



Sevenoaks District Housing Strategy 2022-2027

Foreword

Access to good quality housing is the foundation upon which people can build happy and successful lives and is essential to allow communities to thrive. Housing is not just about bricks and mortar, it's about the quality of the home, the services provided and the positive impact good housing has on communities and the local economy. All agencies, including the NHS, Public Health and Social Care are impacted by housing - its availability, quality and suitability.

While the District has much to offer, the Council is not being complacent. COVID-19 has brought changes that affect how we all see our homes. It has driven a 'race for space', a desire for flexible home working spaces and a focus on the quality of our residential environments.

Strategic planning for the continued and effective provision of housing and related services in the Sevenoaks District is therefore a key priority. However, budgets are under pressure, with demand for our services on the increase. At the same time, we have to be realistic about the challenges that we face and prioritise the limited resources that we have. These and other factors, such as the growing and ageing population, are likely to increase the demand for services while simultaneously reducing resources. Nevertheless, the challenge - and our intention - remains to maximise the supply and quality of suitable homes across tenures, while supporting broader goals around health and wellbeing, tackling climate change and protecting the Green Belt.

Whilst Sevenoaks District Council has a broad role to play in supporting and facilitating the delivery of new homes and tackling the housing challenges of the district, it cannot achieve these on its own. Registered Providers, developers, Government agencies, the NHS, social care and the voluntary and community sector all have important roles to play. Much of what is in the strategy is aspirational and can only be delivered with our partners and with investment. As such it is more important than ever to have effective partnerships built on trust and mutual respect.

The strategy sets a positive context for driving our ambitions forward and demonstrates the commitment we have to always doing the best for our communities.

Cllr Kevin Maskell
Cabinet Member for Housing and Health

Introduction

Sevenoaks District is a very popular place to live and access to good housing is fundamental to happy, successful residents and thriving communities.

The District's many compelling features include its rural setting in a high-quality landscape with areas of Outstanding Natural Beauty, characterful historic towns and villages, a commitment to conservation and a rich heritage offering interesting places to visit. Its strong rural economy, its proximity to Greater London providing easy access to all the Capital has to offer and its well-developed rail infrastructure and proximity to major road, rail and air links, including to the continent, make Sevenoaks a highly connected place. All this makes Sevenoaks District a very buoyant place economically, with high skills and employment levels. It does, however, make it difficult for some to afford to live in the District and makes it easy to overlook pockets of deep deprivation; we need to pay attention to these so that all our residents can live well and share in the district's prosperity.

Sevenoaks District Council aims to shape a housing market that meets a broad range of needs and ambitions for housing - including both market homes and those for rent and to purchase at less-than-market levels - so that more households can find a suitable home to meet their housing needs and aspirations at a price they can afford. It will do this both through influencing the provision of new homes and by helping people to access a home that is suitable for them at their stage in life. Doing this creates opportunities for a more dynamic housing market with more movement and where more people can find a suitable home that meets their general and specific needs.

This strategy builds upon our previous housing strategy in which we have made significant progress in addressing our key housing issues. The following are some of the key achievements since 2017:

Successes

- Significant sums raised through s106 planning obligations on new housing development have enabled us to fund a range of affordable housing projects, including an enhanced offer to private sector landlords to house those in housing need and 24 new affordable homes for rent through Quercus Housing, the Council's not-for-profit housing company.
- Over 370 new affordable homes have been delivered in the district.
- Our Rural Exceptions Site policies have helped to secure 17 new affordable homes for rent that will stay affordable for local people forever.
- Our hospital to home scheme ensures people are properly supported to settle back into their home to help promote their recovery.
- We have worked with residents to successfully gain their support on a number of large development sites, including approval to redevelop a large brownfield site at Fort Halstead for a mixed use development including 635 homes, a village centre, primary school and commercial space.
- We have enhanced our approach to rough sleeping through partnerships with support agencies Porchlight and Look Ahead and have successfully secured Government funding to work with West Kent Housing Association to deliver rough sleeper and single homelessness supported accommodation.

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- We improved the insulation and efficiency of 68 park homes, helping to reduce fuel bills and offering a significant improvement in the quality of life and well-being of some of our most vulnerable residents.
- Over 470 Disabled Facilities Grant adaptations were completed, which have enabled people to stay safely in their home. This number would have been higher, but was impacted by Covid restrictions.
- We have continued to work in partnership with West Kent HA to fund an incentive scheme for tenants who wish to “rightsize”, thereby freeing up social housing for other families in need.
- Over 75 enforcement notices were issued in the private rented sector, requiring landlords to take action to ensure their properties provide safe and secure housing.

Challenges and Risks

- Sevenoaks District is one of the least affordable places in England for housing. In 2021, average (median) house prices were more than 14 times local average (median) incomes (workplace based).
- Social housing provided at Social Rent is often the only affordable option available to residents on low incomes.
- Affordable Rents set at 80% of Open Market Rent (OMR) remain unaffordable for many working people due to the high market rent levels in the District. When capped at the Local Housing Allowance levels (which is the local policy), the Affordable Rent is covered for those who are eligible for housing benefit/housing support through Universal Credit. However, affordability remains an issue for those who are not eligible to receive these benefits.
- High land prices and other planning constraints (e.g. 93% of the district is in the Green Belt and 60% is within Areas of Outstanding Natural Beauty) make delivery of new affordable housing very difficult.
- Government policies that do not go far enough in supporting the provision of genuinely affordable homes for local people e.g. National Planning Policy Guidance.
- Changes to the national policy has made it more difficult for the Council to secure new affordable homes through the planning system (s106 planning obligation). S106 monies have therefore diminished significantly.
- Homelessness has been rising since 2018 as a result of welfare reform, reduced Government funding, the impact of Covid-19 and the rising cost of living.
- The number of households in temporary accommodation has increased significantly due to the lack of affordable move on and rented accommodation in the district.
- Economic uncertainty increasingly due to world events and linked to the COVID-19, the energy crisis, rising inflation and cost of living, affects the housing market.
- The Government’s Levelling Up paper includes plans for a landlord register. Without sufficient financial or other incentives to support property improvement, this could make renting a less attractive investment, potentially reducing the already small size of the private rented sector.
- Pressure will be placed on the development sector in order to achieve the Council’s ambition of achieving Net Zero by 2030 and this may, in turn, put further pressure on the delivery of new affordable and specialised housing.

Opportunities

- Housing represents a good long-term investment for Quercus Housing due to the District’s buoyant market. This makes it possible to secure money from a range of

sources - including institutional investors, borrowing from Public Loans Works Board and cross-subsidy from commercial operations.

- Registered Providers that have homes in and around Sevenoaks District can draw upon government grants to develop more affordable housing in the District.
- The Council can choose to utilise land that is in its ownership, for the development of housing, including affordable housing, and showcase exemplar new build standards in advance of the Local Plan requirements.
- New development by Quercus Housing can help to fill gaps in the market, by considering the full range of options for additional modest-scale housing development in appropriate locations, supporting delivery of homes that the market isn't providing, including specialist housing, homes for 'right-sizing' and temporary accommodation.
- A variety of grants are available to improve energy efficiency, alleviate fuel poverty and support the shift to low carbon homes.
- The Council has recently recruited to several new specialist housing posts, bringing new expertise and insights to bear to address the challenges.

Sevenoaks District Profile

Population and household trends; implications for housing in Sevenoaks

There were 121,415 people living in Sevenoaks District in 2020. The population is projected to increase to 129,442 by 2040, an overall increase of 8,027 or 6.6% over the 20 year period. This increase is not projected to be even across the population: there is projected to be a very small decline in the younger population (0.7% between 0-39 age groups) while the older population will rise, with those aged 75 years and over projected to increase by 43.3% over the same period¹.

This population increase equates to 5,821 new households over the period from 2020 - 2040³ with a trend towards smaller and older households. Using the standard methodology for calculating housing need as set out in the Planning Practice Guidance there is a need for 714 new homes per year.

Affordable housing requirements and the challenge of 'genuine affordability'

There is an overall affordable housing need of 423 units per year in Sevenoaks District, as set out in the Targeted Review of Local Housing Needs (TRLHN 2022). Some of the needs will be met through existing affordable homes being re-let, affordable home ownership resales and new-build, but the unmet need remains high; as of April 2022 there were 795 applicants on the Council's waiting list for social housing.

To be genuinely affordable, a rent should cost no more than 35% of gross income. This equates to someone on an income of £45k (median income) paying a monthly rent of no more than £1,312. In 2020, rents in the lowest quartile (the lowest 25% of rents) across Sevenoaks District were £1,001, making it necessary for most people earning average incomes, to access some form of affordable housing. House prices are well in excess of the 3.5 times household incomes that is considered to be 'genuinely affordable',

¹ ONS, 2018-based population projections, March 2020

³ ONS, 2018-based household projections, June 2020

The need for homes at varied price-points

High house prices across the District mean that, in addition to the need for genuinely affordable housing identified above, many other households also need some form of assistance to access a suitable home.

The main forms of financial assistance to rent or buy a home include:

- *Social housing* - available from a council or Registered Provider at a rent which, on average, is 50-60% of the open market rent (Social Rent and capped Affordable Rent);
- *Housing support through Universal Credit* - which is available as a top-up for low wage-earners as well as those who do not have paid employment
- *rents at lower-than-market levels* - whether this is Affordable Rent available at 80% of the open market rent or another 'intermediate rent', such as that which is possible through Build to Rent
- *Assisted home purchase* - including through government-backed schemes such as First Homes, shared ownership and Help to Buy equity loans.

Identifying and meeting the need for affordable homes in rural areas

Sevenoaks District Council has commissioned Action with Communities in Rural Kent to undertake a series of housing needs surveys that will include all 31 parishes and town council areas over the 5-year period to 2025. The surveys identify parish-level needs - the level of affordable housing required and the needs of older home owners who wish to "rightsize" to more suitable housing. Rural Kent works with Parish Councils and the Council to actively identify suitable sites for "rural exceptions" affordable homes to meet locally identified needs - which can include homes for rent, shared ownership or through assisted purchase. We use S106 planning obligations to ensure homes developed through this route are affordable for future occupiers and are available to meet local needs in perpetuity.

Delivery targets on new housing developments

The emerging Local Plan will identify the overall housing requirement for the District, and will allocate sites to meet this. It will ensure that the right types and sizes of homes are delivered in the right places to meet identified needs, as well as boosting the delivery of affordable homes and promoting rural exceptions housing. It will also specifically address the District's ageing population, ensuring that there is choice in the market for people wishing to rightsize and will set ambitious targets for the delivery of homes suitable for those with disabilities.

Gaps in the housing market

We feel there are three key gaps in the local housing market:

- 1. Suitable accommodation for young people to move into independence:** A shortage of suitable rented options for young, mainly single people starting out in life, coupled with high numbers of homeless cases due to ‘exclusions from the family home’ suggest that young people may be outstaying their welcome, yet unable to find a place to move to. We will work to meet the needs of young people to enable them to move into independence. This might include, for example: ‘Co-Living’ accommodation with some private space and some shared spaces; innovative housing solutions such as the ZEDpod, a low cost prefabricated super energy-efficient micro home; Homeshare² where a young person shares accommodation with an older person who has a spare room in their home; and giving a degree of priority to selected homes on new build developments to young people accepted onto the Council’s housing waiting list.
- 2. Homes for purchase or rent by essential workers:** Sevenoaks District needs a better range of housing options for ‘essential workers’ including sub-market rents and assisted purchase options³. This would help to ensure the District had a more sustainable economy by attracting and retaining businesses and employment through the provision of affordable housing for those workers providing essential services to the community. Sevenoaks District Council will adopt a local definition for an essential worker. It is proposed that this will be included in the new Sevenoaks District Housing Register Allocations Scheme 2022-2027. Priority will be given to local essential workers under the local First Homes policy.
- 3. Older people:** Sevenoaks District has an ageing population. The recent Sevenoaks Older Person’s Housing Study (2022) shows that, while 67% of older people want to stay living in their existing home with help and support when needed, there are also significant numbers (24%) who would like to move to a more suitable home - in a suitable location with access to transport, broadband, shops, healthcare and other amenities - if one were available. There is huge diversity in what older people are looking for and many could afford to buy on the open market. However, there is a big gap in supply for affordable housing/provision for middle market households. We intend to continue to diversify the range of older persons’ housing while at the same time upgrading the support we offer older people in the process of finding a suitable home and managing the moving process. This is of particular value in the social housing sector where our assistance may free up much needed family housing.

Targets for specialist homes

The Older Person’s Housing Study (2022) shows that just over a quarter of older people intend to move home although people are more likely to move before they are 75.

² <https://homeshareuk.org/>

³ Intelligence gathered from the Survey of Employers’ Housing Needs in 2017

Strongest preferences are for town centre locations, neighbourhoods where people currently live, including village locations, bungalows/level access homes and properties in mixed developments of houses, flats and bungalows. Across the social housing sector, the “offer” to older people needs a rethink, including providing larger units of accommodation (not bedsits which are unpopular). More generally, the needs of older people are highly diverse and moving to a smaller property is not a universal ambition - households tend to need at least two bedrooms. The Sevenoaks District Housing Register Allocations Scheme 2022-2027 seeks to help rectify this in the social housing sector.

As set out in the Targeted Review of Local Housing Needs (2022), based on population projections there is a need for 1,345 additional units of specialist older persons’ accommodation by 2043. This breaks down to 928 C3 dwellings for older people (40 each year) - which is part of the overall housing need identified for Sevenoaks District - and an additional 418 C2 residential units/bedspaces (or 18 each year) to 2043⁴.

On the basis of available evidence, which takes into account the requirements of Planning Policy Guidance, it is recommended that 5% of new homes should be wheelchair accessible (Building Regulation M4(3)(b)) to support people with disabilities. All such homes should be provided as affordable housing for rent (social housing). All remaining new homes should be built to M4(2) accessible and adaptable standards, to take account of the ageing demographics of the district. This will ensure that new homes can be occupied and also visited by people needing accessible/adaptable living.

There are currently 169 households on the self-build register for Sevenoaks District as at July 2021. Strongest preferences are for detached properties and properties with 4 or more bedrooms. As at March 2020 planning permissions for 111 serviced plots suitable for self/custom build properties had been granted.

Condition of private homes

Of the 50,947 dwellings in Sevenoaks District (in 2020), 73% are owner occupied, 12% are privately rented and 15% are affordable housing. Of those that are privately owned, 5,351 (13%) have a category 1 hazard⁵ - which means that property presents a serious and immediate risk to a person’s health and safety - the majority of which are due to excess cold. Also, 4,380 of Sevenoaks’ households (around 9%) are living in fuel poverty⁶.

While social housing is home to the highest number of low-income households, 22% of private renters are on low incomes, compared to just 7% homeowners. Also, 19% of tenants renting privately are living in ‘fuel poverty’ compared to 8% of homeowners. These households have above average fuel costs that leave them with a residual income below the official poverty line.

⁴ SDC Local Housing Needs Evidence Base: Older Persons’ Housing Study

⁵ Housing Health and Safety Rating System (HHSRS) Category 1 hazard

⁶ BRE Integrated Dwelling Level Housing Stock Modelling and Database; Sevenoaks – April 2020

The number of private sector dwellings with an energy EPC rating (A is the highest rating and G the lowest) at below band E is estimated to be 4,729 or 11.2%, which is double the England average of 5.4%. For private rented dwellings, the number with a rating of band F or G is estimated to be 647 (10.2%) which is also very high compared to the England average of 6.3%.

A recent analysis from the Building Research Establishment (BRE) shows that the highest levels of category 1 hazards, fuel poverty, excess cold, and dwellings with F and G EPC ratings, within the private rented sector, occur in the same wards in the district: Cowden and Hever, Penhurst and Fordcombe and Chiddingstone. The BRE recommends that interventions to improve disrepair or to improve the energy efficiency levels should therefore be focused, initially, in these wards.

Net zero

The Council has committed to working towards achieving net zero carbon emissions by 2030. This means that we have pledged to reach net zero carbon emissions produced by us and our assets, by 2030. We also have an ambition to assist the District to become net zero by working closely with local communities to improve the resilience of the District to a changing climate. As part of our commitment, we are encouraging and supporting sustainable new homes and renewable energy generation. We will also be looking at how to reduce carbon emissions in our procurement and supply chains, and encourage sustainable practice in construction and development using recognised environmental standards such as ISO14001, the Kent STEM Scheme, or EMAS. We will also continue to explore funding to build on the council's successful retrofit projects in order to save energy and extend the life of homes in the district.

Our Strategic priorities in Sevenoaks District

This Strategy establishes our vision for housing in the Sevenoaks District. It sets out four major themes and under each one, the priorities and objectives that we want to achieve. We consulted on the themes in early 2022 and there was widespread support for them.

Theme 1: Developing Sevenoaks District's housing offer: building new affordable homes

Summary Objectives

- Enhance our understanding of the full range of housing, particularly affordable and specialist housing, required in the district, including type, tenure and location.
- A greater number and range of affordable homes to meet the housing needs of our communities including the needs of specific groups.
- Enhance and develop partnerships with registered providers, local landowners and private developers to enable the delivery of housing and maximise the delivery of new affordable housing.

How we plan to achieve our objectives

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- Ensure that the emerging Local Plan contains policies that optimise the delivery of a range of affordable homes through the planning system;
- Maximise the level funding that can be accessed from Homes England funding programmes, by raising the profile of our affordable housing needs and ambitions with them and appraising the benefit of Quercus Housing and/or the District Council becoming Registered Providers;
- Review Council owned land for disposal and development of housing, including affordable housing;
- Undertake prudential borrowing, using Public Works Loans Board or other lending mechanisms;
- Continue the acquisition and delivery of affordable homes through Quercus Housing and consider a complementary role of direct provision for specialist housing by the District Council itself;
- Continue to develop strategic development partnerships with Registered Providers;
- Continue to work with the Rural Housing Enabler (Rural Kent), parish councils and community groups to undertake a programme of local housing needs surveys across the district and to facilitate the delivery of new rural exceptions housing where needs are identified;
- Continue to work with the NHS and Kent County Council to understand the current and future housing needs of older people and other vulnerable groups that require housing with care, including a range of specialist housing types.
- Work with private developers and registered providers to encourage delivery of new homes through Modern Methods of Construction.
- Seek to enable more housing, including affordable housing, through the diversification of provision i.e. self & custom build, community-led housing and co-housing schemes.
- Consider adopting a local definition of affordability, based on local incomes and prices, to ensure no one in affordable housing pays more than 35% of their income towards housing costs.

Theme 2: Promoting quality and optimising range and suitability of new and existing homes

Summary Objectives

- High quality new and existing homes.
- Environmentally friendly, well-designed new homes that are affordable to run, integrating low carbon design and resilience (e.g. flood resilience) in anticipation of the Futures Homes Standard.
- Better choice of housing options in the private rented sector.
- Fewer empty homes.
- A range of new homes that meet the needs of older and disabled people.
- Older and disabled people enabled to continue to live independently in their own home for longer.

How we plan to achieve our objectives

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- Engage with Registered Provider partners to encourage the inclusion of age-appropriate homes within their development programme.
- Include provisions in the emerging Local Plan to deliver accessible and wheelchair adapted housing.
- Consider the inclusion of a specific older persons' housing policy within the emerging Local Plan.
- Work with the NHS and Kent County Council to explore the need for, and enable the delivery of, both specialist accommodation as well as adapted and wheelchair general needs housing.
- Support for older people either to stay living in their existing home or to find and move to a more suitable home, including co-housing.
- Refurbishing, extending or repurposing of dwellings to make better use of them.
- Broaden the engagement with Private Landlords through a Help to Rent Plus service
- Where scheme viability permits, seek to showcase exemplar building standards in new homes built by Quercus Housing and the District Council, in advance of Local Plan policy.
- Review the allocations policy to support better matching of homes, including right-sizing, to particular needs to improve residents' lives.
- Seek to introduce an enhanced rightsizing incentive scheme for social housing tenants.
- Continue to maximise the use of Better Care Fund funding to provide adaptations for older people and people with disabilities.
- Support owners of empty homes through the Council's membership of Kent No Use Empty, to create a downward trend in the number of long term empty homes.

Theme 3: Reducing homelessness and improving routes into permanent accommodation

Summary Objectives

- Increased support and prevention for homeless people by providing excellent customer service, a range of housing options and good quality temporary accommodation
- Better access to the private rented sector for households who are homeless or threatened with homelessness.
- Explore and optimise opportunities to support vulnerable residents in maintaining accommodation and reduce instances of repeat homelessness.

How we plan to achieve our objectives

- Create a coalition of temporary and move-on accommodation landlords to provide sustainable, reliable, cost-effective temporary accommodation to support homeless households into long-term solutions.

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- Continue regular landlord forums to ensure relationships with local landlords are strengthened and maximise the potential for the placement of homeless households.
- Promote our private rented sector offer 'Help to Let Plus' and ensure the offer is comparable with our neighbouring authorities to encourage more landlords to let to previously homeless households.
- Consider Quercus Housing providing its own stock of temporary accommodation.
- Consider the purchase of units of quality temporary accommodation to replace those leased from the private sector.
- Optimise revenue available to create new services by monitoring funding opportunities and bidding for funding where this could fill gaps in service provision.
- Use data technology to improve the early intervention and prevention of homelessness and clearly demonstrate outcomes.
- Through the Council's HERO team, work to identify those likely to be affected by welfare reform and the pandemic, offering proactive advice and support.
- Work with our Registered Provider partners to enable them to support us with temporary accommodation needs for homeless households.
- Deliver and implement a new five year Homelessness Strategy in 2022/23.

Theme 4: Healthy people, homes and places

Summary Objectives

- Use development to drive positive physical and social regeneration, maximise health and social outcomes.
- Identify the most effective interventions to improve conditions and energy efficiency in private sector housing.
- Reduced health inequalities through the use of green technology and innovative built environments.
- Enhanced access to a range of amenities and facilities close to homes, and digital access, through our town centre plans and partnerships
- Work towards meeting our commitment for the council and its assets to be Net Zero by 2030, and work with Kent County Council and other partners towards our ambition for the district to be Net Zero by the same date.
- Implement the priorities and actions in the Council's Movement Strategy for sustainable movement and transport for the District. This includes reducing the need to travel, promoting active travel, improving the cycling and walking network, encouraging the use of low emission vehicles and making it easier to access and use public transport.

How we plan to achieve our objectives

- Work to improve the conditions of the homes let by private landlords, particularly those in areas highlighted through BRE evidence.
- Increase awareness of council services and initiatives in relation to warm homes, energy efficiency and retro-fit technologies.
- Take a targeted approach to areas of high social and economic deprivation through regeneration, which improves the built environment and supports better education, employment and housing outcomes for existing and future residents.
- Encourage developers to bring forward schemes that support our commitment for the council and its assets to be Net Zero by 2030, and our ambition for the district to be Net Zero by 2030. This includes supporting carbon-neutral and carbon-positive technologies in new homes, without diminishing the level of affordable homes provided.
- Introduce a new environmental sustainability standard for all our new developments
- Work with private landlords and Registered Providers to retrofit existing stock with zero carbon technologies, particularly with the least sustainable stock.
- Tackle digital inequality and digital poverty by working with Registered Providers to improve opportunities for their residents to benefit from super-fast broadband.

Monitoring and updating the strategy

This strategy has been developed in partnership and sets out a 5-year plan. During this period, new priorities may emerge, and new national policy landscapes may be introduced. Whilst we can anticipate that key themes will remain relevant during this period, the way we deliver them may need to change. For this reason, it is important that the Housing Strategy is reviewed annually, so that it is kept up to date.

The Action Plan

We will only be able to deliver on our Housing Strategy with the assistance of our partners and communities, who have already assisted us to develop the Housing Strategy through the consultation process. An action plan will be developed for the Housing Strategy in the Autumn of 2022.

The action plan will be reviewed annually and published on the Council's website. It will set out the achievements and the challenges of the preceding year, along with any significant recommended changes that may arise.

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Appendices

Appendix 1: Data sources for local housing need

Appendix 2: Affordable Housing Glossary