

Borough of Tunbridge Wells

Housing Needs Study 2018

Tunbridge Wells Borough Council

Final Report
July 2018

Main Contact: Dr Michael Bullock
Email: michael.bullock@arc4.co.uk
Telephone: 0800 612 9133
Website: www.arc4.co.uk



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Registered Address: arc4, 41 Clarendon Road, Sale Manchester M33 2DY

Email: contact@arc4.co.uk www.arc4.co.uk

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Directors - Helen Brzozowski – Michael Bullock

Executive Summary

Introduction

The Borough of Tunbridge Wells Housing Needs Study (HNS) 2018 provides the latest available evidence to help to shape the future planning and housing policies of the area. The study will help inform the production of the Council's Local Plan and Housing Strategy. It considers the affordable housing needs of households, the aspirations/expectations of those households moving in the market, and the need for particular types of dwelling by virtue of age or disability. This research provides an up-to-date analysis of the social, economic, housing and demographic situation across the area.

The HNS 2018 has comprised:

- A major Household Survey in 2017 which was completed by 4,873 households, representing a 20.2% response rate from the sample surveyed;
- An online survey of key stakeholders;
- Interviews with estate and letting agents; and
- A review of existing (secondary) data.

The findings from the study provide an up-to-date, robust and defensible evidence base for policy development which supports Government's National Planning Policy Framework (NPPF) and National Planning Practice Guidance (NPPG) requirements.

Housing market context

House prices

Median house prices in the Borough of Tunbridge Wells have been consistently higher than those of the South East region, which have in turn tracked higher than those of England as a whole¹.

During 2016, median prices across the Borough of Tunbridge Wells were £327,000 and lower quartile prices were £250,000².

Dwelling stock

This 2018 study assumes a total of 49,442 households and 48,559 dwellings in total in the Tunbridge Wells Borough³, with 731 vacant homes and an implied vacancy rate of 1.5%.

Overall, the 2017 Household Survey shows that:

- 71.7% of properties are houses, 21.4% are flats/maisonettes, 4.9% are bungalows and 0.7% are other property types (e.g. caravans);

¹ Land Registry Price Paid Data

² Land Registry Price Paid Data

³ 2016 Council Tax

- 14.7% have one bedroom/studio, 24.9% have two bedrooms, 31.3% have three bedrooms and 29.1% have four or more bedrooms;
- 30.9% of properties were built before 1919, a further 11.3% were built between 1919 and 1944, 16.7% between 1945 and 1964, 19.4% between 1965 and 1984, 13.4% between 1985 and 2004 and 8.2% have been built since 2005; and
- 65.6% of properties are owner-occupied, 16.1% are affordable (social/affordable rented or shared ownership) and 18.3% are private rented (or tied accommodation).

Demographic drivers

The population of the Borough of Tunbridge Wells is estimated to be 117,700 in 2017⁴ and this is projected to increase by 9.4% to 128,800 by the end of the Local Plan Period in 2033⁵. Over the next few decades, there will be a marked increase in the number and proportion of older residents. The population aged 65+years is expected to increase by 40.7% from 22,600 in 2017 to 31,800 in 2033⁶.

Economic drivers

The 2017 Household Survey found that, across the Borough of Tunbridge Wells, 63.1% of Household Reference People are economically active and a further 26.4% are retired from work. The 2017 Household Survey identified that 16.0% of households receive less than £13,000 gross per year, 24.7% receive between £13,000 and £26,000 per year, 42.4% receive between £26,000 and £80,600 per year and 16.9% receive at least £80,600 per year.

Affordable housing

Affordable housing need can be defined as *'the quantity of housing required for households who are unable to access suitable housing without financial assistance'*⁷. A key element of the study is to explore the scale of housing need and the extent to which additional affordable housing is needed.

Affordable housing is defined as either social/affordable rented or intermediate housing which is provided and made available to eligible households (i.e. those who lack their own housing or live in unsuitable housing) who cannot afford to meet their needs through the market. Intermediate affordable housing is housing at prices and rents above those of social rents, but below market prices or rents.

The scale of affordable requirements has been assessed by taking into account the annual need from existing and newly-forming households within each sub-area and comparing this with the supply of affordable (social/affordable rent and intermediate tenure dwellings). The overall gross need for affordable housing is 662 dwellings each year. However, when the likely annual affordable supply is taken into account, the overall net imbalance is 443 affordable

⁴ ONS 2012-based Subnational Population Projections

⁵ ONS 2012-based Subnational Population Projections

⁶ ONS 2012-based Subnational Population Projections

⁷ CLG Estimating housing need 2010

dwellings each year. In terms of the size of affordable dwellings required, the analysis indicates a need for 45.4% smaller one and two bedroom general needs, 45.4% three or more bedroom general needs, 7.0% one bedroom older person dwellings and 2.2% two or more bedroom older person dwellings. This is set out in Table ES1.

Table ES1 Net annual affordable housing imbalance by analysis area, property size and designation 2017/18 to 2021/22

Analysis area	General Needs		Older Person		TOTAL	% by area
	1/2 Bed	3+ Bed	1 Bed	2+ Bed		
Broadwater	3	9	1	-	13	2.9
Culverden	46	27	3	-	76	17.1
Pantiles and St Marks	24	19	4	4	51	11.5
Park	17	1	3	-	21	4.7
Sherwood	3	3	1	-	7	1.6
St James'	9	12	4	-	25	5.6
St John's	17	30	-	-	47	10.6
Urban Ward Total	119	101	16	4	240	54.2
Benenden	2	-	4	-	6	1.4
Bidborough	2	-	-	-	2	0.5
Brenchley	3	9	1	-	14	3.2
Capel	5	6	-	-	10	2.3
Cranbrook & Sissinghurst	5	7	1	-	13	2.9
Frittenden	3	2	1	-	6	1.4
Goudhurst	16	7	1	-	24	5.4
Hawkhurst	6	7	-	-	13	2.9
Horsmonden	2	3	-	-	5	1.1
Lamberhurst	2	11	-	-	13	2.9
Paddock Wood	2	4	-	-	6	1.4
Pembury	12	3	4	-	19	4.3
Rusthall	-	-	-	-	0	0.0
Sandhurst	8	5	-	-	13	2.9
Southborough	11	15	-	6	32	7.2
Speldhurst	3	21	3	-	27	6.1
Parish total	82	100	15	6	203	45.8
Borough Total	201	201	31	10	443	100.0
% by size and designation	45.4	45.4	7.0	2.2	100.0	

Sources: 2017 Household Survey; RP CORE Lettings and Sales

In terms of the split between social/affordable rented and intermediate tenure products, analysis of tenure preferences for existing and newly-forming households (as indicated in the 2017 Household Survey) suggests a tenure split of 47.8% intermediate tenure and 52.2% social/affordable rented, noting that this is the average figure for the borough and the proportions vary considerably across the wards and parishes. We recommend that this split is further explored through economic viability work, enhanced data collection on income,

savings and tenure choice, and discussions with developers and registered providers to determine the overall potential for such a tenure split in the light of emerging Government policy. Analysis of property type preferences suggests that, primarily, delivery of houses is a priority with 60.6% stating an expectation of moving to a house, followed by flats/apartments (26.4%) and bungalows (13%).

Market demand

The 2017 Household Survey asked households intending to move in the open market what type and size of property they would like and expect to move to. This information could then be compared with the current stock profile to identify any mismatches between availability and aspirations/expectation (Table ES2). Of households moving, most would like to move to a house (75.1%), 8.6% would like to move to a bungalow, 11.7% to a flat and 4.7% to other property types. This compares with 74.7% who expect to move to a house, 4.6% to a bungalow, 16.5% a flat and 4.2% to other property types. A high proportion would like to move to a detached house (55.8%) but only 31.6% expect to. In contrast, higher proportions expect to move to a semi-detached house (31.6%) than would like to (13.3%).

Future development should focus on delivering to address identified mismatches and reflect household aspirations, whilst recognising the need to make the best use of land available for development.

Table ES2 Open market dwelling stock and preferences			
Dwelling type/size summary	% Profile of new dwelling stock based on:		
	Current stock	Like	Expect
House 1/2 Beds	15.0	11.2	18.9
House 3 Beds	28.5	31.8	31.2
House 4 or more Beds	28.3	32.1	24.6
Bungalow	4.8	8.6	4.6
Flat	22.7	11.7	16.5
Other	0.7	4.7	4.2
Total	100.0	100.1	100.0
<i>Base</i>	<i>49,063</i>	<i>10,735</i>	<i>10,285</i>

Source: 2017 Household Survey

Older people

The 2017 Household Survey found that the majority of older people (63.5%) want to stay in their own homes with help and support when needed (Table 6.9) and around a quarter (26.3%) would consider buying a property on the open market. Sheltered accommodation is a relatively attractive option; 13.9% would consider renting and 13.8% would consider buying Sheltered accommodation. 12.4% stated that they would consider renting from a Housing Association, compared with 8.5% who would consider renting from a private landlord. Extra care housing for either purchase (8.6%) or rent (8.0%) and co-housing (7.6%) were mentioned as potential options by a greater proportion of older person households than going into a residential care home (6.9%).

This evidence suggests a need to continue to diversify the range of older persons' housing provision. Additionally, providing a wider range of older persons' accommodation has the potential to free-up larger family accommodation.

The 2017 Household Survey asked what help and assistance is needed in the home, either now or in the next five years. Of older households (65+ years), 38.4% said that they require assistance with personal care, 24.3% need help with repair and maintenance of the home, 20.8% need help with gardening and 51.1% stated that they need help with other practical tasks.

When asked about adaptations and home improvements required in the home, households aged 65+ years generally stated a need for adaptations related to mobility issues. These include adaptations to bathrooms (14.6%), internal handrails (12.7%), external handrails (9.1%) and stairlifts (9.4%). By comparison, younger households (HRP under 65 years) most frequently mentioned home improvements such as double glazing (30.8%), more insulation (13.8%) and better heating (12.8%).

1. Introduction

Background and objectives

- 1.1 The Borough of Tunbridge Wells Housing Needs Study (HNS) 2018 has been commissioned by Tunbridge Wells Borough Council (the Council) to provide an up-to-date evidence base to inform the development of the Council's Local Plan and other strategies.
- 1.2 The Borough of Tunbridge Wells HNS 2018 supports the requirements of the National Planning Policy Framework (NPPF, March 2012) and Planning Practice Guidance, *Housing and economic development needs assessments* (last updated February 2016).
- 1.3 A Strategic Housing Market Assessment (SHMA) was undertaken by GL Hearn in 2015, jointly with Sevenoaks District. This included a consideration of Housing Market Area (HMA) and established the Objectively Assessed Housing Need (OAN) for the individual district and borough.
- 1.4 This HNS includes a review of the housing market, housing market drivers, housing need and affordable housing requirements for the Borough of Tunbridge Wells.
- 1.5 Collectively, the overall evidence base will satisfy the requirements of the NPPF and Planning Practice Guidance.

National Planning Policy Framework (NPPF) requirements

- 1.6 The National Planning Policy Framework (NPPF) was published in March 2012 and sets out the Government's planning policies for England and how these are expected to be applied. The key sections of the NPPF which need to be taken into account in the HNS are now summarised. It is assumed that material in the HNS will inform the preparation of the next Strategic Housing Market Assessment (SHMA).
- 1.7 Paragraph 159 of the NPPF states that Local Planning Authorities should have a clear understanding of housing needs in their area and they should prepare a SHMA to assess their full housing needs, working with neighbouring authorities where Housing Market Areas cross administrative boundaries. The SHMA should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the Plan Period that:
 - Meets household and population projections, taking account of migration and demographic change;
 - Addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to families with children, older people, people with disabilities, service families and people wishing to build their own homes); and
 - Caters for housing demand and the scale of housing supply necessary to meet this demand.
- 1.8 Planning Practice Guidance, *Housing and economic development needs assessments*, states that housing needs should be assessed in relation to the relevant functional area i.e. Housing Market Area and this may identify smaller sub-markets with specific

features and it may be appropriate to investigate these specifically in order to create a detailed picture of local need. It is also important to recognise that there are 'market segments' i.e. not all housing types have the same appeal to different occupants⁸.

- 1.9 Paragraph 47 of the NPPF makes it clear that local planning authorities should *"use their evidence base to ensure that their Local Plan meets the full objectively assessed needs for market and affordable housing"*. The SHMA will provide robust evidence to help the Council *"plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community"* and should *"identify the size, type tenure and range of housing that is required in particular locations, reflecting local demand"* (NPPF para 50).
- 1.10 NPPF paragraph 173 also states that that in order to ensure both viability and the deliverability of development, careful attention to viability and costs in plan-making and decision-taking is required.
- 1.11 Moreover, the NPPF and the Localism Act both introduced the Duty to Co-operate as a replacement for Regional Spatial Strategy. Section 110 of the Localism Act requires local authorities to co-operate with other local authorities in maximising the effectiveness with which strategic matters within development plan documents are prepared. The provision of housing development is a strategic priority and the Council will have to ensure that they are legally compliant with the Localism Act at Examination. The Duty to Co-operate applies to all local planning authorities, working with neighbouring authorities and other bodies, including Local Enterprise Partnerships, on strategic priorities. It also means collaborating on the evidence critical to understanding the needs of your area, and the wider economic and Housing Market Areas, including through the preparation of a SHMA.

Definitions

- 1.12 National Practice Guidance (*Housing and economic development needs assessments*) defines need for housing as *"the scale and mix of housing and the range of tenures that is likely to be needed in the housing market area over the Plan Period – and should cater for the housing demand of the area and identify the scale of housing supply necessary to meet that demand"*⁹.
- 1.13 Housing demand refers to households moving within the open market (owner occupation and private rented tenures). For the purposes of this study, the term housing need refers to *"the housing that households are willing and able to buy or rent, either from their own resources or with assistance from the state"*¹⁰.
- 1.14 Definitions relating to affordable housing have been revised in the National Planning Policy Framework (March 2012):

⁸ PPG Paragraph: 008 Reference ID: 2a-008-20140306

⁹ PPG Paragraph: 003 Reference ID: 2a-003-20140306

¹⁰ Planning Advisory Service *Objectively Assessed Need and Housing Targets* Technical Advice Note July 2015

- **Affordable Housing:** Social Rented, Affordable Rented and Intermediate Housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.
- **Social Rented** housing is owned by local authorities and private Registered Providers (as defined in Section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.
- **Affordable Rented** housing is let by local authorities or private Registered Providers of social housing to households who are eligible for Social Rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).
- **Intermediate Housing** is homes for sale and rent provided at a cost above Social Rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and Intermediate Rent, but not Affordable Rented housing. Homes that do not meet the above definition of Affordable Housing, such as “*low cost market*” housing, may not be considered as Affordable Housing for planning purposes.

Geography

- 1.15 Map 1.1 illustrates the geographical context of the Borough of Tunbridge Wells and the neighbouring local authorities.
- 1.16 The Borough of Tunbridge Wells is located within Kent in the South East of England. The resident population of Tunbridge Wells Borough is estimated at 117,700 in 2017¹¹. The Borough is located within the western part of the County of Kent, bordering East Sussex to its southwestern border, including Wealden and Rother Districts. To the west of the Borough lies Sevenoaks District, to the north lie Tonbridge and Malling and Maidstone and to the east lies Ashford.
- 1.17 Royal Tunbridge Wells is the main population centre; other settlements within the Borough include Southborough, Cranbrook, Hawkhurst and Paddock Wood along with a number of villages.
- 1.18 In terms of access, the main road-routes through the Borough are the A21 London-to-Hastings road and the A229 Hurst Green-to-Maidstone road. Two trainlines pass through the Borough providing access to London, Dartford, Ashford, Hastings and other settlements. Railway stations within the Borough include High Brooms (serving Southborough), Tunbridge Wells and Paddock Wood.

¹¹ 2014-based Subnational Population Projections (ONS)

Map 1.1 The Borough of Tunbridge Wells geographical context

- 1.19 Household survey data is available down to postcode level and for the purposes of this report, data has been presented for 23 geographies based on a combination of wards (within Royal Tunbridge Wells) and parishes, as set out in Table 1.1 and shown by Map 1.2.

Table 1.1 23 local analysis areas

Wards	Parishes
Broadwater	Benenden
Culverden	Bidborough
Pantiles and St Marks	Brenchley
Park	Capel
Sherwood	Cranbrook and Sissinghurst
St James	Frittenden
St Johns	Goudhurst
	Hawkhurst
	Horsmonden
	Lamberhurst
	Paddock Wood
	Pembury
	Rusthall
	Sandhurst
	Southborough
	Speldhurst

Map 1.2 Local analysis areas within the Borough of Tunbridge Wells

Research methodology

- 1.20 To deliver the Borough of Tunbridge Wells HNS 2018, a multi-method approach has been adopted, which comprises:
- A sample survey of households across the Tunbridge Wells Borough Council area was undertaken, with 24,090 households in the Borough contacted in November 2017 and invited to complete a questionnaire. 4,873 questionnaires were returned and used in data analysis. This represents a 20.2% response rate overall and the total number of questionnaires returned was well in excess of the 1,500 specified in former Government SHMA guidance (2007);
 - An online survey of key stakeholders including representatives from district and county councils, the health service, housing associations, property developers and voluntary groups;
 - Interviews with estate and letting agents operating within the Borough; and
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and CLG Statistics.
- 1.21 Further information on the research methodology is presented at Appendix A.

Presentation of data

- 1.22 Data presented in this report is based on the 2017 Household Survey carried out as part of the HNS, unless otherwise stated.
- 1.23 It is important to note that survey responses have been weighted to correct for response bias and then grossed up to reflect the total number of households and this process is explained in Appendix A. The 4,873 responses are therefore weighted and grossed up to 49,442 occupied dwellings. All survey information presented in this report is for weighted and grossed responses which are rounded up where appropriate.

Report structure

- 1.24 The Borough of Tunbridge Wells HNS 2018 report is structured as follows:
- **Chapter 2** reviews the national and regional policy context within which the research needs to be positioned;
 - **Chapter 3** considers the main features of the Housing Market Area and its interaction with neighbouring areas;
 - **Chapter 4** reviews the current housing market and provides a detailed analysis of the main tenures;
 - **Chapter 5** presents a comprehensive review of the key housing market drivers, past trends in housing delivery and a suggested future development profile;

- **Chapter 6** considers current households in need, affordable housing requirements and a consideration of household groups with particular housing requirements; and
 - **Chapter 7** concludes the report with a summary of findings and a consideration of strategic issues.
- 1.25 The report includes a substantial technical appendix, which provides detailed material that underpins the core outputs of the HNS. The technical appendix material includes:
- General methodology (Appendix A);
 - Policy review (Appendix B);
 - Housing need calculations (Appendix C);
 - Monitoring and updating (Appendix D);
 - Stakeholder survey (Appendix E); and
 - Agent review (Appendix F).

2. Policy and strategic review

- 2.1 The purpose of this chapter is to set out the policy and strategic context for housing delivery in the Borough of Tunbridge Wells.

National context

- 2.2 Under the previous Coalition Government, the period 2010-2015 saw a radical and sustained programme of reform of welfare, housing and planning policy, set within the context of national austerity and an economic policy of deficit reduction and public spending cuts. These reforms championed localism, decentralisation and economic growth.
- 2.3 This agenda continued to be pursued under the leadership of David Cameron following the election of a majority Conservative Government in May 2015. Further welfare reforms were accompanied by policies seeking to increase the rate of housebuilding and promoting home ownership as the tenure of choice. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- 2.4 The European Union Referendum of June 2016 resulted in significant changes in the political climate at a number of levels. Changes in Government leadership – with the appointment of Theresa May as Prime Minister – quickly led to discussions regarding the direction of housing and planning policy. Alongside significant delays (and in some cases abandonment) in the implementation of secondary legislation relating to aspects of the Housing and Planning Act 2016; conference speeches, ministerial statements and the Housing White Paper (February 2017) indicated a change in attitude towards housing policy. The 2016-17 Administration signalled a broader ‘multi-tenure’ housing strategy, including support for a range of tenures in addition to home ownership. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- 2.5 The snap General Election of June 2017 created a new wave of political change and uncertainty, although the overall Government leadership remains under Conservative control and ministers appear keen to keep housing as a key domestic policy priority.
- 2.6 A detailed national policy review is presented at Appendix B.

Strategic context

South East Local Enterprise Partnership

- 2.7 The abolition of regional development agencies and the creation of local enterprise partnerships were announced as part of the June 2010 Government Budget. Local authorities and business leaders were invited to submit proposals to replace regional development agencies in their areas with Local Enterprise Partnerships (LEPs). In

October 2010, 24 bids were announced, establishing LEPs aimed at overseeing economic growth and job-creation in their relevant areas. There are now 39 partnerships, set up to be the key bodies determining strategic economic priorities for their areas, driving economic growth and local job creation.

- 2.8 The Tunbridge Wells Borough lies within the South East Local Enterprise Partnership. The LEP is a strategic body which brings together the public and private sectors to support economic growth in East Sussex, Essex, Kent, Medway, Southend and Thurrock.
- 2.9 The South East Local Enterprise Partnership has secured £488.2m from the Government's Local Growth Fund to support economic growth in the area – with £64.6m of new funding confirmed for 2015/16 and £189.7m for 2016/17 to 2021. Over the lifetime of the Deal (2015-2021), the aim is to create up to 45,000 new jobs and see 23,000 new homes built. The Deal has the potential to generate £700m of public and private investment and brings new responsibilities and flexibilities¹².

Kent & Medway Economic Partnership

- 2.10 The Kent and Medway Economic Partnership (KMEP) is a sub-group of the South East LEP. It is made up of 21 members, 17 business representatives, 14 local authority leaders and one representative from higher and further education.
- 2.11 The role of the KMEP includes¹³:
- Approve, drive forward and monitor a strategic economic plan for Kent and Medway;
 - Consider strategic economic investment priorities through funds such as the Single Local Growth Fund, European structural and investment funds and other public funding sources that may become available;
 - Determine and monitor the use of all funding devolved from the South East Local Enterprise Partnership to Kent and Medway;
 - Act as the commissioning body for projects and programmes in Kent and Medway funded through the Single Local Growth Fund and the European Structural and Investment Funds;
 - Consider and develop responses to new economic opportunities and challenges in Kent and Medway;
 - Ensure a strong voice for Kent and Medway business and government at national and regional level, including through the South East LEP.
- 2.12 The KMEP are responsible for delivering the objectives set out in Kent and Medway's Growth Plan, *Unlocking the Potential: Going for Growth*.

¹² <http://southeastlep.com/growth-deal>

¹³ <http://www.kmep.org.uk/about>

Local context

- 2.13 The Tunbridge Wells Borough Local Plan was adopted in 2006 to provide local planning policies for development in the Borough. Since this time, however, some of the policies have been removed from the Local Plan. Other policies were 'saved' in March 2009, followed by the adoption of a Core Strategy in 2010 and Site Allocations Local Plan in July 2016. The development plan for the Borough is therefore comprised of the saved Local Plan 2006 policies, the Core Strategy 2010 and the Site Allocations Local Plan 2016.
- 2.14 The Council has started work on the preparation of a new Local Plan that will guide future development in the Borough up to 2033. The new Local Plan will replace the existing Local Plan 2006, Core Strategy 2010 and associated development plan documents.
- 2.15 The first stage consultation on the new Local Plan was undertaken in mid-2017. The Issues and Options document set out the Council's initial ideas about the new Local Plan – what issues it should address and possible options for where and how future growth should be accommodated. This was available for public consultation for a period of six weeks up to 12 June 2017.
- 2.16 Supporting the emerging Local Plan is an evidence base, made up of a range of studies to help guide the decisions that are made. The Sevenoaks & Tunbridge Wells Strategic Housing Market Assessment (SHMA) of September 2015 forms part of the evidence base, and the Tunbridge Wells HNS 2018 will also be an important evidence study, informing the Council and its strategic partners in making policy decisions relating to housing development within the Borough.
- 2.17 As the Council does not have an affordable housing stock of its own there is a reliance on Registered Providers, (RP's), to build new rented and shared ownership housing in the Borough. Over the past five years there has been investment by RP's in new affordable housing in the Borough including significant re-development at Ramslye and Sherwood housing estates. In addition sheltered housing at Cranbrook and Paddock Wood has been re-developed into more appropriate apartments for older households and PFI investment has been used to provide a new extra care facility in Hawkhurst. Between April 2013 and April 2018 there have been a total of 604 new affordable homes built in the Borough by seven different RP's.
- 2.18 With direct capital investment unlikely to be available for significant development of affordable housing over the Local Plan period, the Council will continue to rely on the investment by RP's in new affordable housing for both rent and intermediate tenures such as shared ownership. With high land values in the Borough, our RP partners are unlikely to be able to compete for land on the open market and the majority of new affordable housing opportunities will therefore be through Section 106 Planning Obligation gain.
- 2.19 Other investment includes the dualling of the A21 between Pembury and Tonbridge which has now been completed. The main aims of this scheme are to relieve traffic congestion around the main urban area of Royal Tunbridge Wells and to improve journey time reliability.

- 2.20 The borough's Infrastructure Delivery Plan supports the preparation of the new Local Plan; the Borough Council is engaging with all relevant service providers in order to determine any current or future deficits that they may be aware of in the borough as a whole. Officers are also working with officers at Kent County Council, currently reviewing the "Kent and Medway Growth and Infrastructure Framework" which sets out the infrastructure requirements across the whole of the Kent and Medway area.

Concluding comments

- 2.21 The main purpose of this chapter has been to consider the general policy and strategic context within which this research needs to be positioned. The Government has established its housing and planning priorities within the context of local decision making and accountability, reduced capital expenditure on housing, fundamental changes to welfare, a changing role for social rented housing, and a need for future housing investment to support economic growth. Economic uncertainty, job insecurity and restricted mortgage lending exacerbate the challenges faced.
- 2.22 The importance of having robust and up-to-date information to help inform decision making at local authority level is evermore essential. In a challenging economic climate, this HNS provides the Council with an excellent range of material to inform the new Local Plan and shape local and sub-regional strategic housing priorities.

3. Understanding the housing market

- 3.1 The purpose of this chapter is to assess the geographical context of the housing market in the Borough of Tunbridge Wells and its inter-relationships with other areas. By reviewing house prices, migration and travel to work patterns, a picture of the dynamics of the Housing Market Area (HMA) emerges.

Introduction

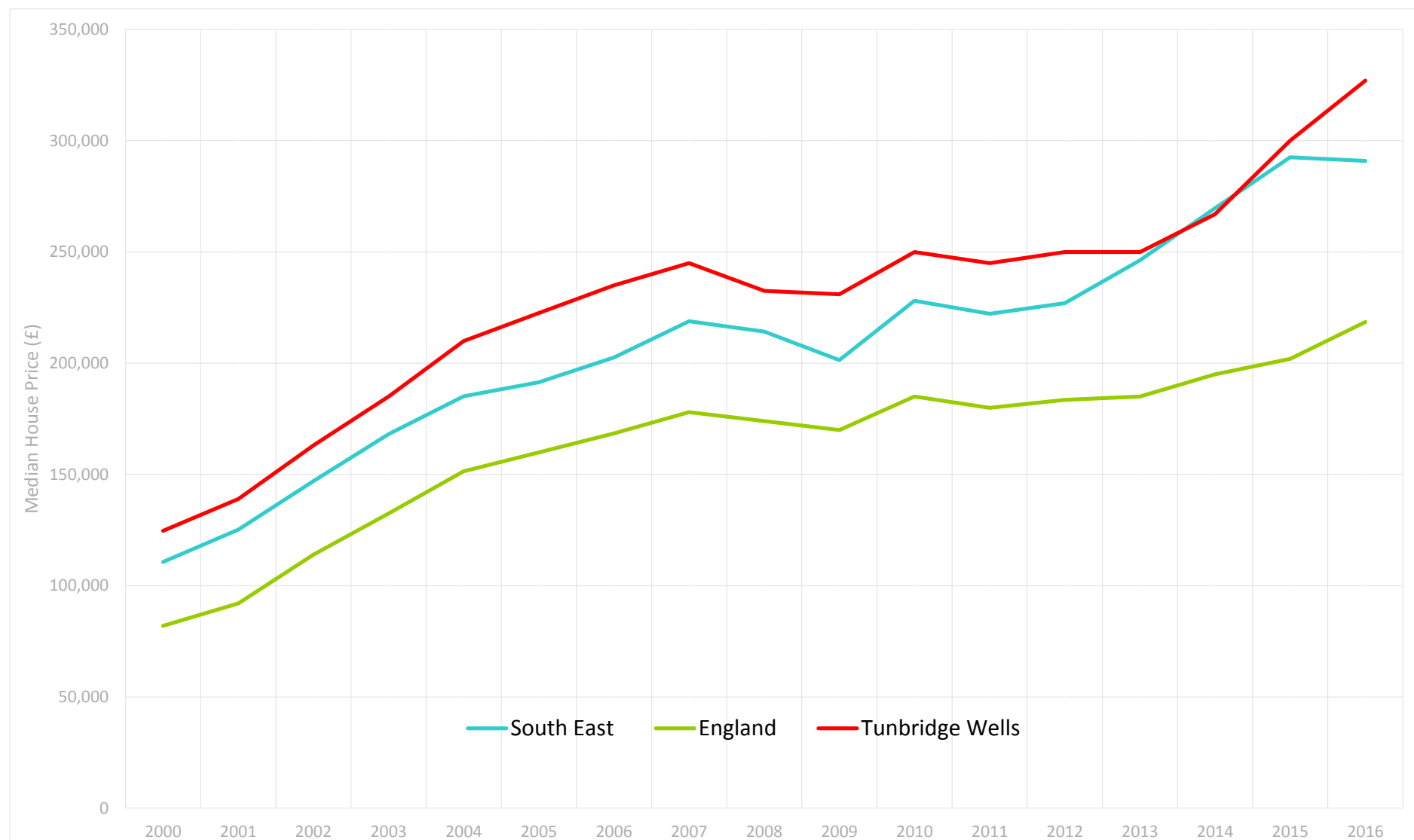
- 3.2 Planning Practice Guidance, *Housing and economic development needs assessments* (last updated February 2016) states that housing needs should be assessed in relation to the relevant functional area i.e. Housing Market Area and this may identify smaller sub-markets with specific features and it may be appropriate to investigate these specifically in order to create a detailed picture of local need. It is also important to recognise that there are 'market segments' i.e. not all housing types have the same appeal to different occupants¹⁴.
- 3.3 Planning Practice Guidance defines a Housing Market Area as *"a geographical area defined by household demand and preferences for all types of housing, reflecting the key functional linkages between places where people live and work. It might be the case that housing market areas overlap"*.¹⁵
- 3.4 The Sevenoaks & Tunbridge Wells Strategic Housing Market Assessment (SHMA) was published in September 2015, prepared on behalf of both of the district and borough councils by GL Hearn. The 2015 SHMA identified that the district and borough councils both fall within a 'West Kent' Housing Market Area (HMA) which includes Sevenoaks, Tonbridge and Tunbridge Wells and extends to include Crowborough, Hawkhurst and Heathfield. GL Hearn considered that the 2011(Census)-based Travel to Work Areas (TTWA) provides an appropriate HMA geography, not substantially different to that identified in the national research undertaken by the Centre for Urban and Regional Development Studies (CURDS) at Newcastle University (which used 2001 Census data to create Local Housing Market Areas). However, for practical purposes they recommended that it was useful to consider the 'best fit' of local authorities to housing market areas and they recommended that the two authorities provide the best fit of the HMA. The 2015 SHMA also identified cross-boundary interaction with the northern parts of Rother and Wealden in East Sussex; between Swanley and Dartford; and with London.

House prices and rates of change in house prices

- 3.5 Figure 3.1 shows how house prices in the area have changed over the period 2000 to 2016, based on full-year Land Registry price paid data.

¹⁴ Paragraph: 008 Reference ID: 2a-008-20140306

¹⁵ Paragraph: 010 Reference ID: 2a-010-20140306

Figure 3.1 Median house price trends 2000 to 2016: the Borough of Tunbridge Wells, the South East and England

Source: Data produced by Land Registry © Crown copyright 2018

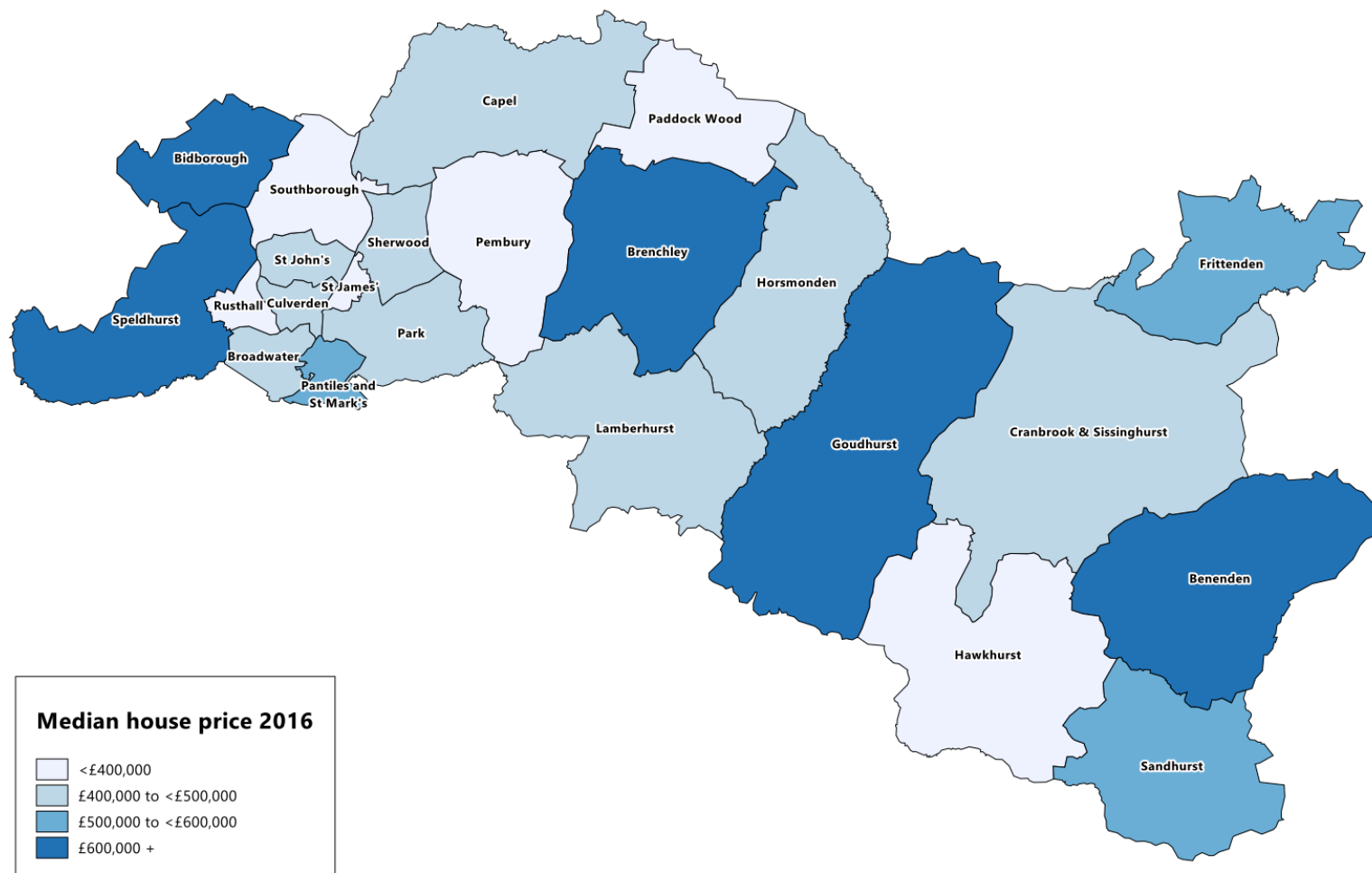
- 3.6 Median house prices in the Tunbridge Wells Borough have been consistently above those for the South East region, which have in turn tracked above those for England as a whole. The rate of house price growth in the Borough of Tunbridge Wells slowed between 2007 and 2013, reflecting regional and national trends. However, the rate of growth has accelerated, although in 2014 the regional average was briefly slightly higher than that for Tunbridge Wells Borough.
- 3.7 Overall, median prices have increased from £124,725 in 2000 to £327,000 in 2016, an increase of 162%. Table 3.1 sets out comparative house price change over this period, which indicates that this rate of growth very similar to that experienced across the South East region (+163%) and some of the neighbouring local authority areas such as Tonbridge and Malling (+162%) and Sevenoaks (+158%), and similar to the growth experienced across England as a whole (167%).

Table 3.1 Comparative house price change 2000-2016 with neighbouring local authority areas, the South East and England

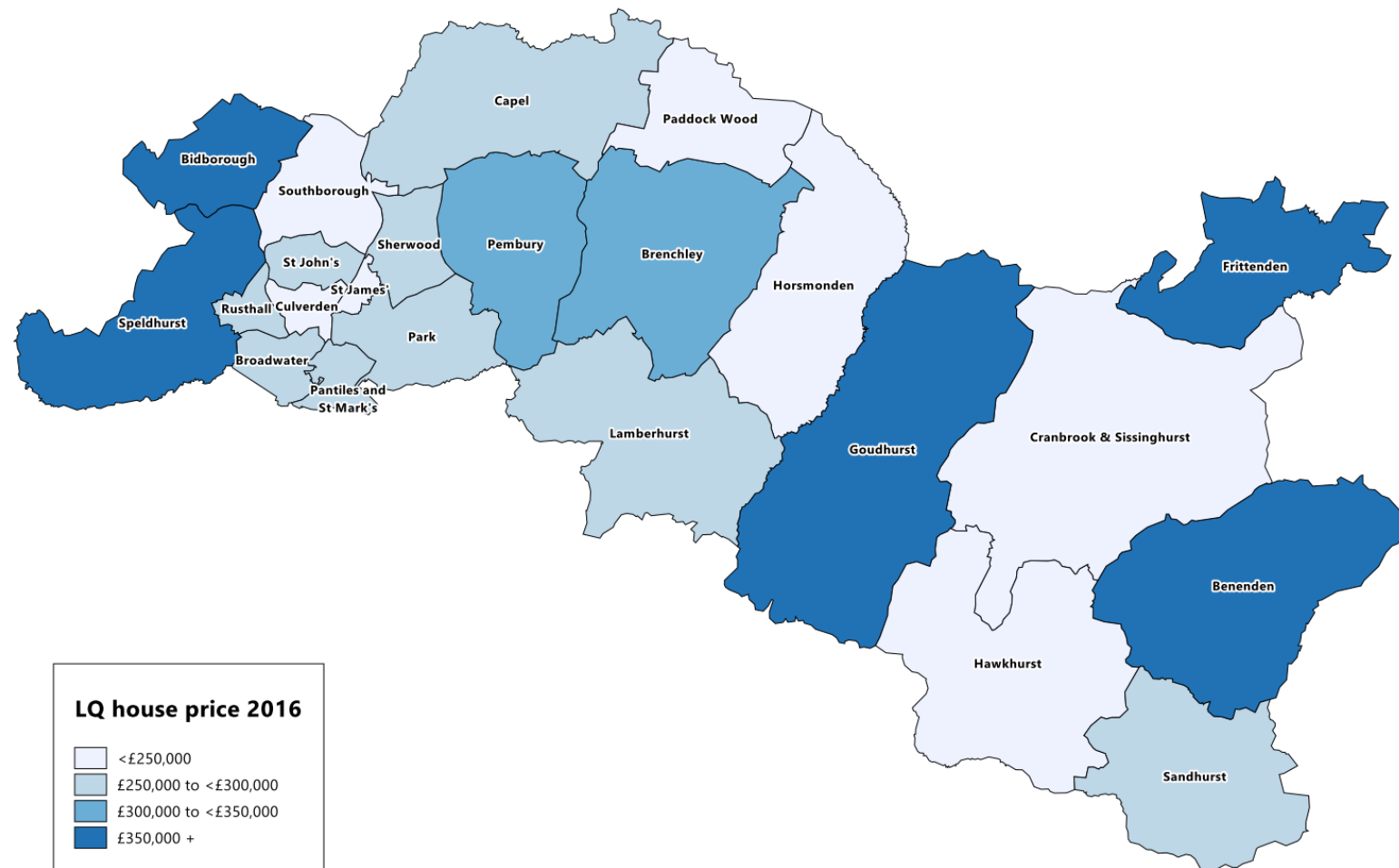
Location	Median price (£)		% Change 2000-2016
	2000	2016	
Ashford	£100,000	£240,000	140.0
Maidstone	£107,000	£267,500	150.0
Sevenoaks	£143,250	£370,000	158.3
Tonbridge and Malling	£124,000	£325,000	162.1
Tunbridge Wells	£124,725	£327,000	162.2
South East	£110,750	£291,000	162.8
England	£82,000	£218,500	166.5
Swale	£76,500	£218,500	185.6
Shepway	£76,500	£220,000	187.6
Gravesham	£84,000	£260,000	209.5
Dartford	£89,000	£280,000	214.6

Source: Data produced by Land Registry © Crown copyright 2018

- 3.8 During 2016, median prices across the Borough of Tunbridge Wells were £327,000 and lower quartile prices were £250,000. The distribution of median and lower quartile house prices during 2016 is illustrated in Maps 3.1 and 3.2. These indicate relatively higher prices in Bidborough and Speldhurst in the west of the Borough, Frittenden in the east of the borough and Benenden, Goudhurst and Brenchley parishes in the High Weald area. They also show relatively lower prices in Hawkhurst, Paddock Wood and Southborough.
- 3.9 We investigated the state of the market through estate agent interviews. Specifically, if there were price rise hot-spots due to acute shortages of particular house types. All agents told us that prices were rising steadily but no hot spots were apparent.

Map 3.1 Median house prices 2016 by local analysis area

Source: Data produced by Land Registry © Crown copyright 2018

Map 3.2 Lower quartile house prices 2016 by local analysis area

Source: Data produced by Land Registry © Crown copyright 2016

Relative affordability

- 3.10 The relative affordability of open market dwellings in the Borough of Tunbridge Wells is compared with the other local authorities in Kent in Tables 3.2 and 3.3. These tables are produced by CLG, based on a ratio of earnings to house prices using Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.
- 3.11 In terms of relative affordability (ranked based on 2016 most-to-least affordable), Tunbridge Wells Borough is the second least affordable local authority area, with a lower quartile house price to income ratio in 2016 of 12.1, i.e. lower quartile house prices are 12.1x lower quartile gross earnings.

Table 3.2 Relative affordability of lower quartile (LQ) prices by local authority area (residence based)			
District	2014	2015	2016
Swale	6.82	7.44	8.30
Shepway	7.72	7.63	8.36
Dartford	7.78	8.55	8.80
Ashford	8.99	9.42	9.13
Maidstone	8.17	8.75	9.16
Gravesham	8.34	9.07	10.02
Tonbridge and Malling	10.33	9.72	11.14
Tunbridge Wells	8.91	10.04	12.11
Sevenoaks	9.56	11.91	13.47

Sources: ONS Ratio of house price to residence-based earnings

- 3.12 Similarly, in terms of relative affordability based on median prices, Tunbridge Wells Borough is again the second least affordable local authority area, with a median income to house price ratio in 2016 of 11.1, as illustrated in Table 3.3. This is again based on Land Registry Price Paid and ONS Annual Survey of Hours and Earnings data.

Table 3.3 Relative affordability of median prices by local authority area (residence based)			
District	2014	2015	2016
Swale	6.24	6.42	7.82
Dartford	7.06	8.44	8.53
Gravesham	7.09	7.73	8.61
Ashford	8.31	8.28	8.63
Maidstone	7.80	8.21	8.96
Shepway	7.20	7.09	8.97
Tonbridge and Malling	9.01	8.12	9.59
Tunbridge Wells	7.52	8.54	11.11
Sevenoaks	9.71	11.39	11.62

Sources: ONS Ratio of house price to residence-based earnings

Household migration and search patterns

- 3.13 The 2015 SHMA reported a net migration flow from most of the South East London Boroughs to Sevenoaks; as well as flows from Westminster, Bromley, Sevenoaks and Tonbridge and Malling into Tunbridge Wells. There is a net flow from Tunbridge Wells to Wealden District.
- 3.14 The 2015 SHMA identified low levels of migration self-containment for the individual local authorities of Sevenoaks and Tunbridge Wells. Considering both local authority areas together increases the level to 51%; including Tonbridge and Malling raises the self-containment level to 56%; additionally, including Maidstone raises it to 61%. GL Hearn considered that the low self-containment levels reflect the strong economic interaction between the area and London.

Characteristics of moving households

- 3.15 The 2017 Household Survey identified that around 17,554 households (35.5% of all households) had moved home in the preceding five years.
- 3.16 Information from the Household Survey relating to moving households includes:
- A majority (63.2%) moved from a house, 29.4% from a flat/apartment, 3.2% from a bungalow, 2.8% from a maisonette and 1.5% from another property type;
 - 17.0% moved from a property with one bedroom/bedsit, around 30.0% previously had two bedrooms, 23.3% had three bedrooms, 17.1% from four bedrooms and 9.7% had five or more bedrooms;
 - In terms of tenure, 42.1% of moving households previously lived in an owner-occupied property, 39.1% previously lived in private rented or tied accommodation, around 9.0% had lived in affordable accommodation, 8.9% had been living with family or friends and around 1.0% stated 'other';
 - The three main reasons for moving were wanting a larger property or one which was better in some way (16.7%), wanted to buy (10.4%) and forced to move (9.1%).
 - 32.4% said they are planning to move again within the next 5 years, with around 51.0% stating they want a larger property or one which is better in some way, suggesting that the previous move was a stepping-stone rather than a permanent move.

Households planning to move

- 3.17 The 2017 Household Survey found that 11,064 (23.2%) households plan to move in the next five years. A further 2,540 (5.3%) households would like to move but are unable to. Around 44.0% of these households said that this is because they cannot afford to move.
- 3.18 The Household Survey identified the following characteristics relating to those households planning to move in the next five years:

- In terms of the number of bedrooms, around 70.0% of households would like three or more bedrooms while 58.1% expect to achieve this;
- 55.7% of households would like a detached house although only 31.2% expect this will happen, and 8.6% would like some form of bungalow but only around 5.0% expect to move to one;
- There is a strong desire for owner occupation, with around 82.0% of households planning to move stating a preference for this tenure while 74.4% expect to achieve this. Conversely, only 3.7% of households would like to rent privately (or live in tied accommodation) but 13.5% expect to;
- The main reasons why households plan to move are wanting a larger property (51.4%), wanting a smaller property (18.9%) and wanting to buy (7.3%).

3.19 Table 3.4 sets out the stated first-choice destination of households planning to move in the next five years. The majority of people (64.7%) want to remain living within the Borough of Tunbridge Wells. Of those planning to move outside of the Borough 29.7% of households said they would like to move elsewhere in Kent, 23.0% elsewhere in the South East and 18.0% elsewhere and outside the UK.

Table 3.4 First choice destination of households planning to move in next five years	
Destination	% stating as first preference
Within the Borough of Tunbridge Wells	64.7%
Pantiles & St Marks Ward	9.5
St Johns Ward	9.0
Park Ward	8.3
Culverden Ward	7.2
Speldhurst Parish	6.4
Pembury Parish	5.6
Other wards/parishes	18.7
Outside the Borough of Tunbridge Wells	35.3%
Elsewhere Kent	10.5
Elsewhere South East	8.1
Elsewhere UK	10.3
Outside UK	6.3

Source: 2017 Household Survey Question 52a

Travel to work trends

- 3.20 The 2011 Census provides an analysis of travel to work patterns and the extent to which residents in the Borough of Tunbridge Wells travel to other areas together with details of how many people commute into the District.
- 3.21 The 2011 Census identified the travel to work patterns of 50,722 working individuals who live in the Borough of Tunbridge Wells.
- 3.22 Concentrating on the commuting distances of Kent, London, and areas within Surrey and East Sussex (total of 43,605), of these:

- 30,265 (69.4%) lived and worked in the Borough of Tunbridge Wells (including those who work at home);
 - 7,913 commuted into the London Boroughs; and
 - 4,062 worked in Tonbridge and Malling, 3,930 worked in Westminster (City of London), 1,924 worked in Sevenoaks, 1,838 in Maidstone and 1,586 in Wealden
- 3.23 In addition, the 2011 Census reports a base of 49,947 individuals who work in the Borough of Tunbridge Wells, of whom:
- 30,265 people (66.9%) also live in the Borough of Tunbridge Wells;
 - 1,209 (2.4%) commute into the Borough from London;
 - A further 4,261 travel from Tonbridge and Malling, 4,119 from Wealden, 2,671 from Maidstone, 1,520 from Rother, 1,278 from Sevenoaks and 1,138 from Ashford.
- 3.24 The 2015 SHMA referred to a 'Tunbridge Wells' Travel to Work Area (TTWA) as defined by ONS. The Tunbridge Wells TTWA includes Tunbridge Wells, Sevenoaks and Tonbridge; together with Hawkhurst as well as Crowborough and Heathfield in the northern part of Wealden and Rother respectively. Swanley is identified as part of a London TTWA.

Concluding comments

- 3.25 The purpose of this chapter has been to consider the general housing market context of the Borough of Tunbridge Wells and its inter-relationships with other areas. By reviewing house prices, migration and travel to work patterns, a picture of the market dynamics of the Borough emerges.
- 3.26 In the 2015 SHMA, GL Hearn concluded that there is a strong basis for considering the Tunbridge Wells Borough and Sevenoaks together as a HMA. They also identified relationships with adjoining areas, including between Swanley and Dartford, as well as a significant functional relationship with London in terms of both commuting and migration flows.
- 3.27 The 2017 Household Survey found that 64.7% of moving households intend to move within the Borough of Tunbridge Wells, a further 10.3% intend to move elsewhere within the UK, 10.5% elsewhere in Kent, 8.1% elsewhere in the south east and 6.3% overseas.

4. Housing stock review

- 4.1 The purpose of this chapter is to explore the characteristics of the Tunbridge Wells Borough housing stock focusing on the current stock profile, condition and tenure characteristics. This includes a detailed analysis of the major tenures: owner occupation, the private rented sector and affordable accommodation.

Estimates of current dwellings in terms of size, type, condition, tenure

- 4.2 This 2018 study assumes a total of 49,442 households and 48,559 occupied dwellings¹⁶ in total in the Borough of Tunbridge Wells. In 2016 there were 339 second homes and 731 vacant homes¹⁷. There is an implied vacancy rate of 1.5%, compared with a vacancy rate of 2.6% across England¹⁸. The vacancy rate in Tunbridge Wells Borough is well below the 'transactional vacancy level' of 3%, which represents the proportion of stock which would normally be expected to be vacant to allow movement within the market.
- 4.3 Baseline dwelling statistics for each of the analysis areas is set out in Table 4.1.

Property size and type

- 4.4 Based on the 2017 Household Survey, the vast majority (71.8%) of properties are houses (of which 26.6% are detached, 29.2% are semi-detached and 16.0% are terraced/town houses), 22.7% are flats/apartments and maisonettes, 4.8% are bungalows and 0.7% are other types of property including park homes/caravans.
- 4.5 Of all occupied properties, 14.7% have one bedroom/bedsit/studio, 24.9% have two bedrooms, 31.3% have three bedrooms, 19.4% have four bedrooms and 9.7% have five or more bedrooms.
- 4.6 The type and size (number of bedrooms) of the dwelling stock of the Borough of Tunbridge Wells is shown in Table 4.3.

¹⁶ 2016 Council tax records

¹⁷ 2016 Council Tax records

¹⁸ 2014 CLG Dwelling and Vacancy data

Table 4.1 Dwelling stock by analysis area		
Area	Total Dwellings	Total Households
Broadwater	1994	2030
Culverden	4193	4269
Pantiles and St Marks	3122	3179
Park	3524	3588
Sherwood	3301	3361
St James'	2823	2874
St John's	2885	2937
Benenden	824	839
Bidborough	410	417
Brenchley	1150	1171
Capel	897	913
Cranbrook & Sissinghurst	2764	2814
Frittenden	348	354
Goudhurst	1236	1258
Hawkhurst	2186	2226
Horsmonden	932	949
Lamberhurst	656	668
Paddock Wood	3301	3361
Pembury	2415	2459
Rusthall	2193	2233
Sandhurst	571	581
Southborough	4962	5052
Speldhurst	1875	1909
Borough Total	48,559	49442

Source: 2016 Council Tax (vacant, second homes), 2017 Household Survey (households)

4.7 The table below shows the type of property in the Borough compared with surrounding boroughs/districts, Kent, the region and England.

Table 4.2 Comparative Dwelling Types with neighbouring local authority areas and England						
Location	Dwelling Type (%)					
	Detached	Semi-detached	Terraced	Bungalows	Flats	Other
Ashford	11.6	12.5	26.5	23.5	24.5	1.4
Maidstone	9.8	17.5	25.4	27.0	19.1	1.2
Sevenoaks	11.0	14.4	25.1	23.6	24.4	1.5
Tonbridge and Malling	8.2	13.9	24.4	31.6	21.4	0.5
Tunbridge Wells	26.6	29.2	16.0	4.8	22.7	0.7
Kent	11.9	19.4	26.9	23.7	17.2	0.8
South East	10.3	22.1	24.5	21.7	20.6	0.7
England	9.6	23.1	26.9	24.2	15.7	0.4
Swale	13.4	11.9	33.4	24.2	15.7	1.4
Shepway	15.7	26.0	23.4	17.5	17.0	0.5
Gravesham	8.7	20.8	35.3	24.6	10.1	0.5
Dartford	7.3	23.3	35.3	24.8	8.8	0.5

Source: 2016 Council Tax

- 4.8 The data shows that Tunbridge Wells has a higher proportion of detached and semi-detached houses than all other comparative areas. Tunbridge Wells also has a lower proportion of terraced properties and bungalows compared with the other areas mentioned. Flats in the borough are at a similar level to Ashford, Sevenoaks, Tonbridge and Malling and the South East.

Table 4.3 Property type and size of occupied dwellings across the Borough of Tunbridge Wells

Property Type	No. Bedrooms (Table %)					Total	Base (Valid response)
	One/bedsit	Two	Three	Four	Five or more		
Detached house	3.7	3.8	19.6	58.4	78.6	26.6	13,043
Semi-detached house	1.3	24.8	50.4	28.9	14.8	29.2	14,316
Terraced house / town house	5.1	25.9	21.1	9.5	3.7	16.0	7,842
Bungalow	7.9	6.9	4.4	2.10	1.6	4.8	2,365
Maisonette	1.0	2.9	1.3	0.1	0.6	1.3	654
Flat / apartment	78.5	35.1	2.9	1.0	0.1	21.4	10,513
Caravan / Park Home	1.0	0.1	0.0	0.0	0.0	0.2	81
Other	1.5	0.5	0.3	0.1	0.6	0.5	249
Total	100.0	100.0	100.0	100.0	100.0	100.0	49,063
Base (Valid response)	7,242	12,174	15,346	9,559	4,742	49,063	

Source: 2017 Household Survey

- 4.9 How property type varies by the 23 local analysis areas is set out in Table 4.3. Broad comparisons between the urban wards (of Royal Tunbridge Wells) and the rural parishes indicate the higher proportion of detached dwellings in the rural parishes (32.6%) compared with the wards (19.4%) and the higher proportion of flats/apartments in the urban wards (35.8%) compared with the rural parishes (12.1%).

Analysis area	Detached house	Semi-detached house	Terraced/ town house	Bungalow	Flat/ Apartment/ Maisonette	Other	Base
Broadwater	19.0%	25.0%	11.8%	4.1%	39.9%	0.2%	2030
Culverden	17.9%	12.9%	7.7%	1.3%	60.2%	0.0%	4269
Pantiles and St Marks	33.8%	14.0%	12.7%	5.3%	33.1%	1.2%	3179
Park	20.1%	21.5%	23.3%	2.7%	32.1%	0.3%	3588
Sherwood	14.1%	37.4%	21.9%	2.7%	22.7%	1.1%	3361
St James'	11.5%	27.7%	21.5%	0.0%	39.3%	0.0%	2874
St John's	19.4%	47.3%	15.2%	0.4%	16.6%	1.1%	2937
Urban Ward Total	19.4%	25.7%	16.2%	2.3%	35.8%	0.6%	22238
Benenden	46.3%	18.2%	8.4%	10.7%	12.9%	3.6%	839
Bidborough	61.8%	25.8%	3.5%	3.9%	4.3%	0.7%	417
Brenchley	43.0%	31.9%	6.3%	7.4%	9.9%	1.5%	1171
Capel	23.8%	51.9%	16.3%	5.3%	2.7%	0.0%	913
Cranbrook & Sissinghurst	29.3%	31.0%	18.5%	11.5%	8.3%	1.4%	2814
Frittenden	56.3%	20.0%	13.2%	8.9%	0.0%	1.5%	354
Goudhurst	40.9%	30.7%	7.1%	11.6%	7.7%	2.0%	1258
Hawkhurst	30.9%	29.2%	15.9%	10.7%	12.5%	1.0%	2226
Horsmonden	46.1%	27.8%	10.5%	7.7%	7.9%	0.0%	949
Lamberhurst	31.9%	30.5%	18.4%	7.9%	11.3%	0.0%	668
Paddock Wood	26.5%	39.0%	16.0%	7.8%	9.7%	0.9%	3361
Pembury	32.2%	30.0%	17.6%	9.9%	9.6%	0.7%	2459
Rusthall	13.9%	40.0%	26.8%	1.7%	17.3%	0.4%	2233
Sandhurst	39.7%	39.0%	6.2%	11.3%	2.0%	1.8%	581
Southborough	23.6%	33.4%	19.2%	0.6%	23.2%	0.0%	5052
Speldhurst	64.0%	14.5%	8.5%	8.3%	4.6%	0.0%	1909
Rural Parish Total	32.6%	31.9%	15.7%	7.0%	12.1%	0.8%	27204
Borough Total	26.6%	29.2%	16.0%	4.8%	22.7%	0.7%	49442

Source: 2017 Household Survey (Question 2)

4.10 Table 4.3 highlights the local analysis areas that have a particularly high proportion of a specific dwelling type when compared with the Borough-wide averages. At this local level, notable spatial variations in dwelling type include:

- the high proportion of detached properties in Speldhurst (64.0%), Bidborough (61.8%) and Frittenden (56.3%);
- the high proportion of semi-detached houses in Capel (51.9%), St Johns (47.3%) and Rusthall (40.0%);
- the high proportion of terraced houses or town houses in Rusthall (26.8%) and Park (23.3%), Sherwood (21.9%) and St James (21.5%);

- the high proportion of bungalows in Goudhurst (11.6%), Cranbrook and Sissinghurst (11.5%) and Sandhurst (11.3%); and
- the high proportion of flats/apartments/maisonettes in Culverden (60.2%) and the wards within Royal Tunbridge Wells.

4.11 Table 4.4 shows variations in number of bedrooms across the 23 local analysis areas, with particularly high proportions again highlighted for ease of reference. This shows a high proportion of larger properties with four or more bedrooms in Bidborough (where a total of 63.1% of properties have four, five or more bedrooms), Speldhurst (56.4%) and Cranbrook and Sissinghurst (50.3%). A high proportion of smaller (one and two bedroom) properties is seen in the wards within Royal Tunbridge Wells, with 49.1% of stock in the wards being one or two bedroomed, compared with 31.8% of stock in the rural parishes. A high of 41.5% of housing stock in Culverden has one bedroom/bedsit and 43.4% of stock in St James has two bedrooms. The highest proportion of three-bedroom dwellings is found in Paddock Wood (50.2%) and Pembury (43.9%).

Analysis area	One bedroom or bedsit/studio	Two bedrooms	Three bedrooms	Four or more bedrooms	Base
Broadwater	16.4%	28.0%	29.9%	25.7%	2030
Culverden	41.5%	20.4%	17.4%	20.7%	4269
Pantiles and St Marks	15.8%	21.9%	23.3%	39.0%	3179
Park	9.9%	33.9%	31.1%	25.1%	3588
Sherwood	17.5%	34.9%	30.6%	17.0%	3361
St James'	19.5%	43.4%	21.4%	15.7%	2874
St John's	11.7%	24.0%	32.9%	31.4%	2937
Urban Ward Total	20.0%	29.1%	26.2%	24.7%	22238
Benenden	13.7%	18.2%	29.6%	38.5%	839
Bidborough	1.4%	20.4%	15.1%	63.1%	417
Brenchley	5.7%	16.6%	32.8%	44.8%	1171
Capel	6.1%	15.9%	51.1%	26.9%	913
Cranbrook & Sissinghurst	7.4%	19.3%	37.4%	35.9%	2814
Frittenden	7.0%	7.5%	35.2%	50.3%	354
Goudhurst	9.2%	15.1%	31.8%	43.8%	1258
Hawkhurst	9.9%	32.6%	33.7%	23.7%	2226
Horsmonden	4.9%	15.2%	33.2%	46.7%	949
Lamberhurst	11.7%	18.4%	33.4%	36.4%	668
Paddock Wood	11.0%	15.5%	50.2%	23.3%	3361
Pembury	14.1%	12.2%	43.9%	29.9%	2459
Rusthall	16.2%	31.7%	32.2%	19.9%	2233
Sandhurst	2.0%	28.5%	32.9%	36.6%	581
Southborough	13.3%	31.4%	28.6%	26.7%	5052
Speldhurst	7.0%	10.9%	25.7%	56.4%	1909
Rural Parish Total	10.4%	21.4%	35.5%	32.7%	27204
Borough Total	14.7%	24.9%	31.3%	29.1%	49442

Source: 2017 Household Survey (Question 4)

Property condition

- 4.12 The 2017 Household Survey reviewed the extent to which households were satisfied with the state of repair of their dwellings. Overall 81.0% of respondents expressed satisfaction (40.1% were very satisfied and 40.9% were satisfied); 13.0% were neither satisfied nor dissatisfied; a total of 6.1% expressed degrees of dissatisfaction, of whom 4.7% were dissatisfied and 1.4% were very dissatisfied.
- 4.13 Table 4.5 explores how the level of dissatisfaction with the state of repair varied by tenure, type and age of property. Note that the data relates to perception and across the private and social rented sectors this may be more reflective of tenant expectations in landlord responses to repairs.

- 4.14 Household Survey data indicates that households in affordable (13.0%) and private rented (8.7%) accommodation expressed higher levels of dissatisfaction than those living in owner occupation (3.6%).
- 4.15 In terms of property type and age, dissatisfaction with the state of repair was highest amongst respondents living in maisonettes (17.7%), 'other' types of housing (12.1%) and semi-detached houses (8.2%) and amongst residents in properties built 1945-1964 (8.6%).

Table 4.6 Dissatisfaction with state of repair by tenure, property type and property age			
Tenure	No. Dissatisfied	% Dissatisfied	Base
Owner Occupier	1153	3.6%	32,455
Private Rented	790	8.7%	9,054
Affordable	1028	13.0%	7,932
Total	2,971	6.0%	49,442
Property Type	No. Dissatisfied	% Dissatisfied	Base
Detached house	338	2.6%	13,114
Semi-detached house	1168	8.2%	14,328
Terraced house / town house	422	5.4%	7842
Bungalow	92	3.8%	2396
Maisonette	116	17.7%	654
Flat / Apartment	782	7.4%	10,513
Other	40	12.1%	330
Total	2,958	6.0%	49,178
Property Age	No. Dissatisfied	% Dissatisfied	Base
Pre 1919	1110	7.6	14,459
1919 to 1944	393	7.4	5,308
1945 to 1964	669	8.6	7,817
1965 to 1984	540	5.9	9,090
1985 to 2004	199	3.2	6,288
2005 onwards	60	1.6	3,815
Total	2,971	6.4%	46,777

Note: Response rate variations result in slight differences between base levels.

Source: 2017 Household Survey Questions 9, 10, 11

Repair problems

- 4.16 The 2017 Household Survey asked respondents if their home had any repair problems. Around 58.0% of households across the Borough stated that they have no repair problems. The repair problems mentioned most frequently across the Borough of Tunbridge Wells include windows (16.4%), dampness/mould growth (13.9%) and bathroom/toilet (10.6%).

- 4.17 Table 4.6 summarises the range of repair problems by tenure. The main repair problem among households living in owner occupation stated was with windows (12.7%) and in private rent the main repair issue was dampness/mould growth (26.4%). In affordable housing the main repair problem was with windows (24.5%) and around 45.0% said they had no repair problem, the lowest proportion amongst all the tenure categories.

Table 4.7 Repair problems by property tenure

Repair problem	Tenure			Total
	Owner Occupier	Private rented	Affordable	
No repair problems	63.1%	50.8%	45.0%	58.0%
Brick / stonework	7.9%	6.7%	9.5%	7.9%
Roof	10.2%	6.0%	8.9%	9.4%
Windows	12.7%	23.0%	24.5%	16.4%
Kitchen	6.7%	10.5%	11.3%	8.2%
Doors	4.1%	9.8%	13.7%	6.6%
Bathroom / toilet	7.9%	13.2%	19.0%	10.6%
Cold/heating problems	5.8%	17.1%	12.6%	9.0%
Dampness / mould growth	8.1%	26.4%	23.9%	13.9%
Wiring / electrics	6.0%	5.8%	4.7%	5.7%
<i>Base (households)</i>	<i>32,455</i>	<i>9,054</i>	<i>7,932</i>	<i>49,422</i>

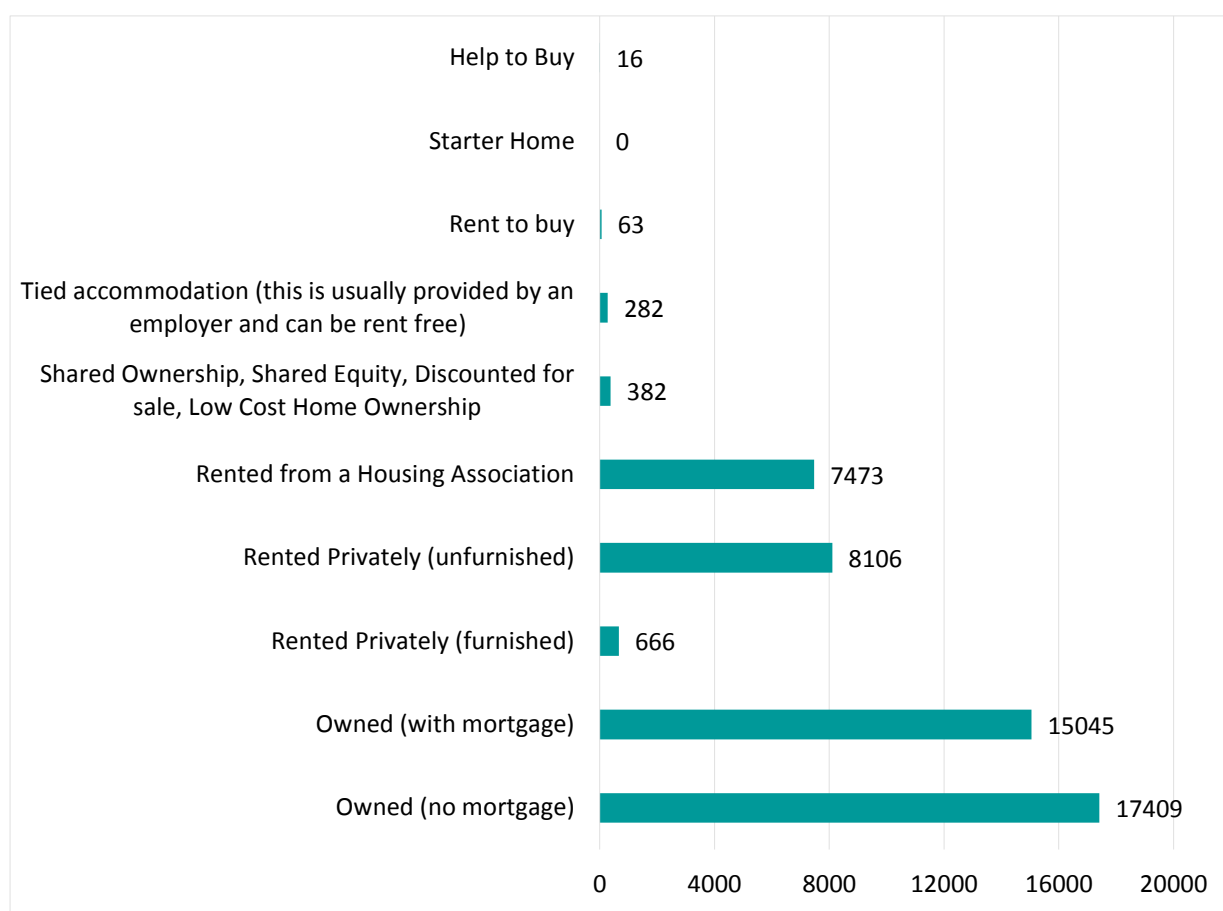
Source: 2017 Household Survey (Question 10)

- 4.18 The Household Survey also asked respondents why the repairs have not been done¹⁹. Whilst 36.2% of respondents said that they haven't the time, 34.7% said that they could not afford to. The highest response rate was from those who said that the repairs were not their responsibility (38.4%).

Property tenure

- 4.19 Based on the findings of the 2017 Household Survey, the tenure profile of the Borough of Tunbridge Wells area is summarised in Figure 4.1. Overall, based on the Household Survey evidence, 65.6% of occupied dwellings are owner-occupied, 18.3% are private rented (including tied accommodation), 15.1% are rented from a social housing provider and 0.9% are intermediate tenure dwellings.

¹⁹ 2017 Household Survey Question 11

Figure 4.1 Borough of Tunbridge Wells: tenure profile of occupied dwellings

Source: 2017 Household Survey

- 4.20 The tenure profile varies across the Borough, as set out in Table 4.7, based on the findings of the 2017 Household Survey. In terms of broad trends, there is a higher proportion of private rented stock (24.1% compared with 13.6%) and a lower proportion of owner occupied stock (60.6% compared with 69.8%) in the urban wards of Royal Tunbridge Wells compared with the rural parishes. However, the proportion of affordable accommodation is very similar between the wards and parishes.
- 4.21 Table 4.7 also shows the tenure split for each of the 23 local analysis areas. This indicates that the proportion of owner occupied dwellings is highest in Speldhurst (81.8%), Bidborough (80.5%) and Brenchley (78.3%); private renting in Culverden (40.7%) and St James (29.5%); and affordable housing in Sherwood (37.5%), Broadwater (26.2%) and Rusthall (25.3%).

Analysis area	Owner occupied	Private rented	Affordable	Base
Broadwater	58.4%	15.4%	26.2%	2030
Culverden	53.9%	40.7%	5.5%	4269
Pantiles and St Marks	70.3%	23.3%	6.4%	3179
Park	68.6%	22.3%	9.1%	3588
Sherwood	52.4%	10.0%	37.5%	3361
St James'	51.9%	29.5%	18.6%	2874
St John's	69.4%	19.9%	10.6%	2937
Urban Ward Total	60.6%	24.1%	15.3%	22238
Benenden	63.9%	24.0%	12.2%	839
Bidborough	80.5%	12.2%	7.4%	417
Brenchley	78.3%	13.0%	8.6%	1171
Capel	69.5%	15.9%	14.6%	913
Cranbrook & Sissinghurst	64.9%	14.0%	21.0%	2814
Frittenden	75.1%	14.2%	10.7%	354
Goudhurst	66.9%	17.5%	15.5%	1258
Hawkhurst	70.0%	15.3%	14.6%	2226
Horsmonden	75.7%	13.3%	11.0%	949
Lamberhurst	65.1%	21.9%	13.0%	668
Paddock Wood	73.2%	10.9%	15.9%	3361
Pembury	74.1%	9.4%	16.5%	2459
Rusthall	61.6%	13.0%	25.3%	2233
Sandhurst	73.1%	11.3%	15.6%	581
Southborough	64.8%	13.9%	21.4%	5052
Speldhurst	81.8%	11.0%	7.3%	1909
Rural Parish Total	69.8%	13.6%	16.6%	27204
Borough Total	65.6%	18.3%	16.0%	49442

Source: 2017 Household Survey (Question 3)

Owner-occupied sector

- 4.22 The 2017 Household Survey identified that 65.6% (32,454) of households across the Borough of Tunbridge Wells are owner-occupiers. 35.2% of all households (17,409) own outright and 30.4% of all households (15,045) have a mortgage.
- 4.23 The Household Survey provides the following information on owner occupied stock:
- Most owner-occupied properties are houses (85.0%), with 37.0% detached, 32.3% semi-detached and 15.7% terraced; a further 4.4% are bungalows, 10.2% flats/maisonettes and 0.3% other property types;

- 35.7% of owner occupied properties have three bedrooms, 27.6% have four bedrooms and 14.2% have five or more bedrooms; a further 18.7% have two bedrooms and 3.5% have one bedroom;
 - 34.4% of owner-occupied stock was built pre-1919, 26.7% was built between 1919 and 1964; 20.0% was built between 1965 and 1984 and 18.8% has been built since 1985.
- 4.24 Over the period 2000 to 2016, Land Registry data reveals that lower quartile, median and average house prices across the Borough of Tunbridge Wells have increased dramatically. This is summarised in Table 4.8.
- 4.25 It is interesting to note that in 2000, a household income of £22,064 was required for a lower quartile price to be affordable; by 2016 this had increased to £64,286. In comparison, an income of £32,072 was required for a median priced property to be affordable in 2000 compared with £84,086 in 2016.

Table 4.9 Lower Quartile and median price and income required to be affordable				
Borough of Tunbridge Wells	House Price (£)		Income to be affordable*	
	2000	2016	2000	2016
Lower Quartile	£85,805	£250,000	£22,064	£64,286
Median	£124,725	£327,000	£32,072	£84,086

Source: Data produced by Land Registry © Crown copyright 2018

*Assuming a 3.5x income multiple and a 10% deposit is available

- 4.26 A range of socio-economic and demographic information on residents has been obtained from the 2017 Household Survey. Some interesting observations relating to owner-occupiers include:
- In terms of household type, 29.7% of owner occupiers are older (65 or over) singles and couples, 16.5% are couples (under 65 with no children), 26.3% are couples with children under 18, 11.3% are singles (under 65), 1.7% are lone parents with adult children, 2.0% are lone parents with children under 18 and 2.9% are other household types;
 - 61.6% of Household Reference People (Heads of Household) living in owner occupied dwellings are in employment and a further 31.8% are wholly retired from work.
 - 15.6% of owner occupied households receive less than £20,800 gross per year, 28.9% receive between £20,800 and £39,000 per year, 21.6% receive between £39,000 and £80,600 per year and 33.9% receive at least £80,600 per year; and
 - In terms of length of residency, 32.4% of owner occupiers have lived in the same property for 20 years or more.

Stakeholder and estate agent views on the owner-occupied sector

- 4.27 The estate agents interviewed by arc⁴ provided insights into high levels of demand for housing across the borough. Firstly, there is significant demand from London based families. Whilst this is the case right across Kent, Tunbridge Wells is a preferred location due to the quality of the town and its historic villages. Many agents reported that outstanding schools were much sought after notably in Tunbridge Wells itself, Cranbrook and Benenden. Another key factor is the direct rail link to London.
- 4.28 Agents were clear that house prices were underpinned by both high incomes and family wealth as well as strong demand. It was virtually impossible for first time buyers in routine occupations to get onto the property ladder. Some agents said that the first time buyers would have to be prepared to pay a minimum of £250,000 for a small but decent home. Two-bedroom terraces in the fashionable town centre were changing hands for £350,000. We were told that most young people and new households would have to rent if they wished to live in the area or move to other parts of Kent or neighbouring East Sussex. One agent told us that Crowborough was a popular choice as prices were lower. We were told that there was strong demand across all sizes and types of housing at all price points although some premium properties could be slow to sell.
- 4.29 We were told that gaps in the market were specific to individual areas and occurred at different price points. For example, at Cranbrook there was a shortage of 4-bedroom family homes at the £500,000 point. At Paddock Wood agents said that apartments were needed at the £150,000 if younger households were to be retained in the area. Pembury agents told us that this was a family area and that more homes priced at around £200,000 were needed if the area was to continue to attract families - mostly first-time movers.
- 4.30 Estate agents recognised that demand from older people would rise due to the growing numbers of older people seeking specialised accommodation or to downsize. We were told that demand was particularly acute at Paddock Wood. Town centre agents felt that a more diverse supply of age restricted apartments had been provided and both new build and re-sale examples continued to sell.
- 4.31 These trends were reiterated by stakeholders in the online survey. The popularity of Tunbridge Wells by incomers from London and elsewhere maintains high levels of demand, while there are limited options for older residents to downsize. This is considered to be causing a back-log in the housing market, as there is a lack of family-sized housing. The high house prices in the area were considered to be prohibitive for the majority of first-time buyers, especially for young people who have grown up locally and may wish work and live in the area.

Private rented sector

- 4.32 The Government's Housing Strategy (November 2011)²⁰, set out the Government's plans to boost housing supply. It recognised an increasingly important role for the

²⁰ *Laying The Foundations; A Housing Strategy for England, 2011*

private rented sector, both in meeting people's housing needs and in supporting economic growth by enabling people to move to take up jobs elsewhere and to respond to changing circumstances.

- 4.33 The private rented sector in England is growing; the Census figures for 2011 confirmed that the sector now totals 16.8%, an increase from 8.8% in 2001. Increasing house prices pre-2007 and the struggling sales market when the down turn came are both factors that have underpinned the growth of the rental market for both 'active choice' renters and 'frustrated would-be' homeowners. Tenure reform and less accessible social rented housing are also likely to be an increasing factor to the growth in the private rented sector and the sector clearly now plays a vital role in meeting housing needs as well as providing an alternative to homeownership.
- 4.34 Local authorities have an important role in ensuring that the private rented sector meets both these requirements. Balancing good quality supply with demand will help to stabilise rents and encouraging good quality management will improve the reputation of the sector and encourage longer term lets and lower turnover. However, this is a challenging task where existing partners need to be encouraged to participate and new partners and investors need to be identified.
- 4.35 The 2017 Household Survey found that the private rented sector accommodates around 18.3% (9,054) of households across the Borough of Tunbridge Wells; of these 17.7% are privately rented and 0.6% live rent free or in tied accommodation.
- 4.36 In terms of the cost of renting, Tables 4.9 and 4.10 set out the comparative median and lower quartile rents for the Borough of Tunbridge Wells, Kent, the South East and England as a whole.
- 4.37 The tables indicate that 2017 median (£945 pcm) and lower quartile (£750 pcm) rental prices are higher in the Tunbridge Wells Borough than in the county (Kent), but slightly lower than the regional (South East) prices.
- 4.38 Comparing the rental price in 2017 with that in 2010 indicates that there has been an above inflation increase in median and lower quartile rental prices in the Borough of Tunbridge Wells during the period. While rental prices have risen across England, the rate of increase has been higher in the Borough of Tunbridge Wells than across England and the South East (although slightly lower than the growth across Kent).

Table 4.10 **Comparative median rental price 2010-2017**

Location	Median price by year (£)		% change 2010-2017
	2010	2017	
Tunbridge Wells	750	945	26.0
Kent	672	849	26.3
South East	797	966	21.2
England	893	1,101	23.3

Source: Zoopla PPD 2018

Table 4.11 Comparative lower quartile rental price 2010-2017			
Location	Lower quartile price by year (£)		% change 2010-2017
	2010	2017	
Tunbridge Wells Borough	611	750	22.7
Kent	546	702	28.6
South East	646	776	20.1
England	598	676	13.0

Source: Zoopla PPD 2018

- 4.39 Regarding Local Housing Allowance rates, there are two Broad Rental Market Areas (BRMA)²¹ within which the Borough of Tunbridge Wells is located:
- High Weald BRMA 3-bedroom rate £223.13 each week
 - North West Kent BRMA - bedroom rate £171.43 each week
- 4.40 Table 4.7 (above) indicates the proportion of stock made up of private rented dwellings by local analysis area. This indicates that the highest proportions of private rented stock are found in some of the Royal Tunbridge Wells wards, for example Culverden (40.7%), St James (29.5%), Pantiles and St Marks (23.3%) and Park (22.3%), along with the parishes of Benenden (24.0%) and Lamberhurst (21.9%).
- 4.41 The 2017 Household Survey found that most private rented properties (47.8%) are houses (of which 21.1% are semi-detached, 15.4% are terraced, and 11.3% are detached); a further 46.9% are flats/maisonettes and 3.8% are bungalows. 34.6% of privately rented properties have one bedroom/bedsit, 37.6% have two bedrooms, 21.4% have three bedrooms and 6.4% have four or more bedrooms.
- 4.42 Around 39.0% of private rented stock was built before 1919 and 7.6% from 2005 onwards. We examined the level of dissatisfaction against the build date of the property. Of all the households who stated they were dissatisfied, almost 60% were living in private rented properties built before 1919.
- 4.43 The characteristics of tenants are diverse and the Household Survey revealed that in particular the private rented sector accommodates singles and couples (under 65) (51.3%), couples with children under 18 (23.4%), older singles and couples (10.5%), lone parents with children under 18 (6.3%), lone parents with adult children (1.7%) and other household types (3.5%).
- 4.44 40.9% of private renting households have lived in their accommodation for less than two years.
- 4.45 In terms of income, the 2017 Household Survey found that 31.7% of households privately renting receive less than £20,800 gross per year, 38.8% receive between

²¹ A Broad Rental Market Area is an area 'within which a person could reasonably be expected to live having regard to facilities and services for purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport and from those facilities and services'. A BRMA must contain 'residential premises for a variety of types, including such premises held on a variety of tenures' PLUS 'sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area' Source: VOA BRMA statistics

£20,800 and £39,000 per year, 23.8% receive between £39,000 and £80,600 per year and 5.7% receive at least £80,600 per year.

- 4.46 81.9% of Household Reference People (Heads of Household) living in private rented accommodation are employed, 8.7% are wholly retired from work, 2.8% are carers or looking after the home, 5.4% are permanently sick/disabled and 0.9% are unemployed.

Stakeholder and estate agent views on the private rented sector

- 4.47 Town centre estate and letting agents felt that although everything was in high demand, all segments of the market had reasonable supply.
- 4.48 Agents in rural areas pointed to the lack of good quality smaller family houses seeking additional supply at around the £1,200 pcm point. Demand was strong for smaller dwellings that would rent more cheaply. 2-bedroom cottages and apartments typically above shops would let to older people, divorcees and couples without children. There was also a market for premium lettings, which enabled families to move into the area and study the market before buying. One agent told us that he had agreed a 'rent before you buy arrangement' with a family who needed to sell their home before they could purchase again.
- 4.49 Some stakeholders commented upon the impact of changes in the economy and welfare system on the private rented sector in Tunbridge Wells Borough. It was reported that welfare reform is making it difficult for people on housing benefit to find accommodation that they can afford, and it is envisaged that this will worsen with the Universal Credit system. At the same time, landlords are using affordability tests for prospective tenants and are refusing to rent their properties where they consider there is too much risk. Changes to the tax system for landlords are expected to also have an impact on the provision of private rented accommodation.
- 4.50 Landlords and agents we spoke to agreed that 'DHS' tenants would struggle to find anything they could truly afford that was in reasonable condition. They pointed out however that the sector had responded by sub-dividing houses into small self contained and shared flats, creating a new market for young professionals to share housing through a shared student housing model. These would let for around £650 pcm and were proving very popular. Agents cited the large number of flats in converted houses north of the town centre and asserted that this had not damaged the quality of the area as investors had worked hard to retain the character of large houses.

Affordable sector

- 4.51 The 2017 Household Survey found that there are around 7,934 households who live in an affordable (social rented or intermediate tenure) property across the Borough of Tunbridge Wells, accounting for 16.1% of all occupied dwellings. Of these, 7,473 households live in accommodation rented from a Housing Association and 461 live in intermediate tenure properties, mainly shared ownership.
- 4.52 The Household Survey identified that houses account for 44.6% of occupied affordable accommodation (17.5% terraced, 25.5% semi-detached and 1.6% detached), 46.4% are

- flats/maisonettes, 8.1% are bungalows and 0.9% other types of housing. Affordable dwellings have one/bedsit (37.0%), two (35.5%) or three (24.5%) bedrooms, with a further 3.0% having four or more bedrooms.
- 4.53 Only 10% of households in the affordable sector are aged over 65. Amongst these households, a third have lived in their current affordable property for over 20 years or more. Almost 40% live in a flat/maisonette, around 17% live in a terraced house and 28.5% live in either a semi-detached or detached property. Around 37% of those aged over 65 live in a bedsit/one bedroom property and 36% live in a 2 bedroom property.
- 4.54 The Household Survey found that 27.2% of households living in affordable dwellings are older singles and couples, 22.4% are singles under 65, 18.5% are couples with children under 18, 11.3% are couples/lone parents with adult children, 12.6% are lone parents with children under 18, 7.6% are couples under 65 with no children and 4.4% are other household types.
- 4.55 46.4% of Household Reference People living in affordable housing are in employment. A further 24.6% are wholly retired from work, 15.6% are permanently sick/disabled, 5.5% are unemployed and 7.5% look after the home/are caring for someone.
- 4.56 Incomes are generally low, with 72.5% of households in affordable housing receiving an income of less than £20,800 gross per year (and 44.7% receive less than £13,000 per year). A further 22.4% receive between £20,800 and £39,000 per year and 5.1% receive between £39,000 and £80,600 per year.
- 4.57 In terms of the potential to encourage higher-earning households currently living in affordable accommodation to consider intermediate tenure products, the Household Survey data indicates that less than 5.1% of these households have a gross annual income of £39,000 or more. Although around 22.4% have an income of between £20,800 and £39,000, this is unlikely to be enough to afford intermediate tenure products within the Borough.

Stakeholder and estate agent views on affordable housing

- 4.58 The stakeholder survey included a number of Registered Providers and housing associations who work within the Tunbridge Wells Borough Council area, including the provision of Supported accommodation and Specialist housing.
- 4.59 Demand for affordable housing in Tunbridge Wells was considered to be particularly from young local households who are seeking to remain in the area but are limited because of the high house prices and rental costs in the private sector.
- 4.60 In terms of key messages for the HNS relating to affordable housing, key stakeholders made the following points:
- Overall, an acknowledgement of the need for more affordable and more social housing;
 - A consideration of the scale of need;
 - The need for truly affordable housing for local, low-income families as well as middle-income households; and
 - Policy options.

Relative affordability of housing tenure options

- 4.61 The relative cost of alternative housing options across the Borough of Tunbridge Wells and the local analysis areas is explored in Table 4.11. This includes affordable and market rent options, owner occupation and intermediate tenure options, as well as Starter Homes. Table 4.12 shows the income required for alternative tenure options to be affordable and Table 4.13 presents the assumptions underpinning the analysis.
- 4.62 This analysis indicates that for open market housing at Borough-level the minimum income required is £36,000 (for lower quartile or entry-level renting) or £64,286 (for lower quartile or entry-level house prices). These amounts do vary by area and income requirements for entry-level renting range between £28,512 in Broadwater and £71,952 in Speldhurst. For entry-level home ownership, income requirements range between £51,429 in Culverden and £112,500 in Sandhurst.

Table 4.12 Cost of alternative tenure options by local analysis area

Tenure option	Price (2017)											
	Ward - Broadwater	Ward - Culverden	Ward - Pantiles and St Marks	Ward - Park	Ward - Sherwood	Ward - St James'	Ward - St John's	Benenden	Bidborough	Brenchley	Capel	Cranbrook & Sissinghurst
Social Rent (average)	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374
Affordable Rent (80% of median private rent)	£658	£652	£798	£759	£780	£718	£759	£749	£1,099	£998	£900	£960
Market Rent - Lower Quartile	£594	£693	£793	£750	£689	£750	£743	£802	£1,196	£945	£923	£923
Market Rent - Median	£823	£815	£997	£949	£975	£897	£949	£936	£1,374	£1,248	£1,125	£1,200
Market Sale - Lower Quartile	£221,500	£200,000	£290,000	£274,000	£255,000	£220,000	£263,000	£209,000	£435,000	£377,500	£231,127	£245,000
Market Sale - Median	£292,000	£295,000	£575,000	£390,000	£291,250	£252,500	£365,000	£245,000	£647,500	£577,250	£275,500	£342,500
Market Sale - Average	£500,000	£489,985	£555,506	£514,523	£364,360	£308,472	£503,805	£366,778	£836,250	£721,575	£342,340	£427,729
Starter Home	£233,600	£236,000	£460,000	£312,000	£233,000	£202,000	£292,000	£196,000	£518,000	£461,800	£220,400	£274,000
Shared ownership (50%)	£146,000	£147,500	£287,500	£195,000	£145,625	£126,250	£182,500	£122,500	£323,750	£288,625	£137,750	£171,250
Shared ownership (25%)	£73,000	£73,750	£143,750	£97,500	£72,813	£63,125	£91,250	£61,250	£161,875	£144,313	£68,875	£85,625
Help to buy	£292,000	£295,000	£575,000	£390,000	£291,250	£252,500	£365,000	£245,000	£647,500	£577,250	£275,500	£342,500

Tenure option												
	Frittenden	Goudhurst	Hawkhurst	Horsmonden	Lamberhurst	Paddock Wood	Pembury	Rusthall	Sandhurst	Southborough	Speldhurst	Tunbridge Wells Total
Social Rent (average)	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374	£374
Affordable Rent (80% of median private rent)	£998	£1,480	£759	£798	£801	£759	£730	£780	£713	£801	£1,841	£756
Market Rent - Lower Quartile	£897	£949	£776	£802	£693	£793	£676	£771	£796	£796	£1,499	£750
Market Rent - Median	£1,248	£1,850	£949	£997	£1,001	£949	£912	£975	£891	£1,001	£2,301	£945
Market Sale - Lower Quartile	£430,000	£387,500	£245,000	£299,450	£298,000	£282,000	£290,000	£234,000	£437,500	£260,500	£361,000	£250,000
Market Sale - Median	£1,150,000	£540,000	£353,750	£400,000	£390,251	£317,500	£403,500	£300,000	£668,750	£325,000	£538,500	£345,000
Market Sale - Average	£1,262,000	£744,206	£384,055	£489,856	£494,406	£364,511	£392,882	£321,396	£668,750	£377,909	£455,853	£455,853
Starter Home	£920,000	£432,000	£283,000	£320,000	£312,201	£254,000	£322,800	£240,000	£535,000	£260,000	£430,800	£276,000
Shared ownership (50%)	£575,000	£270,000	£176,875	£200,000	£195,126	£158,750	£201,750	£150,000	£334,375	£162,500	£269,250	£172,500
Shared ownership (25%)	£287,500	£135,000	£88,438	£100,000	£97,563	£79,375	£100,875	£75,000	£167,188	£81,250	£134,625	£86,250
Help to buy	£1,150,000	£540,000	£353,750	£400,000	£390,251	£317,500	£403,500	£300,000	£668,750	£325,000	£538,500	£345,000

Source: Data produced by Land Registry © Crown copyright 2017, Zoopla 2017, CLG

Regarding Starter Homes, this analysis demonstrates what a Starter Home would cost but it there is a cap of a property value of £312,500 (full market value), 80% of which is £250,000

Table 4.13 Income required for alternative tenure options

Tenure option	Income required (2017)											
	Ward - Broadwater	Ward - Culverden	Ward - Pantiles and St Marks	Ward - Park	Ward - Sherwood	Ward - St James'	Ward - St John's	Benenden	Bidborough	Brenchley	Capel	Cranbrook & Sissinghurst
Social Rent	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936
Affordable Rent	£31,603	£31,296	£38,285	£36,442	£37,440	£34,445	£36,442	£35,942	£52,762	£47,923	£43,200	£46,080
Market Rent - Lower Quartile	£28,512	£33,264	£38,064	£36,000	£33,072	£36,000	£35,664	£38,496	£57,408	£45,360	£44,304	£44,304
Market Rent - Median	£39,504	£39,120	£47,856	£45,552	£46,800	£43,056	£45,552	£44,928	£65,952	£59,904	£54,000	£57,600
Market Sale - Lower Quartile (assumes 10% deposit)	£56,957	£51,429	£74,571	£70,457	£65,571	£56,571	£67,629	£53,743	£111,857	£97,071	£59,433	£63,000
Market Sale - Median (assumes 10% deposit)	£75,086	£75,857	£147,857	£100,286	£74,893	£64,929	£93,857	£63,000	£166,500	£148,436	£70,843	£88,071
Market Sale - Average (assumes 10% deposit)	£128,571	£125,996	£142,844	£132,306	£93,693	£79,321	£129,550	£94,314	£215,036	£185,548	£88,030	£109,987
Starter Home	£60,069	£60,686	£118,286	£80,229	£59,914	£51,943	£75,086	£50,400	£133,200	£118,749	£56,674	£70,457
Shared ownership (50%)	£56,627	£58,570	£109,970	£76,009	£57,881	£50,768	£71,420	£49,391	£123,279	£110,383	£54,990	£67,289
Shared ownership (25%)	£46,928	£48,771	£90,871	£63,055	£48,208	£42,381	£59,296	£41,254	£101,772	£91,210	£45,839	£55,913
Help to buy	£41,714	£42,143	£82,143	£55,714	£41,607	£36,071	£52,143	£35,000	£92,500	£82,464	£39,357	£48,929

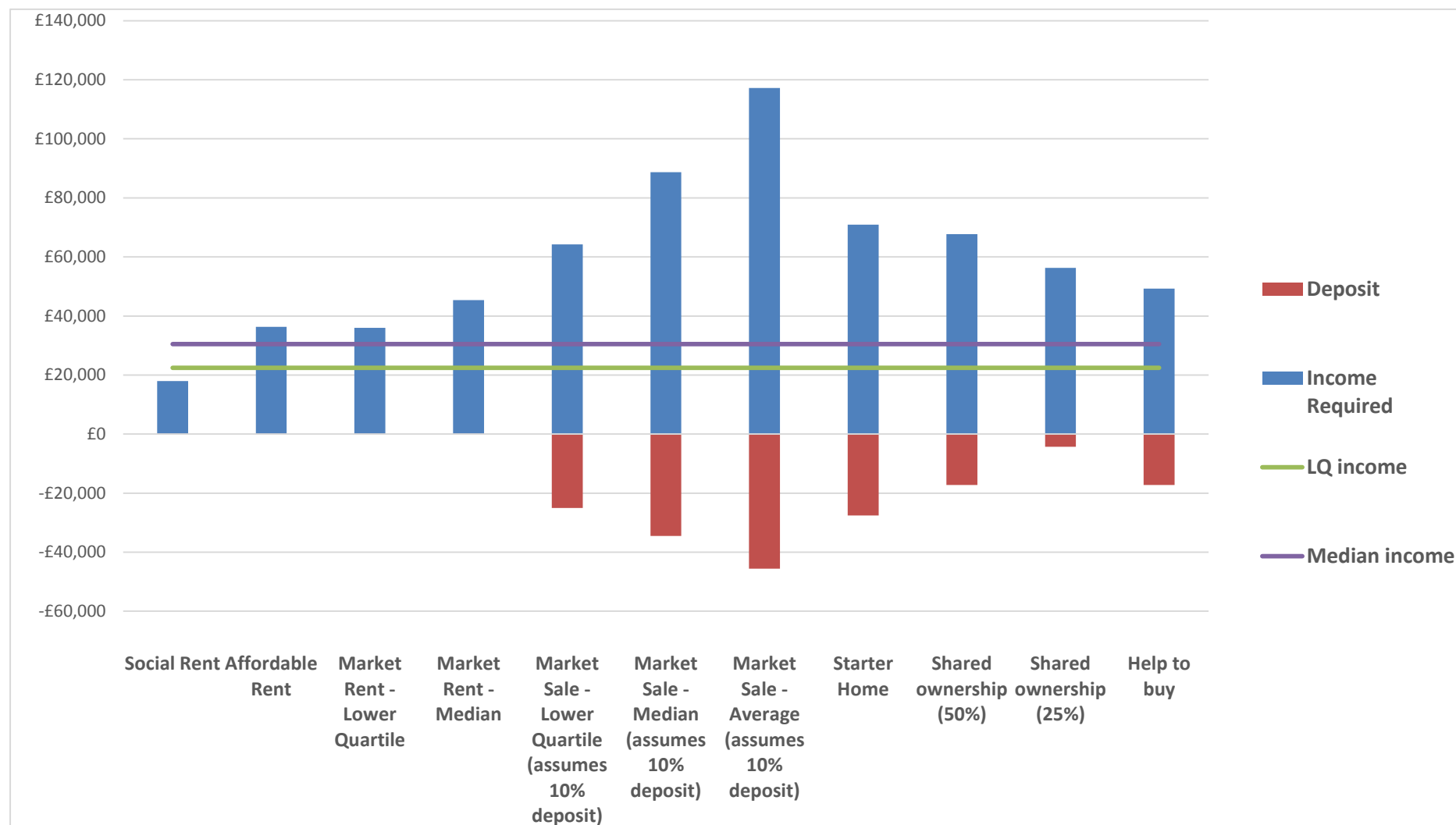
Tenure option												
	Frittenden	Goudhurst	Hawkhurst	Horsmonden	Lamberhurst	Paddock Wood	Pembury	Rusthall	Sandhurst	Southborough	Speldhurst	Tunbridge Wells Total
Social Rent	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936	£17,936
Affordable Rent	£47,923	£71,040	£36,442	£38,285	£38,438	£36,442	£35,021	£37,440	£34,214	£38,438	£88,358	£36,288
Market Rent - Lower Quartile	£43,056	£45,552	£37,248	£38,496	£33,264	£38,064	£32,448	£37,008	£38,208	£38,208	£71,952	£36,000
Market Rent - Median	£59,904	£88,800	£45,552	£47,856	£48,048	£45,552	£43,776	£46,800	£42,768	£48,048	£110,448	£45,360
Market Sale - Lower Quartile (assumes 10% deposit)	£110,571	£99,643	£63,000	£77,001	£76,629	£72,514	£74,571	£60,171	£112,500	£66,986	£92,829	£64,286
Market Sale - Median (assumes 10% deposit)	£295,714	£138,857	£90,964	£102,857	£100,350	£81,643	£103,757	£77,143	£171,964	£83,571	£138,471	£88,714
Market Sale - Average (assumes 10% deposit)	£324,514	£191,367	£98,757	£125,963	£127,133	£93,731	£101,027	£82,645	£171,964	£97,177	£117,219	£117,219
Starter Home	£236,571	£111,086	£72,771	£82,286	£80,280	£65,314	£83,006	£61,714	£137,571	£66,857	£110,777	£70,971
Shared ownership (50%)	£215,523	£103,545	£69,354	£77,845	£76,055	£62,700	£78,487	£59,487	£127,179	£64,077	£103,269	£67,748
Shared ownership (25%)	£177,327	£85,609	£57,605	£64,559	£63,093	£52,154	£65,085	£49,523	£104,967	£53,282	£85,383	£56,289
Help to buy	£164,286	£77,143	£50,536	£57,143	£55,750	£45,357	£57,643	£42,857	£95,536	£46,429	£76,929	£49,286

Source: Data produced by Land Registry © Crown copyright 2017, Zoopla 2017, CLG

Table 4.14 Assumptions in assessing income required for alternative tenure options		
Tenure	Tenure price assumptions	Affordability assumptions
Social rent	Prevailing prices	Affordability 25% of income
Affordable rent	80% of median market rent	Affordability 25% of income
Market Rent - lower quartile	Prevailing prices	Affordability 25% of income
Market Rent - median	Prevailing prices	Affordability 25% of income
Market Rent - average	Prevailing prices	Affordability 25% of income
Market Sale - Lower Quartile	Prevailing prices	90% LTV, 3.5x income
Market Sale - median	Prevailing prices	90% LTV, 3.5x income
Market Sale - average	Prevailing prices	90% LTV, 3.5x income
Starter Home	20% discount on full value (assumed to be median), 10% deposit on discounted portion, remainder mortgage based on 3.5x income	90% LTV, 3.5x income
Shared ownership (50%)	Total price based on median price and 50% ownership. Mortgage based on 40%. 10% deposit required, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element
Shared ownership (25%)	Total price based on median price and 25% ownership. Mortgage based on 20%. 5% deposit required, annual service charge £395, Annual rent based on 2.75% of remaining equity	90% LTV, 3.5x income for equity and 25% of income for rental element
Help to buy	Total price based on median price. Mortgage based on 75% equity. 20% loan and deposit of 5%. Loan fee of 1.75% in year 6 of outstanding equity loan increasing annually from yr7 at RPI+1%	70% LTV, 3.5x income

- 4.63 Regarding affordable rents, where possible, these are capped at Local Housing Allowance rates. There are two Broad Rental Market Areas (BRMA)²² within which Tunbridge Wells Borough is located:
- High Weald BRMA 3 -bedroom rate £223.13 each week
 - North West Kent BRMA 3-bedroom rate £171.43 each week
- 4.64 The analysis in Tables 4.11 and 4.12 assumes that affordable rents charged are up to 80% of median market rents.
- 4.65 Figure 4.2 summarises in graph form the relative affordability of alternative tenures at the Borough level, setting out the income and deposit required for different options set against prevailing lower quartile and median earnings. It uses lower quartile and median earnings derived from the ONS Annual Survey of Hours and Earnings for 2017.
- 4.66 This indicates that only social renting is affordable for households on both lower quartile and median incomes. It indicates that the majority of people – on lower quartile or median incomes – could not afford any of the intermediate tenure affordable products at the current Borough-average prices. This comparison of local incomes with the cost of local house prices and rents illustrates the affordability challenge faced by residents within the Borough of Tunbridge Wells. It shows the particular problem faced by households who do not have either existing equity or savings.
- 4.67 Further analysis of the requirement for affordable housing is presented in Chapter 6.

²² A Broad Rental Market Area is an area 'within which a person could reasonably be expected to live having regard to facilities and services for purposes of health, education, recreation, personal banking and shopping, taking account of the distance of travel, by public and private transport and from those facilities and services'. A BRMA must contain 'residential premises for a variety of types, including such premises held on a variety of tenures' PLUS 'sufficient privately rented residential premises, to ensure that, in the rent officer's opinion, the LHA for the area is representative of the rents that a landlord might reasonably be expected to obtain in that area' Source: VOA BRMA statistics

Figure 4.2 Borough of Tunbridge Wells household income and housing costs

Source: Data produced by Land Registry © Crown copyright 2017, Zoopla 2017, CLG, ASHE 2017

Note: The deposit requirements are shown on the table as a negative number

Concluding comments

- 4.68 The purpose of this chapter has been to explore the current housing market dynamics affecting and influencing the housing market within the Borough of Tunbridge Wells. This chapter has provided detail on the current profile of dwellings by type, tenure and size along with property condition and property prices.
- 4.69 The 2017 majority of properties in Tunbridge Wells Borough are houses (71.8%), 22.7% are flats/apartments/maisonettes and 4.8% are bungalows. 31.3% of existing properties contain three bedrooms and a further 29.1% contain four or more bedrooms.
- 4.70 While 65.6% of households live in owner occupation and a further 18.3% in private rented accommodation, an analysis of house prices and private rental costs indicates that open market housing has become hugely more expensive in the Borough in recent years and remains above the regional averages.
- 4.71 Despite this, the 2017 Household Survey reveals that only 16.0% of the housing stock is affordable accommodation. The highest proportions of this stock tenure are located within the Sherwood (37.5%) and Broadwater (26.2%) analysis areas.
- 4.72 The relative affordability of alternative tenures was considered and overall a household income of at least £17,936 is required for social rent (excluding housing benefit), at least £36,288 for affordable rent, £36,000 for entry-level market renting (lower quartile), £64,286 for entry-level open market purchase (lower quartile) and at least £70,971 for affordable home ownership (Starter Homes).

5. Understanding the future housing market in the Borough of Tunbridge Wells

- 5.1 This chapter assesses the primary market drivers in the Borough of Tunbridge Wells, namely population growth and structure; economic change; and housing stock and aspirations.

Key market drivers

- 5.2 In order to understand the future housing need and demands for housing, Local Planning Authorities are required to consider a range of data sources and information which identifies how key drivers of the local market and underlying trends will impact upon the structure of households and population over a fifteen year period and beyond.
- 5.3 Essentially, there are three key primary drivers influencing the current (and future) housing market: demographic; economic and dwelling stock characteristics, as summarised in Table 5.1.

Table 5.1 Primary market drivers		
Primary Driver	Attributes	Impact on overall demand through:
Demography	Changing no. of households, household structure, ethnicity	Natural Change
Economy	Jobs, income, activity rates, unemployment	Economic migration
Housing stock and aspirations	Quality vs. aspirations, relative prices, accessibility, development programmes	Residential migration

Source: arc⁴

Demography

- 5.4 The following demographic drivers will continue to underpin the housing market in the Borough of Tunbridge Wells:
- An increasing population, with ONS 2014-based Subnational population projections (Table 5.2) indicating an increase of 9.4% from 117,700 in 2017 to 128,800 by the end of the Local Plan Period in 2033;
 - Over the period 2017 to 2033, ONS 2014-based Subnational population projections estimate that the number of residents aged under 65 will increase 2.0% from 95,100 in 2017 to 97,000 in 2033. The number aged 65 or more will increase by 40.7% from 22,600 in 2017 to 31,800 in 2033;
 - 2014-based CLG household projections suggest that the total number of households in the Borough of Tunbridge Wells is expected to increase by 7,757 by

the end of the Local Plan Period, from 49,904 in 2017 to 57,661 by 2033, an increase of 15.5%;

- The 2017 Household Survey indicates that the following range of household groups currently live in the Borough of Tunbridge Wells: couples with younger children (23.8%); couples (under 65 with no children) (15.9%); couples 65 or over (14.7%); singles under 65 (16.5%); singles aged 65 or over (11.1%); couples with adult children (8.1%); lone parents (4.4%); lone parents with adult children (2.1%); and other household types (3.4%).

Table 5.2 Projected population change to the end of the Local Plan Period, 2017 to 2033				
Age Group	2017	2033	Change 2017-2033	% change 2017-33
0-14	22,200	22,700	500	2.3%
15-29	18,100	18,200	100	0.6%
30-44	22,700	23,000	300	1.3%
45-64	32,100	33,100	1,000	3.1%
65-79	15,900	20,200	4,300	27.0%
80+	6,700	11,600	4,900	73.1%
Total	117,700	128,800	11,100	9.4%
<i>Of the total population</i>				
aged 65+	22,600	31,800	9,200	
aged 80+	6,700	11,600	4,900	

Source: ONS 2014-based Subnational population projections

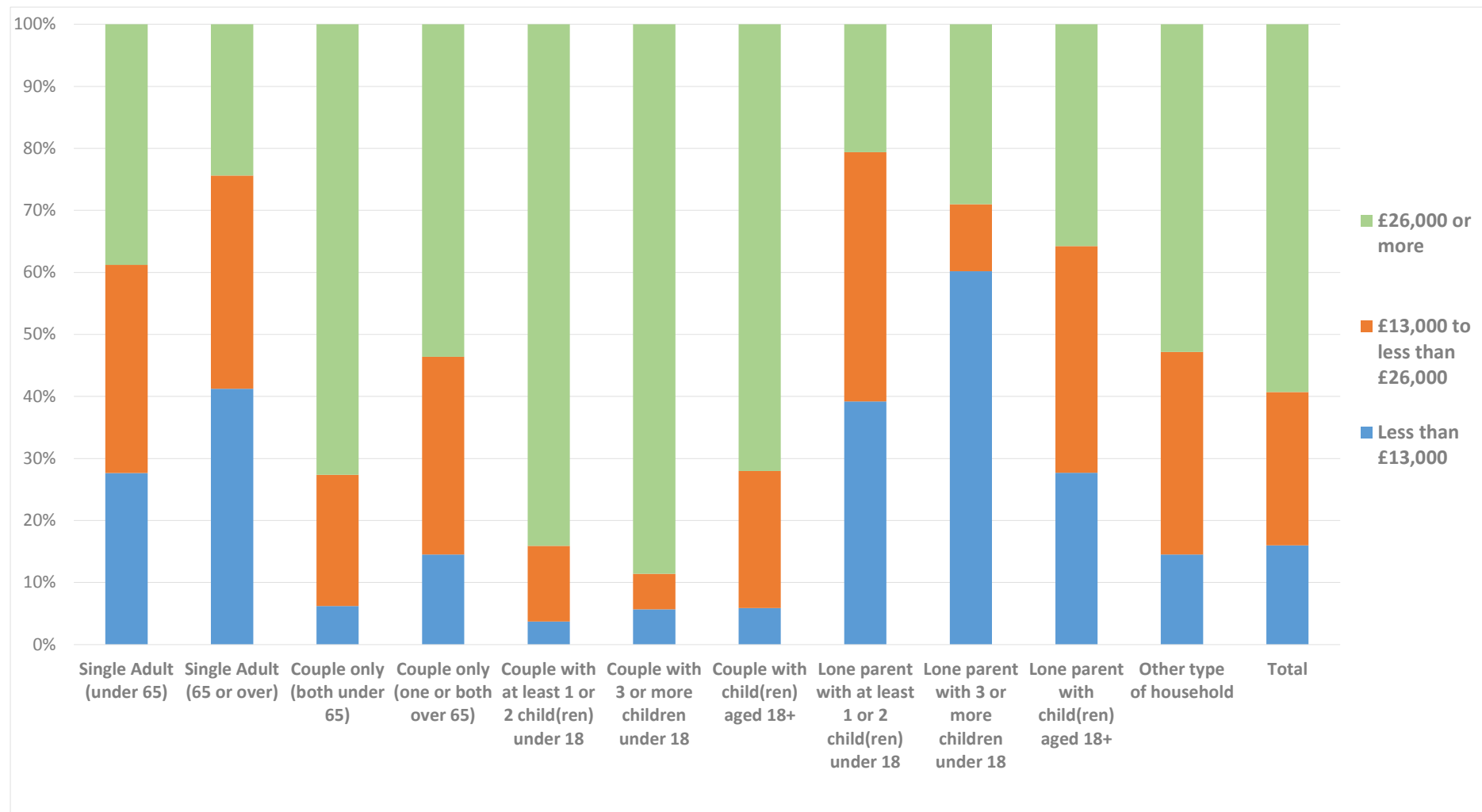
Economy

5.5 The following economic drivers underpin the operation of the housing market in Tunbridge Wells Borough:

- 63.1% of Household Reference People are economically active and are in employment according to the 2017 Household Survey; a further 26.4% are retired; 4.6% are either looking after the home or provide full-time care; 4.0% are permanently sick/disabled; 1.8% are unemployed and available for work and 0.2% are in full-time education/training;
- According to the 2011 Census, 59.7% of residents in employment work in the Borough of Tunbridge Wells. A further 8.0% work in Tonbridge & Malling, 7.7% work in Westminster, City of London and 3.8% work in Sevenoaks.
- According to the Office for National Statistics (ONS) Annual Survey of Hours and Earnings, lower quartile earnings in 2017 across the Borough of Tunbridge Wells were £22,427 each year which compares with £22,339 for the South East region and £20,667 for England. Median incomes were £30,477, compared with a regional median of £31,664 and a national median of £29,085; and
- In terms of income, the 2017 Household Survey identified that across the Borough 16.0% of households receive less than £13,000 gross per year, 24.7% receive

between £13,000 and £26,000 per year, 42.4% receive between £26,000 and £80,600 per year and 16.9% receive at least £80,600 per year.

- 5.6 Figure 5.1 presents household income by household type. Analysis demonstrates that incomes are lowest amongst lone parents and older singles (single adults 65+); and highest amongst couples and couples with children.

Figure 5.1 Summary of household income by household type

Source: 2017 Household Survey

Stakeholder and agent views on market drivers

- 5.7 Stakeholders and estate agents stressed the significance of in-migration to the District, with often wealthy households from London, elsewhere in the UK and abroad moving into the area and able to pay high house prices. The good rail connections to London mean that Tunbridge Wells and some of the other villages with mainline stations are considered prime commuter territory for households who travel to London for work.
- 5.8 Agents told us that the combination of excellent schools, (the grammar school system coupled with prestigious private schools), the rail links to London, the quality of the town of Tunbridge Wells and the historic villages, attracted people to the area above other parts of Kent and the South East.
- 5.9 Whilst there is therefore high demand for executive and family-sized housing for the young and upwardly mobile, respondents to the surveys also reported on the challenge of catering for an ageing population. The need to make provision for older people, including a range of budgets and tenures, was highlighted by several stakeholders and estate agents. We observed that there is more age restricted and specialist housing in the urban area than the rural area.
- 5.10 Many young working people are priced out of both the home ownership market and the private rental market for self contained houses and flats. Agents told us that investors had responded to this gap by converting larger houses into studio apartments many of which have shared facilities.

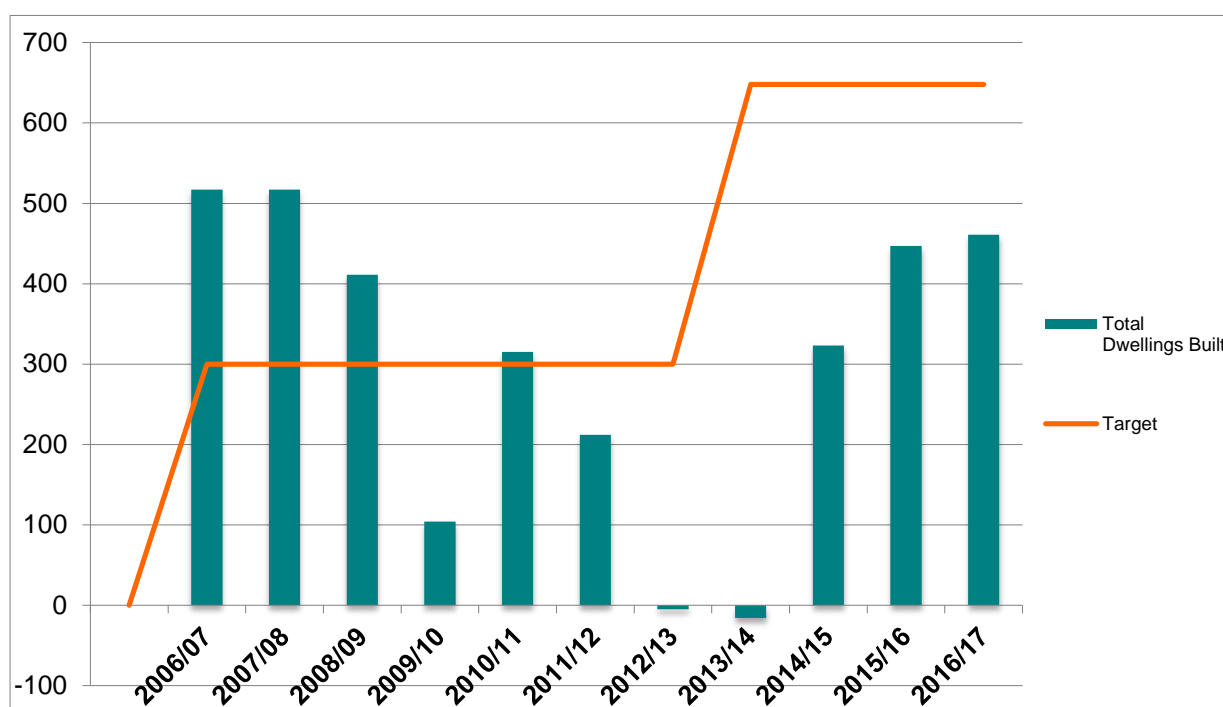
Past trends in housing delivery

- 5.11 Over the 11 years, 2006/07 to 2016/17 there has been an average of 299 completions per year across the Borough of Tunbridge Wells area (Table 5.3). This compares with an annualised target over the period of 427 dwelling completions. A comparison of annual completions and the annual target is set out in graphical form in Figure 5.3.

Table 5.3 Dwelling completions 2006/07 to 2016/17		
Year	Total Net Completions	Target
2006/07	517	300
2007/08	517	300
2008/09	411	300
2009/10	104	300
2010/11	315	300
2011/12	212	300
2012/13	-5	300
2013/14	-16	648
2014/15	323	648
2015/16	447	648
2016/17	461	648
11-year Total	299	427
Annual Average	3,286	4,692

Source: Borough of Tunbridge Wells Five Year Land Supply Report 2016/17

Figure 5.3 Dwelling completions compared with the annual target



Source: Borough of Tunbridge Wells Five Year Land Supply Report 2016/17

Suggested future development profile of market dwellings

- 5.12 Households intending to move in the open market were asked in the Household Survey what type and size of property they would like and expect to move to. This could then be compared with the current stock profile to identify any mismatches between availability and aspirations/expectation. The findings are set out in Table 5.4 and a summary is provided in Table 5.5.
- 5.13 Of households moving, most would like to move to a house (75.1%), 8.6% would like to move to a bungalow, 11.7% to a flat and 4.7% to other property types. This compares with 74.7% who expect to move to a house, 4.6% to a bungalow, 16.5% a flat and 4.2% to other property types. A high proportion would like to move to a detached house (55.8%) but only 31.6% expect to. In contrast, higher proportions expect to move to a semi-detached house (31.6%) than would like to (13.3%).

Table 5.4 Open market dwelling stock and preferences

Dwelling type/size	Dwelling stock, likes and expectations		
	Current Private Stock %	Like %	Expect %
Detached house/cottage 1-2 Beds	1.5	4.5	2.3
Detached house/cottage 3 Beds	6.1	21.3	10.4
Detached house/cottage 4 or more Beds	19.0	30.0	18.9
Semi-detached house/cottage 1-2 Beds	6.3	3.2	8.0
Semi-detached house/cottage with 3 Beds	15.8	8.3	16.0
Semi-detached house/cottage 4 or more Beds	7.1	1.8	5.1
Terraced house/cottage 1-2 Beds	7.2	3.5	8.6
Terraced house/cottage 3 Beds	6.6	2.2	4.8
Terraced house/cottage 4+ Beds	2.2	0.3	0.6
Bungalow 1-2 Beds	2.9	4.9	2.9
Bungalow 3+ Beds	1.9	3.7	1.7
Flat/Apartment 1 Bed	11.7	2.4	5.8
Flat/Apartment 2 Beds	9.4	8.0	9.7
Flat/Apartment 3+ Beds	1.6	1.3	1.0
Other 1 Bed	0.5	2.8	3.4
Other 2 Beds	0.1	1.3	0.7
Other 3+ Beds	0.1	0.6	0.1
Total	100.0	100.0	100.0
<i>Base</i>	<i>49,063</i>	<i>10,735</i>	<i>10,285</i>

Source: 2017 Household Survey

Table 5.5 Open market dwelling stock and preferences

Dwelling type/size summary	% Profile of new dwelling stock based on:		
	Current stock	Like	Expect
House 1/2 Beds	15.0	11.2	18.9
House 3 Beds	28.5	31.8	31.2
House 4 or more Beds	28.3	32.1	24.6
Bungalow	4.8	8.6	4.6
Flat	22.7	11.7	16.5
Other	0.7	4.7	4.2
Total	100.0	100.0	100.0
<i>Base</i>	<i>49,063</i>	<i>10,735</i>	<i>10,285</i>

Source: 2017 Household Survey

- 5.14 This analysis suggests that on the basis of household aspirations (likes), the highest demand is for 3 and 4-plus bedroom houses. While demand, expectation and current stock profile are fairly evenly matched for 3-bedroom houses, fewer households expect to achieve a 4-bedroom house than would choose one.

- 5.15 In terms of flats/apartments, there is a demand for these types of property; however, demand is significantly lower than expectation and current stock profile. By comparison, the desire for bungalows exceeds both expectation and current stock.
- 5.16 Development more reflective of household expectation would result in developing three and four bedroom houses along with bungalows. However, factors such as density – and particularly seeking to maximise dwelling density in new developments – will also be important for the Council to consider in terms of their policy response.
- 5.17 Tables 5.6 and 5.7 consider the current dwelling stock profile of open market dwellings by local analysis area and then the extent to which this varies from the stock profile based on the aspirations (likes) and expectations of households planning to move (using area-level data), based on the findings of the Household Survey. Where cells are colour-coded: a green spot indicates that the current proportion of dwelling stock is greater than the aspiration/expectation for that dwelling stock; a red spot indicates that the proportion of dwelling stock is lower than the aspiration/expectation. Therefore, a red spot suggests there is a lack of that particular type of dwelling type and size in that sub-area.

Table 5.6 Comparison between current dwelling stock and market aspirations

Dwelling Type	Ward/Parish												
	Ward - Broadwater	Ward - Culverden	Ward - Pantiles and St Marks	Ward - Park	Ward - Sherwood	Ward - St James'	Ward - St John's	Benenden	Bidborough	Brenchley	Capel	Cranbrook & Sissinghurst	
Detached house 1-2 Beds	-2.1	-4.4	-2.7	-3.2	1.2	3.5	0.2	-1.5	-3.9	-2.4	-6.3	-3.0	
Detached house 3 Beds	-18.2	-2.5	-12.5	-21.7	-25.3	-34.6	-25.4	-16.0	-15.4	-31.2	-17.0	-20.9	
Detached house 4 or more beds	-10.2	-14.0	-14.6	-14.1	-13.2	-14.0	-11.7	1.4	8.5	11.0	-20.5	-9.3	
Semi-detached house 1-2 beds	-3.8	0.3	1.6	1.6	1.2	0.2	6.8	2.0	13.6	4.5	10.4	2.0	
Semi-detached house 3 beds	4.9	-3.4	-0.2	9.8	17.1	1.5	14.1	7.3	7.2	8.4	29.2	12.0	
Semi-detached house 4 or more beds	8.3	4.8	4.5	4.4	-0.4	4.4	14.9	3.8	5.1	7.1	6.6	7.1	
Terraced house 1-2 Beds	-2.0	-4.6	-8.2	1.4	11.0	13.8	5.0	-2.1	-3.1	1.0	3.7	4.0	
Terraced house 3 Beds	4.2	3.9	6.4	5.4	6.6	1.4	-1.2	-1.3	-5.2	4.3	11.5	8.2	
Terraced house 4+ beds	2.7	1.5	2.8	7.7	0.3	0.0	2.8	0.0	1.3	-0.6	1.1	5.0	
Bungalow 1-2 Beds	-2.4	-1.5	0.3	-0.7	-9.0	-1.9	-1.8	-1.1	1.8	2.0	-9.4	-3.4	
Bungalow 3 beds	0.7	1.0	1.3	-2.3	-5.2	-1.8	-8.1	3.7	-10.9	-3.2	-4.8	-0.7	
Flat/Apartment 1 Bed	10.9	26.8	13.4	7.3	13.9	15.0	2.4	7.9	1.3	5.0	2.6	4.2	
Flat/Apartment 2 Beds	11.5	-7.0	10.5	7.7	8.5	12.2	2.6	-7.6	-0.8	-0.6	0.0	-4.8	
Flat/Apartment 3+ Beds	-0.4	4.2	-0.5	1.5	0.3	1.4	0.5	2.0	0.0	-0.3	-3.6	1.4	
Other 1 Bed	-4.2	-3.2	0.0	-2.2	-6.9	-1.0	1.1	-0.3	0.0	-1.6	-3.6	0.7	
Other 2 Beds	0.0	-1.9	-2.3	-1.1	0.0	0.0	-2.1	0.4	0.8	-2.7	0.0	-3.0	
Other 3+ Beds	0.0	0.0	0.0	-1.4	0.0	0.0	0.0	1.4	0.0	-0.6	0.0	0.5	

Dwelling Type	Frittenden	Goudhurst	Hawkhurst	Horsmonden	Lamberhurst	Paddock Wood	Pembury	Rusthall	Sandhurst	Southborough	Speldhurst	Total	
Detached house 1-2 Beds	-7.1	-0.7	-1.9	-3.6	-9.6	-9.2	-1.7	-1.2	0.9	-10.6	0.2	-3.0	
Detached house 3 Beds	-0.4	-8.7	-9.9	-9.3	1.6	4.7	-8.9	-11.0	-40.0	-11.7	-17.6	-15.1	
Detached house 4 or more beds	-24.2	-2.5	-13.7	-10.9	-37.7	-29.9	-7.8	-24.2	19.1	-8.6	16.5	-11.0	
Semi-detached house 1-2 beds	1.7	-3.4	3.5	2.7	5.7	2.4	-4.9	10.1	13.0	11.6	1.4	3.2	
Semi-detached house 3 beds	1.6	9.6	9.3	8.7	0.4	14.1	10.8	-1.5	13.4	4.3	7.9	7.5	
Semi-detached house 4 or more beds	4.9	11.5	3.9	4.4	9.1	6.8	2.9	7.9	4.6	1.2	2.7	5.3	
Terraced house 1-2 Beds	4.9	2.5	6.8	2.7	6.6	8.0	4.2	15.5	4.6	5.9	4.5	3.7	
Terraced house 3 Beds	8.3	3.2	6.4	4.5	7.5	7.8	9.4	2.6	1.4	2.4	3.7	4.4	
Terraced house 4+ beds	0.0	1.4	0.7	2.0	4.3	0.2	1.6	-0.7	0.4	2.0	0.4	1.9	
Bungalow 1-2 Beds	6.3	-1.1	-8.9	-1.5	6.6	-1.4	-0.1	-0.9	-5.8	-5.3	3.7	-2.0	
Bungalow 3 beds	2.6	-6.2	0.6	-3.2	-3.8	-2.5	-4.2	-2.6	-7.4	-1.4	1.2	-1.8	
Flat/Apartment 1 Bed	0.0	4.0	4.4	4.1	6.9	5.8	5.6	9.9	1.9	13.0	2.9	9.3	
Flat/Apartment 2 Beds	0.0	-0.3	7.9	1.7	1.8	-0.9	0.8	0.1	-3.5	-2.2	-3.6	1.4	
Flat/Apartment 3+ Beds	0.0	0.3	-1.7	0.9	2.7	0.5	-1.4	0.0	0.0	-0.6	-3.8	0.3	
Other 1 Bed	0.0	0.7	-7.8	0.0	-2.0	-5.1	-6.4	-4.0	1.8	0.0	-1.3	-2.3	
Other 2 Beds	0.0	-10.5	0.5	0.0	0.0	-1.3	0.0	0.0	-4.4	0.0	-5.1	-1.2	
Other 3+ Beds	1.4	0.2	0.0	-3.2	0.0	0.0	0.0	0.0	0.0	0.0	-13.7	-0.5	

Source: 2017 Household Survey

Table 5.7 Comparison between current dwelling stock and market expectations

Dwelling Type	Ward/Parish												
	Ward - Broadwater	Ward - Culverden	Ward - Pantiles and St Marks	Ward - Park	Ward - Sherwood	Ward - St James'	Ward - St John's	Benenden	Bidborough	Brenchley	Capel	Cranbrook & Sissinghurst	
Detached house 1-2 Beds	-4.6	3.3	0.7	-1.9	1.2	3.5	-1.9	-6.1	-4.2	0.5	0.7	-8.0	
Detached house 3 Beds	-10.9	-1.0	7.2	0.4	-9.6	-9.6	-6.5	-2.2	-22.9	-18.9	-5.4	-18.5	
Detached house 4 or more beds	-2.9	-6.3	0.1	-6.9	-9.5	0.3	3.1	3.5	11.6	12.4	-20.0	-3.8	
Semi-detached house 1-2 beds	-1.7	-0.8	-5.1	-14.1	-2.0	-14.8	-0.9	4.9	13.6	0.4	-2.9	5.2	
Semi-detached house 3 beds	2.0	-2.0	-20.9	-1.4	13.1	-2.6	9.2	0.3	7.2	-5.4	27.2	11.5	
Semi-detached house 4 or more beds	0.6	-1.4	5.3	-1.1	2.2	2.4	3.9	3.8	-0.5	4.5	2.7	7.1	
Terraced house 1-2 Beds	-1.1	-11.2	0.6	0.0	1.1	4.5	-5.9	-5.0	2.0	-1.9	-3.3	-6.2	
Terraced house 3 Beds	4.0	3.9	-2.4	9.8	-0.9	-6.9	-2.1	-4.3	0.0	3.5	11.5	4.8	
Terraced house 4+ beds	2.7	1.5	2.7	7.7	0.3	1.8	2.8	0.0	1.3	-0.7	1.1	5.0	
Bungalow 1-2 Beds	-1.0	0.3	0.0	-1.8	-2.1	0.0	0.0	2.5	1.8	2.0	-6.5	2.5	
Bungalow 3 beds	2.9	1.0	3.1	-0.2	1.0	-1.9	-5.1	3.7	2.0	3.8	-3.8	-1.6	
Flat/Apartment 1 Bed	9.5	18.6	9.7	1.6	7.4	6.7	3.7	1.3	1.3	5.0	2.6	4.2	
Flat/Apartment 2 Beds	3.1	-6.4	1.0	7.6	-1.9	17.4	2.6	-6.3	-6.8	-1.5	0.0	-5.1	
Flat/Apartment 3+ Beds	1.9	4.1	-0.8	2.6	0.3	1.4	0.5	3.2	-7.0	0.5	-3.9	1.4	
Other 1 Bed	-4.5	-3.6	-0.8	-2.2	-0.7	-2.3	-3.3	0.0	0.0	-1.6	0.0	0.7	
Other 2 Beds	0.0	0.0	0.5	0.0	0.0	0.0	0.0	-1.0	0.8	-2.8	0.0	0.2	
Other 3+ Beds	0.0	0.0	-0.8	0.0	0.0	0.0	0.0	1.4	0.0	0.2	0.0	0.5	

Dwelling Type	Frittenden	Goudhurst	Hawkhurst	Horsmonden	Lamberhurst	Paddock Wood	Pembury	Rusthall	Sandhurst	Southborough	Speldhurst	Total
Detached house 1-2 Beds	0.0	-0.7	2.0	-2.1	2.7	-9.3	2.0	-1.3	0.6	-1.5	1.0	-0.8
Detached house 3 Beds	-1.3	-2.8	-10.3	-12.5	1.7	6.5	-6.1	-7.2	-35.9	3.9	-10.9	-4.3
Detached house 4 or more beds	-29.5	11.1	-4.4	12.9	-21.9	-5.7	-0.8	0.5	22.2	4.5	20.5	0.0
Semi-detached house 1-2 beds	1.7	-15.2	6.5	-4.9	5.7	2.4	-0.3	8.1	2.9	4.7	-1.3	-1.7
Semi-detached house 3 beds	0.7	-4.7	10.4	-0.9	-12.6	1.5	0.1	-3.7	11.1	-14.3	-1.7	-0.2
Semi-detached house 4 or more beds	4.9	10.4	3.9	-3.4	9.1	-2.5	0.0	2.4	4.6	3.4	0.0	2.0
Terraced house 1-2 Beds	4.9	-0.3	0.3	4.0	-11.6	4.9	4.1	9.1	-0.5	-6.7	1.7	-1.4
Terraced house 3 Beds	8.3	2.1	1.8	4.5	7.5	4.8	9.4	-7.3	-3.6	2.4	3.7	1.8
Terraced house 4+ beds	0.0	1.4	-3.1	2.0	4.3	0.2	1.6	-5.0	0.4	2.0	0.4	1.6
Bungalow 1-2 Beds	6.3	6.7	-8.5	-1.8	4.5	4.7	-4.2	-1.0	0.5	-1.1	5.0	-0.1
Bungalow 3 beds	2.6	-4.1	0.6	1.1	-0.7	0.4	-1.2	0.5	1.1	-0.5	2.0	0.2
Flat/Apartment 1 Bed	0.0	4.0	4.4	4.1	6.9	5.8	4.3	9.2	1.9	6.9	2.9	6.0
Flat/Apartment 2 Beds	0.0	2.3	4.1	-0.4	1.8	-2.8	-5.6	-0.3	-2.0	-1.1	-4.7	-0.2
Flat/Apartment 3+ Beds	0.0	-3.1	-1.6	0.9	2.7	0.5	-1.6	0.0	0.0	1.7	-4.1	0.6
Other 1 Bed	0.0	0.6	-6.6	0.0	0.0	-11.6	-1.6	-4.0	1.8	-4.3	0.0	-2.9
Other 2 Beds	0.0	-7.9	0.5	0.0	0.0	0.0	0.0	0.0	-5.1	0.0	-14.6	-0.6
Other 3+ Beds	1.4	0.2	0.0	-3.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2017 Household Survey

Concluding comments

- 5.18 The purpose of this chapter has been to explore how key drivers of the local market and underlying trends impact upon the structure of households and population moving forward.
- 5.19 This chapter has therefore considered the following three key primary drivers influencing the current and future housing market:
- demographic data;
 - economic information; and
 - dwelling stock and future aspirations.
- 5.20 In line with Government 2014-based population projections, the Borough of Tunbridge Wells is forecast to see population growth of 9.4% between 2017 and the end of the Local Plan Period in 2033. Within this forecast, there will be significant growth (40.7%) in older age groups (65+ years). The 80+ age group shows a 73.1% growth over the plan period.
- 5.21 The significant growth in the older age groups will mean ensuring that there is a range of appropriate housing provision, adaptation and support services available for this age group (65+). The household survey data shows that the majority of older people would like to either remain in their own home with support when needed or to buy a property on the open market, therefore opting for independence for as long as possible.
- 5.22 However, whilst the majority of older people want to remain in their own home this means there will be a greater proportion of larger family accommodation being tied up in the Borough which will not form part of the market supply accessible for families and younger households.
- 5.23 The survey data also revealed that just over half of older people responding stated they would like to downsize (51.0%) and 55.6% said that they expected to downsize in the next 5 years. If these households receive the right support to allow them to move into alternative accommodation then this could free up the larger, family-sized homes in the Borough.
- 5.24 However, there is a lack of bungalows in the current stock profile which could be a factor in preventing older people from downsizing. The household survey data showed that from the proportion of older households who wanted to downsize, the main type of property wanted was a bungalow (53.6%), 28.9% said a flat and 17.5% said 'other'.
- 5.25 The rate of employment in the Tunbridge Wells Borough is around 63.1% and 26.4% of households are wholly retired from work (2017 Household Survey). There is however a degree of polarisation within earnings; while 16.0% of all households receive less than £13,000 per annum, 16.9% receive at least £80,600 per annum.
- 5.26 The polarisation of incomes could relate to the commuting patterns of residents. Whilst the majority, according to Census 2011, work within the Borough (around 60%), there are some residents that work in the City of London.
- 5.27 According to the Office for National Statistics (ONS) Annual Survey of Hours and Earnings, lower quartile earnings in 2017 across the Borough of Tunbridge Wells were

£22,427 each year which compares with £22,339 for the South East region and £20,667 for England. Median incomes were £30,477, compared with a regional median of £31,664 and a national median of £29,085.

- 5.28 The main stock type in the Borough is houses (around 72%), with around 23% flats and 5% bungalows. In terms of aspirations amongst households moving within the Borough in the next 5 years, the main aspiration is for houses (around 75%). Around 12% of respondents would like a flat which is less than the current stock level of 22.7%. There is a higher aspiration for bungalows in the future than the current stock level (8.6% v 4.8%).
- 5.29 This survey data suggests that on the basis of household aspirations (likes), the highest demand is for 3 and 4-plus bedroom houses. While demand, expectation and current stock profile are fairly evenly matched for 3-bedroom houses, fewer households expect to achieve a 4-bedroom house than would choose one.
- 5.30 Development more reflective of household expectation would result in developing three and four bedroom houses along with bungalows. However, factors such as density – and particularly seeking to maximise dwelling density in new developments – will also be important for the Council to consider in terms of their policy response.

6. The need for all types of housing

- 6.1 This chapter considers housing need and affordable housing requirements within the Borough of Tunbridge Wells.

Introduction

- 6.2 The Sevenoaks and Tunbridge Wells Strategic Housing Market Assessment of 2015 (prepared by GL Hearn) established the Objectively Assessed Housing Need (OAN) requirement for the District of Sevenoaks and the Borough of Tunbridge Wells. The full OAN for both market and affordable housing was identified at 648 homes per year in the Borough of Tunbridge Wells over the period 2013-2033.
- 6.3 This HNS is focused on analysing housing need solely within the Borough of Tunbridge Wells. Primary and secondary data sources have been used to assess existing housing need across all households in the borough. There is also a full analysis of how housing need varies by placemaking area (spatially), tenure and household type.
- 6.4 The affordable housing requirements arising are set out, including a suggested tenure split (between social/affordable rented and intermediate/shared ownership) and a consideration of existing and newly-forming households' property type preferences.
- 6.5 The needs of particular groups are considered in more depth: families with children; older people; people with special needs; service families; people wishing to build their own homes and Black and Minority Ethnic Groups (BAME).

Current households in need

- 6.6 A robust and defensible assessment of housing need is essential for the development of affordable housing policies. Affordable housing need is defined in PPG as:
- 'The number of households and projected households who lack their own housing or live in unsuitable housing and who cannot afford to meet their housing needs in the market'*²³.
- 6.7 The 2017 Household Survey and a range of secondary data provide the robust and transparent evidence base required to assess housing need across the Tunbridge Wells Borough area. This is presented in detail at Appendix C of this report and follows CLG modelling guidance.
- 6.8 Across the Borough of Tunbridge Wells there are 2,869 existing households in need which represents 5.8% of all households. These are whole households who already live within the borough and who are looking to move within the next five years, the data does not include newly forming households. Reasons for housing need are summarised in Table 6.1.

²³PPG Paragraph: 022 Reference ID: 2a-022-20140306

Table 6.1 Housing need in the Borough of Tunbridge Wells		
Category	Factor	Borough of Tunbridge Wells Total
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	171
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	491
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	1,458
	N4 Too difficult to maintain	52
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	441
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	375
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	205
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	141
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	117
Total no. households in need (with one or more housing needs)		2,869
Total Households		49,442
% households in need		5.8%

Note: A household may have more than one housing need.

Source: 2017 Household Survey

6.9 Table 6.2 summarises overall housing need (before further analysis to test the extent to which households can afford open market provision to offset their need) by local analysis area and the extent to which housing need varies across the Borough of Tunbridge Wells. The proportion of households in need is highest in the Broadwater ward. Housing need is lowest in Benenden Parish and there is no need in Bidborough Parish.

Table 6.2 Households in need by analysis area			
Analysis area	No. of households in need	% of households in need	Total No. households
Broadwater	242	11.9	2030
Culverden	409	9.6	4269
Pantiles and St Marks	175	5.5	3179
Park	138	3.8	3588
Sherwood	227	6.8	3361
St James'	122	4.2	2874
St John's	138	4.7	2937
Urban Ward Total	1,451	6.5	22,238
Benenden	15	1.8	839
Bidborough	0	0.0	417
Brenchley	54	4.6	1171
Capel	47	5.1	913
Cranbrook & Sissinghurst	91	3.2	2814
Frittenden	27	7.6	354
Goudhurst	94	7.5	1258
Hawkhurst	114	5.1	2226
Horsmonden	40	4.2	949
Lamberhurst	35	5.2	668
Paddock Wood	313	9.3	3361
Pembury	78	3.2	2459
Rusthall	103	4.6	2233
Sandhurst	60	10.3	581
Southborough	241	4.8	5052
Speldhurst	104	5.4	1909
Rural Parish Total	1,418	5.2	27,204
Borough Total	2,869	5.8	49,442

Source: 2017 Household Survey

- 6.10 Tables 6.3 and 6.4 demonstrate how the proportion of households in housing need varies by tenure and household type for the Borough of Tunbridge Wells. Private rented households are more likely to be in housing need, at 14.5% of households, followed by 12.3% in affordable housing and 1.8% of owner occupiers. Parents (couples and lone parents) with children living at home are also more likely to be in housing need. The household survey data identifies 5,007 households with adult children living with parent(s), which provides a broad indication of the scale of hidden housing need. Of these, 337 were categorised as being in housing need (6.7%).

Table 6.3 Housing need by tenure

Tenure	No. H'holds in need	% H'holds in need	Total no. households
Owner Occupier	581	1.8	32,455
Private Rented	1,313	14.5	9,054
Affordable	975	12.3	7,933
Borough Total (All households in need)	2,869	5.8	49,442

Source: 2017 Household Survey

Table 6.4 Housing need by household type

Household Type	No. H'holds in need	% H'holds in need	Total no. households
Single Adult (under 65)	162	2.0	8169
Single Adult (65 or over)	61	1.1	5483
Couple only (both under 65)	228	2.9	7874
Couple only (one or both over 65)	144	2.0	7252
Couple with 1 or 2 child(ren) under 18	563	5.8	9659
Couple with 3 or more children under 18	404	18.8	2144
Couple with child(ren) aged 18+	229	5.7	3987
Lone parent with 1 or 2 child(ren) under 18	475	26.4	1796
Lone parent with 3 or more children under 18	117	29.6	395
Lone parent with child(ren) aged 18+	108	10.6	1020
Other type of household	378	23.0	1647
Total (valid responses)	2,869	5.8	49,426
Missing cases	-	-	16
Borough Total (All households in need)	2,869	5.8	49,422

Source: 2017 Household Survey

Affordable housing requirements

6.11 A detailed analysis of the following factors determines overall affordable housing requirements:

- Households currently in housing which is unsuitable for their use and who are unable to afford to buy or rent in the market (backlog need);
- New households forming who cannot afford to buy or rent in the market;
- Existing households expected to fall into need;
- The supply of affordable housing through social renting and intermediate tenure stock.

6.12 The needs assessment model advocated by the CLG has been used and detailed analysis of each stage of the model is presented at Appendix C.

6.13 In addition to establishing the overall affordable housing requirements, analysis considers the supply/demand variations by analysis area, property designation (i.e.

general needs and older person) and property size (number of bedrooms). Analysis provides a gross figure (absolute shortfalls in affordable provision) and a net figure (which takes into account supply of existing affordable accommodation). Modelling suggests an annual gross imbalance of 662 dwellings and after taking account of affordable supply an annual net imbalance of 443 affordable dwellings across Tunbridge Wells shown in Table 6.5²⁴.

- 6.14 In terms of the size of affordable housing required, when the likely annual affordable supply is taken into account, the overall shortfalls are 45.4% smaller one and two-bedroom general needs, 45.4% three or more-bedroom general needs, 7.0% one-bedroom older person dwellings and 2.2% two or more-bedroom older person dwellings. It is therefore appropriate for the continued delivery of affordable housing to reflect underlying need.
- 6.15 Analysis is based on the next five years and in the absence of any updated information this should be extrapolated forward to the Local Plan Period.

Table 6.5 Net annual affordable housing imbalance by analysis area, property size and designation 2017/18 to 2021/22

Analysis area	General Needs		Older Person		TOTAL	% by area
	1/2 Bed	3+ Bed	1 Bed	2+ Bed		
Broadwater	3	9	1	-	13	2.9
Culverden	46	27	3	-	76	17.1
Pantiles and St Marks	24	19	4	4	51	11.5
Park	17	1	3	-	21	4.7
Sherwood	3	3	1	-	7	1.6
St James'	9	12	4	-	25	5.6
St John's	17	30	-	-	47	10.6
Urban Ward Total	119	101	16	4	240	54.2
Benenden	2	-	4	-	6	1.4
Bidborough	2	-	-	-	2	0.5
Brenchley	3	9	1	-	14	3.2
Capel	5	6	-	-	10	2.3
Cranbrook & Sissinghurst	5	7	1	-	13	2.9
Frittenden	3	2	1	-	6	1.4
Goudhurst	16	7	1	-	24	5.4
Hawkhurst	6	7	-	-	13	2.9
Horsmonden	2	3	-	-	5	1.1
Lamberhurst	2	11	-	-	13	2.9
Paddock Wood	2	4	-	-	6	1.4
Pembury	12	3	4	-	19	4.3
Rusthall	-	-	-	-	0	0.0
Sandhurst	8	5	-	-	13	2.9
Southborough	11	15	-	6	32	7.2
Speldhurst	3	21	3	-	27	6.1
Parish total	82	100	15	6	203	45.8
Borough Total	201	201	31	10	443	100.0
% by size and designation	45.4	45.4	7.0	2.2	100.0	

Sources: 2017 Household Survey; RP CORE Lettings and Sales

Tenure split

- 6.16 In terms of the split between social rented and intermediate tenure products, Table 6.6 indicates the suggested profile for the Borough.

Table 6.6 Tenure split by analysis area

Tenure	area (%)									Total
	Broadwater	Culverden	Pantiles and St Marks	Park	Sherwood	St James	St Johns	Wards	All Rural Parishes	
Social/Affordable Rented	59.5	100.0	85.0	100.0	49.6	67.2	41.0	71.8	32.5	52.2
Intermediate	40.5	0.0	15.0	0.0	50.4	32.8	59.0	28.2	67.5	47.8
Total	100	100	100	100	100	100	100	100	100	100

Source: Household Survey 2017

- 6.17 Overall, based on household preferences, analysis would suggest a tenure split of 52.2% social/affordable rent 47.8% intermediate tenure. This is based on household preferences as expressed in the household survey which varies considerably across the borough.

Property type preferences

- 6.18 Analysis of property type preferences, based on the aspirations of existing households and newly-forming households requiring affordable housing is set out in Table 6.7. This suggests that, primarily, the provision of houses is a priority (60.6% preferred houses), followed by flats (26.4%) flats and bungalows (13%). A larger proportion of newly forming households have expressed a preference for flats over bungalows probably due to affordability restrictions amongst that age group. Around 70% of newly forming households stated that their income was less than £15,600 per annum and around 89% had less than £10,000 deposit.

Table 6.7 Property type preferences

Type preferences	Existing (%)	Newly-forming (%)	Total (%)
House	61.7	59.7	60.6
Flat	21.1	31.1	26.4
Bungalow	17.2	9.2	13.0
Total	100.0	100.0	100.0
<i>Base</i>	<i>431</i>	<i>479</i>	<i>910</i>

Based on expectations of existing households in need and what newly-formed households have moved to in the past 5 years

Source: 2017 Household Survey

Estimates of household groups who have particular housing requirements

Introduction

- 6.19 There are a range of household groups who have particular housing requirements and this section focuses on families with children, older people, people with special needs, households previously homeless, service families, Black and Minority Ethnic Groups (BAME) and people wishing to build their own homes.

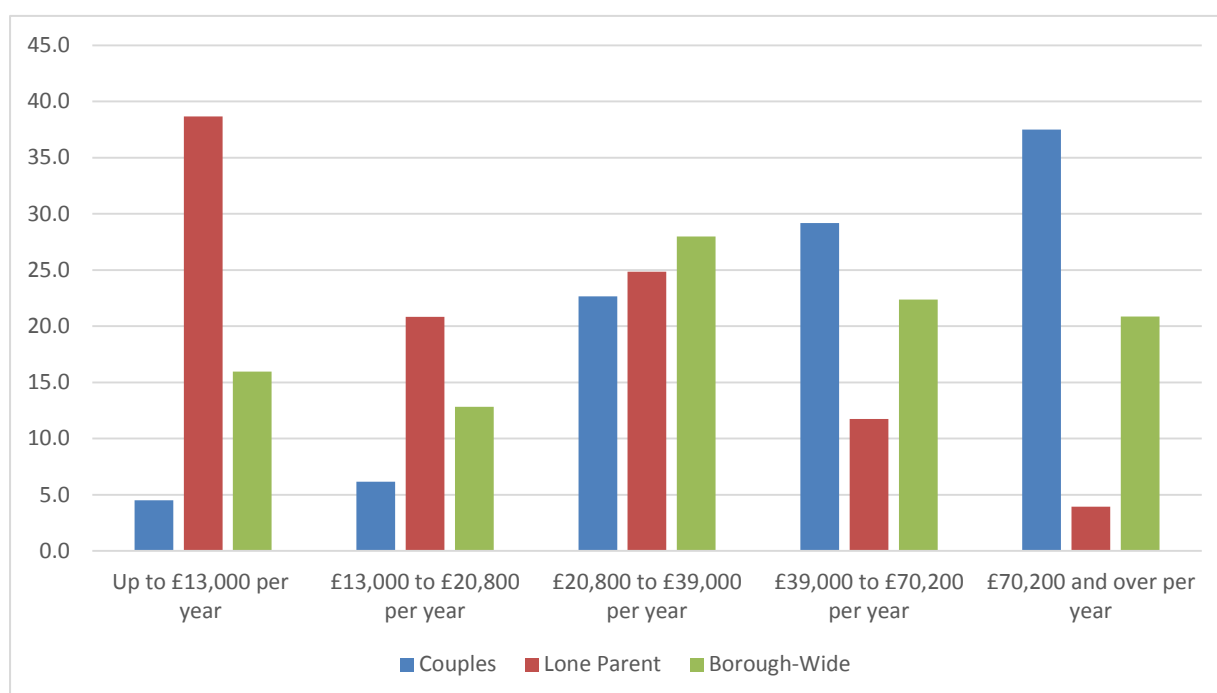
Families with children

- 6.20 The 2017 Household Survey found that families (that is couples and lone parents) with dependent children (aged under 18) account for over one-quarter (28.2%) of households across the Borough of Tunbridge Wells. A further 10.2% of all households are couples and lone parents with adult children (aged 18 or over) living with them. The analysis assumes therefore a total of 38.4% of households who are families (including those with adult children still living at home).
- 6.21 The current dwelling profile and market aspirations of families (including those with adult children living at home), as identified in the Household Survey, are summarised in Table 6.8. This suggests a particular aspiration for houses with three, four or more bedrooms (82.6% of families). Of these, 50.1% would like to move to a property with 4 or more bedrooms. In comparison, 35.4% expect to move to a 4 or more bedroom property. Relatively few families have an aspiration or expectation of moving to a flat or bungalow.

Table 6.8 Property type preferences – families			
Dwelling type	Current dwelling	Like	Expect
Detached house/cottage 1-2 Beds	0.9	1.5	1.1
Detached house/cottage 3 Beds	5.0	18.9	9.2
Detached house/cottage 4 or more Beds	27.5	46.6	29.6
Semi-detached house/cottage 1-2 Beds	5.7	2.4	6.3
Semi-detached house/cottage with 3 Beds	19.8	11.2	19.2
Semi-detached house/cottage 4 or more Beds	11.9	3.3	7.7
Terraced house/cottage 1-2 Beds	5.9	2.0	7.0
Terraced house/cottage 3 Beds	8.4	2.4	6.7
Terraced house/cottage 4 or more Beds	3.0	0.2	0.7
Bungalow 1-2 Beds	0.9	1.9	1.0
Bungalow 3 Beds	1.3	3.3	1.5
Flat/Apartment 1 Bed	1.4	0.0	0.3
Flat/Apartment 2 Beds	6.8	3.3	7.0
Flat/Apartment 3 or more Beds	1.2	0.7	1.1
Other 1-2 beds	0.1	0.7	0.7
Other 3 beds	0.1	1.3	0.6
Other 4+ or more Beds	0.0	0.1	0.2
Total	100.0	100.0	100.0
Base (Valid responses)	18,846	4,755	4,592
SUMMARY			
Houses 1/2 Beds	12.6	6.0	13.4
Houses 3 Beds	33.3	32.5	32.2
Houses 4 or more Beds	42.5	50.1	35.4
Bungalow	2.2	5.2	2.4
Flat	9.4	4.0	7.8
Other	0.1	2.1	2.3
Total	100.0	100.0	100.0
Base (Valid responses)	18,846	4,755	4,592

Source: 2017 Household Survey

- 6.22 Income data obtained through the 2017 Household Survey is set out in Figure 6.1. This indicates that couples with children (dependent and adult) tend to have relatively high incomes when compared with the Borough-wide average. By comparison, lone parents with children have lower than average incomes.

Figure 6.1 Family incomes comparison

Source: 2018 Household Survey

- 6.23 In terms of housing need (refer back to Table 6.4), compared with the overall proportion of households in need of 5.8%, around 10.0% of all families are in housing need. Overall, 11.1% of families with children under 18 are in housing need and 6.7% of families with adult children living at home are in housing need. The proportion of households in need is highest amongst lone parents with 3 or more children under 18 (29.6%) and lone parents with 1 or 2 children under 18 (26.4%).
- 6.24 Modelling of affordable housing requirements suggests that a range of affordable dwellings are required which will help to address the needs of families, mainly lone parents with children aged under 18.
- 6.25 Looking further into the tenure occupied by families in housing need suggests that around 45.0% of couples in housing need currently live in private rent, followed by 29.8% living in affordable housing. The data suggest that around 59.0% of lone parents in housing need are currently living in affordable accommodation, followed by around 31.0% living in private rent.
- 6.26 The key stakeholder survey and estate agent review both highlight the challenge that lower - and average-income families face in finding appropriate housing within the Tunbridge Wells Borough. Upwardly mobile couples and families are attracted to the area from London, other parts of the UK and abroad because of the good commuter links to the City, quality of life, good schools. However, the continued growth in house prices has resulted in most family-sized housing being unaffordable to many local households. With limited access to housing at social or affordable rents, many families are meeting their own needs through private renting, but in turn this increased demand has led to continued increases in rental prices.

Older people

- 6.27 A major strategic challenge for the Council is to ensure a range of appropriate housing provision, adaptation and support for the Borough's older population. The number of people across the Borough of Tunbridge Wells aged 65 or over is projected to increase from 22,600 in 2017 to 31,800 by 2033 (40.7% increase)²⁵.
- 6.28 The Household Survey found that the majority of older people (63.5%) want to stay in their own homes with help and support when needed (Table 6.9) and around a quarter (26.3%) would consider buying a property on the open market. Sheltered accommodation is a relatively attractive option; 13.9% would consider renting and 13.8% would consider buying Sheltered accommodation. 12.4% stated that they would consider renting from an Housing Association, compared with 8.5% who would consider renting from a private landlord. Extra care housing for either purchase (8.6%) or rent (8.0%) and co-housing (7.6%) were mentioned as potential options by a greater proportion of older person households than going into a residential care home (6.9%).

Table 6.9 Older persons' housing options	
Housing option	% would consider
Continue to live in current home with support when needed	63.5%
Buying a property on the open market	26.3%
Rent a property from a private landlord	8.5%
Rent from an Housing Association	12.4%
Sheltered accommodation - To Rent	13.9%
Sheltered accommodation - To Buy	13.8%
Sheltered accommodation – Shared Ownership	3.9%
Extra care housing - To Rent	8.0%
Extra care housing - To Buy	8.6%
Extra care housing – Shared Ownership	2.4%
Residential care home	6.9%
Co-housing	7.6%
Go to live with children or other relatives/friends	5.6%
Other	3.6%
<i>Base (total households responding)</i>	<i>18,898</i>

Source: 2017 Household Survey (Question 27)

- 6.29 This evidence suggests a need to continue to diversify the range of older persons' housing provision. Additionally, providing a wider range of older persons' accommodation has the potential to free-up larger family accommodation.

²⁵ ONS 2014-based Subnational population projections

- 6.30 Of all older person households (65+ years), the 2017 Household Survey found that 12.5% would like to move in the next 5 years; 2.6% would like to move but are unable to; and 84.9% do not want to move.
- 6.31 Of households with a HRP aged 65 and over who are unable to move, 39.0% stated they could not afford to, around 33.9% stated a lack of suitable properties in the area wanted and 27.7% stated a lack of suitable properties of the type wanted (Table 6.10).

Table 6.10 Reasons why households with a HRP aged 65 and over are unable to move	
Cannot afford to (other properties too expensive)	39.0%
Lack of suitable property: in the area wanted	33.9%
Lack of suitable property: of type wanted	27.7%
Lack of suitable property: with adaptations needed	10.3%
Need to receive support	7.7%
Need to give support	6.1%
Brexit uncertainty	5.2%
Other reasons	37.1%
<i>Base (households responding)</i>	<i>310</i>

Source: 2017 Household Survey (Question 43)

- 6.32 Of households with a HRP aged 65 and over and planning to move, the Household Survey found that the main reasons for moving were need housing suitable for older / disabled person (31.7%), need smaller property for other reasons (29.0%) and need smaller property as current property is too difficult to manage (27.9%).
- 6.33 Table 6.11 considers the future housing choices being considered by older households within the next 5 years by reference to their current number of bedrooms and the number of bedrooms aspired towards and expected to move to. This shows that 51.0% of older households aspired and 55.6% expected to downsize (i.e. move to a property with fewer bedrooms). 13.2% of older households aspired towards upsizing to a property with a larger number of bedrooms, although only 4.8% expected to achieve this. Around 35.9% aspired towards the same-sized property and 39.6% expected to achieve this.

Table 6.11 Future housing choices of older households (downsizing/upsizing)		
Housing choice	Aspiration (%)	Expectation (%)
Downsizing (moving to a smaller property)	51.0	55.6
Staying same	35.9	39.6
Upsizing (moving to larger property)	13.2	4.8
Total	100.0	100.0
<i>Base (households responding)</i>	<i>1456</i>	<i>1297</i>

Source: 2017 Household Survey

- 6.34 The stakeholder and estate agent surveys identified a recurring emphasis on the importance of addressing the needs and aspirations of the ageing population in Tunbridge Wells Borough especially in the rural areas. In addition to ensuring the best outcomes for older people themselves, facilitating these households to move into more appropriate accommodation would also 'free up' larger, family-sized accommodation of all tenures for younger households.

Assistance in the home

- 6.35 The range of assistance required from all households including older person households is explored in Table 6.12. Of older households (65+years), 38.4% said that they require assistance with personal care, 24.3% need help with repair and maintenance of the home, 20.8% need help with gardening and 51.1% stated that they need help with other practical tasks.

Table 6.12 Type of assistance required either now or in next five years by age group			
Assistance required	Age group (% of households)		
	Under 65 years	65+ years	Total
Help with repair and maintenance of home	9.1	24.3	13.1
Help with gardening	4.6	20.8	8.9
Help with cleaning home	3.4	7.8	4.6
Help with other practical tasks	19.4	51.1	27.8
Help with personal care	12.2	38.4	19.1
Want company / friendship	9.2	22.1	12.6
Base (All households)	36,396	13,046	49,442

Source: 2017 Household Survey

- 6.36 Given the high proportion of older households who want to continue living in their own home (Table 6.9 and associated discussion), the provision of home-based assistance, support and care is an increasingly important issue in the meeting of housing needs for older people. The key challenge for local authorities as described by the media in February 2018 is the funding of services for growing numbers of older people.
- 6.37 Firstly, the BBC has published research that in 2017, local authorities funded care for around 21% of all older people. Family and friends provide care to around 37.5% of older people and 12.5% self fund. 30% need little or no help. The cost of providing care for around 21% of older people was estimated at £19.7bn. This compared to around £105.8bn budget for NHS England. Secondly the near financial failure of Northamptonshire County Council highlights the pressure that local authorities are under as they strive to provide care services as a priority over other services.

Adaptations and home improvements

- 6.38 The 2017 Household Survey asked whether adaptations were required by households (Table 6.13). Adaptations particularly mentioned by households aged 65+ years were generally related to mobility issues and included adaptations to bathrooms (14.6%), internal handrails (12.7%), external handrails (9.1%) and stairlifts (9.4%). By comparison, younger households (HRP under 65 years) most frequently mentioned home improvements such as double glazing (30.8%), more insulation (13.8%) and better heating (12.8%).

Table 6.13 Adaptations and home improvements required either now or in next 5 years by age group

Adaptation/improvement required	Age group (% of households)		Total
	Under 65 years	65+ years	
Better Heating	12.8	9.3	11.9
More Insulation	13.8	7.9	12.3
Double Glazing	30.8	6.3	9.8
Adaptations to kitchen	5.4	4.1	5.0
Adaptations to bathroom	5.8	14.6	8.1
Internal handrails	3.9	12.7	6.2
External handrails	3.2	9.1	4.7
Downstairs WC	3.9	4.9	4.1
Stair lift	2.9	9.4	4.6
To access	3.0	4.6	3.4
Wheelchair	2.4	4.7	3.0
Lever Door	1.6	1.7	1.6
Carer	1.9	2.7	2.1
Community Alarm	2.1	7.9	3.6
Security Alarm	5.2	6.3	5.5
Property Size	8.0	2.3	6.5
Sound proofing	4.3	1.0	3.9
Ventilation	4.9	0.6	4.1
<i>Base (all households)</i>	<i>36396</i>	<i>13046</i>	<i>49442</i>

Source: 2017 Household Survey

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

6.40 To help facilitate the delivery of adapted and wheelchair housing, the Government has given local authorities discretionary powers to require housebuilders to build a proportion of new homes built to Building Regulations for accessible, adaptable dwellings Part M(4) and M(3) national standards:

6.41 Explanation of optional accessibility standard M4(2)

In the Secretary of State's view, optional requirement M4(2) will be met where a new dwelling makes reasonable provision for most people to access the dwelling and incorporates features that make it potentially suitable for a wide range of occupants, including older people, those with reduced mobility and some wheelchair users. Reasonable provision is made if the dwelling complies with all of the following.

- a. Within the curtilage of the dwelling, or of the building containing the dwelling, it is possible to approach and gain step-free access to the dwelling and to any associated parking space and communal facilities intended for the occupants to use.
- b. There is step-free access to the WC and other accommodation within the entrance storey, and to any associated private outdoor space directly connected to the entrance storey.
- c. A wide range of people, including older and disabled people and some wheelchair users, are able to use the accommodation and its sanitary facilities.
- d. Features are provided to enable common adaptations to be carried out in future to increase the accessibility and functionality of the dwelling.
- e. Wall-mounted switches, socket outlets and other controls are reasonably accessible to people who have reduced reach.

6.42 Explanation of optional accessibility standard M4(3)

In the Secretary of State's view, optional requirement M4(3) will be met where a new dwelling makes reasonable provision, either at completion or at a point following completion, for a wheelchair user to live in the dwelling and use any associated private outdoor space, parking and communal facilities that may be provided for the use of the occupants. Reasonable provision is made if the dwelling complies with all of the following.

- a. Within the curtilage of the dwelling or of the building containing the dwelling, a wheelchair user can approach and gain step-free access to every private entrance to the dwelling and to every associated private outdoor space, parking space and communal facility for occupants' use.
- b. Access to the WC and other accommodation within the entrance storey is step-free and the dwelling is designed to have the potential for step-free access to all other parts.
- c. There is sufficient internal space to make accommodation within the dwelling suitable for a wheelchair user.
- d. The dwelling is wheelchair adaptable such that key parts of the accommodation, including sanitary facilities and kitchens, could be easily altered to meet the needs of a wheelchair user or, where required by a local planning authority, the dwelling is wheelchair accessible.
- e. Wall-mounted switches, controls and socket outlets are accessible to people who have reduced reach.

Illness/disability

- 6.43 Across the Borough of Tunbridge Wells, the 2017 Household Survey identified that 30.8% of households contained at least one person with an illness/disability.
- 6.44 Table 6.14 summarises the proportion of households containing someone with a particular illness or disability by local analysis area. The most frequently mentioned illnesses/disabilities across the Borough Tunbridge Wells were physical or mobility impairment, at 8.1% of all households, and longstanding illness or health condition, at 7.7%.

Table 6.14 Illness/disability by local analysis area

Analysis area	Physical / mobility impairment	Learning disability / difficulty	Mental health problem	Visual impairment	Hearing impairment	Long-standing illness/health condition	Older-age related illness or disability	Other	None of these
Broadwater	8.5%	0.0%	4.0%	1.9%	2.2%	8.8%	1.3%	2.8%	70.5%
Culverden	5.6%	3.2%	1.9%	5.1%	1.2%	5.5%	0.7%	2.3%	74.7%
Pantiles and St Marks	5.4%	2.5%	0.5%	1.6%	2.0%	5.4%	0.5%	5.4%	76.6%
Park	9.7%	0.0%	6.0%	2.9%	2.2%	4.6%	1.1%	7.4%	66.1%
Sherwood	12.9%	0.0%	4.5%	0.0%	4.4%	9.5%	0.4%	7.1%	61.2%
St James'	10.1%	0.7%	7.3%	1.5%	1.4%	5.4%	0.8%	4.6%	68.2%
St John's	4.7%	1.0%	4.2%	1.3%	1.3%	9.6%	0.8%	1.6%	75.5%
Urban Ward Total	8.1%	1.1%	4.1%	2.0%	2.1%	7.0%	0.8%	4.5%	70.4%
Benenden	6.2%	0.0%	2.2%	1.5%	1.9%	8.7%	0.0%	4.8%	74.7%
Bidborough	5.4%	0.0%	1.3%	3.4%	2.3%	3.5%	0.0%	3.8%	80.2%
Brenchley	4.9%	0.9%	1.9%	4.2%	2.2%	8.1%	0.6%	4.2%	72.9%
Capel	6.1%	0.7%	4.9%	0.0%	2.1%	6.5%	0.6%	8.1%	71.1%
Cranbrook & Sissinghurst	6.1%	1.6%	4.1%	2.3%	3.4%	7.1%	0.2%	5.1%	70.1%
Frittenden	6.4%	0.0%	6.8%	0.0%	2.6%	5.4%	0.0%	0.0%	78.8%
Goudhurst	9.3%	0.0%	3.1%	0.2%	0.5%	9.5%	0.0%	3.7%	73.7%
Hawkhurst	9.2%	1.1%	4.3%	2.3%	3.2%	8.9%	0.6%	3.9%	66.5%
Horsmonden	3.8%	0.0%	2.0%	1.1%	8.0%	6.1%	0.6%	1.6%	76.8%
Lamberhurst	5.3%	0.0%	3.5%	1.7%	3.3%	6.5%	1.4%	5.0%	73.2%
Paddock Wood	6.3%	0.0%	2.4%	0.9%	4.4%	13.5%	0.6%	5.9%	66.0%
Pembury	11.3%	2.5%	1.1%	1.0%	4.7%	6.9%	0.5%	5.0%	67.0%
Rusthall	13.0%	0.0%	4.9%	0.8%	3.4%	7.7%	0.0%	2.2%	68.0%
Sandhurst	5.0%	0.0%	2.2%	0.5%	4.3%	10.1%	0.5%	3.4%	74.0%
Southborough	9.8%	1.1%	7.2%	2.0%	4.7%	8.7%	0.5%	7.1%	58.9%
Speldhurst	7.2%	0.0%	1.0%	1.4%	5.1%	6.3%	0.9%	3.2%	74.7%
Rural Parish Total	8.2%	0.8%	3.8%	1.5%	3.9%	8.40%	0.5%	4.8%	68.3%
Borough Total	8.1%	0.9%	3.8%	1.8%	3.1%	7.7%	0.6%	4.7%	69.2%

Note: respondents could state one or more illness/disability

Source: 2017 Household Survey

- 6.45 The 2017 Household Survey found that overall 5.3% of all properties across the Borough have been adapted or purpose built for a person with a long-term illness, health problem or disability. 5.4% of households said they require care or support to enable them to stay in their current home. 61.5% of households stated that there is sufficient space for a carer to stay overnight if this was needed.
- 6.46 Table 6.15 summarises this data by the 23 analysis areas. In terms of adaptations, these are most prevalent in Sherwood (9.7% of households), Hawkhurst (8.2%) and Broadwater (7.7%). Interestingly, it is Broadwater (8.0% of households) and Sherwood (6.7%) where the highest levels of care/support to enable household members to stay at their home were also reported. By comparison, households living in these urban ward areas typically have lower than average proportions of dwellings with sufficient space for a carer to stay overnight.

Table 6.15 Adaptations, support requirements and space for carer to stay by local analysis area

Analysis area	Current home has been adapted or purpose-built for a person with a long-term illness, health problem or disability (%)	You or other members of your household require care or support to enable you/them to stay in this home (%)	Sufficient space in your home for a carer to stay overnight, if this was needed, is available (%)
Broadwater	7.7%	8.0%	48.4%
Culverden	3.9%	3.8%	56.4%
Pantiles and St Marks	1.2%	2.6%	68.7%
Park	2.9%	5.2%	60.8%
Sherwood	9.7%	6.7%	48.0%
St James'	6.8%	4.4%	48.3%
St John's	4.0%	5.2%	59.0%
Urban Ward Total	5.2%	5.1%	55.7%
Benenden	4.6%	2.2%	70.6%
Bidborough	2.5%	3.2%	87.0%
Brenchley	5.5%	3.6%	81.3%
Capel	1.7%	2.6%	66.8%
Cranbrook & Sissinghurst	7.5%	4.9%	70.9%
Frittenden	5.6%	4.7%	73.0%
Goudhurst	2.7%	3.9%	67.7%
Hawkhurst	8.2%	3.8%	76.8%
Horsmonden	5.7%	3.8%	78.4%
Lamberhurst	5.9%	3.8%	79.9%
Paddock Wood	6.0%	3.7%	81.4%
Pembury	6.1%	3.7%	83.0%
Rusthall	6.2%	3.7%	84.5%
Sandhurst	6.4%	3.6%	86.0%
Southborough	6.5%	3.6%	87.6%
Speldhurst	6.6%	3.6%	89.1%
Rural Parish Total	5.6%	5.7%	65.8%
Borough Total	5.3%	5.4%	61.5%

Source: 2017 Household Survey

Specialist support requirements

- 6.47 A range of specialist client groups are supported across the Borough of Tunbridge Wells. These include older people with support needs, single homeless people with support needs, women at risk of domestic violence and people with learning disabilities.
- 6.48 Based on Supported CORE Lettings data, Table 6.16 summarises the type of client groups accommodated in Supported social rented housing across the Borough of Tunbridge Wells over the three year period 2010/11 to 2012/13. Data indicates that the vast majority of these clients are older people with support needs and single homeless people with support needs.

Table 6.16 Client groups accommodated in Supported Housing in the social rented sector in the Borough of Tunbridge Wells 2010/11 to 2012/13

Client group	Total Number (3 years)	Annual Average
Older people with support needs	346	115
Single homeless people with support needs	332	111
Women at risk of domestic violence	62	21
People with learning disabilities	11	4
People with physical or sensory disabilities	4	1
People with mental health problems	2	1
Missing	4	1
Total	761	254

Source: Supported CORE Lettings data

- 6.49 Some of the stakeholders who participated in the online survey are directly involved in the provision of supported accommodation within Tunbridge Wells Borough. Increasing numbers of frail elderly, people with dementia, people with mental health issues, people with learning disabilities and people suffering domestic abuse were reported to have taken place over recent years. Some of the stakeholders expressed concern regarding the current funding climate, including reductions in capital grant, the LHA Cap threat, rent reductions and uncertainty over Supporting People funding. This is having an impact on the ability of providers to plan for new and future projects.

Homeless households

- 6.50 CLG Homelessness Statistics for 2015/16 indicate that a total of 65 decisions were made on households declaring themselves as homeless across the Borough of Tunbridge Wells (Table 6.17). Of these households, 36 were classified as homeless and in priority need. Over the seven years 2009/10 to 2015/16, an annual average of 76 decisions were made across the Borough and an average of 38 households each year were declared as homeless and in priority need.

Table 6.17 Homeless decisions and acceptances 2009/10 to 2015/16		
Year	Decisions made	Accepted as homeless
2009/10	84	44
2010/11	52	36
2011/12	52	21
2012/13	96	39
2013/14	95	46
2014/15	86	43
2015/16	65	36
Total	530	265
Annual Average	76	38

Source: CLG Homelessness Statistics

Households previously homeless

- 6.51 The 2017 Household Survey identified 412 households who had been previously homeless or living in temporary accommodation and had moved to their present accommodation in the past five years.
- 6.52 Table 6.18 presents a range of information relating to the characteristics of previously homeless households and the dwelling choices that they have made. 44.5% of households previously homeless have moved into social rented or affordable accommodation and 43.9% into private rented accommodation, while 11.6% now live in owner occupied dwellings. 63.8% of previously homeless households have moved into flats, apartments or maisonettes, with most moving into small dwellings (65.6% with one bedroom/bedsit).
- 6.53 The incomes of previously homeless households are generally low with one-half (50.1%) receiving less than £200 each week, and a further 32.8% receive between £200 and £300 each week. While 38.2% of previously-homeless households identified as single adults under 65 years, and a further 11.7% as older singles, a significant 42.6% of households include children under the age of 18. Of these, 31.6% are lone parents and 11.0% are couples with one or two children.

Table 6.18 Characteristics of households previously homeless

Household Type	%	Property Type	%
Single Adult (under 65)	38.2%	House	25.4%
Single Adult (65 or over)	11.7%	Bungalow	10.8%
Couple only (both under 65)	2.6%	Flat/apartment/maisonette	63.8%
Couple only (65 or over)	5.0%		
Couple with 1 or 2 child(ren) under 18	11.0%		
Lone parent with 1 or 2 child(ren) under 18	16.0%		
Lone parent with 3+ children under 18	15.6%		
Total	100.0%	Total	100.0%
Current tenure	%	Origin	%
Owner Occupied	11.6%	Within the Borough	68.9%
Private Rented	43.9%	Outside the Borough	31.1%
Social Rented/Affordable	44.5%		
Total	100.0%	Total	100.0%
Current income (Gross weekly)	%	Property size	%
Under £200	50.1%	Studio/1 Bed	65.5%
£200 to <£300	32.8%	2 Beds	16.3%
£300+	17.2%	3 or more Beds	18.1%
Total	100.0%	Total	100.0%

Base: 412 households previously homeless

Source: 2017 Household Survey

Armed forces personnel

- 6.54 The 2017 Household Survey identified that 0.3% of households across the Borough of Tunbridge Wells include someone who is currently in the Armed Forces. 0.6% of households identified as including someone who has served in the Armed Forces in the past five years.
- 6.55 0.1% of households identified as including current or ex-Armed Forces personnel with injuries that require adapted accommodation; however, no households identified as including current personnel who will require temporary accommodation when they leave the Armed Forces.

Black and Minority Ethnic households (BAME)

- 6.56 The 2017 Household Survey indicates that 91.6% of Household Reference People describe themselves as White British and 8.4% describe themselves as having other ethnicities. Of these, 2.2% are White Central/Eastern European, 0.6% White Irish, 0.1% White Gypsy/Traveller and 3.2% are White Other. A further 1.1% are Asian/Asian British, 0.3% are Black/African/Caribbean/Black British, 0.6% have a mixed ethnicity and 0.4% are other ethnic groups.
- 6.57 In terms of spatial trends, analysis of ethnicity across the 23 local analysis areas shows a clear difference between Royal Tunbridge Wells and the rest of the Borough. Six of

the seven urban wards (in Royal Tunbridge Wells) have less than 90% of HRPs identifying as White British, with 91.5% of HRPs identifying as White British in Pantiles and St Marks Ward. By comparison, none of the rural parishes have less than 94% of HRPs identifying as White British.

- 6.58 The most ethnically diverse of the 23 local analysis areas is Culverden Ward in Royal Tunbridge Wells, where 24.0% of HRPs have a non-White British ethnicity; 3.6% identify as White Central and Eastern European and 12.2% as White Other.
- 6.59 Information on BAME households based on the 2017 Household Survey includes:
- Around 34.0% are owner occupiers, 50.2% rent privately and 15.8% live in affordable housing (social rented or intermediate tenures);
 - 15.5% BAME households were in some form of housing need (compared with 5.8% of all households), with key needs factors being overcrowding (49.0% of households in need) and 37.2% sharing facilities with other households.
- 6.60 The 2011 Census identified 318 people with Gypsy and Traveller ethnicity living in 94 households. The most recent CLG Traveller Caravan Count (July 2017) identified a total of 68 caravans in the Borough of Tunbridge Wells. Of these, five were on socially-rented sites and 63 on private sites (none were recorded on unauthorised sites). The CLG Count of Travelling Showpeople Caravans (undertaken annually every January) has not recorded any Travelling Showpeople's caravans over the past four counts.

People wishing to build their own homes

- 6.61 The National Planning Policy Framework (NPPF) set out that the Government wants to enable more people to build their own homes and wants to make this form of housing a mainstream housing option. The Self-Build and Custom Housebuilding Act 2015 and subsequent Self-Build and Custom Housebuilding (Register) Regulations 2016 require authorities to maintain a register of those who have expressed an interest in buying serviced plots. Local authorities are under a duty to have regard to these registers in carrying out their planning function.
- 6.62 The 2017 Household Survey identified 193 households who would be interested in self-build. The household survey identified that households considering self-build:
- Were either owner occupiers (57.9%) or living in private rented accommodation (42.1%);
 - 42.9% were younger couples, 30.5% were couples with children, 11.7% were student households, 9.8% were single and 5.0% were older couples;
 - 6.0% were on incomes of under £450 per week; 35.8% were on incomes of between £450 and £750 per week; 32.3% earned between £750 and £950 per week and 26.2% earned over £950 per week; and
 - Mainly aspired towards three bedrooms (72.7%).

Summary

- 6.63 This chapter and the associated appendices provide a clear definition of housing need and affordable housing required, along with a step-by-step explanation of the housing needs assessment model.
- 6.64 Analysis has identified a total of 2,869 existing households in housing need, representing 5.8% of all households across the Borough of Tunbridge Wells. Assessment reveals that there is a net annual imbalance of 443 affordable dwellings across the Borough.
- 6.65 Overall, analysis would suggest an affordable tenure split of 47.8% intermediate tenure and 52.2% social/affordable rented but this varies considerably by ward and parish.
- 6.66 In terms of the size of affordable dwellings required, once the likely annual affordable supply is taken into account, the analysis indicates the provision of 45.4% smaller one and two bedroom general needs, 45.4% three or more bedroom general needs and 9.2% older person dwellings.
- 6.67 Around 1.6% of all households in need are older people (65+ years). Whilst this proportion may seem low it is reflective of the high levels of owner occupation amongst older people and therefore the ability under the assessment model to meet their own housing needs in situ or through sale/release of equity.
- 6.68 It is also evident that the vast majority of older people wish to stay within their existing homes. For most, this is an informed and appropriate choice where current and future housing needs can be addressed through in situ solutions (including adaptations). However, there is some notable concern regarding a lack of choice within the market especially for owner-occupiers in rural areas who are unable to find suitable downsizing properties and options.
- 6.69 Whilst this concern falls outside of the strict definition of housing need, the impact and influence of this potential lack of fluidity within the market has repercussions upon the overall operation of the housing market and the ability of households to trade up into properties released by older people.

7. Conclusion: policy and strategic issues

- 7.1 This document has been prepared to equip the Council and their partners with robust, defensible and transparent information to help inform strategic decision-making and the formulation of appropriate housing and planning policies. The work also takes account of the National Planning Policy Framework 2012 and Planning Practice Guidance, *Housing and economic development needs assessments* (last updated February 2016).
- 7.2 The Borough of Tunbridge Wells HNS 2018 will help the Council plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community. Specifically, the HNS identifies the size, type and tenure of housing required by considering current market demand relative to supply; and also identifies a continued affordable housing imbalance across the Borough.
- 7.3 This concluding chapter summarises key messages from the research findings, structured around a commentary on the current and future housing markets; the interactions of the Borough of Tunbridge Wells with other areas; and relates findings to key local strategic issues.

The Housing Market Area

- 7.4 The Sevenoaks & Tunbridge Wells Strategic Housing Market Assessment of 2015 identified that the Borough of Tunbridge Wells and the Sevenoaks District fall within a 'West Kent' Housing Market Area (HMA) which includes the Tunbridge Wells Borough, Tonbridge and extends to include Crowborough, Hawkhurst and Heathfield.
- 7.5 The 2015 SHMA concluded that there is a strong basis for considering the Borough of Tunbridge Wells and the Sevenoaks District together as a HMA. They also identified relationships with adjoining areas, including between Swanley and Dartford, as well as a significant functional relationship with London in terms of both commuting and migration flows.

The current housing market

- 7.6 This HNS provides up to date information on the housing stock in the Council area and how the stock profile varies across the 23 local analysis areas within the Borough.
- 7.7 The analysis assumes a total of 49,442 households and 48,559 dwellings²⁶ in total in the Borough of Tunbridge Wells. There are 339 second homes and 731 vacant homes²⁷, resulting in an implied vacancy rate of 1.5%.
- 7.8 Overall, the 2017 Household Survey identifies that:

²⁶ 2016 Council Tax records

²⁷ 2016 Council Tax records

- 71.8% of properties are houses, 22.7% are flats/apartments/maisonettes, 4.8% are bungalows and 0.7% are other property types (e.g. caravans);
- 14.7% have one bedroom/bedsit, 24.9% have two bedrooms, 31.3% have three bedrooms and 29.1% have four or more bedrooms;
- 30.9% of properties were built before 1919, a further 11.3% were built between 1919 and 1944, 16.7% between 1945 and 1964, 19.4% between 1965 and 1984, 13.4% between 1985 and 2004 and 8.2% have been built since 2005; and
- 65.6% of properties are owner-occupied, 18.3% are private rented (or tied accommodation) and 16.1% are affordable (social/affordable rented or intermediate tenure).

Future housing market

- 7.9 The population of the Borough of Tunbridge Wells was estimated to be 117,700 in 2017 and this is projected to increase by 9.4% to 128,800 by the end of the Local Plan Period in 2033²⁸.
- 7.10 Whilst growth is forecast across all population groups in the Borough, there will be a particularly marked increase in the number and proportion of residents aged 65 and over. The proportion of the population aged 65+ years is expected to increase by 40.7% from 22,600 in 2017 to 31,800 in 2033²⁹.
- 7.11 Alongside population growth, it is projected that the total number of households in the Borough of Tunbridge Wells will increase by 7,757 by the end of the Local Plan Period, from 49,904 in 2017 to 57,661 by 2033, an increase of 15.5%³⁰.

Housing need and demand

Delivering new housing

- 7.12 Households intending to move in the open market were asked in the 2017 Household Survey what type and size of property they would like and expect to move to. This could then be compared with the current stock profile to identify any mismatches between availability and aspirations/expectation. Of households moving, most would like to move to a house (75.1%), 8.6% would like to move to a bungalow, 11.7% to a flat and 4.7% to other property types. This compares with 74.7% who expect to move to a house, 4.6% to a bungalow, 16.5% a flat and 4.2% to other property types. A high proportion would like to move to a detached house (55.8%) but only 31.6% expect to. In contrast, higher proportions expect to move to a semi-detached house (31.6%) than would like to (13.3%).

²⁸ ONS 2014-based Subnational population projections

²⁹ ONS 2014-based Subnational population projections

³⁰ ONS 2014-based Subnational household projections

- 7.13 Future development should focus on delivering to address identified mismatches, to reflect household aspirations and to take account of density and making the best use of land.
- 7.14 The scale of affordable requirements has been assessed by taking into account the annual need from existing and newly-forming households within each sub-area and comparing this with the supply of affordable (social/affordable rent and intermediate tenure dwellings). The overall gross need for affordable housing is 662 dwellings each year. However, when the likely annual affordable supply is taken into account, the overall net imbalance is 443 affordable dwellings each year. In terms of the size of affordable dwellings required, the analysis indicates a need for 45.4% smaller one and two bedroom general needs, 45.4% three or more bedroom general needs and 9.2% older person dwellings.
- 7.15 A tenure split of 47.8% intermediate tenure and 52.2% social/affordable rented accommodation is the borough average but this varies considerably by ward and parish.
- 7.16 In summary, key drivers in determining the tenure and type of future development include:
- The need to continue development to satisfy household aspirations, in particular the development of houses;
 - Developing an increasing range of housing and support products for older people including market housing options;
 - Delivering additional affordable housing to help offset the identified net shortfalls; and diversifying the range of affordable options by developing intermediate tenure dwellings and products.

Improving the quality of existing stock

- 7.17 Strategic challenges include improving the quality of existing dwellings through better energy efficiency and modernisation, as well as ensuring the delivery of new housing that meets the needs and aspirations of existing and emerging households.

Vacant stock

- 7.18 There are an estimated 731 (1.5%)³¹ vacant properties across the Borough of Tunbridge Wells, compared with a vacancy rate of 2.6% across England³². The vacancy rate in the Borough is well below the 'transactional vacancy level' of 3%, which represents the proportion of stock which would normally be expected to be vacant to allow movement within the market.

³¹ 2016 Council Tax records

³² 2014 CLG Dwelling and Vacancy data

Satisfaction and repair

- 7.19 Although the vast majority of households (81.0%) are satisfied with the condition of their dwellings, 6.1% of households were dissatisfied or very dissatisfied. Levels of dissatisfaction were highest amongst private and affordable renters, those in terraced houses and properties built pre-1919.
- 7.20 Improving the energy efficiency of dwellings and modernisation of stock is an important driver to improving the quality of existing stock and extends beyond those households expressing dissatisfaction. Given the need to reduce energy consumption, improve thermal comfort and future proof households from spikes in energy prices, retrofitting stock with improved insulation, heating systems and solar panels is likely to become a significant strategic issue.

The ageing population and addressing the needs of vulnerable people

- 7.21 A key challenge for the Council is to ensure a greater diversity of support services are made available to older people wanting to stay in their own home and develop funding mechanisms to achieve this. Particularly noted is the need for help with gardening, repairs and maintenance and cleaning the home.
- 7.22 Additionally, the range of housing options available to older people needs to be diversified, for instance through the development of open market housing marketed at older people and the development of Sheltered housing, Extra Care accommodation and co-housing.
- 7.23 In terms of adaptations, of households aged 65 years or older 9.4% said that they will require a stairlift, 4.6% said that they would require adaptations to access their property and 4.7% said that they will need a wheelchair (either now or within the next five years). It is recommended that the Council considers an appropriate policy response to ensure that new developments for older people are designed to standards that provide appropriate levels of accessibility.
- 7.24 National data suggests that around 3.3% of households contain at least one wheelchair user³³.
- 7.25 Currently, around 5.3% of dwellings across the Borough are either purpose-built or adapted for someone with a long-term illness, health problem or disability.
- 7.26 Therefore, the council should consider if the evidence supports adoption of optional technical standards for accessible housing (M2 and M3).

NPPF requirements

- 7.27 Paragraph 159 of the NPPF states that Local Planning Authorities should have a clear understanding of housing needs in their area and they should:

³³ DCLG Guide to Disability Data March 2015

- Prepare a Strategic Housing Market Assessment to assess their full housing needs, working with neighbouring authorities where Housing Market Areas cross administrative boundaries. The SHMA should identify the scale and mix of housing and the range of tenures that the local population is likely to need over the Plan Period that:
 - Meets household and population projections, taking account of migration and demographic change;
 - Addresses the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes); and
 - Caters for housing demand and the scale of housing supply necessary to meet this demand.
- 7.28 The material in this HNS provides an evidence base to inform strategic decision making and has:
- evidenced the scale of affordable housing need and the specific affordable requirements necessary to offset the imbalance between supply and need;
 - reviewed market demand and the range of dwellings required to satisfy household expectations and aspirations; and
 - reflected upon the needs of different groups of the population, in particular older people and those requiring specialist support requirements.

Final comments

- 7.29 Appropriate housing and planning policies have a fundamental role to play in the delivery of thriving, inclusive and sustainable areas. These policies need to be underpinned with high quality data. This study has provided a wealth of up-to-date social, economic, demographic and housing data for the Borough of Tunbridge Wells.
- 7.30 This research has reflected upon the housing market attributes of the Borough of Tunbridge Wells and interactions with other areas. The report signposts future strategic challenges which include the ongoing delivery of new market and affordable housing to address need and support economic growth; diversifying the range of affordable tenures available to local residents; improving the condition and energy efficiency of existing stock; and addressing the requirements of older people and vulnerable groups.

Introduction to Technical Appendices

- Technical Appendix A: Research methodology
- Technical Appendix B: Policy review
- Technical Appendix C: Housing need
- Technical Appendix D: Monitoring and updating
- Technical Appendix E: Stakeholder Survey

Technical Appendix A: Research methodology

Overall approach

- A.1 A multi-method approach was adopted in order to prepare a robust and credible Housing Needs Assessment for Tunbridge Wells Borough Council:
- A survey of households across the Borough of Tunbridge Wells Council area. was undertaken, with 24,090 households in the Borough contacted and invited to complete a questionnaire. 4,873 questionnaires were returned and used in data analysis. This represents a 20.2% response rate overall and the total number of questionnaires returned was well in excess of the 1,500 specified in former Government SHMA guidance (2007);
 - An online survey of key stakeholders including representatives from district and county councils, the health service, housing associations, property developers and voluntary groups;
 - Interviews with estate and letting agents operating within the Borough; and
 - A review of relevant secondary data including the 2011 Census, house price trends, CORE lettings data and CLG Statistics.

Baseline dwelling stock information and household survey sample errors

- A.2 Table A1 summarises total dwelling stock and the number of households contacted by survey area, achieved responses and sample errors.
- A.3 It also indicates for each of the 23 analysis areas whether there was a full census survey, with all households in the area contacted, or whether a sample survey was undertaken.

Table A1 Household Survey sample information						
23 local analysis areas (Defined by Council Ward or Parish)	Total Households (Council Tax)	Mail out	Achieved Response	Sampling Error	Achieved Response Rate	
					Rate (%)	Census or Sample
E05005132 : Broadwater	2030	1200	216	±6.3%	18.0%	SAMPLE
E05005134 : Culverden	4269	1233	206	±6.7%	16.7%	SAMPLE
E05005140 : Pantiles and St Mark's	3179	1233	239	±6.1%	19.4%	SAMPLE
E05005141 : Park	3588	1233	256	±5.9%	20.8%	SAMPLE
E05005146 : Sherwood	3361	1233	165	±7.4%	13.4%	SAMPLE
E05005144 : St James'	2874	1233	182	±7.0%	14.8%	SAMPLE
E05005145 : St John's	2937	1233	205	±6.6%	16.6%	SAMPLE
E04005116 : Benenden	839	839	180	±6.5%	21.5%	CENSUS
E04005117 : Bidborough	417	417	101	±8.5%	24.2%	CENSUS
E04005118 : Brenchley	1171	1171	284	±5.1%	24.3%	CENSUS
E04005119 : Capel	913	913	191	±6.3%	20.9%	CENSUS
E04005120 : Cranbrook & Sissinghurst	2814	1200	262	±5.8%	21.8%	SAMPLE
E04005121 : Frittenden	354	354	73	±10.2%	20.6%	CENSUS
E04005122 : Goudhurst	1258	1200	259	±5.4%	21.6%	SAMPLE
E04005123 : Hawkhurst	2226	1200	241	±6.0%	20.1%	SAMPLE
E04005124 : Horsmonden	949	949	222	±5.8%	23.4%	CENSUS
E04005125 : Lamberhurst	668	668	151	±7.0%	22.6%	CENSUS
E04005126 : Paddock Wood	3361	1200	238	±6.1%	19.8%	SAMPLE
E04005127 : Pembury	2459	1200	280	±5.5%	23.3%	SAMPLE
E04012174 : Rusthall	2233	1200	231	±6.1%	19.3%	SAMPLE
E04005128 : Sandhurst	581	581	142	±7.1%	24.4%	CENSUS
E04005129 : Southborough	5052	1200	238	±6.2%	19.8%	SAMPLE
E04005130 : Speldhurst	1909	1200	311	±5.1%	25.9%	SAMPLE
Borough Total	49,442	24,090	4,873	±1.3%	20.2%	OVERALL

Source: Council Tax Data 2017

Sample error is based on the 95% confidence interval which is the industry standard to establish result accuracy.

Weighting and grossing

A.4 In order to proceed with data analysis, it is critical that survey data is weighted to take into account response and non-response bias and grossed up to reflect the total number of households. Weighting for each survey area was based on:

- **tenure** (the proportion of affordable (social rented and intermediate tenure) and open market dwellings based on 2011 Census data;

- **age of household reference person** based on the proportions of household reference people aged under 65 and 65 or over living in affordable and open market provision derived from the 2011 Census; and
- **Council Tax occupied dwellings** based on the number of occupied dwellings and used as a grossing factor in the weighting to ensure that there is a suitable uplift on the Census 2011 data.

A.5 Ultimately, the survey element of the assessment is sufficiently statistically robust to undertake detailed analysis and underpin core outputs of the study down to the survey areas presented in Table A1. Furthermore, the survey findings are enhanced and corroborated through analysis of secondary data and stakeholder consultation.

Stakeholder survey

- A.6 Key stakeholders were invited to participate in a survey aimed at identifying a range of information, including establishing the key perceived housing market issues in the Borough of Tunbridge Wells. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience.
- A.7 A total of 54 separate responses to the stakeholder consultation were obtained from a range of representatives from district and county councils, district and parish councillors, housing associations, voluntary groups and some independent representatives. Respondents were asked to answer only the questions that they felt were relevant to their knowledge and experience
- A.8 A comprehensive analysis of the findings of the stakeholder consultation is included at Technical Appendix E and reference is also included in relevant sections of the report.

Estate and letting agent review

- A.9 arc⁴ approached 12 estate and letting agents in the Borough of Tunbridge Wells Borough who agreed to participate in face to face interviews.
- A.10 The agents were asked a series of questions to develop an understanding of the current housing market within the Borough of Tunbridge Wells.
- A.11 The findings are included in relevant sections of the report.

Technical Appendix B: Policy review

- B.1 The purpose of this Appendix is to set out the national policy agenda of relevance to this housing needs assessment.

Introduction

- B.2 Under the Conservative and Liberal Democrat Coalition Government, the period 2010-2015 saw a radical and sustained programme of reform of welfare, housing and planning policy. This was set within the context of national austerity and an economic policy of deficit reduction and public spending cuts following a period of recession and financial turbulence. The reforms championed localism, decentralisation and economic growth.
- B.3 This agenda continued to be pursued under the leadership of David Cameron following the election of a majority Conservative Government in May 2015. Further welfare reforms were accompanied by policies seeking to increase the rate of housebuilding and promoting home ownership as the tenure of choice. The Housing and Planning Act 2016 was intended to provide the legislative basis for a number of Conservative Manifesto commitments, including the flagship Starter Homes scheme. The Act also made provisions for other aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- B.4 The European Union Referendum of June 2016 resulted in significant changes in the political climate at a number of levels. Changes in Government leadership – with the appointment of Theresa May as Prime Minister – quickly led to discussions regarding the direction of housing and planning policy. Alongside significant delays (and in some cases abandonment) in the implementation of secondary legislation relating to aspects of the Housing and Planning Act 2016; conference speeches, ministerial statements and the Housing White Paper (February 2017) indicated a change in attitude towards housing policy. The 2016-17 Administration signalled a broader ‘multi-tenure’ housing strategy, including support for a range of tenures in addition to home ownership. The Neighbourhood Planning Act 2017 was passed with the intention of strengthening neighbourhood planning by ensuring that decision-makers take account of well-advanced neighbourhood development plans and giving these plans full legal weight at an earlier stage.
- B.5 The snap General Election of June 2017 created a new wave of political change and uncertainty, although the overall Government leadership remains under Conservative control and ministers are keen to keep housing as a key domestic policy priority.

2010-2015 (Coalition Government)

- B.6 Following the Coalition Agreement of May 2010, the Localism Act 2011 was passed with the express intention of devolving power from central government towards local people. The Localism Act set out a series of measures to seek a substantial and lasting shift of powers including:

- new freedoms and flexibilities for local government, including directly elected mayors and empowering cities and other local areas;
 - new rights and powers for communities and individuals;
 - reform to make the planning system more democratic and more effective, including the abolition of regional spatial strategies (RSS), the introduction of the 'Duty to Cooperate', neighbourhood planning, Community 'Right to Build', reforming the community infrastructure levy and reforming the Local Plan process; and
 - reform to ensure that decisions about housing are taken locally.
- B.7 In terms of housing reform, the Localism Act enabled more decisions about housing to be made at the local level. Local authorities were granted greater freedom to set their own policies about who can qualify to go on the waiting list in their area. In addition, the Act allowed for more flexible tenure arrangements for people entering social housing, with social landlords able to grant tenancies for a fixed length of term rather than lifetime tenancies for all. In respect to homelessness, the Act allowed local authorities to meet their homelessness duty by providing private rented accommodation, rather than in temporary accommodation until long-term social housing becomes available. The Act also reformed social housing funding, allowing local councils to keep the rent they collect and use it locally to maintain their housing stock.
- B.8 The National Housing Strategy for England, Laying the Foundations: A Housing Strategy for England, was published in November 2011 under the Coalition Administration and it currently remains in place. The Strategy acknowledged some of the problems within the housing market and set out the policy response. The measures set out promote home ownership, including a new-build mortgage indemnity scheme (providing up to 95% loan-to-value mortgages guaranteed by Government) and a 'FirstBuy' 20% equity loan scheme for first-time buyers.
- B.9 The National Housing Strategy acknowledges the importance of social housing and the need for more affordable housing. However, the document reaffirms the programme of reforming this sector, including *'changes to the way people access social housing, the types of tenancies that are provided and the way the homelessness duty is discharged'*. The private rented sector is considered to play *'an essential role in the housing market, offering flexibility and choice to people and supporting economic growth and access to jobs'*. The document sets out an intention to support the growth of the private rented sector through innovation and investment, to meet continuing demand for rental properties.
- B.10 The National Housing Strategy set out the objectives of preventing homelessness, protecting the most vulnerable and providing for older people's housing needs. However, it also confirmed a radical package of welfare reforms, including a reduction in Housing Benefit, changes to the Local Housing Allowance (Housing Benefit in the private sector) and the introduction of 'Universal Credit' to replace other means-tested working age benefits and tax credits.
- B.11 The National Planning Policy Framework (NPPF) was published in March 2012. It sets out the Government's planning policies for England and how these are expected to be

applied. The NPPF formed a key part of the Coalition Government's planning system reforms, simplifying national guidance (previously contained in multiple Planning Policy Statements and Planning Policy Guidance) and reducing the quantity of policy pages. Fundamentally, it must be taken into account in the preparation of local and neighbourhood plans and is a material consideration in planning decisions. The document states that *'at the heart of the National Planning Policy Framework is a presumption in favour of sustainable development, which should be seen as a golden thread running through both plan-making and decision-taking.'*

- B.12 The NPPF sets out 12 core planning principles to underpin both plan-making and decision-taking. It also establishes 13 aspects to achieving sustainable development, which include delivering a wide choice of high quality homes (#6) and promoting healthy communities (#8). The Framework also sets out the accepted definitions of affordable housing covering social rented housing, affordable rented housing and intermediate housing.
- B.13 National Planning Practice Guidance (NPPG) on a range of specific topics has been made available through an online system since March 2014. NPPG topics include Duty to Cooperate, Housing and Economic Development Needs Assessments, Housing and Economic Land Availability Assessment, Housing - Optional Technical Standards, Local Plans, Neighbourhood Planning, Rural Housing and Starter Homes.

2015-2016 (Conservative Government under David Cameron)

- B.14 Following the election of a majority Conservative Government in May 2015 under David Cameron, the Government's Summer Budget 2015 was presented to Parliament by the then-Chancellor George Osborne. The Budget set out widespread reforms to the welfare system, including a four-year freeze on working-age benefits; a reduction in the household benefit cap; restrictions on Child Tax Credit; training requirements for those on Universal Credit aged 18 to 21; the removal of automatic entitlement to Housing Benefit for those on Universal Credit aged 18 to 21; and the removal of the Family Premium element of Housing Benefit for new claims from April 2016. Alongside these welfare cuts, it was announced that rents for social housing will be reduced by 1% per year for four years, while tenants on incomes of over £30,000, or £40,000 in London, will be required to pay market rate (or near market rate) rents. A review of 'lifetime tenancies' was confirmed, with a view to limiting their use to ensure the best use of social housing stock. Support for home ownership measures was reiterated with measures such as the extension of the Right to Buy to housing association tenants and the introduction of Help to Buy ISAs.
- B.15 Alongside the Summer Budget 2015 the Government published a 'Productivity Plan', Fixing the foundations: Creating a more prosperous nation (10th July 2015). This sets out a 15-point plan that the Government will put into action to boost the UK's productivity growth, centred around two key pillars: encouraging long-term investment and promoting a dynamic economy. Of particular relevance to housing are the following points in the plan:
- B.16 Planning freedoms and more houses to buy: In order to increase the rate of housebuilding and enable more people to own their own home, a number of actions are identified including a zonal system to give automatic planning permission on

suitable brownfield sites; speeding up local plans and land release, stronger compulsory purchase powers and devolution of planning powers to the Mayors of London and Manchester, extending the Right to Buy to housing association tenants, delivering 200,000 Starter Homes and restricting tax relief to landlords.

- B.17 Resurgent cities, a rebalanced economy and a thriving Northern Powerhouse: In order to rebalance the economy, which is skewed towards London and the South East, the Government is committed to building a Northern Powerhouse through £13 billion of investment in transport in the North of England during this Parliament, backing new science, technology and culture projects, devolving significant powers to an elected Mayor for Manchester, taking steps to enable the Midlands Engine for Growth to reach its full potential and working towards devolution deals with the Sheffield City Region, Liverpool City Region and Leeds, West Yorkshire and partner authorities.
- B.18 The Spending Review and Autumn Statement 2015 (November 2015) continued the policy themes of the Summer Budget. This included:
- Plans to extend the 'Local Housing Allowance' to social landlords so that the Housing Benefit paid to tenants living in housing association properties will be capped at the LHA rate;
 - A new 'Help to Buy Shared Ownership' scheme, removing restrictions on who can buy shared ownership properties to anyone with a household income of less than £80,000 outside London and £90,000 in London;
 - 'London Help to Buy' – an equity loan scheme giving buyers 40% of the new home value (as opposed to 20% under the Help to Buy scheme);
 - 200,000 'Starter Homes' to be built over the following five years;
 - From 1st April 2016 an extra 3% in stamp duty to be levied on people purchasing additional properties such as buy-to-let properties or second homes;
 - Right to Buy extension to housing association tenants;
 - £400 million for housing associations and the private sector to build more than 8,000 new 'specialist' homes for older people and people with disabilities;
 - Consulting on reforms to the New Homes Bonus, with a preferred option for savings of at least £800 million which can be used for social care; and
 - A commitment to extra funding for targeted homelessness intervention.
- B.19 In December 2015, DCLG published a Consultation on proposed changes to national planning policy, which was open for consultation until February 2016. This consultation sought views on some specific changes to NPPF in terms of the following:
- broadening the definition of affordable housing, to expand the range of low cost housing opportunities for those aspiring to own their new home;
 - increasing residential density around commuter hubs, to make more efficient use of land in suitable locations;
 - supporting sustainable new settlements, development on brownfield land and small sites, and delivery of housing allocated in plans; and
 - supporting the delivery of Starter Homes.

- B.20 The publication of a revised NPPF document has been subject to delay and is expected in early 2018.
- B.21 The 2015-16 Parliament saw several Acts passed with special relevance to housing and planning, implementing some of the policies set out in the preceding Budgets:
- The Cities and Local Government Devolution Act 2016 makes provision for the election of mayors for the areas of combined authorities established under Part 6 of the Local Democracy, Economic Development and Construction Act 2009. It makes provision about local authority governance and functions; to confer power to establish, and to make provision about, sub-national transport bodies; and for connected purposes. This Act is central to the Government's devolution plans for England, facilitating its vision of a 'Northern Powerhouse'.
 - The Welfare Reform and Work Act 2016 makes provisions relating to a range of welfare benefits and employment schemes, including the benefit cap, social security and Tax Credits, loans for mortgage interest, social housing rents and apprenticeships. Secondary legislation (Social Housing Rents Regulations, March 2016) sets out that the 1% cut to social housing rents will not apply to households with an income of £60,000 or more.
 - The Housing and Planning Act 2016 sets out the legislative framework for the Starter Homes scheme and includes provisions relating to other important aspects of housing policy such as Pay to Stay, Right to Buy, high value sales and ending lifetime tenancies.
- B.22 The Budget 2016 (March 2016) continued the policy emphasis of promoting home ownership and facilitating first-time buyers to enter the market. A new 'Lifetime ISA' was announced, extending the principle of the Help to Buy ISA by incentivising saving for under-40s. Of relevance to the private rented sector were stamp duty increases for institutional investors and the withholding of capital gains reductions from companies investing in residential property. In seeking to deliver more homes for ownership, announcements were made of further planning reforms; releasing public land for development; and a £1.2 billion Starter Homes Fund for brownfield remediation. The anticipated 'duty to prevent' homelessness was not announced, but instead the Chancellor committed £115 million to preventing and reducing rough sleeping.
- B.23 A Technical consultation on Starter Homes regulations (March 2016) sought views on the framework to be established in the forthcoming regulations, including the restrictions that should be placed on Starter Homes, how age eligibility criteria should work, what threshold (size of site/development) should apply, what the percentage requirement should be, whether exemptions should apply and whether off-site payments should be acceptable. The consultation document set out that, in terms of the period within which Starter Homes should not be sold at full market value, the DCLG does not support a period of longer than 8 years. The paper proposed that the requirement to provide 20% of dwellings as Starter Homes should apply to sites of 10 dwellings or more (or 0.5 hectares). However, secondary legislation relating to Starter Homes has still not been published.

Post EU-Referendum (Theresa May Administration)

- B.24 The resignation of David Cameron following the European Union Referendum of June 2016 and subsequent appointment of Theresa May as Prime Minister led to a Cabinet reshuffle and a change in the policy climate within Government. The Autumn Statement (2016) was announced on 23rd November 2016 by Chancellor Philip Hammond. With an important focus on housing, provisions included:
- £1.4 billion of extra cash to build 40,000 affordable homes, with a relaxation of restrictions on grant funding;
 - £2.3 billion Housing Infrastructure Fund to pave the way for up to 100,000 new homes to be built in areas of high demand;
 - £3.15 billion of the Affordable Homes Programme will be given to London to deliver 90,000 homes;
 - New regional pilots of the Right to Buy extension, allowing more than 3,000 tenants to buy their properties;
 - £1.7 billion to pilot 'accelerated construction' on public sector land;
 - Letting agents in the private rented sector to be banned from charging fees; and
 - Confirmation that compulsory Pay to Stay will not be implemented for councils.
- B.25 The Autumn Statement indicated a clear shift in housing policy, away from an exclusive focus on homeownership and towards boosting overall housing supply. A removal of grant-funding restrictions will allow housing associations to increase the delivery of sub-market rented housing, including affordable rented, shared ownership and rent-to-buy homes.
- B.26 Many of the 'flagship' housing policies of the Cameron Administration have their legislative basis in the provisions of the Housing and Planning Act 2016, but require further secondary legislation. Their implementation has been subject to ongoing delay and seem increasingly unlikely to be carried forward in practice as originally envisaged. These schemes include the Voluntary Right to Buy, the higher asset levy (intended to fund the building of new homes) and Pay to Stay (no longer compulsory for councils).
- B.27 The Housing White Paper, Fixing our broken housing market, was published in February 2017. The White Paper proposed a number of changes to reshape the approach to housebuilding and increase housing supply. These changes centred around the following four areas:
- B.28 Planning for the right homes in the right places, by making it simpler for local authorities to put Local Plans in place and keep them up-to-date, ensuring sufficient land is allocated to meet housing needs and building upon neighbourhood planning to ensure communities have control over development in their area. The White Paper aims to make more land available for homes by maximising the contribution from brownfield and surplus public land, regenerating estates, releasing more small and medium sized sites, allowing rural communities to grow and making it easier to build new settlements. It reaffirms that the existing protections for the Green Belt remain unchanged and emphasises that authorities should only make exceptional amendments to Green Belt boundaries.

- B.29 Building homes faster, by increasing certainty around housing numbers, aligning new infrastructure with housing, supporting developers to build more quickly and improving transparency. White Paper proposals include amending the NPPF to give local authorities the opportunity to have their housing land supply agreed on an annual basis and fixed for a one-year period, in order to create more certainty about when an adequate land supply exists. Authorities taking advantage of this would have to provide a 10% larger buffer on their five-year land supply. In addition, the White Paper suggests changing the NPPF to introduce a housing delivery test for local authorities. If delivery falls below specified thresholds extra land would be added onto the five-year land supply as well as further thresholds which would allow the presumption in favour of sustainable development to apply automatically.
- B.30 Diversifying the market, by establishing a new Accelerated Construction Programme, supporting more Build to Rent developments, supporting housing associations to build more housing and boosting innovation. The White Paper proposes ensuring that the public sector plays its part by encouraging more building by councils and reforming the Homes and Communities Agency.
- B.31 Helping people through Help to Buy, Right to Buy, the Shared Ownership and Affordable Homes Programme (SOAHP), the new Lifetime ISA, amendments to Starter Homes requirements and the announcement of a new statutory duty on planning to meet the needs of older and disabled people.
- B.32 In April 2017 some of the welfare reform provisions came into effect. This included Universal Credit claimants aged 18-21 no longer being able to claim benefits to support their housing costs unless they fit into at least one of 11 exemption categories. However, the Government also announced that they were cancelling controversial plans to cap benefit for Supported Housing tenants at the LHA rates.
- B.33 During the 2016-17 Parliament there were two Acts that gained Royal Assent that have particular relevance to emerging housing policy:
- The Neighbourhood Planning Act 2017 aims to speed up the delivery of new homes by strengthening neighbourhood planning, limiting the use of pre-commencement planning conditions, use of the planning register and the reform of compulsory purchase. During its passage through Parliament, the Bill was subject to various amendments, including changes to the Local Plan process to allow the Secretary of State to intervene and invite county councils to prepare or revise Local Plans where districts have not delivered and to allow the preparation of joint Local Plans where there are cross-boundary issues between two or more local authorities. This followed the recommendations of the Local Plans Expert Group (LPEG) report of March 2016. Some of the provisions of the Act require secondary legislation. A commencement order introduced in July 2017 under the Act requires post-examination neighbourhood plans to be treated as 'material considerations' in the determination of planning applications.
 - The Homelessness Reduction Act 2017 requires councils to seek to prevent homelessness by starting work with households threatened with homelessness 56 days in advance of the date on which they are expected to become homeless (28 days earlier than under the previous legislation). It also requires the provision of advisory services to specified groups including (but not limited to) people leaving

prison, young people leaving care, people leaving armed forces, people leaving hospital, people with a learning disability and people receiving mental health services in the community. The Act sets out that councils must assess and develop a personalised plan during the initial presentation to the service. In addition, they must help prevent an applicant from becoming homeless and take reasonable steps to help those who are eligible for assistance to secure accommodation for at least six months (during a 56 day period before a homeless decision can be made). The Act dissolves the local connections rules apart from a duty to provide care leavers with accommodation (under the Children Act 1989) to the age of 21.

- B.34 Following the snap General Election in June 2017, Theresa May's Conservative Government formed an alliance with the DUP and the Cabinet was subject to another reshuffle.
- B.35 Planning for homes in the right places was published for consultation in September 2017, setting out the Government's proposals for a standardised approach to assessing housing need. The overall rationale is that local authorities across England currently use inconsistent methods to assess housing requirements, leading to long debates over whether local plans include the correct housing targets. The proposed new standardised approach to assessing housing need therefore aims to have all local authorities use the same formula to calculate their housing requirement. The standardised approach would set a minimum figure but local authorities would be able to increase their target from this baseline, for example if they plan for employment growth and want to provide an uplift in housing provision to account for this. The consultation document proposes that the new housing need calculation method would be applied for assessing five-year housing land supply from 31st March 2018 onwards.
- B.36 The Autumn Budget 2017 included a range of provisions focussed on housing, although these were welcomed cautiously by some who would have preferred a greater emphasis on affordability. Provisions included:
- A commitment to be providing 300,000 new homes per year by the mid-2020s;
 - A total of £15.3 billion of new capital funding, guarantee and loan-based funding;
 - £1 billion of extra borrowing capacity for councils in high demand areas to build new affordable homes;
 - £1.5 billion of changes to Universal Credit, including scrapping the seven-day waiting period at the beginning of a claim, making a full month's advance available within five days of making a claim and allowing claimants on housing benefit to continue claiming for two weeks;
 - £125 million increase over two years in Targeted Affordability Funding for LHA claimants in the private sector who are struggling to pay their rents;
 - Stamp duty scrapped on the first £300,000 for first-time buyers (on properties worth up to £500,000);

- New Housing First pilots announced for West Midlands, Manchester and Liverpool;
- Power to councils to charge 100% Council Tax premium on empty properties;
- Five new garden towns; and
- A review to look at land banking, including considering compulsory purchase powers.

Technical Appendix C: Housing need calculations

Summary of contents

Stage 1: Current housing need (gross backlog)

- Step 1.1 Homeless households and those in temporary accommodation
- Step 1.2 Overcrowding and concealed households
- Step 1.3 Other groups
- Step 1.4 Total current housing need (gross)

Stage 2: Future housing need (gross annual estimate)

- Step 2.1 New household formation (gross per year)
- Step 2.2 Proportion of new households unable to buy or rent in the market
- Step 2.3 Existing households falling in to need
- Step 2.4 Total newly-arising housing need (gross per year)

Stage 3: Affordable housing supply

- Step 3.1 Affordable dwellings occupied by households in need
- Step 3.2 Surplus stock
- Step 3.3 Committed supply of new affordable housing
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Stage 4: Estimate of annual housing need

- Step 4.1 Total backlog need
- Step 4.2 Quota to reduce over 5 years (2)
- Step 4.3 Annual backlog reduction
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- Step 4.5 Total annual affordable need
- Step 4.6 Annual social rented capacity
- Step 4.7 Net Annual Shortfall

Introduction

- C.1 A working definition of housing need is *'the quantity of housing required for households who are unable to access suitable housing without financial assistance'*. The 2017 Household Survey and secondary data provide a robust range of information to quantify housing need in Tunbridge Wells and the extent to which additional affordable housing is required.
- C.2 Housing needs analysis and affordable housing modelling has been prepared in accordance with CLG guidance at Borough and Analysis area levels. In summary, the model reviews in a step-wise process:
- Stage 1: Current housing need (gross backlog)
 - Stage 2: Future housing need
 - Stage 3: Affordable housing supply
 - Stage 4: Estimate of annual housing need
- C.3 Table C1 summarises the different steps taken in assessing housing need and evidencing the extent to which there is a surplus or shortfall in affordable housing across the Tunbridge Wells Borough. Please note that in Stage 1, Step 1.4 reports the total number of households in need and avoids double counting as in some cases households have more than one housing need. Table C2 summarises the data by Analysis Area.

Table C1 CLG Needs Assessment Summary for Tunbridge Wells Borough			
Step	Stage and Step description	Calculation	Tunbridge Wells Total
Stage 1: CURRENT NEED			
1.1	Homeless households and those in temporary accommodation	Annual requirement	172
1.2	Overcrowding and concealed households	Current need	1,460
1.3	Other groups	Current need	1,235
1.4	Total current housing need (gross)	Total no. of households with one or more needs	2,867
1.4A	TOTAL cannot afford open market (buying or renting)	61.28%	1,757
Stage 2: FUTURE NEED			
2.1	New household formation (Gross per year)	1.4% of total households	693
2.2	% of new households requiring affordable housing	Total cannot afford overall	68.0%
2.2	Number of new households requiring affordable housing	Number cannot afford	471
2.3	Existing households falling into need	Annual requirement	113
2.4	TOTAL newly-arising housing need (gross each year)	2.2 + 2.3	584
Stage 3: AFFORDABLE HOUSING SUPPLY			
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	965
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0
3.3	Committed supply of new affordable units	Annual	404
3.4	Units to be taken out of management	None assumed	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	1,369
3.6	Annual supply of social re-lets (net)	Annual Supply (3yr ave)	219
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply (3yr ave)	0
3.8	Annual supply of affordable housing	3.6+3.7	219
Stage 4: ESTIMATE OF ANNUAL HOUSING NEED			
4.1	Total backlog need	1.4A-3.5	388
4.2	Quota to reduce over Plan Period	Annual reduction	20%
4.3	Annual backlog reduction	Annual requirement	78
4.4	Newly-arising need	2.4	584
4.5	Total annual affordable need	4.3+4.4	662
4.6	Annual social rented capacity	3.8	219
4.7	NET ANNUAL SHORTFALL (4.5-4.6)	NET	443

Source: 2017 Household Survey; RP Core Lettings and Sales data

Data presented in the table may be subject to rounding errors

Table C2 CLG Needs Assessment Summary by Analysis Areas

Step	Stage and Step description	Calculation																								
			Ward - Broadwater	Ward - Culverden	Ward - Pantiles and St.Marks	Ward - Park	Ward - Sherwood	Ward - St James'	Ward - St John's	Benenden	Bidborough	Brenchley	Capel	Cranbrook & Sissinghurst	Frittenden	Goudhurst	Hawkhurst	Horsmonden	Lamberhurst	Paddock Wood	Pembury	Rushall	Sandhurst	Southborough	Speldhurst	TOTAL
	Total households>>>	2030	4269	3179	3588	3361	2874	2937	839	417	1171	913	2814	354	1258	2226	949	668	3361	2459	2233	581	5052	1909	49442	
	Stage 1: CURRENT NEED																									
1.1	Homeless households and those in temporary accommodation	Current need	17	0	23	0	25	0	25	3	0	0	0	33	13	3	0	8	12	0	0	5	5	0	0	17
1.2	Overcrowding and concealed households	Current need	141	215	44	40	116	59	89	0	0	34	27	53	14	25	59	13	5	219	29	59	16	135	68	1460
1.3	Other groups	Current need	84	194	108	98	86	63	24	12	0	20	20	5	0	66	55	19	18	94	49	39	39	106	36	1235
1.4	Total current housing need (gross)	Total no. of households with one or more needs	242	409	175	138	227	122	138	15	0	54	47	91	27	94	114	40	35	313	78	103	60	241	104	2867
	A. % cannot afford open market (buying or renting)	%	58.09%	61.61%	49.26%	49.67%	70.87%	65.14%	54.51%	61.74%	60.67%	56.19%	68.02%	68.55%	57.63%	59.46%	65.99%	57.64%	50.45%	68.05%	50.18%	66.55%	65.58%	61.12%	62.76%	60.62%
	B. TOTAL cannot afford open market (buying or renting)	Number	141	252	86	69	161	79	75	9	0	30	32	62	16	56	75	23	18	213	39	69	39	147	65	1757
	Stage 2: FUTURE NEED																									
2.1	New household formation (Gross per year)	Combination	32	51	41	33	50	34	37	12	4	23	11	47	5	24	26	16	11	51	42	23	12	78	28	693
2.2	Number of new households requiring affordable housing	% Based on actual affordability of households forming	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%	68.0%
		Number	22	34	28	23	34	23	25	8	3	16	7	32	4	16	18	11	8	35	28	16	8	53	19	471
2.3	Existing households falling into need	Annual requirement	3	12	11	10	5	10	20	0	0	1	2	0	0	6	6	2	5	8	0	1	2	9	0	113
2.4	Total newly-arising housing need (gross each year)	2.3 + 2.4	25	47	39	33	39	33	45	8	3	17	9	32	4	22	24	13	13	43	28	17	10	62	19	584
	Stage 3: AFFORDABLE HOUSING SUPPLY																									
3.1	Affordable dwellings occupied by households in need	(based on 1.4)	127	71	0	0	154	43	23	4	0	21	12	39	0	21	59	8	5	181	25	72	12	83	5	965
3.2	Surplus stock	Vacancy rate <2% so no surplus stock assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.3	Committed supply of new affordable units*		0	0	0	82	0	0	0	4	0	7	0	36	0	0	31	36	0	139	4	0	0	65	0	404
3.4	Units to be taken out of management	None assumed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.5	Total affordable housing stock available	3.1+3.2+3.3-3.4	127	71	0	82	154	43	23	8	0	28	12	75	0	21	90	44	5	320	29	72	12	148	5	1369
3.6	Annual supply of social re-lets (net)	Annual Supply	15	6	6	9	35	15	9	3	1	3	4	16	1	5	9	3	2	15	11	16	3	30	4	219
3.7	Annual supply of intermediate affordable housing available for re-let or resale at sub-market levels	Annual Supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.8	Annual supply of affordable housing	3.6+3.7	15	6	6	9	35	15	9	3	1	3	4	16	1	5	9	3	2	15	11	16	3	30	4	219
	Stage 4: ESTIMATE OF ANNUAL HOUSING NEED																									
4.1	Total backlog need	1.4B-3.5	14	181	86	-13	7	36	52	1	0	2	20	-13	16	35	-15	-21	13	-107	10	-3	27	-1	60	388
4.2	Quota to reduce over plan period	Annual reduction	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%	20%
4.3	Annual backlog reduction	Annual requirement	3	36	17	-3	1	7	10	0	0	0	4	-3	3	7	-3	-4	3	-21	2	-1	5	0	12	78
4.4	Newly-arising need	2.4	25	47	39	33	39	33	45	8	3	17	9	32	4	22	24	13	13	43	28	17	10	62	19	584
4.5	Total annual affordable need	4.3+4.4	28	83	57	30	40	41	55	8	3	17	13	30	7	29	21	9	15	21	30	16	16	62	31	662
4.6	Annual affordable capacity	3.8	15	6	6	9	35	15	9	3	1	3	4	16	1	5	9	3	2	15	11	16	3	30	4	219
4.7	Net annual imbalance	4.5-4.6 NET	13	76	51	21	6	26	46	6	2	14	10	13	6	24	12	6	13	6	19	0	13	32	27	443

Source: 2017 Household Survey; RP Core Lettings and Sales data.

Data presented in the table may be subject to rounding errors

Stage 1: Current need

- C.4 A working definition of housing need is *'the quantity of housing required for households who are unable to access suitable housing without financial assistance'*³⁴. The SHMA Guidance suggests types of housing that should be considered unsuitable, as summarised in Table C3. Data for each Analysis Area is presented in Table C4.

Table C3 Summary of current housing need across Tunbridge Wells Borough		
Category	Factor	Tunbridge Wells Borough
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	172
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	491
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	1,458
	N4 Too difficult to maintain	52
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	441
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	375
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	205
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	141
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	117
Total no. households in need (with one or more housing need)		2,867
Total Households		49,442
% households in need		5.8%

Note: A household may have more than one housing need.

Source: 2017 Household Survey

³⁴ CLG, *Estimating housing need*, November 2010, Paragraph 1.4

Table C4 Summary of current need by Analysis Areas

Category	Factor	Ward - Broadwater	Ward - Culverden	Ward - Pantiles and St Marks	Ward - Park	Ward - Sherwood	Ward - St James'	Ward - St John's	Benenden	Bidborough	Brenchley	Capel	Cranbrook & Sissinghurst	Frittenden	Goudhurst	Hawkhurst	Horsmonden	Lamberhurst	Paddock Wood	Pembury	Rusthall	Sandhurst	Southborough	Speldhurst	TOTAL
Homeless households or with insecure tenure	N1 Under notice, real threat of notice or lease coming to an end	17	0	23	0	25	0	25	3	0	0	0	33	13	3	0	8	12	0	0	5	5	0	0	171
	N2 Too expensive, and in receipt of housing benefit or in arrears due to expense	34	11	6	40	25	52	49	0	0	9	9	0	0	29	10	16	25	76	0	0	10	85	5	491
Mismatch of housing need and dwellings	N3 Overcrowded according to the 'bedroom standard' model	141	215	44	40	116	59	89	0	0	34	27	53	14	25	59	13	5	219	29	59	16	135	68	1458
	N4 Too difficult to maintain	0	0	0	0	11	0	0	6	0	0	0	0	0	5	0	8	0	0	5	5	0	0	12	52
	N5 Couples, people with children and single adults over 25 sharing a kitchen, bathroom or WC with another household	11	122	66	38	36	0	0	0	0	6	20	6	0	0	5	0	5	18	33	35	27	0	12	441
	N6 Household containing people with mobility impairment or other special needs living in unsuitable accommodation	17	0	29	10	39	11	25	9	0	3	0	0	0	47	30	2	12	0	24	0	0	108	9	375
Dwelling amenities and condition	N7 Lacks a bathroom, kitchen or inside WC and household does not have resource to make fit	6	127	8	10	0	0	0	0	0	2	0	0	0	0	0	0	0	0	5	24	2	21	0	205
	N8 Subject to major disrepair or unfitness and household does not have resource to make fit	34	0	23	0	0	0	25	0	0	0	0	0	0	0	0	0	12	38	0	0	10	0	0	141
Social needs	N9 Harassment or threats of harassment from neighbours or others living in the vicinity which cannot be resolved except through a move	17	0	0	0	0	0	0	0	0	0	0	0	0	20	10	0	0	0	0	0	0	62	8	117
Total no. households in need (with one or more housing need)		57	127	31	10	0	0	25	0	0	2	0	0	0	20	10	0	12	38	5	24	12	83	8	2869
Total Households		2030	4269	3179	3588	3361	2874	2937	839	417	1171	913	2814	354	1258	2226	949	668	3361	2459	2233	581	5052	1909	49442
% households in need		2.8	3.0	1.0	0.3	0.0	0.0	0.9	0.0	0.0	0.2	0.0	0.0	0.0	1.6	0.4	0.0	1.8	1.1	0.2	1.1	2.1	1.6	0.4	5.8

Note: A household may have more than one housing need.

Source: 2017 Household Survey

Step 1.1 Homeless households and those in temporary accommodation

- C.5 CLG SHMA guidance suggests that information on homeless households and those in priority need who are currently housed in temporary accommodation should be considered in needs modelling. The scale of need from these types of household can be derived from several sources.
- C.6 CLG Homelessness Statistics for 2015/16 indicate that a total of 65 decisions were made on households declaring themselves as homeless across the Borough of Tunbridge Wells (Table 6.17). Of these households, 36 were classified as homeless and in priority need. Over the seven years 2009/10 to 2015/16, an annual average of 76 decisions were made across the Borough and an average of 38 households each year were declared as homeless and in priority need.

Table C5 Homeless decisions and acceptances 2009/10 to 2015/16		
Year	Decisions made	Accepted as homeless
2009/10	84	44
2010/11	52	36
2011/12	52	21
2012/13	96	39
2013/14	95	46
2014/15	86	43
2015/16	65	36
Total	530	265
Annual Average	76	38

Source: DCLG Homelessness Statistics

*Based on 7 years' data

- C.7 The household survey identified a total of 172 households who were either under threat of homelessness or were living in temporary accommodation across the Borough of Tunbridge Wells. This figure has been used in needs assessment modelling.

Step 1.2 Overcrowding and concealed households

- C.8 The extent to which households are overcrowded is measured using the 'bedroom standard'. This allocates a standard number of bedrooms to each household in accordance with its age/sex/marital status composition. A separate bedroom is allocated to each married couple, any other person aged 21 or over, each pair of adolescents aged 10-20 of the same sex and each pair of children under 10. Any unpaired person aged 10-20 is paired if possible with a child under 10 of the same sex, or, if that is not possible, is given a separate bedroom, as is any unpaired child under 10. This standard is then compared with the actual number of bedrooms (including bedsits) available for the sole use of the household.

- C.9 Analysis identifies 1,460 households who are currently living in overcrowded accommodation or are concealed households and are intending on moving in the next five years.

Step 1.3 Other groups

- C.10 Table C1 identified 1,235 households who were in housing need for other reasons including the property is too expensive, difficult to maintain, household containing people with mobility impairment/special need, lacking amenities, disrepair and harassment.

Step 1.4 Total current housing need summary

- C.11 Having established the scale of need in Steps 1.1, 1.2 and 1.3, total current housing need from existing households across the Tunbridge Wells Borough before any analysis of the ability of households to afford open market solutions is 2,867 (Note that a household may be included in more than one step of the analysis and so the sum of steps 1.1, 1.2 and 1.3 can be greater than figure).
- C.12 The extent to which these households could afford open market prices is then considered. An 'affordability threshold' of households is calculated which takes into account household income, equity and savings. The household income component of the affordability threshold is based on 3.5 x gross annual income of the respondent and partner (if applicable).
- C.13 The affordability threshold was then tested against lower quartile property prices and the cost of privately renting. This analysis has been based on ward-level lower quartile prices for 2017 derived from Land Registry address-level data (Table C7). Information on private sector rents was based on lettings reported by Zoopla during 2017 (Table C6).

Table C6 Lower quartile house prices by Analysis Area (2017)		
Ward	Lower quartile price (£)	Lower Quartile Private Rent (Per calendar month)
Broadwater	221,500	594
Culverden	200,000	693
Pantiles and St Mark's	290,000	793
Park	274,000	750
Sherwood	255,000	689
St James'	220,000	750
St John's	263,000	743
Benenden	209,000	802
Bidborough	435,000	1,196
Brenchley	377,500	945
Capel	231,127	923
Cranbrook & Sissinghurst	245,000	923
Frittenden	430,000	897
Goudhurst	387,500	949
Hawkhurst	245,000	776
Horsmonden	299,450	802
Lamberhurst	298,000	693
Paddock Wood	282,000	793
Pembury	290,000	676
Rusthall	234,000	771
Sandhurst	437,500	796
Southborough	260,500	796
Speldhurst	361,000	1499
Tunbridge Wells	250,000	750

Source: Data produced by Land Registry © Crown copyright 2017, Zoopla 2017

- C.14 Using evidence from the Household Survey, the extent to which households identified in Steps 1.1, 1.2 and 1.3 could afford open market prices has been assessed. Overall, a total of 1,757 existing households in need wanted to move to offset their need and could not afford open market solutions.

Stage 2: Future housing need

Step 2.1 New household formation (gross per year)

- C.15 The needs analysis assumes a 1.4% gross household formation rate of 693 each year. This is based on a combination of the latest three-year average national rate reported in the English Housing Survey over the period 2010/11 to 2013/14 and 2017 Household Survey data on newly forming households.

Step 2.2 New households unable to buy or rent in the open market

- C.16 Analysis of lower quartile market prices relative to the income/savings of households who have formed in the past five years suggests that 68.0% could not afford lower quartile house prices or private sector rents.
- C.17 Therefore, the total number of newly-forming households who could not afford open market prices or rents across the Tunbridge Wells Borough is calculated to be 471 each year.

Step 2.3 Existing households expected to fall into need

- C.18 An estimate of the number of existing households falling into need each year has been established using the 2017 Household Survey evidence. This indicated that around 565 households moved into affordable/social renting because they fell into housing need in the preceding 5 years. This results in an annualised figure of 113.

Step 2.4 Total newly arising housing need (gross per year)

- C.19 Total newly arising need is calculated to be 584 households each year across the Tunbridge Wells Borough.

Stage 3: Affordable housing supply

- C.20 The CLG model reviews the supply of affordable units, taking into account how many households in need are already in affordable accommodation, stock surpluses, committed supply of new affordable dwellings and dwellings being taken out of management (for instance pending demolition or being used for decanting).

Step 3.1 Affordable dwellings occupied by households in need

- C.21 This is an important consideration in establishing the net levels of housing need as the movement of these households within affordable housing will have a nil effect in terms of housing need³⁵.
- C.22 A total of 965 households are current occupiers of affordable housing in need. Although the movement of these households within affordable housing will have a nil effect in terms of housing need (i.e. they already live in affordable housing), the types of property they would 'free up' if they moved is considered in modelling.

Step 3.2 Surplus stock

- C.23 A proportion of vacant properties are needed to allow households to move within housing stock. Across the social rented sector, this proportion is generally recognised

³⁵ Strategic Housing Market Assessment Guidance (CLG, August 2007)

as being 2%. Stock above this proportion is usually assumed to be surplus stock. Modelling assumes no surplus social rented stock across the Tunbridge Wells Borough.

Step 3.3 Committed supply of new affordable units

- C.24 The model assumes a committed supply of 404 affordable dwellings based on data provided by the Council for 2017/18.

Step 3.4 Units to be taken out of management

- C.25 The model assumes there will be no social rented units taken out of management over the next five years.

Step 3.5 Total affordable housing stock available

- C.26 It is assumed that there are 1,369 affordable dwellings available over the five-year period arising from households moving within the stock (965 from movement within the stock and 404 committed new build).

Step 3.6 Annual supply of social re-lets

- C.27 The DCLG model considers the annual supply of social re-lets. Borough-level data on lettings is available from DCLG and this has been analysed for the four year period 2012/13 to 2015/16. Analysis suggests that there is an annual average of 219 social/affordable rented dwellings let.

Step 3.7 Annual supply of intermediate re-lets/sales

- C.28 There is no data available on intermediate affordable housing available for re-let or resale therefore the model assumes zero for this stage.

Summary of Stage 3

- C.29 Overall, the model assumes an total affordable housing stock availability of 1,369 dwellings and an annual supply of 219 affordable/social rented lettings.

Stage 4: Estimate of annual housing need

Overview

- C.30 Analysis has carefully considered how housing need is arising within Tunbridge Wells Borough by identifying existing households in need (and who cannot afford market solutions), newly-forming households in need and existing households likely to fall into need.

- C.31 This has been reconciled with the supply of affordable dwellings which considers location, size and designation (i.e. for general needs or older person). Based on the CLG modelling process, analysis suggests that there is an overall annual net imbalance of 443 dwellings.
- C.32 For critical stages of the needs assessment model (Step 1.1, Step 1.4, Step 2.4 and Step 3.8), information is broken down by analysis area, designation (general needs and older) and property size. This goes beyond the requirement of the SHMA guidance but allows a detailed assessment of the overall housing requirements of households in need and provides clear affordable requirement information. In turn, this can help identify where there are shortfalls and sufficient capacity of affordable housing, and help to shape policy responses.
- C.33 Stage 4 brings together the individual components of the needs assessment to establish the total net annual shortfall.

Step 4.1 Total backlog need

- C.34 Step 4.1 is the total backlog need which is derived from the number of households in Step 1.4A minus total affordable housing stock available (Step 3.5). The total backlog need is 388.

Steps 4.2 to 4.6

- C.35 Step 4.2 is a quota to reduce the total backlog need which is assumed to be 20% each year so that the backlog need is addressed over the Plan Period.
- C.36 Step 4.3 is the annual backlog reduction based on Step 4.2 (78 each year).
- C.37 Step 4.4 is a summary of newly-arising need from both newly forming households and existing households falling into need (584 each year).
- C.38 Step 4.5 is the total annual affordable need based on Steps 4.3 and 4.4 (662 each year).
- C.39 Step 4.6 is the annual social rented/intermediate tenure capacity based on Step 3.8 (219 each year).

Total net imbalance

C.40 Table C7 summarises the overall annual net affordable housing requirements for the Tunbridge Wells Borough by analysis area; designation (general needs and older person) and property size.

Table C7 Net annual affordable housing imbalance by analysis area, property size and designation 2016/17 to 2020/21

	General Needs		Older Person		TOTAL	% by area
	1/2 Bed	3+ Bed	1 Bed	2+ Bed		
Broadwater	3	9	1	-	13	2.9
Culverden	46	27	3	-	76	17.1
Pantiles and St Marks	24	19	4	4	51	11.5
Park	17	1	3	-	21	4.7
Sherwood	3	3	1	-	7	1.6
St James'	9	12	4	-	25	5.6
St John's	17	30	-	-	47	10.6
Urban Ward Total	119	101	16	4	240	54.2
Benenden	2	-	4	-	6	1.4
Bidborough	2	-	-	-	2	0.5
Brenchley	3	9	1	-	14	3.2
Capel	5	6	-	-	10	2.3
Cranbrook & Sissinghurst	5	7	1	-	13	2.9
Frittenden	3	2	1	-	6	1.4
Goudhurst	16	7	1	-	24	5.4
Hawkhurst	6	7	-	-	13	2.9
Horsmonden	2	3	-	-	5	1.1
Lamberhurst	2	11	-	-	13	2.9
Paddock Wood	2	4	-	-	6	1.4
Pembury	12	3	4	-	19	4.3
Rusthall	-	-	-	-	0	0.0
Sandhurst	8	5	-	-	13	2.9
Southborough	11	15	-	6	32	7.2
Speldhurst	3	21	3	-	27	6.1
Parish total	82	100	15	6	203	45.8
Borough Total	201	201	31	10	443	100.0
% by size and designation	45.4	45.4	7.0	2.2	100.0	

Sources: 2018 Household Survey; RSL CORE Lettings and Sales

Tenure and dwelling type profile of affordable dwellings

- C.41 Affordable housing includes social rented, affordable rented and intermediate tenure dwellings. New affordable development by Registered Providers will be affordable rented (with rents of up to 80% of open market rent) and in order to recommend an appropriate split between social rented and intermediate tenure, the stated preferences of households and the relative affordability of intermediate tenure products is now reviewed.

Household preferences

- C.42 Households were asked to state tenure aspirations. Table C8 summarises the aspirations of both existing households in need and newly forming households by tenure. Overall, this gives a tenure split of around 52% social/affordable rented and 48% intermediate tenure across the Tunbridge Wells Borough.

Table C8 Tenure split by Analysis area

Tenure	area (%)									Total
	Broadwater	Culverden	Pantiles and St Marks	Park	Sherwood	St James	St Johns	Wards	All Rural Parishes	
Social/ Affordable Rented	59.5	100.0	85.0	100.0	49.6	67.2	41.0	71.8	32.5	52.2
Intermediate	40.5	0.0	15.0	0.0	50.4	32.8	59.0	28.2	67.5	47.8
Total	100	100	100	100	100	100	100	100	100	100

Source: 2017 Household Survey

Dwelling type

- C.43 Table C9 considers the range of affordable property types households would consider, based on the aspirations of existing households in need and newly-forming households requiring affordable accommodation. Analysis of property type preferences suggests that, primarily, delivery of houses is a priority (with 60.6% stating an expectation of moving to a house), followed by flats/apartments (26.4%) and bungalows (13.0%).

Type preferences	Existing (%)	Newly-forming (%)	Total (%)
House	61.7	59.7	60.6
Flat	21.1	31.1	26.4
Bungalow	17.2	9.2	13.0
Total	100.0	100.0	100.0
<i>Base</i>	<i>431</i>	<i>479</i>	<i>910</i>

Based on expectations of existing households in need and what newly-formed households have moved to in the past 5 years

Source: 2017 Household Survey

Technical Appendix D: Monitoring and updating

A framework for updating the housing needs model and assessment of affordable housing requirements

Introduction

- D.1 Having invested considerable resources in obtaining an excellent range of primary and secondary data, it is vital that this information be used to the maximum effect and updated on a regular basis. The purpose of this appendix is to establish a framework for updating the housing needs model and affordable housing requirements. In addition, it recommends the regular monitoring and review of housing market activity and regular reflections on the wider strategic context.

Updating of baseline housing needs and affordable housing requirements

- D.2 A baseline assessment of housing need across the Borough of Tunbridge Wells has been derived from the 2017 Household Survey. This information should be taken as a baseline from which annual reviews of key aspects of the model proceed. It is recommended that the baseline information has a shelf-life of three to five years (with a recommended refresh of household information after 2022 through primary surveying).
- D.3 Key elements of the needs assessment model can be readily updated on an annual basis to reflect:
- changes in house prices and rental costs;
 - capacity of the social rented sector;
 - availability of intermediate tenure housing.

Changes in house prices and rental costs

- D.4 It is recommended that the annual purchase of address-level house prices to complement the existing dataset continues. This will result in an annual refresh of house price data by survey area and provide an indication of changing lower quartile prices. In turn, these can be applied to **Step 1.4** of the needs assessment model which considers the extent to which households in need can afford open market prices. As part of this analysis, updated information on private rented sector rents needs to be secured. Several websites can provide a snapshot of private rents and help inform this element of the update.
- D.5 Lower quartile prices and private sector rents should also be compared with the income profile of newly-forming households at **Step 2.2** of the needs assessment model.

Capacity of the social rented sector

- D.6 The capacity of the social rented sector needs to be reviewed annually using RP CORE lettings data (**Step 3.6**). Annual borough-level updates are available from DCLG.
- D.7 The capacity of the social rented sector is based on the number of lettings to households from within the Local Authority District who were previously living in (non-social rented or intermediate) tenure.

Availability of intermediate tenure housing

- D.8 CORE Sales data can identify the availability of intermediate tenure housing (**Step 3.7**). Annual borough-level updates are available from DCLG.

Annual adjustments to affordable requirements

- D.9 Datasets can be provided from which annual reviews of affordable requirements can proceed. This will point to any adjustment in net requirements by survey area, designation and property size.

Updating of contextual information

- D.10 This report has presented a range of contextual information relating to the economy, demography (including population projections and migration) and dwelling stock. This information should be updated where possible and in particular progression with economic growth and diversification should be carefully monitored.

Reflections on the general strategic context and emerging issues

- D.11 As part of its strategic housing function, all LAs need to understand the general strategic housing market context and respond to emerging issues. Given the dynamic nature of housing markets, the Central and Local Government policy agenda and bidding for resources, any update of housing needs must be positioned within a wider strategic context.
- D.12 Ongoing stakeholder consultation and engagement with local communities is also vital to maintain up-to-date intelligence on housing market issues.

Concluding comments

- D.13 It is vital that mechanisms are in place to derive robust, credible and defensible estimates of housing need and affordable requirements across the Tunbridge Wells Borough. We believe that this study provides a robust evidence base which has the capacity to be updated.
- D.14 Having established a baseline position on affordable housing and advice on open market provision to reflect aspirations, it is essential that housing market activity is regularly monitored. This is highly relevant given current housing market uncertainty.

A range of methods have been suggested to ensure that housing need and affordability modelling is revised on an annual basis. Annual reviews should also take into account the changing strategic context and impact on housing market activity.

Technical Appendix E: Stakeholder survey

- E.1 Stakeholders were invited to participate in a questionnaire survey aimed at identifying a range of information, including establishing the key perceived housing market issues in Tunbridge Wells. Stakeholders were asked to respond to any of the questions within the survey that they felt related to their area of knowledge or experience. A total of 54 separate responses to the stakeholder consultation were obtained from a range of representatives from district and county councils, district and parish councillors, housing associations, voluntary groups and some independent representatives. Respondents were asked to answer only the questions that they felt were relevant to their knowledge and experience. This is a qualitative summary of the views expressed by stakeholders responding to the online survey.

Priorities

- E.2 Stakeholders were asked to rank a range of housing priorities as high, medium or low, their responses are summarised in Table E1.

Table E1 Ranking of priorities by stakeholders			
Proposed priorities (base number of respondents in brackets)	Low	Medium	High
Building homes to buy on the open market (40)	32.5%	45.0%	22.5%
Building affordable homes to rent (43)	0.0%	23.3%	76.7%
Building affordable homes to buy (shared ownership, shared equity) (40)	12.5%	35.0%	52.5%
Building executive homes (39)	71.8%	20.5%	7.7%
Building properties designed for older people (40)	2.5%	52.5%	45.0%
Building properties designed for people with specialist needs (39)	7.7%	48.7%	43.6%
Improving the quality of existing stock (39)	17.9%	48.7%	33.3%
Encouraging and enabling self-build (41)	53.7%	26.8%	19.5%

- E.3 Building affordable homes to rent was ranked as the highest priorities by stakeholders, with 76.7% of respondents considering this a high priority.
- E.4 Building affordable homes to buy, building properties designed for older people, building properties designed for people with specialist needs and improving the quality of existing stock were also ranked highly by stakeholders, with over 80% of respondents considering these to be high or medium priorities.
- E.5 The lowest priority was given to encouraging and enabling self-build and building executive homes; over 50% of respondents ranked these as low priorities.

E.6 Stakeholders gave a range of reasons for identifying these priorities, including:

- These priorities were identified as significant issues in the Sevenoaks and Tunbridge Wells SHMA 2015;
- The OAN has increased;
- There is a range of housing options, but an overall lack of housing availability;
- Lack of affordable housing for rent, with high numbers of applicants for available properties, long waiting lists, young people and families leaving rural communities, and clients in supported housing unable to move onto social rented housing when they are ready to;
- High housing costs compared with incomes (including high private rental costs as well as the high cost of owner occupation);
- 'Subsidised' housing is not always 'affordable' to local people on low incomes; truly affordable housing is needed;
- Lack of supported housing but a rise in the number of young people experiencing mental health issues;
- Lack of supported housing for disabled people;
- High levels of homelessness;
- In-migration from expensive areas such as London puts increased pressure on the housing market;
- Ageing population who require appropriate accommodation;
- Housing for older people also frees up larger properties;
- Self-building delivers more varied housing but few plots are available;
- Improving existing stock is always important, avoiding empty homes and improving efficiency etc; and
- Bringing redundant properties into residential use is an additional priority as an alternative to building new homes – conversions etc.

E.7 Asked what other key housing priorities there are in Tunbridge Wells, stakeholders identified the following, in addition to those above:

- Several respondents mentioned that 'affordable housing' for rent and purchase is often too expensive for low income households, with a need for genuine social rented housing;
- Meeting the needs of low income families who do not wish to buy, i.e. intermediate rent;
- Providing affordable housing in rural communities, focusing on households with local connections;
- Building homes for key workers to support local people working in local services;
- Supporting community-led housing;
- Bringing empty properties onto the market, along with brownfield sites;

- Meeting the needs of Gypsies, Travellers and Travelling Showpeople;
- A 'Housing First' scheme was proposed, to address homelessness;
- Providing specialist accommodation to meet the needs of ex-offenders and people with disabilities;
- Providing adequate infrastructure to support development, including drainage, parking, schools, health centres; and
- Protecting the natural and historic environment.

The current and future housing market in Tunbridge Wells and housing market drivers

- E.8 Stakeholders were asked whether they are aware of employees who travel to work within Tunbridge Wells from outside the Borough. Several respondents were aware of people commuting into the area for work; there was a general consensus that the high cost of housing (for purchase and rent) within Tunbridge Wells is the main reason why employees (especially in lower-paid jobs) live elsewhere. It was reported that prices are (relatively) lower in parts of Sussex, north Kent and Maidstone so these are popular areas for commuting from. There were also reports of people living with family and friends to take up jobs in Tunbridge Wells Borough. However, this makes it less likely that the employment will be long-term.
- E.9 Stakeholders were asked whether they thought that employees who live outside of the Borough would move to Tunbridge Wells if suitable housing was made available. One respondent said no, but 17 said yes. There was a general feeling that Tunbridge Wells is an attractive place to live, with a reduction in commuting time and costs also benefiting the work/life balance.
- E.10 Stakeholders were asked to identify what they perceive to be the main drivers of housing demand in Tunbridge Wells. Drivers identified included:
- Attractive environment - a desirable place to live, with good quality of life, including the High Weald country and villages, access to the coast and good (grammar) schools;
 - Good road and rail transport links to London, facilitating commuting;
 - Buoyant economy and employment opportunities;
 - Government policy;
 - Population growth, including in-migration of particularly younger families from more expensive areas such as London and immigration from the EU;
 - Ageing population;
 - Household growth, including increased divorce rates;
 - High demand drives up house prices and rents;
 - Re-building and development of urban areas for expensive private housing reduces the supply of accommodation for more needy/vulnerable residents;

- Land supply constraints, such as Area of Outstanding Natural Beauty (AONB);
 - On the other side of the reputation for affluence and prosperity, several stakeholders commented that the high-demand housing market results in affordability problems for lower- and average-income households. Opportunities for first-time buyers have become fewer and there is more demand for private rented and affordable housing. Also, there is a significant number of people suffering homelessness, family breakdown, teenage pregnancy and substance abuse;
- E.11 In terms of the owner-occupied sector, demand is high across the Borough. Towns with good transport, schools, shops and services were considered to be most popular, but with high house prices. In terms of preferred house types, family homes within the catchment areas of good (grammar) schools were mentioned. Period, character properties and village properties with land were noted as being particularly desirable.
- E.12 Asked what they considered the current limitations of the housing market to be across Tunbridge Wells, stakeholders emphasised the issue of affordability and the high cost of housing in the area. Many respondents mentioned a lack housing supply in general, but also in particularly a lack of social housing, shared accommodation and genuinely affordable housing for local needs. Whilst more people are forced into private renting, there were concerns expressed regarding high rental prices and landlords not accepting people who are in receipt of benefits. The number of people in temporary accommodation, and the negative impact of this, was also mentioned by several stakeholders.
- E.13 A lack of accommodation for first-time buyers (Starter Homes that are genuinely affordable) and for older people (to facilitate down-sizing) was highlighted. This is '*blocking the pipeline*' and restricting movement within the housing market. One respondent also stated that the current housing stock is not adequately monitored and there are empty properties not being utilised.
- E.14 Environmental constraints on land coming forward for development was mentioned as a limiting factor. This includes Green Belt, AONB, flood zones and other designations, but also infrastructure, especially water which was identified as a major problem for large-scale sites. Transport problems were also mentioned, including the road infrastructure, heavy dependence upon cars and train stations, along with a lack of rural bus services. Expensive properties over £1million were noted as being '*gridlocked by Stamp Duty*' costs.
- E.15 High demand was the overriding characteristic of the market identified by stakeholders, for both house purchase and rent. In terms of the typical households driving demand, this includes a wide range, including affluent young professionals (single people and families), single parents, lower-income families and older households (downsizers). In-migration from London was re-iterated as a factor driving demand.
- E.16 Stakeholders were asked for their views on house price and rental price trends in the survey area, including the impact of changes in mortgage finances. Many respondents mentioned high house prices and rental prices, which are unaffordable to most of the 'younger generations' and also for some of the older population. There was an overall feeling that house prices are continuing to increase, although some respondents felt

that there has been a steadying of house price growth. One stakeholder reported that houses listed on the market are typically seeing a reduction in the asking price.

- E.17 More limited mortgage lending (including a requirement for larger deposits) was noted by some stakeholders as making it increasingly difficult for first-time buyers. For young people who wish to leave home, the only choice is usually private renting. However, this is expensive and restricts households' ability to save for the future. On the other hand, relatively low interest rates were mentioned by several stakeholders as facilitating the market. New mortgage products for shared ownership were also considered to have assisted buyers, providing greater choice and more competition. The impact of changes in tax relief on the buy-to-let market were highlighted as having potential implications for the private rented sector. Uncertainty regarding Brexit and interest rates were also mentioned, but no major crash is expected.
- E.18 Affordability was generally acknowledged to be a major problem across the Borough area, although some stakeholders identified local variations e.g. Paddock Wood was identified as being more affordable. It was particularly considered to be an issue for young people and people moving from Supported Housing into their own accommodation.
- E.19 In terms of anti-social behaviour (ASB), several stakeholders acknowledged an awareness of problems within Tunbridge Wells. ASB was acknowledged to be an issue on some estates in the Borough, including drug gangs and typically connected with poor housing, housing estates, drug and alcohol addiction. However, one stakeholder observed that young people from affluent families also get involved with drug and alcohol-related ASB – it is not just associated with social housing, deprivation and poverty. This used to be a problem in certain areas, but redevelopment has created a broader mix of social housing, buy-to-let, affordable and market properties.

New housing provision

- E.20 The key stakeholders who responded to the online survey were aware of some new housing provision within Tunbridge Wells, although the constraints of Green Belt and Areas of Outstanding Natural Beauty (AONB) were highlighted as restricting new supply. Key areas of new housing development were identified as including Knights Wood, North Farm, Forest Road, the old hospital site, Pembury Road, Paddock Wood, Hawkenbury and Hawkhurst.
- E.21 Respondents considered that demand for new development is high across the Borough, with the highest demand in locations with good schools and good transportation connections, especially railway stations, and in rural areas with an attractive environment.
- E.22 In terms of the demand profile, high demand for both buying and renting was identified by stakeholders. Demand for Starter Homes and housing for young families was mentioned. In addition, the need for older people's housing was mentioned.
- E.23 Demand for new-build housing was considered to come from both households currently living within Tunbridge Wells and households seeking to move to the area from elsewhere. It was noted that demand from local people is often from younger generations who wish to remain near their families. These households typically need

- new affordable homes; it was suggested that the local connection criteria should be used in rural areas. Demand from an ageing population was again highlighted.
- E.24 Stakeholders were asked where they consider new housing should be built. Several stakeholders mentioned environmental constraints such as the High Weald AONB and the need to protect good farming land. The need for sustainable development when choosing sites was also highlighted, with a focus on brownfield sites and locations with good infrastructure, a broad range of services and good transport links to London. Overall, respondents felt that new provision is required across the Borough, although most development should be in the larger settlements; Tunbridge Wells, Frittenden and the A21 corridor were proposed as good locations. One respondent suggested development on the edges of settlements, so long as individual villages retain their character and identity and do not become amalgamated with other settlements. The possibility of a new town being developed was also suggested.
- E.25 In terms of the types of new housing that should be built within Tunbridge Wells Borough, stakeholders suggested the following:
- A wide range of housing, from studios to four-bedrooms, in a balanced proportion related to need, with a particular emphasis on young families and older people;
 - Two- and three-bedroom terraced or semi-detached houses with gardens;
 - Retirement and older people's accommodation;
 - More social housing and affordable housing, particularly one- and two-bedroom and shared accommodation, for those with a local connection including young people, families, older people, disabled, homeless and vulnerable households;
 - Supported accommodation for homeless and ex-offenders;
 - Warden-assisted housing as next step on from Supported housing;
 - More affordable accommodation including Housing First model for rough sleepers and appropriate temporary accommodation;
 - The use of modern 'prefabricated' factory-designed and built houses was advocated; and
 - Lifetime homes was also mentioned.
- E.26 A few of the stakeholders identified their commitment to develop new housing within Tunbridge Wells Borough. As representatives of housing associations, their interests were predominantly in local needs affordable housing and housing for vulnerable groups. However, none of these respondents identified that they are holding or developing land within the Borough at the present time. The range of accommodation being developed includes: affordable rent, shared ownership, market sale, older people's accommodation and Extra Care accommodation.
- E.27 Barriers to new development reported by stakeholders include: environmental constraints, including the High Weald AONB; infrastructure issues; site availability; funding; developer-led development and/or land-banking; public opposition and the planning system.

- E.28 In terms of the future, some stakeholders envisage that the market may slow-down due to Brexit uncertainties. Land-banking and piecemeal development is expected to continue.
- E.29 In terms of the key messages in the Housing Needs Study relating to housing markets, respondents made the following points:
- The need to consider what is genuinely 'affordable' housing;
 - The need for more social housing;
 - The need for rural provision;
 - The social impact of the housing shortage, including the effect on mental health related to homelessness, temporary accommodation, expensive rents, etc;
 - More accommodation for vulnerable people and for young, key-worker and low-income households; and
 - An acknowledgement of constraints – infrastructure, land availability, farmland, heritage assets and Green Belt/AONB.

The Private Rented Sector (PRS)

- E.30 Stakeholders were asked their views on the size of the private rented sector (PRS) in Tunbridge Wells. Several respondents expressed the view that the sector is too small and needs to be bigger, to cater for the significant demand for private rental accommodation. The general view was that more PRS housing would mean a better balance between demand and supply, with a subsequent drop in rental price. On the other hand, some stakeholders felt that the sector is already too big, with high rent prices indicating that more social housing should be provided instead. One respondent expressed the view that *'there isn't a correct size; the private rented sector will adapt to meet the demand of the market.'*
- E.31 Typical characteristics and locations of the PRS stock in Tunbridge Wells were identified by stakeholders as:
- *'mixed'*, varying in size and type, including bedsits, flats, attached and detached houses;
 - Providing accommodation for a range of clientele;
 - *'Prohibitively expensive'* for low-income households;
 - Often the *'only alternative'* for those who cannot afford to buy;
 - Mixed in quality, some being poorly maintained and damp; and
 - Located across the Borough, in Tunbridge Wells and the villages/rural areas.
- E.32 High demand for PRS was identified in Tunbridge Wells, as this is a key employment area and has good access and services.
- E.33 In terms of the role of buy-to-let in the local market, several respondents noted that this plays an important part in providing PRS accommodation. Buy-to-let grew rapidly as people see property as a good investment. However, this served to increase

housing demand and consequently house prices. Buy-to-let in Tunbridge Wells was identified as including small investors up to large institutional investors.

E.34 A broad range of types of households were identified as seeking PRS housing in Tunbridge Wells Borough:

- Homeless, ex-offenders and other groups of vulnerable people, although there are a lack of landlords willing to work with this client group;
- Households who cannot access social housing (limited supply) but can't afford to owner-occupy, including young people and young families;
- Low-income households were mentioned, but a range of clientele was also acknowledged;
- People seeking short-term accommodation because of contract work or prior to buying a house;
- Minority ethnic groups were mentioned; and
- There was limited awareness of a significant student population.

E.35 Several stakeholders commented upon the impact of changes in the economy and welfare on the PRS in Tunbridge Wells. It was reported that welfare reform is making it difficult for people on housing benefit to find accommodation that they can afford, and it is envisaged that this will worsen with the Universal Credit system. *'Even people in affordable rented homes are needing to downsize to cheaper social housing if they can find it'*. At the same time, landlords are using affordability tests for prospective tenants and are refusing to rent their properties where they consider there is too much risk. However, one stakeholder stated that this has not impacted on rental prices, even though fewer people can afford even a standard one-bedroom property. Another stakeholder suggested that the biggest change in the coming years will be the changes to tax (on landlord's turnover).

E.36 In terms of movement between the PRS and other tenures, one stakeholder commented that *'the private sector fills the gap between other housing tenures'*. Another suggested that there is movement into the PRS from owner-occupation due to divorce/separation, illness, loss of jobs and debt; and conversely there is movement from the PRS into owner-occupation where people have saved enough to pay a deposit and mortgage.

E.37 In terms of key strategic messages about the PRS to be identified in the Local Housing Needs Survey the following feedback was offered by stakeholders:

- Acknowledge the important role of the PRS;
- A need better regulation of PRS landlords and better maintenance of their properties;
- A need for *'open-minded'* landlords who are prepared to work with low-income and vulnerable groups who are in receipt of benefits; and
- Enable greater affordability, as this is a key issue within the PRS.

Affordable housing

- E.38 The stakeholder survey included a number of registered providers and housing associations who work within Tunbridge Wells Borough area. They provided limited information regarding their stock profile, but one stakeholder identified that their local stock includes Supported accommodation. Clientele was stated to include young people (including singles and teenage parents), young adults and older people. No Black and Minority Ethnic (BME)-related issues were identified by the respondents.
- E.39 None of the stakeholders indicated that they are currently developing new social housing in the area. However, in terms of affordable home ownership products, one respondent stated that they are developing shared ownership accommodation.
- E.40 Stakeholders reported that 'Decent Home' targets are being achieved within social housing in the area. Asked what standards they are building to, following the introduction of National Space Standards/Building Regulation changes, one stakeholder stated that they build above Building Regulations to AECB Silver standard, and to passivhaus standard in villages where there is no gas supply.
- E.41 Demand for affordable housing in Tunbridge Wells was considered to be particularly from local families who are seeking to remain local. The need for affordable housing to be near employment and with good transport links was noted.
- E.42 Stakeholders were asked if they considered that the recent reductions in rental income imposed by the Government in July 2015 have had an impact on the number and type of affordable housing that they have been developing. One stakeholder stated yes. This respondent also confirmed that the reinstatement of the rent settlement (Consumer Price Index plus 1% from 2020) for registered providers will encourage their organisation to develop further social housing in future.
- E.43 Respondents reported that there are some anti-social behaviour (ASB) issues amongst their affordable housing tenants. One stated that young people are often connected with ASB, having committed petty crimes they are known by the police, social services and probation. Another respondent noted that while '*poor*' areas tend to have a reputation for ASB, '*behaviour issues know no boundaries*'. A third respondent commented that ASB can be associated with people placed where they do not want to be.
- E.44 In terms of key messages for the Local Housing Needs Survey relating to affordable housing, stakeholders made the following points:
- Overall, an acknowledgement of the need for more affordable and more social housing;
 - A consideration of the scale of need;
 - The need for truly affordable housing for local, low-income families as well as middle-income households; and
 - Policy options.

Specialist Housing

- E.45 Stakeholder survey respondents working in this sector were working a range of client groups including ex-offenders, single homeless, young people (single and families) with support needs and vulnerable households.
- E.46 Asked whether housing policy changes have affected the ability to deliver services to vulnerable groups in recent years, one stakeholder noted that there is a lack of move-on accommodation for people from Supported accommodation, and also a lack of schemes such as Housing First, which is an issue especially as accessing the private rented sector locally is extremely difficult for these vulnerable groups. Another stakeholder reported that the reduction in Supported housing means more vulnerable people losing tenancies. A third stated that cut backs and commissioning changes have affected who their service can be delivered to and the effectiveness of partnership working. On the other hand, one stakeholder reported that these changes haven't impacted their ability to deliver services.
- E.47 There was limited feedback from stakeholders regarding the identification of areas of high and low demand for Specialist housing in Tunbridge Wells; one respondent mentioned a need for more Specialist ex-offender accommodation. However, in terms of trends, it was reported that there are more people with entrenched needs and more people with a variety of complex health needs including mental health problems. Several stakeholders reported a marked increase in rough sleeping and homelessness. Greater vulnerability related to poverty was also mentioned.
- E.48 Barriers to delivery were identified as including:
- Lack of sites;
 - Lack of funding from Central Government, with significant cuts to services;
 - Changes to funding for Supported accommodation; and
 - Resistance by local communities.
- E.49 In terms of anti-social behaviour in the Supported housing sector, one respondent noted that ASB is often connected with young people and many people who come to live in Supported housing have had some past involvement with the police, social services and/or probation. The biggest housing stock shortages for independent living were identified as including single flats and shared housing for vulnerable client groups and provision for higher-need homeless clients. The key issue around the physical adaptation of properties mentioned by a stakeholder was the limitation of original properties – particularly older properties whose design precludes some adaptations.
- E.50 Stakeholders were asked whether there has been an increase in demand for support services over the past three years. Three stakeholders stated yes. Increases in need from ex-offenders, single homeless, single parents and couples were all mentioned.
- E.51 There was very limited feedback from stakeholders regarding housing to meet the requirements of older people. The need for smaller ground-floor units to enable downsizing by older people was mentioned. Sheltered housing was also highlighted.
- E.52 In terms of housing requirements for people with additional needs, stakeholders suggested that Supported accommodation, the Housing First model and affordable single-bedroom accommodation with support is needed.

- E.53 Stakeholders identified the following key messages for the Housing Needs Survey in relation to supported living, independent living and older people's housing:
- A need for more Specialist units, with more commissioning to provide the required support;
 - A wider range of accommodation options is needed for vulnerable people, rather than just the traditional hostel/Supported accommodation model; and
 - Teaching young people how to keep and sustain a tenancy, including floating support once they have moved into affordable housing.
- E.54 Stakeholders representing community groups were asked whether there is demand for any particularly type of housing in their locality. Elderly people's housing, retirement homes, social rented housing and small schemes linked to local needs were highlighted by respondents. A representative from Frittenden reported that there is limited demand for affordable housing (referencing ARCK survey, October 2016) but they are actively investigating small sites (for around 8 dwellings) that would be suitable for a housing association development. A representative from Hawkhurst reported the need for older people's housing and housing for young people wishing to get on the housing ladder.