

Housing Needs Survey 2022

Tonbridge and Malling Borough Council

Final Report

July 2022

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Executive Summary

Introduction

The Tonbridge and Malling Borough Council 2022 Housing Needs Survey (HNS) provides the council with up-to-date evidence on housing need across all sections of the community over the period 2021 to 2040. The evidence will inform the development of a Local Plan, Housing policies, strategies and decisions of the council and its partners.

The HNS has been prepared in accordance with the National Planning Policy Framework (NPPF) and associated Planning Practice Guidance (PPG).

This report has been prepared during the COVID-19 pandemic. The impact this may have on population projections, the economy and dwelling need will emerge in due course.

Data has been produced at ward and sub-area level where possible.

Dwelling stock

There are an estimated 55,859 dwellings and 54,137 households across Tonbridge and Malling in 2021. The vacancy rate is 2.3% which is lower than the rate for England (2.7%). Most dwellings are houses (71.1%), 22.4% are flats and 6.5% are bungalows. 71.1% of households are owner occupiers, 11.2% privately rent and 17.6% live in affordable housing including social rent, affordable rent and affordable home ownership. There are around 7,713 social and affordable rented general needs properties, 768 supported homes and housing for older people and 1,092 affordable home ownership properties in Tonbridge and Malling.

House prices and rents

In 2021, lower quartile prices were £295,000 (South East £270,000 and England

In 2021, lower quartile private rents were £949 each month (£849 South East and

Future dwelling mix and development priorities

The HNS has carefully considered the future population and household projections over the period 2021 to 2040, the range of dwellings lived in by different households and their dwelling aspirations (likes) and expectations. This helps to determine an appropriate mix of dwellings to inform future development priorities to better reflect the housing needs of communities across Tonbridge and Malling.

The latest standard method calculation establishes a minimum need for 839 dwellings each year as reported in the council's Housing Land Supply Position statement March 2021. This compares with an average gross annual delivery of 591 dwellings over the past 5 years.

There is an annual need for 283 affordable homes each year across Tonbridge and Malling which justifies the need for a robust affordable housing policy. Planning Practice Guidance is clear that it expects councils to deliver affordable housing to help meet identified need but as actual delivery is subject to economic viability, not all of this identified need has to be met.

An overall affordable tenure split for new affordable housing is 63% rented and 37% affordable home ownership including First Homes is recommended. This compares with recent delivery over the past 3 years to 2021/22 of 66.5% social rented and 33.5% affordable home ownership. The council may need to seek alternative methods to maximise delivery of affordable housing for rent, for instance through direct council house building.

Given the level of affordable need, a suitable affordable housing policy continues to be required to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs. The analysis has shown a specific need for bungalow/level-access affordable rented dwellings which reflects the needs of an ageing population.

The overall dwelling mix recommendations by tenure are set out in Table ES1. This is derived from an analysis of the household survey questions relating to current dwelling stock, household aspirations and expectations and a detailed analysis of affordable housing need.

Table ES1 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	10-15%	20-25%	10-15%
3-bedroom house	25-30%	20-25%	40-45%	25-30%
4 or more-bedroom house	30-35%	10-15%	20-25%	20-25%
1-bedroom flat	0-2%	10-15%	2-5%	5-10%
2 or more -bedroom flat	2-5%	5-10%	2-5%	5-10%
1-bedroom bungalow/level-access	0-2%	0-2%	0-2%	0-2%
2-bedroom bungalow/level-access	0-2%	20-25%	0-2%	2-5%
3 or more-bedroom bungalow/level-access	5-10%	5-10%	5-10%	10-15%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	75-80%	45-50%	80-85%	60-65%
Flat	2-5%	20-25%	5-10%	10-15%
Bungalow/level-access	15-20%	30-35%	10-15%	20-25%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	2-5%	35-40%	5-10%	5-10%
2	20-25%	25-30%	25-30%	25-30%
3	35-40%	20-25%	45-50%	35-40%
4	30-35%	10-15%	20-25%	20-25%

The needs of other groups

Particular needs which have been identified in the HNS are:

- Increasing and diversifying the supply of specialist housing for older people. There is a need for 760 additional older persons units (38 each year) and 258 residential care bedspaces (13 each year) by 2040
- Based on an assessment of additional needs and longer-term demographics, 3.7% of new dwellings (31 each year) including affordable dwellings should be built to M4(3) wheelchair accessible standard; and to reflect the ageing profile of the borough's population, all remaining newbuild affordable and 20% of new market dwellings should be built to M4(2) accessible and adaptable standard. These recommendations are subject to further viability testing.
- A range of accommodation for people with additional needs.

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

Summary of policy recommendations

Table ES2 Summary of policy recommendations

Theme	Data/Commentary	Action
Overall housing need	839 each year based on 2021 standard method calculation	Need to be noted and policies updated where relevant Compares with annual average completion of 591 over five years to 2020/21
Affordable housing need	Annual imbalance of 283 which justifies need for robust affordable housing policy and delivery	Affordable housing policy to maximise delivery on market sites subject to viability and consider new ways of delivering affordable housing, particularly homes for social rent, through more direct council involvement/intervention, through council building and joint ventures
	Affordable tenure mix of 63% rented and 37% affordable home ownership including First Homes	Impact of First Homes needs careful evaluation and methods to maximise social rented housing to be considered
	First Homes	A proposed borough-wide 40% discount on market price subject to further analysis and financial viability testing based on local house prices by property size.

Theme	Data/Commentary	Action
		First Homes can be offered to eligible households with an income of up to £80,000.
Needs of different groups	3.7% of new dwellings including affordable dwellings to be M4(3) wheelchair accessible. All other new affordable which is not M4(3) to be built to M4(2) accessible and adaptable standards along with 20% of new open market dwellings	Update relevant policies and review viability of delivery
	760 additional older persons units (C3 planning use class) or 38 each year 258 residential care bedspaces (C2 planning use class) or 13 each year to 2040	Diversify range of older persons accommodation including sheltered/retirement, extra care and cohousing. Continue to review need for residential care with county council. Strengthen policies to enable people to live in their own homes for longer with appropriate support and adaptation
	Other needs groups	Ongoing review of need for specialist housing and build upon the needs evidence in this HNS

1. Introduction

Background, aims and objectives

- 1.1 The Tonbridge and Malling Housing Needs Survey (HNS) 2022 provides the council with up-to-date evidence on housing need across all sections of the community over the period 2021 to 2040. The evidence will inform the development of Planning policy and Housing policies, strategies and decisions of the council and its partners.
- 1.2 Councils have a responsibility to understand local housing needs. The Housing Act 1982 Section 8 refers to a periodical review of housing needs and that *'every local housing authority shall consider housing conditions in their district and the needs of the district with respect to the provision of further accommodation'*.
- 1.3 The overall aim of the housing need survey is to understanding housing need across all tenures with a focus on understanding affordable need and the needs of specific groups as well as understanding general market requirements.

National Planning Policy Framework

- 1.4 The evidence base needs to take account of the requirements of the National Planning Policy Framework (NPPF). The latest version was published in July 2021 and supported by Planning Practice Guidance (PPG). The NPPF 2021 sets out the government's planning policies for England and how these are expected to be applied. Paragraph 11 of the NPPF states that plans, and decisions should apply a *'presumption in favour of sustainable development'*. As part of this, in relation to plan-making, it sets out that this means *that 'strategic policies should, as a minimum, provide for objectively assessed needs for housing...'*
- 1.5 Paragraph 60 provides an important context to the policy for housing delivery, as follows:
'To support the Government's objective of significantly boosting the supply of homes, it is important that a sufficient amount and variety of land can come forward where it is needed, that the needs of groups with specific housing requirements are addressed and that land with permission is developed without unnecessary delay'
- 1.6 Paragraphs 61 to 63 relate to the evidence base requirements which underpin this study:
Paragraph 61: 'To determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment, conducted using the standard method in national planning guidance – unless exceptional circumstances justify an alternative approach which also reflects current and future demographic trends and market signals. In addition to the local housing need figure, any needs that cannot be met within neighbouring areas should also be taken into account in establishing the amount of housing to be planned for.'

Paragraph 62: **‘Within this context, the size, type and tenure of housing need for different groups in the community, should be assessed and reflected in planning policies including but not limited to: those who require affordable housing; families with children; older people; students; people with disabilities; service families; travellers; people who rent their homes; and people wishing to commission or build their own homes.’**

Paragraph 63: **‘where a need for affordable housing is identified, planning policies should specify the type of affordable housing required’.**

- 1.7 Paragraph 65 requires that: **‘strategic policy-making authorities should establish a housing requirement figure for their whole area, which shows the extent to which their identified housing need (and any needs that cannot be met within neighbouring areas) can be met over the plan period. Within this overall requirement, strategic policies should set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations.’**
- 1.8 The Localism Act 2010 introduced the ‘Duty to Co-operate’ as a replacement for Regional Spatial Strategy and this requirement is also established in National Planning Policy (NPPF 2019, Paragraphs 24-27). Section 110 requires local authorities and other bodies, including Local Enterprise Partnerships to co-operate in maximising the effectiveness of strategic matters within development plan documents. The provision of housing development is a strategic priority and the council will have to ensure that it is legally compliant with the Localism Act at Local Plan examination.
- 1.9 The NPPF 2021 sets out affordable housing definitions which are presented at Technical Appendix A.

Local policy context

Local Planning

- 1.10 The Local Plan is being reviewed, following the decision to withdraw the submitted Plan in July 2021 after receipt of the Examination Inspectors’ final report. The Local Development Scheme (LDS) (LDS: [Local plan key stages – Tonbridge and Malling Borough Council \(tmbc.gov.uk\)](https://www.tonbridgeandmallingsborough.gov.uk/local-plan-key-stages-tonbridge-and-malling-borough-council-tmbc.gov.uk)) identifies an initial consultation on the Regulation 18 Plan in early Autumn with an anticipated adoption date of July 2025.

Land

- 1.11 As the end of the existing development plan period has been effectively reached (2021), what limited development land available is largely bound up with very large sites. The majority of the borough is Green Belt land and there was only sufficient brownfield land registered in 2019 for just over 200 homes. This makes any rapid expansion of housing development pipeline challenging.

- 1.12 The Local Plan process is utilising digital technology to manage and assess sites as part of the Call-for-Sites exercise and the Urban Capacity Study. 291 sites were submitted during the Call-for-Sites exercise which concluded at the beginning of February 2022. These are being assessed for development potential, as are additional sites identified in the Urban Capacity Study.

Housing delivery

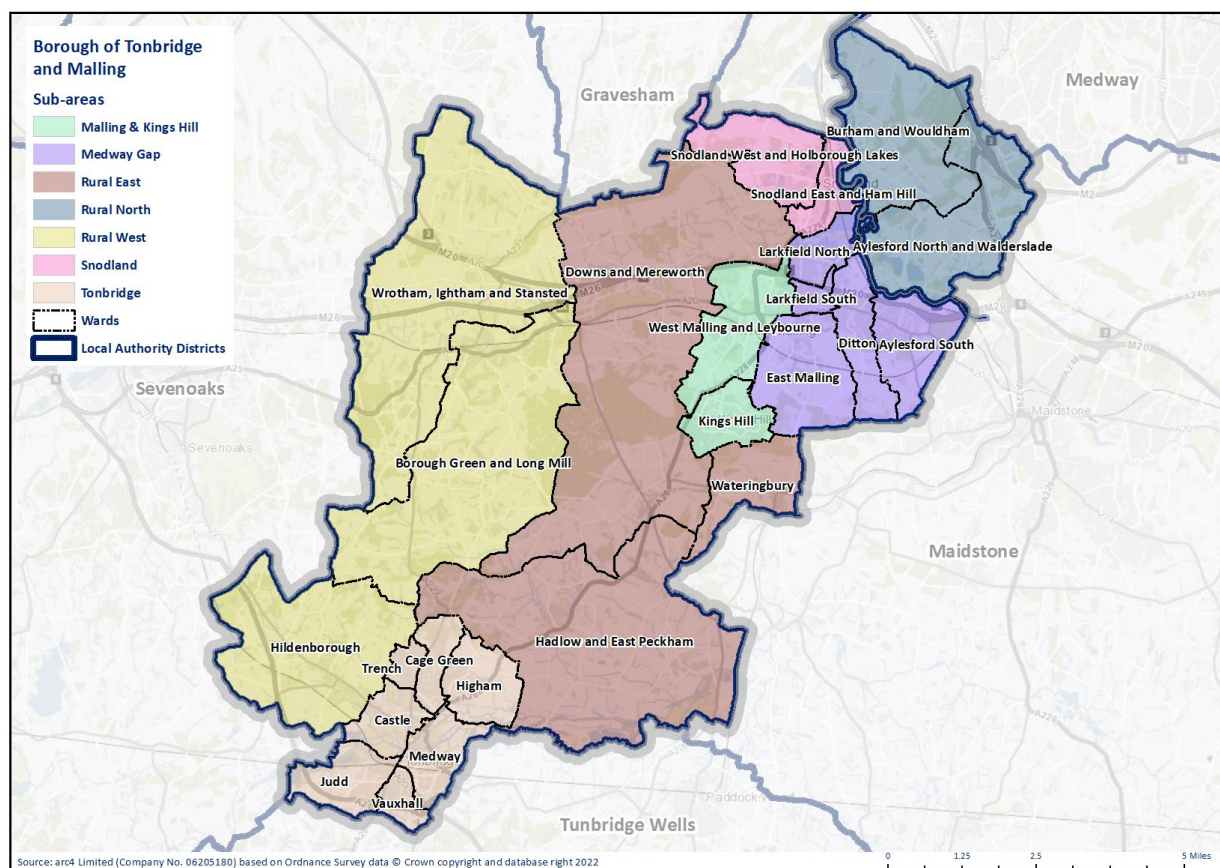
- 1.13 The Government's standard method assessment of housing need for Tonbridge and Malling is 839 dwellings each year (2021). The Housing Delivery Test (HDT) results for 2021 published in January 2022 identified only 63% delivery of the government's target (standard method requirement for the three year period up to 31 March 2021 (<https://www.gov.uk/government/publications/housing-delivery-test-2021-measurement>)). The HDT Action Plan resulted in a set of measures including the delivery of the Local Plan and production of the Borough Green Gardens development brief to facilitate sustainable and timely development.

Relevant economic issues

- 1.14 The council won £200,000 in Welcome Back funds for high streets. In 2015, the authority received a £2.37 million investment in Tonbridge high street funded by the government's 'Local Growth Fund' for transport projects.
- 1.15 The South East LEP allocated £2.3 million funding for Tonbridge area flood defences in 2018 for improvements to the Leigh Flood Storage area and local embankments in the Hildenborough area. In total the scheme was worth £15 million and protects nearly 1,500 homes from flooding.
- 1.16 The Borough Economic Recovery Strategy 2021 – 2023 references housing,, emphasising facilitating “sustainable housing and commercial developments

Geography

- 1.17 Tonbridge and Malling is located in Kent and Map 1.1 shows the geographical context of the borough and its neighbouring local authority areas. The resident population of the borough was estimated to be **132,571** (source: ONS 2020 ONS mid-year population estimates).
- 1.18 For the purposes of the HNS, Tonbridge and Malling has been divided into seven sub-areas as illustrated in Map 1.1. The HNS also presents some data at current ward and Lower Super Output Area (LSOA) to provide a fine-grained analysis of selected household and housing market data. It should be noted that ward boundaries are changing in 2023.

Map 1.1 Tonbridge and Malling Wards and sub-areas

Sub-area	Constituent Wards
Malling & Kings Hill	Kings Hill, West Malling & Leybourne
Medway Gap	Aylesford, Ditton, East Malling, Larkfield North, Larkfield South
Rural East	Downs and Mereworth, Hadlow and East Peckham, Wateringbury
Rural North	Aylesford North and Walderslade, Burham and Wouldham
Rural West	Wrotham, Ightham and Stansted, Borough Green and Long Mill, Hildenborough
Snodland	Snodland East and Ham Hill, Snodland West and Holborough Lakes
Tonbridge	Cage Green, Castle, Higham, Judd, Medway, Trench, Vauxhall

Research methodology

1.19 A multi-method approach has been used to prepare the 2022 HNS comprising:

- An online survey of stakeholders. The views of stakeholders are reported throughout this document and it should be appreciated that the views of stakeholders may differ from the views of the council or arc4.
- Interviews with estate and letting agents operating across Tonbridge and Malling.
- A review of relevant secondary data including the 2011 Census, house price trends, ONS sub-national population projections and DLUHC/ONS household projections, CORE lettings data and DLUHC statistics.

- A comprehensive online household survey. 16,364 households were contacted across Tonbridge and Malling and 1,922 useable responses were achieved representing a 12% response rate and a +/-2.2% sample error.
 - A review of particular client groups relevant to NPPF Paragraph 61, including hard to reach and vulnerable groups. Data sources included the Kent County Council Market Position Statement 2022-2026; Projecting Older People Population Information and Projecting Adult Needs and Service Information) Oxford Brookes University/Institute of Public Care and stakeholder comments.
- 1.20 Further information on the research methodology is presented in Technical Appendix A.

Presentation of data

- 1.21 Data are clearly sourced throughout the HNS report. Where possible, data are 'triangulated' which means several sources are drawn upon to establish a robust output.

COVID-19 impact

- 1.22 Regarding the COVID-19 situation, it is too early to consider the longer-term implication of the pandemic on demography, economy and housing but there are several emerging trends. The pandemic has accelerated trends in home working, retail and office use. There are implications for the housing offer, with a 'race for space' *within* dwellings, the need for larger gardens/outdoor space and better access to public space which may alter the demand/need for larger homes in less dense settings. A redistribution of demand between urban and more rural locations has also been suggested. Repurposing town centres and commercial buildings provides opportunities for new forms of residential occupancy, for instance micro-homes and co-living.

Report structure

- 1.23 The Tonbridge and Malling HNS 2022 report is structured as follows:
- Chapter 2 considers the housing market key drivers focusing on dwelling stock, demographic drivers, household characteristics including income, economic drivers and migration.
 - Chapter 3 provides analysis of prices, rents and affordability.
 - Chapter 4 considers the needs of different groups as referenced in the NPPF.
 - Chapter 5 considers overall housing need and affordable housing need and overall dwelling type and mix.
 - Chapter 6 concludes the report with a summary of key findings and a consideration of strategic and policy issues.

1.24 The main report is accompanied by a separate technical appendix which provides detailed material that underpins the core outputs of the HNS. The technical appendix material includes:

- Affordable housing tenure definitions (Appendix A).
- Research methodology (Appendix B).
- Affordable housing need calculations (Appendix C).
- Dwelling mix analysis (Appendix D).
- Estate Agent review (Appendix E).
- Market rent affordability breakdown - without housing benefit (Appendix F)
- Market rent affordability breakdown – with housing benefit (Appendix G)

2. Housing market and key drivers

Introduction

- 2.1 This chapter provides a detailed background to dwelling stock and tenure and the underlying economic, demographic and household drivers across Tonbridge and Malling.

Dwelling stock, vacant stock and household estimates

- 2.2 Current estimates of dwelling stock, vacant stock and households from multiple sources are presented in Table 2.1. For the purposes of the 2022 HNS, the total dwelling stock base is assumed to be **55,859** and the number of households as **54,137**. Around 2.3% of dwellings are vacant compared with the national rate of 2.7% based in DLUHC data. Table 2.2 shows the number of dwellings, long-term vacant dwellings and household estimates for smaller geographies.

Table 2.1 Dwelling stock and household estimates

Dwelling stock	Dwellings	Source
2020 Valuation Office Agency (all dwellings)	53,580	VOA Table CTSOP3.0
2020 Valuation Office Agency (excluding annex and unknown)	53,070	VOA Table CTSOP3.0
2020 DLUHC Dwelling Stock Estimates	55,655	DLUHC Live Tables
2021 Council Tax data	55,859	Council Tax
Vacant stock	Dwellings	Source
2020 DLUHC Vacancy estimate (all dwellings)	1,117 (2.0%)	DLUHC Table LT_615
2020 DLUHC Long-term vacancy estimate (all dwellings)	370 (0.7%)	DLUHC Table LT_615
2021 Council Tax data (all vacants)	1,289 (2.3%)	Council Tax
Households	Households	Source
2014-based DCLG Household Projections 2021 figure	54,181	DCLG (now DLUHC)
2018-based ONS Household Projections 2021 figure	54,137	ONS
2021 Council Tax data – occupied dwellings (derived from Total dwelling stock minus vacant stock)	54,570	Council Tax

Table 2.2 Dwelling stock, vacant dwellings and household estimate by sub-area

Sub-area	Dwellings	Vacant dwellings	Household Estimate
Malling & Kings Hill	6,835	143	6,510
Medway Gap	13,019	214	10,330
Rural East	5,896	159	5,974
Rural North	1,764	30	4,005
Rural West	7,155	214	6,705
Snodland	5,192	109	5,009
Tonbridge	15,998	420	15,603
TOTAL	55,859	1,289	54,137

Sources: Dwellings 2021 Council Tax; households based on 54,147 from ONS 2018-based household projections 2021 figure

Dwelling type and size

- 2.3 The 2020 Valuation Office Agency data provides details on overall dwelling stock by type, number of bedrooms and council tax band. Table 2.3 presents the overall dwelling stock profile of Tonbridge and Malling compared with the South East and England. Table 2.4 summarises dwelling type and size data for the borough.
- 2.4 In summary, Tables 2.3 to 2.4 show:
- 9.7% of dwellings in Tonbridge and Malling are council tax band A or B, 72% are band C to E and 18.3% F and above.
 - 77.6% of dwellings are houses (24.8% terraced, 31.5% semi-detached and 21.3% detached), 15.1% are flats and 7.4% are bungalows; and
 - 8.5% of dwellings have one bedroom, 25.3% two bedrooms, 45.2% three bedrooms and 21% four or more bedrooms.
- 2.5 Map 2.1 illustrates the predominant dwelling type and size by LSOA based on 2020 Valuation Office Agency data.
- 2.6 The 2021 private sector stock condition survey reported an estimated 735 houses in multiple occupancy (HMOs) of which approximately 171 come under the mandatory licensing scheme. According to the government a property is a HMO if:
- At least 3 tenants live there, forming more than 1 household;
 - You share a toilet, bathroom or kitchen facilities with other tenants.
- 2.7 Your home is a large HMO if at least 5 tenants live there forming more than one household and share facilities.
- 2.8 A HMO must have a licence from the council if there are 5 or more occupants living in the property and 2 or more separate households live in the property.

Table 2.3 Dwelling type, number of bedrooms and council tax band for Tonbridge and Malling, South East and England

	Council Tax Band				Dwelling stock totals		
Dwelling type and number of bedrooms	A	B	C-E	F+	TMBC Total	South East Total	England Total
Bungalow 1-bedroom	0.0%	0.8%	0.2%	0.0%	1.1%	0.9%	1.1%
Bungalow 2-bedrooms	0.0%	0.0%	3.0%	0.2%	3.2%	4.8%	4.7%
Bungalow 3-bedrooms	0.0%	0.0%	1.8%	0.6%	2.5%	3.4%	3.0%
Bungalow 4 or more - bedrooms	0.0%	0.0%	0.2%	0.4%	0.6%	0.9%	0.6%
Flat 1-bedroom	2.2%	2.5%	2.0%	0.0%	6.8%	10.7%	10.9%
Flat 2-bedrooms	0.2%	1.3%	6.4%	0.1%	8.0%	10.9%	10.6%
Flat 3-bedrooms	0.0%	0.0%	0.2%	0.0%	0.2%	1.2%	1.8%
Flat 4 or more-bedrooms	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%
Terraced house 1-bedroom	0.0%	0.4%	0.2%	0.0%	0.6%	0.7%	0.5%
Terraced house 2-bedrooms	0.0%	1.4%	7.8%	0.0%	9.1%	7.4%	8.8%
Terraced house 3-bedrooms	0.0%	0.5%	12.5%	0.3%	13.4%	14.3%	14.9%
Terraced house 4 or more-bedrooms	0.0%	0.0%	1.2%	0.5%	1.7%	2.1%	2.4%
Semi-detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%
Semi-detached house 2-bedrooms	0.0%	0.1%	4.4%	0.0%	4.5%	3.3%	3.8%
Semi-detached house 3-bedrooms	0.0%	0.1%	22.2%	0.4%	22.7%	15.5%	17.6%
Semi-detached house 4 or more-bedrooms	0.0%	0.0%	3.0%	1.2%	4.2%	2.8%	2.6%
Detached house 1-bedroom	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Detached house 2-bedrooms	0.0%	0.0%	0.4%	0.1%	0.4%	0.9%	0.7%
Detached house 3-bedrooms	0.0%	0.0%	4.0%	2.4%	6.4%	7.0%	5.9%
Detached house 4 or more-bedrooms	0.0%	0.0%	2.4%	12.1%	14.5%	12.8%	9.4%
Tonbridge and Malling Total	2.5%	7.2%	72.0%	18.3%	100.0%		
South East Total	7.9%	16.7%	60.0%	15.4%		100.0%	
England Total	23.6%	19.7%	47.5%	9.2%			100.0%

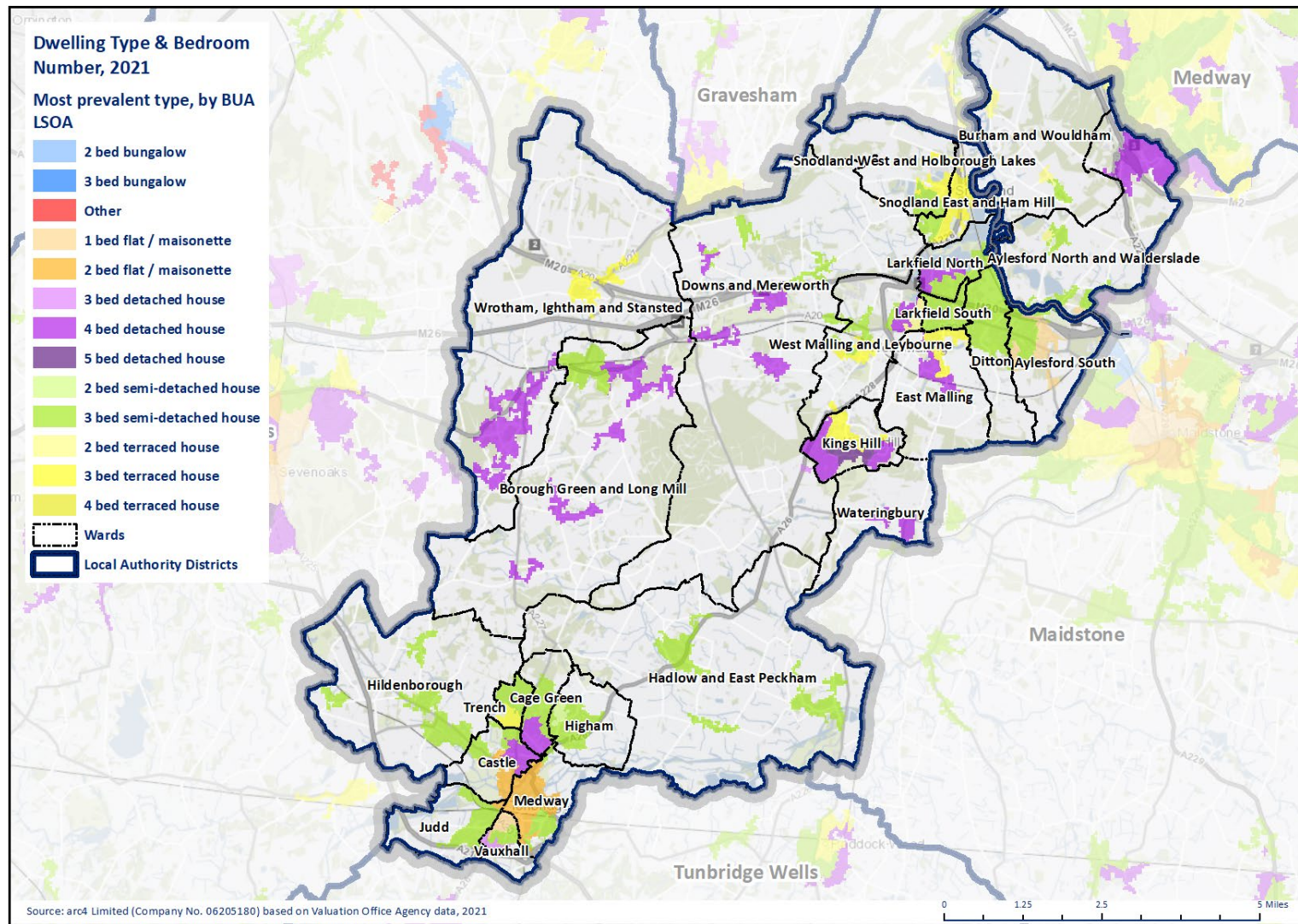
Base: Tonbridge and Malling 53,070; South East 3,928,430; England 24,343,950 (excludes annex, other and missing)

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

	Council Tax Band				TMBC Total
Dwelling type	A	B	C-E	F+	
Bungalow	0.0%	0.9%	5.3%	1.1%	7.4%
Flat	2.4%	3.9%	8.6%	0.2%	15.1%
Terraced	0.0%	2.2%	21.8%	0.8%	24.8%
Semi-detached	0.0%	0.2%	29.6%	1.6%	31.5%
Detached	0.0%	0.0%	6.7%	14.6%	21.3%
Total	2.5%	7.2%	72.0%	18.3%	100.0%
Number of bedrooms	A	B	C-E	F+	TMBC Total
1-bedroom	2.3%	3.7%	2.5%	0.0%	8.5%
2-bedrooms	0.2%	2.8%	22.0%	0.4%	25.3%
3-bedrooms	0.0%	0.7%	40.7%	3.8%	45.2%
4-bedrooms	0.0%	0.0%	6.9%	14.1%	21.0%
Total	2.5%	7.2%	72.0%	18.3%	100.0%

Source: VOA 2020

Map 2.1 Predominant dwelling type and size by built-up areas within LSOAs: Tonbridge and Malling



Source: Valuation Office Agency 2020

Property age and condition

The age and condition of Tonbridge and Malling's dwelling stock

- 2.9 The age profile of the dwelling stock in the borough is summarised in Table 2.5. 25.5% of dwellings were built before 1945, 39.7% between 1945 and 1982 and 34.7% since 1983.

Table 2.5 Age of dwelling

Age of Dwellings	Number	%
pre-1919	9,790	17.8%
1919-44	4,220	7.7%
1945-64	11,730	21.3%
1965-82	10,110	18.4%
1983-99	7,830	14.2%
post 1999	11,280	20.5%
Total	54,960	100.0%
Unknown	590	
Grand Total	55,550	

Source: VOA 2020

- 2.10 In 2020, the council commissioned the Building Research Establishment (BRE) to model stock condition across the private rented dwelling stock in the borough. This concluded:
- 4,054 or 9% of all private sector properties have a category 1 Housing, Health and Safety Hazard Rating System (HHSRS)
 - 856 or 10% of private rented properties have a category 1 HHSRS hazard.
- 2.11 The English Housing Survey (EHS) produces national data on dwelling condition. Applying national trends to the stock profile of Tonbridge and Malling (Table 2.6) would suggest that around 16.1% of dwelling stock is non-decent, which is lower than the national average of 20.6%. The number of dwellings likely to fail the minimum standard of decent homes criteria is estimated to be 9.3% (compared with 11.9% nationally).
- 2.12 A full definition of what constitutes a decent home is available from DLUHC at https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7812/138355.pdf but in summary a decent home meets the following four criteria:
- it meets the current statutory minimum for housing;
 - it is in a reasonable state of repair;
 - it has reasonably modern facilities and services; and
 - it provides a reasonable degree of thermal comfort.

Table 2.6 Dwelling stock condition in England and Tonbridge and Malling estimates

England		Fails decent homes criteria (%)						
Dwelling age (ehs)		Non-decent %	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	All dwellings (000s)	% dwellings
pre-1919		33.5	23.3	7.4	3.9	9.7	4,952	20.5
1919-44		20.1	12.1	5.0	2.2	6.5	3,694	15.3
1945-64		17.2	9.0	4.8	1.9	5.0	4,621	19.1
1965-80		13.7	7.1	1.0	0.9	6.5	4,732	19.6
1981-90		18.0	4.2	.7	3.0	12.3	1,946	8.1
post 1990		2.7	2.5	*	*	*	4,228	17.5
Total		20.6	11.9	4.6	1.9	7.5	24,173	100.0
Tonbridge and Malling		Fails decent homes criteria (%)						
Dwelling age (ehs)	Dwelling age (voa)	Non-decent	Minimum standard	Repair	Modern facilities and services	Thermal Comfort	All dwellings (000s)	% dwellings
pre-1919	pre-1919	3,280	2,281	724	382	950	9,790	17.8%
1919-44	1919-44	848	511	211	93	274	4,220	7.7%
1945-64	1945-64	2,018	1,056	563	223	587	11,730	21.3%
1965-80	1965-82	1,385	718	101	91	657	10,110	18.4%
1981-90	1983-1992	927	216	36	155	633	5,150	9.4%
post 1990	Post 1992	377	349	*	*	*	13,960	25.4%
Total		8,834	5,131	1,636	943	3,101	54,960	100.0%
% of all stock		16.1	9.3	3.0	1.7	5.6		
National %		20.6	11.9	4.6	1.9	7.5		

Source: English Housing Survey 2013 data applied to 2020 Valuation Office Agency dwelling stock age

Note '**' indicates sample size too small for reliable estimate

- 2.13 The 2022 household survey provides an indication of household satisfaction with the state of repair of accommodation. Overall 78% of respondents expressed satisfaction (39.6% were very satisfied and 38.4% were satisfied); 12% were neither satisfied nor dissatisfied. A total of 10% expressed degrees of dissatisfaction, of whom 7.8% were dissatisfied and 2.2% were very dissatisfied.
- 2.14 Table 2.7 considers how dissatisfaction with state of repair varies by tenure, property type, age and Table 2.8 by location. Dissatisfaction was highest amongst those living in private rented housing, affordable housing (which is more reflective of tenant expectations of landlord responses to repairs rather than the actual state of repair); those in flats/apartments/maisonettes, caravans/park homes and terraced houses and those in properties built before 1945. Dissatisfaction was highest in Tonbridge and Rural East sub-areas.

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

Tenure	No. dissatisfied	% Dissatisfied	Base (households)
Owner occupier	1,623	4.1%	39,920
Private rented	915	19.7%	4,643
Affordable housing	2,867	30.0%	9,573
Total (all responses)	5,405	10.0%	54,137
Property Type	No. dissatisfied	% Dissatisfied	Base (households)
Detached house	407	2.6%	15,385
Semi-detached house	1,760	9.5%	18,457
Terraced house / town house	1,568	14.8%	10,588
Bungalow	178	7.1%	2,520
Maisonette	151	29.6%	509
Flat / apartment	1,260	20.0%	6,289
Caravan/part home / other	81	20.9%	389
Total (all responses)	5,405	10.0%	54,137
Property Age	No. dissatisfied	% Dissatisfied	Base (households)
Pre 1919	1,005	10.4%	9,677
1919 to 1944	625	17.1%	3,648
1945 to 1964	799	9.7%	8,195
1965 to 1984	570	5.5%	10,326
1985 to 2004	374	4.3%	8,747
2005 onwards	664	8.4%	7,874
Don't know	1,368	24.9%	5,500
Total (all responses)	5,405	10.0%	53,969
Missing cases			168
Total (all households)			54,137

Table 2.8 Dissatisfaction with quality of accommodation by sub-area

Sub-Area	No. dissatisfied	% Dissatisfied	Base (households)
Malling & Kings Hill	440	6.8%	6,510
Medway Gap	985	9.5%	10,330
Rural East	755	12.6%	5,974
Rural North	256	6.4%	4,005
Rural West	386	5.7%	6,705
Snodland	547	10.9%	5,009
Tonbridge	2,035	13.0%	15,603
Total	5,405	10.0%	54,137

Source: 2022 household survey

Housing tenure

- 2.15 The tenure profile by sub-area is presented in Table 2.9. This is based on the 2011 Census which remains a key source of tenure information until 2021 census data are published. Overall, 71.1% of occupied dwellings are owner-occupied, 11.2% are private rented (including tied accommodation and student housing) and 17.6% are affordable (including social rented from a council or housing association and shared ownership). ONS tenure estimates for 2018 suggest some change in the overall profile, with around 74% owner occupied, 10% private rented and 16% affordable. These estimates are not available for areas within districts.

Table 2.9 Tenure profile by sub-area

Sub-area	Tenure (%)			Total	Base
	Owner occupied	Private rented	Affordable		
Malling & Kings Hill	76.1%	10.2%	13.7%	100.0%	6,510
Medway Gap	69.7%	8.9%	21.4%	100.0%	10,330
Rural East	73.3%	12.8%	13.9%	100.0%	5,974
Rural North	83.5%	9.2%	7.3%	100.0%	4,005
Rural West	78.9%	10.4%	10.7%	100.0%	6,705
Snodland	63.9%	12.0%	24.1%	100.0%	5,009
Tonbridge	65.2%	13.3%	21.5%	100.0%	15,603
Total	71.1%	11.2%	17.6%	100.0%	54,137

Source: 2011 Census KS402EW and 2021 household estimate

The owner-occupied sector

- 2.16 An analysis of house prices and trends over time is presented in Chapter 3.

Stakeholder views on the owner-occupied sector

- 2.17 Key points raised by stakeholders regarding the owner-occupied sector include:

- All stakeholders reported Tonbridge and Malling Borough as a desirable place to live with a strong housing market.
- The borough has a relatively diverse housing market with significant variation in house prices across the area, however, this does result in some locations having poor affordability ratios, particularly in the west of the borough.
- Mainstream market housing and the associated affordable housing delivered as part of s106 is well catered for and is delivered by national housing developers through the Local Plan.
- The allocated sites within the Local Plan have focused on providing the numbers of units required, rather than the variety of housing types, resulting in most allocations being very narrow.
- Major housebuilders seek to provide the regulatory minimum in terms of unit size and mix, typically aiming for a mix of 1 & 2 bedroom flats and 2 to 5 bedroom houses.
- Major housebuilders do not tend to build bungalows and avoid self-build and custom housebuilding.
- There is a clear lack of general housing in TMBC reflected in the 5-Yr Housing Land Supply position and Housing Delivery Test 2021 result. This in turn impacts on the availability of affordable homes and homes of other tenures.
- The main challenge is that too many homes reside in too few sites.
- Much more diversity is required and this will enable greater numbers of developers to participate, creating a wider, more reliable housing market.
- TMBC has benefitted from a significant amount of brownfield sites which have been converted into housing. Alternative sites need to be found quickly, as the supply of brownfield sites is drying up.
- There are multiple green belt villages which have been restricted from growing which has led to problems within rural communities with schools, bus services, shops and pubs all under threat.
- Local Plan policy is key in shaping the housing market.
- Major allocated sites should be required to deliver a greater mix of units to both the market and the affordable housing sectors.
- There is an overreliance upon a small number of site allocations, with a narrow housing mix. An increase will broaden the market base.
- All key stakeholders identified the need to increase the supply of housing across the board to enable a more balanced pricing structure.
- Greater consideration should be given to allocating sites for specific uses.
- Major sites could be required to be broken up early in the process, allowing greater competition and variety of delivery.
- New policy approaches should be considered to encourage the type of housing that the authority wishes to see delivered.

- A key component to improve delivery is the support for small and medium size sites that are traditionally brought by SME developers. The advantage is that sites of this nature can be delivered very quickly, to high design standards and have less of a direct impact on the location in which they are being delivered.
 - By increasing the number of small to medium size sites, not only does this help diversify the market (including bringing forward Self Build and Custom Build homes and offer alternative products to the market), but cumulatively will improve delivery rates.
 - Longer-term the Local Plan should provide a positive planning framework to support smaller sites.
 - The Kent SME Developers Network has provided a small sites policy which seeks to reinforce and support the role of SMEs in the housing market and delivering housing targets. Such a policy should be considered as part of the Council's local plan.
 - It is important that the emerging Local Plan allocates medium sites to provide certainty that a supply of new homes can be maintained throughout the plan period rather than relying on smaller or medium sites coming forwards speculatively as windfall development.
 - Good design is a key consideration, which will help deliver high quality developments.
 - All new homes should be built to current space standards and to lifetime homes standards. There is a balance to be made between quality and affordability.
 - All housing in the green belt and AONB should be make a positive contribution to the look and feel of the surrounding area.
- 2.18 Technical Appendix E sets out a comprehensive estate agent review of markets across Tonbridge and Malling setting out the position in 2022.

The private rented sector

- 2.19 The private rented sector has become an important tenure in both meeting people's housing needs and providing flexible housing options for those moving for employment and to respond to changing circumstances. Across Tonbridge and Malling, the proportion of households renting increased from 7.8% in 2001 to around 10% in 2018 (ONS tenure estimates). Increasing house prices pre-2007 and the struggling sales market when the downturn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing need, affordable need, and providing an alternative to homeownership.
- 2.20 Local authorities have an important enabling and regulatory role in ensuring that the private rented sector helps to meet housing need. Balancing good

quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and support longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to engage with councils and new partners and investors need to be identified.

Build to Rent

- 2.21 Build to Rent is a distinct asset class within the Private Rented Sector and has been defined in the National Planning Policy Framework (NPPF). Build to Rent is purpose-built housing that is typically 100% rented out. It can form part of a wider multi-tenure development comprising either flats or houses but should be on the same site and/or contiguous with the main development. Schemes will usually offer longer tenancy agreements of three years or more and will typically be professionally managed stock in single ownership and management control
- 2.22 The NPPF states that affordable housing on Build to Rent schemes should be provided by default in the form of affordable private rent, a class of affordable housing specifically designed for Build to Rent. Affordable private rent and private market rent units within a development should be managed collectively by a single Build to Rent landlord. 20% is generally a suitable benchmark for the level of affordable private rent homes to be provided, (and maintained in perpetuity), in any Build to Rent scheme. National affordable housing policy also requires a minimum rent discount of 20% for affordable private rent homes relative to local market rents. It is expected that developers will usually meet their affordable housing requirement by providing affordable private rent homes. However, all options should be agreed jointly between the local authority and the developer as part of the planning permission and set out in a section 106 agreement.
- 2.23 Eligibility for occupying affordable private rented homes should be agreed locally between the local authority and the scheme operator, but with regard to criteria set out in planning guidance. Guidance states that the authority must take a reasonable position in negotiating eligibility. Final decisions over the occupancy criteria for affordable private rent homes should be made by the Build to Rent scheme operator, working with the authority, taking into account the criteria.
- 2.24 The eligibility criteria for the affordable private rent homes should be set out in the section 106 agreement. The national policy definition of Build to Rent in the NPPF glossary states that Build to Rent developers will as normally offer longer tenancy agreements of 3 years or more to all new tenants who want one. There is no obligation on customers to take up the offer of a 3-year tenancy. They may prefer a tenancy of 6 months, 1 year or 2 years, and companies should offer these as an alternative, if requested. Tenants should not be locked into longer tenancies for the full period of the agreement. Tenants should have the option to terminate at 1 months' notice, after the first 6 months, without a break fee being payable
- 2.25 Eligibility should not constitute grounds for refusing planning permission. From a local standpoint, eligibility should be determined with regard to household

income levels, related to local rent levels. Where authorities maintain an 'intermediate housing list' they may wish to suggest names from this, or potentially even their statutory housing list, considering the affordability of the homes to those on the list. Authorities should refrain from having direct nomination rights from their housing list. In the absence of an established local intermediate housing list, developers and authorities may consider assembling a unique dataset for the development. In so doing they should have regard to the local authority housing allocation policies and any relevant potential candidates from the statutory housing list. The list should also ideally include evidence about peoples' local residence or employment connections.

- 2.26 Build to Rent homes are normally designed, constructed and managed to a high-quality standard. Individual schemes should meet any relevant local and national planning policy requirements.
- 2.27 Affordable private rent homes within any particular scheme should be constructed and managed to the same high-quality standards as the private rental homes. They should be distributed throughout the development and physically indistinguishable from the market rent homes in terms of quality and size.
- 2.28 A separate registered landlord is not needed, and the view is that combining the 2 tenures in this way will improve viability and the future alternation of units between affordable private rent and market rent will be easier.
- 2.29 It is important to note that there is no national requirement for authorities to apply national space standards in their area. Space standards are optional (unless locally set).
- 2.30 The process for managing affordable private rent units should also be set out in the section 106 agreement.
- 2.31 Build to Rent has a number of benefits:
- Build to Rent can raise the quality and options of private rented housing, both within urban and suburban locations.
 - Build to Rent can provide high-quality, purpose-built rented accommodation for new and different developers and long-term investors at scale.
 - Build to Rent can contribute to the creation of well-designed, sustainable places quickly and at scale, ideal for town centre development.
 - Build to Rent can also support labour market mobility by providing homes for people moving into areas for work.
 - Build to Rent can provide much needed affordable housing.
- 2.32 A driving force behind the expansion of Build to Rent is the fact that it attracts institutional investment which is seeking a long-term income stream used to provide, for example, a return for pension funds or a revenue stream for councils. Build to Rent is therefore based on a different financial model to conventional for-sale housing where the money a developer puts into a scheme is tied up for a shorter period – until the homes are sold – compared to a Build to Rent scheme, where the money can be tied up for several years, if not significantly longer. Build to Rent can complement and augment existing sources of housing supply, but because of its financial model, it requires a

bespoke approach to several planning and housing issues such as assessing the financial viability of development, the type of affordable housing that is provided, and the approach to design.

- 2.33 Schemes can quickly increase supply and provide improved quality and wider choice in housing markets; the accommodation and service offer provide better tenure options for households looking to rent longer term compared to what is available in the current PRS. Standards are more professional, tenancies longer and by introducing an affordable offer (minimum 20% below market rents), these schemes can meet an identified and specific need as affordable rental accommodation.
- 2.34 Local authorities already have tools and powers at their disposal to support Build to Rent. For example, as part of their plan making and decision taking processes, authorities can:
- Identify sites in their Strategic Land Availability Assessments which might be well suited to particular types of development.
 - Include policies in their Local Plans on Build to Rent.
- 2.35 Stakeholders supported increasing build to rent opportunities to ensure choice for the rental population and also as an important part of a balanced supply chain.

Stakeholder views on the private rented sector

- 2.36 Stakeholders commented that:
- The vast majority of customers are looking to own their homes.
 - The national philosophy is for homeownership, and this is the main driver, but the quality rental sector is growing and should be there to meet that demand as well.
 - Those that cannot afford to buy a home may be spending more on their rent than a lender will allow for mortgage repayments.
 - Rent to buy might provide the long term security option for those unable to get on the property ladder.

Affordable housing

- 2.37 There are 9,573 affordable dwellings across Tonbridge and Malling according to the Regulator of Social Housing Statistical Data Return 2021 data, these comprise:
- 7,713 general needs rented units;
 - 142 supported housing and 626 older person units; and
 - 1,092 low-cost home ownership units.

Stakeholder views on affordable housing

2.38 Stakeholders commented that:

- Significant demand for affordable housing.
- Generally a shortage of affordable housing with a high number of people on the housing register.
- Shared ownership costs per month are generally lower than a private rent for an equivalent dwelling type and does help local people to secure a home near to where they currently live.
- Some high-value areas are becoming unaffordable for shared ownership which limits the number of family homes.
- Demand is expected to increase as the Help to Buy Equity Loan scheme is phased out.
- Most large Registered Providers seek to offer Affordable Rented units and Shared Ownership.
- Affordable Homes for people that cannot afford market prices are also needed; bungalows, self-build and custom-build plus multi-generational homes and care provision are all in demand.
- A thorough review of the Green Belt areas is needed to identify where the delivery of affordable housing can bring the greatest benefit to the local community. Limited release or redrawing of boundaries on land which is not of great environmental benefit could provide a solution.
- There is a need for more schemes focused on affordable housing.

Past trends in housing delivery

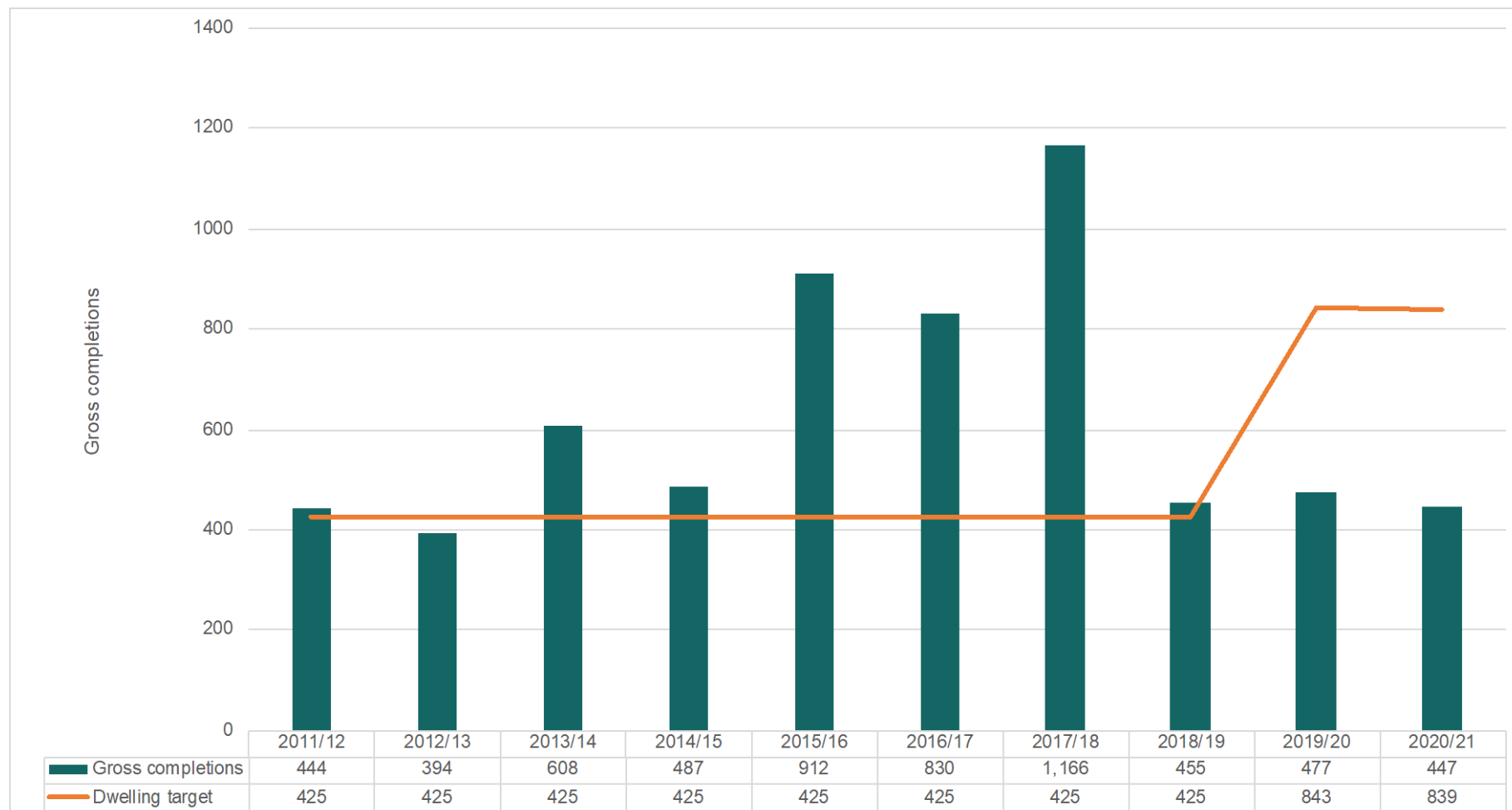
2.39 Over the past 10 years (2011/12 to 2020/21) 6,220 gross new dwellings have been built across Tonbridge and Malling (Table 2.10). In the past 5 years, an annual average of 675 gross completions have been achieved. A comparison of annual completions with the annual housing target is presented in Figure 2.1. The distribution of newbuild activity since 2007 is shown in Map 2.2.

Table 2.10 Dwelling completions 2011/12 to 2020/21

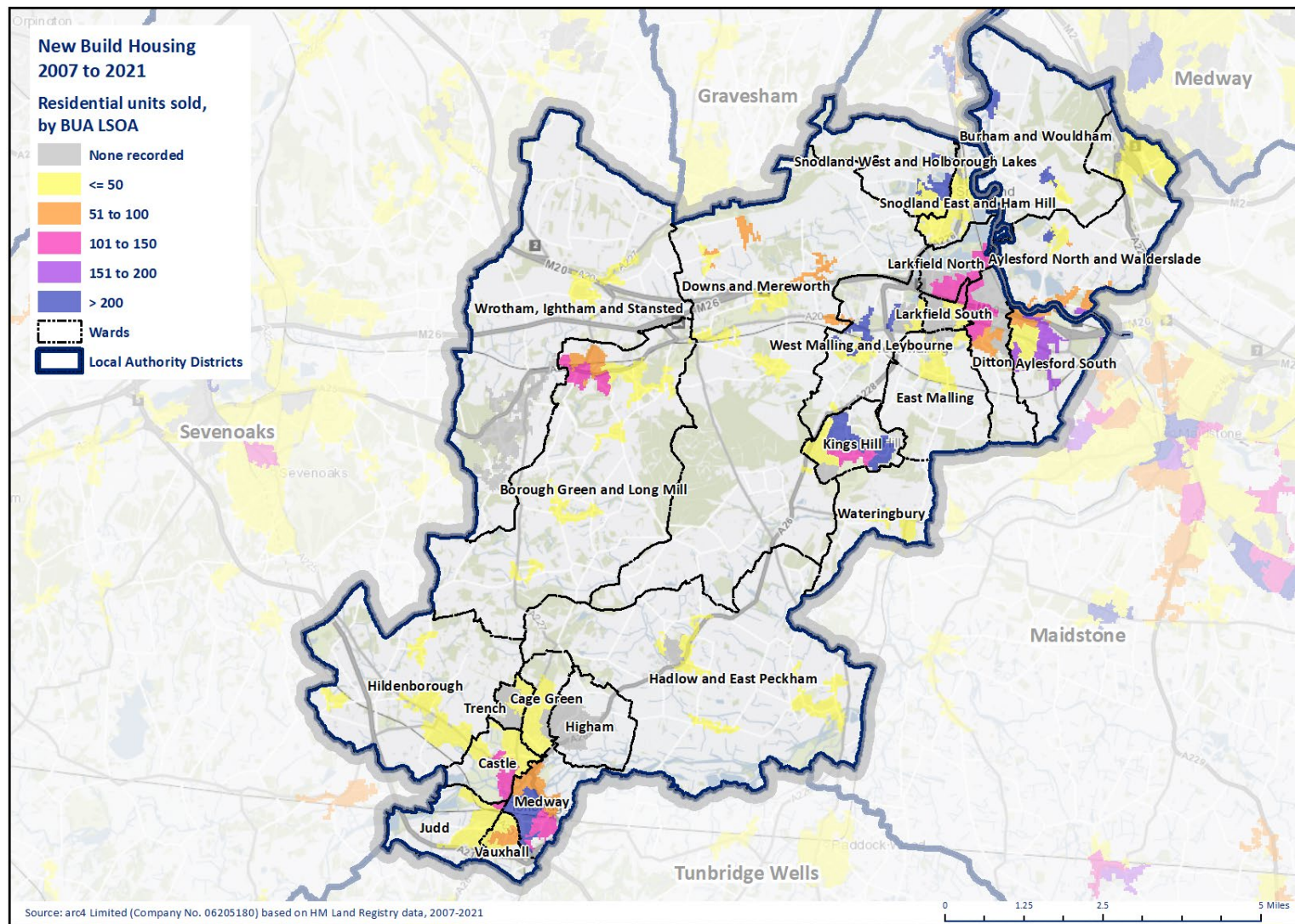
Year	Net completions	LDF Need/Standard Method Need from 2019/20	Difference between completions and need
2011/12	444	425	19
2012/13	394	425	-31
2013/14	608	425	183
2014/15	487	425	62
2015/16	912	425	487
2016/17	830	425	405
2017/18	1,166	425	741
2018/19	455	425	30
2019/20	477	843	-366
2020/21	447	839	-392
2011-2021 (Total)	6220	5082	1,138
Total (past 5 years)	3,375	2,957	418
Annual average (past 5 years)	675	591.4	83.6

Source: Tonbridge and Malling Council

NOTE: Annual need 2011/12 to 2018/19 based on Local Development Framework 2007 and from 2019/20 based on the standard method calculation

Figure 2.1 Dwelling completions compared with the annual requirement, 2011/12 to 2020/21

Source: Tonbridge and Malling Council

Map 2.2 Newbuild dwellings by LSOA over period 2007-2021

Source: Land Registry © Crown copyright 2021

Demographic drivers: population and households

Population projections

- 2.40 The ONS produces population projections every two years. The latest 2018-based principal ONS population projections report a 2021 population of 134,540 across the borough which is expected to increase by 17,552 (13%) to 152,112 by 2040 (Table 2.11). Older age groups are expected to see the highest level of increase. Table 2.11 also shows the 2014-based ONS population projection totals which run to 2039. These projections underpin the 2014-based DLUHC household projections which inform the standard method to calculate housing need. They show a slightly higher level of population growth compared with the 2018-based projections.

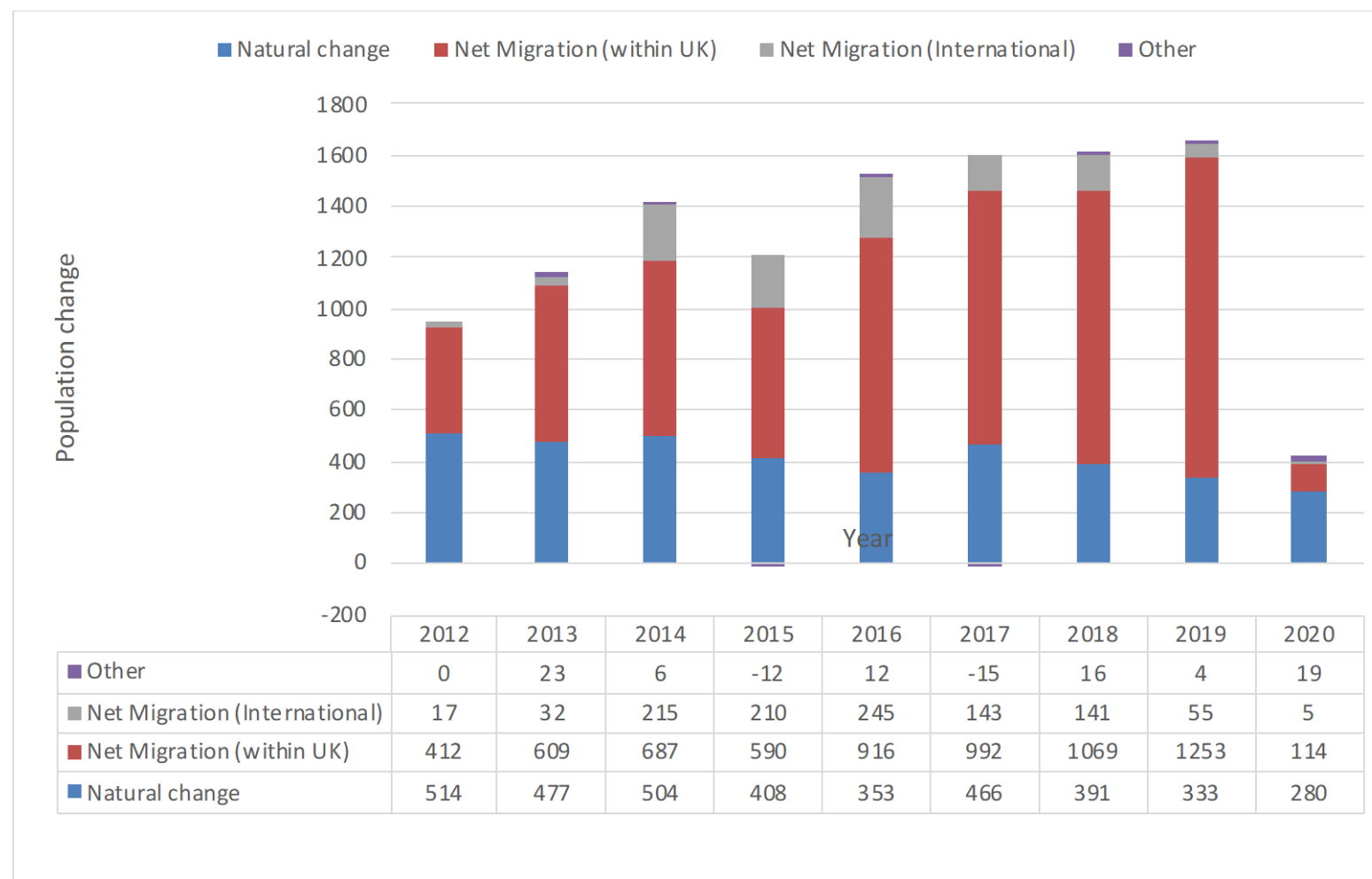
Table 2.11 Change in population 2021-2039/2040 by age group

2018-based ONS population projections				
Age groups	2021	2040	Number change 2021-2040	% change 2021-2040
0-19	33,528	35,271	1,743	5.2%
20-39	29,111	29,812	702	2.4%
40-54	28,606	31,467	2,861	10.0%
55-64	17,623	19,067	1,445	8.2%
65-74	13,280	17,559	4,280	32.2%
75-84	9,006	13,246	4,240	47.1%
85+	3,406	5,688	2,282	67.0%
All Ages	134,560	152,112	17,552	13.0%
Age groups				
Age groups	2021	2039	Number change 2021-2039	% change 2021-2039
All Ages	132,800	152,600	19,800	14.9%

Source: 2014-based and 2018-based ONS population projections

Components of population change

- 2.41 The ONS publish mid-year population estimates at local authority level which includes an analysis of components of population change which takes account of natural change (births minus deaths), national migration and international migration. The component analysis also includes 'other' change which can include boundary adjustment and military population moves. The data for Tonbridge and Malling 2012-2020 is shown in Figure 2.2. Over the period 2012 to 2020, net internal migration (within the UK, not international) has had the greatest impact on population change followed by natural change.

Figure 2.2 Components of population change 2012 to 2020

Source: ONS Components of Change

Migration trends 2012-2020

- 2.42 Table 2.12 presents a detailed analysis of internal and international migration by year and Table 2.13 summarises the data by broad age and year groups. The base numbers may differ slightly from the ONS components of change analysis due to rounding but provides useful insight into the age group of migrants, their origins and destinations and the relative importance of international migration.
- 2.43 Key trends in migration over the period 2012 to 2020 include:
- The overall level of net in-migration (internal within the UK and international) has been increasing, peaking in 2019 at +1,308 but falling dramatically in 2020 due to COVID19 restrictions.
 - Within Kent, strongest interactions are with Maidstone (average net outflow of 331) and Tunbridge Wells (average net outflow 154). There are outflows to other Kent local authorities including other neighbouring authorities
 - There are overall net inflows through international migration averaging 118 each year.
 - In terms of migration by age group:
 - Analysis considers trends in three-year groupings 2012-14, 2015-17 and 2018-20.
 - During 2012-20, the key inflows were people aged 30-64 (averaging 1,993 across each period) followed by people under 30 (averaging 682 across each period) with an overall outflow of people aged 65+ (averaging -198 across each period).
 - For the under 30 age group, key flows were inflows from Sevenoaks, outflows to Maidstone and Tunbridge and Wells and inflows from other neighbouring districts. There was a strong net inflow from elsewhere in England and international in-migrants were particularly likely to be under 30.
 - For the 30-64 age group, migration flows were dominated by a net inflow from elsewhere in England. There were also strong net inflows from Sevenoaks and several neighbouring authorities with the exception of Maidstone and Tunbridge Wells where net outflows were evidenced.
 - For the 65+ age group, the level of population flow was much lower but driven by net inflows from elsewhere in England and outflows to Maidstone and Tunbridge Wells
- 2.44 In summary, net in-migration from other areas within the UK is a key component of population change in Tonbridge and Malling. An analysis of migration flows indicates strongest interactions with Maidstone, Sevenoaks and longer-distance migration from elsewhere in England.

Table 2.12 National and international migration by year 2012-2020

YEAR	Tonbridge and Malling	NEIGHBOURING KENT							REST OF KENT							ELSEWHERE UK					TOTAL (UK internal)	International	TOTAL (internal & international)
		Medway	Dartford	Gravesham	Maldstone	Sevenoaks	Tunbridge Wells	TOTAL	Swale	Ashford	Canterbury	Thanet	Dover	Folkestone and Hythe	TOTAL	Rest of South East Region	Rest of England	Northern Ireland	Scotland	Wales			
2012	Migrated OUT to	502	58	104	1,254	474	732	3,124	128	131	116	58	31	50	514	962	2,049	10	76	76	6,810	398	7,208
	Migrated IN from	643	148	159	877	770	682	3,279	133	101	82	26	32	58	433	715	2,690	3	42	64	7,225	415	7,640
	NET	140	91	55	-377	296	-50	155	5	-29	-33	-32	1	7	-81	-247	641	-7	-34	-12	415	17	432
2013	Migrated OUT to	594	53	91	1,251	481	706	3,175	196	131	114	60	46	76	624	786	1,804	5	58	88	6,540	361	6,901
	Migrated IN from	698	150	166	835	803	692	3,345	135	88	101	34	38	34	430	756	2,492	11	50	66	7,149	393	7,542
	NET	104	97	76	-416	322	-14	169	-61	-43	-14	-26	-8	-42	-194	-31	688	5	-8	-22	609	32	641
2014	Migrated OUT to	629	44	127	1,401	418	806	3,423	161	137	128	77	33	61	596	966	2,011	13	59	75	7,143	248	7,391
	Migrated IN from	666	122	162	987	848	794	3,580	148	97	109	47	32	56	488	872	2,804	9	42	35	7,830	463	8,293
	NET	38	79	36	-414	430	-12	157	-13	-40	-19	-30	-1	-5	-108	-93	794	-5	-17	-40	687	215	902
2015	Migrated OUT to	604	60	105	1,229	437	731	3,167	181	184	127	68	51	102	713	876	2,118	11	71	78	7,034	279	7,313
	Migrated IN from	675	157	200	975	941	657	3,605	90	120	81	31	34	57	412	741	2,764	2	59	40	7,624	489	8,113
	NET	71	97	95	-254	504	-74	439	-92	-64	-46	-37	-17	-46	-301	-134	645	-9	-12	-38	590	210	800
2016	Migrated OUT to	580	80	105	1,189	408	779	3,142	172	180	103	54	37	82	628	843	2,060	12	70	79	6,834	241	7,075
	Migrated IN from	739	188	209	929	898	616	3,578	114	85	87	33	33	36	387	686	2,987	2	57	53	7,750	486	8,236
	NET	159	107	104	-261	490	-163	436	-59	-95	-16	-21	-3	-47	-241	-157	927	-10	-13	-26	916	245	1,161
2017	Migrated OUT to	508	42	97	1,122	364	720	2,854	130	166	160	41	75	95	666	961	2,259	9	86	113	6,949	294	7,243
	Migrated IN from	673	218	205	971	786	619	3,471	98	95	97	40	19	45	394	825	3,169	9	32	41	7,941	437	8,378
	NET	165	176	108	-152	422	-101	617	-32	-71	-63	-1	-55	-50	-273	-136	910	0	-54	-72	992	143	1,135
2018	Migrated OUT to	456	54	74	1,342	419	758	3,101	146	151	142	50	54	89	632	866	2,321	17	45	95	7,077	308	7,385
	Migrated IN from	760	241	247	966	820	602	3,636	147	80	103	34	18	42	424	743	3,204	11	64	63	8,146	449	8,595
	NET	305	188	173	-376	402	-156	535	1	-71	-39	-16	-37	-47	-208	-122	883	-5	18	-32	1,069	141	1,210
2019	Migrated OUT to	481	59	98	1,316	440	737	3,132	162	140	141	45	64	75	626	911	2,364	13	62	119	7,226	342	7,568
	Migrated IN from	804	214	210	991	859	606	3,684	131	115	121	61	39	38	506	821	3,384	6	43	35	8,479	397	8,876
	NET	323	155	112	-325	420	-132	553	-31	-24	-20	16	-24	-37	-120	-90	1,021	-7	-19	-84	1,253	55	1,308
2020	Migrated OUT to	484	44	74	1,153	366	708	2,829	172	177	144	53	43	60	649	868	2,186	5	65	70	6,673	384	7,057
	Migrated IN from	614	204	216	744	615	553	2,947	119	94	93	39	25	43	413	691	2,652	9	34	41	6,787	389	7,176
	NET	130	160	142	-409	249	-154	118	-53	-83	-51	-14	-18	-18	-236	-177	466	4	-32	-29	114	5	119

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex**International:** ONS Detailed time series 2001 -2020 (Table: MYEB2)

Table 2.13 Summary of national and international migration by year group and age group 2012-2020

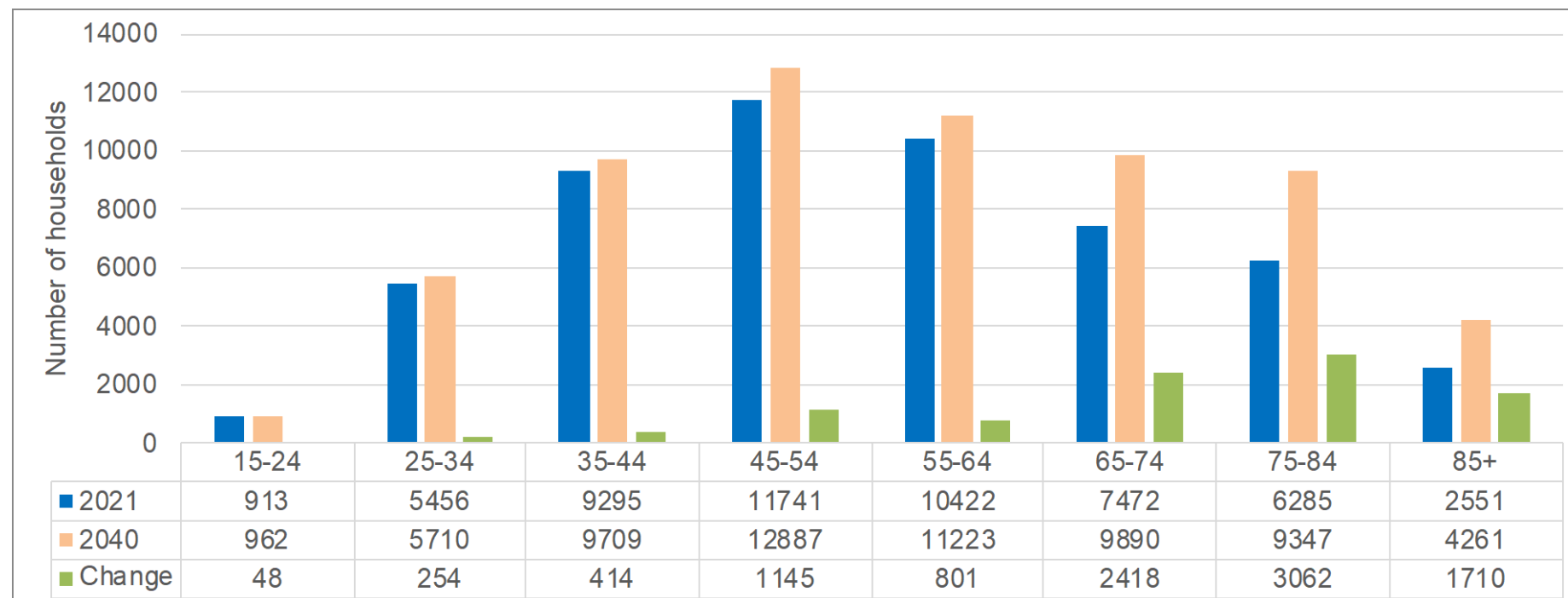
PERIOD	AGE GROUP	Tonbridge and Malling	NEIGHBORING KENT							REST OF KENT							ELSEWHERE UK					TOTAL (UK internal)	International	TOTAL (internal & international)
			Medway	Dartford	Gravesham	Maidstone	Sevenoaks	Tunbridge Wells	TOTAL	Swale	Ashford	Canterbury	Thanet	Dover	Folkestone and Hythe	TOTAL	Rest of South East Region	Rest of ENGLAND	NI	SCOTLAND	WALES			
2012-2014	<30	Migrated OUT to	836	60	149	1,713	534	1,013	4,305	225	167	210	74	43	54	772	1,420	3,468	7	93	127	10,192	525	10,717
		Migrated IN from	903	174	221	1,180	1,041	1,070	4,590	206	134	192	49	56	59	696	1,292	3,875	11	64	93	10,621	672	11,293
		NET	66	113	73	-533	508	57	284	-19	-33	-18	-25	13	5	-76	-128	407	3	-28	-34	429	147	576
	30-64	Migrated OUT to	769	76	150	1,709	644	952	4,300	223	205	111	91	47	101	779	1,004	2,023	17	86	88	8,298	458	8,756
		Migrated IN from	929	226	223	1,293	1,167	968	4,806	161	128	83	38	39	66	515	855	3,446	9	52	51	9,735	529	10,264
		NET	160	150	73	-416	523	16	506	-62	-77	-28	-53	-8	-35	-264	-149	1,424	-9	-34	-37	1,437	71	1,508
	65+	Migrated OUT to	119	18	22	484	195	279	1,117	37	26	37	31	20	33	182	290	373	4	13	23	2,003	24	2,027
		Migrated IN from	175	21	43	226	212	131	807	48	23	17	21	7	23	140	195	593	2	14	20	1,771	70	1,841
		NET	56	3	21	-258	17	-148	-310	12	-2	-20	-10	-12	-10	-42	-95	220	-2	0	-3	-231	46	-185
2015-2017	<30	Migrated OUT to	807	87	120	1,516	499	1,022	4,051	191	211	239	71	58	80	850	1,399	3,823	12	97	150	10,381	454	10,835
		Migrated IN from	911	239	279	1,298	1,158	887	4,772	128	143	177	69	36	61	613	1,221	4,112	1	63	80	10,862	726	11,588
		NET	104	152	159	-218	659	-135	720	-64	-68	-61	-1	-22	-20	-236	-178	289	-11	-34	-69	481	272	753
	30-64	Migrated OUT to	729	79	142	1,575	540	902	3,968	237	255	108	66	83	154	903	977	2,167	15	112	101	8,243	339	8,582
		Migrated IN from	992	289	276	1,330	1,267	851	5,006	134	116	57	28	39	54	428	858	4,152	4	67	44	10,559	586	11,145
		NET	263	210	134	-244	727	-52	1,037	-103	-140	-51	-38	-43	-100	-475	-119	1,985	-11	-44	-57	2,316	247	2,563
	65+	Migrated OUT to	156	17	45	451	169	306	1,144	55	64	43	26	21	46	255	304	447	5	19	20	2,193	21	2,214
		Migrated IN from	184	34	59	247	200	154	878	40	97	30	7	10	24	207	174	612	2	21	8	1,903	100	2,003
		NET	28	18	14	-204	31	-152	-266	-15	33	-13	-19	-11	-22	-47	-130	165	-3	3	-11	-290	79	-211
2018-2020	<30	Migrated OUT to	666	79	112	1,680	531	900	3,967	194	168	280	59	69	65	836	1,414	4,083	13	87	143	10,543	553	11,096
		Migrated IN from	954	274	302	1,176	988	827	4,521	176	133	211	72	40	49	682	1,262	4,527	14	68	89	11,163	649	11,812
		NET	287	195	190	-503	458	-73	553	-18	-35	-69	13	-29	-16	-154	-152	444	1	-19	-54	620	96	716
	30-64	Migrated OUT to	651	65	118	1,704	535	1,010	4,082	225	226	107	71	76	104	809	970	2,364	17	76	116	8,435	463	8,898
		Migrated IN from	959	343	302	1,283	1,095	763	4,744	181	130	82	42	31	57	523	831	4,087	9	65	41	10,300	506	10,806
		NET	308	278	184	-421	561	-247	662	-45	-96	-25	-29	-45	-47	-286	-139	1,723	-8	-11	-75	1,865	43	1,908
	65+	Migrated OUT to	104	12	16	428	159	293	1,013	59	73	40	19	15	55	261	261	425	5	10	25	1,998	18	2,016
		Migrated IN from	266	42	70	242	210	172	1,003	40	25	24	20	11	17	138	162	627	3	7	8	1,949	80	2,029
		NET	163	30	54	-186	52	-122	-10	-19	-48	-15	1	-4	-38	-123	-99	203	-1	-2	-16	-49	62	13

Sources:

Internal: ONS detailed estimates of by origin and destination by local authorities age and sex**International:** ONS Detailed time series 2001 -2020 (Table: MYEB2)

Household projections

- 2.45 The ONS produces household projections which are based on population projections. The ONS estimates the proportions of people who are likely to be household reference people by age, gender and household type based on census data. Variant household projections are also produced.
- 2.46 According to the 2018-based principal ONS household projections there are 54,137 households across Tonbridge and Malling in 2021 and this is projected to increase by 9,852 (18.2%) to 63,989 by 2040.
- 2.47 Table 2.14 provides a detailed breakdown of household type by the age of Household Reference Person to 2040. Currently available data shows that the overall household type profile is not expected to change over the 2021 to 2040 period, with the dominant household types being 'other households' with two or more adults and 'one person' households. However, as illustrated in Figure 2.3, there will be a marked increase in the number of households where the Household Reference Person is aged 65 or over which reflects the national trend of an ageing population. Of particular note, the number of households with a HRP aged 75 and over is expected to increase from 8,836 to 13,608 over the period to 2040, an increase of 4,771 or 54%.

Figure 2.3 Profile of households by age of Household Reference Person 2021 and 2040 projections

Source: 2018-based ONS household projections

Table 2.14 Household types and change 2021 to 2040

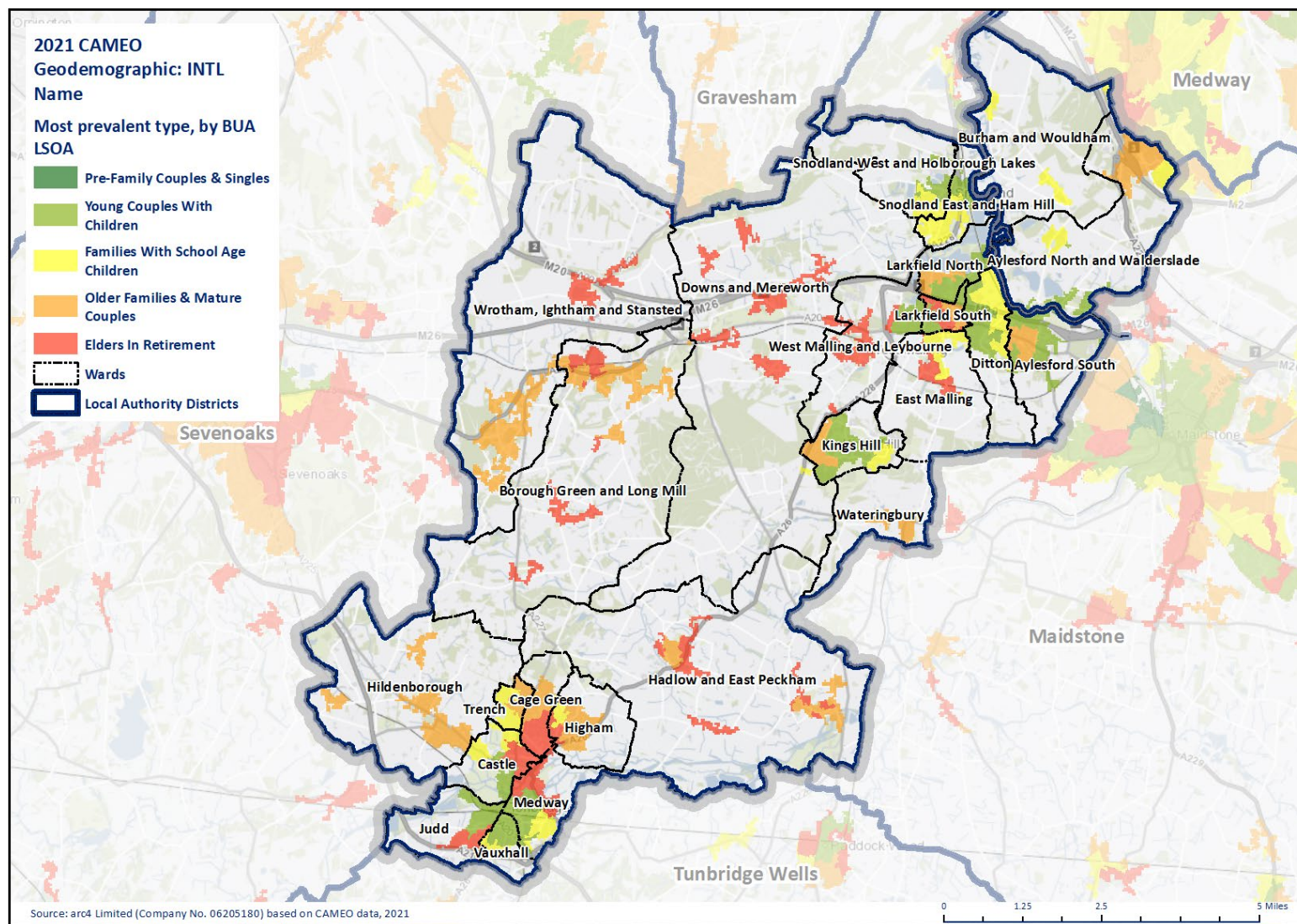
Year and household type	Age of household reference person (HRP)									
2021	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	109	648	1,360	2,152	2,570	2,274	2,473	1,512	13,098	24.2%
Household with 1 dependent child	248	1,309	1,999	2,394	1,107	133	51	5	7,246	13.4%
Household with 2 dependent children	126	1,161	3,025	2,423	539	32	2	0	7,308	13.5%
Household with 3 or more dependent children	71	548	1,074	780	158	7	0	0	2,637	4.9%
Other households with two or more adults	360	1,791	1,838	3,992	6,049	5,026	3,758	1,034	23,849	44.1%
Total	913	5,456	9,295	11,741	10,422	7,472	6,285	2,551	54,137	100.0%
2040	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	115	678	1,425	2,354	2,781	2,991	3,601	2,525	16,470	25.7%
Household with 1 dependent child	263	1,369	2,068	2,633	1,164	174	75	7	7,754	12.1%
Household with 2 dependent children	132	1,212	3,163	2,684	558	42	3	0	7,795	12.2%
Household with 3 or more dependent children	74	573	1,129	858	159	9	0	0	2,803	4.4%
Other households with two or more adults	377	1,878	1,924	4,358	6,561	6,674	5,667	1,728	29,167	45.6%
Total	962	5,710	9,709	12,887	11,223	9,890	9,347	4,261	63,989	100.0%
Change 2021-2040	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
One Person	7	30	65	202	210	717	1,128	1,014	3,372	34.2%
Household with 1 dependent child	15	60	69	239	58	41	24	2	508	5.2%
Household with 2 dependent children	6	52	138	261	19	10	1	0	487	4.9%
Household with 3 or more dependent children	3	26	56	78	2	2	0	0	166	1.7%
Other households with two or more adults	17	87	86	366	512	1,648	1,909	694	5,318	54.0%
Total	48	254	414	1,145	801	2,418	3,062	1,710	9,852	100.0%

Source: 2018-based ONS household projections

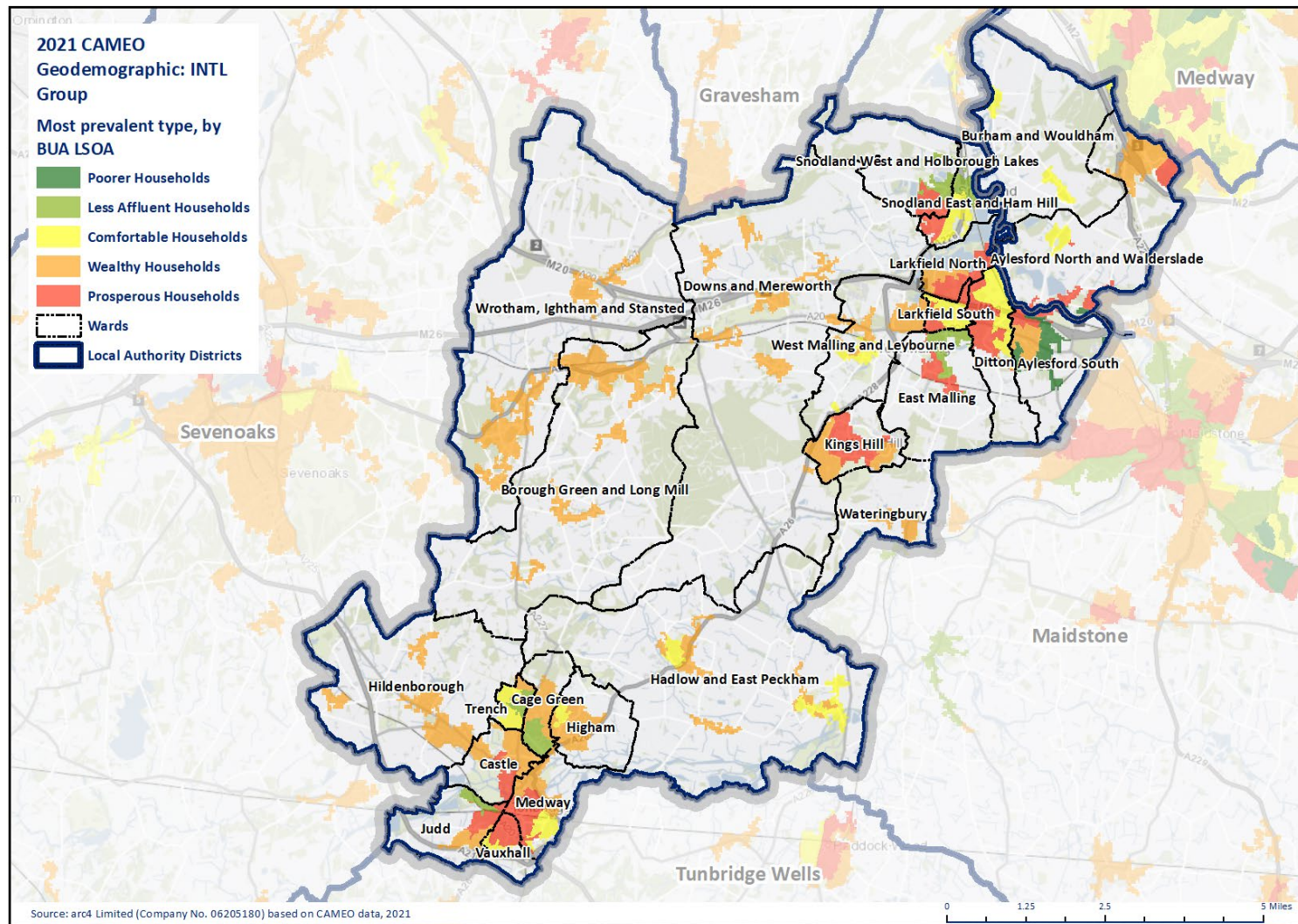
General household characteristics

- 2.48 The range of households living in Tonbridge and Malling is illustrated in Maps 2.3 and 2.4. Map 2.3 illustrates the distribution of key household typologies. Map 2.4 considers income groups.

Map 2.3 Household characteristics: household type by LSOA, 2021



Source: CAMEO UK

Map 2.4 Household characteristics: income type, by LSOA, 2021

Source: CAMEO UK

Income data

- 2.49 There are a range of income data sources available to inform this study which are now summarised. 2021 CAMEO UK income data provide range, quartile and average data of gross household income by sub-area. ONS Annual Survey of Hours and Earnings data provides gross earnings of economically active residents at borough level.
- 2.50 Table 2.15 summarises gross income by sub-area using 2021 CAMEO UK data and indicates a borough-wide lower quartile household income of £25,000, median of £45,000 and an average of £46,679.
- 2.51 The 2021 Annual Survey of Hours and Earnings resident-based data indicates lower quartile earnings are £26,555, median earnings are £36,416 and average earnings are £46,090 across Tonbridge and Malling.

Table 2.15 Gross household income by borough and sub-area

Location	Annual gross household income distribution (£) %								Household income		
	<£10k	£10k to <£20k	£20k - <£30k	£30k - <£40k	£40k - <£50k	£50k - <£75k	£75k - <£100k	£100k or more	Lower Quartile	Median	Average
Malling & Kings Hill	0.0%	4.9%	5.5%	7.2%	15.1%	17.9%	23.7%	25.7%	£45,000	£87,500	£69,147
Medway Gap	0.6%	16.2%	15.4%	26.7%	23.8%	16.5%	0.7%	0.1%	£25,000	£35,000	£37,390
Rural East	0.7%	9.1%	8.8%	20.5%	19.0%	32.0%	8.3%	1.5%	£35,000	£45,000	£51,600
Rural North	0.0%	4.1%	16.2%	31.1%	27.8%	18.7%	2.1%	0.1%	£35,000	£35,000	£41,765
Rural West	0.9%	4.3%	7.4%	19.2%	17.0%	37.4%	10.7%	3.0%	£35,000	£62,500	£56,175
Snodland	2.0%	18.1%	36.8%	31.8%	11.0%	0.2%	0.2%	0.0%	£25,000	£25,000	£27,591
Tonbridge	1.4%	15.6%	14.4%	24.1%	25.8%	14.7%	3.7%	0.3%	£25,000	£35,000	£40,169
Tonbridge & Malling Borough	0.9%	11.8%	14.2%	22.9%	21.2%	19.3%	6.2%	3.4%	£25,000	£45,000	£46,679

Source: CAMEO UK 2021. Note: data is show for broad income bands and sometime lower quartile and median earnings fall within the same band.

Summary

- 2.52 Across Tonbridge and Malling there are an estimated 55,859 dwellings and 54,137 households and 2.3% of dwellings are vacant.
- 2.53 In terms of dwelling stock:
- 71.1% of occupied dwellings are owner occupied, 11.2% are private rented and 17.6% are affordable (including social/affordable renting and shared ownership) (Source: 2011 census).
 - 77.6% of dwellings are houses (24.8% terraced, 31.5% semi-detached and 21.3% detached), 15.1% are flats and 7.4% are bungalows (Source: 2020 Valuation office Agency).
 - 8.5% of dwellings have one bedroom, 25.3% two bedrooms, 45.2% three bedrooms and 21% four or more bedrooms. (Source: 2020 Valuation office Agency).
 - 25.5% of dwellings were built before 1945, 39.7% between 1945 and 1982 and 34.8% since 1983 (Source: 2020 Valuation office Agency).
- 2.54 Over the 10 years 2011/12 to 2020/21, 6,220 net new dwellings have been built across Tonbridge and Malling. In the past 5 years to 2020/21, an annual net average of 675 dwellings have been built across the borough.
- 2.55 The population in 2021 was 134,560 and this is projected to increase by 17,552 to 152,112 by 2040, with the largest increases across older age groups. Latest 2018-based ONS household projections suggest a total of 54,137 households in 2021 and this is projected to increase by 9,852 (18.2%) to 63,989 by 2040. Largest increases will be one person and other households with two or more adults, and households with a Household Reference Person aged 65 and over.
- 2.56 An analysis of migration flows indicates strong interactions with other Kent authorities and other areas of the UK. In-migration from elsewhere in the UK has been a key driver of population growth across Tonbridge and Malling.

3. Price, rents and affordability

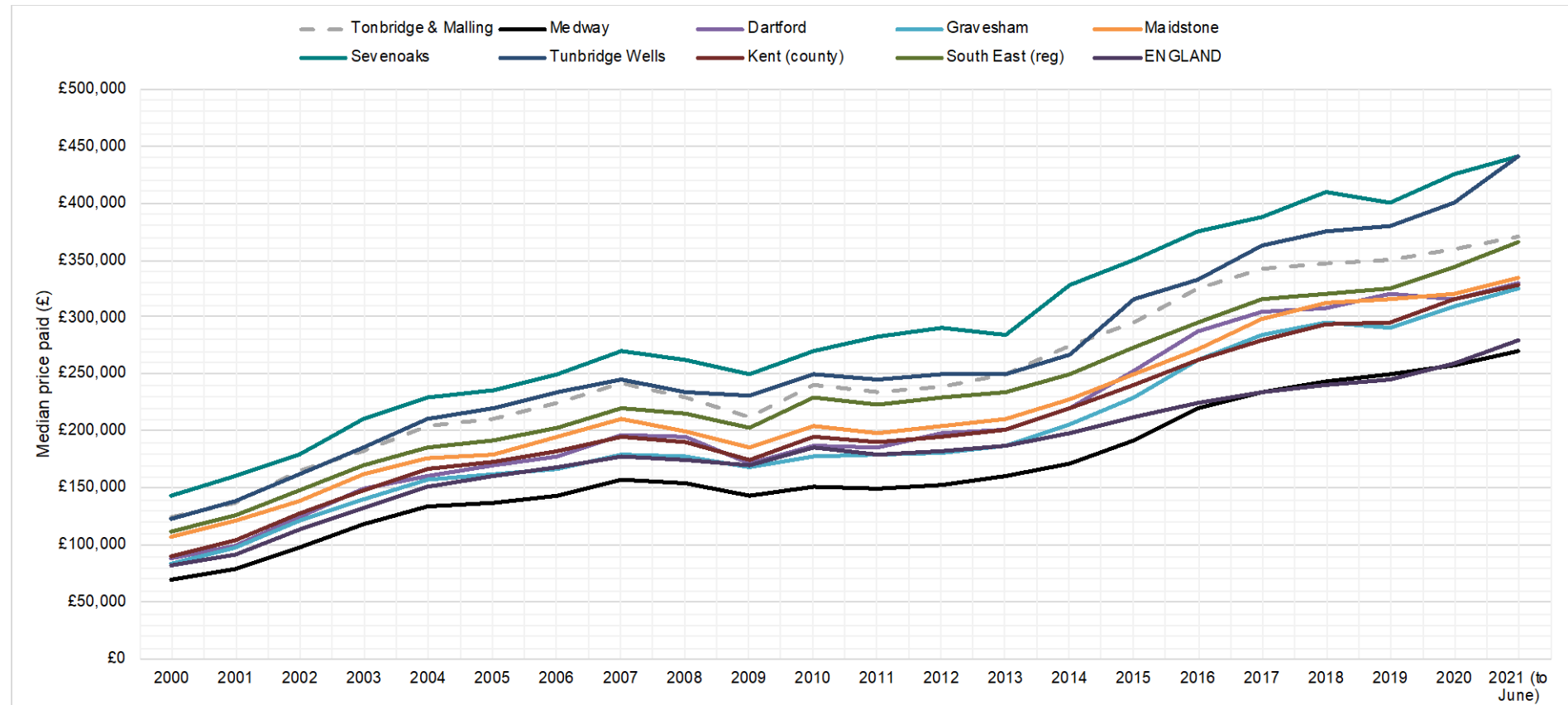
Introduction

- 3.1 This chapter sets out the cost of buying and renting properties across Tonbridge and Malling. The affordability of tenure options is then considered with reference to local incomes along with the incomes of key workers and households on minimum/living wages.

House price trends

- 3.2 Figure 3.1 shows how house prices in Tonbridge and Malling have changed over the years 2000 to 2021, based on full-year Land Registry price paid data to 2020 and to June 2021. This is compared with neighbouring authorities, the South East and England.
- 3.3 Median house prices across Tonbridge and Malling have been some of the highest compared with neighbouring areas but lower than Sevenoaks and increasingly lower than Tunbridge Wells. Prices have been consistently higher than the South East, Kent and England median price. Overall, median prices have increased from £124,998 in 2000 to £370,000 in 2021, an increase of +196%. Lower Quartile (LQ) prices have increased from £87,000 in 2000 to £294,498 in 2021, a 238.5% increase. Tables 3.1 and 3.2 show how price change in Tonbridge and Malling compares with its neighbouring areas, the region and England.

Figure 3.1 Median house price trends 2000 to 2020: Tonbridge and Malling, neighbouring local authorities, Kent, South East and England



Source: Data produced by Land Registry © Crown copyright 2021

Table 3.1 Comparative median house price change 2000-2021 with neighbouring areas, Kent, South East and England

Location	Median price (£)		% Change 2000-2021
	2000	2021	
ENGLAND	£82,000	£280,000	241.5
South East	£112,000	£365,000	225.9
Kent	£90,000	£328,000	264.4
Tonbridge & Malling	£124,998	£370,000	196.0
Medway	£70,000	£270,000	285.7
Dartford	£89,000	£330,000	270.8
Gravesham	£84,500	£325,000	284.6
Maidstone	£107,000	£335,000	213.1
Sevenoaks	£143,000	£440,000	207.7
Tunbridge Wells	£123,000	£440,000	257.7

Source: Data produced by Land Registry © Crown copyright 2021

Table 3.2 Comparative lower quartile (LQ) house price change 2000-2021 with neighbouring areas, Kent, South East and England

Location	LQ price (£)		% Change 2000-2021
	2000	2021	
ENGLAND	£54,000	£181,000	235.2
South East	£77,000	£269,995	250.6
Kent	£65,000	£250,000	284.6
Tonbridge & Malling	£87,000	£294,498	238.5
Medway	£54,300	£221,000	307.0
Dartford	£65,000	£272,073	318.6
Gravesham	£64,995	£266,500	310.0
Maidstone	£79,000	£260,000	229.1
Sevenoaks	£96,500	£332,500	244.6
Tunbridge Wells	£85,500	£315,000	268.4

Source: Data produced by Land Registry © Crown copyright 2021

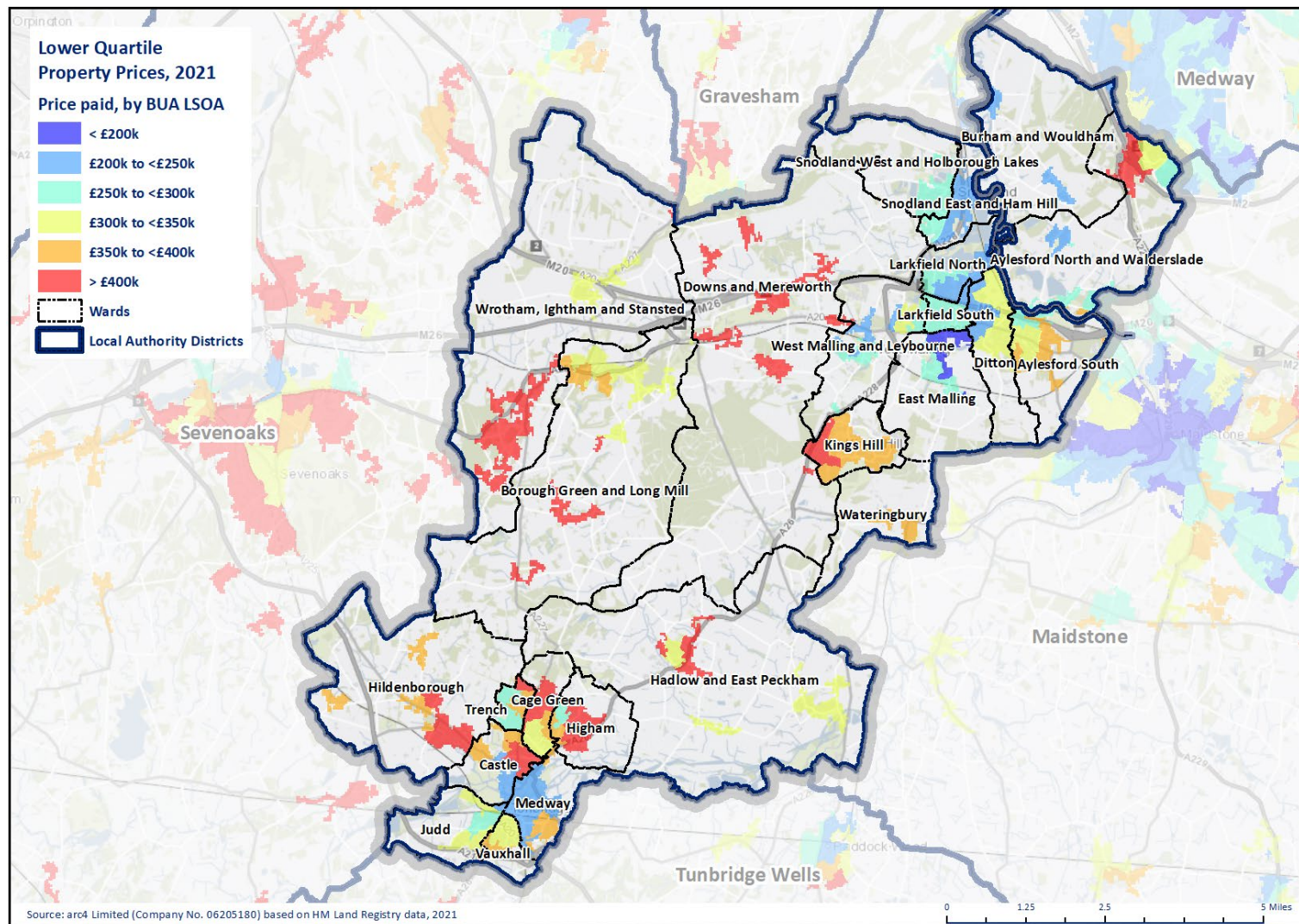
- 3.4 Table 3.3 sets out the change in house prices by sub-area over the period 2007 to 2021. During this period, median prices increased by +59.1% overall although this varies at the sub-area level. Table 3.3 also sets out LQ data for the same period, with an overall increase of +61.1%.
- 3.5 Maps 3.1 and 3.2 provide an illustration of LQ and median prices using Lower Super Output Area in 2021. The maps show a range of market prices, with highest prices in rural areas and in areas of Tonbridge including Castle, Higham, Cage Green and Hildenborough. Prices are relatively lower in Snodland and the Medway Gap.

Table 3.3 Comparative lower quartile and median house price change 2007-2021 by sub-area

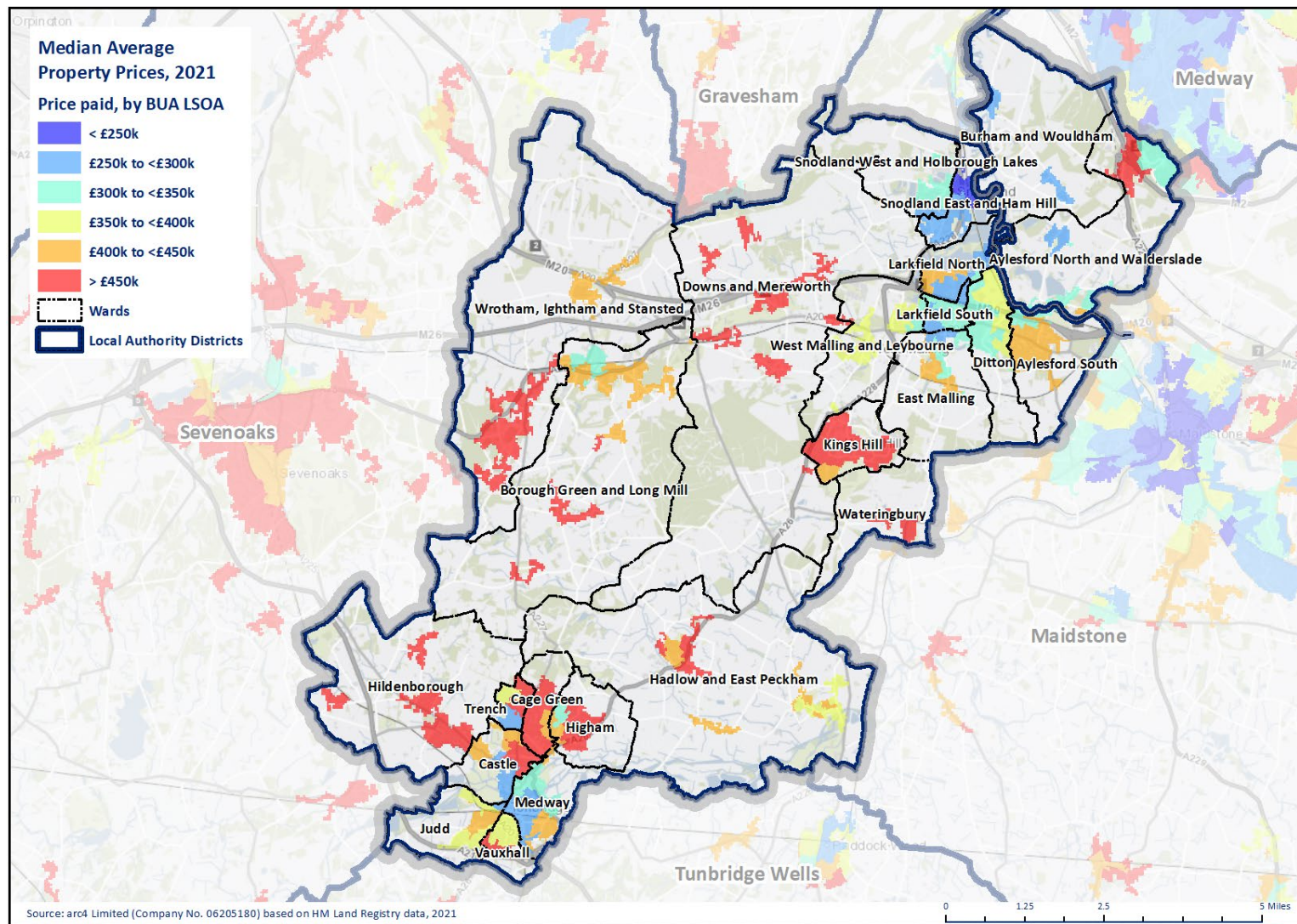
Sub-area	LQ house price			Median house price		
	2007	2021	% change	2007	2021	% change
Malling & Kings Hill	£249,995	£325,000	30.0%	£300,000	£426,500	42.2%
Medway Gap	£173,500	£277,000	59.7%	£216,000	£340,000	57.4%
Rural East	£219,250	£375,000	71.0%	£279,975	£470,000	67.9%
Rural North	£152,000	£257,500	69.4%	£185,000	£310,000	67.6%
Rural West	£242,500	£377,500	55.7%	£316,500	£494,000	56.1%
Snodland	£136,000	£246,000	80.9%	£172,000	£282,500	64.2%
Tonbridge	£190,000	£315,000	65.8%	£238,000	£400,000	68.1%
Tonbridge and Malling	£182,500	£295,000	61.6%	£242,000	£385,000	59.1%

Source: Data produced by Land Registry © Crown copyright 2021.

Map 3.1 Lower quartile house prices 2021 by built-up areas within the LSOAs of Tonbridge and Malling



Source: Data produced by Land Registry © Crown copyright 2021

Map 3.2 Median house prices 2021 by built-up areas within the LSOAs of Tonbridge and Malling

Source: Data produced by Land Registry © Crown copyright 2021

Private renting

- 3.6 Table 3.4 provides an overview of the cost of renting privately across Tonbridge and Malling and compares prices with the South East and England over the period 2010 to 2021. Over this time lower quartile rents have increased by 36.9% and median rents have increased by 50.1%. These increases are above those experienced across the South East and England. Table 3.5 summarises 2021 rental price data by sub-area.

Table 3.4 Comparative lower quartile and median rental price 2010-2021

Location	Lower quartile price by year (£)		% change 2010-2021
	2010	2021	
Tonbridge and Malling	£693	£949	36.9%
South East	£646	£849	31.4%
England	£598	£776	29.8%
Location	Median price by year (£)		% change 2010-2021
	2010	2021	
Tonbridge and Malling	£797	£1,196	50.1%
South East	£797	£1,096	37.5%
England	£893	£1,200	34.4%

Source: Zoopla PPD 2021

- 3.7 More detailed rental data within built-up areas at a small area level (Lower Super Output Areas) are presented in Map 3.3 (lower quartile) and Map 3.4 (median). This illustrates rents were generally higher in rural areas, notably Rural West.
- 3.8 The private rented sector accommodates a proportion of low income households that are eligible for assistance with rental costs. Map 3.5 illustrates the proportion of households in receipt of housing benefit assistance across the borough. This shows particular concentrations in urban areas of Tonbridge and Malling.
- 3.9 The amount that can be claimed for assistance with rental costs is capped to a local allowance that varies by area. The cap is estimated by the VOA and published in the form of a Local Housing Allowance (LHA) rate for a broad market area (BRMA). Tonbridge and Malling is located within three BRMAs. Table 3.6 summaries the LHA for the borough and the variance between lower quartile rents and the LHA. This shows that LHA is insufficient in meeting the costs of renting properties across Tonbridge and Malling. Housing costs will need to be met through the use of other benefits or other sources of income.

Table 3.5 Lower quartile and median rents by sub-area 2021

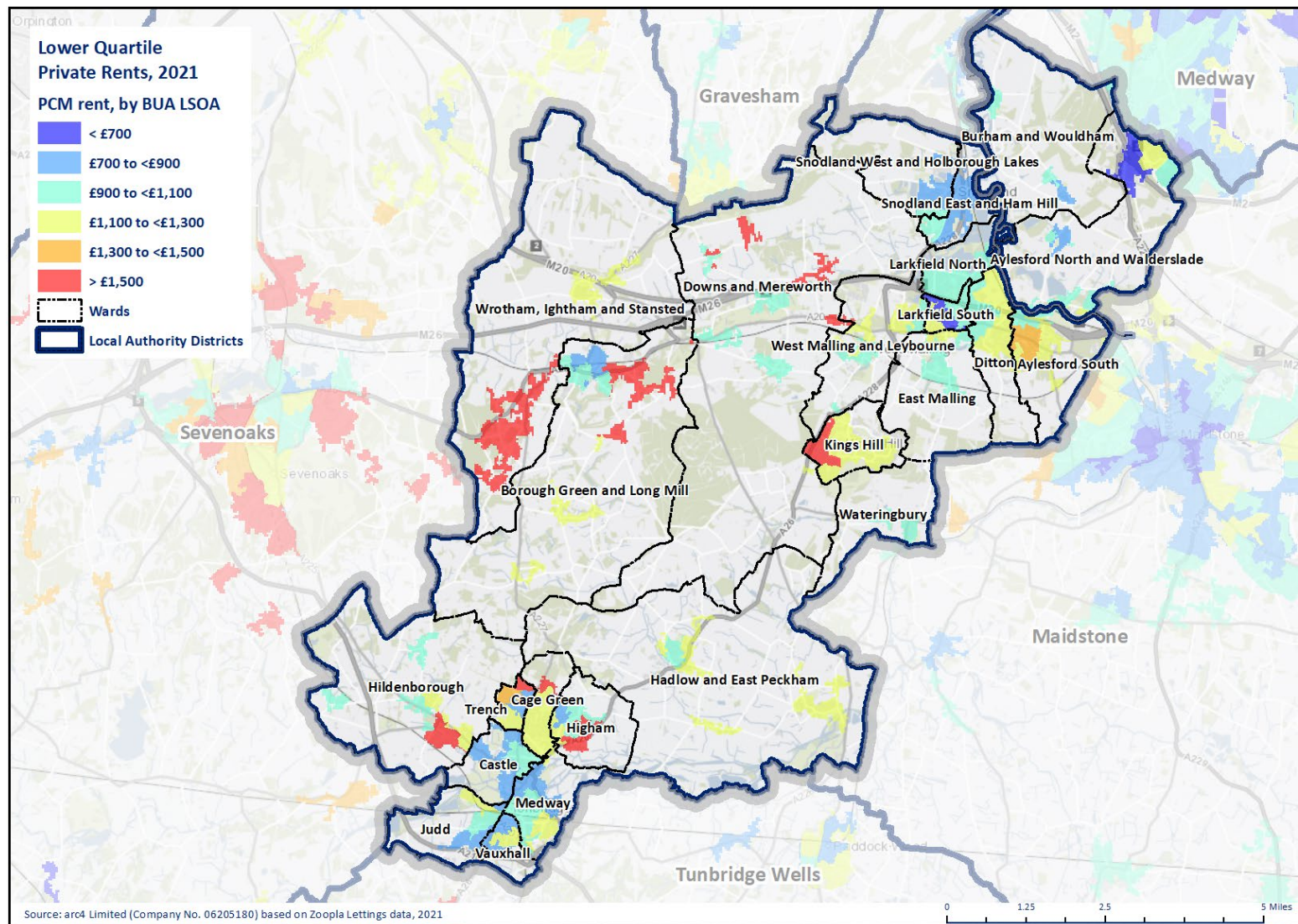
Sub-area	Lower quartile 2021 £ each month	Median 2021 £ each month
Malling & Kings Hill	£1,101	£1,248
Medway Gap	£949	£1,101
Rural East	£1,049	£1,300
Rural North	£901	£962
Rural West	£1,001	£1,352
Snodland	£823	£949
Tonbridge	£949	£1,148
Tonbridge & Malling Borough	£949	£1,196

Source: Zoopla PPD 2021

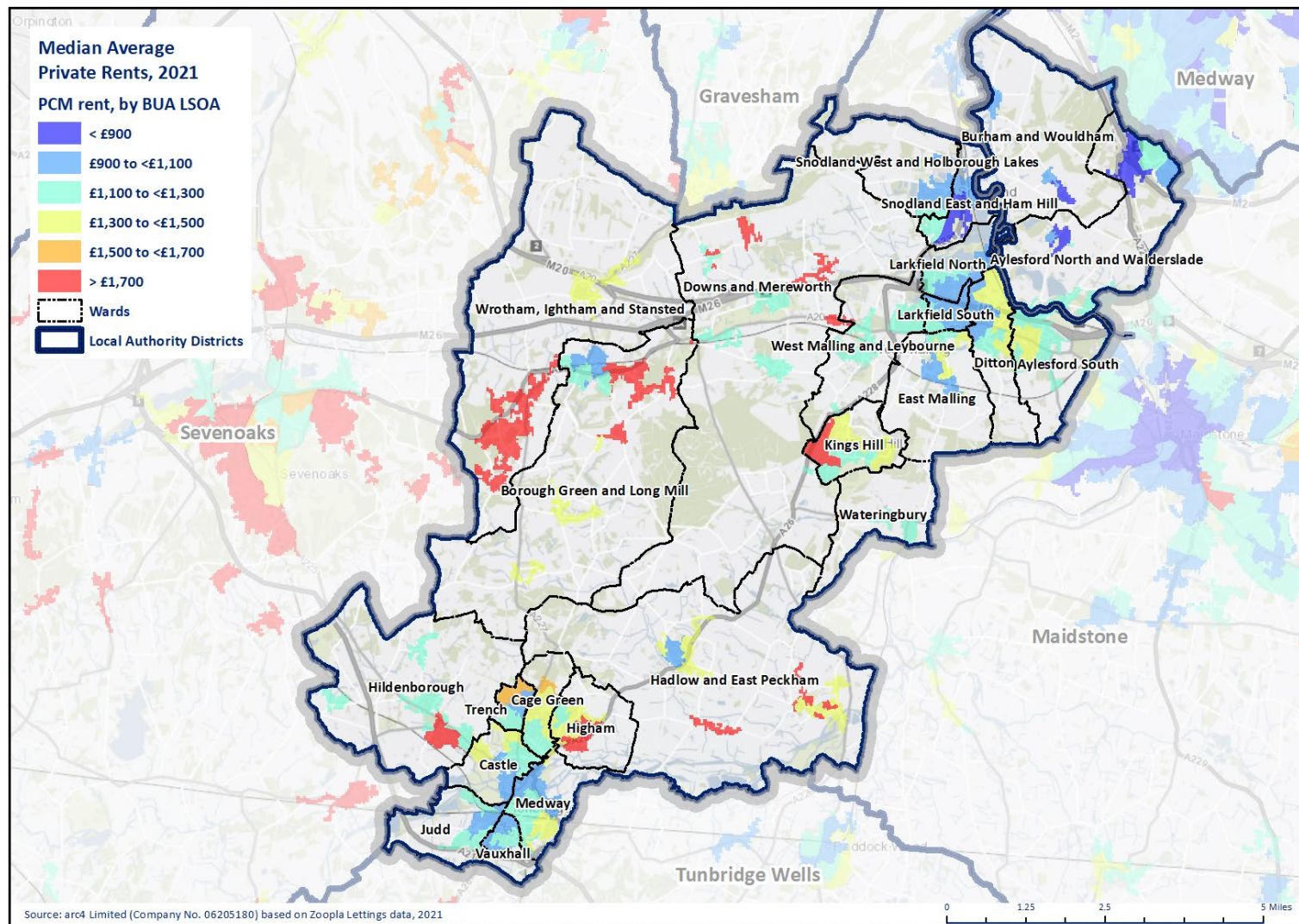
Table 3.6 Broad Rental Market Area Local Housing Allowance Rates (April 2021)

High Weald BRMA					
No. of Bedrooms	Rate per week (£)	Monthly rate	2021 LQ rent	Variance between LQ rent and LHA	Variance as a % of LQ Rent
Shared Accommodation	£100.11	£434	£598	(£164)	-27.5%
1 Bedroom	£159.95	£693	£744	(£50)	-6.8%
2 Bedroom	£207.12	£898	£1,027	(£129)	-12.6%
3 Bedroom	£260.05	£1,127	£1,300	(£173)	-13.3%
4 Bedroom	£345.21	£1,496	£1,874	(£378)	-20.2%
Maidstone BRMA					
No. of Bedrooms	Rate per week (£)	Monthly rate	2021 LQ rent	Variance between LQ rent and LHA	Variance as a % of LQ Rent
Shared Accommodation	£88.85	£385	£607	(£222)	-36.6%
1 Bedroom	£149.59	£648	£702	(£54)	-7.7%
2 Bedroom	£187.56	£813	£949	(£136)	-14.4%
3 Bedroom	£224.38	£972	£1,248	(£276)	-22.1%
4 Bedroom	£287.67	£1,247	£1,599	(£352)	-22.0%
Medway and Swale BRMA					
No. of Bedrooms	Rate per week (£)	Monthly rate	2021 LQ rent	Variance between LQ rent and LHA	Variance as a % of LQ Rent
Shared Accommodation	£72.84	£316	No rentals	No data	
1 Bedroom	£136.93	£593	No rentals	No data	
2 Bedroom	£172.60	£748	£949	(£201)	-21.2%
3 Bedroom	£195.62	£848	£1,248	(£400)	-32.1%
4 Bedroom	£276.16	£1,197	£1,499	(£302)	-20.2%

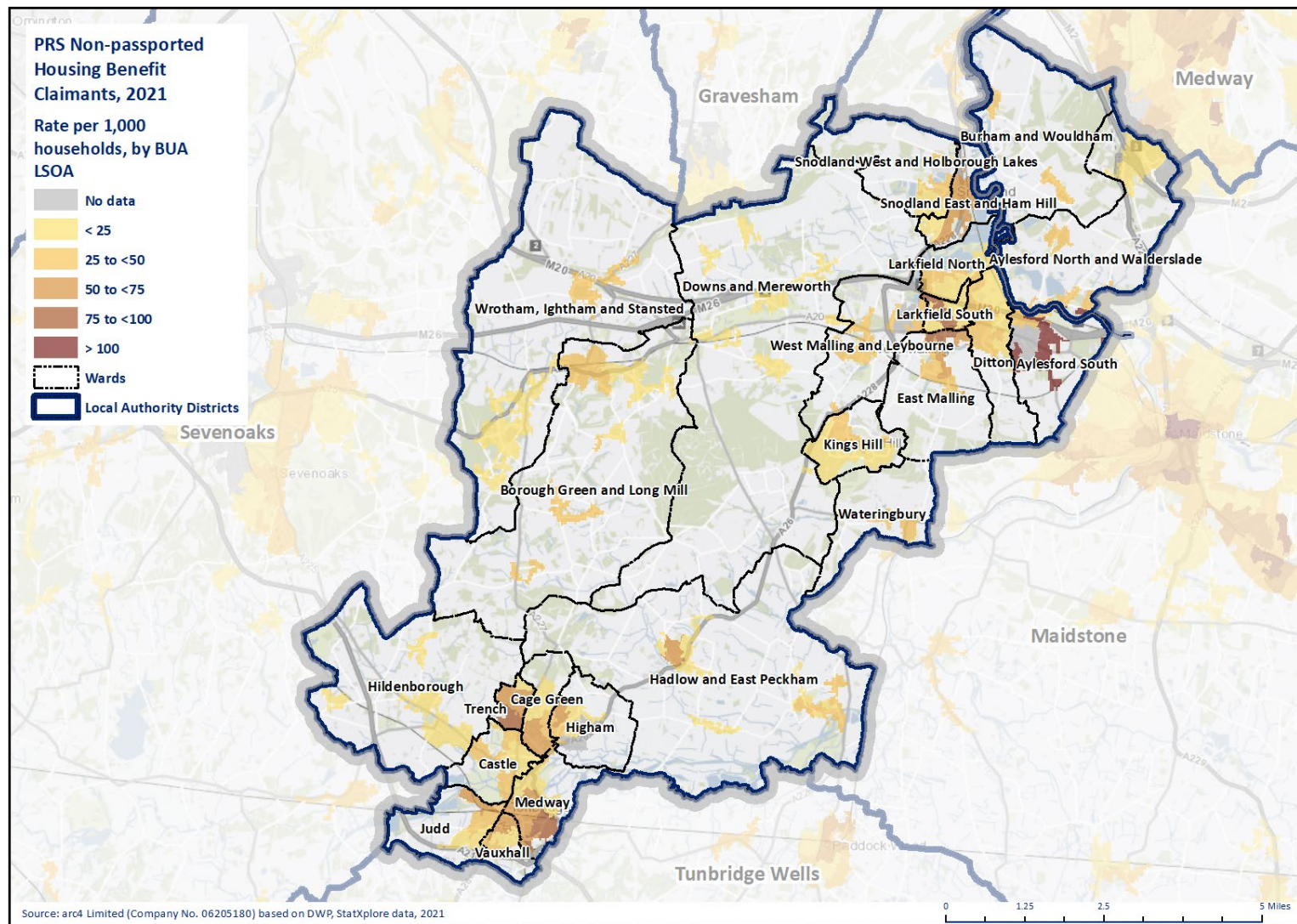
Source: Valuation Office Agency

Map 3.3 2020 lower quartile rents across Tonbridge and Malling by built up areas within LSOAs

Source: Zoopla PPD 2021

Map 3.4 2020 median rents across Tonbridge and Malling by built up areas within LSOAs

Source: Zoopla PPD 2021

Map 3.5 Private rented sector Non-Passported Housing Benefit 2020

Source: 2021 DWP Stat explore

- 3.10 The extent to which the private rented sector is affordable by size of property (number of bedrooms) is explored in Appendices F and G. Appendix F shows the income required for private renting at sub-area level by number of bedrooms. Analysis indicates that without any housing benefit support, the private rented sector is largely unaffordable to households, with studio/1 bedroom most likely to be affordable. Assuming that a household can access housing benefit through universal credit, Appendix G shows how the affordability of private renting changes. This analysis indicates that housing benefit improves the affordability of 1 and 2 bedroom properties across many areas. The biggest positive impact on affordability is in Snodland, Medway Gap and Rural North, but in Tonbridge, the private rented sector remains relatively unaffordable even with housing benefit receipt. The general conclusion is that the affordability of the private rented sector remains a challenge, even for allowing for assistance some households may receive through housing benefit.

Relative affordability

- 3.11 The ONS produces national data on the ratio of earnings to house prices. Two sets of data are available: workplace-based and resident-based. For each, lower quartile and median ratios are produced. The data are based on Land Registry Price Paid data and ONS Annual Survey of Hours and Earnings data.
- 3.12 Table 3.7 sets out the 2021 lower quartile and median affordability ratios for Tonbridge and Malling and compares these with neighbouring authorities, Kent, the South East and England. Using workplace-based median ratios to illustrate the data, prices are 13.39x income in Tonbridge and Malling. This ratio is one of the highest across the comparator areas.

Table 3.7 Relative affordability of lower quartile and median prices by local authority area, Kent, South East and England (workplace-based and residence-based)

Locality	2021 Lower Quartile		2021 Median	
	Workplace-based	Residence-based	Workplace-based	Residence-based
Tonbridge & Malling	13.17	11.04	13.39	10.31
Medway	10.10	9.85	8.72	8.80
Dartford	11.05	10.87	8.86	9.65
Gravesham	11.26	11.05	10.90	10.54
Maidstone	11.72	11.46	10.85	10.55
Sevenoaks	14.37	12.65	14.47	11.21
Tunbridge Wells	14.49	12.43	15.42	12.05
Kent	11.60	11.07	11.16	10.20
South East	11.23	11.02	11.12	10.74
ENGLAND	8.04	8.04	9.05	9.05

Source: ONS

Relative affordability of housing tenure options and defining genuinely affordable housing

- 3.13 The relative cost of alternative housing options across the borough and housing market sub-areas has been considered from two perspectives. Firstly, analysis considers prevailing prices at sub-area level across a range of market and affordable tenures and the incomes required to afford these properties. Secondly, analysis considers what is genuinely affordable to households based on local incomes and assumptions around the proportion of income that should be spent on renting and the multiples of income for buying. The analysis of what is genuinely affordable also considers the incomes of selected key workers and those on minimum and living wages.
- 3.14 The thresholds for what is affordable and not affordable are as follows:
- for renting, 25% of gross household income is used as the ‘tipping point’ for affordability, with properties not affordable if more than 25% of income is spent on rent. There is no official guidance on what proportion of income should be used. Former CLG SHMA Practice Guidance (2007) recommended 25% and Shelter suggest using 35% of net income; and
 - for buying, affordability is based on a 3.5x gross household income multiple. Former CLG SHMA Practice Guidance (2007) recommended a 3.5x multiple for a household with a single earner and 2.9x for households with more than one earner. A 3.5x income multiple is generally used by arc4 for all households and this has been regularly tested as a reasonable multiple to use in affordable needs analysis at local plan examinations .
 - Note that Planning Practice Guidance provides no formal guidance on appropriate affordability indicators.
- 3.15 Table 3.8 sets out the range of market and affordable tenures considered in analysis and any assumptions relating to the cost of properties. The cost of alternative affordable and market tenure options by sub-area is set out in Table 3.9. Table 3.9 also shows the gross household incomes needed to afford the tenure based on the 25% rental and 3.5x income multiples. Table 3.10 considers the impact of deposits on sale price.

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

Tenure	Tenure price assumptions	Affordability assumptions	Data Source
Social rent	2020 average prices	25% of income	Regulator of Social Housing Statistical Data Return 2021
Affordable Rent	80% of lower quartile market rents	25% of income	Zoopla Price Paid 2021
Market Rent – lower quartile	2021 prices	25% of income	Zoopla Price Paid 2021
Market Rent – median	2021 prices	25% of income	Zoopla Price Paid 2021
Market Sale – lower quartile	2021 prices	90% LTV, 3.5x income	Land Registry Price Paid 2021
Market Sale – median	2021 prices	90% LTV, 3.5x income	Land Registry Price Paid 2021
Market Sale – average	2021 prices	90% LTV, 3.5x income	Land Registry Price Paid 2021
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required; annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data 2021
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%, 5% deposit required, annual service charge £395. Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element	Assumptions applied to Land Registry Price Paid data 2021
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income	Assumptions applied to Land Registry Price Paid data 2021
First Homes (50%)	50% of median price	5% deposit. 3.5x income	Assumptions applied to Land Registry Price Paid data 2021
First Homes (40%)	40% of median price	5% deposit. 3.5x income	Assumptions applied to Land Registry Price Paid data 2021
First Homes (30%/ Discounted home ownership 30%	70% of median price (note this is comparable to the proposed government <u>First Home</u> tenure option). Mortgage based on discounted price, minus 10% deposit on discounted price.	5% deposit. 3.5x income	Assumptions applied to Land Registry Price Paid data 2021
Discounted home ownership 25%	75% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	5% deposit. 3.5x income	Assumptions applied to Land Registry Price Paid data 2021
Discounted home ownership 20%	80% of median price mortgage based on discounted price, minus 10% deposit on discounted price.	5% deposit. 3.5x income	Assumptions applied to Land Registry Price Paid data 2021

Table 3.9 Cost of alternative tenures and income required by sub-area

Tenure option	Price (2021)	Sub-area						
	Tonbridge & Malling	Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland	Tonbridge
Social Rent (average)	£500	£500	£500	£500	£500	£500	£500	£500
Affordable Rent (monthly cost)	£957	£998	£881	£1,040	£770	£1,082	£759	£918
Market Rent - Lower Quartile	£949	£1,101	£949	£1,049	£901	£1,001	£823	£949
Market Rent - Median	£1,196	£1,248	£1,101	£1,300	£962	£1,352	£949	£1,148
Market Rent - Average	£1,283	£1,323	£1,150	£1,575	£1,076	£1,730	£1,031	£1,205
Market Sale - Lower Quartile	£295,000	£325,000	£277,000	£375,000	£257,500	£377,500	£246,000	£315,000
Market Sale - Median	£385,000	£426,500	£340,000	£470,000	£310,000	£494,000	£282,500	£400,000
Market Sale - Average	£446,090	£472,050	£375,159	£581,044	£342,140	£616,383	£300,717	£438,516
Shared ownership (50%)	£192,500	£213,250	£170,000	£235,000	£155,000	£247,000	£141,250	£200,000
Shared ownership (25%)	£96,250	£106,625	£85,000	£117,500	£77,500	£123,500	£70,625	£100,000
Help to buy	£288,750	£319,875	£255,000	£352,500	£232,500	£370,500	£211,875	£300,000
First Homes (50%)	£192,500	£213,250	£170,000	£235,000	£155,000	£247,000	£141,250	£200,000
First Homes (40%)	£231,000	£255,900	£204,000	£282,000	£186,000	£296,400	£169,500	£240,000
First Homes (30%) / Discounted Home Ownership (30%)	£269,500	£298,550	£238,000	£329,000	£217,000	£345,800	£197,750	£280,000
Discounted Home Ownership (25%)	£288,750	£319,875	£255,000	£352,500	£232,500	£370,500	£211,875	£300,000
Discounted Home Ownership (20%)	£308,000	£341,200	£272,000	£376,000	£248,000	£395,200	£226,000	£320,000
Tenure option	Income required (2021)	Sub-area						
	Tonbridge & Malling	Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland	Tonbridge
Social Rent (average)	£24,007	£24,007	£24,007	£24,007	£24,007	£24,007	£24,007	£24,007
Affordable Rent (monthly cost)	£45,926	£47,923	£42,278	£49,920	£36,941	£51,917	£36,442	£44,083
Market Rent - Lower Quartile	£45,552	£52,848	£45,552	£50,352	£43,248	£48,048	£39,504	£45,552
Market Rent - Median	£57,408	£59,904	£52,848	£62,400	£46,176	£64,896	£45,552	£55,104
Market Rent - Average	£61,584	£63,492	£55,211	£75,623	£51,664	£83,053	£49,472	£57,836
Market Sale - Lower Quartile	£75,857	£83,571	£71,229	£96,429	£66,214	£97,071	£63,257	£81,000
Market Sale - Median	£99,000	£109,671	£87,429	£120,857	£79,714	£127,029	£72,643	£102,857
Market Sale - Average	£114,709	£121,384	£96,470	£149,411	£87,979	£158,499	£77,327	£112,761
Shared ownership (50%)	£72,115	£79,733	£63,854	£87,719	£58,347	£92,124	£53,299	£74,869
Shared ownership (25%)	£59,328	£65,567	£52,561	£72,108	£48,051	£75,716	£43,916	£61,583
Help to buy	£77,000	£85,300	£68,000	£94,000	£62,000	£98,800	£56,500	£80,000
First Homes (50%)	£52,250	£57,882	£46,143	£63,786	£42,071	£67,043	£38,339	£54,286
First Homes (40%)	£62,700	£69,459	£55,371	£76,543	£50,486	£80,451	£46,007	£65,143
First Homes (30%) / Discounted Home Ownership (30%)	£73,150	£81,035	£64,600	£89,300	£58,900	£93,860	£53,675	£76,000
Discounted Home Ownership (25%)	£78,375	£86,823	£69,214	£95,679	£63,107	£100,564	£57,509	£81,429
Discounted Home Ownership (20%)	£83,600	£92,611	£73,829	£102,057	£67,314	£107,269	£61,343	£86,857

Source: Data produced by Land Registry © Crown copyright 2021, Zoopla PPD 2021, DLUHC, RSH SDR 2021

Table 3.10 Impact of alternative deposits on sale price and income required for open market properties

	Amount of deposit				
Market sale price	10%	20%	30%	40%	Borough Price 2021
Market sale - lower quartile	£265,500	£236,000	£206,500	£177,000	£295,000
Market sale - median	£346,500	£308,000	£269,500	£231,000	£385,000
Market sale - average	£401,481	£356,872	£312,263	£267,654	£446,090
Household income required (3.5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£75,857	£67,429	£59,000	£50,571	
Market sale - median	£99,000	£88,000	£77,000	£66,000	
Market sale - average	£114,709	£101,963	£89,218	£76,473	
Household income required (5x multiple)	10%	20%	30%	40%	
Market sale - lower quartile	£53,100	£47,200	£41,300	£35,400	
Market sale - median	£69,300	£61,600	£53,900	£46,200	
Market sale - average	£80,296	£71,374	£62,453	£53,531	

- 3.16 Figure 3.2 summarises the relative affordability of alternative tenures at the borough level, setting out the incomes and deposits required for different options set against prevailing lower quartile and median earnings derived from 2021 CAMEO UK data.
- 3.17 This indicates that households on lower quartile incomes can afford social rents. Those on median incomes can afford affordable rents and private lower quartile rents. However, for households on median incomes open market prices and affordable home ownership products are not affordable based on a 3.5x household income multiple. Although First Homes are not affordable to households on lower quartile and median household incomes, a household would need an income of less than £80,000 meaning that the product would provide homes for households who meet the criteria for First Homes as set out at Appendix A.

Figure 3.2 Tonbridge and Malling household income and housing costs

Source: Data produced by Land Registry © Crown copyright 2020, RSH SDR 2020, Zoopla PPD 2021

What is genuinely affordable housing in the Tonbridge and Malling context?

- 3.18 Having considered what a household needs to earn to afford alternative tenures based on a 3.5x income multiplier, consideration is now given to the actual incomes of households across the borough and how this relates to prevailing prices. This analysis helps to establish what is genuinely affordable based on reasonable income multipliers for renting and buying. The analysis takes into account:
- lower quartile and median household incomes from the 2021 CAMEO UK data;
 - 2021 entry-level incomes from a range of key worker occupations;
 - incomes associated with 2021 minimum and living wages (using single, dual income and 1.5x income measures);
 - the proportion of income a household would need to spend on rent;
 - the extent to which affordable rental options are genuinely affordable to households; and
 - the extent to which households could afford home ownership based on multiples of household income, with up to 3.5x being affordable.

Genuinely affordable rents

- 3.19 Table 3.11 focuses on the affordability of market renting and shows the cost of renting a lower quartile and median priced property by sub-area; how this compares with incomes; and what would be genuinely affordable based on local incomes. For example, lower quartile monthly rents are £949 across Tonbridge and Malling where the lower quartile monthly income is £2,083. This means that a household is spending 45.6% of income on rent. To be genuinely affordable, that is, costing no more than 25% of gross income, a lower quartile monthly rent should be £521 and median monthly rent should be £938.
- 3.20 Table 3.12 focuses on the affordability of home ownership and shows the cost of buying a lower quartile and median-priced property. This shows that lower quartile prices are in excess of 3.5x household incomes across all areas and borough-wide a property should cost no more than £87,500 to be affordable to households on lower quartile incomes and £157,500 to households on median incomes. In the Malling & Kings Hill sub-area, higher local incomes mean that properties are more affordable to households in that sub-area.

Table 3.11 Affordability of private rents by sub-area

Location	LQ Rent and Income				Median rent and income			
	Actual LQ rent 2021	LQ Gross household income 2021 (Monthly £)	% LQ income required to be spent on LQ rent	What would be an affordable rent based on actual LQ income	Actual Median rent 2021	Median Gross household income 2021 (Monthly £)	% median income required to be spent on median rent	What would be an affordable rent based on actual median income
Malling & Kings Hill	£1,101	£3,750	29.4	£938	£1,248	£7,292	17.1	£1,823
Medway Gap	£949	£2,083	45.6	£521	£1,101	£2,917	37.7	£729
Rural East	£1,049	£2,917	36.0	£729	£1,300	£3,750	34.7	£938
Rural North	£901	£2,917	30.9	£729	£962	£2,917	33.0	£729
Rural West	£1,001	£2,917	34.3	£729	£1,352	£5,208	26.0	£1,302
Snodland	£823	£2,083	39.5	£521	£949	£2,083	45.6	£521
Tonbridge	£949	£2,083	45.6	£521	£1,148	£2,917	39.4	£729
Tonbridge & Malling	£949	£2,083	45.6	£521	£1,196	£3,750	31.9	£938

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

Sources: Zoopla PPD 2021, household income from 2021 CAMEO

Table 3.12 Affordability of owner occupation by sub-area

Location	Actual LQ price 2021	LQ Gross household income 2021 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple	Actual median price 2021	Median Gross household income 2021 (Annual £)	Income multiple required (assumes 10% deposit)	What would be an affordable property based on a 3.5x income multiple
Malling & Kings Hill	£325,000	£45,000	6.5	£157,500	£426,500	£87,500	4.4	£306,250
Medway Gap	£277,000	£25,000	10.0	£87,500	£340,000	£35,000	8.7	£122,500
Rural East	£375,000	£35,000	9.6	£122,500	£470,000	£45,000	9.4	£157,500
Rural North	£257,500	£35,000	6.6	£122,500	£310,000	£35,000	8.0	£122,500
Rural West	£377,500	£35,000	9.7	£122,500	£494,000	£62,500	7.1	£218,750
Snodland	£246,000	£25,000	8.9	£87,500	£282,500	£25,000	10.2	£87,500
Tonbridge	£315,000	£25,000	11.3	£87,500	£400,000	£35,000	10.3	£122,500
Tonbridge & Malling	£295,000	£25,000	10.6	£87,500	£385,000	£45,000	7.7	£157,500

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

Sources: Land Registry © Crown copyright 2021, household income from 2021 CAMEO

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

- 3.21 The extent to which borough-wide open market rents are affordable to selected keyworkers and households on minimum and living wages are explored in Table 3.13. Key workers on entry-level grades are having to spend more than 25% of their income on rent, meaning that renting is not affordable to any key worker or households on minimum/living wage.
- 3.22 Table 3.14 considers the income multiples needed to buy a property based on the incomes of selected key workers and households on minimum/living wages. Analysis assumed that a 10% deposit was available and indicates that multiples in excess of 3.5x were needed when buying a property with the exception of 25% shared equity (with a 5% deposit).

Table 3.13 Incomes of key workers and households on minimum/living wage and rental affordability

Income/Occupation/ Wage	Gross household income 2021 (Annual £)	Gross household income 2021 (Monthly £)	%LQ Income for LQ rent	% Median income for median rent	LQ Rent	Median Rent
Police officer						
Pay Point 0	£21,402	£1,784	53.2	67.1	£949	£1,196
Pay Point 2	£25,902	£2,159	44.0	55.4	£949	£1,196
Pay Point 4	£28,158	£2,347	40.4	51.0	£949	£1,196
Nurse						
Band 1	£18,546	£1,546	61.4	77.4	£949	£1,196
Band 3	£20,330	£1,694	56.0	70.6	£949	£1,196
Band 5	£25,655	£2,138	44.4	55.9	£949	£1,196
Fire Officer						
Trainee	£24,191	£2,016	47.1	59.3	£949	£1,196
Competent	£32,244	£2,687	35.3	44.5	£949	£1,196
Teacher						
Unqualified (min)	£18,169	£1,514	62.7	79.0	£949	£1,196
Main pay range (min)	£25,714	£2,143	44.3	55.8	£949	£1,196
Minimum/Living Wage						
Age 23 and over						
Single household	£16,038	£1,337	71.0	89.5	£949	£1,196
1xFull-time, 1xPart-time	£24,057	£2,005	47.3	59.7	£949	£1,196
Two working adults	£32,076	£2,673	35.5	44.7	£949	£1,196
Age 21 and 22						
Single household	£15,048	£1,254	75.7	95.4	£949	£1,196
1xFull-time, 1xPart-time	£22,572	£1,881	50.5	63.6	£949	£1,196
Two working adults	£30,096	£2,508	37.8	47.7	£949	£1,196

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

Table 3.14 Incomes of households, selected key workers and households on minimum/living wage and open market prices

Property Prices			LQ	Median	Shared ownership (50%)	Shared ownership (25%)	Help to buy	Discounted Home Ownership (30%)	Discounted Home Ownership (25%)	Discounted Home Ownership (20%)
Price>>			£295,000	£385,000	£192,500	£96,250	£288,750	£269,500	£288,750	£308,000
Price after deposit/loan>>			£265,500	£346,500	£173,250	£91,438	£269,500	£256,025	£274,313	£292,600
Gross household income 2020 (Annual £)			Ratio of house price to income							
CAMEO UK Household Income	LQ income	£25,000	10.6	13.9	6.9	3.7	10.8	10.2	11.0	11.7
	Median income	£45,000	5.9	7.7	3.9	2.0	6.0	5.7	6.1	6.5
	Average income	£46,679	5.7	7.4	3.7	2.0	5.8	5.5	5.9	6.3
ONS Annual Survey of hours and earnings	ASHE LQ	£26,444	10.0	13.1	6.6	3.5	10.2	9.7	10.4	11.1
	ASHE Median	£36,416	7.3	9.5	4.8	2.5	7.4	7.0	7.5	8.0
	ASHE Average	£46,090	5.8	7.5	3.8	2.0	5.8	5.6	6.0	6.3
Occupation		Wage	Ratio of house price to income							
Police officer										
Pay Point 0		£20,880	12.7	16.6	8.3	4.4	12.9	12.3	13.1	14.0
Pay Point 2		£25,269	10.5	13.7	6.9	3.6	10.7	10.1	10.9	11.6
Pay Point 4		£27,471	9.7	12.6	6.3	3.3	9.8	9.3	10.0	10.7
Nurse										
Band 1		£18,005	14.7	19.2	9.6	5.1	15.0	14.2	15.2	16.3
Band 3		£19,337	13.7	17.9	9.0	4.7	13.9	13.2	14.2	15.1
Band 5		£24,907	10.7	13.9	7.0	3.7	10.8	10.3	11.0	11.7
Fire officer										
Trainee		£23,366	11.4	14.8	7.4	3.9	11.5	11.0	11.7	12.5
Competent		£31,144	8.5	11.1	5.6	2.9	8.7	8.2	8.8	9.4
Teacher										
Unqualified (min)		£17,687	15.0	19.6	9.8	5.2	15.2	14.5	15.5	16.5
Main pay range (min)		£24,373	10.9	14.2	7.1	3.8	11.1	10.5	11.3	12.0
Minimum/Living Wage										
Single household (25 and over)		£15,696	16.9	22.1	11.0	5.8	17.2	16.3	17.5	18.6
1xFull-time, 1xPart-time		£23,544	11.3	14.7	7.4	3.9	11.4	10.9	11.7	12.4
Two working adults		£31,392	8.5	11.0	5.5	2.9	8.6	8.2	8.7	9.3
Single household (21-24)		£14,760	18.0	23.5	11.7	6.2	18.3	17.3	18.6	19.8
1xFull-time, 1xPart-time		£22,140	12.0	15.7	7.8	4.1	12.2	11.6	12.4	13.2
Two working adults		£29,520	9.0	11.7	5.9	3.1	9.1	8.7	9.3	9.9
Key										
Up to 3.5x		2.9								
Between 3.5x and 5x		4.2								
5x or more		6.5								

Price, rents and affordability – summary and concluding comments

- 3.23 In 2021, lower quartile house prices were £295,000 and median prices were £385,000 across Tonbridge and Malling. These prices are higher than the North South East and England prices. Lower quartile private rents in 2020 were £949 and median rents were £1,196, again higher than the South East and England.
- 3.24 The relative affordability of dwellings to buy or rent was explored at sub-area and ward level. Across Tonbridge and Malling, the minimum income required for entry-level/lower quartile renting was £45,552. For buying an entry-level/lower quartile property, the minimum income required was £81,000. These calculations assumed that a rent is affordable if no more than 25% of household income is spent on rent and if buying a property should cost no more than 3.5x household income.
- 3.25 Analysis considered the affordability of rents and prices at sub-area and borough level. Overall, households had to spend 45.6% of lower quartile income on a lower quartile rent and 31.9% of median income for median rents. There were notable affordability pressures in some sub-areas. The greatest affordability pressures were in the Tonbridge, Snodland and Medway Gap sub-areas.
- 3.26 For First Homes, 40% discount is required across the borough to ensure that prices after discount do not exceed the £250,000 cap on a First Home Price based on a median price of £385,000. A 40% discount would result in a First Home price of £231,000 which would require an income of £59,400 (assuming a 10% deposit and 3.5x income multiplier) which is below the £80,000 household income eligibility criteria for First Homes.
- 3.27 For open market purchase, the residence-based ratio of lower quartile income to price across Tonbridge and Malling was 11.04x and for median income to median price it was 10.31x. Both ratios are above the benchmark of 3.5x income and ratio. Lower quartile ratios were highest in Tonbridge and Medway Gap. Without substantial deposits the ability to buy is a challenge to most households.
- 3.28 Specific analysis of the affordability of renting and buying for key worker incomes and those on minimum/living wages was carried out. Key workers on entry-level grades are having to spend more than 25% of their income on rent and renting was generally unaffordable across the borough and markedly unaffordable to key workers and those on minimum/living wage. Furthermore, Housing Benefit/Universal Credit is insufficient to cover the cost of private rents which is likely to cause significant financial stress to households trying to pay their rent, even with assistance.
- 3.29 For buying, analysis assumed that a 10% deposit was available but indicated that income multiples in excess of 3.5x were needed to buy on the open market.
- 3.30 Using the evidence presented in this chapter, it is possible to establish what would be a genuinely affordable rent and purchase price Tonbridge and Malling (Table 3.15). This is based on local incomes and assumes that no more than

25% of income is spent on rent and a household income multiple of 3.5x is applied to local household incomes when testing the affordability of buying.

Table 3.15 Genuinely affordable rents and purchase prices by sub-area

Geography	LQ rents (25% of income)	Median rents (25% of income)	LQ purchase (3.5x income multiple)	Median purchase (3.5x income multiple)
Malling & Kings Hill	£938	£1,823	£157,500	£306,250
Medway Gap	£521	£729	£87,500	£122,500
Rural East	£729	£938	£122,500	£157,500
Rural North	£729	£729	£122,500	£122,500
Rural West	£729	£1,302	£122,500	£218,750
Snodland	£521	£521	£87,500	£87,500
Tonbridge	£521	£729	£87,500	£122,500
Tonbridge & Malling	£938	£1,823	£87,500	£157,500

Sources: Household income from 2021 CAMEO

4. The needs of different groups

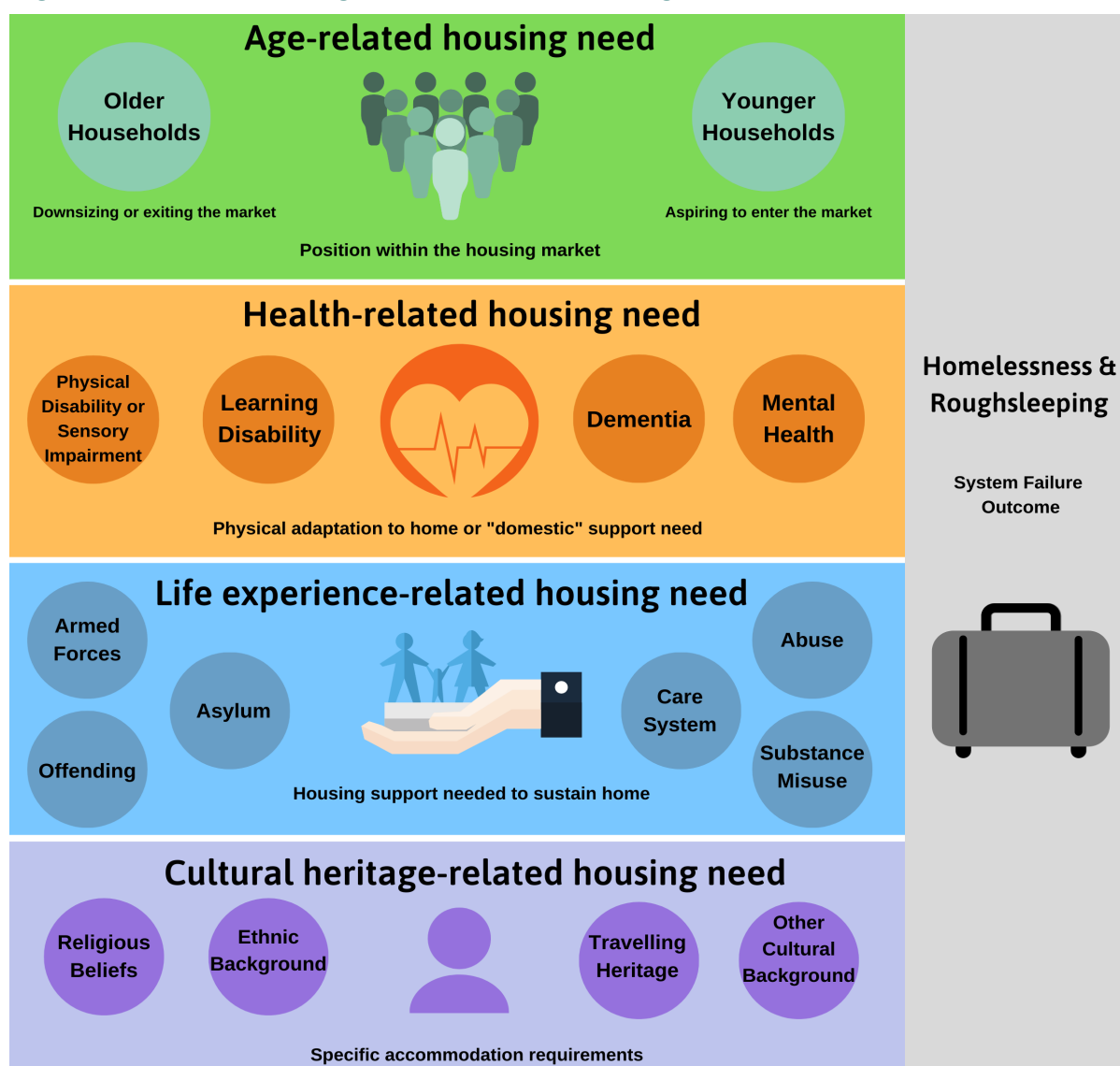
Introduction

- 4.1 Paragraph 62 of the NPPF refers to housing needs of different groups in the community and these fall into two broad groups: housing for people with additional needs and housing for specific household types.

Housing for people with additional needs

- 4.2 These groups include older people and accommodation for people with disabilities which are further sub-divided into those with health-related and life-experience related needs as summarised in Figure 4.1.

Figure 4.1 Establishing need associated with age, health and life experience



- 4.3 The evidence base relating to additional needs groups has been established around these broad principles:
- people with additional needs are generally accommodated in mainstream housing and provided with care and support when needed;
 - some people will have complex and multiple needs and therefore may fall into several different categories of need;
 - some people require long-term accommodation to provide support for ongoing needs; and some require short-term supported housing which aims to support people for a period of time before moving on/back into mainstream housing; and
 - most people with additional needs will not need specialist supported housing but they may need adaptations to their homes and/or care and support provided in other ways.

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

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

Feedback from Kent residents clearly shows that they wish to explore **Wellbeing and Prevention** services as well as considering Accommodation with Care & Support.

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

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

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

Age-related housing need

- 4.5 Age-related housing need relates to the needs of specific age groups in the housing market due to life events and the impact this has on the need for dwellings of particular sizes, types and affordability. For older households this includes ‘rightsizing’ and adaptation of existing dwellings. For younger households, affordability is a particular concern and reflected in the scale of affordable housing need evidenced in Chapter 5 and Technical Appendix C. For this section we focus upon the needs of older persons for particular unit types.

Housing for older people

- 4.6 The NPPF Annex 2 defines older people as **‘people over or approaching retirement age, including the active, newly-retired through to the very frail elderly; and whose housing can encompass accessible, adaptable general needs housing through to the full range of retirement and specialist housing for those with care and support needs.’**
- 4.7 Planning Practice Guidance (PPG) <https://www.gov.uk/guidance/housing-for-older-and-disabled-people> recommends the following are considered in an assessment of older people’s needs:
- The future need for specialist accommodation (including but not restricted to age-restricted general market housing, retirement living or sheltered accommodation, Extra Care or housing with care), broken down by type and tenure.
 - The need for care in residential care and nursing homes (Use Class C2).
 - The need for co-housing communities.
 - The role of general housing and in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.8 PPG notes that **‘plan-making authorities will need to count housing provided for older people against their housing requirement’** (source: PPG Paragraph: 016a Reference ID: 63-016a-20190626).
- 4.9 Over the period 2021 to 2040, the number of people aged 65 and over is expected to increase by 42% and by 2040 there will be an additional 10,800 residents aged 65 and over living in Tonbridge and Malling borough. The number of households headed by someone aged 65 or over is expected to increase by 7,189 (44.1%) by 2040.
- 4.10 The 2022 household survey indicates that 76.9% of older people want to remain in their current home with help and support when needed (Table 4.1). There is also interest in a range of options including open market, renting from a housing association/council, sheltered and co-housing. It is important to note that respondents could tick more than one option and so the percentages relate to the proportion of respondents stating a particular option. So for the 85+ age group, all said that they would continue to live in their current home with support when needed by some would also consider other options such as buying sheltered accommodation (18.9%) or moving to a residential nursing/care home (18.6%)

Table 4.1 Older persons' housing preferences by age group

Housing option	65-74 (%)	75-84 (%)	85+ (%)	All 65+ (%)
Continue to live in current home with support when needed	73.2%	78.4%	100.0%	76.9%
Buying a dwelling on the open market	24.0%	17.2%	3.7%	20.3%
Rent a dwelling from a private landlord	2.3%	0.4%	1.8%	1.6%
Rent from housing association	13.8%	2.2%	0.0%	9.0%
Rent from the council	12.8%	1.4%	0.0%	8.1%
Sheltered accommodation - To rent	7.5%	7.9%	1.8%	7.2%
Sheltered accommodation - To buy	10.2%	11.4%	18.9%	11.2%
Sheltered accommodation - Part rent/buy (shared ownership)	1.9%	1.8%	1.8%	1.9%
Extra care housing - To rent	3.1%	4.4%	0.0%	3.3%
Extra care housing - To buy	2.6%	7.4%	5.6%	4.4%
Extra care housing - Part rent/buy (shared ownership)	0.5%	0.0%	0.0%	0.3%
Supported housing for people with learning disabilities and autism	0.4%	0.0%	0.0%	0.2%
Supported housing for mental health conditions	0.4%	0.0%	0.0%	0.3%
Residential nursing/care home	2.4%	6.3%	18.6%	4.9%
Co-housing - your own home in a small community which shares facilities (e.g. laundry) and activities	5.8%	4.6%	0.0%	4.9%
Go to live with children or other relatives/friends	5.7%	4.5%	8.9%	5.5%
Other	9.7%	6.0%	3.3%	8.0%
<i>Base (total households responding)</i>	4,486	2,444	570	14,243

Source: 2022 household survey

- 4.11 The 2022 household survey indicates 56.6% of older people planning to move would like to move to a property with fewer bedrooms, 34.8% would like to move to a property with the same number of bedrooms and 8.6% would like a larger property (Table 4.2). The general conclusion is that smaller dwellings are needed to accommodate older movers.

Table 4.2 Future housing choices of older households (rightsizing)

Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	56.6%	61.3%
Staying same	34.8%	35.1%
Upsizing (moving to larger property)	8.6%	3.6%
Total	100.0%	100.0%
Base (households responding)	2,796	2,796

Source: 2022 household survey

Future need for specialist older person accommodation and residential care provision

- 4.12 Across Tonbridge and Malling there are around 1,938 units of specialist older persons accommodation comprising 1,446 specialist older persons units (C3 planning use class) and 492 bedspaces of residential care (C2 use class). Map 4.1 and Table 4.3 shows the current number of older persons units of accommodation across the borough using data provided by the Elderly Accommodation Counsel.

Table 4.3 Categories of older person accommodation

Category (and planning use category)	Current number of units	Description
Age-exclusive housing (C3)	117	<p>EAC definition: Schemes or developments that cater exclusively for older people, usually incorporate design features helpful to older people and may have communal facilities such as a residents' lounge, guest suite and shared garden, but do not provide any regular on-site support to residents.</p> <p>PPG definition: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens but does not include support or care services.</p>
Care homes (C2)	313	<p>EAC definition: A residential setting where a number of older people live, usually in single rooms, and have access to on-site care services. Since April 2002 all homes in England, Scotland and Wales are known as 'care homes', but are registered to provide different levels of care. A home registered simply as a care home will provide personal care only - help with washing, dressing and giving medication.</p> <p>PPG definition: These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.</p>
Care home with nursing (C2)	179	A home registered as a care home with nursing will provide the same personal care but also have a qualified nurse on duty twenty-four hours a day to carry out nursing tasks. These homes are for people who are physically or mentally frail or people who need regular attention from a nurse.
Enhanced sheltered/close case (C3)	172	Sheltered housing that provides more in facilities and services than traditional sheltered housing but does not offer the full range of provision that is found in an extra care housing scheme

Category (and planning use category)	Current number of units	Description
Retirement/ Sheltered housing (C3)	898R	<p>EAC definition: Sheltered housing (S) means having your own flat or bungalow in a block, or on a small estate, where all the other residents are older people (usually over 55). With a few exceptions, all developments (or 'schemes') provide independent, self-contained homes with their own front doors. Retirement housing (R) means housing developments of a similar type to sheltered housing, but built for sale, usually on a leasehold basis. The term sheltered housing is now largely superseded by retirement housing.</p> <p>PPG definition: This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.</p>
Extra care housing (C3)	259	<p>EAC definition: Extra care housing is housing designed with the needs of frailer older people in mind and with varying levels of care and support available on site. People who live in extra care housing have their own self-contained homes, their own front doors and a legal right to occupy the property. Extra care housing is also known as very sheltered housing, assisted living, or simply as 'housing with care'. It comes in many built forms, including blocks of flats, bungalow estates and retirement villages. It is a popular choice among older people because it can sometimes provide an alternative to a care home.</p> <p>PPG definition: This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.</p> <p>Note Extra care can also provide accommodation for people with additional needs who are not older people</p>
Total	1,938	

Source: EAC data 2021

- 4.13 Given the ageing of the population, the need for specialist older people accommodation is expected to increase. Based on population projections there is a need for the following by 2040 (Table 4.4):
- 760 additional units of specialist older person (C3) accommodation (38 units each year); and
 - 258 additional bedspaces of C2 residential care accommodation (13 bedspaces each year)
- 4.14 This is derived by working out the ratio of current C2 and C3 accommodation to the population aged 75 or over. This ratio is then applied to the projected population aged 75 and over in 2040. This method has been successfully tested at Examinations in Public and provides reasonable estimate of future need.
- 4.15 C3 housing is part of the overall annual housing need to be delivered across the borough. The KCC MPS notes the increasing emphasis on extra care housing being an alternative to residential care for a proportion of older people.

Table 4.4 Analysis of future need for specialist older person accommodation 2021-2040

Current provision (and planning use class)	Number of units (C3) or bedspaces (C2) 2021	Number aged 75 and over 2021	Number aged 75 and over 2040 (projected)	Change in need (20 years)
		12,413	18,935	
		Ratio of population to current provision	Ratio applied to 2039 population	
Specialist older person (C3)	1,446	0.11649	2,206	760
Residential Care (C2)	492	0.03964	750	258
Total	1,938		2,956	1,018

Source: EAC data for Tonbridge and Malling, 2018-based population projections

- 4.16 The KCC MPS 2021-2026 notes that across Kent there is a need for a diverse mix of services that can offer high quality residential and nursing care, and in the future Kent needs:
- **Less residential medium care placements**, as people can choose to explore alternative ways to meet their social needs, such as Housing with Care and Care & Support in the Own Home.
 - **More residential placements for people with dementia who have complex needs**, and who may have behaviours which challenge. Feedback from stakeholders shows this is linked to people living longer with more complex conditions, particularly those with dementia.
 - **More residential places for people with early onset dementia** as the numbers of people with a diagnosis of dementia earlier on in life is increasing.

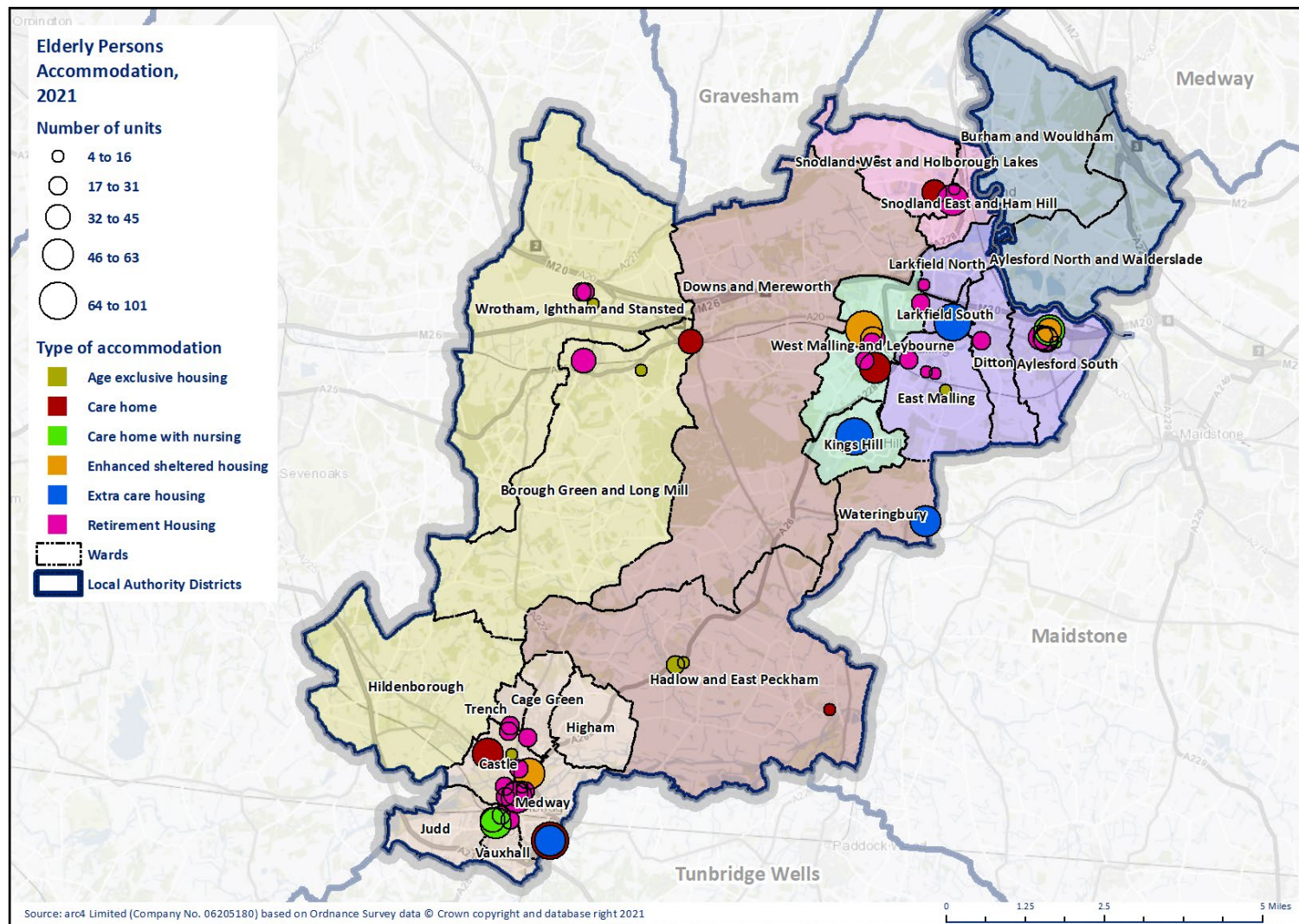
- **More providers who offer nursing placements for those with the highest level of need.** Whilst the number of residents who have these needs is relatively low, there is still not enough supply to meet the demand for these placements.
- **More placements for people with multiple conditions**, as people are living longer, they are living with more complex and multiple health conditions.
- **More placements for older people who have a learning disability** where their needs relating to their age are of primary importance

Stakeholder views on extra care housing

4.17 Stakeholders make specific reference to the role of extra care housing.

- A high need for specialist housing including housing for older people was cited by all key stakeholders.
- There is a lack of focus on the ageing population and their housing needs.
- There is a lack of bungalows in the general marketplace.
- There is a lack of care housing at the entry level, provided for those who have a care need, but who can still live independently.
- Extra care schemes for older people should be part of the local offer.
- Bungalows and houses should be aimed at the downsize market to create a through flow of activity in the local housing market. These homes need to be lifetime friendly and of an appropriate size for those who have lived in larger houses.
- There is a gulf between the normal market housing and institutional living.
- We need to provide options where people can live independently for longer, rather than struggling in unsuitable homes until they have no choice but to move into care homes.
- Many properties are inappropriate for later life care; failing in maintenance, often with steep stairs and limited space for a micro-environment such a hospital bed and adaptations.
- There appears to be a direction towards creating villages for older people thereby putting further stress on current resources.
- Creating retirement villages would give the older generation a purpose to move on and release their (often under occupied) property to the market.
- It is vital to have elderly communities where services can focus more readily on the needs of the residents.
- Extra care housing could be integrated with general needs developments.
- Ground floor accessible housing is needed for those with physical needs.
- Agreed percentage of single floor accessible housing should be available as a planning requirement for all new developments.

- Support should be provided for elderly residents to sell their property – potentially leasing into a retirement village or part exchange.
- Specialist Housing providers are difficult to attract because of the high capital costs.
- Supported accommodation options in Medway or East Kent take residents away from their local area.
- Developments of the social care rental market are a priority and need to have council involvement to prioritise those in need in Kent rather than other Councils placing in the area.
- Develop and use existing stock that is empty.
- All key stakeholders recognise the need to work in partnership to build capacity to develop supported living options across the borough.

Map 4.1 Current older persons accommodation across Tonbridge and Malling

Source: Elderly Accommodation Counsel 2021

Senior co-housing communities

- 4.18 Senior cohousing is specifically mentioned in PPG as a housing option for older people: 'Senior co-housing communities are created and run by residents, based on the intention to live with a group of people of a similar age. The sites often consist of self-contained private homes as well as shared community space. Some communities offer an additional option for informal care.'
- 4.19 This option should be considered as part of a diverse range of accommodation for older people. The household survey identified a total of 1,064 households interested in co-housing including 371 aged 65 and over. For older groups, there is a particular interest in 1 and 2-bedroom flats and bungalows.

People with dementia and early onset dementia

- 4.20 The PPG makes specific reference to dementia and that **'there should be a range of housing options and tenures available to people with dementia, including mainstream and specialist housing. Innovative and diverse housing models should be considered where appropriate'** (source: PPG Paragraph: 019 Reference ID: 63-019-20190626).
- 4.21 The PPG also outlines the characteristics of dementia- friendly communities:
- easy to navigate physical environment;
 - appropriate transport;
 - communities shaped around the views of people with dementia and their carers;
 - good orientation and familiarity;
 - reduction in unnecessary clutter; and
 - reduction in disorienting visual and auditory stimuli.
- 4.22 2020 Projecting Older Person Population Information (POPPI) and Projecting Adult Needs and Service Information (PANSI) data prepared by Oxford Brookes University/Institute of Public Care estimates there are 38 people with early onset dementia and 1,772 people aged 65 and over with dementia (Table 4.5). By 2040, the number of people aged 65 and over with dementia is projected to increase by 56.6%, The number with early onset dementia is expected to increase by 10.7%.

Table 4.5 People with dementia

Dementia	2020	2039	% Change 2020-2039
Early onset dementia (30-64)	38	42	10.7%
Dementia (65-74)	313	415	32.7%
Dementia (75-84)	706	1,070	51.6%
Dementia (85 and over)	753	1,289	71.2%
Dementia (total 65+)	1,772	2,775	56.6%

Source: POPPI/PANSI applied to 2018-based population projections

- 4.23 A report by the All Party Parliamentary Group (APPT) on Housing and Care for Older People published a report on Housing for People with Dementia in July 2021. It can be viewed here:
https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Reports/HCOP_APPG_Dementia_Housing_and_Care_Inquiry-LowRes.pdf
- 4.24 This set out 23 recommendations which include:
- Recognise potential future loneliness and how we can maintain our family connections and wider social networks in the communities we live in before or after diagnosis.
 - Consider whether to move whilst we are able: rightsizing and moving to the right place and environment whilst able to still develop new routes and make new friends.
 - Make preventive changes, incrementally, to the home environment; such as when upgrading property or installing new technology, or where we require additional personal care and support to help us to live independently.
- 4.25 Regarding housing and planning, the report recommends:
- Support increased provision of extra care housing / assisted living accommodation and retirement housing that is dementia-ready, with top-sliced grant-aid through Homes England.
 - Strengthen DLUHC guidance to local planning authorities. LPAs should respond to demographic change and the need for more homes designed for older people, including those with dementia, through Local Plans specifying requirements for age-friendly housing.

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

- 4.26 The profile of dwellings occupied by households aged 65 and over by age group, based on the 2022 household survey, is summarised in Table 4.6. This shows that 77% live in houses (particularly 3 or more bedrooms), 13.2% in flats and 9.9% in bungalows/level access dwellings.

Table 4.6 Dwellings occupied by households where the HRP is aged 65 and over

Dwelling type and size	65 to 74 (%)	75 to 84 (%)	85+ (%)	Total (%)
1 or 2-bedroom house	12.5	6.8	8.2	10.7
3 bedroom house	37.1	39.3	24.2	37.1
4 or-more bedroom house	31.3	24.6	25.7	29.1
1-bedroom flat	5.2	10.9	23.0	7.6
2 or more-bedroom flat	5.8	4.4	9.3	5.6
1-bedroom bungalow/level access/other	0.8	0.7	0.0	0.7
2-bedroom bungalow/level access/other	3.3	3.2	5.6	3.4
3 or more-bedroom bungalow/level access/other	4.0	10.1	4.0	5.7
Total	100.0	100.0	100.0	100.0
Base	9,899	4,130	674	14,703

Source: 2022 household survey

- 4.27 The provision of appropriate adaptations to existing dwelling stock can help people lead independent lives. PPG also asks councils to consider the extent to which existing dwelling stock can help meet the needs of older people (source: PPG Paragraph: 017 Reference ID: 2a-017-20190220).
- 4.28 Given that the majority of older people want to remain in their own homes with help and support when needed, the 2022 household survey provides a useful insight into the proportion of households who need care and support and the extent to which properties are adapted (Table 4.7).
- 4.29 Table 4.7 shows that 65.4% of households have sufficient space for a carer to stay overnight if needed. Owner occupiers were most likely to have space available, but private and in particular social renters were less likely. Around 31.3% of respondents in affordable housing had sufficient space for a carer. The [Adult Social Care White Paper December 2021](https://www.gov.uk/government/publications/people-at-the-heart-of-care-adult-social-care-reform-white-paper) <https://www.gov.uk/government/publications/people-at-the-heart-of-care-adult-social-care-reform-white-paper> makes specific reference to the role of mainstream housing as a solution to need which may require the increased use of Disabled Facilities Grants (DFGs).
- 4.30 6% of all households require care and support to enable them to stay in their home. Of households with a Household Reference Person (HRP) aged 85 and over, 21% required help and support to enable them to stay in their own home. Table 4.8 presents this data at sub-level.
- 4.31 Around 6.4% of all dwellings had been adapted or purpose-built for a person with a long-term illness, health problem or disability. This was highest amongst affordable housing occupants (20.3%) and lowest amongst owner occupiers (3.4%). Older people were more likely to live in an adapted home, with 17.9% of households with a Household Reference Person aged 75-84 and 23.9% with a HRP aged 85+ living in adapted homes.
- Around 8.8% of households need facilities on one floor (living room, kitchen, bathroom and bedroom) and this increases to 34.3% of households with a HRP aged 85+.

Table 4.7 Adaptations, support needs and space for carer by tenure and age group

	Is there sufficient space in your home for a carer to stay overnight, if this was needed?	Do you, or any other members of your household, require care or support to enable you/them to stay in this home?	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability?	Do you or someone in your household need all facilities on one floor (living room, bathroom, kitchen, bedroom)?
Tenure	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Owner Occupied	76.6%	3.4%	3.4%	4.5%
Private Rented	38.1%	8.2%	4.6%	11.5%
Affordable	31.3%	15.9%	20.3%	25.7%
All tenures	65.4%	6.0%	6.4%	8.8%
Age of household reference person	Yes (%)	Yes (%)	Yes (%)	Yes (%)
Under 65	59.3%	5.3%	4.6%	5.5%
65 to 74	82.9%	8.5%	7.8%	14.5%
75 to 84	79.1%	5.0%	17.9%	22.4%
85 and over	75.5%	21.0%	23.9%	34.3%
All age groups	65.4%	6.0%	6.4%	8.8%

Source: 2022 household survey

Table 4.8 Adaptations, support needs and space for carer by sub-area

Sub-area	Is there sufficient space in your home for a carer to stay overnight, if this was needed? (%)	Do you, or any other members of your household, require care or support to enable you/them to stay in this home? (%)	Has your current home been adapted or purpose-built for a person with a long-term illness, health problem or disability? (%)	Do you or someone in your household need all facilities on one floor (living room, bathroom, kitchen, bedroom)? (%)	Base (number of households)
Malling & Kings Hill	74.3%	4.0%	4.4%	5.3%	6,510
Medway Gap	63.3%	9.5%	7.6%	13.1%	10,330
Rural East	69.4%	5.9%	6.4%	7.2%	5,974
Rural North	71.9%	5.6%	3.0%	9.0%	4,005
Rural West	73.3%	4.9%	4.0%	6.2%	6,705
Snodland	53.3%	5.5%	10.8%	14.7%	5,009
Tonbridge	60.1%	5.3%	7.1%	7.2%	15,603
Tonbridge and Malling	65.4%	6.0%	6.4%	8.8%	54,137
All households	54,137	54,137	54,137	54,137	

Source: 2022 household survey

Estimating future need for adaptations and home improvement

- 4.32 The 2022 household survey provides evidence of the range of adaptations and home improvements needs based on the age group of the household reference person (Table 4.9).
- 4.33 Better heating, more insulation and double glazing were the most frequently mentioned improvements needed.
- 4.34 Regarding adaptations, these were mainly mentioned by older households and most frequently mentioned were bathroom and kitchen adaptations and internal and external handrails/grabrails. The need for adaptations was generally highest amongst the 75+ age group.
- 4.35 These requirements are self-determined by residents responding to the household survey and may not necessarily reflect actual requirements following an independent assessment in the home.

Table 4.9 Adaptations and home improvements required by age group

Adaptation/improvement required	Age group (% of households)			Total
	Under 65	65-74	75+	
Home improvement				
More insulation (loft, wall cavities)	23.6%	15.2%	15.3%	21.3%
Community alarm service	2.1%	8.1%	12.3%	4.1%
Better heating	19.6%	10.7%	11.1%	17.2%
Double glazing	15.0%	9.1%	6.2%	13.2%
Improved ventilation	6.7%	2.0%	1.5%	5.4%
Downstairs WC	4.9%	5.5%	8.9%	5.4%
Increase the size of property (e.g. extension, loft conversion)	13.5%	2.8%	1.2%	10.4%
Adaptations				
Adaptations to bathroom	8.3%	12.3%	15.0%	9.6%
Adaptations to kitchen	5.2%	9.7%	25.9%	7.9%
External handrails /grab rails	6.5%	3.2%	5.3%	5.8%
Internal handrails /grab rails	3.7%	7.7%	12.4%	5.2%
Stair lift / vertical lift	2.8%	14.1%	19.1%	6.3%
Adaptations relating to sensory needs	4.1%	2.0%	1.2%	3.5%
Improvements to access (e.g. level access in and around home)	3.6%	5.7%	6.5%	4.2%
Wheelchair adaptations (including door widening and ramps)	2.3%	3.2%	4.0%	2.6%
Lever door handles	2.1%	0.8%	1.1%	1.8%
Room for a carer	2.6%	1.9%	2.3%	2.4%
Base (all households)	39,434	9,898	4,805	54,137

Source: 2022 household survey

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

Assistance in the home

- 4.37 The 2022 household survey also provides information on a range of practical assistance required from households by age group (Table 4.10). Overall, the highest level of need is for help with repair and maintenance of home. For all types of assistance, the level of need increases with age.

Table 4.10 Type of assistance required age group

Type of help needed now or in next 5 years	% households needing help by age group of HRP			
	Under 65	65-74	75+	All
Help with repair and maintenance of home	22.1%	39.0%	64.2%	28.9%
Help with gardening	14.2%	34.7%	53.8%	21.5%
Help with cleaning home	11.1%	26.4%	49.4%	17.3%
Help with other practical tasks	8.4%	20.8%	41.0%	13.6%
Help with personal care	7.3%	14.5%	23.3%	10.1%
Want company / friendship	8.0%	6.9%	7.9%	7.8%
Base (all households)	39,434	9,898	4,805	54,137

Source: 2022 household survey

Health-related housing need

- 4.38 A range of sources can be drawn upon to establish the overall scale of disability/support needs across Tonbridge and Malling. In summary:
- The 2011 Census reported that across the borough 84.5% were in very good or good health, 11.6% were in fair health and 3.8% in bad/very bad health (particularly across older age groups). A total of 18,460 residents (15.5%) were in fair/bad/very bad health which compares with 18.3% across England.
 - 5.9% of residents reported that their daily activities were limited 'a lot' and 8.5% 'a little' which compares with 8.3% and 9.3% respectively across England. This is mainly associated with older age groups.
 - The ONS Family Resources Survey 2018/19 estimates that around 21% of the population nationally has a disability. Estimates are provided by age group. Applying these estimates to Tonbridge and Malling's population, this translates to around 29,340 across the borough in 2021 and is projected to increase to around 35,880 by 2040.

- 4.39 The 2022 household survey data considered illness/disability and 26% of people in Tonbridge and Malling were found to have a long-standing illness or health condition. Most frequently mentioned conditions were long-standing health conditions (12.6% of the population), physical/mobility impairment (6.7%) and mental health issues (6.2% of the population).

Physical disability

- 4.40 POPPI and PANSI (Projecting Older People Population Information and Projecting Adult Needs and Service Information, Oxford Brookes University/Institute of Public Care) provides data on the likely prevalence in 2020 of a range of physical disabilities and how this is expected to change by 2040 (Table 4.11). In 2020, there were an estimated 9,152 people with mobility issues across all age groups which is projected to increase to 12,005 by 2040 mainly due to an increase in the number of people aged 65 with mobility issues.

Table 4.11 Physical disability prevalence

Disability (age group)	2020	2040	% change 2020-2040
Impaired mobility (18-64)	4,475	4,891	9.3%
Mobility (unable to manage at least one activity on own) (65+)	4,677	7,113	52.1%
Moderate or serious personal care disability (18-64)	3,933	4,295	9.2%
Serious visual impairment (18-64)	50	54	7.7%
Moderate or severe visual impairment (65+)	2,233	3,222	44.3%
Severe hearing loss (18-64)	482	526	9.1%
Severe hearing loss (65+)	2,008	3,114	55.1%
All with mobility issues (impaired mobility 18-64 and mobility 65+)	9,152	12,005	31.2%

Source: POPPI/PANSI; 2018-based ONS population projections for Tonbridge and Malling

Learning disability and autism

- 4.41 The number of people across all age groups with moderate or severe learning disabilities in Tonbridge and Malling borough is estimated to be around 499 in 2020 rising to 560 by 2040 (Table 4.12). There is a notable growth in the number of people aged 65 and over with learning disabilities. Around 989 people have autistic spectrum disorders in 2020 and this is expected to increase to 1,144 by 2040.

Table 4.12 Learning disability and autism

Learning disability (age group)	2020	2039	% change 2020-2039
Total (18-64)	1,871	2,012	7.6%
Total (65+)	529	763	44.3%
Moderate or severe (18-64)	428	460	7.5%
Moderate or severe (65+)	71	100	40.7%
Moderate or severe (all ages)	499	560	12.2%
People with LD living with a parent (18-64)	149	158	6.3%
Downs syndrome (18+)	49	53	8.4%
Challenging behaviour (18-64)	36	39	7.7%
Autistic spectrum disorders (18-64)	753	811	7.7%
Autistic spectrum disorders (65+)	236	333	41.3%
Autistic spectrum disorders (all ages)	989	1,144	15.7%

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

Mental health

- 4.42 2020 POPPI/PANSI data for Tonbridge and Malling borough estimates there are around 14,637 residents with a common mental health disorder (Table 4.13). The number of people aged 18-64 with a common mental health disorder is expected to increase by 7.7% over the period to 2040. However, depression amongst people aged 65 or over is expected to increase considerably.

Table 4.13 Mental health prevalence

Mental health 18-64	2020	2036	% change 2020-2036
Common mental disorder	14,637	15,760	7.7%
Borderline personality disorder	1,858	2,001	7.7%
Antisocial personality disorder	2,549	2,745	7.7%
Psychotic disorder	539	580	7.7%
Psychotic disorders (2 or more)	5,550	5,976	7.7%
Older people with depression	2020	2036	% change 2020-2036
Depression 65+	2,170	3,141	45%
Severe depression (65+)	686	1,014	48%

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

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

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

10% reduction in demand by 2028 across all client groups and all ages up to 65 is a possibility.

- 4.44 Future residential placements will need to cater for more complex and specialist needs, and although the volume in the market may reduce, there will be a need for providers to alter the type of services they offer to meet the needs of individuals. A decrease in lower need services and an increase in the requirement for specialist homes is expected.
- 4.45 Specific future requirements include:
- **Fewer placements that provide support for lower level needs**, as people choose alternative services, such as Supported Living.
 - **More placements that provide specialist and complex support** for people with a greater level of need and people with a forensic history.
 - **More placements for older people who have a learning disability** where their needs relating to their age are of primary importance.
 - More residential placements for people with a disability who have dementia and more complex needs.
- 4.46 The Kent Adult Social Care and Health Accommodation Strategy echoes the need for more provision for people with additional needs across the county, with a vision to promote well-being, promoting and supporting independence. It identifies a need to increase housing with care schemes, dementia specific care homes and supported accommodation generally.
- 4.47 Regarding learning mental health and autism, stakeholders commented:
- People with mental health and/or dementia tend to live in a home owner property with capacity.
 - Residents have difficulty with self-care and maintenance and can often be found in buildings that are in utility debt, with broken facilities and spiralling depression.
 - Establishing robust supported accommodation providers for people who have mental health needs in borough is an urgent need.
 - A key priority is supported tenancies and community buildings for young people with mild learning disabilities and mental health. There is a need for a community safety net for those who do not engage well with formal support.

General stakeholder views on supported accommodation.

- 4.48 The following views reflect a range of issues and illustrate the complexity of accommodation for people with additional needs.
- Access to affordable housing is difficult.
 - Local residents are often placed in other local authority areas removing them from their local networks.
 - There is a lack of provision for single people, young people and extra care for elders

- Issues of homelessness are being created with the lack of supply of single occupancy for young people.
- Bidding and waiting times for social housing is unreasonable and is likely to increase as people fall into homelessness with rising cost of living.
- There is an urgent need for services for people that are street homeless and those with substance abuse to support them into accommodation and provide the right tenancy support to enable a successful outcome.

Specific accommodation needs identified by stakeholders

- 4.49 The HNS has provided an opportunity for stakeholders to identify specific specialist housing needs across the borough:
- Supported housing / single accommodation with outreach and community building is needed to promote independence for people with mild learning disabilities who do not require 24 hour support.
 - Lack of accessible housing for people who have physical disabilities and require ground level accommodation with some being placed out of area.
 - Old housing stock is not adaptable with no circulation space, door widening, wheelchair access.
 - Residents with complex physical and health related needs require high levels of support.
 - Occupational therapists to have input into planning new builds.
 - Storage and electric charging points for electric scooters should be considered.

Accessible and wheelchair standard housing

- 4.50 PPG states that **‘where an identified need exists, plans are expected to make use of the optional technical housing standards (footnote 46 of the NPPF). To help bring forward an adequate supply of accessible housing. In doing so planning policies for housing can set out the proportion of new housing that will be delivered to the following standards:**

- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
- **M4(2) Category 2: Accessible and adaptable dwellings; and**
- **M4(3) Category 3: Wheelchair user dwellings**

‘Planning policies for accessible housing need to be based on evidence of need, viability and a consideration of site-specific factors ’ (source: PPG June 2019 Paragraph: 009 Reference ID: 63-009-20190626).

- **M4(1) Category 1: Visitable dwellings (the minimum standard that applies where no planning condition is given unless a plan sets a higher minimum requirement);**
- **M4(2) Category 2: Accessible and adaptable dwellings; and**
- **M4(3) Category 3: Wheelchair user dwellings**

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

4.51 Regarding evidencing the need for accessible housing, the PPG on the optional technical standards states:

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

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

4.52 Optional accessibility standards for dwellings were introduced by the government in 2015 to provide a mechanism for improving accessibility of housing for those with additional needs. National standards have been established and contained within [Part M Volume 1 of the Building Regulations](#) as set out in Table 5.14. Only one accessible housing standard can apply to any dwelling. The M4(2) accessible and adaptable dwelling standard is based on, and in 2015 effectively replaced, the ‘Lifetime Homes’ standard.

Table 4.14 Summary of accessible housing standards

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

- 4.53 It should be noted that Part M of the Building Regulations sets a distinction between wheelchair accessible (a home readily useable by a wheelchair user at the point of completion) and wheelchair adaptable (a home that can be easily adapted to meet the needs of a household including wheelchair users) dwellings (source: Housing optional technical standards PPG Paragraph: 009 Reference ID: 56-009-20150327).

M4(3) wheelchair accessible standard need

- 4.54 In order to establish an appropriate target for M4(3) dwellings, Table 4.15 sets out a series of assumptions regarding wheelchair use from the English Housing Survey, the 2022 household survey and a report by Aspire Housing Association. Applying these assumptions would suggest a target of 3.7% of newbuild to meet M4(3) wheelchair accessible standard is required.
- 4.55 According to PPG (source: PPG Paragraph: 009 Reference ID: 56-009-20150327), 'Local Plan policies for wheelchair accessible homes should be applied only to those dwellings where the local authority is responsible for allocating or nominating a person to live in that dwelling.' This would imply that the onus on wheelchair accessible housing delivery is with the local authority/registered providers, but private developers should also be encouraged to build to M4(3) wheelchair accessible or adaptable homes where appropriate. Any final targets should be set within the context of likely levels of delivery, and subject to viability testing, alongside other local requirements.

Table 4.15 Wheelchair use assumptions and resulting annual need

Assumption	% requirement	Number each year (based on net annual target of 839 new dwellings)
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair all the time	0.6%	5
Wheelchair use from the English Housing Survey 2018/19 – households using wheelchair either indoors or outdoors	3.0%	25
Tonbridge and Malling has 596 current users of wheelchairs inside the home based on 2022 household survey. This equates to 1.1% of households.	1.1%	9
Tonbridge and Malling 603 additional need over plan period (or 30 each year divided by 20 years) based on demographic analysis assuming all met through newbuild based on 2022 household survey	3.6%	30
Aspire report on wheelchair accessible housing (*)	10%	84
Average of indicators	3.7%	31

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

4.56 Table 4.16 considers the profile of M4(3) wheelchair accessible dwellings across Tonbridge and Malling needed by number of bedrooms and age group of the Household Reference Person.

Table 4.16 Wheelchair dwellings needed by age group and number of bedrooms

	Number of bedrooms (Table %)			
Age group	1	2	3	Total
Under 65	23.0	26.2	15.1	64.3
65 and over	29.3	5.5	0.9	35.7
Total	52.3	31.7	16.0	100.0
	Number of bedrooms (needed each year by age group)			
Age group	1	2	3	Total
Under 65	7	8	5	20
65 and over	9	2	0	11
Total	16	10	5	31

Source: 2022 household survey

Note: The annualised figure of 31 is based on the average of indicators in Table 5.15 but figures subject to rounding

M4(2) accessible and adaptable homes

- 4.57 This standard is effectively the ‘lifetime homes’ standard. Features of an M4(2) home include:
- Within the curtilage of the dwelling, or of the building containing the dwelling, it is possible to approach and gain step-free access to the dwelling and to any associated parking space and communal facilities intended for the occupants to use.
 - There is step-free access to the WC and other accommodation within the entrance storey and to any associated private outdoor space directly connected to the entrance storey.
 - A wide range of people, including older and disabled people and some wheelchair users, are able to use the accommodation and its sanitary features.
 - Features are provided to enable common adaptations to be carried out in the future to increase the accessibility and functionality of the dwelling.
 - Wall mounted switches, socket outlets and other controls are reasonably accessible to people who have reduced reach.
- 4.58 Table 4.17 provides a summary of indicators to help establish the need for M4(2) adapted accommodation across Tonbridge and Malling.

Table 4.17 Indicators of the need for adapted accommodation

Population	Data	Source
Population aged 65 and over	19% in 2021 increasing to 24% by 2040	ONS 2018-based population projections
% population with mobility issues	6.8% (2020) and 7.9% (2040)	PANSI
% population with long-term health problem or disability	14.4%	2021 census

- 4.59 Given the demographic changes projected over the period to 2040 and the likely increase in the population with mobility issues, it is recommended that all newbuild social/affordable rented dwellings should be built to the M4(2) standard along with a minimum of 20% of new homes built on open market developments. This will help enable people to remain in their own homes and help people to access homes they visit. This would need to be subject to viability testing, as part of the Local Plan viability assessment, alongside other local policy requirements that the Local Plan may address. This is expected by the government, as set out in the PPG on ‘[Housing: optional technical standards](https://www.gov.uk/guidance/housing-optional-technical-standards)’ (<https://www.gov.uk/guidance/housing-optional-technical-standards>)

M4(2) and M4(3) summary

- 4.60 Given the ageing demographic of Tonbridge and Malling and the identified levels of disability amongst the population, it is recommended that a policy to provide

new homes built to accessibility standards is included in the Local Plan. On the basis of available evidence which takes into account the requirements of PPG, it is recommended that:

- 3.7% of new dwellings including affordable housing are built to M4(3) wheelchair accessible standard (this would imply an average target of around 30 each year); and
- All other new affordable dwellings which is not M4(3) to be built to M4(2) accessible and adaptable standards along with 20% of new open market dwellings. This recommendation takes into account the ageing demographics of the borough and also help to ensure that new dwellings can be occupied and also visited by people needing accessible/adaptable dwellings.

4.61 It is important to note that any percentage requirements for accessible housing must be subject to the Local Plan viability assessment, alongside other potential policy requirements. It is also recommended that needs are monitored closely given the ageing population over the plan period.

Life experience-related housing need

Armed forces

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

4.63 The Government's First Homes policy identifies people connected with the Armed Forces as an eligible group for First Homes.

4.64 Comments received from stakeholders include:

- Despite many Soldiers, Sailors, Airmen and Families Association (SSAFA) referrals, there are reducing numbers of residents who qualify for support due to less people with a history of service.
- RBLI Living in Aylesford is one purpose built village in the borough successfully supporting hundreds of Armed Forces veterans and their families each year.

Young Care Leavers

4.65 Kent County Council's sufficiency position statement 2018-2021 identifies the following actions

- Work more closely and innovatively with providers;
- Pilot new models of step-down approaches for residential and foster care
- Review contracting options with current spot purchased services
- Improve matching process to create greater placement stability
- Review of mental health support for children in placements
- Deliver a value model for high cost placements

- Explore potential for joint working with other authorities
- Implement review programme listening to the Voice of the Child/Young.

Emergency accommodation

- 4.66 During 2020/21, an average of 129 households were living on Temporary Accommodation at the end of each quarter of the year. Of these, 62 were households with at least one child.
- 4.67 Stakeholders commented:
- Temporary accommodation is 9/10 times out of borough and when it is in the borough it is associated in areas where there is anti-social behaviour which is not good for vulnerable adults
 - Constraints on available accommodation with homeless admissions to West Kent hospitals.
 - Concerns with the shortage and quality of social housing.

Domestic abuse

- 4.68 Homelessness statistics for 2020/21 indicate that 35 households presented themselves as homeless due to domestic violence. No specific comments were received from stakeholders

Cultural heritage related housing need

- 4.69 For those from a minority ethnic background there may be cultural heritage or religion related determined needs which impact on the type of accommodation required. This would include the specific needs of particular Black, Asian and Minority Ethnic (BAME – households not identifying as 'White British') as well as those from Travelling communities.

BAME population and households

- 4.70 Around 2.7% of households in the 2022 household survey stated they identified as BAME. The distribution of BAME people by sub-area is shown in Table 4.18.
- 4.71 Overall, 18.7% of BAME households were in some form of housing need compared with 13.7% of all households. Overcrowding was a particular issue and mentioned by 32% of BAME households in need followed by property being too expensive (21%).

Table 4.18 Distribution of BAME households across Tonbridge and Malling

Sub Area	BAME households	% of households in sub area that are BAME	% of BAME households in each sub-area	All households
Malling & Kings Hill	160	2.5%	11.2%	6,510
Medway Gap	118	1.2%	8.3%	10,212
Rural East	87	1.5%	6.1%	5,898
Rural North	144	3.6%	10.1%	4,005
Rural West	144	2.2%	10.1%	6,579
Snodland	163	3.3%	11.4%	4,995
Tonbridge	613	4.0%	42.9%	15,440
Tonbridge and Malling	1,430	2.7%	100.0%	53,640
			Missing data	497
			Total	54,137

Source: 2022 household survey

- 4.72 Further analysis of BAME need indicates that 29.5% of households would consider moving to a market property, 15.3% an affordable rented and 11.6% an affordable home ownership property. The overall range of dwellings being considered is summarised in Table 4.19 which shows a strong demand for 3 and 4 or more bedroom houses. #

Table 4.19 Summary of BAME dwelling likes and expectations

Property type and size	Like %	Expect %	Blend of like/expect %
1 bedroom house	2.3	2.4	2.4
2 bedroom house	5.6	13.1	9.4
3 bedroom house	24.9	23.0	24.0
4+ bedroom house	41.2	36.2	38.7
1 bedroom flat	0.0	4.6	2.3
2 bedroom flat	9.7	9	9.4
3+ bedroom flat	1.4	2.3	1.9
1 bedroom bungalow	0.0	1.0	0.5
2 bedroom bungalow	5.0	3.4	4.2
3+ bedroom bungalow	9.9	5	7.5
Total	100.0	100.0	100.0
Base (BAME households considering moving)	1,490	1,459	1,990

Source: 2022 household survey

Gypsy, Traveller and Travelling Showperson need

- 4.73 An updated Gypsy and Traveller Accommodation Assessment (GTAA), including the assessment of need for Travelling Showpeople, is being prepared separate to this HNS.

Other groups with particular housing requirements

- 4.74 This chapter concludes with a summary of the other household groups who have particular housing requirements in Tonbridge and Malling.

People who rent their homes

- 4.75 Chapter 3 presented a range of data on private renting.

Student accommodation need

- 4.76 According to 2021 council tax data, 50 dwellings are wholly occupied by students. Given there are no higher education establishments in Tonbridge and Malling, there is no specific need for purpose-built student accommodation. According to 2021 council tax data, 50 dwellings are wholly occupied by students.

Self-build and custom housebuilding

- 4.77 The NPPF 2021 set out that the government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option.
- 4.78 Over the period 2016 to 2019/20, a total of 179 individuals and 1 group households registered interest in a self-/custom built property on the Council's register. It should be noted that the council has yet to apply local qualifying criteria or a charge for people on the register. Since 2016, none have received planning permission. Since 2021, 15 new households have registered interest.

The needs of different groups – summary and conclusion

- 4.79 In accordance with PPG, the HNS has considered the future need for specialist accommodation, the need for residential care and considered the role of general housing in meeting needs, in particular bungalows and homes that can be adapted to meet a change in needs.
- 4.80 The number of households with household reference person aged 65 or over is expected to increase by 7,189 (44%) by 2040. According to the 2022 household survey, 76.9% of older people want to remain in their current home with help and support when needed, such as help with repair and maintenance. There is also interest in a range of options including open market, rented from a housing association/council, sheltered and co-housing. There is a need to deliver a range of smaller dwellings (particularly level-access accommodation) for older people across all tenures and specialist older persons housing provision.
- 4.81 Across Tonbridge and Malling there are around 1,938 units of specialist older persons accommodation comprising 1,446 specialist older persons units (C3 planning use class) and 492 bedspaces of residential care (C2 use class). Based on population projections, there is a need for 1,018 additional units of specialist older persons' accommodation by 2040.

- 4.82 The HNS does not specify the precise nature of specialist older person dwellings to be built. This is to allow flexibility in delivery and PPG states that ‘any single development may contain a range of different types of specialist housing’ (source: PPG June 2019 Paragraph: 010 Reference ID: 63-010-20190626).
- 4.83 A key conclusion is that there needs to be a broader housing offer for older people across the borough and the HNS has provided evidence of the scale and range of dwellings needed.
- 4.84 A wealth of information has been assembled from various sources which helps to scope out the likely level of disability across the borough’s population. Although it is a challenge to quantify the precise accommodation and support requirements, the HNS has helped to scope out where needs are arising and has provided indicators of specific needs across various needs groups.
- 4.85 It is estimated there are around 29,300 people with a disability across Tonbridge and Malling based on ONS disability estimates. Regarding housing for people with disabilities, the 2022 household survey suggests around 6.4% of households live in properties which have either been purpose-built or adapted for someone with an illness or disability. 8.8% of households need all facilities (living room, bathroom, kitchen and bedroom) to be on one floor.
- 4.86 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 3.7% of new dwellings are built to wheelchair accessible M4(3) standard. 20% of market dwellings and all new affordable housing provision should be built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Tonbridge and Malling, subject to the Local Plan viability assessment alongside other potential local policy requirements.
- 4.87 There is an on-going need for self-build plots as referenced by the number of households on the council’s register.

5. Overall housing need, affordable need, dwelling type and mix

Introduction

- 5.1 This chapter considers overall housing need, affordable need and establishes an overall dwelling type, size and tenure mix for Tonbridge and Malling. The detailed analysis underpinning this chapter is presented in Technical Appendix D.

Overall housing need

- 5.2 The standard method set out in PPG establishes a minimum annual housing need of 839 dwellings across Tonbridge and Malling borough based on 2021 data.

Affordable housing need

- 5.3 A detailed analysis of affordable housing need in accordance with PPG is presented at Technical Appendix C. This establishes an overall gross affordable need of 753 and after taking into account affordable lettings and newbuild the net shortfall is 283 each year.
- 5.4 An overall affordable tenure split for new affordable housing is 63% rented and 37% affordable home ownership including First Homes. A proposed First home discount of 40% which would ensure sales values are below the £250,000 cap for First Homes. Based on median market prices, a First Home would cost £231,000 and a household income of £59,400 would be required based on a 10% deposit and 3.5x household income multiple. This is within the £80,000 household income eligibility cap for First Homes.
- 5.5 Current policy in the council's adopted development plan is to seek 40% affordable housing in urban areas on sites of 15 dwellings/0.5ha or above and 40% in rural areas on sites of 5 dwellings/0.16ha or above.

Dwelling type and mix

- 5.6 Dwelling mix analysis is underpinned by a demographic scenario model which takes into account projected household change to 2040 using 2018-based ONS household projections. To support flexibility in delivery, dwelling type and mix by tenure is presented as a broad range.
- 5.7 Further detail of the modelling along with analysis of dwelling mix by ward is presented in Tables D6 to D8 in Technical Appendix D. On the basis of modelling carried out, Table 5.1 sets out the overall annual dwelling type/size recommendation by different tenures.

Table 5.1 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	10-15%	20-25%	10-15%
3-bedroom house	25-30%	20-25%	40-45%	25-30%
4 or more-bedroom house	30-35%	10-15%	20-25%	20-25%
1-bedroom flat	0-2%	10-15%	2-5%	5-10%
2 or more -bedroom flat	2-5%	5-10%	2-5%	5-10%
1-bedroom bungalow/level-access	0-2%	0-2%	0-2%	0-2%
2-bedroom bungalow/level-access	0-2%	20-25%	0-2%	2-5%
3 or more-bedroom bungalow/level-access	5-10%	5-10%	5-10%	10-15%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	75-80%	45-50%	80-85%	60-65%
Flat	2-5%	20-25%	5-10%	10-15%
Bungalow/level-access	15-20%	30-35%	10-15%	20-25%
Number of bedrooms	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1	2-5%	35-40%	5-10%	5-10%
2	20-25%	25-30%	25-30%	25-30%
3	35-40%	20-25%	45-50%	35-40%
4	30-35%	10-15%	20-25%	20-25%

Source: 2022 household survey, affordable rented/home ownership housing need analysis and general market need analysis

Overall dwelling mix by sub-area

- 5.8 Further analysis considers the range of dwellings by sub-area and tenure. This is based on the need for affordable/social rented dwellings, the need for affordable home ownership and open market need. This takes account of the dwelling type, aspirations and expectations of households and the number of bedrooms needed.
- 5.9 Table 5.2 summaries affordable (social/affordable) rented need. Table 5.3 summarises affordable (affordable home ownership) need and Table 5.4 market need. It is important that both planners and developers maintain a flexible approach to what is built within Tonbridge and Malling and recognise that in some areas development may be restricted to particular types of dwelling, but this analysis helps determine the relative priorities of development in particular sub-areas

Table 5.2 Affordable (social/rented) mix by sub-area

Ward	1- bedroom house	2- bedroom house	3- bedroom house	4 or more -bedroom house	1- bedroom flat	2- bedroom flat	3 or more- bedroom flat	1- bedroom bungalow	2- bedroom bungalow	3 or more- bedroom bungalow
Malling & Kings Hill	0-2%	15-20%	20-25%	5-10%	45-40%	5-10%	0-2%	0-2%	0-2%	0-2%
Medway Gap	0-2%	20-25%	15-20%	10-15%	2-5%	10-15%	0-2%	25-30%	2-5%	2-5%
Rural East	0-2%	5-10%	5-20%	20-25%	40-45%	2-5%	0-2%	10-15%	2-5%	5-10%
Rural North	0-2%	5-10%	0-2%	5-10%	5-10%	15-20%	0-2%	55-60%	5-10%	0-2%
Rural West	0-2%	0-2%	25-30%	5-10%	45-40%	5-10%	0-2%	0-2%	5-10%	0-2%
Snodland	0-2%	10-15%	20-25%	10-15%	2-5%	2-5%	0-2%	30-35%	2-5%	10-15%
Tonbridge	2-5%	10-15%	30-35%	10-15%	15-20%	2-5%	0-2%	10-15%	10-15%	0-2%
Total	0-2%	10-15%	20-25%	10-15%	10-15%	5-10%	0-2%	20-25%	5-10%	2-5%

Source: 2022 household survey and affordable housing need analysis

Table 5.3 Affordable (affordable home ownership) mix by sub-area

Sub-area	1- bedroom house	2- bedroom house	3- bedroom house	4 or more - bedroom house	1- bedroom flat	2- bedroom flat	3 or more- bedroom flat	1- bedroom bungalow	2- bedroom bungalow	3 or more- bedroom bungalow
Malling & Kings Hill	0-2%	20-25%	40-45%	35-40%	0-2%	0-2%	0-2%	0-2%	0-2%	0-2%
Medway Gap	0-2%	20-25%	40-45%	15-20%	0-2%	0-2%	0-2%	0-2%	10-15%	0-2%
Rural East	2-5%	15-20%	45-50%	10-15%	0-2%	0-2%	0-2%	0-2%	2-5%	5-10%
Rural North	0-2%	0-2%	30-35%	25-30%	5-10%	5-10%	5-10%	0-2%	5-10%	10-15%
Rural West	0-2%	20-25%	25-30%	20-25%	10-15%	0-2%	0-2%	0-2%	5-10%	0-2%
Snodland	2-5%	20-25%	20-25%	20-25%	2-5%	0-2%	0-2%	5-10%	5-10%	5-10%
Tonbridge	2-5%	20-25%	50-55%	10-15%	2-5%	2-5%	2-5%	0-2%	0-2%	2-5%
Total	0-2%	20-25%	40-45%	20-25%	2-5%	2-5%	0-2%	0-2%	5-10%	2-5%

Source: 2022 household survey and affordable home ownership need analysis

Table 5.4 Market housing mix by sub-area

Sub-area	1- bedroom house	2- bedroom house	3- bedroom house	4 or more - bedroom house	1- bedroom flat	2- bedroom flat	3 or more- bedroom flat	1- bedroom bungalow	2- bedroom bungalow	3 or more- bedroom bungalow
Malling & Kings Hill	0-2%	10-15%	25-30%	45-50%	0-2%	2-5%	0-2%	0-2%	5-10%	2-5%
Medway Gap	0-2%	15-20%	30-35%	15-20%	0-2%	2-5%	0-2%	2-5%	15-20%	10-15%
Rural East	2-5%	5-10%	30-35%	35-40%	0-2%	2-5%	0-2%	0-2%	2-5%	10-15%
Rural North	0-2%	10-15%	25-30%	30-35%	0-2%	2-5%	2-5%	0-2%	5-10%	10-15%
Rural West	0-2%	5-10%	25-30%	35-40%	0-2%	2-5%	0-2%	0-2%	5-10%	5-10%
Snodland	2-5%	10-15%	20-25%	35-40%	0-2%	0-2%	0-2%	2-5%	10-15%	10-15%
Tonbridge	0-2%	10-15%	30-35%	30-35%	0-2%	2-5%	0-2%	0-2%	5-10%	5-10%
Total	0-2%	10-15%	25-30%	30-35%	0-2%	2-5%	0-2%	0-2%	5-10%	5-10%

Source: 2022 household survey and market need analysis

Impact of COVID-19 on housing choices

- 5.10 The household survey asked if housing choices considered by households had been influenced by COVID-19. Of households planning to move (13,152), 21.4% said COVID had influenced their choices (respondents could tick more than one option):
- 4.9% said they were looking for a more affordable property due to changing financial circumstances;
 - 14.7% were looking for a property with more space (for instance for home working); and
 - 11.9% were looking for a property with a larger garden/outdoor space.

Overall housing need, affordable need, dwelling type and mix – summary and conclusion

- 5.11 The standard method establishes a minimum housing need of 839 dwellings each year. The relationship between households, future household change and dwellings occupied has been considered to provide an indication of an appropriate dwelling mix for Tonbridge and Malling over the period 2021 to 2040. Having established future household change and the implications this has for dwelling type, size and tenure mix, the council can make an informed strategic decision on the range and size of dwellings that will need to be built to meet need and aspiration over the period to 2040.
- 5.12 Given the affordable housing need of 283 each year, the Local Plan needs to develop a robust affordable housing policy setting out targets and tenure split. An affordable policy should therefore continue to support the ongoing delivery of affordable housing and diversify the affordable products available to local residents to reflect identified needs. The specific tenure split evidenced in this HNS is 63% affordable/social rented and 37% affordable home ownership including First Homes.

6. Conclusion: policy and strategic issues

- 6.1 This document has been prepared to equip the council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of existing and emerging government policy and guidance.
- 6.2 This HNS will help the council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the HNS identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across the borough.
- 6.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets and key local strategic issues.

Overall Housing need

- 6.4 The latest standard method calculation results in a minimum need of 839 dwellings each year. This compares with delivery of an annual average of 591 over the 5 years to 2020/21.

Dwelling type, tenure and mix

- 6.5 The relationship between household change and dwelling type/size and tenure requirements have been fully explored. The evidence will help the council deliver an appropriate range of dwelling stock for residents over the plan period.
- 6.6 Regarding affordable need, there is an annual net shortfall of 283 dwellings. However, delivery of affordable housing is subject to economic viability and the council does not need to plan to meet this number in full as set out in PPG. The current target of 40% of new dwellings to be affordable remains appropriate.
- 6.7 An overall affordable tenure split for new affordable housing is 63% rented and 37% affordable home ownership which takes into account First Homes. First Homes need to be at a 40% discount to be priced within the £250,000 capped price. Based on median market prices, a First Home would cost £231,000 and a household income of £59,400 would be required based on a 10% deposit and 3.5x household income multiple. This is within the £80,000 household income eligibility cap for First Homes.

Meeting the needs of older people and those with disabilities

- 6.8 There is evidence to support a programme of accommodation delivery to help meet the needs of older people and those with disabilities. Although the majority of older people want to remain in their own home with support when

needed, there is a need to diversify options available to older people wanting to move to more appropriate accommodation.

- 6.9 Currently there are around 1,938 units of specialist older person accommodation comprising 492 bedspaces of residential care (C2 use class) and 1,446 specialist older persons accommodation units (C3 planning use class) such as sheltered and extra care housing. Analysis of demographic change would suggest a need for an additional 258 residential (C2) bedspaces and 760 older person (C3) units by 2040. This translates to an annual need (over 20 years 2021 to 2040) for 13 C2 bedspaces and 38 C3 units.
- 6.10 The C3 units should be included in the overall housing figure of 839 each year, so 38 or around 5% of new dwellings built each year should be specialist older persons accommodation. Delivery of C2 bedspaces would be in addition to this figure.
- 6.11 A key conclusion is that there needs to be a broader housing offer for older people across Tonbridge and Malling and this HNS has provided evidence of scale and range of dwellings needed.
- 6.12 A range of information has been assembled from various sources and included stakeholder engagement. This helps to scope out the likely level of disability across Tonbridge and Malling's population.
- 6.13 Given the ageing population of the borough and the identified levels of disability amongst the population, it is recommended that 3.7% of new dwellings are built to M4(3) wheelchair accessible and adaptable standard and 20% of new market and all affordable dwellings that are not M4(3) are built to M4(2) accessible and adaptable standard to take account of the ageing demographics of Tonbridge and Malling.
- 6.14 It is expected that some of this need will be met through the development of C3 accommodation and there is overlap between affordable, specialist older person and M4(3) need. For instance the development of an older person's level access, wheelchair accessible affordable dwelling would help address these aspects of housing need.
- 6.15 It is also assumed that there will be ongoing adaptation of existing dwellings to support those with additional needs.
- 6.16 All of these recommendations will need to be subject to the Local plan viability assessment, alongside other potential local policy requirements, to understand the impacts on deliverability. The PPG on optional technical standard recognises these matters.

Final comments

- 6.17 The evidence presented in this HNS suggests that there are three main policy areas that require particular attention from both a planning policy and social policy perspective:
- the challenge of enabling the quantity and mix of housing that needs to be delivered, including an appropriate level of affordable housing;

- the challenge of ensuring that the housing and support needs of older people are met going forward; and
- the challenge of ensuring that the needs of people with disabilities is appropriately addressed.

Technical Appendix A: Research methodology

Overall approach

A.1 A multi-method approach was adopted in order to prepare a robust and credible HNS for Tonbridge and Malling:

- a comprehensive household survey, with 16,364 households contacted and 1,922 responses used in analysis. This represents a response rate of 12% and a sample error of +/-2.2%. Table A1 sets out the achieved responses and sample errors at sub-area level. The survey was open to all residents as well as those contacted by letter. The survey ran from 13th January 2022 to 26th February 2022
- a survey of key stakeholders including representatives from the council, neighbouring local authorities, housing associations, specialist housing providers, estate agents, adult social care and developers;
- interviews with estate and letting agents operating within the borough;
- a review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and DLUHC Statistics.

Table A1 Achieved household survey responses and sample errors

Sub-area	Occupied Households	Households contacted	Total Response	Response Rate (%)	Sample error
Malling & Kings Hill	6510	2400	247	10.3	6.1%
Medway Gap	10330	2467	205	8.3	6.8%
Rural East	5974	2400	328	13.7	5.3%
Rural North	4005	1764	218	12.4	6.5%
Rural West	6705	2400	301	12.5	5.5%
Snodland	5009	2400	178	7.4	7.2%
Tonbridge	15603	2533	445	17.6	4.6%
Total	54137	16364	1922	11.7	2.2%

Source: Council Tax data and 2022 household survey

Stakeholder feedback

- A.2 A range of stakeholders were sent a questionnaire to provide qualitative information on housing issues. This information was gathered to bring together a wide range of views from different stakeholders and material in the report presents what stakeholders said in response to the stakeholder questionnaire.
- A.3 Table A2 summarises the total number of stakeholders contacted and total responses by type of stakeholder.

Table A2 Stakeholders contacted and response summary

Stakeholder	Total contacted	Total responses
Council staff	2	0
Developers/house builders	14	5
Registered Provider	25	4
Neighbouring LA	6	1
Specialist Housing Providers	25	2
Estate/lettings agent	17	10
Total	89	22

Technical Appendix B: Affordable housing definitions

Affordable housing definitions

Definitions relating to affordable housing are presented in the NPPF 2021 (Annex 2):

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

- a) **Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for social rent or affordable rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes, affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and Rent to Buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to government or the relevant authority specified in the funding agreement.

First Homes

In May 2021, Planning Practice Guidance was issued which set out the concept of First Homes and their delivery (<https://www.gov.uk/guidance/first-homes#first-homes-definition-and-eligibility-requirements>). Key points are:

- First Homes are a discounted market sale housing and should be considered to meet the definition of 'affordable housing' for planning purposes.
- They must be discounted by a minimum of 30% against market value after the discount has been applied, the first sale must be at a price no higher than £250,000 outside London.
- They must be sold to people meeting eligibility criteria which includes first-time buyers and household incomes should not exceed £80,000.
- The discount is passed onto each subsequent purchaser.
- First Homes are the government's preferred discounted market tenure and should account for at least 25% of all affordable housing units delivered by developers.

Technical Appendix C: Housing need calculations

Introduction

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

Affordability assumptions

- C.5 As part of the affordable needs assessment, the extent to which households in need cannot afford open market prices or rents is considered. PPG does not specify what household income should be spent for a property to be affordable although does state the ‘need to identify the minimum household income required to access lower quartile (entry level) market housing’ PPG 2019 Paragraph 021 Reference ID 2a-021-20190220. The last guidance to consider affordable prices/rents was published in the 2007 DCLG Strategic Housing Market Assessments Practice Guidance Version 2 August 2007, which stated that gross household incomes should be used to assess affordability and:

- a household can be considered able to afford to buy a home if it costs 3.5x the gross income of a single earner or 2.9x the gross income for dual-income households; and
 - a household can be considered able to afford market renting where the rent payable was up to 25% of gross household income.
- C.6 The former guidance did note that local circumstances could justify higher figures being used for affordable renting and that allowances should be made for access to capital that could be used towards the cost of home ownership.
- C.7 Mortgage lending practices would suggest that 4.75x a single or joint income could be considered This is the maximum single or joint household income multiple offered by First Direct July 2020.
- C.8 Based on this data, the principle assumption considered by arc4 with reference to affordability is:
- for buying up to 3.5x gross household income; and
 - for renting up to 25% gross household income.
- C.9 Affordable housing need has been analysed at ward level and data have also been presented at sub-area level.

Step A: Current unmet gross need

- C.10 PPG Paragraph: 020 Reference ID: 2a-021-20190220 states that 'strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:
- the number of homeless households;
 - the number of those in priority need who are currently housed in temporary accommodation;
 - the number of households in over-crowded housing;
 - the number of concealed households;
 - the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and
 - the number of households from other tenures in need and those that cannot afford their own homes, either to rent or to own if that is their aspiration.'
- C.11 PPG notes that care should be taken to avoid double-counting and to only include those households who cannot afford to access suitable housing in the market. Table C1. Sets out the overall scale of current need before affordability of market housing is considered.

Table C1 Current gross unmet need (before affordability testing)

Reason for need	Total in need	Comment	Source
A1 Homeless households	208	Number of households identified as homeless 2020/21	DLUHC Live tables
A2 Priority need / temporary accommodation	226	Households identified as threatened with homelessness in 2020/21 plus households living in temporary accommodation (based on quarterly average) in 2020/21	DLUHC Live tables
A3 Overcrowded	1,288	2011 Census data households	2011 Census LC4108EW
	2,084		2022 household survey households identifying as being overcrowded
A4 Concealed household	430	Census definition refers to couples and lone parents living within another family unit.	2011 Census LC1110EW
	729		2022 household survey
A5 Existing affordable tenants in need	1,797		2022 household survey
A6 Other tenures in need	3,585		2022 household survey
A7 Sum of households in A3 to A6 with one or more needs	8,468	Sum of A3 to A6 BOLD figures	
A8 Total in A7 adjusted to remove any double counting	7,717	This is the total number of households with one or more needs	
A9. All households in need (A1+A2+A8) rounded	8,150	Represents 15.5% of all households.	

Note table subject to rounding

Further Notes to Table C1 are now set out

A3. Overcrowding

The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible, with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child

under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

The higher figure from the 2011 Census and 2022 survey is used in analysis.

A4. Concealed households

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

The higher figure from the 2011 Census and 2021 survey is used in analysis.

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

Households in need based on the numbers who have one or more of the following needs: under notice, real threat of notice or lease coming to an end; too expensive; too difficult to maintain; sharing facilities; unsuitable due to age/mobility impairment; lacking facilities; major disrepair; harassment/threat of harassment from neighbours.

A7 and A8. Sum of households

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

Affordability of open market options

C.12 Table C2 sets out sub-area lower quartile prices and rents.

Table C2 Lower quartile house prices and rents by ward

Sub-area	Lower Quartile Price 2021	Lower Quartile private rent 2021
Malling & Kings Hill	£325,000	£1101
Medway Gap	£277,000	£949
Rural East	£375,000	£1049
Rural North	£257,500	£901
Rural West	£377,500	£1001
Snodland	£246,000	£823
Tonbridge	£315,000	£949
Tonbridge and Malling	£295,000	£949

Source: Data produced by Land Registry © Crown copyright 2021, Zoopla 2021

C.13 Table C3 sets out the proportion of households in need who could not afford open market prices or rents. The affordability analysis uses data on sub-area level lower quartile prices and rents and assumes that a property is affordable if

up to 25% of household income is spent on rent and buying costs up to 3.5x household income.

- C.14 It is reasonably assumed that all households in A1 (homeless) and A2 (priority need/in temporary accommodation) cannot afford open market prices or rents given their housing circumstances (and income information is not available from secondary data source).
- C.15 The affordability of open market options is tested on the remaining households in need (rows A3 to A6 in Table C1) based on 2022 household survey data.
- C.16 Analysis concludes that 6,279 households across Tonbridge and Malling are in housing need and cannot afford to buy or rent at lower quartile market prices.

Table C3 Affordability of open market housing for households in need

Needs groups	Number of households	% cannot afford to buy or rent	Number cannot afford to buy or rent
Sum of A1 and A2 households	434	100%	434
Sum of households in A3 to A6 with one or more needs	7,717	75.74%	5,845
Total cannot afford to buy or rent			6,279

Source: DLUHC Live tables on homelessness 2020/21; 2022 household survey households in need and survey income data

Step B: Future households in need

- C.17 **PPG Paragraph 021 Reference ID: 2a-021029190220** states that 'projections of affordable housing need will have to reflect new household formation, the proportion of newly-forming households unable to buy or rent in the market area, and an estimate of the number of existing households falling into need. The process will need to identify the minimum household income required to access lower quartile (entry level) market housing. It can then assess what proportion of newly-forming households will be unable to access market housing.'

New household formation

- C.18 The most useful data sources for assessing the level of new household formation are:
- DLUHC/ONS household projections, from which an annual net increase in households can be derived; and
 - the English Housing Survey, from which a national gross household formation rate can be derived and referenced as a data source in the PPG.
- C.19 Based on the requirements of PPG, the gross annual formation rate used in analysis is 825. This is the household formation rate derived from a range of projections set out in Table C4. Through the standard method of calculating

need, allowance is made for increasing the level of housing delivery to support household formation through the affordability adjustment.

Table C4 Net and gross household formation 2021-2031

Scenario	Annual household formation	Notes	Source
A. DLUHC 2014-based household projections	600	5,995 NET increase between 2021 and 2031	DLUHC 2014-based household projections
B. ONS 2018-based household projections	568	5,679 NET increase between 2021 and 2031	ONS 2018-based household projections
C. Average gross household formation rate based on applying national rate to total households over the period 2021-2031 (2014-based projections)	825	Gross household formation rate of 1.435%	English Housing Survey 3- year average 2017/18 to 2019/20
D. Average gross household formation rate based on applying national rate to total households over the period 2021-2031 (2018-based projections)	824	Gross household formation rate of 1.435%	English Housing Survey 3 year average 2017/18 to 2019/20
E. Blended rate of gross household formation (C, D)	825		

New households likely to be in affordable housing need

- C.20 Analysis of the incomes of households who have formed in the past 5 years using the 2022 household survey concludes that 36.5% could not afford buying or renting lower quartile (entry level) properties. Based on a gross formation rate of **825**, 301 households are estimated to be in affordable housing need each year.

Existing households expected to fall into need

- C.21 The 2022 household survey identifies 516 households who have fallen into need in the past 5 years and require affordable housing or 103 each year. This is based on households who have moved into social/affordable rented housing who previously lived in the private sector and had to move because they fell into housing need.

Total newly arising affordable housing need (gross per year)

- C.22 Total newly arising need is therefore 404 each year as summarised in Table C5.

Table C5 Total newly-arising affordable housing need

A. Number of newly-forming households		825
B. Proportion unable to afford market housing	36.5%	301
C. Existing households falling into need		103
Total newly arising affordable need (B+C)		404

Step C: Affordable housing supply

- C.23 PPG Paragraph 022 Reference ID: 2a-022-20190220 notes that ‘there will be a current supply of housing stock that can be used to accommodate households in affordable housing need as well as future supply. There are five aspects to affordable supply to be considered as set out in Table C6.

Table C6 Affordable housing supply

Source of supply/stock loss	Data source	Data
The number of affordable dwellings that are going to be vacated by occupiers that are fit for use by other households in need	RP lettings data over most recent 3-year period	858 affordable general needs dwellings let over the period 2017/18, 2018/19 and 2019/20 or annual average of 286 lettings.
Suitable surplus stock (vacant properties)	DLUHC vacant dwelling statistics	97 vacant housing association dwellings in 2020 (excluding not available for letting) or 1.3% of total affordable stock. This is below transactional rate of around 2% to allow movement in stock so no suitable surplus stock available.
The committed supply of new net affordable homes at the point of assessment (number and size)	Council data	Total of 388 affordable dwellings in the affordable homes programme 2019/20, 2020/21 and 2021/22 or an average annual supply of 129
Supply of affordable home ownership through <u>resale</u>	English Housing Survey Table FA4131	EHS indicates 5.9% of owner occupiers with a mortgage moved to their accommodation in the past year. This is used as a basis for estimating the number of resales of affordable home ownership products at 5% each year. Based on 1,092 dwellings there are an estimated 82 resales each year
Units taken out of management	Local authority data	None identified
Total annual supply	Calculation	286 lettings + 0 vacant + 129 newbuild + 55 AHO resales – 0 units taken out of management = 470 each year

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

- C.24 Overall, the model assumes a total annual affordable housing stock supply of **470** dwellings.

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

- C.25 Table C7 summarises the total annual need for affordable housing across Tonbridge and Malling which establishes a gross annual need of 1,032 and after taking into account supply, a net need of 283 affordable dwellings each year assuming a clearance of gross unmet need over 10 years. Table C8 presents the data for sub-areas.

Table C7 Gross and net annual affordable need

	Factor	Number	Data source/assumption
A1	Current gross unmet need (before affordability test)	8,150	Table C1 row A9
A2	Current gross unmet need (after affordability test)	6,279	Table C3
A3	Annualised need	349	Assume unmet need is cleared over the 18-year plan period up to 2040
B	Newly-arising annual need	404	Table C5
TGN	Total gross need	753	A3+B
C	Affordable annual housing supply	470	Table C6
	Total annual net need	283	TGN – C

Notes: Table subject to rounding errors

Table C8 Gross and net annual affordable need by sub-area

	A1	A2	A3	B	TGN	C	
Factor	Current gross unmet need (before affordability test)	Current gross unmet need (after affordability test)	Annualised need	Newly-arising annual need	Total gross need	Affordable annual housing supply	Total annual net need
Ward	Table C1 row A9	Table C3	18 year clearance	Table C5	A3+B	Table C6	Total gross need - C
Malling & Kings Hill	762	528	29	36	66	39	27
Medway Gap	2,199	1,711	95	68	163	113	50
Rural East	717	516	29	50	79	43	36
Rural North	347	263	15	26	40	14	27
Rural West	733	522	29	44	73	37	36
Snodland	820	676	38	33	71	57	14
Tonbridge	2,573	2,063	115	147	261	167	94
TOTAL	8,150	6,279	349	404	753.1	469.6	283

Notes: Table subject to rounding errors

- C.26 According to DLUHC statistics, there have been an average of 1,218 households on the housing register for Tonbridge and Malling over the period 2018/19 to 2020/21. Table C9 summaries the number of bedrooms needed over this period.

Table C9 Affordable need based on the housing register

Location	Number of bedrooms needed (%)				
	1	2	3	4 or more	Base
Tonbridge and Malling	50.6	28.5	14.3	6.6	1,218

Source: DLUHC Local Authority Housing Statistics 2019/20

Number of bedrooms needed

- C.27 Table C10 sets out the range of social/affordable rented dwellings needed by number of bedrooms and sub-area. This is based on the number of bedrooms a household needs using the bedroom standard model.

Table C10 Social/affordable rented need by number of bedrooms and sub-area

Sub-area	Number of bedrooms					
	1	2	3	4 or more	Total	Base
Malling & Kings Hill	46.4	22.6	23.7	7.3	100.0	27
Medway Gap	26.4	40.0	20.0	13.6	100.0	50
Rural East	53.4	9.7	12.9	24.0	100.0	36
Rural North	63.2	25.1	2.5	9.2	100.0	27
Rural West	45.9	17.2	30.9	6.0	100.0	36
Snodland	33.6	18.8	32.3	15.3	100.0	14
Tonbridge	30.8	23.6	34.3	11.2	100.0	94
Total	35.9	25.8	25.8	12.5	100.0	283

Source: 2022 household survey

Comparison of current housing stock and current/future needs

- C.28 PPG states that 'strategic policy-making authorities will need to look at the current stock of houses of different sizes and assess whether these match current and future need (PPG Paragraph 023 Reference ID: 2a-023-20190220). Table C11 sets out this comparison and shows there is a particular shortfall of 1 and 4 or more bedroom affordable dwellings.

Table C11 Comparison between current supply and annual gross need

Number of bedrooms	Current supply %	Annual gross need %	Variance %
1-bedroom	28.0	35.9	7.9
2-bedroom	29.5	25.8	-3.7
3-bedroom	40.2	25.8	-14.4
4 or more-bedroom	2.3	12.5	10.2
Total	100.0	100.0	

Source: 2020 SDR; 2022 household survey

First Homes

- C.29 First Homes are described at Appendix A.
- C.30 Table C12 considers the price of First Homes using on different discounts based on median prices across the borough.
- C.31 Table C12 shows that based on median prices, the First Home product at borough level only meets the maximum £250,000 price after discount if the minimum discount is 40%. However, the table also shows that this is also unaffordable to households at the borough level, even when taking into account household income multipliers of 4.5x and 4.75x household income. That said, the income required to buy a First Home less than £80,000 as set out in the eligibility criteria for First Homes
- C.32 Within the borough, First Homes could be offered at a 30% discount in Medway Gap, Rural North and Snodland and meet the £250,000 cap. However, it is understood that any First Home discount should be consistent across a local authority area, meaning that a minimum discount of 40% would be most appropriate for Tonbridge and Malling Borough. That said, the First Homes product is only affordable to households in Malling & Kings Hill and at higher discounts and income multiples in other areas.
- C.33 When establishing a First Homes discount, consideration should also be given to the property size of First Home products and the level of discount which is appropriate across the Borough.

Table C12 First Home prices by borough and sub-area

	Borough Tonbridge & Malling	Sub-area Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland
Market price (median) 2021	£385,000	£426,500	£340,000	£470,000	£310,000	£494,000	£282,500
Discounts							
30%	£269,500	£298,550	£238,000	£329,000	£217,000	£345,800	£197,750
40%	£231,000	£255,900	£204,000	£282,000	£186,000	£296,400	£169,500
50%	£192,500	£213,250	£170,000	£235,000	£155,000	£247,000	£141,250

Note To be eligible as a First Home, the maximum price after discount is £250,000

Cells shaded red indicate where the First Homes product would not meet Government criteria

Income required (10% deposit and 3.5x household income)

	Borough Tonbridge & Malling	Sub-area Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland
30%	£69,300	£76,770	£61,200	£84,600	£55,800	£88,920	£50,850
40%	£59,400	£65,803	£52,457	£72,514	£47,829	£76,217	£43,586
50%	£49,500	£54,836	£43,714	£60,429	£39,857	£63,514	£36,321

Income required (10% deposit and 4.5x household income)

	Borough Tonbridge & Malling	Sub-area Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland
30%	£53,900	£59,710	£47,600	£65,800	£43,400	£69,160	£39,550
40%	£46,200	£51,180	£40,800	£56,400	£37,200	£59,280	£33,900
50%	£38,500	£42,650	£34,000	£47,000	£31,000	£49,400	£28,250

Income required (10% deposit and 4.75x household income)

	Borough Tonbridge & Malling	Sub-area Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland
30%	£51,063	£56,567	£45,095	£62,337	£41,116	£65,520	£37,468
40%	£43,768	£48,486	£38,653	£53,432	£35,242	£56,160	£32,116
50%	£36,474	£40,405	£32,211	£44,526	£29,368	£46,800	£26,763
Actual household income (2021 CAMEO)	£35,000	£87,500	£35,000	£45,000	£35,000	£62,500	£25,000

RATIO OF DISCOUNTS TO HOUSEHOLD INCOME

1 or less than 1 is affordable; greater than 1 is not affordable

Income required (10% deposit and 3.5x household income)

Discounts	Tonbridge & Malling	Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland
30%	1.98	0.88	1.75	1.88	1.59	1.42	2.03
40%	1.70	0.75	1.50	1.61	1.37	1.22	1.74
50%	1.41	0.63	1.25	1.34	1.14	1.02	1.45

Income required (10% deposit and 4.5x household income)

Discounts	Tonbridge & Malling	Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland
30%	1.54	0.68	1.36	1.46	1.24	1.11	1.58
40%	1.32	0.58	1.17	1.25	1.06	0.95	1.36
50%	1.10	0.49	0.97	1.04	0.89	0.79	1.13

Income required (10% deposit and 4.75x household income)

Discounts	Tonbridge & Malling	Malling & Kings Hill	Medway Gap	Rural East	Rural North	Rural West	Snodland
30%	1.46	0.65	1.29	1.39	1.17	1.05	1.50
40%	1.25	0.55	1.10	1.19	1.01	0.90	1.28
50%	1.04	0.46	0.92	0.99	0.84	0.75	1.07

Source: Land Registry Price Paid data and CAMEO UK household income data

Tenure mix

- C.34 Analysis needs to consider the range of affordable tenures as set out in Annex 2 of the NPPF that may be appropriate for existing households in need and newly-forming households.
- C.35 The Council's Local Plan Regulation 22 Submission January 2019 policy LF39: Affordable Housing establishes an affordable tenure split of 70% capped at the Local Housing Allowance rate and 30% intermediate products as defined by the NPPF. The existing Local Development Framework policy CP19 refers to 70% social rented housing with the remainder being intermediate housing which includes: subsidised housing for sale, at a discount of at least 40% below market value; shared ownership, shared equity; or sub-market rented accommodation at a discount sufficient to ensure the housing is affordable.
- C.36 For need arising from homeless households and those in temporary accommodation, it is assumed they all require social rented accommodation. For newly-forming households and existing households in need, a split between affordable rented and affordable home ownership should be considered. This is based on the tenure preference stated by existing households in need and newly-formed households. The household survey data has also been used to establish the proportions of households who could afford social rent, affordable rent and affordable home ownership options.
- C.37 A minimum of 25% of all affordable housing units secured through developer contributions should be First Homes (**Paragraph 013 Reference ID: 70-013-20210425**). Then, PPG says 'once a minimum of 25% of First Homes has been accounted for, social rent should be delivered in the same percentage as set out in the Local Plan. The remainder of the affordable housing tenures should be delivered in line with the proportions set out in the Local Plan policy (**Paragraph 15 reference ID: 70-015-20210524**). As Tonbridge and Malling do not have a local plan at the moment,
- C.38 Analysis has carefully considered the range of affordable tenures that may be appropriate for existing households in need and newly-forming households. Table C13 summarises the overall tenure split between affordable rented options (social and affordable rent) and affordable home ownership solutions (including shared ownership, discounted for sale and other tenures as set out in Annex 2 of the NPPF).
- C.39 Analysis in Table C13 would suggest an overall tenure split of 70% social/affordable rented and 30% affordable home ownership across Tonbridge and Malling before First Homes is considered. This compares with recent delivery over the past 3 years to 2021/22 of 66.5% social rented and 33.5% affordable home ownership.

Table C13 Affordable tenure split recommendations by sub-area

Sub-area	Social Rented (%)	Affordable Rented (%)	Affordable Home Ownership (%)	Total (%)
Malling & Kings Hill	58.6	10.5	30.9	100.0
Medway Gap	63.1	11.3	25.6	100.0
Rural East	61.6	11.0	27.3	100.0
Rural North	51.4	9.2	39.4	100.0
Rural West	49.3	8.8	41.9	100.0
Snodland	56.7	10.2	33.1	100.0
Tonbridge	60.1	10.8	29.2	100.0
Total	59.4	10.7	29.9	100.0

Source: 2022 household survey including household income data, tenure preferences stated and the affordability of different tenures

- C.40 In terms of the split between social and affordable rented, the incomes of existing and newly-forming households have been considered against the costs of social and affordable renting. This results in a split of 85% social rented and 15% affordable rented.
- C.41 Table C14 sets out the steps to derive a tenure split which takes into First Homes. The PPG recognises the importance of delivering social rented accommodation and this is 'ringfenced' as part of the modelling. Social rented options are particularly needed for households previously homeless or in temporary accommodation and needed given the ongoing affordability challenges facing households across the borough, particularly those in high value areas.

Table C14 Detailed calculation of tenure split including First Homes

Step 1	Total affordable %	Overall affordable	100.0				
Step 2	Affordable tenures		Affordable				First Homes
	This splits the 100% into 75% affordable tenures and 25% First Homes	Affordable/First Homes Split	75.0				25.0
Step 3			Social Rent	Affordable			
				Affordable Rent	Affordable Home Ownership	AR + AHO	
	The recommended tenure split is set out here. This is total split by SR, AR and AHO EXCLUDING FH		59.4	10.7	29.9	40.6	
	At this point, need to recognise that SR need and FH is ringfenced		RINGFENCED				
	RINGFENCED % Split		59.4				25.0
Step 4	This step calculates how the AR and AHO units are apportioned.			4.1	11.5	15.6	
Step 5	Final affordable split is now set out		Social Rent	Affordable Rent	Affordable Home Ownership		First Homes
		Final position	59.4	4.1	11.5		25.0
	And then rounded to nearest whole number	Rounded %	59	4	12		25

- C.42 The final affordable tenure split for Tonbridge and Malling is set out in Table C15 which establishes a 63% rented and 37% affordable home ownership split which includes First Homes.

Table C15 Affordable tenure split for Tonbridge and Malling

Social Rent	Affordable rent	Affordable home ownership	First Homes
59%	4%	12%	25%
63% Rented options		37% Affordable Home Ownership options	

Social/Affordable rented dwelling mix

- C.43 The 2022 household survey has provided information on the number of bedrooms needed by households in affordable need and dwelling type aspirations and expectations. This is shown in Table C16.

Table C16 Summary of affordable dwelling need by bedroom size and dwelling type by sub-area

	Social/affordable rented										
Ward	1- bedroom house	2- bedroom house	3- bedroom house	4 or more - bedroom house	1- bedroom flat	2- bedroom flat	3 or more- bedroom flat	1- bedroom bungalow	2- bedroom bungalow	3 or more- bedroom bungalow	Total
Malling & Kings Hill	0.0	17.9	22.1	6.8	47.2	6.0	0.0	0.0	0.0	0.0	100.0
Medway Gap	0.0	22.5	16.9	13.1	2.2	13.5	0.0	25.4	4.1	2.4	100.0
Rural East	0.0	5.8	6.3	22.4	40.0	2.9	0.0	13.7	3.2	5.7	100.0
Rural North	0.0	6.1	1.2	8.4	5.3	15.4	0.0	57.3	5.2	1.2	100.0
Rural West	0.0	1.0	28.7	5.6	46.7	9.6	0.0	0.0	8.4	0.0	100.0
Snodland	0.0	12.6	20.7	14.5	2.8	3.1	0.0	31.9	4.3	10.1	100.0
Tonbridge	3.5	10.3	32.7	10.7	16.5	2.1	0.0	12.1	12.1	0.0	100.0
Total	1.5	13.6	22.0	11.8	14.5	5.8	0.0	21.1	7.3	2.5	100.0

Source: 2022 household survey and affordable housing need analysis

Technical Appendix D: Dwelling mix and modelling

Introduction

- D.1 This technical appendix describes the method used by arc4 to establish future dwelling type and size mix across the borough. It presents the baseline data used as a starting point for the analysis and how data are interpreted to establish a reasonable view on dwelling type and mix.

Starting points

- D.2 There are four main data sources which underpin the analysis:
- household projections;
 - dwelling stock information;
 - data identifying the relationships between households and dwellings derived from the 2022 household survey; and
 - data derived from affordable housing need analysis.

Household projections

- D.3 These are used to establish the number of households by Household Reference Persons (HRP) and household type using the 2018-based data, and how this is expected to change over the period 2021 to 2040.
- D.4 The change in the number of households over this period can be established and, assuming that the dwelling needs of these households do not change significantly over the plan period, the potential impact on type and number of bedrooms of future dwellings can be determined.

Relationship between households and dwellings

- D.5 The relationship between the age of Household Reference Person, household type and dwellings occupied by type and size can be derived from the 2022 household survey.
- D.6 The data available is summarised in Table D1. For each age group, the proportion of Household Reference Persons (HRPs) by household type living in different type/size and size of dwelling has been estimated.
- D.7 The 2022 household survey also provides data on household aspirations and what households would expect to move to. This data can also be broken down by HRP age group and household type.
- D.8 By combining this range of data, it is possible to model the likely change in dwelling type/size requirements with reference to:
- the current relationship between HRP/household type and dwelling type/size and this remains constant over the plan period (demographic baseline);
 - household aspirations by HRP/household type (aspirations); and

- what households would expect by HRP/household type (expect).

Table D1 Age groups, household type and dwelling types used

Age group of Household Reference Person	Household type	Dwelling type and number of bedrooms
15 to 24	One-person household	1-bedroom house
25 to 34	Household with 1 dependent child	2-bedroom house
35 to 44	Household with 2 dependent children	3-bedroom house
45 to 54	Household with 3 dependent children	4 or more-bedroom house
55 to 64	Other households with two or more adults	1-bedroom flat
65 to 74	All	2-bedroom flat
75 to 84		3 or more-bedroom flat
85+		1-bedroom bungalow
All		2-bedroom bungalow
		3 or more-bedroom bungalow
	All	

Applying the data at authority level

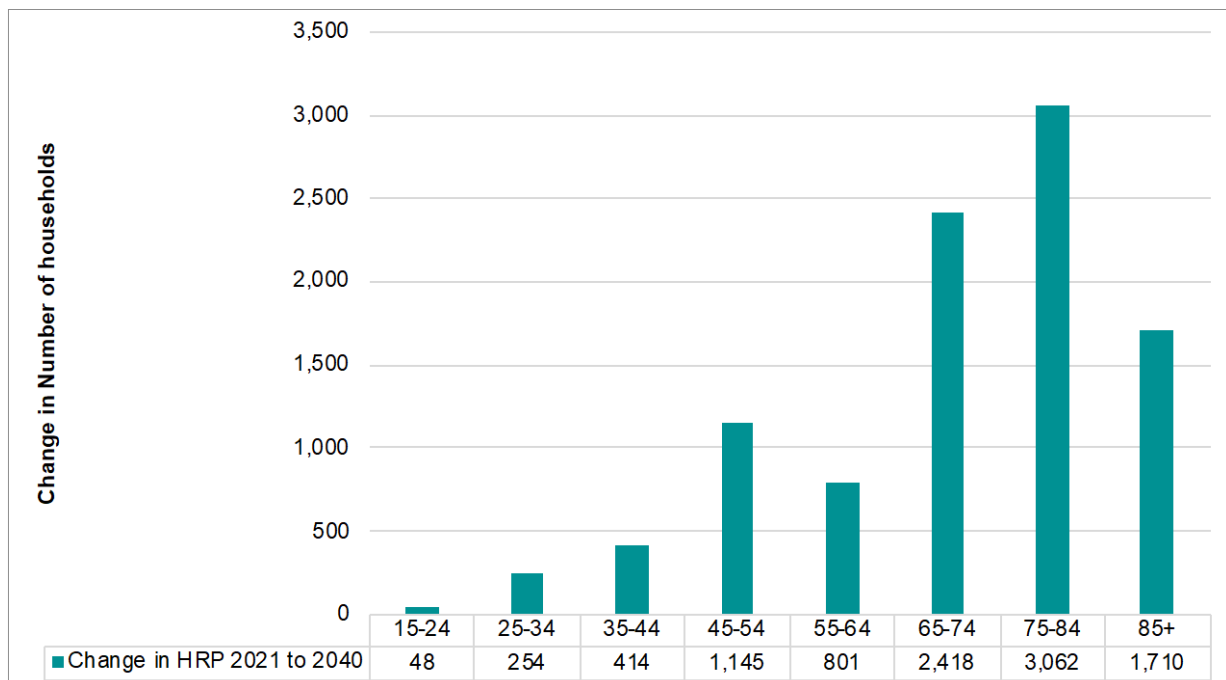
- D.9 Applying the data at authority level is done in a systematic way. Firstly, the change in the number of households by age group and household type is established from household projections. Assuming that the dwelling needs of these households do not change over the plan period, the overall impact on type/size of dwellings can be determined.
- D.10 Table D2 presents the baseline demographic data for Tonbridge and Malling. The total number of households is expected to increase by around 11,268 over the period 2021-2040 using 2018-based ONS household projections. Growth is mainly expected across older age cohorts, with absolute declines in HRPs aged 55-64 and an increase in HRPs aged 45-54. Figure D1 illustrates how the number of households by HRP age is expected to change over the plan period 2021-2040.

Table D2 Change in number of households by age group and household type 2021 to 2040

2021	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	109	248	126	71	360	913
25-34	648	1,309	1,161	548	1,791	5,456
35-44	1,360	1,999	3,025	1,074	1,838	9,295
45-54	2,152	2,394	2,423	780	3,992	11,741
55-64	2,570	1,107	539	158	6,049	10,422
65-74	2,274	133	32	7	5,026	7,472
75-84	2,473	51	2	0	3,758	6,285
85+	1,512	5	0	0	1,034	2,551
TOTAL	13,098	7,246	7,308	2,637	23,849	54,137
2040	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	115	263	132	74	377	962
25-34	678	1,369	1,212	573	1,878	5,710
35-44	1,425	2,068	3,163	1,129	1,924	9,709
45-54	2,354	2,633	2,684	858	4,358	12,887
55-64	2,781	1,164	558	159	6,561	11,223
65-74	2,991	174	42	9	6,674	9,890
75-84	3,601	75	3	0	5,667	9,347
85+	2,525	7	0	0	1,728	4,261
TOTAL	16,470	7,754	7,795	2,803	29,167	63,989
Change 2021-2040	One Person	Household with 1 dependent child	Household with 2 dependent children	Household with 3 or more dependent children	Other households with two or more adults	Total
15-24	7	15	6	3	17	48
25-34	30	60	52	26	87	254
35-44	65	69	138	56	86	414
45-54	202	239	261	78	366	1,145
55-64	210	58	19	2	512	801
65-74	717	41	10	2	1,648	2,418
75-84	1,128	24	1	0	1,909	3,062
85+	1,014	2	0	0	694	1,710
TOTAL	3,372	508	487	166	5,318	9,852

Source: ONS 2018-based household projections

Figure D1 Change in HRP age groups 2021-2040



Source: 2018-based ONS household projections

D.11 Table D3 applies household survey data on dwelling occupancy to the demographic profile in 2040. The two right hand columns indicate the likely change in demand for dwelling types and sizes and how this translates to an overall percentage dwelling requirement.

Table D3 Impact of change in households by age group on dwellings occupied by 2040

Dwelling type and size	Age group of Household Reference Person									
	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
1-bedroom bungalow/level access	1	3	151	89	141	47	30	368	830	1.3
1-bedroom flat	119	354	735	533	445	498	1,062	869	4,615	7.2
1-bedroom house	12	56	72	128	26	30	141	0	465	0.7
1-bedroom other	0	4	72	59	17	32	30	0	214	0.3
2-bedroom bungalow/level access	8	66	48	95	96	313	294	233	1,153	1.8
2-bedroom flat	192	1,112	843	429	425	467	411	409	4,288	6.7
2-bedroom house	213	1,429	1,341	1,555	1,289	1,180	516	359	7,882	12.3
2-bedroom other	3	30	9	26	44	14	58	0	184	0.3
3-bedroom house	205	1,928	4,012	4,882	3,805	3,629	3,554	962	22,977	35.9
3 or more-bedroom bungalow/level access	11	17	48	89	393	370	875	134	1,937	3.0
3 or more-bedroom flat	8	28	64	42	78	94	130	0	444	0.7
3 or more-bedroom other	12	8	33	23	17	20	44	0	157	0.2
4 or more-bedroom house	178	677	2,282	4,939	4,446	3,196	2,202	928	18,848	29.5
Total	962	5,710	9,709	12,887	11,223	9,890	9,346	4,261	63,989	100.0

Number of bedrooms	Age group of Household Reference Person									
	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	TOTAL	%
1	132	417	1030	809	629	607	1263	1237	6240	9.6
2	416	2,637	2,241	2,105	1,854	1,974	1,279	1,001	13,611	21.0
3	236	1981	4157	5036	4293	4113	4603	1096	25286	39.4
4 or more	178	677	2282	4939	4446	3196	2202	928	18,852	29.5
Total	962	5,712	9,710	12,889	11,222	9,890	9,347	4,262	63,989	100

Note totals by age group may vary slightly due to rounding errors; Source: ONS 2018-based household projections and 2022 household survey

- D.12 Table D4 sets out how the profile of dwelling stock changes when aspirations and expectations of households are considered. This indicates a shift towards bungalow/level-access accommodation and an increased need for two bedroom dwellings. Table D4 also recommended a 'blended' scenario which provide an overarching dwelling mix based on a blend of the demographic, aspirations and expectations scenarios. This grounds the analysis in underlying demographic change but takes into account future household aspirations and expectations and tenure mix.
- D.13 Figure D2 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3-bedroom) and some flats and bungalows/level-access accommodation. Under the aspirations and expectations scenarios, there is an increasing emphasis on bungalows/level-access.

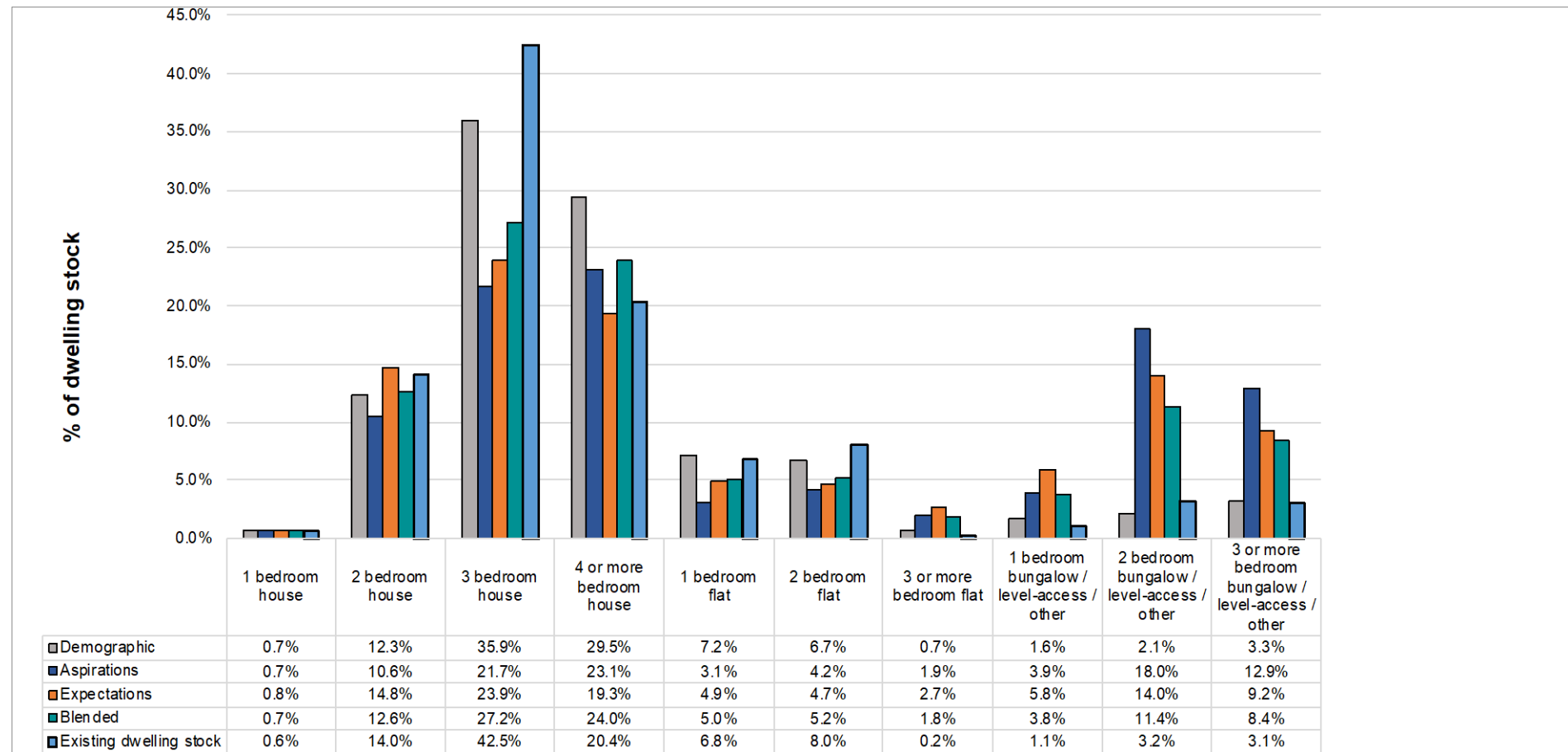
Table D4 Dwelling type and size outcomes under alternative scenarios compared with existing dwelling stock

Dwelling type and size	Scenario				Existing dwelling stock
	Demographic	Aspirations	Expectations	Blended scenario	
1 bedroom house	0.7%	0.7%	0.8%	0.7%	0.6%
2 bedroom house	12.3%	10.6%	14.8%	12.6%	14.0%
3 bedroom house	35.9%	21.7%	23.9%	27.2%	42.5%
4 or more bedroom house	29.5%	23.1%	19.3%	24.0%	20.4%
1 bedroom flat	7.2%	3.1%	4.9%	5.0%	6.8%
2 bedroom flat	6.7%	4.2%	4.7%	5.2%	8.0%
3 or more bedroom flat	0.7%	1.9%	2.7%	1.8%	0.2%
1 bedroom bungalow / level-access / other	1.6%	3.9%	5.8%	3.8%	1.1%
2 bedroom bungalow / level-access / other	2.1%	18.0%	14.0%	11.4%	3.2%
3 or more bedroom bungalow / level-access / other	3.3%	12.9%	9.2%	8.4%	3.1%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%
Dwelling type	Demographic	Aspirations	Expectations	Blended	Existing
House	78.4%	56.1%	58.7%	64.4%	77.6%
Flat	14.6%	9.2%	12.3%	12.0%	15.1%
Bungalow/level access/other	7.0%	34.7%	29.0%	23.6%	7.4%
Other	100.0%	100.0%	100.0%	100.0%	100.0%
Number of bedrooms	Demographic	Aspirations	Expectations	Blended	Existing
1	9.6%	7.6%	11.5%	9.5%	8.5%
2	21.1%	32.7%	33.4%	29.1%	25.3%
3	39.9%	36.5%	35.9%	37.4%	45.8%
4	29.5%	23.1%	19.3%	24.0%	20.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2022 household survey and dwelling mix analysis

- D.14 Figure D2 summarises the dwelling profiles under the scenarios considered and compares this with current dwelling stock. Under the baseline demographic scenario, the majority of newbuild should be houses (particularly 3-bedroom) and some flats and bungalows/level-access accommodation. Under the aspirations and expectations scenarios, there is an increasing emphasis on bungalows/level-access. It is recommended that the overall dwelling mix is based on the blended scenario. This scenario takes into account the underlying demographics of the borough but takes into account household aspirations and expectations by tenure.

Figure D2 Summary of dwelling types in current stock and under baseline demographic, aspiration, expectation and blended scenarios



Source: 2022 household survey dwelling mix analysis and 2018-based household projections

Overall dwelling mix by tenure

- D.15 Table D5 summarises dwelling type/size mix based on the demographic scenario. This analysis assumes an annual target of 839 dwellings based over the period 2021-2031, a 40% affordable housing target on qualifying urban and rural areas and an affordable tenure split of 63% rented and 37% affordable home ownership including First Homes. The analysis factors in the dwelling type/size analysis carried out as part of the affordable housing needs calculation and also the dwelling type/size choices of households considering affordable home ownership solutions based on the range of dwellings currently available.
- D.16 The analysis can be revised if annual targets and affordable housing delivery targets are updated.

Table D5 Summary of overall dwelling mix by tenure

Dwelling type/size	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
1-bedroom house	0-2%	0-2%	0-2%	0-2%
2-bedroom house	10-15%	10-15%	20-25%	10-15%
3-bedroom house	25-30%	20-25%	40-45%	25-30%
4 or more-bedroom house	30-35%	10-15%	20-25%	20-25%
1-bedroom flat	0-2%	10-15%	2-5%	5-10%
2 - bedroom flat	2-5%	5-10%	2-5%	5-10%
3 or more - bedroom flat	0-2%	0-2%	0-2%	0-2%
1-bedroom level-access	0-2%	20-25%	0-2%	2-5%
2 bedroom level-access	5-10%	5-10%	5-10%	10-15%
3 or more bedroom-level-access	5-10%	2-5%	2-5%	5-10%
Dwelling type	Market	Social/ Affordable Rented	Affordable home ownership	Overall range
House	75-80%	45-50%	80-85%	60-65%
Flat	2-5%	20-25%	5-10%	10-15%
Bungalow/level-access	15-20%	30-35%	10-15%	20-25%
Number of bedrooms	Market	Affordable Rented	Affordable home ownership	Overall range
1	2-5%	35-40%	5-10%	5-10%
2	20-25%	25-30%	25-30%	25-30%
3	35-40%	20-25%	45-50%	35-40%
4	30-35%	10-15%	20-25%	20-25%

Source: 2022 household survey, affordable rented/home ownership housing need analysis and general market need analysis

Technical Appendix E: Estate Agent review

Selling and lettings agents

- E.1 The following information was obtained through a review of the current rental and sales market using Right Move and Zoopla and telephone interviews in Spring 2022 with 10 estate agents:

Introduction

- E.2 Agents were asked a number of questions to build up a detailed understanding of the housing market in the Tonbridge and Malling area. Twelve agents were contacted via telephone ensuring a representation across the borough. Two had a focus on lettings, five had a focus on sales and five agents were able to give an overview of both sales and lettings.
- E.3 After the initial overview of the housing market below, the information on sales and lettings is provided for each sub area as a summary of information from across a number of agents.
- E.4 The final section of the report reverts back to a full summary of responses from all agents across the borough. This presents a cross section of agents' perceptions on; the impact of help to buy and stamp duty, build to rent, rent to buy, conveyancing chains and potential future improvements in the housing market for the area.

Response from Agents - Overview

Strengths of the Tonbridge and Malling housing market

- E.5 All agents across the borough confirmed that properties are in high demand in both the sales and lettings markets with demand far outstripping the number of properties on the market.
- E.6 Agents advised that both sales and lettings prices continue to escalate. It is very much a sellers' market with high volumes of potential buyers resulting in multiple offers for properties. Best and final offers are either at the very top end of the asking price bracket, exceeding the asking price and in some recent cases breaking through the ceiling price for an area.

Weaknesses of the Tonbridge and Malling housing market

- E.7 All agents concurred a lack of supply of properties to meet the demand in both the sales and lettings market. An increase in post covid migration from London combined with a limited pipeline of properties is resulting in residents being priced out of the local market as they look to take the next step on the housing ladder – whether this is as a first time buyer, the next step on the ladder or moving to more accessible housing.
- E.8 Agents perceived a lack of properties for first time buyers having a knock on effect of supply across the housing market as a whole with families, young professionals and downsizers all vying for similar properties.

- E.9 Movement up the property ladder is stalling at every stage and the market is becoming gridlocked due to a limited number of properties. Agents report a high volume of valuations that are not converting into properties being marketed. A lack of properties to buy is resulting in homeowners being fearful of selling their home quickly and not having anywhere to move to.

Malling and Kings Hill

Gaps in supply

- E.10 All agents confirmed the lack of all types of properties to meet the demand of buyers. More stock and an increase in the variety of housing is needed to fulfil the needs of buyers at different stages on the property ladder.
- E.11 There is a limited supply of shared ownership, one and two bed properties to fulfil the needs of first time buyers.
- E.12 First time buyers and families are both vying for three bed houses due to the lack of one and two bed properties on the market. A three bed semi-detached house in Kings Hill was recently marketed at £400 000 and sold for £440 000. The West Malling property market is not accessible for first time buyers due to high prices.
- E.13 A village location in West Malling, Offham, East Malling and Ryash is in demand due to easily accessible local amenities within walking distance. Older people want to remain in their village but bungalows are very limited. The doctors surgery was recently relocated from West Malling to the Kings Hill development but there is no shuttle bus service in place to support access to this service.
- E.14 A three bedroom bungalow recently sold in West Malling for £650 000. A four bed bungalow sold for £900 000 but was then demolished to make way for a family to build their own eco-friendly home on a large plot of land. One agent commented that the area is not being 'future proofed' for the ageing population in terms of housing or infrastructure.
- E.15 Agents reported more families than professional couples looking for and living in rental accommodation in the area. Families want to get to know the area before investing in property and many then want to stay in the area. However, there are a limited number of three and four bedroom properties to rent in the area with Kings Hill being a particularly attractive development for families.

Most popular dwellings

- E.16 Properties for first time buyers, three bed semi-detached and detached properties are all in demand.
- E.17 First time buyers are keen to buy one bed plus properties which are in the region of £250 000 to £275 000. Two bed properties are easy for agents to sell but in limited supply. Two bed flats are sold for around £325 000. One agent shared an example of just a single two bed terraced property coming onto the market in the last twelve months. This property was marketed at £350 000 and eventually sold for £375 000. Three bed semi-detached houses are in demand

from families and detached houses at £500 000 and above are wanted by those taking their second or third step on the property ladder.

- E.18 Two and three bed semi-detached houses in Kings Hill and Wateringbury are the most popular rentals in the area. A three bed semi-detached rental can be let for £1800pcm. However, one agent who usually has between five and ten rentals per month currently only has one; a two bed coach house for £1300pcm due to the high demand combined with fewer rental properties on the market.

Least popular dwellings

- E.19 Agents advised that the top end of the property market in the region of £700 000 and above have less interest and are therefore slower to sell. Examples of such properties shared by the agents included; a five bed detached property on the market for £800 000 and a property in West Malling for over £1 million.
- E.20 Two properties were also cited as slower to sell due to being listed above the recommended asking price; a three bed semi-detached house and a four bed detached house both of which are immaculate but listed above the ceiling price for the area.
- E.21 In terms of rental properties, there are more flats and apartments than houses on the market. Although these are still quick to let they are not as popular as houses which can in part be attributed to the pandemic and people wanting their own outdoor space. Rentals above shops can sometimes be more difficult to let.

Future housing standards / new dwellings

- E.22 Agents are keen to see a variety of properties in new developments although one agent reported with such a buoyant market 'if you built five hundred homes on a field around the corner they would all get snapped up.' Every type of property from one bed upwards is needed.
- E.23 Driveways and private gardens are in demand particularly in the Kings Hill development. This area tends to have limited garden space with properties often being overlooked. Bedroom sizes need to be more carefully considered to avoid a small box room in two and three bed properties.
- E.24 Infilling was a concern from an agent in West Malling who reported a £1.8 million house in a quiet cul-de-sac which now has flats and housing association properties overlooking the back of the property. The agent listed five additional properties which all had permission to infill with one plot gaining permission for five additional properties.
- E.25 The infrastructure to support new housing needs to be carefully considered. Telecommunications including phone signal, wifi and 4/5G needs to be in place to support local residents – this does not appear to be the case with the Kings Hill development.
- E.26 More bungalows are needed across the Malling and Kings Hill area with just one on the Kings Hill site.

Snodland and Medway Gap

- E.27 This area includes Larkfield, East Malling, Ditton and Aylesford

Gaps in supply

- E.28 Agents described this area as having a very busy market. Two and three bed semi-detached houses are highly desirable but in short supply with Leybourne and Kings Hill being the most sought after areas to live in. One agent noted that they are marketing twenty houses at present; three properties have two bedrooms and the rest are three and four plus bedrooms. In comparison with six months ago, four bed properties are being sold more quickly – generally within the first weekend of marketing. Open days see over 25 people viewing properties.
- E.29 There is a wide range of rental properties in this area varying from a one bed property for £800pcm through to a four bed property at £1800pcm. However, there is limited supply, with agents noting a turnover of the same properties and only a few new rentals being added to the market. Families are squeezing themselves into smaller properties in order to be based in the area.
- E.30 There is limited social housing which was cited as a barrier for an increasing number of potential tenants when faced with background checks. With over twenty potential tenants for each property there is strong competition, landlords often choose those who are in the strongest position to be the best tenants for them.

Most popular dwellings

- E.31 Two and three bed semi-detached properties are in highest demand. The market value of properties is rapidly increasing. One agent shared details of a five bed detached property in Aylesford which fell through six months ago but recently sold for £500,000 more. Another agent had no properties on their books for less than £400, 000. Two bed properties to let are the most sought after. Requests for rentals lower than £800pcm are commonplace but very difficult to provide for due to high demand and limited supply leading to spiralling rental costs.

Least popular dwellings

- E.32 There are less people seeking apartment living, instead preferring a house with a garden. Service charges, ground rent, conveyancing issues, cladding, rent charge clauses, all make this market more challenging in every aspect plus leasehold properties are harder to sell.
- E.33 One agent noted that the majority of houses for sale at present were over £600 000. Some properties over £1 million do sell but with less people looking in this price bracket, sales take a little longer.
- E.34 All rental properties are let as soon as they come onto the market.

Future housing standards / new dwellings

- E.35 Agents were keen to maintain the variety of properties across the area. Parking on new estates was listed as a key recommendation. Accessibility was also highlighted as an important consideration with new build properties.

Rural West

- E.36 This area includes Borough Green, Long Mill, Wrotham, Ightham, Stansted and Hildenborough

Gaps in supply

- E.37 The elderly and first time buyers are the biggest perceived gaps with the supply and types of housing to fulfil their needs. The highest demand is at the lowest end of the market. Two bed terrace, semi-detached and entry level detached all sell quickly. A three bed property in Borough Green was added to the market at 4pm on a Thursday and was sold at the very top end of the asking price by 2pm Friday. There is a huge shortage of properties for less than £500 000 in this area.
- E.38 Edge of the village location, near to amenities, including the train station are in demand. The ideal property is the older period style house in this location.
- E.39 Bungalows are often not included in new build developments and older stock of bungalows are generally purchased and converted.
- E.40 The rental market is buoyant. Affordable entry level apartments, two bed starter homes and three bed family homes are all in high demand.

Most popular dwellings

- E.41 The gaps in the market are reflective of the demand for certain types of properties. Two bed starter homes and three bed family properties are in high demand. One agent commented that the whole area was a popular community with good schools, transport links and surrounded by countryside.
- E.42 Three to four bed plus properties are the most popular in this area. A four bed property will typically sell for £500 000 to £600 000 but can go as high as £850 000. The migration from London following the pandemic has been the main contributing factor to the increase in demand and the resultant cost of properties.

Least popular dwellings

- E.43 Lots of the villages no longer have local amenities resulting in many people wanting to live on the edge of the larger villages to ensure they can combine strong links to services with a village feel.
- E.44 Apartments and flats have not grown in value at the same rate as houses. Post pandemic living means these types of properties do not meet the demand for

private outside space. Ground floor flats with a small garden are an exception and are more in demand.

Future housing standards / new dwellings

- E.45 Agents listed the following areas for developers to consider in terms of future housing standards; parking, accessible living, open plan living (kitchen / diners preferred) and garden size.
- E.46 Affordable two bed properties are needed. £300,000 to £350,000 is a high cost for first time buyers to start on the property ladder. Affordable three bed homes are needed as stepping stone properties for local families.
- E.47 One agent suggested new builds being more sympathetic with their environment with period style features such as beams or oak porches. Another agent recommended a covenant for bungalows to prevent them from being extended into two storey dwellings.

Tonbridge

- E.48 This area includes Cage Green, Trench, Higham, Castle, Medway, Vauxhall and Judd

Gaps in supply

- E.49 Two bed properties upwards and in particular family homes are in demand. There are consistent patterns of people moving from flats in London and upscaling to a house in the Tonbridge area.
- E.50 First time buyers have the option of buying two bed terraced properties in the region of £350,000. Agents reported that prices have inflated to the point where there are not many properties less than this amount.
- E.51 Bungalows are mostly located in North Tonbridge, Hildenborough and Hadlow but do tend to be snapped up and redeveloped when they come onto the market. There are no bungalows in South Tonbridge and agents noted that there are not enough properties for the older generation.
- E.52 In terms of the rental market there are not many properties available. Landlords are increasingly likely to sell their properties with the movement from London generating an increased demand, thereby maximising profits on all sales.

Most popular dwellings

- E.53 Properties near to the train station, irrelevant of the type of house are in high demand. Agents shared examples of a three bed house gaining over thirty viewings when marketed at £450 000 to £500 000. A four bed detached property received 45 viewings in one weekend where the best and final offer ensured the property sold for £50 000 over the asking price at £750 000. A three bed Victorian terrace house near to the station was initially sold for £425 000 in January. After the sale fell through, this property went back to market

and had nine offers over the asking price, eventually selling for £460 000. This smashed the original ceiling price of that road by £38 000.

- E.54 Agents have seen a 10% increase in rental prices over the last two years with a three bed house increasing from £1200pcm with not much interest in the property to £1500pcm and being inundated with potential tenants. A two bed terraced house will typically be on the market for £1100pcm. All sensibly priced properties are easy and quick to rent for the agent but increasingly harder to afford for the tenants.
- E.55 One agent cited a three bed house costing £950pcm to rent three years ago which is now priced at £1300pcm. Another example is £1700pcm for a four bed house which two years later is now securing £2200pcm. Agents are finding it hard to manage the needs of the local people and competitive landlords who know what they can earn from their property. Agents have been trying to limit price increases by 5% but the market value is indicating a minimum of a 10% increase.

Least popular dwellings

- E.56 There are lots of apartments which sell but not as quickly as other properties. Leasehold queries, service charges and ground rent are additional barriers to flats being a viable option for buyers. Properties with a garden are in demand, particularly from people relocating from flats in London. New build properties can sometimes be a little more remote and some people struggle with transport links in this instance.

Response from all agents

Impact of 'help to buy' and stamp duty changes

- E.57 One agent perceived these schemes as a 'short term fix' stating the need for more properties to slow the market down and stop house prices increasing.

Help to Buy

- E.58 Agents who were familiar with this scheme praised its effectiveness for supporting first time buyers, particularly when utilised alongside government ISAs. Help to Buy enabled first time buyers to be more competitive with best and final offers with a 20% deposit. However, this only appears to have been utilised in approximately 5% of sales. Not all agents had a working knowledge of this product.

Stamp Duty

- E.59 The changes to stamp duty had an incredible impact on the housing market with a marked difference in the number of people buying and selling properties. One agent noted that this had a really positive impact and it cut out the unfairness of the staging of stamp duty. Another agent who had been in

operation for 22 years remarked that this had been their 'best year ever' in terms of sales with houses 'flying off of the market'.

- E.60 An opposing viewpoint was shared by other agents who commented that the stamp duty change 'poured petrol on the market when it didn't need it'. Another mentioned that this 'fuelled the market in which many landlords sold their properties and were able to capitalise on the changes'.
- E.61 A suggestion for any future stamp duty changes which was shared by one agent would be to target the lower end of the market and specifically support first time buyers.

Build to rent

- E.62 Although there was a general agreement that 'build to rent' would help the supply of housing stock, most agents were not familiar with the scheme. Developers are buying but there is not huge amount for anyone to buy at present.

Rent to buy products

- E.63 Agents commented that although 'rent to buy' would help with the lack of supply of properties it was perceived as too expensive for investors to get a good return in the current financial climate. The change of rules around lettings with regards to tax combined with alterations to section 21 has further limited opportunities for landlords to invest.

Conveyancing chains – completion

- E.64 Agents noted that one of the biggest problems with blocks in conveyancing was infinite upward chains that easily break down when there are multiple properties involved.
- E.65 Management packs for new build developments can also cause chains to slow down and in some instances break down completely. Management companies are not motivated to respond to enquires for packs of information to support sellers. Some properties need separate packs for the building, the parking, the grounds and the estate which will each need to be obtained from different companies.
- E.66 One agent reported the time for a transaction to complete the sale of a property has increased from an average of 12 to 17 weeks. This has been attributed to a combination of the volume of properties in the system and key personnel working from home. Agents also commented on a general wait for mortgage surveys, solicitors and surveyors working in an overloaded system and some of the most popular lenders with the best mortgage rates all slowing the system in different ways. One weak link has a huge knock on effect on a single chain.
- E.67 Chains are also faltering when the property developer is not able to provide the correct forms to support the sale of the property. Invalid EWS1 forms on flats are preventing anyone relying on a mortgage to buy the property. Chains are

breaking down and people are left to live in flats they are not able to sell. This was a particular issue in the Tonbridge area.

Ways to improve the housing market

- E.68 Agents were very forthcoming with suggestions to improve the housing market in the area.
- E.69 Many agents were in agreement that meeting the demand of the first time buyer market was a priority. Developing more suitable housing such as two and three bed terraced properties to maximise the space would provide help to meet demand while kick starting the market.
- E.70 Bungalows and accessible living need to be carefully considered in new developments to future proof the ageing population.
- E.71 Agents were keen to develop a variety of properties. Smaller developments would ensure better quality housing. Self-build properties were another suggestion to maintain the quality of new housing.
- E.72 Another priority is to convince people who want to move that they can move. Converting the high number of valuations onto the market would increase the pipeline in terms of the number of properties to choose from.
- E.73 One agent saw the value to differentiating financial support for buyers on different stages of the property ladder. Help to buy could be extended for first time buyers to ensure they have a larger deposit which will enable them to be more competitive with best and final offers. Reviewing stamp duty brackets may also incentivise different groups of sellers and in turn stimulate the market.
- E.74 In terms of the lettings market, landlords would need incentives such as lowering tax restrictions to encourage them to invest in new rental properties.

Technical Appendix F: Relative affordability of the private rented sector by sub-area (without housing benefit)

Income required for private renting to be affordable (Malling & Kings Hill)
Income required (based on 25% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£35,376	£35,376	£35,376	1
1	£38,496	£43,056	£43,618	17
2	£50,352	£57,600	£57,081	77
3	£65,952	£70,704	£72,761	47
4+	£79,152	£91,104	£89,994	16
All Sizes	£52,848	£59,904	£63,492	158

Income required (based on 30% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£29,480	£29,480	£29,480	1
1	£32,080	£35,880	£36,348	17
2	£41,960	£48,000	£47,567	77
3	£54,960	£58,920	£60,634	47
4+	£65,960	£75,920	£74,995	16
All Sizes	£44,040	£49,920	£52,910	158
Actual income 2021	£45,000	£87,500	£69,147	

Key	
Can afford	
Cannot afford	

Income required for private renting to be affordable (Medway Gap)
Income required (based on 25% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£32,232	£34,848	£35,373	16
2	£45,552	£48,672	£50,501	59
3	£57,600	£59,904	£61,907	37
4+	£71,952	£79,248	£81,943	13
All Sizes	£45,552	£52,848	£55,211	125

Income required (based on 30% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£26,860	£29,040	£29,478	16
2	£37,960	£40,560	£42,084	59
3	£48,000	£49,920	£51,589	37
4+	£59,960	£66,040	£68,286	13
All Sizes	£37,960	£44,040	£46,009	125
Actual income 2021	£25,000	£35,000	£37,390	

Key				
Can afford				
Cannot afford				

Income required for private renting to be affordable (Rural East)**Income required (based on 25% of income to be affordable)**

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£36,000	£43,056	£41,184	11
2	£47,640	£57,600	£58,114	28
3	£61,680	£68,448	£80,766	24
4+	£93,600	£128,448	£128,883	14
All Sizes	£50,352	£62,400	£75,623	77

Income required (based on 30% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£30,000	£35,880	£34,320	11
2	£39,700	£48,000	£48,429	28
3	£51,400	£57,040	£67,305	24
4+	£78,000	£107,040	£107,403	14
All Sizes	£41,960	£52,000	£63,019	77
Actual income 2021	£35,000	£45,000	£51,600	

Key	
Can afford	
Cannot afford	

Income required for private renting to be affordable (Rural North)**Income required (based on 25% of income to be affordable)**

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£33,072	£37,872	£36,816	6
2	£45,552	£46,800	£48,545	17
3	£52,728	£59,904	£56,940	4
4+	£71,952	£84,048	£92,000	3
All Sizes	£43,248	£46,176	£51,664	30

Income required (based on 30% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£27,560	£31,560	£30,680	6
2	£37,960	£39,000	£40,454	17
3	£43,940	£49,920	£47,450	4
4+	£59,960	£70,040	£76,667	3
All Sizes	£36,040	£38,480	£43,053	30
Actual income 2021	£35,000	£35,000	£41,765	

Key	
Can afford	
Cannot afford	

Income required for private renting to be affordable (Rural West)**Income required (based on 25% of income to be affordable)**

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£19,152	£19,152	£19,152	1
1	£38,496	£39,120	£38,715	21
2	£47,856	£57,408	£54,967	51
3	£62,400	£76,752	£75,283	42
4+	£105,648	£141,456	£164,044	34
All Sizes	£48,048	£64,896	£83,053	149

Income required (based on 30% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£15,960	£15,960	£15,960	1
1	£32,080	£32,600	£32,263	21
2	£39,880	£47,840	£45,805	51
3	£52,000	£63,960	£62,736	42
4+	£88,040	£117,880	£136,704	34
All Sizes	£40,040	£54,080	£69,211	149
Actual income 2021	£35,000	£62,500	£56,175	

Key	
Can afford	
Cannot afford	

Income required for private renting to be affordable (Snodland)**Income required (based on 25% of income to be affordable)**

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£29,136	£30,792	£30,792	2
1	£33,696	£36,000	£36,937	41
2	£45,552	£48,048	£50,029	55
3	£57,600	£59,904	£62,241	23
4+	£70,824	£76,224	£77,838	8
All Sizes	£39,504	£45,552	£49,472	129

Income required (based on 30% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£24,280	£25,660	£25,660	2
1	£28,080	£30,000	£30,780	41
2	£37,960	£40,040	£41,691	55
3	£48,000	£49,920	£51,868	23
4+	£59,020	£63,520	£64,865	8
All Sizes	£32,920	£37,960	£41,226	129
Actual income 2021	£25,000	£25,000	£27,591	

Key	
Can afford	
Cannot afford	

Income required for private renting to be affordable (Tonbridge)

Income required (based on 25% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£28,800	£31,608	£32,034	8
1	£34,752	£39,504	£38,828	113
2	£50,352	£55,104	£54,496	249
3	£64,896	£71,952	£71,639	117
4+	£84,048	£96,096	£104,041	34
All Sizes	£45,552	£55,104	£57,836	521

Income required (based on 30% of income to be affordable)

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£24,000	£26,340	£26,695	8
1	£28,960	£32,920	£32,357	113
2	£41,960	£45,920	£45,413	249
3	£54,080	£59,960	£59,699	117
4+	£70,040	£80,080	£86,701	34
All Sizes	£37,960	£45,920	£48,197	521
Actual income 2021	£25,000	£35,000	£40,169	

Key	
Can afford	
Cannot afford	

Technical Appendix G: Relative affordability of the private rented sector by sub-area (with housing benefit)

Income required for private renting to be affordable (Malling & Kings Hill)
Income required (based on 25% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£30,756	£30,756	£30,756	8
1	£30,720	£35,280	£35,842	113
2	£40,596	£47,844	£47,325	249
3	£54,288	£59,040	£61,097	117
4+	£64,188	£76,140	£75,030	34

Income required (based on 30% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£24,860	£24,860	£24,860	8
1	£24,304	£28,104	£28,572	113
2	£32,204	£38,244	£37,811	249
3	£43,296	£47,256	£48,970	117
4+	£50,996	£60,956	£60,031	34
Actual income 2021	£45,000	£87,500	£69,147	

Key	
Can afford	
Cannot afford	

Income required for private renting to be affordable (Medway Gap)
Income required (based on 25% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£24,456	£27,072	£27,597	16
2	£35,796	£38,916	£40,745	59
3	£45,936	£48,240	£50,243	37
4+	£56,988	£64,284	£66,979	13

Income required (based on 30% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£19,084	£21,264	£21,702	16
2	£28,204	£30,804	£32,328	59
3	£36,336	£38,256	£39,925	37
4+	£44,996	£51,076	£53,322	13
Actual income 2021	£25,000	£35,000	£37,390	

Key				
Can afford				
Cannot afford				

Income required for private renting to be affordable (Rural East)

Income required (based on 25% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£28,224	£35,280	£33,408	11
2	£37,884	£47,844	£48,358	28
3	£50,016	£56,784	£69,102	24
4+	£78,636	£113,484	£113,919	14

Income required (based on 30% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£22,224	£28,104	£26,544	11
2	£29,944	£38,244	£38,673	28
3	£39,736	£45,376	£55,641	24
4+	£63,036	£92,076	£92,439	14

Actual income 2021	£35,000	£45,000	£51,600
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Key

Can afford

Cannot afford

Income required for private renting to be affordable (Rural North)

Income required (based on 25% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£25,296	£30,096	£29,040	6
2	£35,796	£37,044	£38,789	17
3	£41,064	£48,240	£45,276	4
4+	£56,988	£69,084	£77,036	3

Income required (based on 30% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	-	-	-	0
1	£19,784	£23,784	£22,904	6
2	£28,204	£29,244	£30,698	17
3	£32,276	£38,256	£35,786	4
4+	£44,996	£55,076	£61,703	3

Actual income 2021	£35,000	£35,000	£41,765
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Key

Can afford

Cannot afford

Income required for private renting to be affordable (Rural West)**Income required (based on 25% of income to be affordable) and LHA received**

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£13,944	£13,944	£13,944	77
1	£30,180	£30,804	£30,399	30
2	£37,080	£46,632	£44,191	149
3	£48,876	£63,228	£61,759	129
4+	£87,696	£123,504	£146,092	521

Income required (based on 30% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£10,752	£10,752	£10,752	77
1	£23,764	£24,284	£23,947	30
2	£29,104	£37,064	£35,029	149
3	£38,476	£50,436	£49,212	129
4+	£70,088	£99,928	£118,752	521
Actual income 2021	£35,000	£62,500	£56,175	

Key	
Can afford	
Cannot afford	

Income required for private renting to be affordable (Snodland)**Income required (based on 25% of income to be affordable) and LHA received**

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£24,516	£26,172	£26,172	2
1	£25,920	£28,224	£29,161	41
2	£35,796	£38,292	£40,273	55
3	£45,936	£48,240	£50,577	23
4+	£55,860	£61,260	£62,874	8

Income required (based on 30% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£0	£0	£0	2
1	£20,304	£22,224	£23,004	41
2	£28,204	£30,284	£31,935	55
3	£36,336	£38,256	£40,204	23
4+	£44,056	£48,556	£49,901	8
Actual income 2021	£25,000	£25,000	£27,591	

Key				
Can afford				
Cannot afford				

Income required for private renting to be affordable (Tonbridge)

Income required (based on 25% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£23,592	£26,400	£26,826	8
1	£26,436	£31,188	£30,512	113
2	£39,576	£44,328	£43,720	249
3	£51,372	£58,428	£58,115	117
4+	£66,096	£78,144	£86,089	34

Income required (based on 30% of income to be affordable) and LHA received

Number of bedrooms	Rent (per calendar month)			
	Lower quartile	Median	Mean	Count
0 (studio)	£18,792	£21,132	£21,487	8
1	£20,644	£24,604	£24,041	113
2	£31,184	£35,144	£34,637	249
3	£40,556	£46,436	£46,175	117
4+	£52,088	£62,128	£68,749	34
Actual income 2021	£25,000	£35,000	£40,169	

Key	
Can afford	
Cannot afford	