indication of the minimum purchase and rental prices existing across the urban and rural sub-areas of the Borough at the time of the Housing Needs and Affordability Study, 2002.

The value of this information is that it relates to the period in which the household surveys were carried out, in the months of April and May 2002. Both assessments indicate the range of house prices potential movers are faced with.

Around 70 local agents were approached by JHA and the Council with follow up letters and telephone calls. There were considerable delays in waiting for replies and, in the event, a very poor response was forthcoming. **Only 5 agents** supplied information on house sale prices, as indicated in the tables later in this section. Fortunately, these agents provided sufficient information for each of the main sub-areas, with the exception of the East Bank Parishes.

- 3.12 JHA specifically asked for minimum rather than average prices because of the risks of inflating housing needs if based solely upon average prices.

There was a significant difference between average and minimum prices in the order of 22% across the Borough. There were significant differences between minimum and average prices in the urban areas. However, in many rural areas the overall supply of sale housing was more limited and agents found it more difficult to distinguish any real difference between an average and a minimum prices.

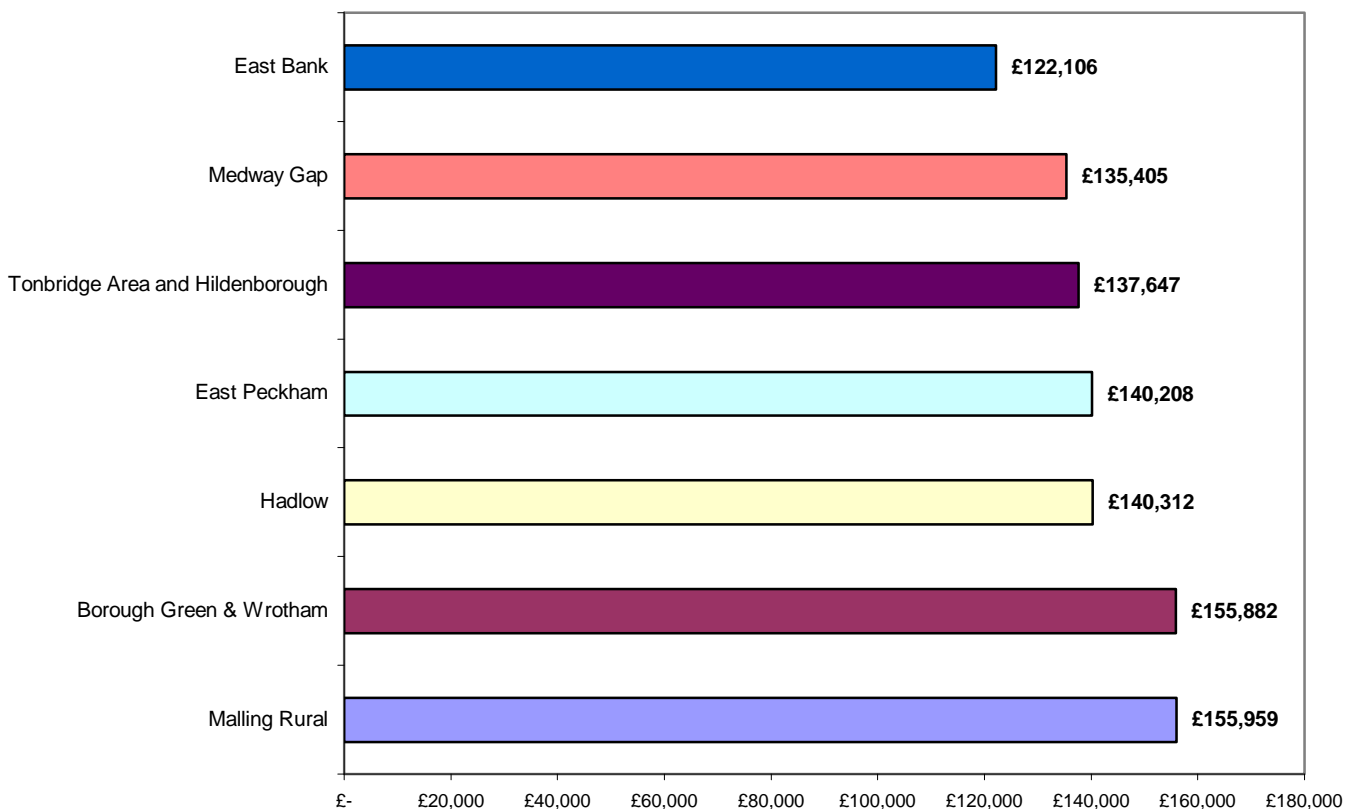
Based upon the information obtained from local agents, the minimum price households needed to pay tended to be lower in the urban areas and in the northern areas of the Borough.

Average prices were much higher in the larger rural settlements and Malling Rural Area.

- 3.13 Chart 3.3 confirms the Medway Gap and adjacent parishes area with the East Bank Parishes are the least expensive area of the Borough for potential movers to purchase a property, followed by Tonbridge and Hildenborough.

- House prices in Malling Rural were similar to those in Borough Green and Wrotham and both were some £20,000 higher than in the main urban areas.
- Prices in Borough Green and Wrotham were some £15,000 higher than in the other rural settlements of Hadlow and East Peckham.
- Prices in Hadlow and East Peckham were some £4,000 higher than in the Tonbridge and Medway Gap areas.

Chart 3.2 Rank Order of Average Minimum Sale Prices, April-May 2002



HOUSE PRICE APPRAISAL BY SUB-AREA – ESTATE AGENTS INFORMATION

Area 1. Tonbridge area and Hildenborough

3.14 Table 3.3 shows the minimum costs of property in the Tonbridge area and Hildenborough area.

Table 3.3 – House Prices in Tonbridge area and Hildenborough

PROPERTY TYPE AND SIZES		MINIMUM price buyers expect to pay £ (i.e. not asking price) for different properties in a good state of repair.			Average of the range of prices given April/May 2002
		Agent 1	Agent 2	Agent 3	
<i>Bedsit/Studio</i>		£50,000	£65,000	£80,000	£65,000
<i>Flats</i>	<i>1 bed</i>	£75,000	£90,000	£95,000	£86,667
	<i>2 bed</i>	£95,000	£120,000	£120,000	£111,667
<i>Bungalow</i>	<i>1 bed</i>	£60,000	£140,000	None	£100,000
	<i>2 bed</i>	£85,000	£180,000	£178,000	£147,667
	<i>3 bed</i>	£95,000	£240,000	£200,000	£118,333
	<i>4 bed</i>	£110,000	£275,000	£275,000	£220,000
<i>Terraced</i>	<i>1 bed</i>	£95,000	£115,000	£110,000	£106,667
	<i>2 bed</i>	£130,000	£125,000	£130,000	£128,333
	<i>3 bed</i>	£145,000	£140,000	£150,000	£145,000
<i>Semi-det</i>	<i>2 bed</i>	£145,000	£145,000	£140,000	£143,333
	<i>3 bed</i>	£165,000	£180,000	£185,000	£176,666
	<i>4 bed</i>	£185,000	£230,000	£210,000	£208,333
<i>Detached</i>	<i>2 bed</i>	None	£170,000	£155,000	£162,500
	<i>3 bed</i>	£250,000	£210,000	£200,000	£220,000
	<i>4 bed</i>	£275,000	£280,000	£250,000	£268,333
	<i>5 bed</i>	£300,000	£330,000	£300,000	£310,000
<i>Sheltered</i>		£80,000	None	None	£80,000
<i>Mobile home</i>		None	£45,000	None	None
<i>Average</i>		£137,647	£171,111	£173,625	£155,472

Demand greatly outstripped supply at the time of the survey with most properties selling within a week or two of coming onto the market. There are very few small homes, especially flats and bungalows. There are also very few 1 bed terraces and 2 or 3 bed detached properties on the market.

Area 2. Medway Gap and adjacent Parishes

3.15 House prices in the Medway Gap area are given in Table 3.4.

Table 3.4 – House Prices in Medway Gap and adjacent Parishes

PROPERTY TYPE AND SIZES		MINIMUM price buyers expect to pay £ (i.e. not asking price) for different properties in a good state of repair.				Average of the Range of Prices Given April/May 2002
		Agent 1	Agent 2	Agent 3	Agent 4	
		Agent 1	Agent 2	Agent 3	Agent 4	
<i>Bedsit/Studio</i>		None	None	None	£42,000	£42,000
<i>Flats</i>	<i>1 bed</i>	None	£75,000	£60,000	£55,000	£63,333
	<i>2 bed</i>	None	£85,000	£80,000	£65,000	£76,667
<i>Bungalow</i>	<i>1 bed</i>	£105,000	£110,000	£110,000	£80,000	£101,250
	<i>2 bed</i>	£150,000	£150,000	£130,000	£100,000	£132,500
	<i>3 bed</i>	£170,000	£190,000	£150,000	£135,000	£161,250
	<i>4 bed</i>	£240,000	£250,000	£180,000	£185,000	£213,750
<i>Terraced</i>	<i>1 bed</i>	£80,000	£85,000	£90,000	£70,000	£81,250
	<i>2 bed</i>	£98,000	£115,000	£105,000	£90,000	£102,000
	<i>3 bed</i>	£110,000	£135,000	£120,000	£95,000	£115,000
<i>Semi-detached</i>	<i>2 bed</i>	£115,000	£130,000	£115,000	£120,000	£120,000
	<i>3 bed</i>	£135,000	£155,000	£140,000	£135,000	£141,250
	<i>4 bed</i>	£150,000	£180,000	£165,000	£150,000	£161,250
<i>Detached</i>	<i>2 bed</i>	£120,000	£150,000	£150,000	£125,000	£136,250
	<i>3 bed</i>	£165,000	£180,000	£180,000	£175,000	£175,000
	<i>4 bed</i>	£190,000	£210,000	£210,000	£200,000	£202,500
	<i>5 bed</i>	£230,000	£260,000	£250,000	£210,000	£237,500
<i>Sheltered</i>		None	None	None	None	None
<i>Mobile home</i>		None	None	None	None	None
<i>Average of the lower three</i>		£147,000	£161,875	£139,687	£119,529	£133,103

Agents reported an extremely buoyant market at the time of the survey with prices still rising at the time of the survey. There was a reported lack of first time buyer properties that are affordable. In the Medway gap area (Walderslade Woods) there are not many 3 bed semi-detached properties being built of decent size.

Area 3. Borough Green and Wrotham

3.16 Table 3.5 displays the costs of buying property in Borough Green and Wrotham.

Table 3.5 – House Prices in Borough Green and Wrotham

PROPERTY TYPE AND SIZES		Minimum House Prices Given
		April/May 2002
		Agent 1
<i>Bedsit</i>	<i>Bedsit</i>	£75,000
<i>Flats</i>	<i>1 bed</i>	£85,000
	<i>2 bed</i>	£110,000
<i>Bungalow</i>	<i>1 bed</i>	£120,000
	<i>2 bed</i>	£135,000
	<i>3 bed</i>	£160,000
	<i>4 bed</i>	£180,000
<i>Terraced</i>	<i>1 bed</i>	£95,000
	<i>2 bed</i>	£115,000
	<i>3 bed</i>	£140,000
<i>Semi-detached</i>	<i>2 bed</i>	£120,000
	<i>3 bed</i>	£150,000
	<i>4 bed</i>	£180,000
<i>Detached</i>	<i>2 bed</i>	£180,000
	<i>3 bed</i>	£225,000
	<i>4 bed</i>	£260,000
	<i>5 bed</i>	£320,000
<i>Sheltered</i>		None
<i>Mobile Home</i>		None
<i>Average</i>		£155,882

Area 4. East Peckham Parish

3.17 Table 3.6 displays property prices in East Peckham.

Table 3.6 – House Prices in East Peckham

PROPERTY TYPE AND SIZES		MINIMUM price buyers expect to pay £ (i.e. not asking price) for different properties in a good state of repair		Average of the Range of Prices Given
		Agent 1	Agent 2	April/May 2002
<i>Bedsit</i>	<i>Bedsit</i>	£45,000	None	£45,000
<i>Flats</i>	<i>1 bed</i>	£60,000	£65,000	£62,500
	<i>2 bed</i>	£80,000	£80,000	£80,000
<i>Bungalow</i>	<i>1 bed</i>	£55,000	None	£55,000
	<i>2 bed</i>	£70,000	£145,000	£107,500
	<i>3 bed</i>	£80,000	£175,000	£127,500
	<i>4 bed</i>	£90,000	£220,000	£155,000
<i>Terraced</i>	<i>1 bed</i>	£80,000	None	£80,000
	<i>2 bed</i>	£110,000	£100,000	£105,000
	<i>3 bed</i>	£125,000	£125,000	£125,000
<i>Semi-detached</i>	<i>2 bed</i>	£130,000	None	£130,000
	<i>3 bed</i>	£160,000	£145,000	£152,500
	<i>4 bed</i>	£170,000	£175,000	£172,500
<i>Detached</i>	<i>2 bed</i>	None	None	None
	<i>3 bed</i>	£200,000	£180,000	£190,000
	<i>4 bed</i>	£250,000	£225,000	£237,500
	<i>5 bed</i>	£275,000	£245,000	£260,000
<i>Sheltered</i>		None	None	None
<i>Mobile Home</i>		None	None	None
<i>Average</i>		£123,750	£156,667	£130,281

In the country areas, demand far outstrips supply. There is a particular shortage of 3 bedroom semi-detached properties.

Area 5. Hadlow Parish

3.18 Table 3.7 displays property prices in Hadlow.

Table 3.7 – House Prices in East Peckham

<i>PROPERTY TYPE AND SIZES</i>		Minimum House Prices Given
		April/May 2002
<i>Bedsit</i>	<i>Bedsit</i>	£50,000
<i>Flats</i>	<i>1 bed</i>	£75,000
	<i>2 bed</i>	£80,000
<i>Bungalow</i>	<i>1 bed</i>	£60,000
	<i>2 bed</i>	£85,000
	<i>3 bed</i>	£95,000
	<i>4 bed</i>	£110,000
<i>Terraced</i>	<i>1 bed</i>	£95,000
	<i>2 bed</i>	£130,000
	<i>3 bed</i>	£145,000
<i>Semi-detached</i>	<i>2 bed</i>	£145,000
	<i>3 bed</i>	£165,000
	<i>4 bed</i>	£185,000
<i>Detached</i>	<i>2 bed</i>	None
	<i>3 bed</i>	£250,000
	<i>4 bed</i>	£275,000
	<i>5 bed</i>	£300,000
<i>Sheltered</i>		£80,000
<i>Mobile Home</i>		None
<i>Average</i>		£136,765

Area 6. East Bank

3.19 No Agents supplied property data for the East Bank Area. Table 3.2 above shows that average sale prices are lower in this sub-area when contrasted to the neighbouring Medway Gap and adjacent parishes. The prices of all types of property in the East Bank parishes, with the exception of terraces, were lower than the average prices in Medway Gap. Flats were 19.7% lower, semi-detached houses were 13.3% lower and detached houses were 13.9% lower, while terraces were 1.7% higher. Bungalows are not included as a separate category in Land Registry figures – JHA assume these are similar to the values for detached houses. To calculate house price figures for properties in the East Bank Parishes, JHA applied these percentage values to the first column in Table 3.8.

Table 3.8 – House Prices in the East Bank

<i>PROPERTY TYPE AND SIZES</i>		Minimum House Prices Given Medway Gap April/May 2002	Minimum House Prices Estimated for East Bank Parishes April/May 2002
<i>Bedsit</i>	<i>Bedsit</i>	£42,000	Assumed None
<i>Flats</i>	<i>1 bed</i>	£63,333	£50,856
	<i>2 bed</i>	£76,667	£61,564
<i>Bungalow</i>	<i>1 bed</i>	£101,250	£87,176
	<i>2 bed</i>	£132,500	£114,083
	<i>3 bed</i>	£161,250	£138,836
	<i>4 bed</i>	£213,750	£184,039
<i>Terraced</i>	<i>1 bed</i>	£81,250	£82,631
	<i>2 bed</i>	£102,000	£103,734
	<i>3 bed</i>	£115,000	£116,955
<i>Semi-detached</i>	<i>2 bed</i>	£120,000	£104,040
	<i>3 bed</i>	£141,250	£122,464
	<i>4 bed</i>	£161,250	£139,804
<i>Detached</i>	<i>2 bed</i>	£136,250	£117,311
	<i>3 bed</i>	£175,000	£150,675
	<i>4 bed</i>	£202,500	£174,352
	<i>5 bed</i>	£237,500	£204,488
<i>Sheltered</i>		<i>None</i>	Assumed None
<i>Mobile Home</i>		<i>None</i>	
<i>Average</i>		£ 133,102	£122,063

Area 7. Malling Rural Area

3.20 Table 3.9 shows property prices in the Malling Rural Area. In the rural areas agents could not discriminate any significant difference between average and minimum prices and the prices shown are the averages they consider apply.

Table 3.9 – House Prices in Malling Rural Area

PROPERTY TYPE AND SIZES		Average price buyers expect to pay £ (i.e. not asking price) for different properties in a good state of repair.		Average of the Range of Prices Given April/May 2002
		Agent 1	Agent 2	
<i>Bedsit/Studio</i>		None	None	None
<i>Flats</i>	<i>1 bed</i>	£72,000	£80,000	£76,000
	<i>2 bed</i>	£80,000	£120,000	£100,000
<i>Bungalow</i>	<i>1 bed</i>	£120,000	None	£120,000
	<i>2 bed</i>	£130,000	£180,000	£155,000
	<i>3 bed</i>	£150,000	£190,000	£170,000
	<i>4 bed</i>	None	£300,000	£300,000
<i>Terraced</i>	<i>1 bed</i>	None	£100,000	£100,000
	<i>2 bed</i>	£90,000	£125,000	£107,500
	<i>3 bed</i>	£120,000	£130,000	£125,000
<i>Semi-detached</i>	<i>2 bed</i>	£125,000	£160,000	£142,500
	<i>3 bed</i>	£140,000	£140,000	£140,000
	<i>4 bed</i>	£155,000	£180,000	£167,500
<i>Detached</i>	<i>2 bed</i>	None	£200,000	£200,000
	<i>3 bed</i>	£175,000	£220,000	£197,500
	<i>4 bed</i>	£230,000	£250,000	£240,000
	<i>5 bed</i>	None	£350,000	£350,000
<i>Sheltered</i>		None	None	None
<i>Mobile home</i>		None	None	None
<i>Average</i>		£132,250	£179,666	£168,187

Private Rents

3.21 Letting agents provided an area breakdown of rent levels within the Borough.
The minimum rent levels are given in Table 3.10 below.

Table 3.10 – Market Rent Levels, April-May 2002

PROPERTY TYPES	1. Tonbridge and Hildenborough			2. Medway Gap and Adjacent Parishes				
	Agent 1	Agent 2	Av.	Agent 1	Agent 2	Agent 3	Agent 4	Av.
Bedsit/Studio	£400	£395	£395		£300	£315	£295	£300
1 bed flat	£500	£475	£475	£350	£350	£375	£375	£360
2 bed flat	£575	£575	£575	£480	£400	£475	£450	£450
1 bed bung.	na	na	na	na	£400	£450	na	£425
2 bed bung.	na	na	na	na	£450	£575	na	£510
3 bed bung.	£1,400	na	£1,400	na	£550	£650	na	£600
4 bed bung.	£2,000	na	£2,000	na	£700	£750	na	£725
1 bed terrace	na	£545	£545	£375	£375	£395	£450	£400
2 bed terrace	£550	£625	£590	£450	£425	£450	£495	£455
3 bed terrace	£600	£700	£650	£550	£475	£560	£635	£555
2 bed semi	£675	£650	£650	£450	£500	£550	£525	£505
3 bed semi	£725	£750	£725	£550	£550	£600	£625	£580
4 bed semi	na	£850	£850	£450	£650	£700	£725	£630
2 bed det	na	£795	£795	£600	£525	£600	£650	£595
3 bed det	£900	£950	£925	£800	£625	£700	£800	£730
4 bed det	£1,200	£1,295	£1,250	na	£800	£850	£1,100	£915
5 bed det	£1,600	£1,495	£1,550	na	£950	£1,000	£1,200	£1,050

PROPERTY TYPES AND SIZES	3. Borough Green and Wrotham	4. East Peckham Parish	5. Hadlow Parish	6. East Bank Parishes	7. Malling Rural	Borough Average
Bedsit/Studio	£350	£350	£375	£350	£350	£355
1 bed flat	£425	£425	£430	£425	£425	£425
2 bed flat	£495	£495	£500	£495	£495	£475
1 bed bung.	na	na	na	na	na	£425
2 bed bung.	na	na	na	na	na	£510
3 bed bung.	na	na	na	na	na	£600
4 bed bung.	na	na	na	na	na	£725
1 bed terrace	£425	£425	£430	£425	£425	£440
2 bed terrace	£545	£545	£550	£545	£545	£540
3 bed terrace	£650	£650	£675	£650	£650	£640
2 bed semi	£575	£575	£590	£575	£575	£585
3 bed semi	£695	£695	£720	£695	£695	£685
4 bed semi	£795	£795	£825	£795	£795	£785
2 bed det	£675	£675	£690	£675	£675	£685
3 bed det	£850	£850	£875	£850	£850	£845
4 bed det	£1,200	£1,200	£1,250	£1,200	£1,200	£1,175
5 bed det	£1,250	£1,250	£1,300	£1,250	£1,250	£1,270

Social Rents

3.22 Tonbridge and Malling Housing Association own the majority of the social housing stock in the Borough. They provided information on their rents at the time of the survey.

Table 3.11 – Average Weekly Net Rents, Tonbridge and Malling Housing Association, April 2002

Illustrative House Types	General Needs	Sheltered
Bedsit	not provided	£59.24
1 bed flat	£55.34	£66.88
2 bed flat	£60.95	£77.19
3 bed flat	£61.75	not provided
1 bed house	£73.10	not provided
1 bed bungalow	£59.84	not provided
2 bed house	£67.77	not provided
2 bed bungalow	£58.43	not provided
3 bed house	£71.54	not provided
3 bed bungalow	£70.97	not provided
4 bed house	£79.48	not provided

3.23 Nine other Registered Social Landlords were asked for information on their rent levels at the time of the Survey relating to general needs and sheltered properties within Tonbridge and Malling Borough.

Three RSLs, Hyde, Hanover and Orbit, failed to reply.

Two of the RSLs indicated in which area their properties were located.

The information obtained is shown in Table 3.12.

**Table 3.12 –Average Weekly Rents for Other Registered Social Landlords
in Tonbridge and Malling Borough, April 2002**

Illustrative House Types	Sanctuary Housing	Moat Housing Group	Housing 21 Housing Association	London and Quadrant Housing Trust	Southern Housing Group	English Churches Sheltered	Average Minimum Social Rents
Bedsit	not provided	not provided	not provided	not provided	not provided	40.17 (sheltered)	none
1 bed flat	not provided	£58.00	£53.60	£58.70	£63.83 (Medway Gap)	£45.78 (sheltered)	£58.53
2 bed flat	not provided	not provided	£61.44	not provided	not provided	£57.08 £51.38 (sheltered)	£59.26
1 bed house	not provided	not provided	none	£65.65	not provided	none	£65.65
1 bed bungalow	not provided	not provided	£66.08	none	not provided	not provided	£66.08
2 bed house	not provided	£79.00	none	£74.93	£71.92 (Medway Gap)	none	£75.28
2 bed bungalow	not provided	not provided	none	not provided	not provided	none	none
3 bed house	£71.00 (Hadlow) £80.47 (East Peckham)	£79.00	£79.38	£79.19	£80.01 (Medway Gap)	none	£78.17
3 bed bungalow	not provided	not provided	none	not provided	not provided	none	
4 bed house	not provided	£84.00		£91.60	not provided	none	£87.80

Shared Ownership

3.24 Moat Home Ownership operates DIYSO, Homebuy and Resale schemes in Tonbridge and Malling Borough. Homebuy is for households living in the Council's area who have to find 75% of the market value with the remaining 25% being paid towards an interest free loan.

Some assumptions about the costs of DIYSO have been made using information supplied by Moat and these are shown in Table 3.13. The share purchased varied between 25% and 50% and relates to 2 bed and 3 bed properties.

Table 3.13– DIYSO Costs in Tonbridge and Malling Borough.

Beds	Purchase Price*	Share purchased	Cost £	Share rented	Rental (excl. service charges)	Mortgage	Average Total Cost
					£ (annual)	£ (annual)	£ year
2	110,300	25%	27,575	75%	2,916 (243 month)	2,232 (186 month)	5,148 (429 month)
		50%			2,028 (169 month)	4,464 (372 month)	6,492 (541 month)
3	137,900	25%	34,475	75%	3,588 (299 month)	2,794 (232.8 month)	6,382 (531.8 month)
		50%			2,472 (206 month)	5,580 (465 month)	8,052 (671 month)

Source: Moat Home Ownership * TCI Band B

SECTION FOUR

AFFORDABLE HOUSING NEEDS

4. AFFORDABLE HOUSING NEEDS

- 4.1 Section 4 addresses the issue of housing affordability and the housing needs likely to stem from households in unsuitable housing being unable to access appropriate housing.
- 4.2 The affordability assessment starts with the numbers of households in inadequate housing and the number of potential movers. **Information is obtained from the survey about the tenure and property size expectations of households – and the methodology draws upon the information provided by potential movers about their gross annual incomes.** The ability to purchase open market or low cost sale housing (including the mortgage element in shared ownership housing) is based on the level of savings and mortgage required to afford the minimum sale prices of housing on offer. Ability to pay a deposit of 5% of purchase price is normally required and the standard multiple usually applied is three times the gross annual household income for a single earner, with a reduced multiplier for dual earner households (e.g. often two and a half times) reflecting their higher earning potential. Household incomes are then compared to the entry income thresholds required to ascertain the affordability of housing.

Incomes required to access the housing market

- 4.3 The analysis in Section 3 has demonstrated the range in average minimum house prices across the Borough at the time of the Housing Needs and Affordability Study 2002. Table 4.1 summarises the key patterns, distinguishing the urban areas and larger settlements from the Rural Areas, drawing on the information on minimum house prices obtained from local agents, summarised in Section 3.

Table 4.1 Summary Minimum House Prices and Entry Incomes Required

Sub-Areas sub-area	Average of the Lowest Property Prices (i)	Income Needed by Single persons to Afford Average of all House Sale Prices	Income Needed by Couples to Afford Average of all House Sale Prices
Urban Areas and Larger Rural Settlements	£142,301	£45,062	£54,074
Rural Areas	£145,125	£45,956	£55,148
Borough	£143,107	£45,317	£54,381
	Average Price (ii)		
Borough	£181,589	£57,503	£69,004

(i) see average prices shown in Tables 3.3,3.4,3.5,3.6,3.7,3.8,3.9, Section 3

(ii) see Table 3.2, Land Registry information for 1st qtr 2002 and Chart 3.2, Section 3

- 4.4 Single person households constitute 82% of households in housing need in the urban areas and larger settlements – they require an average annual gross income of £45,062 to afford the minimum price of all property types in the urban areas and larger settlements.

Single person households constitute 79% of those in need in the Rural Areas – they require an average annual gross income of £45,956 to afford the minimum price of all property types.

To afford the average price of all property types in the Borough, single persons require an average annual gross income of around £45,317 while couples require £54,381. These are income requirements based upon minimum house prices.

- 4.5 Section 2B demonstrated that inadequately housed households needing to move have lower incomes than the population as a whole. The average income of emerging households was only £12,110.
- 4.6 Table 4.2 demonstrates the very low incomes of emerging households across the Borough and disaggregated between the Urban Areas and Larger Settlements and Rural Areas. **The table shows that about 100% of newly forming households occupying unsuitable accommodation in Tonbridge and Malling Borough have incomes below the threshold of £45,317 required by single people or the threshold of £54,381 required by couples, to afford minimum house prices in the Borough.**

Table 4.2 Incomes of Emerging Households

Income Bands	Cumulative % Urban Areas and Larger Settlements	Cumulative % Rural Areas	Cumulative % Borough
Less than £5,200	23.1%	9.1%	22.0%
£5,201 - £10,400	37.4%	33.3%	37.1%
£10,401 - £15,600	78.1%	57.5%	76.5%
£15,601 - £20,800	91.3%	87.8%	91.0%
£20,801 - £25,200	93.5%	96.9%	93.7%
£25,201 - £31,200	95.7%	96.9%	95.7%
£31,201 - £40,000	97.9%	99.9%	98.0%
More than £40,000	100.0%	99.9%	98.0%
Total		100.0%	100.0%

Assessment methodology

- 4.7 In the following assessment of housing need, JHA focus on those existing and emerging households who stated that they expected to have their needs met by moving. The approach JHA have taken to the assessment of backlog affordability focuses upon the relationship between the local housing market and local income levels as advised in PPG3 Annex A and covers many of the factors listed in Circular 6/98. The analysis uses the information about housing aspirations and incomes derived from the Household Survey and the housing costs data in Section 3.
- 4.8 The analysis involves mover households who expressed a tenure or property size preference and gave details of their incomes. Various filters were applied to the sample of these movers so as to remove those households who would be likely to afford moving out of their own resources.
- 4.9 The affordability assessment is based upon the Sub-Area breakdown of the Borough agreed with the Council, which covers the Urban Areas and Larger Settlements and the remaining Rural Areas. This geographical breakdown in housing needs was designed to assist in the formulation of affordable housing policies in the Local Plan.

It is important to remember that the overall level of needs produced by the analysis of affordability takes account of the relationship between local incomes and house prices, private rents and social rents and not just house prices.

The 'usable' sample for calculating affordability

- 4.10 Information is obtained from the household surveys about potential movers and the tenures which households expect to get when they move. JHA then proceed through a process of filtering to arrive at a robust sample which can be used with confidence to test affordability.

The filtered sample of all potential movers was estimated to 2,972 compared to a potential moving population of 5,996 households. In essence, this means that the filtered sample represents 50% of households expecting to need to move. These are the households who have passed all filtering tests and provided sufficient information for us to assess their ability to afford different tenures.

- 4.11 Table 4.3 below indicates why the potential mover sample reduces for the affordability assessment.

Table 4.3 Filtered Sample of All Potential Movers

Filter steps	Approximate Number of Households	Cumulative Reduction in Number of Households	Cumulative % reduction
Tenures expected	5,996		
Less Outright Owners and no response to Tenure question	5,432	- 564	- 9.4%
Less those not providing income information	4,232	- 1,764	- 29.4%
Less those already on a Housing Register	3,637	- 2,359	- 39.3%
Less those expecting to Buy with Equity in excess of £20k	2,972	- 3,024	- 50.4%

Housing Needs and Affordability Study 2002, grossed figures from affordability analysis

- 4.12 There was good response to the income question, as demonstrated in Section 2D of the report. However, as can be seen in Table 4.3 approximately 20% of all potential mover households failed to provide information about their incomes, which is essential if their ability to afford the aspirations of their choice is to be tested.

Some households are already on a Housing Register and known to be in housing need – these households are filtered out to avoid double counting.

Other households own houses outright and these are filtered out of the analysis.

A further category are those looking to buy had sufficient equity to be able to afford owner-occupation.

Affordability criteria

- 4.13 The research analysed whether potential mover households, now living in inadequate housing, had sufficient income to afford to move into the tenures and property sizes they expected to need i.e. could they pay backlog housing costs (minimum house prices and rents). For those looking to buy, it was assumed that buyers ought to be able to afford a 5% deposit and 2.5 times their gross annual income to support a mortgage (based upon joint or more incomes) and 3 times for single earners. While more lenders will provide 100% mortgages if customers want this, this is not universal and on the evidence supplied by local mortgage lenders, JHA considered that a mortgage 'hurdle' is still fully appropriate to apply.
- 4.14 For those looking to rent, a household should be able to afford to social rent if not dependent upon Housing Benefit and paying less than 25% of their net income in rent (30% in the case of private renting). This definition reflects the National Housing Federation's latest guidance on affordable housing for rent, which is also being used by the Housing Corporation and takes account of the residual income of potential private renters in comparison with social renters i.e. the latter contain a higher proportion of lower incomes.

ASSESSMENT OF AFFORDABLE HOUSING NEED

- 4.15 JHA calculated the number of potential mover households in unsuitable housing who could not afford access to the housing market at the time of the survey.

Discounted Sale Housing

- 4.16 In order to define the potential for low cost housing, JHA examined the relationship between price of all properties and those of new houses for sale on the housing market in the Borough. JHA used data for 2 bedroom properties for those areas where new build was underway and prices related to 2002. The average prices and estimated new sale prices are shown in Table 4.4.
- 4.17 **There is a significant difference between the average prices of all housing on the market and the general price of new build sale housing, in the order of 30%.**

Table 4.4 Sale Prices for Two Bedroom properties

Location	Date	New Sale Price Two beds	Average Price all Two bed properties	Difference between New and Average house prices
Tonbridge	May 2002	£220,189 (Crest Nicholson)	£148,197 (Table 3.2)	33%
Kings Hill	Jan 2002	£201,872 (Sunley)	£148,187 (Table 3.4)	27%
Average		£211,103	£148,192	30%

Source of new sale prices: Cluttons

- 4.18 JHA examined the entry income thresholds required for single earners to afford new, and average prices of the two-bedroom housing on the market and these are shown in Table 4.5.

Table 4.5 Entry Income Thresholds required by Single Persons to afford New and Second Hand Market in 2 Bed Properties

	Incomes to afford Average Price of New Build Housing	Incomes to afford Average Price of Existing Housing
Tonbridge	£69,727	£46,929
Kings Hill	£63,926	£46,926
Borough	£66,800	£46,930

Note — Thresholds for couples with or without families will be higher.

- 4.19 There are two considerations to be borne in mind in considering the affordability of small property sale housing: first, the incomes required to afford the average affordable price on the market – seen in Table 4.5; and second, the level of demand for small properties among newly forming households.

Table 4.6 is based upon the evidence of the affordability assessment and shows that only 4.6% of emerging households expecting to buy two bedroom properties (and providing income information) are in a position to afford a discounted sale price.

Table 4.6 Percentage of Emerging Households Able to Afford Entry thresholds for Discounted Sale housing

	Entry Income Required	% Looking to Buy 2 bed properties who ARE Able to Afford	Target Affordable Price = Sale price less 30%
Borough	£46,930	4.6%	£148,192

- 4.20 JHA estimated on the basis of the survey findings that 1,419 emerging households are looking to buy with a mortgage. 75% of these, 1,064, were looking for 2 bed properties and 4.6% of these, **45 households could afford discounted 2 bedroom sale housing up to a cost of £148,000 on the basis of their annual gross incomes which are in excess of £40,000.**

The evidence from the Housing Needs and Affordability Study 2002 presented here, indicates that when the Council seek to negotiate Low Cost provision with developers, target affordable prices of small properties need to be some 30% lower than the price of smaller sale properties to allow the small number of emerging households with sufficient resources to access owner-occupation.

The need for subsidised housing

- 4.21 The assessment of housing needs clearly indicates that the predominant need is for new affordable housing to rent. This need originates from households expecting to buy properties, a proportion of whom will require rented housing because they cannot afford local house prices (or are already owners and are likely to be ineligible for shared equity) and from those expecting to rent who are unable to afford either private rents (market rents) or social renting (because they are on Housing Benefit or, if not, unable to raise sufficient income to afford backlog social rents).

The following sections cover the analysis of these options and examine the scope for those unable to buy to be able to either purchase shared ownership properties or privately rent.

Households expecting to move into home ownership

4.22 Table 4.7 demonstrates that **80%** of all households expecting home ownership and requiring a mortgage are unable to access the backlog housing market. **94%** of emerging households expecting to buy cannot afford owner-occupation (see *Appendix 2*).

Table 4.7 Aspiration for, and Affordability of, Owner-Occupation

Sampling areas	Filtered Mover Households Expecting to Buy	Number unable to Buy at Minimum prices	% All Potential Movers Unable to afford Minimum Prices (<i>i</i>)
Tonbridge and Hildenborough	658	559	84.9%
Medway Gap	681	481	70.6%
Borough Green/Wrotham	64	56	87.5%
East Peckham	26	21	80.8%
Hadlow	35	35	100.0%
East Bank	87	75	86.2%
Malling Rural	135	112	83.0%
Borough Total	1,685	1,339	79.5%

Excluding outright owners and those with equity in excess of £20k, excluding households already on a Waiting List; including those on Housing Benefit and those not on Housing Benefit providing income data. Grossed totals rounded to nearest whole number.

Shared Ownership

- 4.23 There is limited existing provision of shared ownership in the Borough but Moat Housing Group provided some information about the costs of shared ownership schemes. Based on the information available, JHA have calculated the entry income thresholds required to afford shared equity costs in the Borough at the time of the survey, as shown in *Table 4.8*.

Table 4.8 Shared Equity costs and Entry Incomes, Tonbridge and Malling 2002

Beds	Purchase	Equity Share	Share Rented	Average Total Cost Per Annum	Annual Income required to afford shared ownership £
2	£ 110,300	25%	75%	£ 5,148	£ 25,201 - £31,200
		50%	25%	£ 6,492	£ 25,201 - £31,200
3	£137,900	25%	75%	£ 6,382	£ 31,201 - £40,000
		50%	25%	£ 8,052	£ 31,201 - £40,000

- 4.24 3% of households in unsuitable housing needing to move showed interest in shared ownership. **93%** of those looking for shared ownership were unable to afford the cost of shared ownership, as seen in Table 4.9.

Table 4.10 Aspiration for, and Affordability of, Shared Ownership

Sampling areas	Filtered Mover Households Expecting Shared Ownership	Number unable to Afford Shared Ownership at Minimum prices	% All Potential Movers Unable to afford Minimum prices
Tonbridge and Hildenborough	33	33	100.0%
Medway Gap	None	None	None
Borough Green/Wrotham	24	24	100.0%
East Peckham	None	None	None
Hadlow	18	12	66.7%
East Bank	6	6	100.0%
Malling Rural	6	6	100.0%
Borough Total	86	80	93.0%

Samples grossed to nearest whole number

- 4.25 Shared ownership schemes are normally only available to first time buyers, i.e. those who are not now backlog owners. JHA calculated how many non-owners among those unable to afford outright purchase could theoretically benefit from shared ownership, if such a scheme was provided, assuming availability at 25% and 50% equity levels.
- 4.26 We found that 880 households were backlog non-owners and could not afford outright purchase. Table 4.10 demonstrates that almost 10% of these households, 87 households, **are able to afford shared ownership provided, at 25% equity, on two or three bedroom accommodation** - the effect of 50% equity is to reduce this number to 43.

Table 4.10 Potential for Shared Ownership disaggregated to Sub-Areas

Sampling Areas	Non-Owners Unable to Buy at Minimum Prices	Non-Owners who CAN Afford 2 bed and 3 bed Shared Ownership at 25% Equity
Tonbridge and Hildenborough	1,118	33
Medway Gap	481	40
Borough Green/Wrotham	56	8
East Peckham	51	None
Hadlow	88	None
East Bank	52	None
Malling Rural	112	6
Borough Total	1,958	87

Samples grossed to nearest whole number

- 4.27 This limited demand for shared ownership will only be realised if non-owners take up shared equity and this will depend upon backlog costs, market and site conditions as well as preferences.

The high costs relative to the incomes of non-owners limit the potential for shared ownership among those unable to afford owner-occupation.

Households expecting to move into private renting

- 4.28 **95%** of all mover households expecting to private rent are unable to afford private market rents, as seen in Table 4.11. In most sub-areas, private renting is out of reach for all households aspiring for this tenure with the one exception of the Medway Gap and adjacent Parishes where a third of those expecting to need private renting could afford to do so.

Table 4.11 Aspiration for, and Affordability of, Private Renting

Sampling Areas	Filtered Mover Households Expecting to Private Rent	Number unable to Private Rent at Minimum prices	% All Potential Movers Unable to afford Private Rents (i)
Tonbridge and Hildenborough	625	625	100.0%
Medway Gap	120	80	66.7%
Borough Green/Wrotham	8	8	100.0%
East Peckham	26	26	100.0%
Hadlow	41	41	100.0%
East Bank	12	12	100.0%
Malling Rural	17	17	100.0%
Borough Total	848	808	95.3%

Samples grossed to nearest whole number

- 4.29 JHA matched the property types sought by households unable to buy with the private renting properties available in each area to test how many households unable to buy could have their needs met by private renting. The estimates are shown over the page in Table 4.12.
- 4.30 JHA estimate that 1,235 households are unable to buy and are either ineligible for shared ownership or cannot afford shared ownership. Of these an estimated 186 might theoretically be able to afford private renting, if it were available for them in the areas where they needed to live. Most of these households are emerging households who have expressed a preference for buying 1 or 2 bed flats or 2 bedroom terrace houses and, based on their incomes, would have sufficient income to afford private rents.

In most areas, the potential is limited because of the high cost of renting and the low incomes of mover households.

Table 4.12 Potential for Private Renting among Those Unable to Afford Owner-occupation or Shared Ownership

Sampling Areas	Number Unable to Buy or Afford Shared Ownership at Minimum Prices	Number Unable to Buy or Afford shared Ownership who CAN Afford Private Renting
Tonbridge and Hildenborough	526	66
Medway Gap	440	120
Borough Green/Wrotham	32	None
East Peckham	20	None
Hadlow	35	None
East Bank	75	None
Malling Rural	107	None
Borough Total	1,235	186

Samples grossed to nearest whole number

Households expecting to social rent

4.31 89% of households expecting to social rent are unable to afford minimum backlog social rents without Housing Benefit, as seen in Table 4.13.

Unfortunately, only 34% of potential demand for social renting could be filtered for assessment – 66% of the sample provided insufficient information. The highest demand was in the Medway Gap area where 47% of the sample could be filtered for use in the assessment. In Tonbridge and Hildenborough only 14% of the potential demand could be assessed.

Table 4.13 Aspiration for, and Affordability of, Social Renting

Sampling areas	Filtered Mover Households Expecting to Social Rent	Number Unable to Afford Social Rents (Council and RSLs)	% All Potential Movers Unable to afford Social Rents
Tonbridge and Hildenborough	33 (231)*	33	100.0%
Medway Gap	280 (600)	240	85.7%
Borough Green and Wrotham	0 (80)	None	None
East Peckham	10 (26)	10	100.0%
Hadlow	12 (35)	12	100.0%
East Bank	6 (29)	6	100.0%
Malling Rural	11 (45)	11	100.0%
Borough Total	352 (1,046)	312	88.6%

** Figures in brackets are the total number of households expecting to need to social rent, derived from the Housing Needs and Affordability Study 2002 from which the filtered sample was obtained.*

SUMMARY OF AFFORDABLE HOUSING NEEDS IN THE BOROUGH

THE EVIDENCE OF THE HOUSING NEEDS AND AFFORDABILITY STUDY 2002

- 4.32 The gross figure of potential movers used in the affordability assessment is **2,972** (para 4.10). As shown in Table 4.14 below, JHA found from the assessment that **2,540** of these households (85%) cannot have their needs met in the market and are in need of new affordable housing, leaving a residual of 432 households (15%) who can have their needs met.

Taking into account sampling error of +/-1% on the mover sample, JHA estimate the likely scale of hidden need across the Borough is within the range **2,515 - 2,565**.

It is important to emphasise once again that these are the households who are not on a Housing Register, have passed all filtering tests and provided sufficient information for us to assess their ability to afford different tenures (see paras 4.10, 4.11 and 4.12). The true scale of housing need across the Borough is undoubtedly larger than this, bearing in mind that the survey suggests there could be 5,996 potential movers (para 2.29).

- 4.33 In assessing the affordability of housing, JHA followed Good Practice Guidance and tested various tenure options, ranging from low-cost sale, shared ownership and private renting, as explained in this section of the report. Table 4.14 summarises the various components of the affordability and testing process outlined in this section of the report.

Table 4.14 Composition and Distribution of Unregistered Housing Need, Tonbridge and Malling Borough, 2002

	Col 1	Col 2	Col 3	Col 4	Col 5	Col 6	Col 7
Text Reference	Table 4.7* Table 4.10 Table 4.12	Table 4.10	Table 4.12	Table 4.9	Table 4.11	Table 4.13	Estimated New Affordable Housing required to Meet Backlog Needs
Type of Affordable Housing Need	Social Renting	Shared Ownership	Private Renting	Social Renting	Social Renting	Social Renting	
Reason	Unable to Buy or Shared Own or Private Rent	Non-Owners Unable to Buy who CAN afford 25% Shared Equity	Unable to Buy or Shared Equity but CAN afford some Private Renting	Unable to afford Shared Equity	Unable to Private rent	Unable to Social Rent	
Tonbridge and Hildenborough	460	33	66	33	625	33	1,249
Medway Gap	321	40	120	None	80	240	801
Borough Green and Wrotham	48	8	None	24	8	None	89
East Peckham	21	None	None	None	26	10	56
Hadlow	35	None	None	12	41	12	100
East Bank	75	None	None	6	12	6	98
Malling Rural	106	6	None	6	17	11	146
Borough	1,066	87	186	80	808	312	2,540

* The figures in Column 1 are derived from Table 4.7 with deductions made for those households able to afford shared ownership or private renting, using the figures shown in Tables 4.10 and 4.12.

Grossed figures are rounded to the nearest whole number.

4.34 The geographical distribution of unregistered housing need, shown in Table 4.15, shows that 80% of need is found in the main urban areas of Tonbridge and Hildenborough and the Medway Gap. The larger rural settlements account for 10% of the Borough's hidden housing need, while the East Bank and Malling Rural Areas account for a further 10%.

Emerging households account for 73% of unregistered need and represents 87% of the identified need in the Tonbridge and Hildenborough area.

Table 4.15 Unregistered Existing and Emerging Household Needs Ranked by Sub-Area

Sampling Areas	Unregistered or Hidden Housing Needs as indicated by the Housing Needs and Affordability Study, 2002		
	Total (%)	Existing	Emerging
Tonbridge and Hildenborough	1,249 (49.2%)	164	1,085
Medway Gap	801 (31.5%)	360	441
Malling Rural	146 (5.7%)	45	101
Hadlow	100 (3.9%)	24	77
East Bank	98 (3.9%)	46	52
Borough Green/Wrotham	89 (3.5%)	32	56
East Peckham	56 (2.2%)	10	46
TOTAL BOROUGH	2,540	682	1,858
% of Total	(100.0%)	(26.8%)	(73.2%)

Samples are grossed to the nearest whole number

HOUSING NEED REGISTERED WITH TONBRIDGE AND MALLING HOUSING ASSOCIATION

- 4.35 As recommended by DTLR's Guide to Good Practice (page 59), the housing need figures established in this assessment and shown in Table 4.16 cover solely those 'hidden' needs who are **NOT REGISTERED** already on any Housing List(s). The survey form asked whether households were registered on a Housing Register and these could be differentiated from those not on a Register.

The extent of Registered need is already known to Tonbridge and Malling Housing Association, i.e. the great majority of households already on the Housing Register or accepted homeless households, for whom new and improved accommodation will also be required. This information at April 1st 2002 is shown in Table 4.16.

**Table 4.16 Households on a Housing Register,
Tonbridge and Malling Borough, 2002**

Housing Register at 1/04/02 including Homeless	Priority Homeless 2001/02 (included in first col.figures)	Total RSL rented stock 1 April 2002 HIP 2002
1,330	173	7,492

Tonbridge and Malling Borough Council: HIP2002 Housing Strategy Statistical Appendix

- 4.36 JHA cross-referenced the data from the Survey with the information on Register numbers by analysing the numbers stating they were already Registered. In the sample as a whole, an estimated **1,068** households are already on one or more Registers, with Tonbridge and Malling Housing Association or other Housing Associations lists.

This estimate is based on a sample of only 52 households which is subject to sample error in the range +/-20%. Thus, the Survey indicates the true extent of Registered households lies in the range **850–1,282**, tending to confirm the 'expressed' figure of **1,330** on the Housing Register at 1st April 2002, albeit at the upper end of the range.

- 4.37 There is sometimes concern expressed about the lack of an affordability hurdle in the Housing Register. JHA carried out a separate assessment of affordability on those households on a Housing Register including both those on Housing Benefit and not on Benefit (see *Appendix 3 for details*).

- 4.38 This affordability assessment demonstrates that **92.7%** of households already on a Register are unable to afford housing on the current market and are in housing need. The analysis infers that **1,233** (92.7% of 1,330) registered households are likely to be in housing need. Of this total, it was found that 22.5%, an estimated 277 households, are only able to afford social renting, with a further 77.5%, an estimated 956 households, needing Housing Benefit to afford social renting.
- 4.39 The geographical distribution of registered housing need, shown in Table 4.17, shows that 69% of need is found in the main urban areas of Tonbridge and Hildenborough and the Medway Gap. Borough Green and Wrotham account for 14% of the Borough's registered housing need.

Emerging households account for 31% of registered need and represent 69% of the identified registered need in the Tonbridge and Hildenborough area.

Table 4.17 Registered Existing and Emerging Households in Housing Need Ranked by Sub-Area

Sampling Areas	Registered Housing Needs as indicated by the Housing Needs and Affordability Study, 2002		
	Total (%)	Existing	Emerging
Tonbridge and Hildenborough	467 (37.9%)	389	78
Medway Gap	379 (30.7%)	189	189
Borough Green and Wrotham	170 (13.8%)	114	57
East Bank	83 (6.7%)	69	14
Hadlow	57 (4.6%)	43	14
Malling Rural	53 (4.3%)	53	0
East Peckham	24 (1.9%)	0	24
TOTAL BOROUGH	1,233	856	376
% of Total	(100.0%)	(69.4%)	(30.6%)

TOTAL BACKLOG HOUSING NEED IN TONBRIDGE AND MALLING 2002

4.40 The evidence from the Housing Needs and Affordability Study 2002 provides an indication of the total backlog housing need existing in the Borough in 2002.

Table 4.18 below shows all elements in identified housing need.

Table 4.18 Scale of Backlog Need for Affordable Housing, 2002

Elements of Backlog Housing Need	Households	Percentage of Total
Unregistered or Hidden Housing Need	2,540	67.3%
Registered Housing Need including 173 Homeless Acceptances	1,233	32.7%
Total Backlog Need	3,773	100.0%

Source: Housing Need and Affordability Study 2002, Affordability assessments – see Appendix 2 and Appendix 3.

The unregistered need of 2,540 represents 6% of all households in the Borough.

The total need of 3,773 represents 9% of all households in the Borough.

Registered need is 33% of gross need and thus, on its own, considerably understates the true extent of housing need across the Borough.

SECTION 5

PROFILE OF HOUSEHOLDS
IN HOUSING NEED

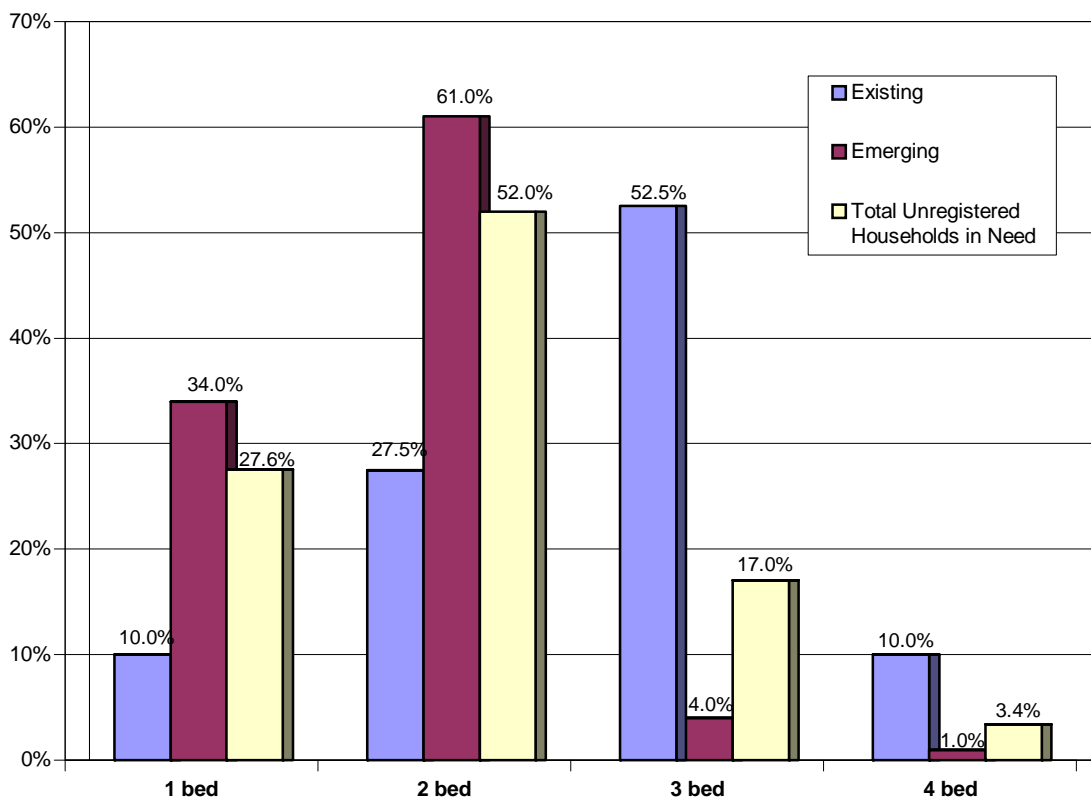
5. PROFILE OF HOUSEHOLDS IN HOUSING NEED

5.1 Section 5 addresses the character of the backlog housing needs identified in the previous Section 4. To develop policies and bid for funds it is essential for the Council to have information about the characteristics of all households, both unregistered and registered households, identified to be in housing need. JHA analysed a number of variables relating to both existing and emerging households, drawing upon the survey findings and relating these to the households demonstrated in Section 4 to be in housing need.

Affordable property size mix required

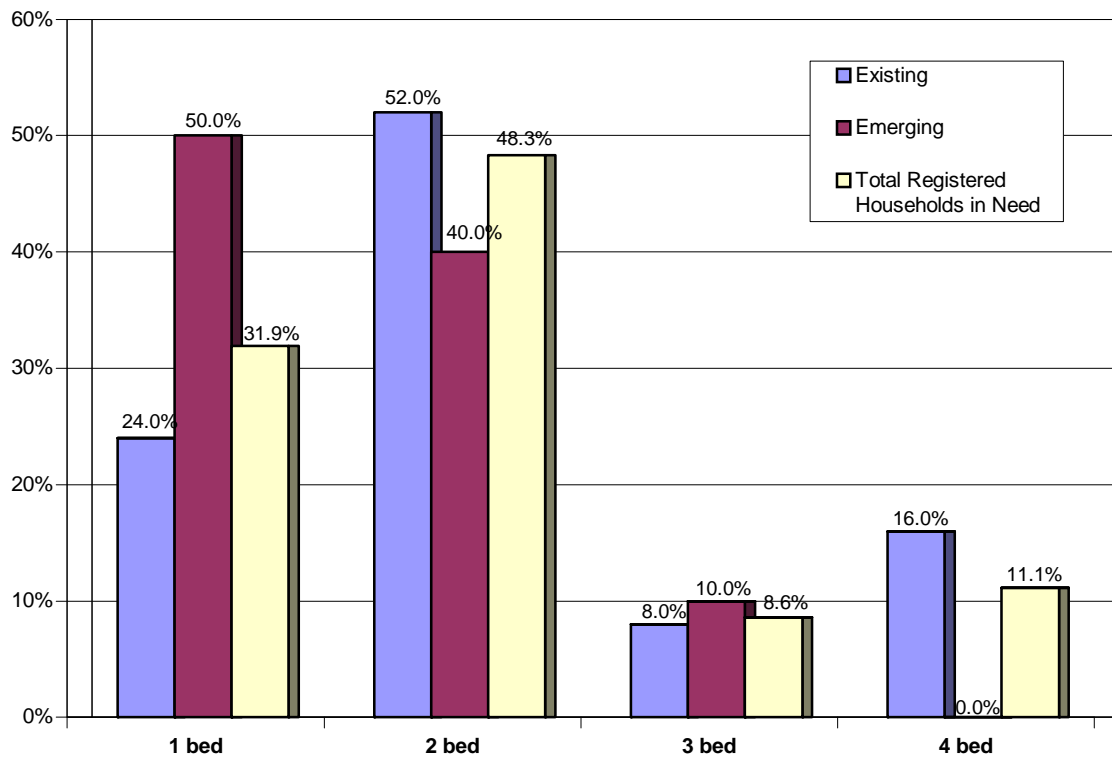
5.2 Chart 5.1a shows 80% of all unregistered household need is for 1 or 2 bed properties. 95% of emerging households require 1 or 2 bed properties.

Chart 5.1a Affordable Dwelling Sizes required
by Total Unregistered Households in Housing Need



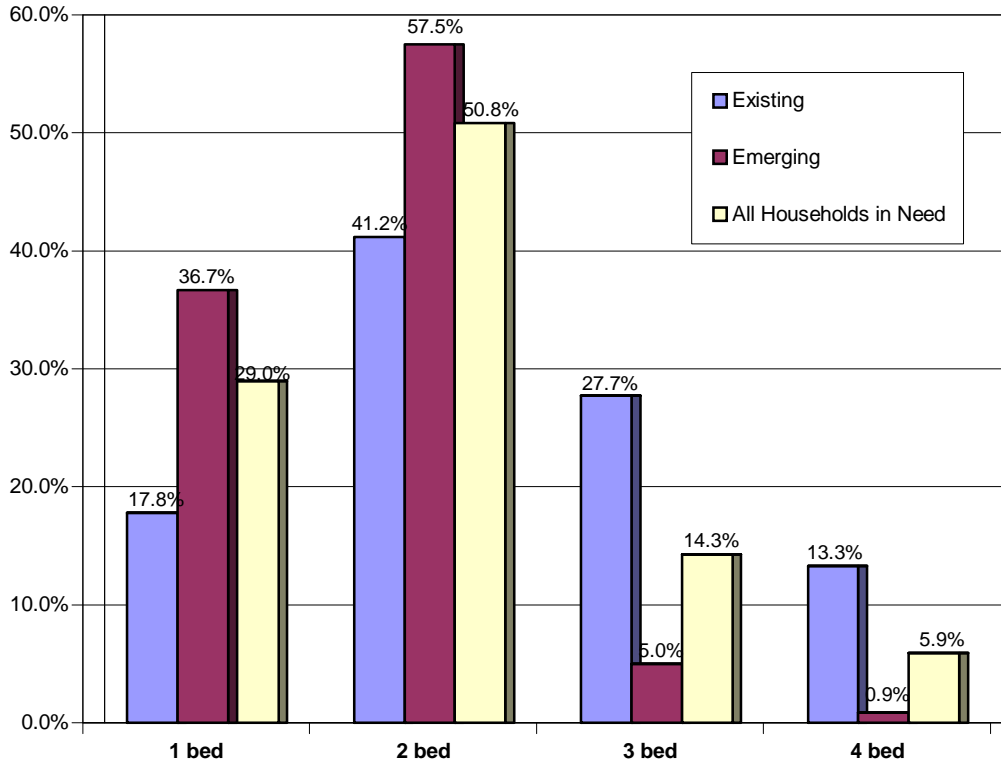
5.3 Chart 5.1b shows 80% of all registered household need is for 1 or 2 bed properties. 90% of emerging households require 1 or 2 bed properties.

Chart 5.1b. Affordable Dwelling Sizes required by Total Registered Households in Housing Need



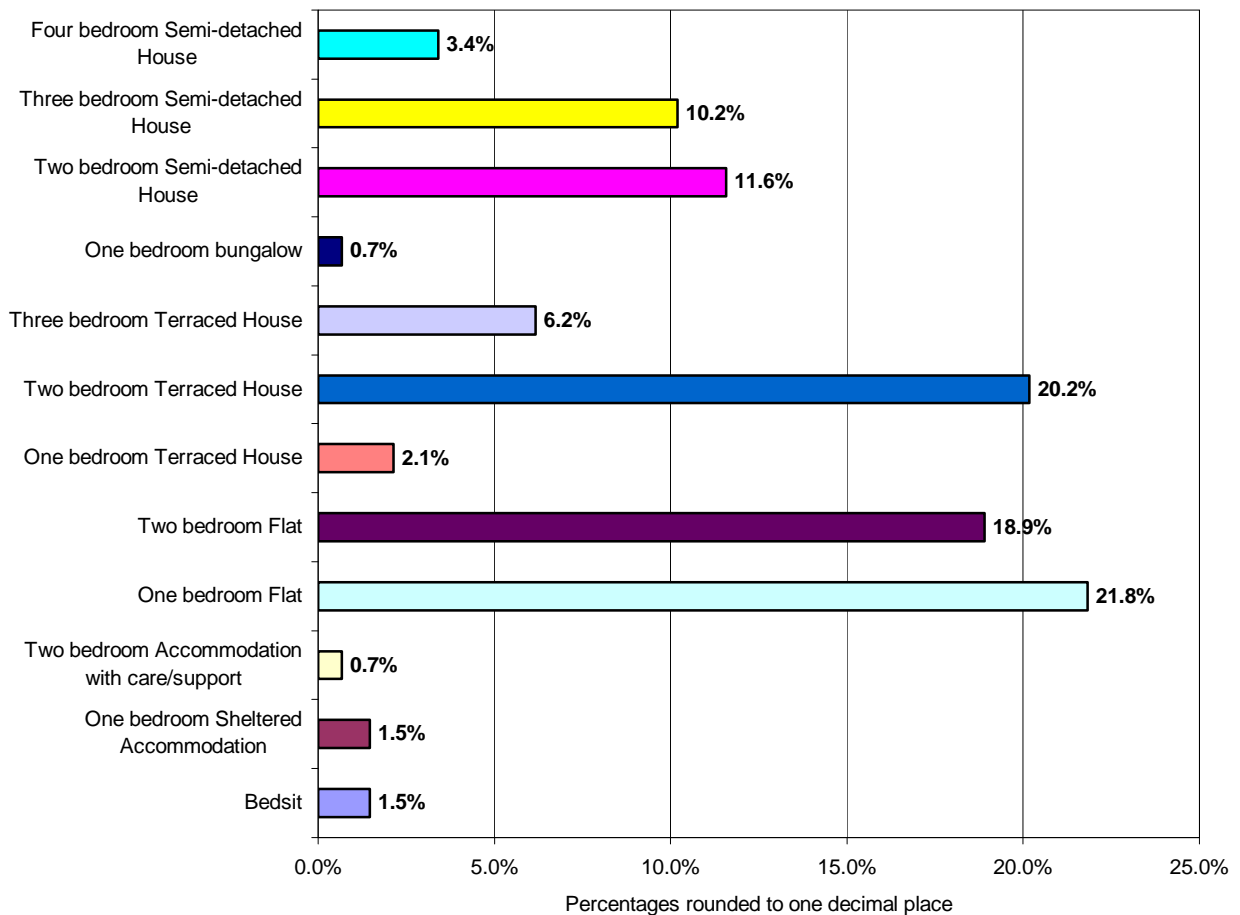
5.4 Chart 5.1c shows 80% of all households in housing need is for 1 or 2 bed properties. 94% of emerging households require 1 or 2 bed properties.

Chart 5.1c. Affordable Dwelling Sizes required by All Households in Housing Need



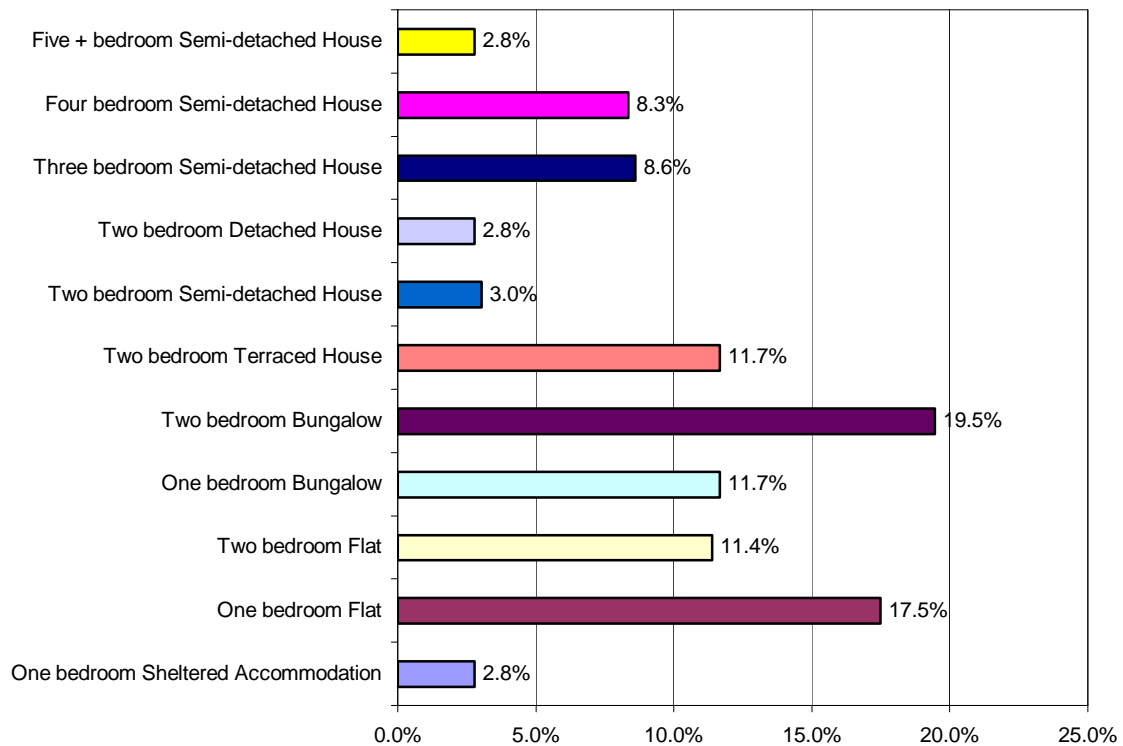
5.5 Chart 5.2a shows that a considerable range of smaller property types is required in the Borough, with the majority of unregistered households needing a mix of flats, terraces and semi-detached houses.

Chart 5.2a Types of Affordable Dwelling Needed by Unregistered Households



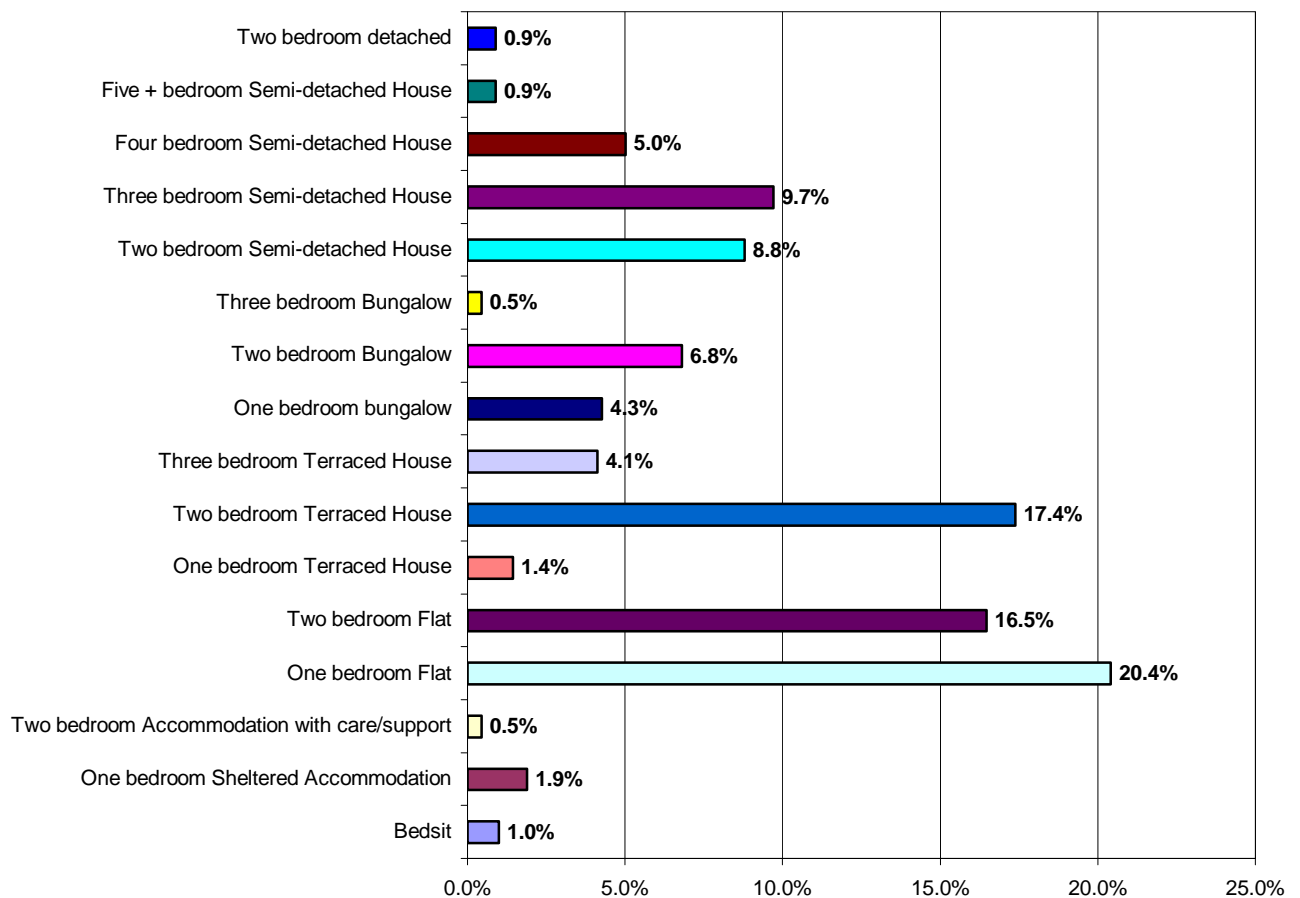
5.6 Chart 5.2b shows that a considerable range of smaller property types is required by registered households, with flats, larger semi-detached houses and a significantly greater need for bungalows.

Chart 5.2b. Types of Affordable Dwelling needed by Registered Households, using the evidence of the Housing Needs and Affordability Study, 2002



5.7 Chart 5.2c shows that a range of smaller property types is required by all households in housing need, with one and two bedroom flats, two bedroom terraced houses and three bedroom semi-detached houses being especially significant.

Chart 5.2c. Types of Affordable Housing Needed by All Households in Housing Need



Sub-Area breakdown of property sizes needed

- 5.8 JHA disaggregated housing need in terms of property types and sizes for each of the seven sub-areas used in the survey. The grossed sample figures are shown in Table 5.1. Grossing is to the nearest whole number.

The total of properties shown in bold for each sub-area is the scale of unregistered and registered housing need demonstrated by the affordability assessment.

Table 5.1 Disaggregation of the Affordable Property Types Needed by Unregistered and Registered Households in Housing Need, shown by Sub-Area.

	Unregistered Households	Registered Households	Total Properties
Area 1 Tonbridge and Hildenborough			
One bedroom Flat	329	69	398
One bedroom bungalow	na	106	106
Two bedroom Flat	329		329
Two bedroom bungalow	na	35	35
One bedroom Terraced House	33		33
Two bedroom Terraced House	394		394
Three bedroom Terraced House	33		33
Two bedroom Semi-detached House	33		33
Three bedroom Semi-detached House	66		66
Four bedroom Semi-detached House	33		33
	1,249	210	1,459
Area 2 Medway Gap and Adjacent Parishes			
One bedroom Flat	200		200
Two bedroom Flat	na	38	38
One bedroom Bungalow	40		40
Two bedroom Bungalow	na	34	34
Two bedroom Accommodation with care/support	40		40
One bedroom Terraced House	40		40
Two bedroom Terraced House	80		80
Three bedroom Terraced House	40		40
Two bedroom Semi-detached House	241		241
Three bedroom Semi-detached House	40	38	78
Four bedroom Semi-detached House	80	34	114
	801	144	945

Area 3. Borough Green and Wrotham			
One bedroom Flat	8	38	46
Two bedroom Flat	16	34	50
One bedroom Bungalow	na	38	38
Two bedroom Bungalow	na	34	34
Two bedroom Terraced House	16	38	54
Two bedroom Semi-detached House	8		8
Two bedroom Detached House	na	34	34
Three bedroom Semi-detached House	24	34	58
Four bedroom Semi-detached House	16	34	50
Five+ bedroom Semi-detached House	na	34	34
	89	318	407
Area 4. East Peckham			
Bedsit	5		5
One bedroom Flat	5		5
Two bedroom Flat	25		25
Two bedroom Terraced House	5	38	43
Two bedroom Semi-detached House	na	38	38
Three bedroom Terraced House	10		10
Two bedroom Semi-detached House	5		5
	56	75	131
Area 5. Hadlow			
One bedroom Flat	41	38	79
Two bedroom Flat	12	34	46
Two bedroom Bungalow	6	69	75
Two bedroom Terraced House	23		23
Three bedroom Terraced House	12		12
Three bedroom Semi-detached House	6		6
	100	140	240
Area 6. East Bank Parishes			
One bedroom Sheltered Accommodation	na	34	34
One bedroom Flat	12	38	50
Two bedroom Flat	12		12
Two bedroom Bungalow	na	69	69
Two bedroom Terraced House	23	34	57
Three bedroom Terraced House	17		17
Two bedroom Semi-detached House	12		12
Three bedroom Semi-detached House	17	34	51
Three bedroom Bungalow	6		6
	98	209	307

Area 7. Malling Rural Parishes			
Bedsit	6		6
One bedroom Sheltered Accommodation	12		12
One bedroom Flat	22	34	56
Two bedroom Flat	28	34	62
One bedroom Terraced House	6		6
Two bedroom Terraced House	17	34	51
Two bedroom Semi-detached House	28		28
Three bedroom Semi-detached House	28		28
Four bedroom Semi-detached House	na	34	34
	147	137	284
Borough Total	2,540	1,233	3,773

Present tenure of households in housing need

- 5.9 JHA analysed the current tenure of households identified as in housing need. The findings are shown in Charts 5.3a and 5.3b and 5c.

A significant proportion of unregistered and registered households needing affordable housing are living in social rented and private rented accommodation. Chart 5.3a shows that 20% are living in Housing Association properties – compares to 12% of all households in the Borough in this tenure. 12% were in rented properties – compares to 7% of all households in the Borough in this tenure.

67% were in owner occupied properties, including 19% who currently have not mortgage - compares to 80% of all households in the Borough in this tenure.

- 5.10 Chart 5.3b shows that 77% of all registered households in housing need are living in Tonbridge and Malling Housing Association properties.

Only 7% are mortgage payers.

3% are living in shared ownership properties.

10% are living in private rented properties.

Chart 5.3a Present Tenure of Unregistered Households in Housing Need

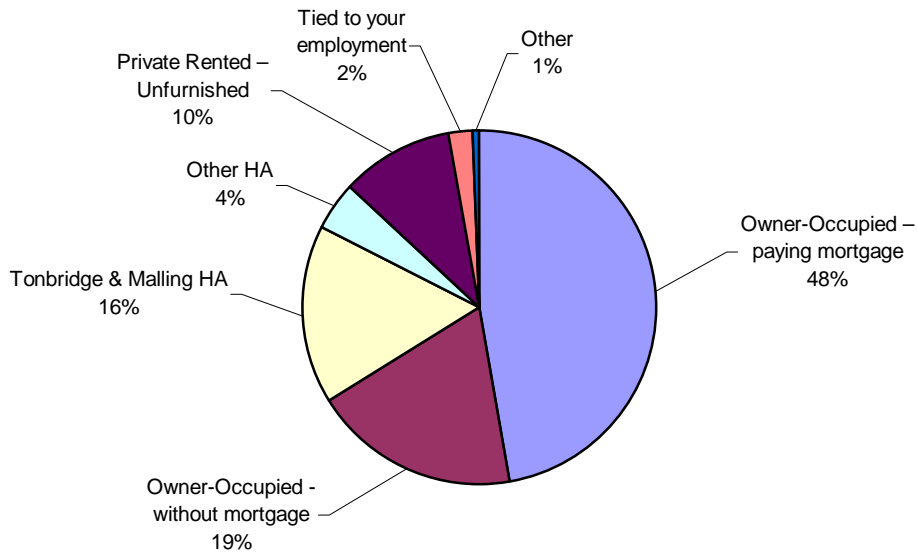
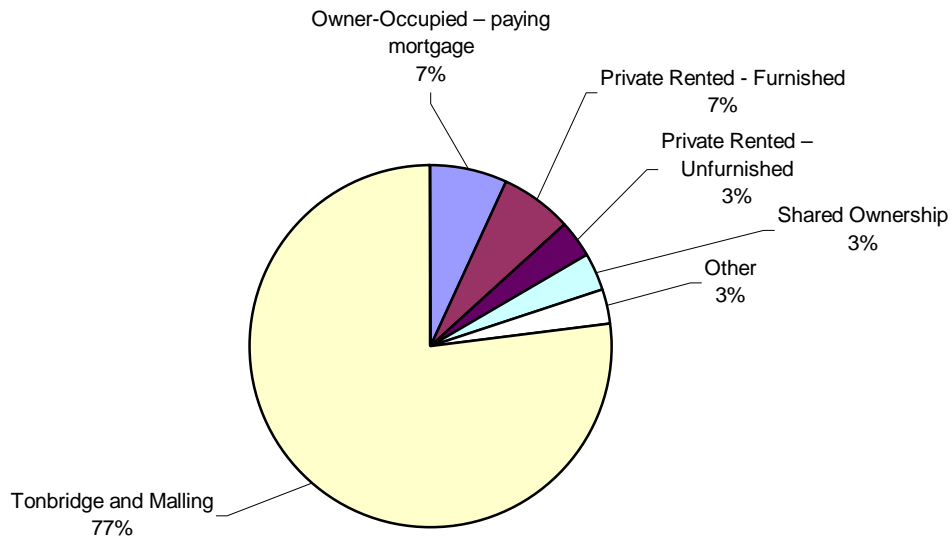


Chart 5.3b Present Tenure of Registered Households in Housing Need



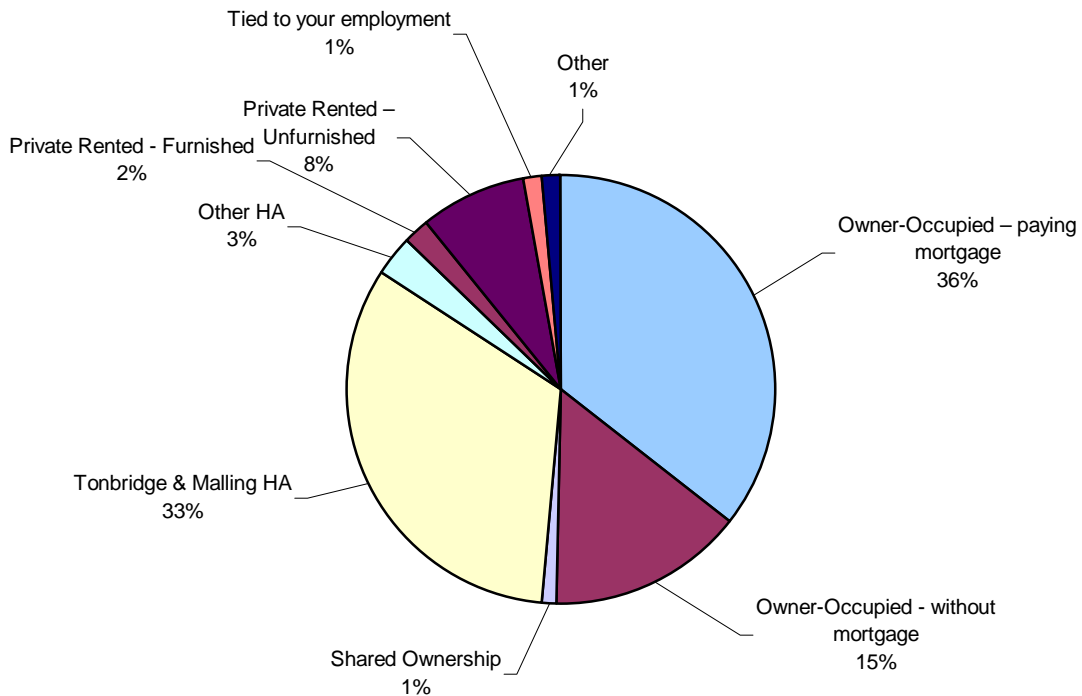
5.11 Chart 5.3c shows that 36% of all households in housing need are living in Housing Association properties while the same proportion are owner occupiers paying a mortgage.

15% are outright owners.

11% are living in private rented properties including tied properties.

3% are living in shared ownership properties.

Chart 5.3c. Present Tenure of All Households in Housing Need



Types of household in housing need

5.12 Chart 5.4a demonstrates that the majority of unregistered households in housing need are single persons. Chart 5.4b shows that a greater proportion of registered households are couples with children.

Chart 5.4a Composition of Unregistered Households in Housing Need

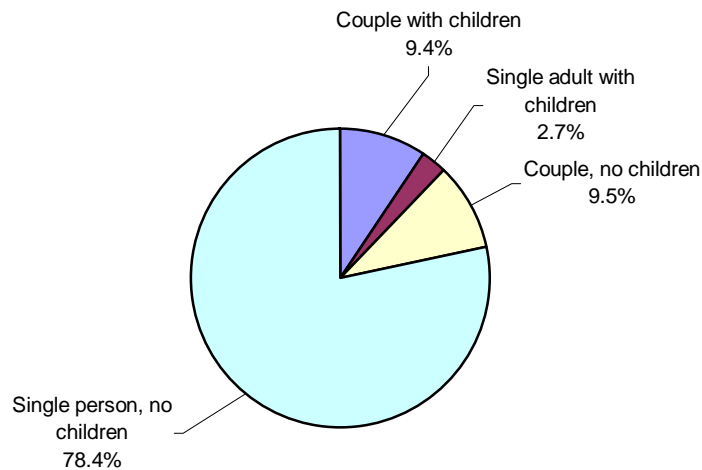
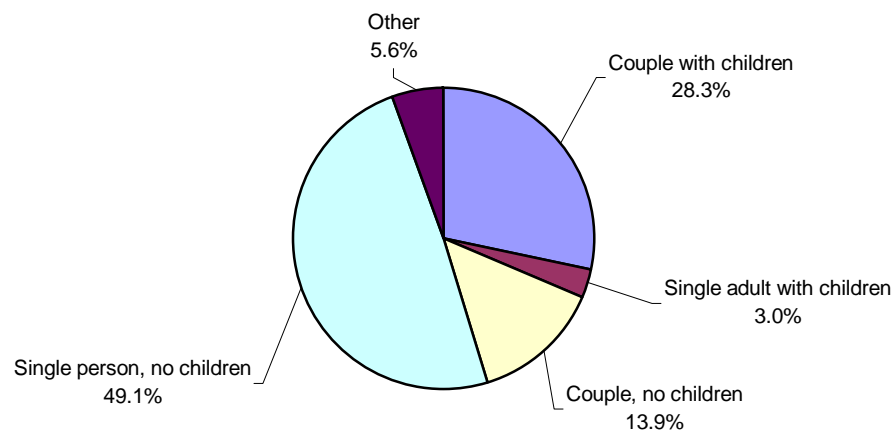
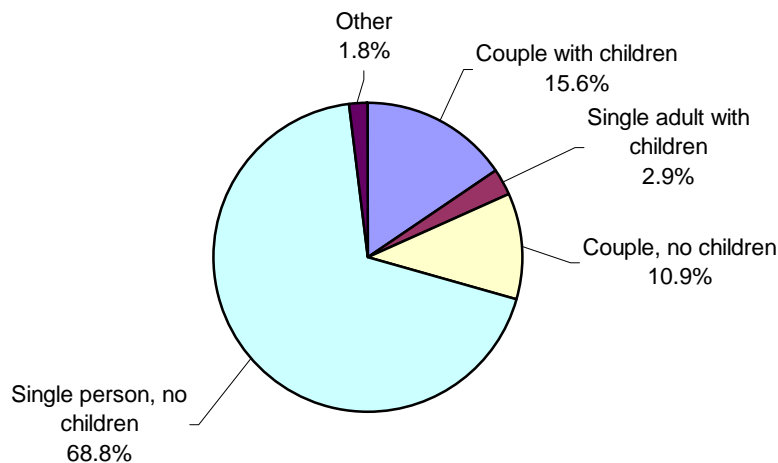


Chart 5.4b Composition of Registered Households in housing need



- 5.13 Chart 5.4c demonstrates that 69% of all households in housing need are single persons. 3% are single adults with children. Couples and other households account for 26% of all households in need.

Chart 5.4c. Composition of All Households in Housing Need



Age Profiles

- 5.14 The following Charts show the age profile of the population living in households identified to be in housing need.

Chart 5.5a refers to the age profile of unregistered households in need.

Chart 5.5b refers to the age profile of registered households in need.

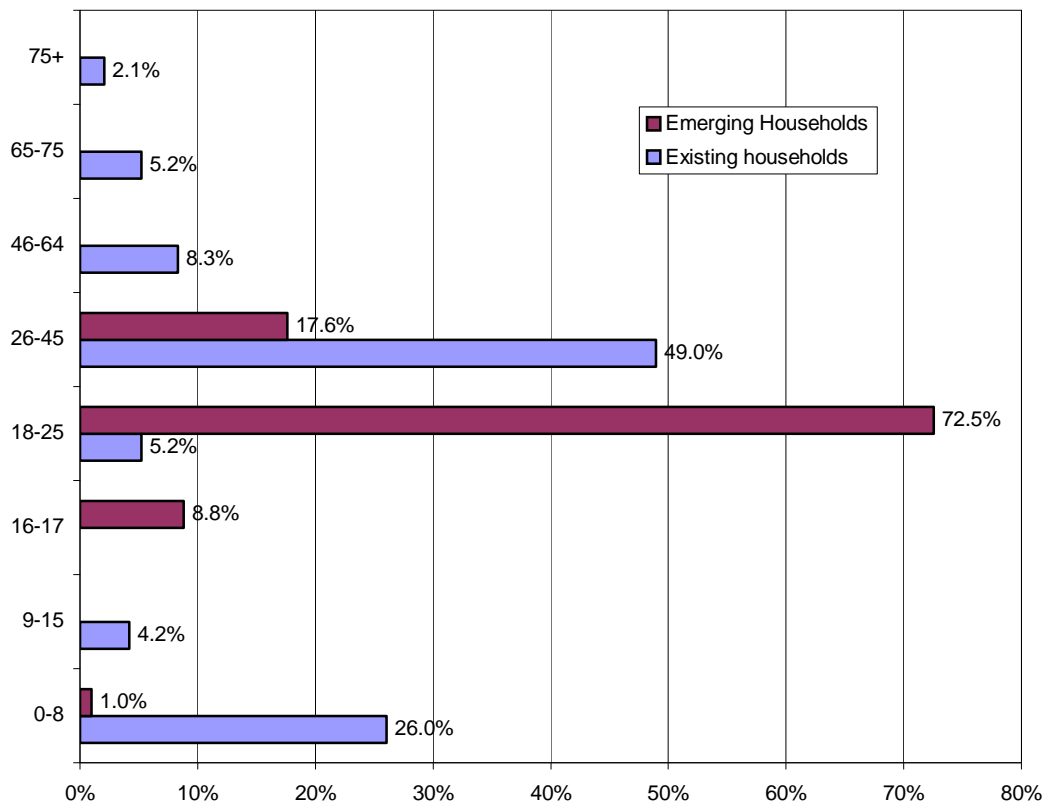
Chart 5c refers to the age profile of all households in housing need.

5.15 Chart 5.5a indicates that 72% of emerging unregistered households in the Borough are aged 18-25, emphasising the problem facing young people needing affordable housing.

9% of emerging households are aged between 16-17.

26% of existing households in need contain children aged 8 or under.

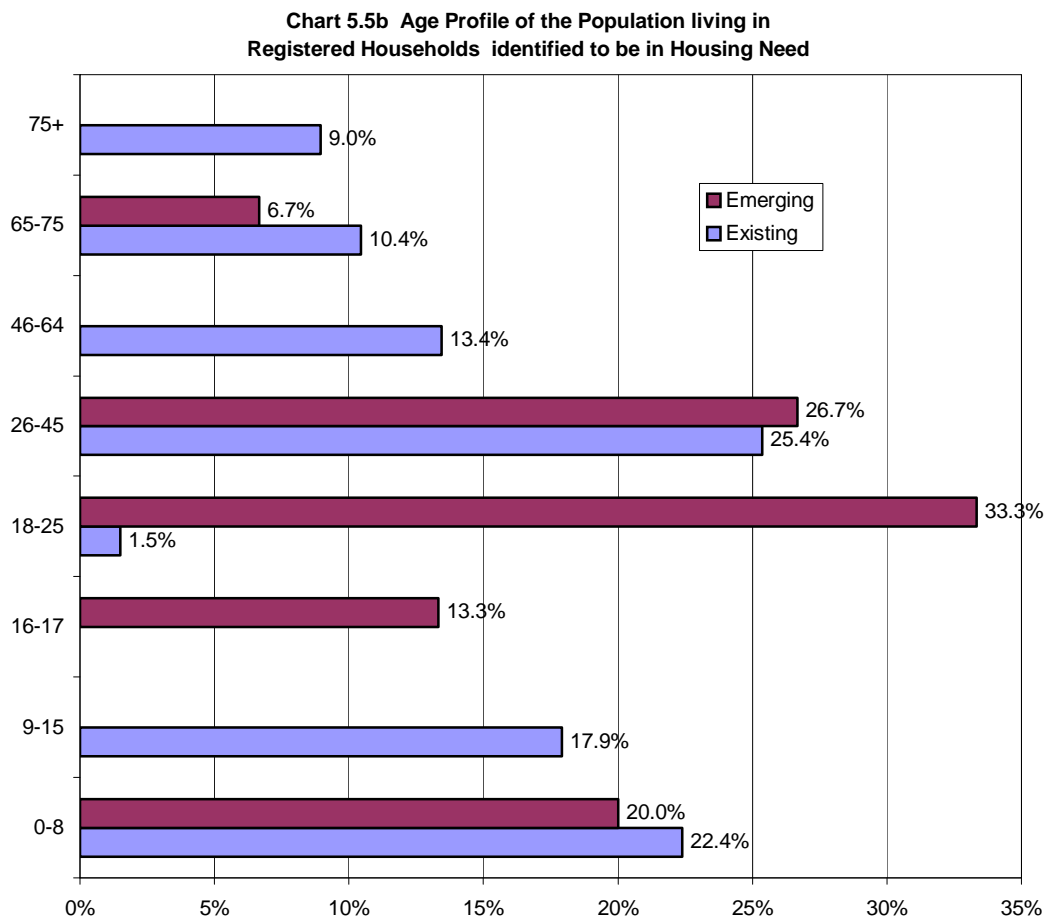
Chart 5.5a Age Profile of the Population living in Unregistered Households identified to be in Housing Need



5.16 Chart 5.5b shows that 33% of emerging registered households in the Borough is aged 18-25, and 27% are aged between 26-45.

13% of emerging households are in the 16-17 age group.

20% of emerging households in need contain children aged 8 or under.

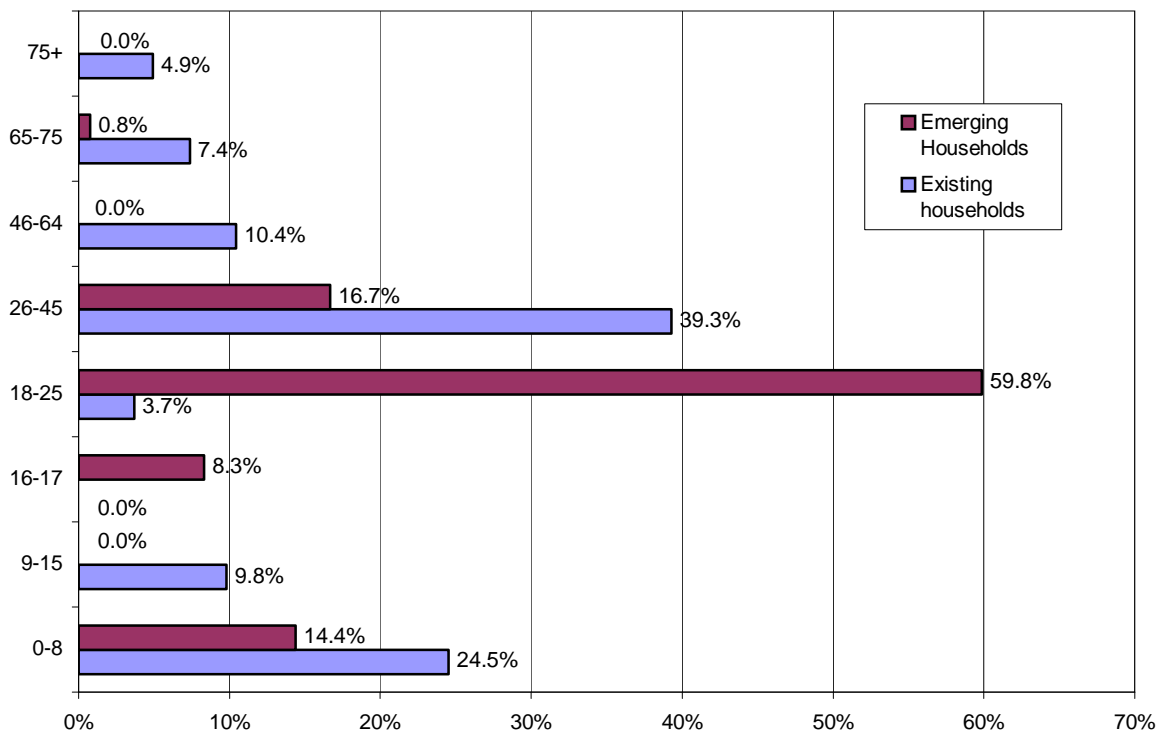


5.17 Chart 5.5c shows that 60% of all emerging households in the Borough is aged 18-25, and 17% are aged between 26-45.

8% of emerging households are in the 16-17 age group.

24% of existing households in need contain children aged 8 or under.

Chart 5.5c. Age Profile of the Population living in All Households Identified to be in Housing Need



Time when household needs to move

5.18 The survey asked potential movers when they expected to need to move to alternative accommodation. This information relies upon the households' assessment of the urgency of their problem and reflects an aspiration which may change upon circumstances.

Table 5.2a shows that 95% of unregistered households in need, expect to require a move to alternative accommodation within 5 years – 30% of households need to move in this year of 2002.

Table 5.2a Time when unregistered households expect to Need to Move

Time period	Existing	Emerging	All
Within the next 12 months	35.0%	28.0%	30.0%
1 – 5 years	60.0%	67.0%	65.0%
5 + years	5.0%	4.0%	4.3%
Don't know		1.0%	0.7%
Total	100.0%	100.0%	100.0%

Table 5.2b shows that 100% of registered households in need, expect to require a move within 5 years – 69% need to move in this year of 2002,

Table 5.2b Time when registered households expect to Need to Move

Within the next 12 months	64.0%	80.0%	68.6%
1 – 5 years	36.0%	20.0%	31.4%
5 + years	0.0%	0.0%	0.0%
Total	100.0%	100.0%	100.0%

- 5.19 Table 5.2c shows that 96% of all households in need, expect to require a move to alternative accommodation within 5 years – 38% of households need to move in this year of 2002.

Table 5.2c Time when All households expect to Need to Move

Time period	Existing	Emerging	All
Within the next 12 months	46.2%	32.7%	37.7%
1 – 5 years	50.8%	62.7%	58.3%
5 + years	3.1%	3.6%	3.4%
Don't know	0.0%	0.9%	0.6%
Total	100.0%	100.0%	100.0%

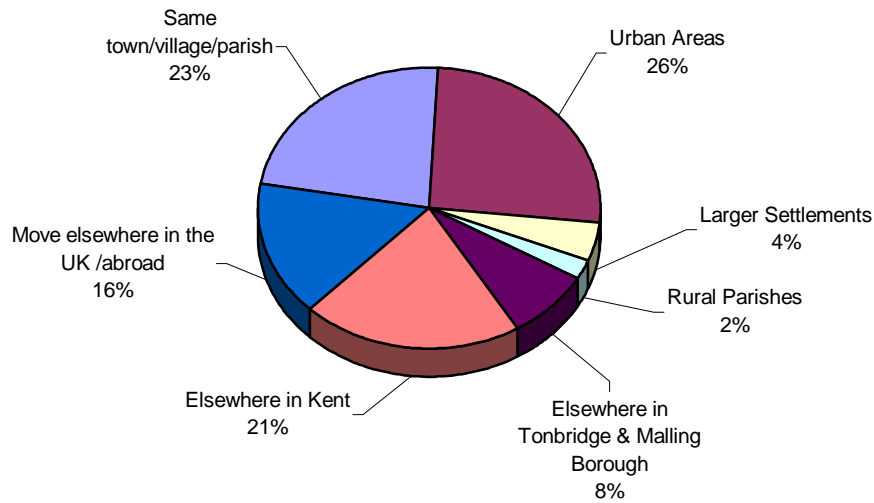
Where those households expect to move

- 5.20 The survey asked potential movers where they expected to move to for alternative accommodation. JHA analysed where those unregistered and registered households in housing need expected to move to.

Chart 5.6a shows that the majority of unregistered households expect to have their needs met within the Borough.

Only 6% expect to move to the larger settlements and rural parishes.

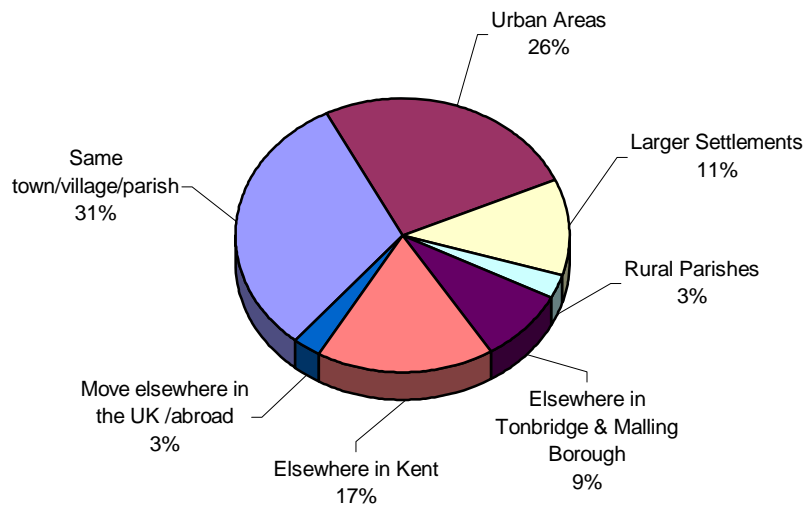
Chart 5.6a Where Unregistered Households in Need Expect to Move to



5.14 Chart 5.6b shows that 80% of registered households expect to have their needs met within the Borough, 37% within the urban areas and larger settlements.

Only 3% expect to move to the rural parishes, probably a reflection of the few opportunities available in the rural settlements for meeting housing needs.

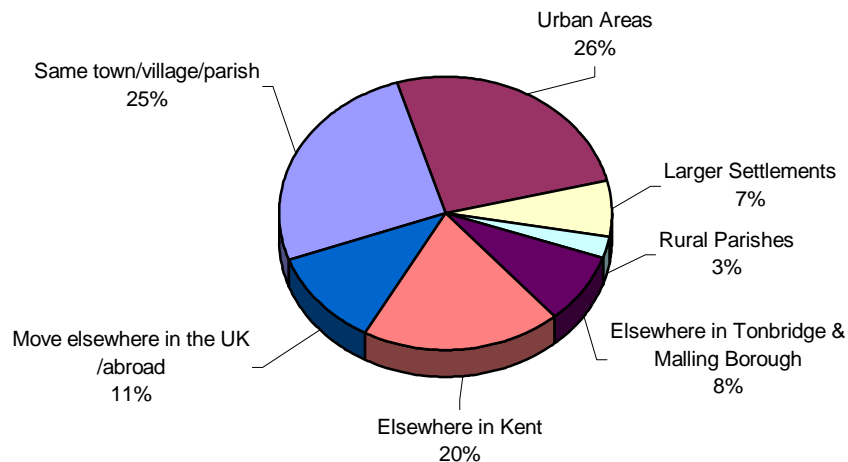
Chart 5.6b Where Registered Households in Need Expect to Move to



5.15 Chart 5.6c confirms that the majority of households expect to have their needs met within the Borough. 33% expect to need housing within the urban areas and larger settlements. 25% expect to remain within the same town or parish they now live in. 8% are unspecified about where they expect to need housing in the Borough.

Only 3% expect to move to the rural parishes, probably a reflection of the few opportunities available in the rural settlements for meeting housing needs.

Chart 5.6c. Where All Households in Housing Need Expect to Move to



5.16 It is important to emphasise that the information obtained in the survey reflects people's perceptions of where they expect to move to – in practice whether they do move will be affected by a range of factors not least whether affordable housing is available in the places they are looking to move to.

The needs assessment demonstrates the essentially local character of housing need and implies that the location of affordable housing provision too far away from where households live will not achieve much reduction in local housing need. There is an implication here for planning policy.

Special needs

5.17 JHA estimate a total of 594 households in housing need contained members with a special housing need. 16% of all households in housing need contain someone with a special housing need. Households already on a Housing Register account for 12% of the total of Special need households.

Table 5.5a Number of Unregistered Households containing someone with a Special Need

Sub Areas	Existing	Emerging	Total
Households containing someone with a Special Need	119	19	138
All Households in Housing Need	682	1,858	2,540
% Special Need Households	17.4%	1.0%	5.4%

Table 5.5b Number of Registered Households containing someone with a Special Need

Households containing someone with a Special Need	343	113	456
All Households in Housing Need	857	376	1,233
% Special Need Households	40.0%	30.0%	37.0%

Table 5.5b Total Number of Households containing someone with a Special Need

Households containing someone with a Special Need	462	132	594
All Households in Housing Need	1,539	2,234	3,773
% Special Need Households	30.0%	5.9%	15.7%

SECTION SIX

FORECAST CHANGE IN
HOUSING NEED

Introduction

- 6.1 The purpose of this section is to review the factors which are likely to impact upon housing needs in Tonbridge and Malling Borough in the future. The Housing Needs and Affordability Study 2002 has identified those in need who cannot currently afford market housing including the number of emerging households. This section considers how this number may change over the medium and longer term covered by the plan period.

Forecasting changes in the housing market

- 6.2 The difficulties in forecasting changes in house prices and rents lie in predicting what may happen to housing costs, incomes and interest rates in the future and, indeed, how household structure will change in response to demographic patterns, including the impact of migration.
- 6.3 Analysis of house prices, and incomes is best described by reference to the price/income ratio (relationship between average house prices and average incomes). The increment in the price/income ratio is a poignant indicator of the affordability stretch that can take place at a time of housing market growth. This ratio shifted distinctly upwards during 1995 and 2001.
- 6.4 Annual house price inflation has been higher in the South East than in other regions of the UK, with a rate of between **8.8%** between the 2nd quarter 2001 and 2002 (*HBOS plc Regional House Price data*). This is the highest percentage change for any quarter since 2000.

In Tonbridge and Malling overall house prices rose by **12.0%** over the same period. The average house price in the Borough in the 2nd quarter 2001 was £167,703 and had risen to £190,600 in the 2nd quarter 2002, an increase of £22,897 on the average price of every property in the Borough.

- 6.5 Over the last three years, house prices have grown at 12% per annum on average across the Borough, as seen in Table 6.1.

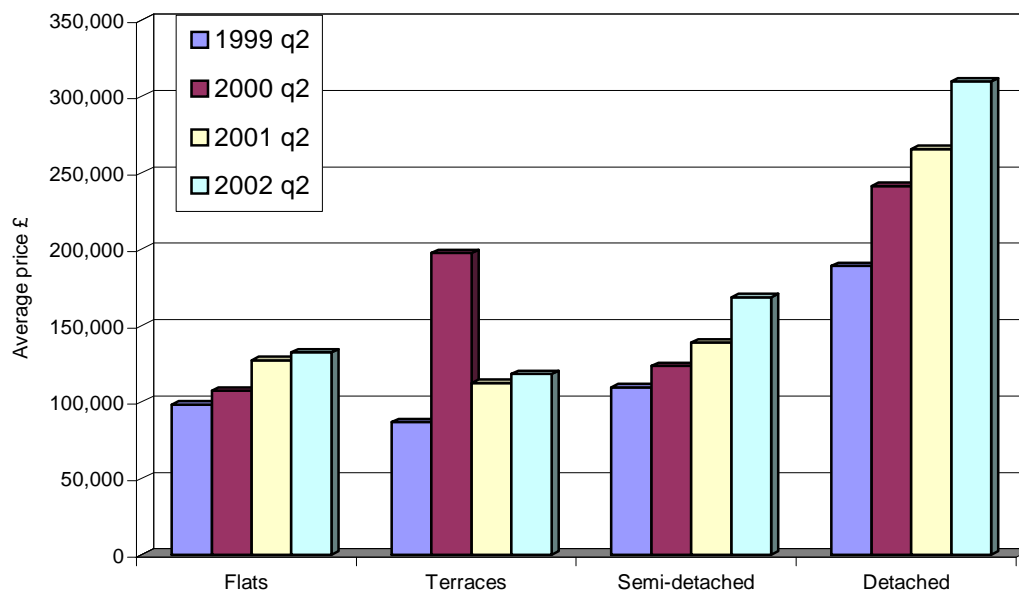
Table 6.1 House Price Changes in Tonbridge and Malling Borough, 1999-2002

	Av Price	Change	% Change Over Previous Year
1999 2 nd Quarter	£129,880	-	-
2000 2 nd Quarter	£148,814	+ £18,934	12.7%
2001 2 nd Quarter	£167,703	+ £18,889	11.3%
2002 2 nd Quarter	£190,600	+ £22,897	12.0%

Overall house prices in Tonbridge and Malling rose between 1999 and 2002 by just 31.8%, an increase of £60,720 in the overall price of housing over a three year period, a per annum increase of £20,240.

Taking the last three years, we can see from Chart 6.1 that Tonbridge and Malling has experienced rapid house price inflation in all main property types. The price of flats rose by 26% terrace housing rose by 27%, semi-detached housing by 35% and detached housing by 39%.

Chart 6.1 Increase in the Average Sale Price of Housing in Tonbridge and Malling Borough, 1999-2002 (2nd qtr)



6.6 Regional trends are not reflected in Tonbridge and Malling and it is likely that continuing price increases will occur in the medium term at rates in excess of 12%. However, it must be emphasised that forecasts tend to average out change over very different geographical areas. The Larger Settlements and Rural Parishes, which have historically higher prices, are likely to see even higher than average rates of house price inflation.

6.7 Understanding recent trends in the housing market is the basis for considering how the market will change in response to economic and social conditions in the future. A continuation of house price inflation, albeit at a slower rate is most probable but a more benign picture could result if house price increases proved unsustainable.

JHA test the impact of two scenarios on the propensity of households to be able to afford access to the housing market in the future.

- ❑ **The Unfavourable Scenario (1)** assumes a rising Price/Earnings ratio associated with the high growth in house prices continuing from the position reached in 2002 while incomes grow more slowly in relation to real housing costs.
- ❑ **The Favourable Scenario (2)** assumes a falling Price/Earnings ratio associated with rising incomes and falling real house prices and thus a decreasing affordability gap.

Core needs and new needs

6.8 JHAs approach to forecasting future needs is to distinguish between a ‘**stock**’ or ‘**core**’ of existing backlog housing need to which is added an annual ‘**new**’ future housing need.

Put in simple terms, in the absence of an appropriate level of affordable housing provision, these 'new' household needs that go unmet in the future will increase the 'stock or core' needs identified above. The definition of ‘core’ and ‘new’ housing needs draws upon information obtained from the Housing Needs and Affordability Study 2002 (‘hidden’ need) and from the housing need registered by Tonbridge and Malling Housing Association and other Housing Associations in the area, which include figures relating to Homeless acceptances (‘registered’ or ‘known’ need).

6.9 A '**stock or core**' of households in backlog housing need arises because of their present circumstances and inability to access the current housing market.

Core households include those households identified as in –

Unregistered need from the survey - those **2,540** households identified from the Housing Needs and Affordability Study 2002 as being in housing need who are not already on a Housing waiting list - this includes all those potential movers now living in unsuitable housing who are unable to afford a move to a house more suited to their requirements;

Registered need - those **1,233** households who are currently on a Housing Register/List and Homeless who are in housing need.

6.10 To these 'Core' needs are added '**New**' emerging and homeless households who will be formed in the future, a proportion of whom will not have the resources to afford separate market housing of an appropriate size and type in the future.

New households similarly include a 'unregistered' and 'registered' element –

Unregistered new households - this number is calculated by examining different Structure Plan projections of future household growth to which are applied the findings from the survey relating to the affordability thresholds achieved by emerging households looking to the private market. The survey indicated that an average of **94.0%** of households looking to move are emerging households, who are not already on a Housing Register, and were unable to afford current house prices. Emerging households represent 73% of hidden housing need.

The trend in the number of **new homeless households** in the future is very difficult to predict. This group is important to the Council since if their needs are not met in the future the 'core' number of homeless households already accepted on a Housing Register/List is likely to grow. The number of accepted homeless households during 2001/2 was **173**.

- 6.11 Homelessness will fluctuate from year to year in the future and will be a reflection of changes in the housing market including the number unable to afford to buy or rent. Between 1998/99 and 2001/02, homeless applications and acceptances rose by 7 per annum on average in Tonbridge and Malling (*HIP, 1st April 2002*). With increased house prices, as in Scenario 1, homelessness is likely to continue to rise at this rate. Assuming incomes rise faster than house prices and the price/earnings ratio remains favourable, housing should remain more affordable, as shown in Scenario 2, and the rate of increase in homelessness could fall slightly in the Borough – JHA assume by 5 per annum. Sociological factors which cannot be pre-determined e.g., marriage breakdowns, abuse etc will influence the scale of housing need in the future.
- 6.12 In summary, the 'core' need for the Borough is **3,773** (see Table 4.18). The 'new' housing need identified from the survey is used to calculate the proportion of forecast household formation which is unlikely to afford market prices in the future and to this is added an allowance for change in the number of accepted homeless households per annum.
- 6.13 In order to project housing needs forward, the 'new' households in need and assumed homeless numbers are expressed as an annual number emerging each year over the forecast period. **The affordability ratio, or propensity to afford housing, is applied to the number of households that emerge annually. In the absence of an appropriate level of affordable housing provision, these 'new' household needs that go unmet in the future will increase annually the 'core' needs, as shown in Table 6.2 and 6.3 and in 6.4. 6.5 and 6.6.**
- JHA have made two forecasts of the number of households formed in the future who might be in housing need, using the base-line information obtained from the household survey and based upon different assumptions.
- 6.14 The unfavourable or worst scenario produces a serious position, with a widening affordability gap and potentially **118%** unable to afford by 2006. Under the favourable scenario, an estimated **78.5%** of emerging households are estimated to be unable to afford to access the housing market in Tonbridge and Malling by 2006.

Table 6.2. PROJECTED INCREASE IN AFFORDABLE HOUSING NEEDS 2001/2-2014/15 – UNFAVOURABLE OR WORST SCENARIO – APPROVED STRUCTURE PLAN PROJECTIONS. Decreased affordability due to falling incomes and rising real housing costs in the medium term and thereafter as this becomes unsustainable slightly increasing affordability as housing costs fall relative to incomes.

	Year	Projected Households (i)	Cumulative Per annum change	Forecast % unable to afford (ii)	Annual estimate of additional households in housing need	Annual estimate of increase in homeless acceptances	Cumulative additional housing needs by the end of each year of the plan period
	2000/1	43,200	0		0	0	0
1	2001/2	43,560	+ 360	94.0%	338	7	345
2	2002/3	43,920	+ 360	99.9%	360	7	712
3	2003/4	44,280	+ 360	106.0%	382	7	1,101
4	2004/5	44,640	+ 360	112.0%	403	7	1,511
5	2005/6	45,000	+ 360	118.0%	425	7	1,943
6	2006/7	45,320	+ 320	114.2%	365	5	2,313
7	2007/8	45,640	+ 320	110.3%	353	5	2,671
8	2008/9	45,960	+ 320	106.5%	341	5	3,017
9	2009/10	46,280	+ 320	102.6%	328	5	3,350
10	2010/11	46,600	+ 320	98.7%	316	5	3,671

(i) Kent County Council Structure Plan projections – see Section 7, para 7.11 and Appendix 3

(ii) The proportion of emerging households unable to afford to buy with a mortgage – see Appendix 2

**Table 6.3 PROJECTED INCREASE IN AFFORDABLE HOUSING NEEDS
2001 – 2011. FAVOURABLE SCENARIO - APPROVED STRUCTURE PLAN
PROJECTIONS. Increased affordability due to rising incomes and
falling real housing costs**

	Year	Projected Households (i)	Cumulative Per annum change	Forecast % unable to afford (ii)	Annual estimate of additional households in housing need	Annual estimate of increase in homeless acceptances	Cumulative additional housing needs by the end of each year of the plan period
	2000/1	43,200	0		0	0	0
1	2001/2	43,560	+ 360	94.0%	338	5	343
2	2002/3	43,920	+ 360	90.1%	324	5	672
3	2003/4	44,280	+ 360	86.2%	310	5	987
4	2004/5	44,640	+ 360	82.4%	297	5	1,289
5	2005/6	45,000	+ 360	78.5%	283	5	1,577
6	2006/7	45,320	+ 320	74.7%	239	5	1,821
7	2007/8	45,640	+ 320	70.8%	226	5	2,052
8	2008/9	45,960	+ 320	67.0%	214	5	2,271
9	2009/10	46,280	+ 320	63.1%	202	5	2,478
10	2010/11	46,600	+ 320	59.2%	189	5	2,672

(i) Kent County Council Structure Plan projections – see Section 7, para 7.11 and Appendix 3

(ii) The proportion of emerging households unable to afford to buy with a mortgage – see Appendix 2

SUMMARY SCENARIOS

Unfavourable Scenario

Core unmet need as at 2001	=	3,773
New household needs arising 2001/2 – 2010/11 <i>made up of...</i>	=	3,671
Newly emerging households in housing need	=	3,611
Plus Projected increase in homeless	=	60

Favourable Scenario

Core unmet need as at 2001	=	3,773
New household needs arising 2001/2 - 2010/11 <i>made up of...</i>	=	2,672
Newly emerging households in housing need	=	2,622
Plus Projected increase in homeless	=	50

All figures rounded to the nearest whole number

Supply side assumptions

- 6.15 The supply side has been analysed to provide an assessment of all sources of affordable housing provision.
- **The number of relets** was 631 over the period 1998-1999 and 373 between 1999-2000 and 574 between 2000/01 (see *Tonbridge and Malling Council's HIP 2002*), an average of 526 per annum. The figure for 2001/2 fell to 375, producing a 4 year average of 488. It is assumed that the annual number will remain around 488 (last 4 year average) between 2006-2011.
 - **Right to Buy/Right to Acquire**– losses of rented housing through Right To Buy (RTB) have been declining in the Borough - 77 affordable rented houses were lost through RTB between 1999/2000, 66 between 2000/2001 (annual fall of 14.3%) and 33 between 2001/2002 (annual fall of 50%). It is assumed that the loss of rented housing through RTB/RTA will continue to fall over the plan period at a rate of 25 per annum for ten year period.

- **Affordable new dwelling completions/provision - new build or conversions**
Registered Social Landlords (RSLs) have provided 221 new homes (average 74 per annum) over the last three years through property acquisitions and new build, including opportunities generated through Section 106 Agreements.

RSL's have found it increasingly difficult to provide new homes in the Borough over recent years due to limited land opportunities and a competitive market. RSL's have become increasingly reliant on opportunities generated through planning gain to deliver their development programmes. It is expected that the future supply of new affordable homes through direct provision by RSL's (i.e. not via Section 106 Agreements) will be in the order of 25 homes per annum over each of the forecast years. In addition, it is anticipated that 25 homes per annum will be generated through the low cost home ownership programme (DIYSO) and the Cash Deposit Scheme.

These assumptions will need to be kept under review, particularly in the light of the Government announcement on the abolition of Local Authority Social Housing Grant.

- **Affordable dwelling provision – conversion of empty properties** could yield a further 10 per annum provided from empty properties and properties over shops.
- 6.16 Table 6.4 overleaf provides an indication only of the future supply of affordable housing over the forecast period and JHA emphasise the importance of monitoring. The figures are very sensitive to changes in the assumptions which underpin them especially the level of future resources and government policy which will change the position from year to year.

Table 6.4 Assumptions on Projected Housing Supply

Housing Supply Assumptions	2001/2 - 2005/6	2005/6 - 2010/11	2001/2- 2010/11
Annual LA/RSL Lettings, say 488 pa to 2010/11	2,440	2,440	4,880
Annual LA/RSL New affordable provision, say 25 pa LCHO;	125	125	250
Annual LA/RSL; 25 pa direct RSL provision	125	125	250
Annual supply from Empty Homes conversion, say 10 pa	50	50	100
Gain in Supply of Social Rented Housing	2,740	2,740	5,480
Less loss of affordable stock through RTB/RTA	250	250	500
= Net increase in supply	2,490	2,490	4,980
Plus Direct Provision of 25 pa RSL homes	125	125	250
Total Gain in Supply	2,615	2,615	5,230

Forecast needs and supply under different scenarios

6.17 There is inherent uncertainty in any forecast of future housing needs and supply since the assumptions on which they are based may prove wrong. The value of the model JHA have explained in this section is that it can be adapted to different assumptions about the scale of future supply and need and take account of policies contained within the Local Plan should these alter radically in the future.

The forecasts of future housing need in Tonbridge and Malling Borough, which take into account both forecast needs and forecast supply are seen in Tables 6.5 and 6.6.

Table 6.5. UNFAVOURABLE SCENARIO 2001/2-2010/11

ESTIMATED GROSS HOUSING NEEDS
CURRENT EXISTING UNMET NEED AS AT 2001/2 = 3,773

NEW NEEDS ARISING	2001/2-2010/11
New households unable to afford to move	3,611
Projected increase in homeless acceptances	60
TOTAL NEW HOUSING NEEDS	3,671
SUPPLY OF EXISTING AFFORDABLE HOUSING TO MEET NEEDS	
Annual LA/RSL Lettings, say 488 pa to 2010/11	4,880
Annual LCHO (DIYSO) provision, say 25 pa to 2010/11	250
Annual supply from Empty Homes conversion, say 10 pa	100
Sub-total	5,230
Less loss of affordable stock through RTB/RTA decrease in stock, say 25 pa	250
NET SUPPLY WITHIN EXISTING STOCK	4,980
Plus Likely Direct Provision of 25 pa RSL homes	250
TOTAL SUPPLY OF AFFORDABLE HOUSING	5,230
REMAINING NEED FOR NEW BUILDING TO MEET AFFORDABLE HOUSING NEEDS	
Total Backlog and New Housing Need	7,444
Less Supply available to meet Needs through Existing and New Stock	5,230
= NET NEED FOR NEW AFFORDABLE HOMES	2,214

Table 6.6. FAVOURABLE SCENARIO 2001/2-2010/11

ESTIMATED GROSS HOUSING NEEDS
CURRENT EXISTING UNMET NEED AS AT 2001/2 = 3,773

NEW NEEDS ARISING	2001/2-2010/11
New households unable to afford to move	2,622
Projected homeless acceptances	50
TOTAL NEW HOUSING NEEDS	2,672
SUPPLY OF EXISTING AFFORDABLE HOUSING TO MEET NEEDS	
Annual LA/RSL Lettings, say 488 pa to 2010/11	4,880
Annual LCHO (DIYSO) provision, say 25 pa to 2010/11	250
Annual supply from Empty Homes conversion, say 10 pa	100
Sub-total	5,230
Less loss of affordable stock through RTB /RTA decrease in stock, say 25 pa	250
NET SUPPLY WITHIN EXISTING STOCK	4,980
Plus Likely Direct Provision of 25 pa RSL homes	250
TOTAL SUPPLY OF AFFORDABLE HOUSING	5,230
REMAINING NEED FOR NEW BUILDING TO MEET AFFORDABLE HOUSING NEEDS	
Total Backlog and New Housing Need	6,445
Less Supply available to meet Needs through Existing and New Stock	5,230
= NET NEED FOR NEW AFFORDABLE HOMES	1,215

SUMMARY OF FORECAST HOUSING NEED

UNFAVOURABLE SCENARIO

Next 10 years

- Over the period 2001/2-2010/11, an additional 3,671 households are added to the current need of 3,773 but the estimated supply of affordable housing which could meet needs within the existing stock over the period 2001/2-2010/11 is **5,230**, leaving an estimated net shortfall of **2,214** to find from new affordable housing.

FAVOURABLE SCENARIO

Next 10 years

- Over the period 2001/2-2010/11, an additional 2,672 households are added to the current need of 3,773, but the estimated supply of affordable housing which could meet needs within the existing stock over the period 2001/2-2010/11 is **5,230**, leaving an estimated net shortfall of **1,215** to find from new affordable housing.

Affordable Housing Requirement

Over the next 10 years to 2006, the Borough face a shortfall in the average supply of NEW affordable homes between a minimum of **121** and maximum of **221** dwellings per annum up to 2010/11, a mid-point of **170** dwellings per annum, forecasts which are sensitive to different assumptions about likely changes in the housing market. The Survey indicates (*see Table 4.14*) that 90% of affordable homes should be dwellings for social rent, 3% shared ownership dwellings and 7% affordable private rented dwellings.

Part of the forecast housing need will be met by 223 affordable units negotiated under Section 106 Agreements which are already in the pipeline.

The Council will need to choose how to meet the remainder of the forecast need for new affordable dwellings based upon their access to realistic resources and land supply. JHA indicate in Table 8.1, **purely for illustration**, the implications of addressing say 50% of the forecast need under favourable economic circumstances i.e. $1,215 - 223 = 992/2 = 496$ new affordable dwellings over the plan period.

JHA are not suggesting that 496 is an appropriate target for the Borough.

SECTION SEVEN

STRATEGIC IMPLICATIONS
OF THE RESEARCH

7 IMPLICATIONS FOR HOUSING STRATEGY

- 7.1 The Council's long-term goal is to ensure that a good quality, affordable home is available to all households resident in the Borough. The Council's Housing Strategy emphasises the importance of a comprehensive assessment of housing needs as a basis for formulating options and priorities for meeting needs and targeting resources (*Section 1, Housing Strategy Statement 2002-2005*).

This Housing Needs and Affordability Study is the second of its kind undertaken by the Council, the previous being carried out by JHA in 1995. The 2002 study provides a much more detailed picture of the extent and type of affordable housing need arising in the towns, urban areas and rural settlements of the Borough.

This section of the report outlines some of the implications of the research and our recommendations for future action by the Council.

The Council's Enabling role in Housing Supply

- 7.2 **New build affordable homes** are provided by Registered Social Landlords (RSL), private sector activity and negotiated through Section 106 Agreements within the planning framework.

In 2001/2002 a total of 54 additional RSL new build rented homes were completed, with 40 shared ownership homes. The planning system has to date not delivered a significant contribution in the form of new affordable housing schemes through 'planning gain' or 'rural exception' sites. Between 2001/2 only 33 new homes were completed through Section 106 agreements (25 funded by LASHG and 8 by ADP) of which 8 homes were completed on rural exception sites.

- 7.3 **How many new affordable homes are planned?**

The programme for 2001/2002 is to produce 75 new homes for rent each year plus 25 shared ownership dwellings, a total of 100 additional RSL dwellings. The intention is to provide 73 through Section 106 Agreements (*Section N. HIP 2002, page 10*).

Between 2002/3 and 2004/5 there is potential for 115 social housing units per annum, 75 rented and 40 shared ownership dwellings (*HIP 2002: Housing Strategy Statistical Appendix, pages 10-12*).

- 7.4 The Council's approach to date has been to use Social Housing Grant (SHG) to part finance new development/acquisitions. Local Authority SHG is currently under threat as the Government are considering a radical reform of the housing capital finance system. The Capital Plan provision for housing of £25.7M (over the period 2001/02-2007/08) will only produce 285 homes, assuming, £90K SHG per home produced.

The opportunities presented by the planning process are critical to future provision for affordable housing. As at the end of March 2002, there were 223 dwellings negotiated via the planning system still to be built or completed. Since March 2002, a further 87 units have been, or are in the process of being, negotiated.

- 7.5 **Provision of affordable homes through the private sector renewal of the existing stock**, including the purchase and repair of existing homes, improvements and adaptations and refurbishment using House Renovation Grants, and Empty Homes Initiatives represent an important element of the Council's programme for maintaining and improving the existing stock and have a bearing upon the extent to which current and likely future housing needs can be satisfied.

House Renovation grants are a major element in HRA Housing funded programme with an annual budget of £670,000 (*Appendix 7, Housing Strategy Statement 2002-2005*).

Disabled Facilities Grants are available for assisting 90 elderly and disabled clients per annum to improve, repair, adapt and stay in their homes (*Appendix 9, Housing Strategy Statement 2002-2005*).

- 7.6 Bringing back **empty properties** into use is another way in which the Council may increase housing supply – the number of empty homes 1% only of total stock and the number has declined considerably in the last few years – the current target is to return to occupation 12% of private sector dwellings that have been vacant for more than 6 months has been set for the period 2002-2003 (*page 9, Aims and Performance of the Housing Strategy Statement 2002-2005*).

Affordable Housing Need and Demand – the scale of existing and predicted Housing needs in Tonbridge and Malling Borough

- 7.7 The Housing Needs and Affordability Study 2001/2 provides an accurate picture of the circumstances of households in the Borough and is a powerful tool for reviewing policies and programmes – ‘it is an essential part of the strategy development process’ (*DTLR Local Housing Needs Assessment: A Guide to Good Practice, July 2000, para 1.3 page 9*).
- 7.8 The study has revealed housing needs in several ways to give a ‘**backlog**’ level of housing need, which are households in need because of their present circumstances and inability to access the current housing market. This figure is made up of:
- ‘**Unregistered need**’ – 2,540 households (within the range 2,515 - 2,565 allowing for sampling error) were identified in the survey as being in housing need and not already on a housing register. This comprises potential movers now living in unsuitable housing who are unable to afford to move to a house more suited to their requirements.
- ‘**Registered need**’ – 1,233 households who are currently on the Housing Register or homeless, who are in housing need (note: this is a lower figure than the 1,862 indicated in the *Housing Needs Study Update, Table 3, Housing Strategy Statement* and discounts the small number of households on the Waiting List who have sufficient resources to fund access to market housing).
- Thus, the backlog housing need identified is **3,773 households** or **9% of all households in the Borough**. Registered need is 33% of gross need and thus, on its own, considerably understates the true extent of housing need in the Borough.
- 7.9 The projections of housing need over the period 2001/2 until 2010/11 show a considerable increase in housing need in addition to backlog need. These additional households added to backlog need, taking account of projected supply, leave a net shortfall in future provision of affordable housing in the range of 1,215 to 2,214 dwellings across the Borough (*see Section 6, Tables 6.5 and 6.6*).
- 7.10 Inevitably, existing Council programmes seem inadequate in the light of the scale of backlog and forecast need and the supply of housing available to meet these housing needs in the Borough. The level of RSL letting over the four years 1999-2002 as been running at an average annual figure of 488 lettings. Assuming all these vacancies, however created, including transfers and letting of temporary accommodation, contribute to meeting gross housing needs, it would take 8 years to reduce backlog need alone.

Predicted affordable and general dwelling requirements

- 7.11 Based upon various assumptions about changes in the housing market in Tonbridge and Malling Borough, we advise the Council to enable provision for new affordable housing in the range of **121 – 221** dwellings per annum up to 2010/11. This would address all backlog and expected future housing needs over the plan period.

Current dwelling requirements under the existing Structure Plan amount to 3,400 households 2001/2011 or **340** per annum:

2001/06 – 2,000 dwellings equivalent to 1,800 households
2006/11 – 1,700 dwellings equivalent to 1,600 households

The Structure Plan Review dwelling requirements, assuming the Government's RPG9 figures were applied to the Borough amount to 3,986 households 2001/2011 or **399** per annum:

2001/06 – 1,900 dwellings equivalent to 1,847 households
2006/11 – 2,200 dwellings equivalent to 2,139 households

Thus, Structure Plan dwelling requirements run between **340** and **399** households per annum. The Review Structure Plan figure of **399** is close to the trend rate of **410** per annum between 1991 and 2001 (see *Appendix 3*).

Implications for Affordable Housing Provision

- 7.12 The Council's existing programme and future priorities have to be considered in the context of identified housing needs and the evidence of the housing needs and affordability study. *Ensuring an adequate supply of 'affordable' housing* is the Council's aspiration for tackling expressed housing need and the question is raised – what kinds of affordable housing provision are most suitable and how can access be achieved?

The suitable options are conventionally defined as home ownership, shared ownership and renting with emphasis on social renting.

The main opportunities for achieving affordable housing are through discounted market sale housing and subsidised forms of housing tenure, especially:-

- ❑ low cost home ownership;
- ❑ social rented housing.

Additionally, government advice refers to the need to consider other options, including affordable private renting (*page 57, DTLR*) and these options were evaluated in the affordability assessment (*see para 7.16 below*).

Discounted Sale Housing

7.13 The assessment found that low cost market housing could meet a very limited demand for ownership from that small number of emerging households on higher incomes. Only a small number of households with annual gross incomes in excess of £40,000 could afford discounted 2 bedroom sale housing discounted to a cost of £148,000 (*see Table 4.6*).

However, there is a cautionary note - the market price of smaller properties has grown rapidly, while incomes have not increased in parallel. The evidence from the Housing Needs and Affordability Study 2002 set out in Section 4 of this report suggests that when the Council seek to negotiate Low Cost market provision with developers, target *affordable prices* of small properties will need to be some 30% lower than the *full price* of smaller sale properties.

Households aspiring to Home ownership

7.14 The majority of existing households aspire to owner occupation as their eventual tenure. The evidence of the survey points to a continuing demand for owner occupation – 71% of existing and 42% of emerging mover households aspire to owner occupation (*see Tables 2.35 and 2.45, Section 2D*).

But owner occupation is expensive in Tonbridge and Malling Borough. The minimum sale price in the Borough was an average of £141,074 at the time of the survey while the average annual gross incomes of new emerging households was only £12,110.

The assessment demonstrates (*see Table 4.2, Section 4*) that **ALL newly forming households occupying unsuitable accommodation in Tonbridge and Malling Borough have incomes below the average threshold of £45,317 required by single people, or the average threshold of £54,381 required by couples, to afford even the minimum house prices in the Borough.**

Low cost home ownership – DIYSO/Shared ownership

- 7.15 Only 3% of households expressed interest in shared ownership – the majority of them were unable to afford shared ownership at the costs prevailing at the time of the survey.

A more significant factor for future policy was the 3% of all households in need, 87 households, who could not afford outright purchase but would be able to afford shared ownership if provided at 25% equity, on two or three bedroom accommodation (see *Table 4.10*). The survey evidence suggests that a small programme of providing shared ownership, especially in the main urban areas of Tonbridge and the Medway Gap would be worthwhile pursuing.

Affordable Private Renting

- 7.16 Minimum private rents varied from £425 for a 1 bed flat to £585 for a 2 bed semi-detached property. Private renting was out of reach for 95% of households aspiring to this tenure. One sub-area was exceptionable - the Medway Gap and adjacent Parishes were a third of those expecting to need private renting could afford to do so.

We calculated that 7% of all households in need, an estimated 186 households, who expressed a preference for buying 3 bedroom terraces or semi-detached houses would have sufficient income to afford private rents (see *Table 4.12*).

Social Renting

- 7.17 The current cost of **social renting** is high relative to incomes. Social renting households were paying an average of 38% of their net annual incomes on all forms of renting, which is considerably more than the recommended NHF benchmark standard of 25% which applies to social renting, and demonstrates the extent of the affordability problem for those renting on very low incomes.

The typical rent paid by Tonbridge and Malling Housing Association tenants for a 2 bedroom house was £67.77 a week or £284 a month and by tenants of other RSLs it was £75.28 or £326 a month. An annual gross income of between £20,300 - £23,355 is required to afford these rents without Housing Benefit.

The surveys show that none of the existing and emerging households expecting to move into social renting and currently in unsuitable housing has incomes at or above these thresholds.

- 7.18 The Council works in partnership with Tonbridge and Malling Housing Association and other RSL partners to enable the development of affordable accommodation in areas of high housing need.

The need for social renting can be tackled in part by relets in the Tonbridge and Malling Housing Association stock, other RSL provision and selected initiatives in the private sector. However, the combined number of homes, which can be provided through these means, cannot fulfil the current need for rented affordable housing in the Borough. Right to Buy (RTB) sales continue and have been extended under the 'purchase grant scheme' effectively reducing the supply of social rented housing.

- 7.19 It is clear that investment monies are going to have to come from the widest possible sources including the Council's own. If possible, the Council should continue its support for new affordable housing by increasing Local Authority Social Housing Grant (LASHG).

At the same time, RSLs should be encouraged to keep their rents as low as possible. This will not be easy since the harmonisation of rents may see the raising of rents by Registered Social Landlords. As many households cannot afford present rents, it is likely that financial problems for those households will be exacerbated.

Summary and Recommendations

- 7.20 The household survey demonstrates a serious affordability gap between those needing to move out of unsuitable housing and the cost of the housing they need to move into. 85% of households needing to move and assessed in the survey had insufficient resources to be able to access alternative housing in the current market.

The most significant fact is that 80% of households in housing need are single persons, mainly without children. This helps to explain why the high demand for small accommodation is strong, with the majority of households requiring affordable 1 or 2 bedroom accommodation (*see paras 5.4, 5.5 and 5.6, Section 5*).

- 7.21 The survey also demonstrates an affordability gap for those households needing improvements and adaptations to their existing property in order to meet their housing needs. An estimated 400 households, 42% of those looking to resolve their present problems by staying put, are unlikely to be able to afford the cost of the improvements or adaptations they require to meet their housing needs (*see para 2.57, Table 2.32*).

JHA recommend that:

- 1. The Council enable the provision of additional affordable housing in the range 121-221 dwellings per annum up to 2010/11 to help meet backlog and forecast needs. Affordable housing should include predominately social rented housing subsidised to achieve rent levels below those currently on offer. There is scope for low cost home ownership and affordable private renting to meet some housing need.**
- 2. The Council negotiate low cost sale housing with developers, bearing in mind the small numbers which are appropriate in the light of the evidence of the Housing needs and affordability study, and the escalating cost of new sale housing, including smaller properties.**
- 3. The Council consider ways of marketing the advantages of social rented housing more effectively as a means of retaining young people in the Borough who now appear to view ownership as a realistic option.**
- 4. The Council should support more rented housing by maintaining or adding to if possible the allocation of LASHG to Registered Social Landlords from Capital Receipts.**
- 5. Partnerships between the Council, Registered Social Landlords and Private Developers need strengthening if the scale of identified affordable housing is to be delivered through the planning process, in the light of the low level of affordable housing achieved to date through planning gain.**
- 6. The evidence of the 2002 Housing Needs and Affordability Study is used by the Council to lobby Government to bring forward policies to encourage the allocation of sites solely for affordable housing provision in the rural areas of the Borough – if this was possible, the Council could then target the areas of highest need.**
- 7. As well as seeking to achieve affordable housing from renovation grants, these should also be targeted towards people in housing need because of their need for improvements. More resources are likely to be needed by RSLs for adaptations.**

- 8. In the rural areas of the Borough with very limited land supply for new affordable housing, it would be sensible to concentrate on maximising reclamation of empty properties and persuading landlords to co-operate in either leasing with Registered Social Landlords or offering renovations grants in exchange for nominations for a 5 year period.***

- 9. Regular monitoring of both registered housing need and supply are carried out to ensure that information is kept up to date, especially on the housing market and its relationship to local incomes.***

- 10. The sub-area framework used in the survey is used to develop a systematic information system for collecting needs and supply-side data.***

- 11. The Council carry out another Housing Needs and Affordability Study in 4-5 years time.***

SECTION EIGHT

**STRATEGIC IMPLICATIONS
FOR LOCAL PLAN POLICIES**

8. STRATEGIC IMPLICATIONS FOR LOCAL PLAN POLICIES

Local Plan

- 8.1 Having undertaken a Housing Needs and Affordability Study, the Council now holds demonstrable evidence of the level of backlog need across all tenures, disaggregated to sub-areas i.e. urban areas, larger settlements and rural parishes.

JHA advise that the Local Planning Authority should now review the existing affordable housing policy with a view to giving explicit reference in the forthcoming review of the Local Plan to:-

- the number of affordable housing units to be provided overall;
 - the appropriate percentage provision on new housing sites;
 - the thresholds for the provision of affordable housing;
 - housing mix;
 - the opportunities for increasing the number of affordable housing units when conversions and changes of use arise.
- 8.2 A review of affordable housing policy should take account of the following considerations:
- ❑ Government advice set out in PPG 3 and Circular 6/98;
 - ❑ A clear definition of what is meant by affordable housing based upon the findings of the housing needs assessment;
 - ❑ The overall level of net housing need, taking account of potential land supply in the Borough as a whole and disaggregated between the urban areas and rural settlements and the provision of a realistic target(s) for affordable housing;
 - ❑ Appreciation of the overall tenure and development mixes which are desirable bearing in mind that 'policies should not however be expressed in favour of any particular form of tenure' (para 38, PPG 3).

Changing government policies

- 8.3 PPG 3 (Revised) places emphasis on the importance of assessing local housing needs for different types and sizes of housing across all tenures, to include affordable housing and housing to help meet the needs of specific groups.

'Local assessments should consider not only the need for new housing but ways in which the existing stock might be better utilised to meet the needs of the community.'
(para 13, PPG3).

Para 15, PPG 3 states that:

Local Plan policies for affordable housing should:-

- Define what the authority considers to be affordable in the local plan area in terms of the relationship between local income levels and house prices or rents for different types of households;*
- Indicate how many affordable homes need to be provided throughout the plan area...taking account of rural as well as urban needs; and*
- Identify suitable areas and sites on which affordable housing is to be provided and the amount of provision which will be sought.*

- 8.4 Para 10, Circular 6/98, outlines the criteria to be taken into account in preparing plan policies for affordable housing i.e. site size, suitability and the economics of provision.

The policy should be applied to suitable sites (sometimes referred to as 'eligible' sites).

- (a) housing developments of 25 or more dwellings or residential sites of 1 hectare or more, irrespective of the number of dwellings;*
- (c) in settlements in rural areas with a population of 3,000 or fewer, the local planning authority should adopt appropriate thresholds. These should be based on assessments which include local needs and the available supply of land for housing, and should be adopted through the local plan process.*

Local planning authorities who are able to demonstrate exceptional local constraints, may seek to adopt a lower threshold than 25 or more dwellings – however, with the exception of settlements in rural areas with population of 3,000 or fewer, Circular 6/98 advises that it would not be appropriate for a local planning authority to adopt thresholds below the level of 15 dwellings or 0.5 of a hectare.

8.5 Footnote 9 of Circular 6/98 identifies the factors that the local planning authority should take into account in demonstrating the exceptional nature of the particular constraints they experience which justify lowering of the national thresholds in the smallest settlements:

- *The number and type of people that are in need of affordable housing;*
- *The types of housing best suited to their needs;*
- *The size and amount of suitable sites that are likely to be available for affordable housing;*
- *The supply and suitability of existing affordable housing;*
- *The relationship between the Housing Authority's strategy and programmes for provision for those in need, and the objectives of the affordable housing policies in the plan.*

Definitions of Affordable housing

8.6 Government definitions of affordable housing include both subsidised and non-subsidised housing to meet the housing needs of people unable to meet local housing costs. DTLR, Local Housing Needs Assessment: A Guide to Good Practice, Appendix 2, para A2.2 states:

'Affordable housing is housing of an adequate standard which is cheaper than that which is generally available in the local housing market. This can comprise a combination of subsidised rented housing, subsidised low cost home ownership (LCHO) including shared ownership, and in some market situations cheap housing for sale'.

8.7 The housing needs and affordability study analysed the affordability thresholds required to meet minimum selling prices of houses and private and public rent levels - no single affordability level applies since each threshold depends upon the tenure and size of dwelling required by different households. The relationship between incomes and different tenures drives the affordability assessment of social renting, private renting and owner occupation in each area of the Borough. Minimum prices are used to provide a rigorous assessment of housing needs (the number of households unable to afford average rather than minimum prices is obviously higher and would have been misleading).

- 8.8 The housing needs and affordability study demonstrates that 90% of housing need is for subsidised **social rented housing**. 3% of potential owner-occupiers, who cannot afford the full costs of purchase, would be able to afford **shared ownership**, predominantly in the urban areas of the Borough. A further 7% of potential owner-occupiers, who cannot afford the full costs of home ownership or shared ownership, could afford **private renting** (see Table 4.14).

The market situation in respect of **cheaper sale housing** in the Borough at the time of the survey was fairly desperate.

The price of a new 2 bedroom house ranged from £202,000 to £220,000 at the time of the survey. In negotiating with developers, the authority should bear in mind that the target price of 2 bedroom homes needs to be set at levels some 30% lower than the price of new 2 bedroom properties on the market at the time of the survey in order for the small number of emerging households with sufficient resources to take advantage of this access to 'cheaper' sale housing.

Land for new affordable housing

- 8.9 An increase in the number of affordable units will be a consequence of firstly, the provision of land *without an existing planning permission* (the so-called 'leeway') and secondly, the Council's successful negotiation with developers over the scale and mix of affordable dwellings on these sites.

Targets

- 8.10 PPG 3 advises the Local Authority to...'*indicate how many affordable homes need to be provided throughout the plan area...taking account of rural as well as urban needs*' (para 15).

The process of setting targets in a Local Plan is not straightforward. DTLR make the shrewd observation that while having a robust needs assessment is essential to underpin any local policy and targets for affordable housing...'***it is not on its own sufficient to determine planning targets, whether for housing requirements overall or for the affordable component.***' (para 8.2, page 104, DTLR, *Local Housing Needs Assessment: Guide to Good Practice*).

8.11 The planning authority will need to consider the following factors when translating needs assessments into Local Plan policies and targets:-

- a) the likely level of land release in the Local Plan, disaggregated to urban and rural areas - the main opportunity for delivery of affordable housing on allocated and windfall sites without planning permission;
- b) the mix of sites available in terms of size, location and general suitability for housing;
- c) the preferred thresholds on which affordable housing is to be negotiated with developers since this will influence the size and mix of sites available or 'eligible' on which to determine targets - see below.

8.12 It is realistic to base affordable housing targets on the most up-to-date indication of backlog and forecast housing need from the survey carried out in 2002.

The authority may choose targets for different timeframes in the Local Plan. Inspectors prefer to see a forecast over the plan period but this may need to be broken down into relevant plan phases, distinguishing the short term 3-5 years (Housing Strategy timeframe) and the longer term (PPG12 says that Local Plans should have a time horizon of 10 years from their date of adoption). In the case of Tonbridge and Malling the majority of housing required in the short term already has planning permission.

JHA emphasise that if the Council as planning authority moves too slowly to formulate targets once the needs assessment is completed, there is a risk of challenge at a Local Plan Inquiry on the basis that the needs assessment has become out of date.

8.13 Table 8.1 overleaf provides an indication of how the different targets could relate to the supply of housing land identified in the urban and rural areas over the 9 year period up to 2011. The table is for **purely for illustration** and assumes the housing need figures are based on meeting only 50% of the *minimum* level of net housing need likely to be required over the plan period, as set out in Section 6 of the report.

It will be for the Council to decide as a matter of policy whether this would be acceptable.

Table 8.1 - Affordable Housing Targets and land supply within built-up areas up to 2011									
Housing Need Sub Areas	Uncommitted identified sites within the built-up areas likely to come forward before 2011	Urban Capacity Sites without planning permission above reduced threshold levels	% of all Urban Capacity Sites without planning permission above the reduced thresholds	Apportionment of total windfall projection (500) based on % distribution of Urban Capacity Sites	Deduct similar apportionment of 250 Affordable Houses to be directly provided by RSLs	Total Housing Supply from identified and windfall sites above the reduced threshold up to 2011 (i)	Disaggregated proportion of identified housing need	MINIMUM Target of affordable dwellings required up to 2011 (ii)	Affordable dwelling requirement expressed as % of Housing Land Supply up to 2011
URBAN AREAS	1,028	885	80.0%	400	200	1,085	80.7%	357	33%
Tonbridge and Hildenborough	527	434	39.2%	196	98	532	49.3%	218	41%
Medway Gap	501	451	40.8%	204	102	553	31.5%	139	25%
RURAL AREAS	78	78	7.1%	35	18	96	19.3%	85	89%
Hadlow	0	0	0.0%	0	0	0	3.9%	17	2pa
Borough Green/Wrotham	14	14	1.3%	6	3	17	3.5%	15	2pa
East Peckham	26	26	2.4%	12	6	32	2.2%	10	1pa
Malling Rural	32	32	2.9%	14	7	39	5.7%	25	3pa
East Bank	6	6	0.5%	3	1	7	3.8%	17	2pa
BOROUGH	1,106	963	87.1%	435	218	1,181	100.0%	442	37%
(i) Total housing supply from uncommitted identified sites and an apportionment of windfall sites of 15 dwellings and above in urban areas and 5 units and above in rural areas less an allowance of 218 dwellings to be provided directly by RSLs on sites above the thresholds (87% of 250)									
(ii) See Tables 6.5 and 6.6 - minimum requirement under the most favourable scenario= 1,215; maximum requirement = 2214. Assume only 50% of minimum requirement allowing for 223 affordable units already negotiated (496 units) less 54 affordable housing units already completed in 2001/02 = 442.									

Thresholds to achieve targets

- 8.14 *Circular 6/98 (page 4, para 10) allows the Council to seek affordable housing provision on 'appropriate sites.'*

Many authorities do not appreciate the flexibility which 6/98 allows for varying thresholds. While on larger residential sites, these should not fall below 15 dwellings or 0.5 ha, the local planning authority can adopt lower thresholds based on assessment of local housing needs in settlements in rural areas with a population of 3,000 or fewer, provided they are able to demonstrate exceptional circumstances, as set out in para 9.5 above.

- 8.15 ***JHA advise the Council to review their present thresholds in the light of the considerable increase in housing need which has occurred since the last Housing Needs Survey in 1995, and bearing in mind the evident difficulties the Council now face in delivering affordable provision using the thresholds set out in Local Plan Policy P5/5.***

We recommend that the Council seek a negotiated provision of affordable housing on larger residential sites of 15 dwellings or more or in excess of 0.5ha in area.

In rural settlements of less than 3,000 in population the Council seek a negotiated provision of affordable housing on smaller residential sites in excess of 5 dwellings or more or in excess of 0.2 hectares in area.

Thresholds do not apply to Exception Sites which are likely to be available only if owned by a RSL and thus will be developed as either rented or shared ownership housing.

- 8.16 If the Council choose to modify thresholds they will need to justify in the Explanatory Text of the Local Plan why they have adopted lower thresholds by demonstrating the exceptional local constraints on the provision of affordable housing through the planning process. In doing so, the availability of funding, the mix of site sizes available and other factors will need evaluating.

'**Exceptional need**' is a function of the gap between the level of need and supply of social housing in an area. One way of defining it is by comparing the extent of available social rented stock with the scale of current net housing need. The evidence from the Housing Needs and Affordability Study 2002, with respect to Survey need only, is shown in Table 8.2.

Table 8.2 Relationship between the Need for and Supply of Social Housing in Tonbridge and Malling Borough, 2002

Housing Need Sampling Areas		Existing Social Rented Stock	Hidden Need	Registered Need	Gross Need	Gross Housing Need as % Available Social Rented Stock
1	Tonbridge	2,834	1,249	467	1,716	60.6%
2	Medway Gap	2,868	801	379	1,180	41.1%
3	Borough Green & Wrotham	419	89	172	261	62.3%
4	East Peckham	201	56	24	80	39.8%
5	Hadlow	314	100	56	156	49.7%
6	East Bank	197	98	82	180	91.4%
7	Malling Rural	268	146	53	199	74.3%
	Total	7,101	2,540	1,233	3,773	53.1%

Bold = higher than Borough average and indicates 'exceptional need'

8.17 Exceptional needs are especially evident in the Rural Areas.

Unfortunately, as seen in Table 8.1 the greatest gap between Local Plan provision and housing need occurs in the Larger Settlements and Rural Parishes where there are only limited or no identified opportunities. To achieve any increase in affordable housing provision, reliance must be placed on Small Sites, whenever these arise, as well as Exception Sites, when these become available.

Balancing priorities between the sub-areas will need to take into account both development opportunities and housing needs. In some sub-areas there is clearly an imbalance between allocated sites provision and identified need, which cannot simply be addressed because the need for affordable housing is not the only factor to be taken into account in determining where sites are appropriately allocated. However, the evidence of need can still be used to negotiate with developers/landowners when opportunities arise on windfall sites.

Dwelling mix

- 8.18 The Housing Needs and Affordability Study 2002 has demonstrated that the priority need is affordable dwellings for rent. However, the appropriate proportions of rented and shared ownership dwellings in settlements and on specific sites will take account of site and market conditions.

We disaggregated housing need in terms of the types and sizes of property likely to be needed by unregistered and registered households unable to access the current housing market. Note that full details of the survey findings, disaggregated for each of the seven sub-areas used in the survey, are shown in Table 5.1 on page 121 of Section 5.

The Survey indicates in Charts 5.1a, 5.1b and 5.1c, Section 5, the following breakdown of affordable dwellings sizes:-

Table 8.3 Affordable dwelling mix indicated by the Housing Needs and Affordability Study, 2002

	Unregistered households	Registered households	Total in Housing Need
1 bed	27.6%	31.9%	29.0%
2 bed	52.0%	48.3%	50.8%
3 bed	17.0%	8.7%	14.3%
4 bed	3.4%	11.1%	5.9%

In the light of these demonstrated needs, JHA recommend that a mix of 1 and 2 bed houses and flats are provided in new schemes, taking into account the Council's role as housing authority in prioritising how needs are addressed.

Special Needs

- 8.19 The Council has in use a Local Plan policy P5/6 for enabling the provision of Special Needs housing in new schemes.

The detailed study of Vulnerable Groups in the final section of this report indicates that some refinement of the Policy may be worth considering, at least in respect of the Explanatory Text.

Ways Forward

- 8.20 The affordable housing policies in the Local Plan will have to be carefully developed and pursued vigorously if any significant scale of affordable housing is to be achieved before 2011 . Opportunities for reviewing Development Strategy in the Local Plan should be taken, so as to achieve affordable provision, especially in higher density housing schemes on town centre sites in Tonbridge, where there is currently no overt affordable housing requirement (i.e. Policies P2/10 and P2/12).

The level of provision of affordable housing in the future in both urban and rural settlements will depend upon the availability of funding and once funding is secure, the necessary legal agreements for securing that housing remains affordable for households in need in perpetuity.

- 8.21 **Finance** for affordable housing is ultimately the way forward. Producing financially viable smaller schemes (both suitable conversions and selective redevelopment) will depend upon a combination of owners willingness to bring forward sites, interested RSLs, a positive stance by the Planning Authority and successful bidding for resources by the Housing Authority and Housing Associations.

The best opportunities lie in the Council working in **partnership** with developers and the key landowners to secure provision on the larger and smaller sites, in terms of both dwellings and area. This is already happening and the Council can continue to perform a valuable enabling role in linking RSLs with private developers.

Lowering thresholds will help to set the policy framework and could become essential to achieve the targets being proposed, but the only way that a greater proportion of projected need could be met is if more land was released for development. This could take the total supply of land above the Structure Plan requirements.

SECTION NINE

THE SPECIAL NEEDS OF
VULNERABLE GROUPS

Introduction

- 9.1 This section reviews the information obtained in the consultation with key stakeholders involved in the provision of housing and care services for vulnerable groups in Tonbridge and Malling Borough.

Research into the needs of vulnerable groups within the Borough is somewhat complicated by the delineation of its borders with West Kent Social Services, the Primary Care Trusts of Maidstone and Weald and South of West Kent and the Health Authority area served by the Maidstone and Pembury Hospitals.

- 9.2 Obtaining information about the varying needs of vulnerable clients is made difficult by the complexity of the organisations involved. Clients often have needs which cross the organisational boundaries.

In addition, there are shortages of staff in West Kent Social Services and recent re-organisation has meant that some members of staff have only been in post a short time and are not able to present a full picture.

Social Services have no database covering all clients and any figures requested have to be referred to the individual social workers for compilation. Neither the Primary Care Trusts nor the Health Authority have databases which can easily produce information for housing purposes.

- 9.3 In previous surveys, JHA has found that voluntary groups supporting particular groups of vulnerable clients have been useful in giving information on the type of support and numbers involved. However, the fact that the Borough is largely a rural area with only a few towns in which voluntary groups meet and the time restraints of the research period, means that the level of this source of information is reduced.

Research Method

- 9.4 The needs of vulnerable people have been investigated by interviewing a wide range of people by telephone, combined with a small number of face to face interviews (see the full list in Appendix A). In summary, the range of interviews covered voluntary bodies, staff working in Kent Social Services, the two Primary Care Trusts, the two hospitals, organisations supplying care and support, staff in housing associations and Tonbridge and Malling Borough Council. A focus group comprising representatives of a number of interested organisations was also consulted at the start of the Research period.

9.5 The groups studied were:

- ❑ Older People
- ❑ Young People
- ❑ People with learning disabilities
- ❑ People with physical disabilities
- ❑ People with mental health problems
- ❑ People with substance abuse problems
- ❑ Women at risk
- ❑ Ex-offenders or those at risk of re-offending
- ❑ Gypsies/Travellers
- ❑ Asylum seekers.

Within these broad headings, clients will have overlapping housing and support needs as well as distinct needs.

9.6 **The JHA findings in this section of the report are derived from a mix of precise information relating to existing and future housing provision, known by the staff of some organisations, together with the perceptions of interviewees in relation to housing and support needs.**

9.7 The precise figures must be seen alongside the overall figures obtained in the JHA postal and door-to-door household surveys. Interviewee's perceptions are useful in that individuals comment on the background to the identified need, and where quantitative forecasting of future needs is difficult, by nature of some of the needs of the vulnerable groups, comment can be of value in an indicative role.

A. OLDER PEOPLE

9.8 The surveys indicate that 17,949 persons (16%) of households are over 65 years of age and 6,351 (38%) of these are over 75 years. As a benchmark, the 2001 Census shows that 16,210 (15%) are over 65 years and that the proportion of this number over 75 years is 7,110 (44%). This highlights the growing numbers of people over 75 years who may be in need of help to access housing and care.

9.9 Evidence from the JHA Survey implies that 6,660 households in the Urban Areas and Larger Settlements, and 979 households in the Rural Parishes, contain at least one household member who suffers from serious ill health, long-term disability or are very frail. Only a small number, 2,902 (38%) of this group will live in suitable accommodation such as purpose built properties or in designated flats or bungalows specifically for older people. The rest live in general housing in the private and rented sector or own their homes.

Existing Provision

9.10 *Appendix 1.* of Section 9 shows the existing location and type of accommodation provided by RSLs, namely Sheltered Housing, Retirement Housing for renting and buying. The numbers of people in General Needs provision with floating support is indicated. The figures have been collated by JHA and the SPLP 2002.

Table 9.1. summarises the extent of existing housing provision.

Table 9.1 Summary of Existing Housing Provision for Older People, 2002

Sheltered housing	422
Sheltered extra care	1
General Needs with Floating Support	1,300
Retirement Housing to Rent	239
Retirement Housing to Buy	92

9.11 In addition to the RSL provision, the area has a number of Almshouse Trusts and the Abbeyfield Society.

The location and type of accommodation has been mapped by both JHA and the Supporting People Locality Plan (*SPLP 2002*).

Table 9.2 sets out the current provision.

Table 9.2 Almshouse Trusts and Abbeyfield Provision

Name	Location	Size	Support Type
Mrs Betetson Almshouse Trust.	Wrotham,	4 Units	Lifeline
	Platt,	4 Units	Lifeline
	Plaxtol,	4 Units	Lifeline
Eustace Hook Memorial Almshouse.	Snodland	8 Single bed flats 2 Two bed flats.	
Poor`s Croft Cottages.	Stansted	4 Double bed bungs	
Boorman`s Almshouse.	E. Peckham.	5 Single bed flats	
Petley & Deakins Almshouse.	Tonbridge	8 1/bed flats	Lifeline
Tonbridge United Charity.	Tonbridge	6 Units	
Hospice of the Holy Trinity.	Aylesford	14 Units	Lifeline
Berry Housing Trust.	Stansted	4 Units	
Abbeyfield Trust	Tonbridge	10 Bed/sits	
Total		73	

- 9.12 In general, tenants are expected to be able to look after themselves or have help from family and friends. Access to accommodation is usually village based and occupants must meet specific criteria. Despite these restrictions, which sometimes cause voids, the almshouse charities are a useful addition in provision.
- 9.13 The SPLP reports that the Borough is supportive of the charities and *‘seeks to assist financially through house renovation grants and Social Housing Grants as appropriate’*.

Identification of Need

9.14 JHA has identified three major areas of need:

- ❑ Clients known to Social Services and requiring alterations to their existing homes or need to move.
- ❑ Clients with Mental Health problems.
- ❑ Older people leaving Hospital needing respite care, Residential Care or support at home to continue living there.

Clients known to Social Services

9.15 The Older Persons Social Services Team has identified 20 elderly residents who occupy accommodation which could be better suited to their needs. The spectrum of needs ranges over personal aids, installation of showers/stairlifts and moves to different accommodation (see Table 9.3).

Table 9.3. Housing Needs for 20 Elderly Residents in Tonbridge and Malling.

	Private Sheltered	RSL Sheltered	RSL. Flat	Privately owned
Shower	1		1	2
Stairlift				1
Shower and Stairlift	1		1	2
Wall between bath and toilet to come down			1	
Outside ramps for wheels	1			1
Intercom to operate front door from chair				1
Needs to move to sheltered accommodation			1	
Needs to move to sheltered accommodation But refuses		3		
Needs Residential Care but refuses		1		2

9.16 The listed clients cope at present by being washed by carers, bringing their bed downstairs and using a commode. Some people attend a day centre in order to have a bath. One way of obviating the necessity for carers, in certain cases, would be to install a stairlift and a flush-floor shower. This situation is replicated in a number of households and para. 9.20 discusses the numbers of older people in the Borough identified in the JHA survey in need of adaptations.

- 9.17 The Social Services Team states that the main problem is not so much the availability of accommodation but the inability to attract carers and other support workers. Attracting these workers is dependent on local wage levels which do not compete e.g. with nearby supermarkets. The opening of a new Waitrose may compound this problem. Tonbridge and Malling Borough Council may wish to consider discussion with Social Services to initiate some form of incentive, such as low cost travel, to encourage carers to take up local work.
- 9.18 Provision of other types of support impinges on housing policy in that the high price of local housing excludes, for example, middle income professionals such as chiropodists/district nurses from obtaining housing. The provision of affordable housing is crucial to this group. Absence of such professionals means that clients cannot receive the required services from day centres or a peripatetic service.
- 9.19 Social Services particularly commented on the lack of transport in the rural areas which makes access to services very difficult for clients.

Access to adaptations and improvements

- 9.20 In Table 2.25, Section 2 of this report, the household survey identified 1,361 (18%) of all households as having a person who is frail, disabled or in serious ill health and needing adaptations. There are, however, only 556 people who wish to move because of some form of impairment or disability. The main priorities are 18% of the groups needing an accessible or special shower, 17% stair lifts/through floor lifts and 16% handrails. To meet the major needs, applicants will either have to apply for the Disabled Facilities Grant or fund the work themselves.
- 9.21 Grant assistance is available from Tonbridge and Malling Borough Council and is typically accessed through the Home Improvement Agency (HIA). In 2001/2002 there were 227 applications from older people and others with disabilities (*SPLP 2002*). The sum of £432,000 was spent on enabling vulnerable people to remain in their own homes. In addition, £30,000 of the Approved Development Programme of the Housing Corporation was given to Tonbridge and Malling Housing Association for adaptations for their tenants. In fact the majority of Tonbridge and Malling Housing Association tenants are helped via the Disabled Facilities Grant programme.

Evidence from the JHA survey reveals a level of need for older people and those with disabilities higher than the capital fund expended in 2001/2002. It is clear that an increase in funding is needed and the Housing Strategy Statement 2002-2005 states that the level of capital funding for Grants will be reviewed. This will have to be matched by the ability of Occupational Therapists to assess cases. Tonbridge and Malling Borough Council is working with the Kent County Council to ensure equitable treatment and access.

- 9.22 At present, it is a requirement that applicants be over 55 years old or disabled.
- 9.23 Table 2.26 in Section 2 shows that the incomes of households needing adaptations (73% of households gave income information, an estimated 993 households) are low in comparison to the incomes of all households. Comparison of this figure with the number of the referrals to the HIA (227 in 2001/02), makes it appear that the service is not widely known. This is further evidenced by the results of a survey issued to the Tonbridge and Malling Citizens Panel which found that 1 in 6 of respondents were not aware of the service but needed its help. This suggests that the service should be more widely advertised and it is an outcome of the Best Value Plan.

Services for older people with mental health problems

- 9.24 The services for people over 65 years with mental health problems are provided by the Older Persons Teams in Health and Social Services. It is a growing area of need. The clients have a range of needs from functional illnesses like depression, anxiety etc. to confusion and dementia needing both housing and support needs. The gender split depends on the type of illness.

Identification of Need

- 9.25 The Teams' best estimate is that approximately 100-150 people in Tonbridge and Malling Borough need residential and specialist housing each year. The imprecision of the annual figures reflects the fluctuation, in a year, of the mental state of the clients and at times the necessity for a crisis response. To estimate the numbers of people with dementia is a particular difficulty as there is a lack of registered care figures.

Type of Housing and Support Needed

9.26 In the opinion of the Teams, the type of housing needed to meet ongoing and crisis needs is:-

- Extra Care housing which can be a complex of flats and/or bungalows including some double units, with 24 hour access to 1 care staff and support team. This would be an alternative to Residential Care homes, which are closing rapidly (*see paras. 9.28 and 9.30*);
- Shared housing concept based on group homes. This will suit long-term clients who will receive minimal support from a community team.

9.27 The Health Team commented on the lack of respite care in the Borough. This gap was also commented on by Social Service Teams for disabilities and the voluntary bodies working to keep people in their homes (SC Support and Care Services). For example, families who are supporting ageing parents do not have any break from their responsibilities. Even where there is Respite Care in residential homes, the Team noted that individuals could lose their independent functions very rapidly possibly returning home in a worse state. The provision of Respite Care in e.g. an Extra Care setting would mean clients would be encouraged/trained to retain their independence.

9.28 It should also be noted that Residential Care homes are in short supply and are expensive. According to the Kent Directory of Care Services only 8 homes are available in the Borough, one in West Malling, one in Snodland and the remainder in Tonbridge.

9.29 The identification of housing need for this group is difficult to quantify at present. The Council may wish to consider discussing with the appropriate Teams, ways in which a database can be set up to reflect the statistical needs of the housing service (*see para 9.137 in the recommendations for further comment*).

Older people leaving hospital

9.30 A well documented problem is that of bed blocking in hospitals whereby patients have to wait for residential home beds to become available or cannot go home because adaptations are necessary. The Team also reports that because of the shortage of residential home beds in the Borough, West Kent PCT is buying beds in Sussex to enable some patients to leave hospital.

Identification of Need

- 9.31 The Social Service Team in Pembury hospital runs a recuperative scheme whereby 8 people a month are helped back to independence. They also estimate that there are 4/5 referrals a week to leave hospital and 10 a month back at home who really need to move from their property or make adaptations. The Team estimates about a third of these numbers live in Tonbridge and Malling Borough. The figures also include patients in Maidstone Hospital.
- 9.32 These figures flesh out a particular group within the overall JHA figure of people needing adaptations. The estimate has possible implications for the budget of the Borough's Renovation Grant Programme and the provision of housing by RSLs in Tonbridge and Malling Borough.

Type of Housing needed

- 9.33 The Team notes that on many occasions' patients could live an independent life if they were living in, for example, a sheltered scheme with 24 hour service from a Housing Support Officer who would remind them about medication, ensure personal care help was available etc.
- 9.34 There is also a need for Extra Care schemes to offer an alternative to Residential Care. The Team suggests that a facility in such schemes could be offered for patients who need support when they first return home and when independence is restored they can return to their own homes. It is understood that the Royal British Legion Industries are developing an Extra Care Scheme.

Design Issues

- 9.35 The older persons Teams in Health and Social Services have put forward a number of design issues which Tonbridge and Malling Borough Council might wish to encourage RSLs to consider in schemes. The design changes could lead to an increase in clients leading an independent life for a longer period of time.

The suggestions are as follows:-

- All bathrooms to have flush-floor shower instead of baths;
- In housing schemes of flats with showers only, provide a communal Parker bath which the carers could use for clients;
- Poles fitted in bathrooms should be dimpled to improve grip and placed in a position to allow an electric bath seat if necessary;

- ❑ If possible, make bathrooms ensuite to give clients on diuretics a more direct path to the bathroom and not have to use commodes;
- ❑ Sliding bathroom doors and front doors should be easily managed.
- ❑ The Townlock scheme bathroom doors are too heavy;
- ❑ Spyholes in front doors to be lower;
- ❑ Ground floor windows to open easily and be burglar proof;
- ❑ Electric sockets to be raised;
- ❑ Provide a sheltered housing scheme with a dementia unit attached.
- ❑ Consider innovative ideas such as the Domus model, which is a circular building leading to a common room in the centre of the complex, or smart homes which are cheaper alternatives to hospital and more satisfactory to the clients.

B. YOUNG PEOPLE

9.36 Similarly to older people, young people are not a homogenous group. They may be defined as people between the ages of 16 and 25 years who are:-

- ❑ Homeless
- ❑ Leaving care and need accommodation
- ❑ Offenders and need accommodation
- ❑ Leaving home to become independent
- ❑ Teenage mothers who need accommodation.

Homeless Young People

9.37 There is evidence from the Bridge Trust, Tunbridge Wells YMCA, the Probation and Young Offenders Team (YOT) and the Team dealing with Teenage pregnancies that the number of applicants to be housed may be underestimated. It is clear from the interviewees experience that young people are staying with friends, sleeping rough or remaining at home in undesirable circumstances and are, therefore, technically not considered homeless.

9.38 The Bridge Trust received 748 referrals over the last two years (2000/2002). The Trust's clients are between 18 and 65 years but those helped are primarily over 26 years which suggests that available accommodation for the younger groups (18/25) may be squeezed.

9.39 The YMCA also deals with young people aged from 16 to 30 years but only occasionally help the 16/17 year olds (Social Services Teams). The YMCA reports that there are 3 or 4 enquiries per week for housing from the Tonbridge and Malling area.

- 9.40 The evidence from the P1E homeless returns from Tonbridge and Malling Borough demonstrates that there are a growing number of applications from young people whose parents are no longer willing to accommodate their children. In 2001/02 the number was 69 and only 6 vulnerable young people were accepted as in priority.
- 9.41 Apart from the Bridge Trust and the YMCA, Moat Housing Group has a 5 bed shared house in Hadlow Rd for single homeless people. The Winter Shelter and Open House Project also offer emergency housing. The following table details accommodation available for homeless people.

Table 9.4: Homelessness (SPLP 2002)

PROVIDER	LOCATION	TYPE OF ACCOMMODATION	NO. OF UNITS
Moat Housing Group	Colebrook Road, Tunbridge Wells	Hostel	13
Moat Housing Group	Gateway Project, Tonbridge	Shared House	5
Moat Housing Group	Tonbridge	Winter Shelter	8
Bridge Trust	Mersey Road, Tonbridge	Shared House	4
Bridge Trust	Shipbourne Road, Tonbridge	Shared House	4
Bridge Trust/TMHA	West Kent Move On	Floating Support – Homelessness	-
TMHA	Temporary accommodation for homeless people	Floating Support – Homelessness	-

Young People wishing independence

- 9.42 The Survey suggests that from 3,050 emerging households there are 274 (9%) youngsters between 16 and 17 years who wish to leave home and set up independently. A further 1,891 (62%) are between the ages of 18 and 25 years, some of whom will be couples making a total of 2,165.
- 9.43 Comment has already been made that there is little suitable property available for young single people. This means applicants staying in the parental home until much older, with the possibility of increased tensions. The JHA survey has shown that young people cannot afford private rents or afford to buy their own properties. Landlords in both the private and social rented sector often require guarantees from tenants under 18 years and rent to be paid in advance.

Access to private rented housing can often only be achieved via a cash deposit loan scheme. People can also apply to the Social Fund for two weeks rent in advance but there is no guarantee of success and they still have to find the balance of the sum demanded in advance.

- 9.44 In addition, the housing benefit system militates against people until the age of 25 years, so that those who are unable to find work are disadvantaged in accessing housing. Private sector landlords place this group at the bottom of their letting list (*Crook & Kemp, 1996*).
- 9.45 The perception of young people is often that of prospective problem tenants because of life style and financial ineptitude. Now floating support tends to be offered only to young people who have a care package from Social Services, Probation or the Young Offenders Team (YOT). There is, however, support in the form of the Governments Connexions Service based in Maidstone for young people up to the age of 19 years for training and self-development with the option of brokering support from other agencies such as housing providers.
- 9.46 It is clear that of 2,165 people wishing to leave home many will experience considerable difficulties accessing housing. Housing providers in the area need to increase provision for this group in the next five years in the form of affordable housing.

Vulnerable Young People 16/17 Years

- 9.47 In the previous section it was noted that 274 youngsters between 16 and 17 years old wished to leave home. The reasons for leaving home are various and may include the relationship breakdown of parents or between child and parents; a lack of space in the home; physical, emotional and sexual abuse or new partners moving in.
- 9.48 The vulnerability of the 16/17-year-olds is of concern to the Services offering help. Of particular concern are youngsters who offend, misuse substances or are in dispute with their families and cannot return home. These groups are discussed in other paragraphs. As a way of reducing this problem the SPLP states that there is *'an expectation that Mediation Services will develop to enable, if appropriate, 16 and 17 year olds to return to the family home following a breakdown in relationships'*.

- 9.49 In 2001/2002 six vulnerable young people presented themselves as homeless and were judged to be in priority need. The numbers since 1998/99 have varied each year but show an increase overall. Following the introduction of The Homelessness Act 2002 the housing needs of young people of 16/17 years must be identified when they present as homeless. The implications of the Act mean that local authorities will have to work closely with the statutory services associated with young people identifying needs and developing supported housing services.
- 9.50 It is clear that when it becomes widely realised that there is a statutory obligation to meet the housing needs of the younger age group, there is a possibility of an increase in the number of young people presenting as homeless and registering on a housing waiting list.

Identification of Need

- 9.51 Evidence of the need for supported housing is borne out by a Kent-wide report from the Sixteen Plus Team. The survey information was collected in October 2001 and showed that of the 200 young people surveyed 91 lived in foster care, 22 in supported lodgings, 16 in private rental and 29 with family and friends. Three groups of 6 live in bed and breakfast, the Boulters and Kent Triple Key and 5 live in Council/housing association tenancies. The remainder were spread amongst a hostel/foyer (2), emergency accommodation (1), homeless (1), prison/YOI (4), Tied housing (1), supported accommodation (1) and other projects.
- 9.52 It is not known how many of these respondents live in Tonbridge and Malling Borough but the comments of the workers indicate that there is a lack of emergency and suitable accommodation in the area surveyed.

Existing specialist housing and support

- 9.53 The only supported young peoples housing in Tonbridge and Malling Borough is provided by the Bridge Trust in Tonbridge. Twenty supported spaces and 8-12 1 bed move on accommodation are offered in Shipbourne and Mersey Roads.
- 9.54 Other than this facility young people live in the types of accommodation commented on in Para 9.51.

Young People leaving Care

- 9.55 Young people leaving care constitute a highly vulnerable group of young people. When people have been in a care home in an area for most of their life, it is important that they have a chance to be housed near their friendship networks. At present, this is not always possible but there should be recognition that they have a local connection with an area, can apply to return at some future time and enter their names on a housing register.

Identified need

- 9.56 The Sixteen Plus Team reports that on average 3 young people a year leave care who are from the Borough (SPLP 2002).

Existing Housing and Support

- 9.57 The Sixteen Plus Team prefers to try and place young people in supported lodgings but the Team finds that it is becoming more difficult to find families who are willing to offer this facility. Shared housing is an alternative but the availability of this form of housing is low in Tonbridge and Malling Borough. Flats and bedsits are available through RSLs but offers of tenancies must be in return for appropriate support provided to the young person.
- 9.58 As an answer to some young people's lack of living skills an Independent Living Skills programme has been developed in consultation with young single homeless people. This programme suggests strategies to avoid homelessness, prepares youngsters for the transition to independence and helps to settle 16 and 17 year olds into tenancies. The programme is delivered by formal Further Education Departments and field workers. Even some 18-year-olds will need help before being capable to transferring to independent accommodation. Such a scheme could be used in Tonbridge and Malling Borough if suitable housing is developed by RSLs. The Bridge Trust already provides this sort of support in existing schemes.

Type of Accommodation needed

- 9.59 The Team would like to see a development of a small supported accommodation scheme for 16/17-year-olds which could also be used for care leavers.

Young Offenders

- 9.60 There is a similar lack of suitable accommodations for young offenders as there is for 16/17 year olds and young people leaving care.
- 9.61 The Probation Service`s Young Offenders Team (YOT) is responsible for looking after 16 –18 year olds who are leaving jail, attending court and need a bail bed and those who are homeless and in danger of re-offending.
- 9.62 As a result of the lack of suitable accommodation in Tonbridge and Malling Borough, clients have to be placed at Pit Stop, River Hill near Tonbridge, a motel near Hawkhurst or in Sevenoaks. These places are used by other vulnerable people and the Teams think that it is unfair to place offending youngsters in their midst. There is also access to Triple Key Project run by RPS Rainer partnership but it is necessary for youngsters to have a care package. If none of these placements are available the only alternative is bed and breakfast.
- 9.63 An existing provision for ex-prisoners exists in Tonbridge, managed by an organisation called HOPE and owned by Hyde H.A. The facility is a 6-bed unit for men. Such a facility is not ideal from the point of view of young offenders and from the evidence in the preceding paragraph is not used by YOT for that purpose.

Identification of need

- 9.64 The Young Offender Team is located in two offices, Tonbridge and West Malling. The Tonbridge officer estimates that about 8-10 youngsters each year need to be placed. Immediate help is needed by a 17-year-old woman and a 16-year-old man. The West Malling officer has had difficulty identifying numbers as they are considerably short staffed at present and time is not available for this exercise.

Type of Housing and Support needed

- 9.65 The housing needs of this group are for emergency accommodation, supported lodgings, cluster flats with a high level of support, group homes with support of a few hours a day and move on accommodation when the clients are capable to look after themselves.

- 9.66 HOPE, with the backing of the Probation Service, would like to develop a Kent wide floating support service to help their clients to resettle into new homes. The success of a bid in 2003 will be dependent on the approval of the Supporting People Commissioning Forum (SPLP 2002). Tonbridge and Malling Borough Council may wish to consider giving support to this bid.
- 9.67 In view of the limited accommodation and support available in Tonbridge and Malling Borough the YOT officer felt that a forum involving Tonbridge and Malling Borough Council, Tunbridge Wells Borough and Sevenoaks District Council would be a useful discussion platform to examine the needs of this group. Tunbridge Wells Borough is already thinking of setting up a West Kent wide youth initiative group and the Council may wish to support this initiative.

Teenage Mothers

- 9.68 Estimating the future need for teenage mothers is a difficult exercise. The national conception statistic figures are only available for 2000. In addition, there is variation in the competency of young mothers, family support and provision of existing housing. This means that not all clients will necessarily need statutory help.

Identification of need

- 9.69 The Housing Strategy 2002-2005 states that in liaison with the local Teenage Pregnancy Co-ordinator (TPC) four areas have been identified within the Borough where the incidence of teenage pregnancy is significantly higher than elsewhere in Tonbridge and Malling Borough. These are Trench Ward, Aylesford, Snodland East and East Malling. The incidence in the under 18 year olds is above 40 conceptions per 1,000 head of population.
- 9.70 Lone single parents are usually placed in the temporary housing provision located in Trench Ward and Aylesford. In 2001/2002 thirty five households were accepted who were pregnant with no other children, some of whom would be young single mothers. The presence of these new young mothers accounts for the higher incidence in the relevant wards. The TPC is looking at the origin of these households to establish a clearer picture of teenage pregnancy in the Borough.
- 9.71 Because of the difficulty of obtaining precise figures for teenage pregnancy from statistics, a member of the PCT/Health Promotion Team suggests that the Health Improvement Programme be used as a mechanism to request housing organisations and others to record teenage pregnancies.

Type of Housing needed

- 9.72 This type of provision has been recognised by Stonham Housing Association in conjunction with Town and Country Housing. They are considering developing 10 self-contained units for vulnerable mothers and babies in Maidstone. Stonham would be interested in working more closely with Tonbridge and Malling Borough Council in the area of housing for young people (Stonham HA).
- 9.73 The Borough Council's interim response to this group's need is *'to ensure that appropriate agencies work effectively together to provide the necessary support services to the client group'* (SPLP 2002). In addition, funding has been secured with Tonbridge and Malling Housing Association from the Safer Communities Supported Housing Fund to provide accommodation for young people at risk. Other sites are also being examined where the client group can be accommodated with suitable support mechanisms in place.
- 9.74 An additional support mechanism, in the form of two workers to support teenage pregnant clients and homeless people, is being instituted by Tonbridge and Malling Housing Association and funded by the Supported Housing Management Grant (SHMG).

C. PEOPLE WITH LEARNING DISABILITIES

- 9.75 It is difficult to measure and forecast people in housing need in this group. Tonbridge and Malling Borough Council works closely with Kent County Council Social Services, the PCTs and voluntary groups and responds to housing and support needs. A Joint Investment Plan aims to set out how Social and Health Services and other partners can work together to ensure that people with a learning difficulty receive support, advice and access to services that they need and a range of housing options (SPLP 2002).
- 9.76 An important principle enshrined in the Plan is that individuals should have a choice of where and with whom to live. This point was strongly supported by the interviewee from MENCAP.

Numbers in Need and Type of Accommodation

- 9.77 Tonbridge and Malling Disability Team have identified the numbers of clients in need and the type of accommodation needed and these are shown in Table 9.5.

Table 9.5. Projected Need for Learning and Physical Disabilities, 2002-2005

Accommodation Identified	Support Hours	Learning Disability		Physical Disability	2002	2003	2004	2005	Project Client Need
	Per Person Per Week	Tonbridge	Malling	Tonbridge					
Self contained accommodation (e.g.6 flats) supported housing with individual care packages	Up to 20	25	12		28	3	3	3	37
Self contained accommodation Special adaptations, possible Wheelchair accessible. Sleeping night staff option.	30+	4	2	4	5	3	2		10
Group home accommodation 2/3 clients sharing. Sleeping/waking night carer	100+	8	2	3	3	3	3	3	13
Self contained supported flat in block. Specialist support for client with learning disability but presents challenging behaviour	25+	8			3	2	3		8
Self contained 2-bed accommodation. Clients live with carer/needs sleep support	30+		3			3			3
Community accommodation with floating support package.	5+	4	4	2	2	4	2		10
Total		50	23	9	41	18	13	6	79

9.78 It was reported in the SPLP document that the West Kent Social Services indicate that only 14 people need housing. The figures above have been obtained from the relevant Team and give a revised estimate of numbers in need of housing. These numbers are more in line with the MENCAP interviewee`s comment that there is a greater hidden need than recognised by Social Services.

Existing Housing and Support Provision

9.79 There is a small amount of housing available for this group, as seen in Table 9.6.

Table 9.6 Learning Disability (SPLP 2002)

PROVIDER	LOCATION	TYPE OF ACCOMMODATION	NO. OF UNITS
McIntyre Care	Pelican Court, Wateringbury	Self-contained flats	15
Kelsey Housing Association	Houselands Road, Tonbridge	Shared House	3
Symbol	Snodland	Shared House	2
MCCH	Heron Road, Larkfield	Shared House	2
Tonbridge and Malling Housing Association	Goram Drive, Tonbridge	Shared House	3
Moat Housing Group	Malling Road, Snodland	Shared House	2
Moat Housing Group	Malling Road, Snodland	Self contained flats	3

9.80 Moat Housing and Tonbridge and Malling Housing Association already offer floating support to a limited number of their tenants who have special needs.

Future Provision

- 9.81 The Joint Planning Board has approached Kelsey Housing Association to develop a scheme for 6 self contained flats with shared communal facility for office and sleeping in staff. (SPLP 2002). More detailed analysis is needed to see if such a scheme will meet the need. Evidence from the MENCAP interviewee supports that the need exists as differing types of disability such as autism or aspergers are being increasingly identified.
- 9.82 Ideally, MENCAP would like to see a wide range of accommodation with varying levels of support. The aim would be to enable clients to become independent and make their own decisions. The types of accommodation listed in Table 7.6 would fulfil their wishes.
- 9.83 Negotiations are underway to increase accommodation available to people with learning difficulties in general needs housing with Tonbridge and Malling Housing Association and Moat Housing Group.

General Comment

- 9.84 The interviewee from MENCAP also voiced a major concern on behalf of ageing parents who are worried about how their adult children will fare when they die or are no longer able to support them. Arising out of this concern of the older generation, younger parents whose children are approaching adulthood would like to ensure that every effort is made to enable their children to become independent.
- 9.85 At present, there is no information available to parents as to how children might become independent or what services are available. Respite care is a particularly needed service. There is no person available in the Borough to whom people can go for advice and information. Tonbridge and Malling Borough Council may wish to discuss with the County how appropriate information could be disseminated.
- 9.86 Conversely, where parents with learning difficulties need support there is only one small organisation in Snodland called Symbol providing residential support. When the clients move back into independent accommodation floating support will be offered. Kent County Council Social Services fund and refer clients to the organisation. Tonbridge and Malling Borough Council may wish to support this organisation.

D. PEOPLE WITH PHYSICAL DISABILITIES

- 9.87 The housing requirements for people with physical disabilities are in some respects similar to those who have learning difficulties with the exception of occasions when major adaptations are needed. Table 9.5 sets out the identified need and the type of housing required.
- 9.88 The discussion of the Home Improvement Agency (*see para. 9.21*) also applies to the provision of housing for this client group. There is a high demand from disabled people in the private sector and in RSLs for Disabled Facilities Grants. The HIA works with T&MHA and the Kent County Council Occupational Therapy Bureau to ensure that performance and standards on meeting the need for adaptations are closely monitored (*Housing Strategy Statement 2002-2005*).
- 9.89 In Table 2.25, Section 2 of this Report, the household survey shows that 18% (1,361) of the total of 7,639 households containing a disabled person need adaptations. The main priorities being accessible or flush-floor showers, stairlifts/through floor lifts and handrails.

- 9.90 Although Tonbridge and Malling Borough Council has helped 227 applicants in 2000/01, which resulted in an expenditure of £432,000, the JHA household survey has shown that there is a considerable unmet need. The HIA has also approached the local PCT with a view to offering services which could speed up hospital discharge by completing minor adaptations which would enable people to return home (*SPLP 2002*).

The Community Care Plan 1999-2002 for the West Kent Area sets out key objectives on resources and ways of working creatively to assist the client group. One of the objectives being to co-operate with the HIA and consider continued financial support to the scheme.

E. PEOPLE WITH MENTAL HEALTH PROBLEMS

- 9.91 It is the aim of Tonbridge and Malling Borough Council, in conjunction with the West Kent and Social Care Trust (WKST), to research the housing need of people with mental health problems (*SPLP 2002*). Since the 1st April 2002 the new Trust has overall responsibility for this group and will work with partners to achieve a suitable service for their clients. The Trust also noted to the SPLP that there had been a rise of 14% in mental health problem referrals in the years 1999 to 2001.
- 9.92 The first research report was published in March 2002 (West Kent Health and Housing Report). The research is based on the level of mental health problems which could be assumed to exist within a given population of people. The report states that there is a shortfall of accommodation within Tonbridge and Malling Borough. JHA interviews with the Mental Health Social Service Teams working in Tonbridge and Malling Borough also evidenced a consensus view of the serious lack of facilities in the Borough for this group of people.

Identification of Need

- 9.93 On the assumptions referred to in the previous paragraph, the West Kent Health and Housing Report has estimated that there is a need for 47 extra units of accommodation in Tonbridge and Malling Borough.

Because of the theoretical nature of the estimated figures, Tonbridge and Malling Borough Council asked the Tonbridge Community Mental Health Team (TCMHT) to provide a realistic figure of unmet housing need. The Team has provided a list of 30 individuals.

9.94 The TCMHT has also identified a further 28 people with housing needs and enduring mental health problems (SPLP 2002) and are eligible for housing related support. They occupy accommodation in the following tenures:-

- Tonbridge and Malling H.A. 20
- The Private Sector 4
- Owner occupation 2
- Moat Housing Group 2

Existing Provision

9.95 There is limited provision for this group detailed in the Table 9.7.

Table 9.7: Mental Health (SPLP 2002)

PROVIDER	LOCATION	TYPE OF ACCOMMODATION	NO. OF UNITS
Kent County Council	Ashburnham Road, Tonbridge	Shared House	3
Richmond Fellowship	Greensands, Sevenoaks	Supported Hostel	4
TMHA	Catlyn Close, East Malling	Shared House	3
Sevenoaks District MIND	TMHA General Needs Stock	Floating Support – Mental Health	-

The K.C.C. group home in Tonbridge rarely has spaces as the accommodation is for permanent residents. The use of 4 bed spaces in Greensands, Sevenoaks is by agreement between the Richmond Fellowship and the Social Services.

Future Provision

9.96 As a starting point to meet the housing need of the 30 individuals listed by the TCMHT, the Team would like to see the development of six self-contained flats with a shared communal area and provision for staff to sleep in over night. Discussions have taken place between Tonbridge and Malling Housing Association and West Kent NHS and Social Care Trust about the possibility of developing a supported accommodation scheme for people with mental health problems (SPLP 2002).

9.97 There are also concerns that there is no supported hostel type accommodation within Tonbridge and Malling Borough particularly for people with enduring mental health problems (*SPLP 2002*). Because of minimal suitable provision in the Borough, clients have to be sent to other areas of West Kent or Maidstone which often means being far from their supporting networks. Indeed applications are often unsuccessful, as local connections are necessary.

There are only 179 bed-spaces in Supported Housing in the whole of West Kent and 77 spaces in Residential and/or Nursing homes (*West Kent Health and Housing Report 2002*).

9.98 A further difficulty is the lack of suitable accommodation when people are ready to leave hospital. Collaboration between the housing service and the relevant Care Officer is essential to agree the housing needs and level of support. The Joint Assessment Panels have been helpful in this regard but it would be useful to have an arbitration system when Social Services and Housing cannot agree about potential or current housing and support needs of a user.

9.99 In interviews with a Social Services` Care Manager and Team Leaders the comment was made that the right location for clients is important as is the level of ongoing and crisis support. There must also be access to the clients support networks and medical support which means suitable transport access.

9.100 A further problem is that of emergency housing. It is difficult for housing organisations to meet this need and there is a requirement for a dedicated emergency facility.

9.101 It is hoped that the reconstitution of the Mental Health Forum will foster discussion of these problems and eventual solutions. Housing organisations and voluntary and statutory bodies will be invited to the forum.

F. PEOPLE WITH SUBSTANCE MISUSE PROBLEMS

9.102 The need for this group is somewhat similar to those of clients with mental health problems and in some instances clients will be receiving treatment for both problems. A care management service is provided by the West Kent Misuse Management Team, providing needs assessments and purchasing services as needed for clients resident in the Borough.

Identified Need

9.103 The Misuse Team estimates that the numbers of people in housing need per annum is approximately 50 in the Tonbridge and Malling Borough. This number is approximately 11% of a total of 150 assessments Kent wide.

It is possible that there is an element of double counting in that people who abuse substances often experience more complex problems and may figure in other estimates of need.

Existing Housing Provision

9.104 Most of the existing accommodation for this group is not within Tonbridge and Malling Borough. The Bridge Trust offers a stay of 13 weeks to prove themselves capable and then the expectation is to move on to supported accommodation elsewhere.

9.105 If clients experience homelessness they can access the Winter Shelter and the Open House Project.

Future housing need

9.106 The housing provision needed is emergency accommodation, group homes for people working or are a danger to themselves and self contained properties in general housing where clients can receive a level of support. In addition, there is a need for floating support to facilitate the learning of life skills and give support in times of crisis.

G. WOMEN AT RISK

9.107 A Domestic Violence Forum has been established for the Maidstone and Malling area and The West Kent Domestic Violence Forum covers Tonbridge, Sevenoaks and Tunbridge Wells. Resources are a problem but leaflets have been provided along with training and a drop in centre (SPLP 2002).

Tonbridge and Malling Borough Council works with both Forums to develop a strategy aimed at tackling domestic violence in the Borough.

Identification of need

9.108 The need of women experiencing domestic violence is being slowly quantified. JHA spoke to the three relevant police stations covering Tonbridge and Malling Borough who have domestic violence liaison officers. They keep statistics of domestic violence incidents but unfortunately these cannot be broken down for useful housing purposes.

Reports from the Maidstone and Tonbridge police stations show a growing number of incidents, for example, Tonbridge reported that in the last three months (May-July 2002) numbers of incidents have gone from 100 to 145, prior to that in no month did the numbers go below 100.

9.109 Further evidence of an increase in clients needing housing and support is provided by the Dove Project's Safe Haven East (SAE) 24-hour bedspace and referral help-line which covers Kent. In the annual report of the Southend Women's Aid which runs SAE it is stated that the help-line received 10,674 calls in 2001/2002, an increase of 62% since 1999/2000. Forty five percent of the total calls are from people seeking refuge rather than advice or support. The figures are not, however, broken down into the six counties served.

9.110 There are 11 refuges in Kent (Police Statistics). Four are within a reasonable distance of Tonbridge and Malling Borough, namely Tunbridge Wells, Maidstone, Dover and Folkestone. The Tunbridge Wells refuge is funded in partnership by Tonbridge and Malling Borough Council, Sevenoaks Borough and Tunbridge Wells District Council. Maidstone covers Kent and in the past 6 months there have been 24 referrals two of whom have come from Tonbridge and Malling Borough Council. The Borough has also referred 10 clients to the Tunbridge Wells refuge in the period April 2001-March 2002 (SPLP 2002). The homelessness figures for 2001/2002 also record 6 applicants who were found to be in priority need.

9.111 Although it is a feature of refuge life that applicants are usually from another part of the country. Police Officers feel that there is a need for a refuge in Tonbridge and Malling Borough. They observed that although it is usual for victims of violence to wish to move away from the source of that violence, there is also evidence that clients like to stay sufficiently near family and friends.

Alternatives to Refuges

- 9.112 At present, most clients who fail to find a place in a refuge have to find their own accommodation either through the Dove Project help-line or by applying directly to RSLs. The police will refer clients if necessary with a supporting letter and other agencies will help if they can.
- 9.113 West Kent Social Services have produced a Domestic Violence Consultation document which makes a series of recommendations primarily aimed at easing the transition into new homes, offering floating support and providing drop in centres.

Summary

- 9.114 The evidence from the police and the Dove Project of the growing number of incidents, the women's` refuges whose managers commented on the difficulties of move-on accommodation and a rise in homelessness figures, suggest that Tonbridge and Malling Borough Council should consider the provision of a women's refuge in the Borough.

H. EX-OFFENDERS OR THOSE AT RISK OF OFFENDING

- 9.115 The Homelessness Act, 2002 makes it a duty for local authorities to provide assistance for offenders who present as homeless. Often prisoners lose their homes whilst in prison and it inevitably means that they depend on social or private renting for access to a new home. There are barriers to gaining housing as many rental agreements in the social sector now bar anyone with a criminal record from being offered housing.
- 9.116 Some authorities will liaise with the probation service to identify prisoners who are likely to be homeless before release but often a local connection must be established. The Social Exclusion Unit (July 2002) comments that women, remand prisoners, black and minority ethnic and young adult prisoners all experience particular problems in maintaining or gaining access to housing.

Existing Provision

- 9.117 Ideally ex offenders need access to general needs housing with appropriate support. However, by nature of the offending and the problems experienced by offenders, resettling clients back into general housing is difficult.

9.118 There is a six-bed unit in Tonbridge for men owned by Hyde Housing Association, funded by Tonbridge and Malling Borough Council and managed by HOPE. Move –on accommodation has been obtained if clients have had a connection with the Borough (*SPLP 2002*). The report also comments that offenders from other parts of the country may also be housed and resettlement of this group is difficult thereby blocking new referrals to the hostel.

Future Provision

9.119 HOPE with the support of the Probation Service would like to develop a floating support service for their client group who are settled all over the County.

Summary

9.120 It is difficult to quantify the local need of this client group but it is possible to point out that there is no provision for women ex-offenders and as in para. 9.60 there is little provision for young offenders.

BLACK MINORITY ETHNIC GROUPS

I. GYPSIES/TRAVELLERS

9.121 There is a large gypsy presence in Kent but it is low in Tonbridge and Malling Borough. A caravan count is taken every 6 months but the district councils do not track caravan movements. No figures are available for housing need although gypsies are counted as an ethnic minority and should be monitored.

Existing Provision

9.122 There are two gypsy sites in Tonbridge and Malling Borough which are managed from the County. One is an 8-pitch site in Cold Harbour, Aylesford and the other in Windmill Lane, West Malling has 14 pitches. The latter is considered a good site and there is a waiting list.

9.123 There is a tolerated site in Hoath Wood used primarily by families, a Showmans site and some private sites.

Future Provision

- 9.124 JHA consider there is likely to be a need to develop a transit site in Tonbridge and Malling Borough as there is a waiting list for such provision. Part of the problem in establishing need is that the pattern of need is irregular and there is some suspicion of officialdom. There is liaison with the Gypsy Council but they tend to take up individual cases only (*Gypsy Liaison Officer*).
- 9.125 The County is keen to work with housing organisations and has a good relationship with the Tonbridge and Malling Housing Association. Those gypsy families who have wished to enter permanent housing have been given priority but often given only licenses. Kent County Council would also like to see them becoming tenants rather than licensees. To ease the bureaucracy Kent County Council has overhauled its own forms to coincide with typical housing department application forms.
- 9.126 The Gypsy Liaison Officer also noted that gypsies in permanent housing also wish to move out again into their itinerant life. It would be useful to flag up to Kent County Council those families who wish to do so.
- 9.127 A growing problem is the plight of people with disabilities. Some sites have disabled access to the amenity blocks but and if clients live on a permanent site then they are eligible for grant assistance.
- Occupational Therapists have assessed individuals on site who have a wheelchair need but the solution has been for six months only, because the client decides to move on after a winter let. At some stage, a client may have to consider a more settled way of life and renting or buying a property.
- 9.128 In relation to identifying the need for disabled facilities, Tonbridge and Malling Borough Council may wish to consider working with the County to undertake a Health Impact Assessment survey of local families.

OTHER GROUPS

- 9.129 The JHA household survey shows that only 108 people classified themselves as either of Asian or Irish origin and 65 people as 'other'. The 1991 census indicated that less than 1% of the population are from BME backgrounds. To find out the needs of this small group it will be necessary to undertake further research.

J. ASYLUM SEEKERS

- 9.130 The JHA survey cannot add any further information to that collected by the SPLP 2002 document. It is clear that a particular problem, which may occur in two years time, is the number of young asylum seekers reaching 18 years. Kent Community Housing Trust looks after 850 youngsters who will need alternative housing in the future. The local authorities in Kent will need to liaise on a solution to this problem and the Kent Community Housing Trust has undertaken to provide data about how they are moving people on and the numbers of people making homeless applications through the Borough's housing registers.
- 9.131 Tonbridge and Malling Borough Council may wish to give urgent consideration to this problem, as it is allied to the high number of young people already living in the Borough who are going to need housing in future.

HOMELESSNESS

- 9.132 The problem of homelessness has been woven into the need of all the groups discussed in this section and they have differing needs for housing and support.
- 9.133 The PIE returns show that from 1st April 2001- 31st March 2002 Tonbridge and Malling Borough Council assessed 292 homeless applications and of that number 173 were found to be in priority need. Forty households were placed in bed and breakfast accommodation with an average stay of 7/8 weeks (*SPLP 2002*). It is clear that homelessness has been identified as a high priority need.
- 9.134 The Homelessness Act, 2002 requires local authorities to produce a homelessness strategy to address the problems within their areas emphasising consideration for the groups to be considered in this section.
- 9.135 Various focus groups, forums, strategy groups and best value teams have been established to link together and devise suitable strategies and programmes to deliver housing and support. One of these strategies will be the Homelessness Strategy which will link in with the Supporting People Programme. It is hoped that this section will add to the information needed to make judgements on future housing and support needs.

GENERAL RECOMMENDATION

Informing Future needs with Health and Social Services

9.136 When undertaking this research JHA has been struck by the complexity of the Social Services, NHS and Primary Care Trust axis and the plethora of forums, focus and strategy groups. The fact that Tonbridge and Malling Borough has split coverage from most of the organisations compounds the problem.

In asking for information from the Health and Social Services it is clear that the requirements for information by the Housing Service is radically different from that recorded by the Health and Social Services for their own needs. In many cases, the figures are not recorded on a common database but kept on the desk of the case officers concerned.

9.137 **Establishing a common information system on needs and supply with the other organisations is crucial and urgent as Health and Social Services are setting up their database at present.**

JHA recommend that Tonbridge and Malling Borough Council should establish clear requirements with all organisations of what the Borough's information needs are. This will greatly simplify housing needs and support surveys in the future. As part of the equation, the Supporting People Locality Plan should from next year have a more accurate database of the existing provision.

JHA also advise Tonbridge and Malling Borough Council to undertake further research into the needs of vulnerable groups once a common information system is established. Once this is achieved, stakeholders perceptions of need can then be benchmarked against an accurate assessment of need across the range of client groups involved.

RECOMMENDATIONS FOR VULNERABLE GROUPS

OLDER PEOPLE

JHA recommend that Tonbridge and Malling Borough Council should:

1. Increase the House Improvement Agency budget to meet the increased numbers of older people needing adaptations and/or improvements.
 2. Advertise the services of the Home Improvement Agency more widely.
 3. Encourage RSLs to review the design of Extra Care and sheltered schemes to meet the design issues raised in para. 9.35.
 4. Discuss with Social Services ways in which incentives could be introduced to encourage more carers to take up local work.
 5. Support RSLs in the provision of key worker and equity sharing to allow middle range health professionals access to housing.
 6. Support RSLs in the provision of Extra Care housing with suitable 24-hour support and shared group homes with minimal support for older people with mental health problems.
 7. Encourage Kent Social Services and the Private Sector to continue providing Residential Care homes.
 8. Encourage RSLs and Residential Care Homes to provide Respite Care beds for older people being cared for by relatives.
-

YOUNG PEOPLE

JHA recommend that Tonbridge and Malling Borough Council should:

9. Encourage provision of supported housing for 16/17 year-olds and those leaving care similar to the Bridge Trust model.
 10. Continue support for the cash deposit loan scheme to help young people access housing.
 11. Develop a mediation service for young people where there is a breakdown of family relationships and the young person presents as homeless.
 12. Work with the Social Services to increase the numbers of people offering supported lodgings for young people.
 13. Encourage young people in care to register their names on the housing waiting list.
-

14. Encourage provision of emergency supported accommodation for young offenders.
 15. Work with RSLs to establish the need for move-on accommodation.
 16. Support the bid submitted by the Probation Service and Hope and work with other local authorities to develop a Kent wide floating support service.
 17. Consider establishing a forum with Tunbridge Wells and Sevenoaks District Councils to examine the needs of young people.
-

TEENAGE PREGNANCIES

JHA recommend that Tonbridge and Malling Borough Council should:

18. Continue to liaise with the Teenage Pregnancy Co-ordinator to establish a clearer picture of teenage pregnancy in the Borough.
 19. Ensure that the appropriate services work effectively together to provide support services to this group.
 20. Develop suitable accommodation with Tonbridge and Malling Housing Association or other RSL with funding from the Safer Communities Supported Housing Fund.
 21. Input into the Health Improvement Programme to persuade RSLs and others to record Teenage Pregnancies.
-

PEOPLE WITH LEARNING AND PHYSICAL DISABILITIES

JHA recommend that Tonbridge and Malling Borough Council should:

22. Continue to support the aims of the Joint Investment Plan
 23. Support the initiative of the Joint Planning Board and Kelsey Housing Association to develop a scheme of 6 self-contained flats with communal facilities and sleep in staff. (*para.9.81*).
 24. Co-operate with Social Services to encourage an increase in the use of general needs housing for this group.
 25. Support the objectives of the Joint Assessment and Referral Panel in which RSLs and Social Services Disability Teams are involved.
-

26. Consider discussion with the Kent County Council as to how more information about services might be disseminated to the parents of people with learning difficulties.
 27. Consider adding to the funding support of the Symbol organisation.
 28. Continue support for the HIA, Tonbridge and Malling Housing Association and Kent County Council Occupational Therapy Bureau who work together to monitor the needs, performance and standard of services for this group.
 29. Encourage clients to apply to the Home Improvement Agency for grants.
-

PEOPLE WITH MENTAL HEALTH PROBLEMS

JHA recommend that Tonbridge and Malling Borough Council should:

30. Support the initiative of Moat Housing Group and West Kent NHS and Social Care Trust to provide supported housing of 6 self-contained flats with a shared communal area and facilities for staff to sleep in with Housing Corporation funding.
 31. Investigate with the appropriate Social Service team the necessity to provide hostel type accommodation for people with enduring mental health problems.
 32. Investigate the need for an arbitration system for occasions when the Social Services and Housing cannot agree about the level and supply of support necessary for a potential or currently housed client.
 33. Co-operate with Social Services in the provision of emergency housing.
 34. Support the re-establishment of the Mental Health Forum.
-

PEOPLE WITH SUBSTANCE MISUSE PROBLEMS

JHA recommend that Tonbridge and Malling Borough Council should:

35. Encourage RSLs to meet the identified need for emergency housing, self-contained accommodation and floating support.
-

WOMEN AT RISK

JHA recommend that Tonbridge and Malling Borough Council should:

36. Continue working with the two Domestic Violence Forums to develop a strategy aimed at tackling domestic violence in the Borough.
 37. Encourage an RSL to establish a Women`s Refuge in Tonbridge and Malling Borough Council.
-

EX-OFFENDERS

JHA recommend that Tonbridge and Malling Borough Council should:

38. Support the Probation Service and HOPE to establish a floating support service for this group.
 39. Investigate the need for a scheme for women similar to the 6-bed unit in Tonbridge for men.
-

BLACK MINORITY ETHNIC GROUPS

JHA recommend that Tonbridge and Malling Borough Council should:

40. Co-operate with Kent County Council to establish a transit site for gypsies in Tonbridge and Malling Borough Council.
 41. Encourage Tonbridge and Malling Housing Association to give tenancies to gypsies rather than a license.
 42. Ensure that all gypsy sites have disabled facilities in the amenity blocks.
 43. Consider liaising with the Kent County Council to undertake a Health Impact Assessment survey of local gypsy families.
-

ASYLUM SEEKERS

JHA recommend that TONBRIDGE AND MALLING BOROUGH COUNCIL should:

44. Liaise with other authorities in Kent to assess the impact on local housing of young asylum seekers reaching adulthood.
-

HOMELESSNESS

JHA recommend that TONBRIDGE AND MALLING BOROUGH COUNCIL should:

45. Investigate the possibilities of eliminating bed and breakfast accommodation within an identified period.
 46. Continue support for the Winter Shelter and the Open House Project.
-

GENERAL

JHA recommend that TONBRIDGE AND MALLING BOROUGH COUNCIL should:

47. Review transport systems in Tonbridge and Malling Borough.
Most interviewees commented on the difficulties of transport for their clients.

APPENDIX 1. SECTION 9. SUPPORTED ACCOMMODATION IN TONBRIDGE AND MALLING

Table 3: Older People (SPLP 2002 and JHA Research)

PROVIDER	LOCATION	TYPE OF ACCOMMODATION	NO. OF UNITS
TMHA	Marvillion Court, Tonbridge	Sheltered Housing	30
TMHA	St Augustine House, Tonbridge	Sheltered Housing	19
TMHA	Becket Court, Tonbridge	Sheltered Housing	14
TMHA	Mary Magdalene House, Tonbridge	Sheltered Housing	45
TMHA	Town Lock House, Tonbridge (Extra care)	Sheltered Housing	25
TMHA	St Mary's Court, West Malling	Sheltered Housing	31
TMHA	Penruddocke House, Tonbridge	Sheltered Housing	30
TMHA	Frome Court, Tonbridge	Sheltered Housing	56
TMHA	Waterside Court, West Malling	Sheltered Housing	43
TMHA	St Peter's Court, Aylesford	Sheltered Housing	17
TMHA	St George's Court, Wortham	Sheltered Housing	56
TMHA	Rectory Close, Snodland	Sheltered Housing	56
TMHA	Dudley Keen House, Tonbridge	Retirement Housing to rent	23
TMHA	Helen Keller Court, Tonbridge	Retirement Housing to rent	24
TMHA	General Needs Stock	Supported Housing Officers – Floating Support	1,300
English Churches Housing	Leslie Tew Court, Tonbridge	Retirement Housing to rent	30
Hanover Housing Association	Elizabeth Smith Almshouse East Malling	Retirement housing to rent	?
Hanover Housing Association	Hanover Green, Larkfield	Retirement Housing to rent	14
Housing 21	Charles Busby Court, Aylesford	Retirement Housing to rent	40
Housing 21	Dennis Cadman House, Aylesford	Retirement Housing to rent	40
Housing 21	Duchess of Kent Court, Aylesford	Retirement Housing to rent	40
Moat Housing Group	Manningham House, East Malling	Retirement Housing to rent	16
Moat Housing Group	Augustine & Gundolph House, Tonbridge	Retirement Housing to rent	12
Downland Retirement Management	The Square, Hadlow	Retirement Housing to buy	10
Hanover Property Management	Nevill Court, West Malling	Retirement Housing to buy	44
Hyde Housing Association	Riverside Court, Tonbridge	Retirement Housing to buy	38

APPENDIX 2. SECTION 9. LIST OF INTERVIEWEES CONTACTED BY JHA

Mental Health

Sue Scammell	Mental Health Accommodation Development Office.
Phillipa McDonald	Centre Manager of Health Team, Tonbridge.
Ora Thompson	Team Leader SS. Tonbridge.
Tim Arnold	Senior Practitioner SS Tonbridge
Andrew Dean	Team Leader, Services for Older People.
Bob Ditchburn	Enhanced Team Leader, SS., Mental Health Team.

Referral Agencies

Lynda Lewis	CAB.
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Housing Associations

A questionnaire sent to all housing associations in TONBRIDGE AND MALLING BOROUGH COUNCIL.

Niall Willis	The Bridge Trust.
Keith Rowell	Manager YMCA Tunbridge Wells.
Mr. Ancaster	Abbeyfield.
Karen Patten	Moat HA.
Graham Lilley	Abbeyfield.
Graeme Jackson	Advance HA.
Christine Beaumont	Tonbridge and Malling HA
Wendy Hackney	Stonham HA
Sarah Banfield	Hyde H.A.

Primary Care Trust

Sian Therese	S.W. Kent PCT
Lynne Selman	Maidstone Weald PCT
Jane Kennedy	Health Promotion PCT

Social Services

Simon Southworth	Kent County Council SS, Substance Misuse Team
Gerry Wilson	Social Services, Team Leader Pembury Hospital
Chris Belton	Team Leader over 65s Social Services.

Probation

Brian Callar	Probation Service Officer
Sukie Binning	Probation Service Officer, W. Malling
Izzie Richmond	Young Offenders Team (YOT)

Tonbridge and Malling Borough Council

Steve Lewis	Locality Officer for Supporting People Implementation.
Danae Spencer	Homelessness Officer.
Anthony Cross	T&MHA Homelessness Officer.

Support and Care Services

Sophia Cheung	SC Support and Care Services.
Linda Leonard	Floating Support Scheme (mental ill health). Sevenoaks and District MIND
Julia Dickson	Carers First funded by SS.
Geoff Smith	MENCAP.

Domestic Violence

Maria Bell	Housing Advisor, TONBRIDGE AND MALLING BOROUGH COUNCIL.
	Domestic Liaison Officer Police Tonbridge.
Nick Symonds	Statistics Officer Police Tonbridge.
Sue Moore	Area Administrator.

Physical/Learning Difficulties

Eileen Dash	Team Leader Learning Difficulties. Social Services.
Melanie Shales	Social Services Learning/Physical Difficulties.
Chris Collandar	Physical Disabilities, Social Services.
Janet Shenton	Working Party for Access.
Susan Russell	Kent Association for Disabled.
	Kent and Sussex Hospital.
Caroline Frizzell	Adminstrator.

General

Bill Forrester	Gypsy Liaison Officer.
Dove Project	
Christine Jobber	Planning Officer Housing.
Clare Janson	Special Needs Research Officer CVS Kent.
Karen Downes	Connexions

REFERENCES SECTION 9.

1. Tonbridge and Malling Borough Council,
Housing Strategy Statement 2002 – 2005.
2. Supporting People Locality Plan 2002.
3. Community Care Strategy 1999 – 2002. West Kent Area.
4. Maidstone and Malling Domestic Violence Forum Strategy.
5. Private Sector House Condition Survey. Final Report. November 2000.
6. Sixteen Plus Special Report on Accommodation. December 2001.

**APPENDIX 1. RESPONSE LEVELS AND GROSSING FACTORS, TONBRIDGE AND MALLING
BOROUGH COUNCIL HOUSING NEEDS SURVEY, 2002**

Sampling Areas	Dwellings less voids March 2002	Target sample	Achievable Target Sample	Achieved sample	% response achievable target	Grossing factors dwellings/ achieved sample
Tonbridge Area	14,993	500	483	456	94.4%	32.8794
Medway Gap	15,538	500	474	388	81.9%	40.0464
Borough Green and Wrotham	2,335	325	315	290	92.1%	8.0517
East Peckham	1,292	275	260	252	96.9%	5.1269
Hadlow	1,530	275	263	260	98.9%	5.8846
Total Urban	35,688	1,875	1,795	1,646	91.7%	21.6816
East Bank	3,065	1,600	1,600	530	33.1%	5.7830
Malling Rural	4,820	2,400	2,393	858	35.8%	5.6177
Total Rural	7,885	4,000	3,993	1,388	34.7%	5.6808
Total Rural without Sampling Areas			3,993	1,394	34.9%	5.6564
Total Borough	43,573	5,875	5,788	3,041	51.8%	

APPENDIX 2. FILTERED SAMPLE AND AFFORDABILITY CALCULATIONS- UNREGISTERED HOUSING NEED

**THE FILTERED SAMPLE NUMBERS USED in CALCULATING AFFORDABILITY OF EACH TENURE...I.E.EXCLUDES OUTRIGHT OWNERS, OWNERS WITH DEPOSIT >£20K,
ONLY THOSE HOUSEHOLDS WHO PROVIDED INCOME INFORMATION (Q54) AND ONLY THOSE HOUSEHOLDS NOT ON A WAITING LIST (Q58)
AND THOSE HOUSEHOLDS ON HOUSING BENEFIT WHO WERE NOT ON A WAITING LIST**

Sampling Areas	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOT on HB			Social rent (HA and Council) on HB			GRAND TOTAL	Grossing factors
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT		
Area 01 Tonbridge and	7	13	20			0		1	1			0	1	18	19			0		1	1			0	41	32.8794
Area 02 Medway Gap	9	8	17			0			0			0		3	3			0	1	3	4	3	3	3	27	40.0464
Area 03 Borough Green/Wrotham	5	3	8			0		3	3			0		1	1			0						0	12	8.0517
Area 04 East Peckham		5	5			0			0			0		5	5			0	1		1			1	12	5.1269
Area 05 Hadlow	2	4	6			0		3	3			0		7	7			0	2		2			0	18	5.8846
Area 06 East Bank	9	6	15			0		1	1			0		1	1	1		1		1	1			0	19	5.783
Area 07 Malling Rural	8	16	24			0		1	1			0		3	3			0	2		2			0	30	5.6177
Borough Total	40	55	95	0	0	0	0	9	9	0	0	0	1	38	39	1	0	1	6	5	11	4	0	4	159	

**THE FILTERED SAMPLE NUMBERS USED in CALCULATING AFFORDABILITY OF EACH TENURE...I.E.EXCLUDES OUTRIGHT OWNERS, OWNERS WITH DEPOSIT >£20K,
ONLY THOSE HOUSEHOLDS WHO PROVIDED INCOME INFORMATION (Q54) AND ONLY THOSE HOUSEHOLDS NOT ON A WAITING LIST (Q58)
AND THOSE HOUSEHOLDS ON HOUSING BENEFIT WHO WERE NOT ON A WAITING LIST**

Sampling Areas	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOT on HB			Social rent (HA and Council) on HB			GRAND TOTAL	Grossing factors
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT		
Area 01 Tonbridge and	230	427	658	0	0	0	0	33	33	0	0	0	33	592	625	0	0	0		33	33	0	0	0	1,348	32.8794
Area 02 Medway Gap	360	320	681	0	0	0	0		0	0	0	0	120	120			0	0	40	120	160	120	0	120	1,081	40.0464
Area 03 Borough Green/Wrotham	40	24	64	0	0	0	0	24	24	0	0	0		8	8	0	0	0			0	0	0	0	97	8.0517
Area 04 East Peckham		26	26	0	0	0	0		0	0	0	0		26	26			0	5		5	5	0	5	62	5.1269
Area 05 Hadlow	12	24	35	0	0	0	0	18	18	0	0	0		41	41	0	0	0	12		12	0	0	0	106	5.8846
Area 06 East Bank	52	35	87	0	0	0	0	6	6	0	0	0		6	6	6	0	6		6	6		0	0	110	5.783
Area 07 Malling Rural	45	90	135	0	0	0	0	6	6	0	0	0		17	17	0	0	0	11		11	0	0	0	169	5.6177
Borough Total	740	946	1,685	0	0	0	0	86	86	0	0	0	33	809	842	6	0	6	68	159	227	125	0	125	2,972	

APPENDIX 2. FILTERED SAMPLE AND AFFORDABILITY CALCULATIONS- UNREGISTERED HOUSING NEED

SAMPLE NUMBER OF HOUSEHOLDS UNABLE TO AFFORD THEIR TENURE ASPIRATIONS																										
Sampling Areas	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOTon HB			Social rent (HA and Council) on HB			GRAND TOTAL	
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT		
Area 01 Tonbridge and	4	13	17			0		1	1			0	1	18	19			0		1	1			0	38	32.8794
Area 02 Medway Gap	5	7	12			0			0			0		2	2			0	1	2	3	3	3	3	20	40.0464
Area 03 Borough Green/Wrotham	4	3	7			0		3	3			0		1	1			0						0	11	8.0517
Area 04 East Peckham		4	4			0			0			0		5	5			0	1		1	1	1	1	11	5.1269
Area 05 Hadlow	2	4	6			0		2	2			0		7	7			0	2		2			0	17	5.8846
Area 06 East Bank	7	6	13			0		1	1			0		1	1	1		1		1	1			0	17	5.783
Area 07 Malling Rural	6	14	20			0		1	1			0		3	3			0	2		2			0	26	5.6177
Borough Total	28	51	79	0	0	0	0	8	8	0	0	0	1	37	38	1	0	1	6	4	10	4	0	4	140	

GROSSED NUMBER OF HOUSEHOLDS UNABLE TO AFFORD THEIR TENURE ASPIRATIONS																										
Sampling Areas	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOTon HB			Social rent (HA and Council) on HB			GRAND TOTAL	
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT		
Area 01 Tonbridge and	132	427	559	0	0	0	0	33	33	0	0	0	33	592	625	0	0	0		33	33	0	0	0	1,249	32.8794
Area 02 Medway Gap	200	280	481	0	0	0	0		0	0	0	0		80	80	0	0	0	40	80	120	120	0	120	801	40.0464
Area 03 Borough Green/Wrotham	32	24	56	0	0	0	0	24	24	0	0	0		8	8	0	0	0				0	0	0	89	8.0517
Area 04 East Peckham		21	21	0	0	0	0		0	0	0	0		26	26	0	0	0	5		5	5	0	5	56	5.1269
Area 05 Hadlow	12	24	35	0	0	0	0	12	12	0	0	0		41	41	0	0	0	12		12	0	0	0	100	5.8846
Area 06 East Bank	40	35	75	0	0	0	0	6	6	0	0	0		6	6	6	0	6		6	6	0	0	0	98	5.783
Area 07 Malling Rural	34	79	112	0	0	0	0	6	6	0	0	0		17	17	0	0	0	11		11	0	0	0	146	5.6177
Borough Total	450	889	1,339	0	0	0	0	80	80	0	0	0	33	769	802	6	0	6	68	119	187	125	0	125	2,540	

APPENDIX 2. FILTERED SAMPLE AND AFFORDABILITY CALCULATIONS- UNREGISTERED HOUSING NEED

% OF HOUSEHOLDS UNABLE TO AFFORD THEIR TENURE ASPIRATIONS																										
	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOT on HB			Social rent (HA and Council) on HB			GRAND TOTAL	
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT		
Borough Filtered	740	946	1685	0	0	0	0	86	86	0	0	0	33	809	842	6	0	6	68	159	227	125	0	125	2972	
Borough Need	450	889	1339	0	0	0	0	80	80	0	0	0	33	769	802	6	0	6	68	119	187	125	0	125	2540	

Sampling Areas	Filtered movers sample	Total Housing Need	% of aspiring movers in housing need
Area 01 Tonbridge and Hildenborough	1348	1249	92.60%
Area 02 Medway Gap	1081	801	74.10%
Area 03 Borough Green and Wrotham	97	89	91.75%
Area 04 East Peckham	62	56	90.32%
Area 05 Hadlow	106	100	94.34%
Area 06 East Bank	110	98	89.09%
Area 07 Malling Rural	169	146	86.39%
Borough Total	2972	2540	85.46%

Sampling Areas	Existing	Emerging	Total
Area 01 Tonbridge and Hildenborough	164	1085	1249
Area 02 Medway Gap	360	441	801
Area 03 Borough Green/Wrotham	32	56	89
Area 04 East Peckham	10	46	56
Area 05 Hadlow	24	77	100
Area 06 East Bank	46	52	98
Area 07 Malling Rural	45	101	146
Borough Total	682	1858	2540
% Total	26.9%	73.2%	

APPENDIX 3. FILTERED SAMPLE AND AFFORDABILITY CALCULATIONS - REGISTERED HOUSING NEED

THE FILTERED SAMPLE NUMBERS USED in CALCULATING AFFORDABILITY OF EACH TENURE...I.E.EXCLUDES OUTRIGHT OWNERS, OWNERS WITH DEPOSIT >£20K, ONLY THOSE HOUSEHOLDS WHO PROVIDED INCOME INFORMATION (Q54) AND ONLY THOSE HOUSEHOLDS ON A WAITING LIST (Q58) AND THOSE HOUSEHOLDS ON HOUSING BENEFIT WHO WERE ON A WAITING LIST																										
Sampling Areas	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOTon HB			Social rent (HA and Council) on HB			GRAND TOTAL	Grossing factors
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT		
Area 01 Tonbridge and Area 02 Medway Gap			0			0			0			0	1		1			0	1	1	2	4		4	7	32.8794
Area 03 Borough			0	1		1	1		1	1		1						0	1	3	4	3		3	10	8.0517
Area 04 East Peckham		1	1			0			0			0						0		1	1			0	2	5.1269
Area 05 Hadlow			0			0			0			0						0	3	1	4			0	4	5.8846
Area 06 East Bank	1		1			0			0			0	1		1			0	1	1	2	2		2	6	5.783
Area 07 Malling Rural			0			0			0			0	1		1	1		1	1		1	1		1	4	5.6177
Borough Total	1	1	2	1	0	1	1	0	1	1	0	1	3	1	4	1	0	1	8	8	16	11	0	11	37	

GROSSED FILTERED SAMPLE NUMBERS USED in CALCULATING AFFORDABILITY OF EACH TENURE...I.E.EXCLUDES OUTRIGHT OWNERS, OWNERS WITH DEPOSIT >£20K, ONLY THOSE HOUSEHOLDS WHO PROVIDED INCOME INFORMATION (Q54) AND ONLY THOSE HOUSEHOLDS ON A WAITING LIST (Q58) AND THOSE HOUSEHOLDS ON HOUSING BENEFIT WHO WERE ON A WAITING LIST																											
Sampling Areas	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOTon HB			Social rent (HA and Council) on HB			GRAND TOTAL	Grossing factors	
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT			
Area 01 Tonbridge and Area 02 Medway Gap													33		33			0	0	33	33	66	132	0	132	230	32.8794
Area 03 Borough				8	0	8	8	0	8	8	0	8			0			0	0	8	24	32	24	0	24	81	8.0517
Area 04 East Peckham		5	5	0	0	0			0	0	0	0			0	0	0	0		5	5	0	0	0	10	5.1269	
Area 05 Hadlow																			18	6	24	0	0	0	24	5.8846	
Area 06 East Bank	6		6		0	0			0	0	0	0	6		6			0	0	6	6	12	12	0	12	35	5.783
Area 07 Malling Rural													6		6	6		6	6		6	6		6	22	5.6177	
Borough Total	6	5	11	8	0	8	8	0	8	8	0	8	44	40	84	6	0	6	110	114	224	213	0	213	562		

APPENDIX 3. FILTERED SAMPLE AND AFFORDABILITY CALCULATIONS - REGISTERED HOUSING NEED

SAMPLE NUMBER OF HOUSEHOLDS UNABLE TO AFFORD THEIR TENURE ASPIRATIONS																											
Sampling Areas	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOT on HB			Social rent (HA and Council) on HB			GRAND TOTAL		
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT			
Area 01 Tonbridge and Area 02			0			0			0			0	1		1			0			1	1			4	6	32.8794
Area 02 Medway Gap			0			0			0			0			1			0			1	2			1	4	40.0464
Area 03 Borough			0	1		1			0	1		1			0			0	1	3	4	3		3	9	8.0517	
Area 04 East Peckham		1	1			0			0			0			0			0			1	1			0	2	5.1269
Area 05 Hadlow			0			0			0			0			0			0	3	1	4			0	4	5.8846	
Area 06 East Bank	1		1			0			0			0	1		1			0	1	1	2	2		2	6	5.783	
Area 07 Malling Rural			0			0			0			0	1		1	1		1	1		1	1			1	4	5.6177
Borough Total	1	1	2	1	0	1	0	0	0	1	0	1	3	1	4	1	0	1	7	8	15	11	0	11	35		
GROSSED NUMBER OF HOUSEHOLDS UNABLE TO AFFORD THEIR TENURE ASPIRATIONS																											
Sampling Areas	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOT on HB			Social rent (HA and Council) on HB			GRAND TOTAL		
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT			
Area 01 Tonbridge and Area 02													33		33			0	0		33	33	132	0	132	197	32.8794
Area 02 Medway Gap														40	40			0	0	40	40	80	40	0	40	160	40.0464
Area 03 Borough				8	0	8	0	0	0	8	0	8			0			0	0	8	24	32	24	0	24	72	8.0517
Area 04 East Peckham		5	5	0	0	0	0	0	0	0	0	0			0			0		5	5		0	0	0	10	5.1269
Area 05 Hadlow																			18	6	24		0	0	0	24	5.8846
Area 06 East Bank	6		6		0	0	0	0	0		0	0	6		6			0	0	6	6	12	12	0	12	35	5.783
Area 07 Malling Rural													6		6	6		6	6		6	6	6	0	6	22	5.6177
Borough Total	6	5	11	8	0	8	0	0	0	8	0	8	44	40	84	6	0	6	77	114	191	213	0	213	521		

APPENDIX 3. FILTERED SAMPLE AND AFFORDABILITY CALCULATIONS - REGISTERED HOUSING NEED

% OF HOUSEHOLDS UNABLE TO AFFORD THEIR TENURE ASPIRATIONS																												
	Buy with mortgage			Buy with mortgage on HB			Shared ownership			Shared own on HB			Private rent Not on HB			Private Rent on HB			Social rent (HA and Council) NOT on HB			Social rent (HA and Council) on HB			GRAND TOTAL			
	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT	MAIN	CON	TOT				
Borough Filtered	6	5	11	8	0	8	8	0	8	8	0	8	44	40	84	6	0	6	110	114	224	213	0	213	562			
Borough Need	6	5	11	8	0	8	0	0	0	8	0	8	44	40	84	6	0	6	77	114	191	213	0	213	521			
Sampling Areas	Filtered' movers sample	Total Housing Need	% of aspiring movers in housing need																									
				2.3666																								
Area 01 Tonbridge and Area 02	230	197	85.6%	467																								
Area 02 Medway Gap	160	160	100.0%	379																								
Area 03 Borough	81	72	88.9%	171																								
Area 04 East Peckham	10	10	100.0%	24																								
Area 05 Hadlow	24	24	100.0%	56																								
Area 06 East Bank	35	35	100.0%	82																								
Area 07 Malling Rural	22	22	100.0%	53																								
Borough Total	562	521	92.7%	1233																								

Sampling Areas	Existing	Emerging	Total	Existing	Emerging	Total
Area 01 Tonbridge and Area 02	164	33	197	389	78	467
Area 02 Medway Gap	80	80	160	189	189	379
Area 03 Borough	48	24	72	114	57	170
Area 04 East Peckham	0	10	10	0	24	24
Area 05 Hadlow	18	6	24	43	14	57
Area 06 East Bank	29	6	35	69	14	83
Area 07 Malling Rural	23	0	23	53	0	53
Borough Total	362	159	521	856	376	1233

APPENDIX 3. FILTERED SAMPLE AND AFFORDABILITY CALCULATIONS - REGISTERED HOUSING NEED

APPENDIX 4. SENSITIVITY TESTING OF AFFORDABILITY PROPENSITY UNDER CHANGES IN THE LEVEL OF HOUSE PRICES RELATIVE TO INCOMES.

SCENARIO 1 - UNFAVOURABLE SCENARIO

The P/E ratio has been used in combination with information about housing need to assess the impact future change in the housing market could have on the 'affordability propensity' of newly forming households. The P/E ratio is the standard average price of all houses divided by national average earnings and can be broken down regionally.

For the first 5 years of the forecast period (2001/2-2005/6) we assume the price/earnings ratio will begin to rise in line with 1996–2001 rises and that average earnings will stabilise as economic growth slows down. The proportion of households unable to afford access to the current housing market rises sharply under these circumstances over the period 2001/2–2005/6. Homelessness tends to rise too.

Between 2005/6-2010/11, we assume a return to falling price/earnings ratios in line with the assumptions of the Favourable Scenario.

The period between 1996 and 2002 has seen steady rises in P/E ratio from 3.17 to 4.04 as the housing market has improved – peaking in May 2002 with a P/E ratio of 4.11.

1996 – 2002 (2nd Qtr) Average P/E ratio rose by 2.34 or + 0.39 per annum

The percentage of newly forming households unable to buy at the time of the Housing Needs Survey in 2002 (2nd Qtr) was 94.0% or 15.43 x average P/E ratio (see Table 1).

The P/E Ratio in the 2nd Qtr 2002 was 6.09. In order to assess the impact of changes in P/E ratio over the remaining Plan period we apply an annual increment of + 0.39 per annum to the 2nd Qtr 2002 P/E ratio of 6.09 over the period up to 2005/6 on the basis of decreased affordability due to falling incomes and rising real housing costs in the short-medium term.

Between 2005/6 –2010/11 we assume a falling P/E ratio of – 0.25 per annum in line with the assumptions of the Favourable Scenario on the basis that as high prices become unsustainable slightly increasing affordability occurs as housing costs fall relative to incomes.

Projecting these trends forward produces:

At 2006 average P/E = 7.65% unable to afford = 118.0%

At 2011 average P/E = 6.40% unable to afford = 98.7%

Scenario 2 - Favourable scenario

We assume the price/earnings ratio will begin to fall rather than rise and that average earnings will continue to rise. Thus, the proportion of households for whom homeownership is unaffordable begins to fall under these circumstances. Homelessness also tends to stay the same or fall slightly.

The period between 1991 and 1996 saw significant improvements in housing costs and earnings at least nationally and was associated with a falling P/E ratio as the housing market improved from 4.17 in 1991 down to 3.17 in 1996.

Between 1991-1996 (2nd qtr) the P/E ratio fell by 1.24 or - 0.25 per annum.

The percentage of newly forming households unable to buy at the time of the Housing Needs Survey in 2002 (2nd Qtr) was 94.0% or 15.43 x average P/E ratio (see Table 1).

P/E Ratio in the 2nd Qtr 2002 was 6.09 – in order to assess the impact of changes in P/E ratio over the Plan period after this point, we apply an annual reduction of – 0.25 per annum over the remainder of the Plan period to 2005/6 and 2010/11 on the assumption that increasing affordability will occur as housing costs fall relative to incomes.

Projecting these trends forward produces:

At 2006 average P/E = 5.09% unable to afford = 78.5%

At 2011 average P/E = 3.84 % unable to afford = 59.2%

Sources:

Housing Needs Survey, Final Report 2002

HBOS Annual/quarterly Historic Trends in P/E ratio, 2002

Customised print out South East Region

	UNFAVOURABLE SCENARIO (1)			FAVOURABLE SCENARIO (2)		
	House price/earnings ratio South East 2 nd Qtr	% Emerging households unable to afford home ownership (see Appendix 2)	Per Annum Homeless based on av 7 pa 1998/99- 2001/02	House price/earnings ratio South East 2 nd Qtr	% Emerging households unable to afford home ownership (see Appendix 2)	Per Annum Homeless based on av 7 pa 1998/99- 2001/02
1991	4.99			4.99		
1992	4.26			4.26		
1993	3.91			3.91		
1994	3.89			3.89		
1995	3.82			3.82		
1996	3.75			3.75		
1997	4.00			4.00		
1998	4.19			4.19		
1999	4.33			4.33		
2000	5.17			5.17		
2001	5.39			5.39		
2002	6.09	94.0% (x 15.43)	0	6.09	94.0% (x 15.43)	0
2003	6.48	99.9%	7	5.84	90.1%	5
2004	6.87	106.0%	7	5.59	86.2%	5
2005	7.26	112.0%	7	5.34	82.4%	5
2006	7.65	118.0%	7	5.09	78.5%	5
2007	7.40	114.2%	5	4.84	74.7%	5
2008	7.15	110.3%	5	4.59	70.8%	5
2009	6.90	106.5%	5	4.34	67.0%	5
2010	6.65	102.6%	5	4.09	63.1%	5
2011	6.40	98.7%	5	3.84	59.2%	5

Household Growth

A good starting point for household growth forecasts is evidence of recent past trends (as advised in DTLR Guidance, para A71).

We have used information about housing stock change allowing for vacancies provided by Tonbridge and Malling Council for the Survey database. The Borough had a dwelling stock of **43,200** addresses, excluding voids, on the Council Tax list, on a 2001 base. This figure can be compared to the 1991 Census figure of **38,745** households in 1991 (comparison is made with the household figure because the 1991 dwelling figure includes voids).

Households 1991 Census (i)	Dwellings 1991 Census	Dwellings less voids i.e. households 2001 (ii)	Change 1991-2001 households	% per annum change
39,100	40,053	43,200	4,100 = 410 pa	0.95 %

(i) Kent CC figure, Table 6.1, December 1996

(ii) The base used for the Survey, provided by TMBC, was 43,573 on the Council Tax (less voids) at March 2002

Projection based upon Structure Plan forecasts of future dwelling needs

Projected growth in the total number of households is critical input to Structure Plan forecasts of dwelling numbers. Household projections for the Borough are available from Kent CC and draw upon demographic forecasts taking into account the net balance between births and deaths, net and gross migration flows.

Current dwelling requirements under the existing Structure Plan amount to:

2001/06 – 2,000 dwellings equivalent to 1,800 households

2006/11 – 1,700 dwellings equivalent to 1,600 households

The Structure Plan Review dwelling requirements, assuming the Government's RPG9 figures were applied to the Borough amount to:

2001/06 – 1,900 dwellings equivalent to 1,847 households

2006/11 – 2,200 dwellings equivalent to 2,139 households

Approved Structure Plan

Starting from the known base of dwelling numbers at the time of the survey i.e. 43,200 dwellings, there could be **45,000** households in 2006 rising to **46,600** households by 2011.

SP Allocations	Dwelling projection 2001-2006 and 2006 -2011
2001-2011	Base line 43,200 in 2001
+3,400/10	360 x 5 = 1,800 + 43,200 = 45,000 in 2006
= 340 pa	320 x 5 = 1,600 + 45,000 = 46,600 in 2011

Review Structure Plan

Starting from the known base of dwelling numbers at the time of the survey i.e. 43,200 dwellings, there could be **45,047** households in 2006 rising to **47,186** households by 2011.

SP Allocations	Dwelling projection 2001-2006 and 2006 -2011
2001-2011	Base line 43,200 in 2001
+3,986/10	369.4 x 5 = 1,847 + 43,200 = 45,047 in 2006
= 398.6 pa	427.8 x 5 = 2,139 + 45,047 = 47,186 in 2011

The Structure Plan dwelling requirements run between **340** and **399** per annum. The Review Structure Plan figure of **399** is close to the trend rate of **410** per annum between 1991 and 2001.

The trend-based figure is higher than the plan-based-projection but the latter provides a realistic forecast of total new household growth based upon demographic forecasts.

The 94% affordability propensity among newly forming households established from the survey is tested in the analysis using scenario-building techniques. The changes in affordability propensity are projected forward on an annual basis and then applied to forecasts of new household growth.

Two forecast periods are used - 5 years since the Housing Needs Survey, i.e. 2001-2006 and 5 years between 2006 and 2011.

