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APPENDIX A

# West Kent Homelessness Strategy 2016-2021

Final Draft 08 05 2017



# West Kent Homelessness Strategy

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## EXECUTIVE SUMMARY

West Kent is a generally affluent area. It has a buoyant economy, above average levels of home ownership and high house prices. However, many residents face real challenges finding affordable housing, whether in the private or public sector, buying or renting.

Recognising this, our vision is:

*“to increase the availability of good quality affordable homes for purchase and rent whilst reducing homelessness and contributing to building the West Kent economy. We want our residents to live in safe, good quality homes that meet their needs”.*

This strategy is set against a backdrop of ongoing radical reform in housing policy. With recent legislative changes such as the Housing & Planning Act 2016, the Welfare Reform & Work Act 2016 and the Homelessness Reduction Act 2017, the pace of reform is likely to accelerate. We expect these changes to have significant impacts on the delivery and availability of affordable housing in West Kent. Added to this is the uncertainty caused by the decision to leave the European Union and the impact this may have on the housing market.

We are seeing:

- a reduction in the supply of existing affordable rented housing
- a focus on housing for sale, particularly through the Starter Home Initiative and fewer new affordable rented homes
- an increase in homelessness
- it becoming more challenging for people on low or moderate incomes (working or non-working) to find solutions to their housing needs.

Further pressure will come from the anticipated growth in population across West Kent over the life of this strategy, and into the next decade. The population is ageing, which is creating pressures on health resources. There has also been a growing acknowledgement in recent years of the close links between housing, health and wellbeing.

At the same time, Council budgets have significantly reduced and there are fewer resources available to support the implementation of this strategy. This will mean a changing relationship with customers who seek our help. We will have to:

- focus support on the most vulnerable
- manage the expectations of the people who seek our help
- build resilience and encourage communities to support each other, so that people are able to find their own solutions to their housing problems
- use existing partnerships creatively, and develop new ones.

To address these issues, we have identified four ambitions that will guide our work over the coming years. These are:

Ambition 1: Improving the availability of housing for all and preventing homelessness

Ambition 2: Improving Supply

Ambition 3: Improving Standards

Ambition 4: Improving health and wellbeing

The strategy has been developed with input from our key partners and stakeholders from across the private, public and voluntary sectors. These relationships are key to the success of this strategy and we will work closely with these – and with new partners - to deliver our ambitions over the coming years.

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## Section One: Introduction

### **Our Vision**

West Kent is a generally affluent area with a buoyant economy, above average levels of home ownership and high house prices, which create significant affordability challenges for our residents. However, it contains areas of deprivation, and there is strong demand for affordable housing across all tenures.

In developing our housing and homelessness strategy for West Kent our vision is:

***“to increase the availability of good quality affordable homes for purchase and rent whilst reducing homelessness and contributing to building the West Kent economy. We want our residents to live in safe, good quality homes that meet their needs”.***

### **About this strategy**

The Homelessness Act 2002 requires local authorities to formulate and publish a Homelessness Strategy. While councils are not required by law to produce a housing strategy it is seen as good practice to do so.

The three West Kent local authorities - Tunbridge Wells District Council, Tonbridge & Malling Borough Council and Sevenoaks District Council – have a long history of working together successfully on housing and homelessness initiatives. We have previously published two Joint Homelessness Strategies, setting out how we intend to work collectively and individually to relieve homelessness across West Kent.

We see this document as an effective way of building on the achievements of the last Joint Homelessness Strategy and our most recent individual Housing Strategies; advancing the work we have done individually and jointly since 2011; and setting out how we will work over the next five years to meet our statutory duties and responsibilities. As non-stock holding authorities, these duties and responsibilities include:

- enabling the forward supply of affordable housing
- the prevention of homelessness and assisting homeless households
- improving housing conditions, including enforcement in the private rented and owner occupied sectors
- building partnerships to promote the health and wellbeing of residents
- implementing Kent-wide adopted strategies.

The strategy has been written against the backdrop of far-reaching reform of housing and social welfare policy, the impacts of which are not yet fully known. This means that the document will have to be flexible enough to accommodate the impacts of these changes as they unfold throughout the life of the strategy.

### **Who is this strategy for?**

We want this strategy to be an accessible document that is used by both internal and external stakeholders. We expect that it will be of particular interest to:

- both existing residents and people looking for a home in West Kent, particularly those looking for affordable housing, as it sets out a realistic picture of how we will support them to find practical solutions to the housing problems they face
- private developers and Registered Providers proposing to build new homes in West Kent as it sets out our expectations and highlights our commitment to working in partnership
- public bodies and voluntary sector organisations that provide services in West Kent, as it sets out our priorities and how we want to work with partners to deliver our vision
- the councils themselves, as it sets out how we intend to take forward the councils' ambitious approach to tackling housing issues.

### **How this strategy was developed**

The strategy was developed between October 2015 and June 2017.

A Project Team comprising ten representatives of the three councils were established which met regularly over the period. The Project Team worked with key stakeholders to seek their input through workshops in April and June 2016. A list of the organisations who attended these events is at Appendix I.

The draft strategy was subject to public consultation during the summer of 2017..

**Add statement on EIA**

## Section Two: Contexts

Over the last five years or so, social housing has undergone profound change. Recent legislation including Housing & Planning Act, the Welfare Reform & Work Act have set out far-reaching policy changes in housing, planning and welfare that seemed unthinkable when we wrote the last strategy. More recently, the Government's White Paper 'Fixing our broken housing market' has acknowledged the difficulties many face in obtaining accommodation and sets out ambitious aims for getting more homes built more quickly. In addition, the Homelessness Reduction Act, which is due to be enacted in 2018, will extend the duties local authorities have to people in a homeless situation who are not in priority need for assistance.

These legislative changes will have significant impacts on the delivery and availability of affordable housing in West Kent. They will intensify the challenges we currently face including:

- a reduction in the supply of existing affordable rented housing
- less Government funding available to build housing for social and affordable rent, with more of a focus on building housing for intermediate tenures and for sale, which will result in the supply of new affordable rented homes diminishing
- further welfare reform affecting many lower income households (working and none working) across West Kent, which will make it more challenging to find solutions to their housing needs.
- additional demand for on local authorities from people facing homelessness

Taken in the round, the impacts of these changes are likely to be far reaching. They will create challenges for residents (particularly those on lower incomes or in receipt of welfare support), local authorities, housing associations and the voluntary sector.

At the same time, with all three Councils' budgets significantly reduced since 2010 and less funding for new affordable housing, there are fewer resources available to support the implementation of this strategy.

This means a changing relationship with customers who seek our help: focusing support on the most vulnerable and with an increased emphasis on mature and honest conversations so our customers have realistic expectations and are assisted to find their own solutions to housing problems.

### **The National Policy Context**

#### **Reform of social housing**

Social housing has undergone significant reform in the last five years and is facing further change including:

- housing associations facing an estimated 14% cut in their resources as a result of rents being reduced by 1%/year to 2020;
- a shift to fixed-term tenancies for social housing tenants;

- a 'pay-to-stay' scheme for social housing tenants, with tenants outside London earning over £30,000 required to pay market or near market rents may be introduced by Government<sup>1</sup>;
- housing associations being encouraged through the regulatory system to use their assets to deliver new homes.

### **Greater focus on home ownership**

The Government is strongly committed to extending home ownership. Its priorities are to:

- help up to 200,000 people become home owners through the various affordable home ownership schemes available, which include Starter Homes, Shared Ownership, Help to Buy and Right to Buy.
  - There will be a policy expectation through the National Planning Policy Framework that housing sites deliver a minimum of 10% affordable home ownership units, including Starter Homes.
  - Aimed at first time buyers under 40, Starter Homes will be priced at up to £250,000 (after a 20% discount on the open market value). Local authorities will have a duty to promote the supply of Starter Homes on 'all reasonably sized sites'.
  - Local authorities will also be expected to work with developers to ensure 10% of properties built on housing sites are affordable home ownership units, although other affordable tenures such as rented homes can be provided alongside
  - incentivise first time buyers, including with Help to Buy, interest-free equity loans and new models of affordable home ownership;
- introduce the Right to Buy (RTB) for housing association tenants. Homes lost through RTB can be replaced with shared ownership or outright sale, and not necessarily in the same area;
  - refocus the Homes & Communities Agency (HCA) Affordable Homes Programme on home ownership initiatives, with very limited funding for rented tenures.

### **Welfare Reform**

The Welfare Reform Act 2012 introduced wide-ranging changes to the welfare system, aimed at simplifying the benefit system, making work more financially worthwhile, restricting entitlement to benefits and reducing the overall welfare bill. Universal Credit replaces a range of benefit entitlements with one single monthly payment. The Welfare Reform and Work Act 2016 and other legislation continues the reform agenda with:

- a lower 'benefit cap' from April 2016
- Housing Benefit, child benefit, tax credits and a range of other working age benefits frozen for four years;
- removing the eligibility for Housing Benefit of most young people aged 18-21 from 2018;
- capping Housing Benefit for new private tenants at Local Housing Allowance (LHA) levels from April 2016, with people under-35 able to claim only for a room in a shared house;
- capping rents for supported, general needs and sheltered social housing at LHA levels from 2017;
- continuing the roll out of Universal Credit, with the direct payment of rent benefit to tenants;

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<sup>1</sup> Pay-to-stay is mandatory for local authorities and voluntary for housing associations

- replacing Council Tax Benefit with Council Tax support;
- a new national 'Living Wage' for over-25 year olds from April 2016.

### Planning policy

The National Planning Policy Framework (NPPF), published in 2012, set out the Government's planning policies for England. It provided a framework within which councils and local people can produce Local or Neighbourhood Plans reflecting the needs and priorities of their local communities. This includes encouraging local authorities to create plans that see housing built in support of economic growth in rural areas. The Housing and Planning Act 2016 introduces significant changes to the planning system aimed at increasing housing supply including:

- introducing automatic planning consent on land allocated for housing, with a presumption in favour of development on small sites;
- a duty to keep a register of self or custom-build sites and publish a Brownfield Register;
- removing the need to assess the specific accommodation needs of gypsies and travellers;
- strengthening powers to protect the Green Belt and increase density around commuter hubs.

The New Homes Bonus, introduced in 2011/12 to incentivise local authorities to encourage residential development has brought almost £10 million of additional resources into West Kent. The Government is consulting on limiting the bonus, reducing the resources available.

### Other policies

Other recent national policy issues relevant to this strategy include:

- **Tackling rogue landlords in the private sector:** the Housing and Planning Act 2016 contains measures to tackle 'rogue' private sector landlords including banning orders and a national database of rogue landlords/letting agents. This should make it easier to act on the worst landlords and so help improve standards in the private rented sector.
- **Space Standards:** with national minimum space standards for new homes abolished, some councils are exploring micro-units ('pocket homes') as a way of meeting the needs of young people in areas of high demand and cost.
- **Buy-to-let:** changes announced in the 2016 Budget limit tax relief for buy-to-let landlords and impose a higher rate of stamp duty. These changes will make buy-to-let less attractive commercially and reduce supply in the private rented market
- **Emerging institutional investment in rented housing:** institutional investors (such as pension funds) are increasingly funding affordable rented housing. Accessing this market could be an important source of funding for rented housing in future.

### Other national strategies and guidance

Other national strategies and guidance relevant to this strategy include:

- **The Health and Social Care Act 2012** which brought fundamental change to the NHS, giving local authorities a larger role in public health promotion and wellbeing;
- **The 2014 Care Act** which gives authorities a duty to consider the physical, mental and emotional wellbeing of people needing care and to provide preventative services to help keep people healthy ;
- **The Better Care Fund** which provides financial support for councils and NHS bodies to jointly plan and deliver local services;
- **The 2011 Localism Act** led to changes in allocation policies, enabling local authorities to define those persons qualifying for social housing as those with a local connection and to use the private rented sector to discharge housing duties;

- **No Second Night Out:** a vision to end rough sleeping;
- **Making Every Contact Count:** a joint approach to preventing homelessness;
- **Social Justice: Transforming Lives 2012:** a strategy aimed at tackling multiple disadvantage and poverty through a multi-agency approach.
- **Deregulation Act 2015:** which prohibits retaliatory evictions
- **Energy Efficiency (Private Rented Property) (England & Wales) Regulations 2015** which will stop landlords letting the least energy efficient homes

## The Kent Regional Context

There are a range of County policies and initiatives which will impact on this strategy (see Table 1).

**Table 1: Kent-wide plans and policies**

Document	Relevance
Vision For Kent 2012-22	Countywide strategy for the social, economic and environmental wellbeing of Kent's communities, led by Kent Council Leaders
Better Homes: localism, aspiration and choice (2011)	A Housing Strategy for Kent and Medway
Every Day Matters: Kent's Children and Young People's Plan (2013-2016)	Kent's Multi agency Strategic Plan for Children and Young People, developed by the Kent Children and Young People's Joint Commissioning Board
Rural Homes: Supporting Kent's Rural Communities	Kent Housing Group's cross-County Protocol to help deliver affordable local needs housing in rural parts of Kent and Medway.
Growing the Garden of England:	Strategy for environment and economy in Kent
Think Housing First	Kent Joint Policy and Planning Board's (Housing) strategy to reduce health inequalities through access to good quality and affordable housing
Mind the Gap: Building Bridges to better health for all	Kent's Health Inequalities Action Plan
Better Homes, Greater Choice:	SCCS Accommodation Strategy for Adult Social Care
Sustainable Lettings Protocol	The protocol highlights the importance of creating sustainable core purpose is to ensure that future housing developments within Kent meet the objective of creating long lasting sustainable communities
Growth & Infrastructure Framework	The framework developed by Kent County Council to provide comprehensive picture of growth and infrastructure and to help prioritise investment to create new jobs, homes and infrastructure
Initiative	Impacts
The 'No Use Empty' Scheme	KCC's empty property strategy
The Kent Health & Wellbeing Board	Ccommittee of KCC which leads on work to improve the health and wellbeing through joined up commissioning across the NHS, social care, public health and other services.
Ongoing monitoring of the West Kent Local Investment Plan by the HCA	Although reaching the end of its life, the HCA continues to monitor the implementation of the LIP

West Kent councils also operate some successful shared services with neighbouring authorities including Tunbridge Well's Mid-Kent Improvement Partnership with Swale and Maidstone Council whose shared services include Housing benefit, Planning and Legal.

The three West Kent local authorities are holding discussions to explore the broader national devolution agenda. These conversations are focused on looking at potential ways we could continue to improve how we work together, drive forward further efficiencies, and enable smarter collaboration in the future.

## **The Local Policy Context**

This 2016-2021 Homelessness Strategy is one of a number of plans, strategies and policies that will deliver our vision over the coming years. These are set out in Table 2.

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**Table2: the Local Policy Context**

Tunbridge Wells BC	Tonbridge & Malling BC	Sevenoaks DC
<ul style="list-style-type: none"> <li>• Vision 2026</li> <li>• Our Five Year Plan 2014</li> <li>• Sevenoaks &amp; Tunbridge Wells Strategic Housing Market Assessment 2015</li> <li>• Sustainable Community Strategy</li> <li>• Local Plan</li> <li>• Tunbridge Wells Core Strategy Development Plan 2010</li> <li>• Tunbridge Wells Core Strategy Review</li> <li>• Private Sector Renewal Strategy 2004-09</li> <li>• Empty Homes Policy 2012-17</li> <li>• Tenancy Strategy</li> <li>• Health Inequalities Plan</li> </ul>	<ul style="list-style-type: none"> <li>• Core Strategy: Local Development Framework</li> <li>• Tenancy Strategy</li> <li>• Housing Assistance Policy</li> <li>• Empty Homes Protocol</li> <li>• Think Housing First: Mind the Gap</li> <li>• Affordable Housing SPD</li> <li>• Sustainable Communities Strategy</li>   <li>• Tonbridge &amp; Malling Strategic Housing Market Assessment 2014</li> <li>• Gypsy &amp; Traveller Accommodation Assessment</li> </ul>	<ul style="list-style-type: none"> <li>• Tenancy Strategy</li> <li>• Empty Homes Action Plan 2015-17</li> <li>• Allocation and Development Management Plan 2015</li> <li>• Under-Occupation Strategy</li> <li>• Private Sector Housing Assistance Policy</li> <li>• Community Plan</li> <li>• Core Strategy 2011</li> <li>• Allocations Policy</li> <li>• Health Inequalities Action Plan</li> <li>• Housing Strategy &amp; Action Plan</li> <li>• Housing Needs Assessment 2016</li> <li>• Affordable Housing SPD 2011</li> <li>• Sevenoaks &amp; Tunbridge Wells Strategic Housing Market Assessment 2015</li> <li>• Private Sector Stock Condition Survey</li> </ul>

## WEST KENT: POPULATION AND HOUSING MARKET PROFILE

	Sevenoaks	Tunbridge Wells	Tonbridge & Malling
<b>Population</b>	117,035	116,100	120,800
<b>Projected population growth 2013-2033</b>	+17%	+17%	+19%
<b>Projected household growth 2013-2033</b>	21%	25%	25%
<b>Land within Green Belt</b>	93%	70%	75%
<b>Projected increase in households 65+ to 2033</b>	49%	61%	n/a
<b>Level of owner occupation</b>	73%	66%	71%
<b>Average house price<sup>2</sup></b>	£302,000	£260,000	£275,000
<b>Median income</b>	£36,300	£34,600	£36,800
<b>Ratio of income to house price (national average 6.5)<sup>3</sup></b>	11	9.7	9.3
<b>Average entry level private sector rent p.m. (2-bed)</b>	£1100	£824	£850
<b>Number on council Housing Register</b>	715	994	1054
<b>Number of new social lettings 2015/16</b>	211	363	291
<b>Average length of wait before offer (2-bedroom flat Band B)</b>	18 months	16 months	15 months
<b>Net need for additional affordable homes (per year)</b>	422	341	277

All data taken from Sevenoaks and Tunbridge Wells SHMA 2015/TMBC SHMA Update report 2014 except where detailed in footnotes.

<sup>2</sup> Median house price (Jan 2013-Dec 2014)

<sup>3</sup> Lowest quartile (entry level) house price

## Section Three: Progress against 2011-16 Joint Homelessness Strategy and the individual local authorities' Housing Strategies

### **Tonbridge and Malling:**

- Welfare Advisor offering enhanced benefits advice;
- Working with the Elderly Accommodation Council to improve understanding and support for older people needing housing advice;
- Exceeding targets to deliver more new affordable homes;
- Young Persons Scheme and Coldharbour developments providing new affordable homes
- Land and planning permission secured, ready to commence construction of a new domestic violence refuge;
- Improved access for residents to energy efficiency measures through engagement the Kent and Medway Sustainable Energy Partnership.

### **West Kent:**

- 1326 new affordable homes between 2011-16;
- Joint service mapping with the Bridge Trust and publication of the West Kent Homelessness Directory;
- Empty homes brought back into use through participation in the *No Use Empty* project led by Kent County Council;
- At least 2 West Kent Landlords Forums held each year for the last 9 years, attended by an average of 60 landlords at each event: helping us to work better with private landlords and improve the quality and availability of private rented accommodation for those in housing need.

### **Tunbridge Wells:**

- Modernised sheltered housing;
- Additional homes for disabled residents;
- Regeneration of Sherwood and Ramsie Estates and Rusthall completed;
- Winter shelter in partnership with Tunbridge Wells Churches providing local bed spaces in winter months;
- Joint funded Rough Sleeper Outreach Worker with Tunbridge Wells Churches continuing rough sleeping prevention work throughout the year;
- Increased housing options for homeless applicants, including widening access to private rented accommodation.

### **Sevenoaks:**

- New specialist housing scheme for people with learning disabilities;
- New sheltered housing schemes in Swanley;
- A wide range of low-carbon initiatives to improve thermal efficiency of housing and reduce fuel poverty;
- Energy switching service with surgeries focused on older people to identify wider housing, health and well-being issues;
- Joint funded Officer and tenant incentive scheme to reduce under-occupation;
- £1.8m provided through planning gains to deliver a wide range of housing strategy measures
- Bespoke shared ownership product "A Home of Your Own" assisted 20 households to purchase a share in a home;
- 49 long-term empty homes brought back into use;
- Housing Energy and Retraining Options (HERO): advice and support on employment, debt, benefits and education;
- Flying Start: support project with West Kent Housing Association overcoming barriers to new tenancies;
- Private Sector Lettings Scheme: improving access to private rented housing, providing deposit bonds, rent in advance, Landlord incentives and property accreditation to raise quality standards.

## Section Four: Key Challenges

The previous chapter outlined the policy context within which this strategy is set. It identified that far-reaching changes to social housing, welfare reform and the shift from rent to home ownership are likely to have a significant impact on the West Kent local authorities' ability to provide housing options for their residents. This section explores these impacts in more detail and sets out the challenge for the authorities in the coming years, highlighting:

- how housing demand is increasing
- how the supply of affordable homes has not kept pace with demand, and is likely to diminish further
- how affordability, particularly for middle and lower income households, across all sectors of the market is worsening, and
- how homelessness is likely to increase as a result.

### Housing Demand

Demand for all types of housing in West Kent is high and is likely to remain so.

- the population is predicted to grow by 16 -19% by 2033<sup>4</sup> with the trend being for more, smaller households.
- the greatest need will be for 2-3 bedroom market properties, and 1-2 bedroom affordable homes. Restrictions on benefit entitlements may further increase demand for smaller affordable homes and Houses in Multiple Occupation (HMOs).
- there are currently a total of over 2,700 households on the three Housing Registers
- the housing market is once again buoyant and both house prices and private sector rents are rising faster than inflation.

Calls to the Housing Options services seem to be broadening in their scope. Consequently, the advice and signposting provided has needed to adapt to become more holistic to include financial guidance, health related advice and community safety awareness in addition to core accommodation issues. That also means that the housing services must be closely linked to other sections of the local authority and external agencies and organisations

High demand for affordable rented accommodation from homeless households has meant increased use of temporary accommodation. Across West Kent its use has increased by a third since 2011 and costs have more than doubled to £354,000 in 2014/5. Temporary accommodation is, in the main, self-contained but there is some use of costly nightly-paid emergency provision. On average, households stay in temporary accommodation for 69 days, a situation likely to worsen. We have a challenge to source an adequate supply of appropriate temporary accommodation for the increasing numbers of homeless households requiring longer stays.

### Case Study: Reducing numbers in emergency housing

Tunbridge Wells Borough Council (TWBC) has seen an increase in numbers of households needing emergency accommodation from an average of 5 in 2011/12 to 13 last year.

<sup>4</sup> Sevenoaks and Tunbridge Wells SHMA 2015; Tunbridge and Malling SHMA Update Report 2014. All net figures.

Emergency accommodation is typically a room in a bed and breakfast with shared bathroom and kitchen facilities for a single homeless applicant, and a self contained chalet or flat for homeless families with children. The accommodation is often outside the borough due to lack of availability locally. Being out of area puts additional pressure on our homeless applicants, disrupting their employment and education, as well as being costly to provide.

In order to secure an alternative source of local temporary accommodation we worked with Town and Country Housing Group (TCHG) to lease one and two bedroom flats to house homeless accepted applicants who were waiting for a longer term offer. TWBC managed the properties day-to-day while TCHG retained responsibility for repairs. As well as proving cost effective alternative emergency accommodation, this initiative made good use of flats on the Sherwood estate which were due to be demolished as part of a regeneration project.

## **Housing Supply**

West Kent is struggling to meet the housing needs and demands across all forms of housing. In particular, the need for affordable housing is currently estimated at 422 homes per year in Sevenoaks, 341 homes in Tunbridge Wells and 277 homes in Tonbridge and Malling<sup>5</sup>. Supply has not kept pace with need. Over the last five years the number of affordable homes developed totalled 87, 396 and 263 respectively, meaning that there is a growing gap between supply and demand.

Challenges to our ability to deliver more housing include:

- high land values, with land supply constrained by Green Belt and AONB restrictions, particularly in Sevenoaks where 93% of land falls within the Green Belt
- HCA funding available only for home ownership, with some limited resources for new supported and sheltered housing
- rent reductions impacting on housing associations' business plans, resulting in many cutting back on future development plans or focusing on building other forms of housing including intermediate tenures and homes for outright sale;
- the introduction of the voluntary Right to Buy for housing association tenants, which will potentially diminish the stock of rented housing, in part because the high cost of re-provision may mean that replacement homes are provided outside the area.

As well as an overall shortfall, there are mismatches in the type of housing available that makes it difficult to make the best use of the existing stock.

For example, a mismatch between housing association stock and housing need, plus the size criteria (or 'bedroom tax'), has meant that there is a good supply of larger accommodation (3-bedroom+) compared to a potential shortage of smaller homes. There are also significant levels of under-occupation (homes with two or more 'spare' bedrooms), particularly amongst older person households. While matching up under-occupying and overcrowded households could be an answer, it is not always easy to achieve.

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<sup>5</sup> Sevenoaks and Tunbridge Wells SHMA 2015; Tonbridge and Malling SHMA Update Report 2014. All net figures.

Almost 1500 mainly private sector homes have been empty for more than 6 months across West Kent, a considerable waste of resource. Tackling this issue is a challenge as properties are empty for a variety of reasons including difficulty in selling or letting the property; renovation work; repossession; probate/inheritance issues; or the owner is being cared for elsewhere or is in hospital. The local authorities employ a range of tactics (including formal enforcement action) to encourage owners to bring properties back into use.

**Case Study: bringing back empty homes into use**

A flat above a local shop had lain empty for 12 years and could not be let as it was accessed through the shop. A loan from 'No Use Empty' enabled the owners to refurbish the flat, creating a separate entrance via an external staircase. In addition, the refurbishment converted part of an old store room adjacent to the shop to create a second flat. Tunbridge Well's 'NO Use Empty' loan brought the flat above the shop back into use and allowed the owners to create a second unit for rent.

**Case Study: bringing back empty homes into use**

Tonbridge & Malling use a range of options including advice and information, 'No Use Empty' loans, Home Improvement Assistance and enforcement action to facilitate and encourage owners to bring long term empty properties back into use.

As a result of effective partnership working with Tonbridge & Malling Borough Council, Kent Fire and Rescue Service (KFRS), and Circle Housing Russet, five long term empty KFRS properties were returned to use as much needed affordable housing units. The properties near Larkfield had historically been used as day crew accommodation for the Fire Service. However, changes in service requirements meant they were not longer needed and, after careful consideration, KFRS decided to sell the empty properties.

With support from Tonbridge & Malling, Circle Housing Russet successfully obtained Homes & Communities Agency Empty Homes Funding of £225,000 to bring the homes into use as affordable housing available to families in need on the housing register.

**Affordability**

Securing affordable housing is a challenge in all sectors of the housing market across West Kent.

**Home ownership**

Despite low unemployment compared to Kent and the South East and above average incomes, high property values mean that home ownership is out of reach for many in West Kent.

The problem is most acute for lower income households for whom houses prices are between 9 and 11 times the average income<sup>6</sup>. The problem is even more severe in rural areas, where the average house costs 17 times the average income.

<sup>6</sup> Sevenoaks and Tunbridge Wells SHMA 2015, TMBC SHMA Report 2014

Irrespective of the Government’s focus on affordable home ownership, purchasing a property will therefore remain out of reach for many households, with both the income levels and the deposit needed to secure a mortgage representing a significant barrier. To purchase a stake in a shared ownership property, many households have to rely on parents or relatives for help with deposits: Sevenoaks DC has already seen several households relying on deposits of £50,000 plus to buy a share at mortgage levels they can afford.

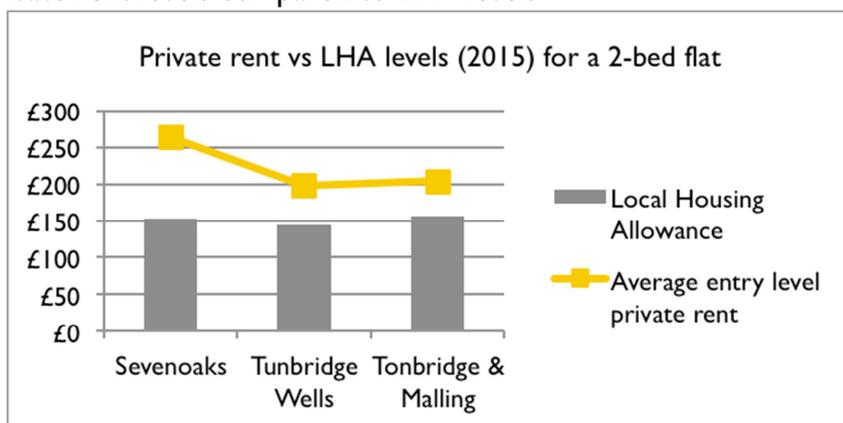
Details of how Starter Homes will operate have not yet formally been released. However, it has been estimated that in order to buy a home costing £250,000 (after the 20% discount has been applied) a household would have to earn £58,000/year plus put down a £47,000 deposit. If mortgage lenders are prepared to offer 95% mortgages, the buyer would need a lower deposit of £13,000 but need to earn £67,000/year.<sup>7</sup> This puts Starter Homes out of reach for households on lower or average incomes.

### The private rented sector

West Kent has a thriving, growing private rented sector and for many, private rent is an effective solution to their housing needs. However, fuelled by buy-to-let investors, the sector has boomed over recent years and rents have risen faster than inflation. This means that private renting is becoming increasingly out-of-reach to many lower income households.

With LHA rates frozen, analysis<sup>8</sup> has shown that, by 2020, private rents across four-fifths of the UK will be out of reach to households claiming welfare support for housing costs. In West Kent, entry-level private rents already exceed LHA levels (see Figure 1) , putting the sector out of reach for households reliant on benefits: on one day in April 2016, Right Move (property website) had no 2-bedroom properties available in Tunbridge Wells district for private rent at rent levels below the LHA cap of £765/month.

Figure 1: private rent levels compared to LHA levels



Where households can access private rented housing, they may not find the longer term security they seek in order to put down roots in an area. In 2014/15 the most common cause of homelessness in West Kent was the ending of an Assured Shorthold Tenancy, most often due to rents being increased and the affordability pressures this brings.

Other barriers to private renting include: in Tunbridge Wells

<sup>7</sup> figures based on Shelter, October 2015

<sup>8</sup> Shelter, July 2015

- recent changes to the benefit cap, which will mean that over 300 households across West Kent have a shortfall (averaging £61 in Sevenoaks).
- the requirement to meet income thresholds (30 times the monthly rent) plus upfront costs such as one month's rent in advance, deposits and administration fees.
- benefit claimants and non-working households need to have a guarantor who either earns at least £30,000/year or who is a homeowner
- Universal Credit, which will see housing subsidy paid directly to residents, may make landlords more reluctant to accept tenants on benefits.

#### **Case study: the costs of securing a private rented home**

In order to secure a 2 bedroom flat with a rental of £795 per month, the prospective tenant typically has to pay:

Referencing fees : approximately £300

Deposit: 6 weeks' rent - £1100

Rent in advance : 1 month: £795

**Total: £2095**

If the applicant is not earning a salary of more than 30 times the monthly rent (£23,850 in this case) they will usually need a guarantor, most often a UK-based home owner who also earns 30 times the monthly rent.

Many of the people approaching the local authorities for help with housing do not have sufficient savings to cover these upfront costs, and don't have a family member or friend who would qualify as a guarantor. To get round this issue, all three LAs operate a rent deposit scheme.

TWBC's scheme provides payment up front to landlords or agents (after a property inspection has been carried out to ensure it is in good condition.) We then set up an affordable repayment plan with the applicant, so the money we have paid out can be recycled for other homeless families. Once the applicant has repaid the loan, any monies due back from the deposit at the end of the let are transferred to them, so they can use this to help them with their next move.

#### **Affordable housing**

Whilst Starter Homes and other intermediate housing products such as shared ownership will help some households find a suitable home, in West Kent there remains a substantial number of households who will be unable to access either home ownership or the private rented sector. For this group, affordable or social rented housing is the only realistic option. However, with the current focus on home ownership, the supply of social and affordable homes available to rent is expected to diminish.

Even where affordable housing is available, there may be barriers to accessing it.

- some housing associations are introducing affordability criteria for new tenants, both to ensure tenancies are sustainable and to protect their future income
- in Sevenoaks applicants on the Housing Register need to earn £33,400 or less, while households accessing shared ownership generally earn more than £40,000. This means that there are few potential housing options for households earning £30-40,000.

In summary, residents continue to face increased pressure on the affordability and accessibility of housing, with fewer housing options available. We anticipate that there will be a marginal group of low to middle income households who are unable to access any of the home ownership products, who are priced out of the private or affordable rented sector, and who have no realistic hope of being allocated social housing (see Figure 2). Dealing with the needs of this group will be one of the main challenges for us in the coming years.

### **Figure 2: Accessing affordable housing in West Kent**

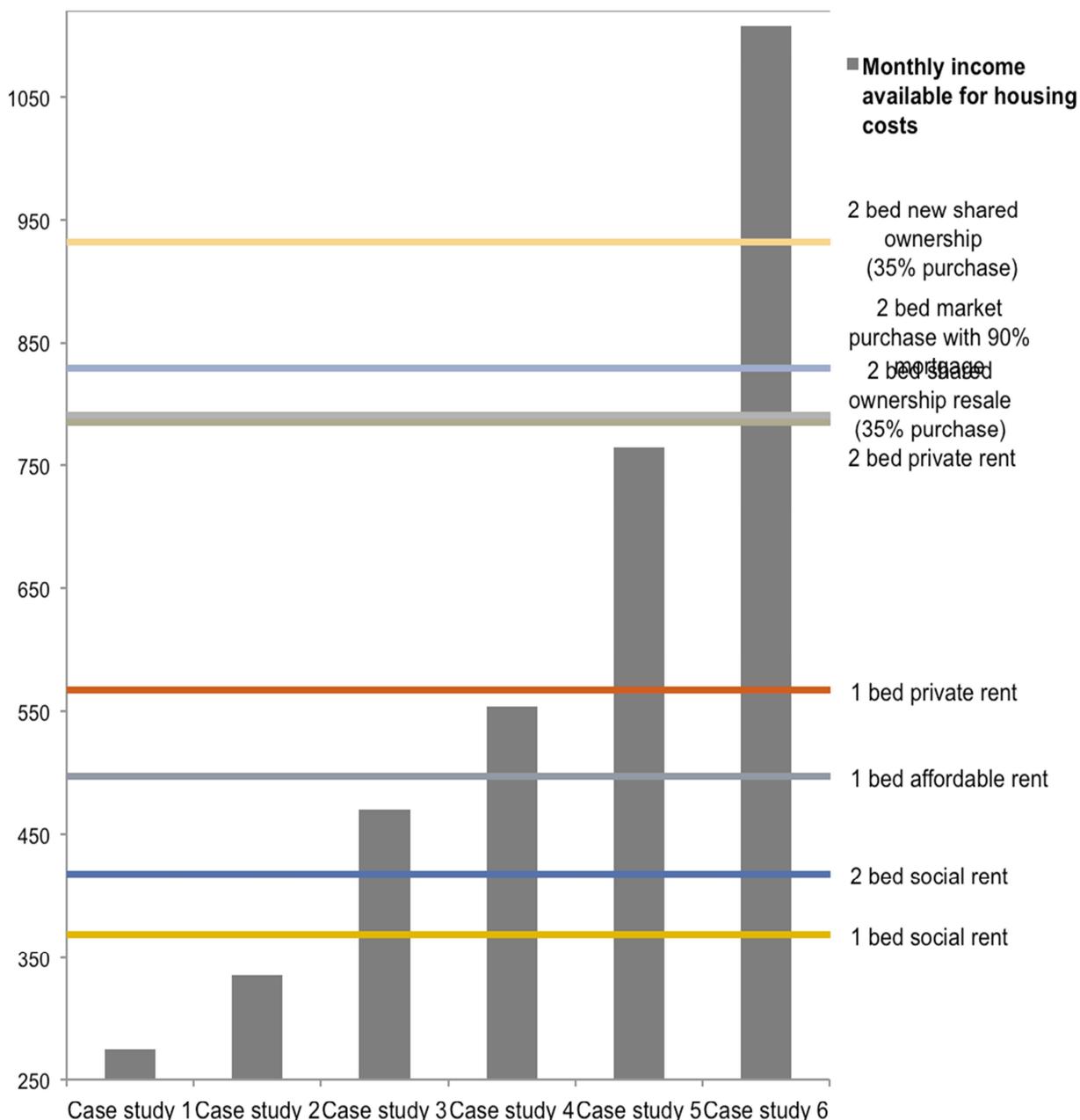
This chart highlights the difficulties lower income households have in accessing affordable housing in West Kent.

- The horizontal lines indicate the price of various housing products (based on the average monthly cost for a typical entry level property).
- The columns show the amounts that six different household types have available to spend on housing each month, as described in the case studies below. The case studies are real examples and are typical of the households who seek housing advice and assistance from the councils each year.



## Affordability of housing products in West Kent

£ / month



### Case study 1

**Household:** A single man aged 18, Tonbridge and Malling area, told to leave by his parents

**Employment/Income:** Employed on the minimum wage of £5.30 / hour. Not entitled to receive benefit to help with housing costs (from 2017 under current proposals). Based on affordability criteria (30% of income), this young man could afford to spend £275 on housing each month.

**Outcome:** His circumstances mean this man is not eligible for social housing, and cannot afford the average rent for the smallest self-contained property in the private sector. He would need to look for a room in a shared property, and have savings to pay a deposit. However, at this time there were no rooms advertised within his limited budget.

### Case study 2

**Household:** An unemployed young person (aged 29) living in Tonbridge and Malling without savings

**Employment/Income:** Reliant on benefits, he is able to claim housing costs of up to £335/month through Universal Credit (based on the High Weald LHA shared room rate).

**Outcome:** This person does not have high enough priority to successfully secure social housing. Few rooms in shared housing are advertised at this low cost and it is likely to be difficult to secure accommodation without savings to pay a deposit, without a guarantor, and in competition with other applicants who may be in employment.

### Case study 3

**Household:** A single person, aged 40, living in Tunbridge Wells

**Employment/Income:** Entitled to claim welfare benefits to cover the social rent of £470 per month for a suitable housing association property. Total monthly income is £720.

**Outcome:** While this applicant would be entitled to social housing, s/he is excluded by the affordability criteria introduced by some registered providers. Using Office of National Statistics estimates of his anticipated monthly outgoings (£849), s/he would be assessed by the housing association as having a shortfall of £128 each month. He would therefore be assessed as unable to sustain a social rent tenancy and so be denied a tenancy by the housing association.

### Case study 4

**Household:** A couple with 1 child living and working in Sevenoaks.

**Employment/Income:** Annual household income of £22,177. Applying affordability criteria, up to £554 / month could be available for housing costs (30% of income).

**Outcome:** This family could afford social rented properties, but with substantial waiting lists it may be difficult to secure suitable accommodation and will depend upon their circumstances. They are unable to afford a 2 bedroom property in the private rented sector or to access home ownership. They would need further benefits advice to assess their circumstances and determine if they are eligible for additional benefits.

### Case study 5

**Household:** A lone parent with 2 children seeking a 2 bedroom property in Tunbridge Wells.

**Employment/Income:** The family receive £1,667 each month in wages and partial benefits, including payment for housing costs.

**Outcome:** At the time of looking the family is unable to find any suitable property in the private rented sector within the LHA cap of £765 per month within a 5-mile radius of Tunbridge Wells. The cheapest property advertised in the private rented sector costs £795/month. In a competitive rental market and without anyone able to stand as guarantor, the family are not able to negotiate any rent reduction. To cover the shortfall and stay close to established family networks and children's schools, the family must pay the extra £30 / month from their overall benefit income. This means 48% of their total income will be spent on housing costs.

### Case study 6

**Household:** A working couple with 1 child living and working in Sevenoaks

**Employment/Income:** Annual income of £44,341. Each month, the couple have £1,108 available to meet housing costs (30% of income in accordance with affordability criteria).

**Outcome:** The household is able to access affordable home ownership. However, to purchase a 35% stake in a 2 bedroom resale shared ownership home the family must have access to a deposit of £3,675.

## Homelessness

### Advice and support

Providing housing advice and help to those who are homeless or threatened with it is a core service for the councils. In 2015/16 2,400 households approached the three councils for housing advice and assistance.

In future, we expect to see growing demand for information and advice services, more applications to join the Housing Register and more complex cases than in the past. At the same time, the authorities will have to manage with fewer resources and fewer housing options.

Residents approaching us for help and support are presenting with increasingly complex needs. In the past, our housing association partners have offered wider support services that have complemented our advice and prevention work in areas such as employment and training, welfare advice, support and community investment. However, financial pressures mean some providers are withdrawing these services to focus on their core landlord activities. Given the emphasis placed on work as a route out of benefits and low incomes, this will leave a significant gap in services. To meet this challenge, we will need:

- understanding of the needs of our customers and how they are best able to access services, making it easier and cheaper for residents to access information and advice directly;
- effective management of customer expectations and demand for housing support, with households being encouraged to proactively help themselves;
- a joined-up approach linking welfare and work advice;
- new models for delivering housing advice, embracing new technology and with more self-servicing.

### Preventing homelessness

Where possible, the councils work with individuals and households to prevent homelessness. In 2015/16 they achieved this for almost 500 households. With the cost to the public pursue of providing temporary accommodation and subsequent re-housing amounting to at least £5,300 per case per year, prevention is clearly cost effective<sup>9</sup>. Homeless prevention tools included providing support to sustain existing tenancies, providing employment advice and assistance and working with migrant communities at risk of sleeping rough.

#### **Flying Start - Helping to bring families back together**

Flying Start is Sevenoaks' pre-tenancy workshop & support service. Over the last 9 months they have helped almost 100 households on a one-to-one basis and held a series of workshops with over 75 attendees.

One of these was Mrs X who was referred to Flying Start by Sevenoaks Citizens Advice. She was desperate to find a home in Sevenoaks for her and her teenage daughter who had been separated following family breakdown. Mrs X's daughter was living with friends to enable her to get to school whilst Mrs X stayed with friends and worked in Tunbridge Wells as a nurse. We met with Mrs X to discuss her housing options, which were limited due to the high cost of renting in Sevenoaks. We suggested she sign up with the Private Sector Letting (PSL)

<sup>9</sup> Heriot Watt University 2007: Demonstrating the cost effectiveness of homelessness

scheme offered by Sevenoaks District Council, prepared a household budget for her to understand what she could afford and began approaching landlords who promoted outside the conventional marketing methods. Mrs X and her daughter also attended a pre-tenancy workshop and, soon after, contacted our PSL team. They located a suitable property and, after financial checks from HERO and the PSL team, Mrs X secured the home for a new life with her daughter.

### **Case Study: using rent deposits to prevent homelessness**

A young household consisting of a mother and baby approached the Housing Options service as they were threatened with homelessness due to domestic issues with the extended family.

In order for the family to move on in a planned way and to prevent homelessness, the Options Officer found a property in the private sector. The home was suitable but was needed energy efficiency work as its low energy performance rating constituted a Category I hazard for Excess Cold.

Initially the landlord was reluctant to work with the Council as she was able to command a rent well above Local Housing Allowance (LHA) rates. Following lengthy negotiations, the Council assisted the landlord with an additional insurance premium to give security against non-payment of rent. This was accompanied by a Housing Assistance Loan to install a new heating system. A month's rent in advance and a deposit equivalent to another month's rent was supplied by the Council, and the landlord agreed to an initial 12 month tenancy. The tenancy has been sustained successfully with no issues and the family have been settled in their home for over three years.

### **Homeless acceptances**

After a prolonged period of declining homelessness<sup>10</sup>, the number of households presenting themselves as homeless and the numbers accepted as homeless have doubled over the last two years across the three authorities (to 191 in 2015/16).

Around two thirds of households accepted as homeless have children, with most being lone parents. The most common reason for homelessness is the loss of a tenancy (mostly private rented tenancies, most commonly because as landlords are increasing the rent) or because family is no longer willing or able to accommodate them.

Sourcing good quality temporary accommodation is a constant challenge. We want to continue to limit the use of temporary accommodation, and particularly bed and breakfast accommodation. To achieve this we need to improve the supply of good quality alternatives and must work closely with private sector landlords and the voluntary sector to do this. Placing families in emergency accommodation outside the area is becoming increasingly common due to a lack of affordable emergency accommodation locally.

### **The Housing Register**

Each authority maintains its own Housing Register for those waiting to access social housing. At March 2016, a total of 2763 households were on the three Housing Registers (1054 in

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<sup>10</sup> The picture does differ significantly across the three authorities due to the different operation of allocation policies.

Tonbridge & Malling, 715 in Sevenoaks and 994 in Tunbridge Wells). As Table 3 shows, the need is mainly for smaller homes.

**Table 3: Composition of the Housing Register by size of accommodation needed**

Local Authority	1-bed	2-bed	3-bed	4-bed	Total
Tunbridge Wells	430	363	143	53	989
Tonbridge & Malling	545	349	117	51	1062
Sevenoaks	409	241	47	14	711
<b>Total</b>	<b>1384</b>	<b>953</b>	<b>307</b>	<b>118</b>	<b>2762</b>

As households feel the impacts of welfare reform and find themselves with fewer housing options, applications to join the Housing Register are likely to increase.

There are some specific local challenges for certain groups including households renting privately and given notice by their landlord, those experiencing domestic abuse, people asked to leave by friends and family, rough sleepers and offenders. The Housing Register Allocations Policies give additional priority to applicants in particularly urgent situations, such as those fleeing domestic abuse, extreme violence or harassment and those whose health is significantly at risk if they remain in their current unsuitable housing. All the local authorities operate a Sanctuary Scheme, which helps people stay in their current home by fitting additional security measures to make their property safer.

The number of rough sleepers across the three councils has more than doubled since 2011 with 29 found at the last headcount.

Working in partnership with Tunbridge Wells Churches, the Council has supported the Tunbridge Wells Churches Winter Shelter. This has offered a safe, warm, local place to stay for rough sleepers during cold weather for the past 4 years. The Council have also joint funded a Rough Sleeper Outreach Worker during the summer months to echo the work of the winter shelter throughout the rest of the year. In 2015/16, the Outreach Worker successfully helped 20 individuals to move into housing (6 people housed through the Housing Register, 12 helped into supported housing, 2 helped to find private rented accommodation).

## Meeting the housing needs of specific groups

### Housing for young people

Young people face particular challenges in meeting their housing needs including:

- the removal of housing benefit for 18-21 year olds;
- restrictions on access to self-contained accommodation, with those aged under 35 on benefits only eligible for the shared room rate. Shared housing, while appropriate for some, is often not suitable for vulnerable young people;
- questions over future revenue funding mean that housing-related support faces an uncertain future.

Moving into employment improves the housing options for young people, so our ability to signpost young people to the appropriate employment and training services (such as the Sevenoak's HERO service) and managing transitions into work is key to helping this group.

## Older people

The ageing population poses medium to long term challenges of delivering sufficient good quality appropriate housing for older people, not least the increasing proportion of people with dementia.

Further specialist accommodation will be required to meet the needs of this growing community, with an estimated 250 places for older people needed across West Kent each year plus a further 26-40 residential care places<sup>11</sup>.

Meanwhile, there are a number of other short term challenges to increasing the supply of older peoples' housing:

- there is a mismatch between the current supply and demand. Much of the existing sheltered accommodation is unattractive to potential tenants and suffers from low demand. Future demand is likely to be for extra care housing models;
- many housing associations, rather than remodeling stock, are moving out of older people's provision and focusing resources on home ownership;
- uncertainty over future revenue funding is affecting the viability and future investment in older persons' housing for rent with both housing associations and private sector providers withdrawing from the market;
- the introduction of the national living wage is adversely affecting care homes and extra care schemes as the available funding does not cover the higher costs of provision.

The traditional sheltered housing service is also being impacted with many providers withdrawing warden cover as it is no longer viable. It will represent a challenge to ensure that suitable accommodation for residents with more complex needs can continue to be provided, and supply can grow to meet the needs of our ageing population.

As our population continues to age and the number of older households increases, a greater number of older owner-occupiers will face challenges in maintaining the quality of their homes and will seek advice and assistance. In 2014/15 each council provided an average grant of £7,300 to around 70 households to help adapt their homes. This demand will increase, placing extra demand on the services provided by the Private Sector Housing Teams, and challenges in administering Disabled Facilities Grants efficiently and effectively.

Given the social and financial benefits of health prevention (it is much better and more cost effective to install a handrail at home than to treat a broken hip, for example) we must find opportunities to develop more effective partnerships with the health sector that allow people to continue to remain living at home safely and comfortably for longer.

### **Case study: Disabled Facilities Grant**

TMBC recently completed a Disabled Facilities Grant for a young man in his 20's who, following a motorcycle accident, was a wheelchair user. The man lived with his parents in Tonbridge & Malling.

The council funded a first floor extension to enable room for a through floor lift, larger bedroom and wheelchair accessible bathroom with level access shower and wash/dry WC to be provided. The photos below show the new bedroom and through floor lift and the new shower facility. These adaptations enabled the man to continue to live independently at

<sup>11</sup> Sevenoaks and Tunbridge Wells SHMA 2015, TMBC SHMA Report 2014

home with his own bedroom that he could access and a bathroom facility he could use. It allowed a normality to return to the family home with the parent commenting that the work had made a huge positive difference for all of them.

Photos to be added

### **Case study: providing Housing Assistance**

TMBC recently provided a repayable grant to help the vulnerable homeowners to replace rotten and dangerous windows and relay an uneven, dangerous patio. As a result, the property is warmer, more secure and safer for the couple to continue living independently. The improvement work has given the couple pride back in their home and they are determined to continue improving their home. The grant will be repayable when the property is sold in the future.

### **Housing standards**

Good quality housing positively impacts on health, wellbeing and life expectancy. Poor housing has detrimental effects on crime, education and health.

We have a role in ensuring that standards are improved across all tenures. By doing this, and by working to remove hazards within private sector housing, we have the opportunity to improve the health and wellbeing of residents and for cost savings to the health system.

The low standard of some housing stock across West Kent has a detrimental impact on health. 130 excess winter deaths were attributed to poor quality housing in 2012/13. Local authorities are required to report on the number of dwellings in the private rented sector with Category 1 hazards: in 2015/16, 115 such hazards were reported.

The high demand for private rented housing means that it is a challenge to ensure that properties maintain even minimum standards, particularly at the lower end of the market. With benefit changes increasing demand for rooms in shared houses, Houses in Multiple Occupation will proliferate, posing a particular challenge in terms of maintaining quality standards.

Energy efficiency and fuel poverty remain key challenges across all tenures, and particularly impact lower income households. Fuel poverty is a significant health and wellbeing challenge across West Kent with between 7.7% (Sevenoaks) and 10% (Tonbridge & Malling) of households living in fuel poverty. As benefit caps and rising housing costs place additional strain on household budgets, reducing energy costs for low income households will become a greater priority.

### **Partnerships**

#### **Registered providers**

None of the West Kent local authorities retain ownership of housing having transferred their housing stock many years ago (Sevenoaks to West Kent Housing Association, Tonbridge & Malling to Circle Housing Russet and Tunbridge Wells to Town & Country Housing Group).

There is a long history in West Kent of working closely with partner housing associations and many examples of effective joint working to deliver new housing, innovations in services and increased housing options.

While the three main housing association partners have always had their distinct identities, the challenges they face (less grant funding, rent reductions, welfare reform and deregulation) will impact differently, due to differences in strategic direction, financial capacity and risk appetite. Providers are already making difficult choices about how to best deploy diminishing resources and manage risk. With the HCA's strong focus on viability, some are already cutting back on discretionary spending, focusing on building housing for sale rather than for rent and realigning their businesses to maximise income collection. Some are also considering introducing minimum income limits for rented housing to protect future income streams.

Relationships with our key partners will remain central to us delivering this strategy. However, the partnerships will have to be flexible enough to cope with the inevitable conflicts that will arise between housing associations' need to manage risk and the authorities' responsibility for discharging their statutory responsibilities.

### **Health & wellbeing**

There is a strong link between housing and health, and housing interventions have been shown to support a wide-range of health outcomes. Local authorities are well placed to contribute to the health agenda, therefore, and particularly through housing strategy. With that in mind, there is a drive to build on this area of our strategy to create an effective out-of-hospital care system.

To deliver this we will need new partnerships to complement existing ones and look for opportunities to work in new and different ways. These will include working with health and social care bodies where partnership working is not currently well developed and where there are likely to be significant opportunities to create future synergies (for example with Clinical Commissioning Groups). By working in an integrated way with health, housing and voluntary sector partners, the West Kent authorities are determined to support our residents to lead independent, stable lives that enhance their mental and physical health and wellbeing.

### **In summary**

Far-reaching changes to housing, planning and welfare provide a challenging backdrop to this strategy.

Our goal is to enable communities to support each other, for individuals to engage positively and take responsibility for solving their own problems where possible, but to provide housing-related support where it is needed most.

Faced with diminishing resources, we will need to:

- be flexible and innovative;
- build new partnerships that deliver genuinely joined-up approaches to welfare and work advice, and health and housing;
- embrace new ideas and approaches to delivering advice and assistance; and
- manage expectations, encouraging individuals and communities to take responsibility for their own situation, supporting them to help themselves.

## Section Five: Our Ambitions

To respond to the challenges we face, and to deliver our vision, we have identified 4 key ambitions to guide our work over the life of this strategy.

**Ambition 1** Improving the availability of housing for all and preventing homelessness

**Ambition 2** Improving housing supply

**Ambition 3** Improving the standard of housing

**Ambition 4** Improving the health and wellbeing of our residents

We have carefully considered how we will achieve these ambitions, and how we will maximise our impact using the resources we have available. They are set out in the table below, along with the objectives that we need to work towards in order to achieve them.

Ambition 1 – Improving the availability of housing for all and preventing homelessness	
To deliver this objective, we will:	
1	Ensure that we are well placed to respond to the changing policy environment, evaluating and reporting on the impact of housing, planning and welfare changes on our residents, on our partners and on our own services.
2	Manage expectations on the availability and affordability of social housing.
3	Ensure that our residents are able to access clear information about the range of housing options available, including new products such as Starter Homes and other forms of intermediate housing.
4	Continue to develop excellent working relationships with social and health services to ensure the availability of appropriate housing for residents with more complex needs and vulnerabilities and ensure that appropriate support and care is provided.
5	Continue to build links with the private rented sector to overcome barriers to housing those in need, particularly those residents on the lowest incomes.
6	Use the experience of our private sector housing teams to work with our registered provider partners to support them to manage risks and meet the challenge of housing affordability for those on the lowest incomes.
7	Explore new technology, online services and other innovative ways of delivering housing advice to those in need, and ensure residents understand what they can do to help themselves to improve their ability to obtain housing including accessing advice on employment, welfare and debt.
8	Work effectively together across West Kent to maximise the options available to prevent homelessness.

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### Ambition 2 – Improving housing supply

#### To deliver this objective, we will:

1	Work with housing providers to deliver new affordable homes across the West Kent local authorities, promoting a range of types and tenures of affordable homes that will meet local needs.
2	Maximise the resources available to provide new affordable homes through the HCA and other funding sources, and through planning gain.
3	Work together with our partners to manage the reduction in grant funding for affordable housing by exploring different delivery and financial models and attracting new investors into West Kent.
4	Increase the supply of affordable housing by making better use of underused Council land and assets, releasing under-occupied properties, bringing empty homes back into use, and remodelling outdated homes that no longer meet needs.
5	Explore innovative build solutions (such as pre-fab techniques) to reduce development cost and time.
6	Support the delivery of specialist housing that will meet the needs of older residents, including those with more complex needs such as those with dementia.
7	Continue our work with private sector landlord to increase the supply of rented accommodation available to people in housing need.

### Ambition 3 – Improving the standard of housing

#### To deliver this objective, we will:

1	Continue to support schemes to assist with home improvement and energy efficiency measures to improve the quality of housing within West Kent and tackle fuel poverty.
2	Develop a clear communications strategy to promote assistance available to improve housing conditions to private landlords, individual households and home owners.
3	Support new or 'accidental' landlords to keep up to date with standards, cooperating with other agencies for effective enforcement.
4	Ensure vulnerable residents and those with special needs are able to access clear information about help and assistance to improve housing conditions and carry out adaptations.
5	Continue to work with landlords to improve the quality of rented housing in the private sector, delivering accreditation and licensing schemes.

6	Take enforcement action where necessary to respond to complaints, ensure mandatory standards are met, and remove category I hazards in the private sector.
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Ambition 4 – Improving health and wellbeing	
To deliver this objective, we will:	
1	Pursue a joined up approach, working together with health and social care partners to deliver better health and wellbeing outcomes for our residents and to use our shared resources together most efficiently and for maximum benefit.
2	Explore opportunities available to improve housing conditions through the Better Care Fund, national and local schemes, and other funding sources.
3	Where possible, free up bed spaces in specialised accommodation, providing move-on accommodation and tackling culture of institutionalisation in order to get customers to move on to suitable accommodation.
4	Continue to tackle fuel poverty by promoting advice and assistance to improve energy efficiency working with external partners, Kent-wide partners and other local authorities, and targeting key groups of residents such as older people.
5	Maximise the resources available to deliver adaptations for disabled residents, ensuring that we are able to respond to the increased funding available for Disabled Facilities Grants.
6	Ensure all residents are able to access essential information about health and wellbeing, including those in emergency accommodation.
7	Offer appropriate support to refugee households through resettlement programmes.
8	Roll out the Making Every Contact Count programme across West Kent, and ensure that frontline housing workers and health professionals are well informed about available services and are able to signpost residents appropriately.
9	Work with service users (especially vulnerable individuals with complex problems) so they are able to maintain tenancies, despite reduced availability of support services.

## Section Six: Delivering the Plan

### **Monitoring progress**

Given the pace of change, we recognise that this plan has to be flexible and iterative, so that it adapts to the impacts of changes in the policy environment.

The Project Team will continue to meet at least annually to monitor implementation of the strategy and ensure that the collective actions and objectives identified are taken forward.

Each of the three councils will also monitor the implementation of the Strategy and Action Plan individually. A Lead Officer for the Strategy will be identified who will report to Members regularly on progress. The councils will also report progress to the Borough Housing Partnerships and provide regular updates to stakeholders on the councils' websites.

## **Appendix One**

### **Project Team and Stakeholder Involvement**

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#### **1. Homelessness Strategy Project Team**

##### **Sevenoaks District Council**

Lesley Bowles – Chief Officer Communities and Business  
Hayley Brooks – Head of Housing and Health  
Andrew Kefford – Housing Advice Team Leader  
Gavin Missons – Housing Policy Manager

##### **Tonbridge and Malling Borough Council**

Linda Hibbs – Private Sector Housing Manager  
Satnam Kaur – Chief Housing Officer  
Chris Knowles – Housing Strategy and Enabling Manager  
Jane Smither – Housing Options Team Manager  
Lynn Wilders – Housing Needs Manager

##### **Tunbridge Wells Borough Council**

Janice Greenwood – Private Sector Housing Manager  
Jane Lang – Housing Services Manager  
Sarah Lewis – Housing Register and Development Manager

#### **2. Organisations attending stakeholder events**

Bridge Trust  
CGL Recovery Service  
Chapter One  
Circle Housing Russet  
Citizens Advice (CAB)  
Golding Homes  
KCC - Troubled Families Education and Young Persons Services - Preventative Services  
KCC Children's Commissioning  
KCC Commissioning Team  
Kent County Council (Children and Families)  
Kenward Trust  
Moat Homes  
National Landlords Association  
NHS West Kent CCG  
Orbit  
Porchlight  
Royal British Legion Industries (RBLI)  
South West Kent Community Mental Health Team  
SSAFA (Soldiers, Sailors, Airmen and Families Association)  
Town & Country Housing Group  
Tunbridge Wells Churches Winter Shelter  
Tunbridge Wells Street Teams  
West Kent Housing Association  
West Kent YMCA  
West Kind Mind

**Appendix Two  
Evidence Base**

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**See separate attachment**

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## **Appendix Three**

### **Glossary of terms**

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#### **Affordable housing**

Subsidised housing provided at a cost below market rates, with regard to local housing prices and local income levels. It includes social rent, affordable rent, shared ownership and intermediate housing and is provided to specified eligible households.

#### **Affordable Rent**

Housing let by Housing associations to households eligible for affordable and social housing at a rent that is no more than 80% of the local market value (including service charges where applicable).

#### **Area of Outstanding Natural Beauty (AONB)**

A designated area of land where development is restricted in order to protect and conserve the natural environment.

#### **Assured Shorthold Tenancy (AST)**

A type of tenancy that entitles the landlord to take possession of the tenancy after the initial agreed period.

#### **Brownfield Sites**

Land that has previously been developed and has the potential for being redeveloped.

#### **Buy To Let**

The purchase of a property specifically to rent out (let).

**Department for Communities and Local Government (DCLG)** Government department in England responsible for increasing housing supply and home ownership, devolving powers and budgets for local growth, and supporting communities with public services.

#### **Disabled Facilities Grant (DFG)**

Help for disabled people who need special adaptations to their home. These are means-tested grants and are available to tenants, owner-occupiers, and landlords.

#### **Entry Level**

Suitable or affordable for people entering the market for the first time.

#### **Fuel poverty**

An inability to afford to be able to keep one's home adequately heated. A household is fuel poor if it has an income below the poverty line and has higher than typical energy costs (source: *Cutting the cost of keeping warm: A fuel poverty strategy for England*, HM Government (2015)).

#### **Green Belt**

Land that is protected from development and maintained as a designated area for open space, forestry or agriculture.

#### **Help To Buy**

A government scheme to help households purchase a home, either by lending money towards the cost of a newly built home, or by providing a mortgage guarantee.

#### **Homelessness acceptances**

Households that have applied to a Council as homeless under Part 7 Housing Act 1996 (as amended by the Homelessness Act 2002) and have been accepted.

### **Homelessness duties**

Duties of a local authority to ensure advice and assistance is provided to households who are homeless or threatened with homelessness and eligible for assistance under Part 7 of the Housing Act 1996 (as amended by the Homelessness Act 2002).

### **Homes and Communities Agency (HCA)**

The government's housing, land and regeneration agency, and the regulator of social housing providers in England.

### **House in Multiple Occupation (HMO)**

This is a building where more than one household lives and shares facilities, such as a kitchen and living room. Under the Housing Act 2004 houses in multiple occupation with three storeys or more, which are occupied by five or more people, who form two or more households must be licensed.

### **Housing Allocations Scheme**

Under section 166 of the Housing Act 1996 (as amended by the Homelessness Act 2002), every Local Authority is required to publish a summary of its allocations scheme for the allocation of social housing and to make all allocations and nominations in accordance with this scheme.

### **Housing Health and Safety Rating System (HHSRS)**

A method of evaluating the potential risks to health and safety from any deficiencies identified in dwellings. It is used to determine if enforcement action should be taken in relation to risks in the home across all tenures. Where a Category 1 hazard is identified (serious hazard) the local housing authority must take enforcement action to remove/reduce the hazard.

### **Housing Need**

Households who lack their own housing or live in unsuitable housing and who cannot afford to meet their needs in the market.

### **Housing Register**

A list of individuals or households who have applied to the Council for affordable housing and fall within one of the reasonable preference categories or meet the criteria set out in the housing allocations scheme.

### **Intermediate housing**

Housing at prices or rents that bridge the gap between social rents and market prices or rents. Includes shared equity products (for example, Homebuy), low cost homes for sale, and intermediate rent which is usually around 80 per cent of market rents.

### **Local Connection**

An ability to meet the criteria to demonstrate a connection with the local borough. This could include satisfying criteria for an individual or their immediate family to have lived within the borough, or for an individual to be working within the borough.

### **Local Housing Allowance (LHA)**

The maximum amount of Housing Benefit a tenant that rents from a private landlord is eligible to receive within a local area.

### **Local Plan**

A development planning framework providing planning policies for change and conservation for the local borough.

### **New Homes Bonus**

The New Homes Bonus is a grant paid by central government to local authorities to reflect and incentivise housing growth in their areas. It is paid each year for 6 years. It is based on the amount of extra Council Tax revenue raised for new- build homes, conversions and long-term empty homes brought back into use, with an additional payment for providing affordable homes.

### **Overcrowding**

A household is recognised as overcrowded once it exceeds the bedroom criteria stated in the Local Authority Allocations Policies.

The Housing Health and Safety Rating System also contains a hazard associated with lack of space within the dwelling for living, sleeping and normal family/household life. A hazard assessment is undertaken to decide the occupancy level that may typically be expected to use a dwelling. The actual household, taking into account ages and relationships, is then considered to determine if any statutory action is required.

### **Housing Association**

A provider of social housing that is registered with the Homes and Communities Agency (including Councils and registered housing associations).

### **Right to Buy (RTB)**

The right of secure tenants of Councils and some housing associations to purchase the home they live in at a discounted rate.

### **Rural Exception Housing**

Sites by rural settlements where development would not normally be permitted, but which will meet local need for affordable housing.

### **Section 106 agreements**

Legal agreements between developers and local authorities to provide contributions to social or physical infrastructure to make a development acceptable, such as provision of affordable housing.

### **Shared Ownership**

Part-rent, part-buy scheme aimed at helping those on low or middle incomes who otherwise could not afford to buy their own property on the open market.

### **Social housing**

Housing provided through a housing association, this could be for social rent, for affordable rent, or for shared ownership.

### **Social rented housing**

Social housing rented to tenants at controlled rent levels to ensure rents are affordable for people on lower incomes.

### **Starter Homes**

A government initiative to help young people (aged under 40) to buy a home at a discounted price.

### **Strategic Housing Market Assessment (SHMA)**

An assessment of housing need and demand to determine the future balance of housing in terms of tenure, type, location and affordability.

### **Supporting People**

A government scheme to provide funding to support vulnerable people to live independently.

**Temporary accommodation**

Housing provided to homeless households who are waiting for an offer of permanent accommodation or provided in an emergency. This may include Bed and Breakfast (B&B), or hostel accommodation.

**Universal Credit**

The new benefit introduced by the Welfare Reform Act 2012 to replace a number of different benefits with one single benefit claim. This will affect households of working age who claim in work and out of work benefits, such as Income Support, Income based Jobseeker's Allowance or Employment and Support Allowance, Housing Benefit, Child Tax Credit and Working Tax Credit.

**Unsuitable housing**

Housing which is in some way unsuitable for the needs of a household, whether because of its size, type, design, location, condition or cost.