

Tunbridge Wells Borough Council

# **Appendix A - Housing, Homelessness and Rough Sleeping Strategy 2021 - 2026**

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This Strategy sets out our vision and ambitions for preventing homelessness and ending rough sleeping, increasing the supply and choice of affordable homes, improving housing and meeting need, and promoting homes that sustain health and wellbeing.



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# Foreword

Welcome to our Housing, Homelessness and Rough Sleeping Strategy 2021 – 2026.

We want to ensure that people living in our borough can access the best possible accommodation to meet their needs and promote their overall health and wellbeing, so our vision for this Strategy is to:

**Enable access to safe, secure and affordable housing, preventing homelessness and ending rough sleeping.**

Since the publication of our last Strategy in 2016, we have worked with partners from a wide range of statutory and voluntary agencies to address rough sleeping, tackle homelessness, provide affordable housing and improve standards in the private rented sector. There is a clear link between housing, and health and wellbeing, and a healthy home is one that is affordable and secure and provides for all household needs.

We are aware that house prices in the borough are relatively high, making purchase a challenge for many people and families, in particular those with low incomes and young people. As a result, the need for social rented housing remains high. Added to this our population is changing, with an increase in residents over the age of 65, and so it is necessary for housing to be provided that is suitable for the needs of an ageing population.

We have been addressing these challenges with our partners, and in addition we have responded to the unforeseen challenge of the COVID-19 pandemic, meeting the responsibilities required by the Government's "Everyone In" initiative to ensure that no-one was sleeping rough or at risk of sleeping rough during the worst of the pandemic.

It is important to us that we are able to respond to emerging challenges, and we have pledged to help to find ten privately rented properties that are safe and suitable for Afghan families, as part of the Government's Vulnerable Person Relocation Scheme, as well as fulfilling our on-going commitment to refugees from other parts of the world.

This Strategy sets out our four key ambitions for the next five years which are to:

- prevent homelessness and end rough sleeping.
- increase the supply and choice of affordable homes.
- improve housing and meeting need.
- promote homes that sustain health and well-being.

The Strategy contains an action plan for each of these four ambitions, which sets out in detail what we will be doing, how we will do it, and by when.

We have developed this Strategy with input from our key partners and stakeholders in the public, private and voluntary sectors. These relationships and the importance of working in partnership are critical to enable us to deliver our ambitions over the coming years.

**Councillor Andy Fairweather, Portfolio holder for Communities and Well-being**

# Executive Summary

Most of our residents live in or have access to good quality, safe, secure and affordable housing, which provides for all household needs and contributes to maintaining or improving health and well-being, providing strong connections to the local community, services, work, and education. However we face a number of key challenges, influenced by national policy, local factors, and changes to the housing market, which include:

- Prevention of homelessness – this is a key national and local priority, and we take a proactive approach. The numbers of households who need emergency accommodation is increasing.
- Ending rough sleeping – this is the most extreme form of homelessness and to end it, secure and affordable housing is needed.
- Housing costs – the average house price is £400,000, 13 times the earnings of households in the Borough and far higher than the national average of £255,535. Renting in the private sector is an expensive option, with an average cost of £795 per month.
- Housing supply - the need for social rented accommodation remains high, with waiting times on the housing register ranging from between two to four years.
- Changing population – rising household numbers together with an ageing population means that we will need to continue to provide a mix of housing types, sizes and tenures.
- Private rented sector – we have a thriving private rented sector and for many this is an effective solution to housing needs. The sector has expanded in recent years and rents have risen significantly, which makes private renting out of reach for many low income households.
- Carbon reduction and the transition to a low carbon future – we recognise the need to meet nationally and locally set targets and to work with developers and private owners to achieve sustainable construction methods and low carbon measures.
- COVID-19 pandemic – the lockdowns in 2020 and 2021 impacted on homelessness and an increase in tenants being served with notice to quit. Many private renters struggled to pay rent and some home owners were unable to pay their mortgages.

## Delivering our vision

Our vision for this Strategy is to:

*Enable access to safe, secure and affordable housing, preventing homelessness and ending rough sleeping.*

To enable us to meet the key challenges set out above, and deliver this vision, this Strategy sets out our four key ambitions for 2021 – 2026:

- Preventing homelessness and ending rough sleeping.
- Increasing the supply and choice of affordable homes.

- Improving housing and meeting need.
- Promoting homes that sustain health and wellbeing.

Within each of these four ambitions, we set out why this is a priority, our current position, and our plans for delivery for 2021 – 2026. A number of aims sit under each ambition with information on how they will be delivered, by when and by whom. The aims are as follows:

## **Preventing homelessness and ending rough sleeping**

- Preventing homelessness and supporting households at risk of homelessness
- Ending rough sleeping
- Working with private sector landlords to house homeless and at risk households
- Moving homeless households onto permanent homes

## **Increasing the supply and choice of new and good quality homes**

- Maximising delivery of new affordable homes to meet housing need
- Delivering low carbon and environmentally sustainable homes

## **Improving housing and meeting need**

- Shaping a thriving, high standard private rented sector
- Bringing long term empty homes back into use
- Making best use of social rented housing
- Reducing the environmental impact of homes

## **Promoting homes that sustain health and wellbeing**

- Shaping the housing stock
- Supporting and maintaining the independence of residents
- Developing integrated housing, health, and care strategies

Monitoring, evaluation and review of the Strategy will be carried out by the Housing Advisory Panel bi-annually to ensure that our priorities remain in the right direction.

# 1. Introduction

Welcome to our new Housing, Homelessness and Rough Sleeping Strategy, which for the first time includes a focus on rough sleeping in line with the Government's Rough Sleeping Strategy.

To ensure continuity with our previous Strategy and the delivery of the work contained within it, this Strategy spans the five year period 2021 – 2026, commencing 1<sup>st</sup> April 2021 and ending on 31 March 2026.

The Government White Paper [fixing-our-broken-housing-market](#) acknowledged the scale of the problem in providing a range of housing that meets a cross-section of need. Without a remedy for the imbalance in the market, the result has been a national increase in all forms of housing need, exhibiting itself in the most acute forms of housing need – homelessness and rough sleeping.

During the life of our last Housing Strategy 2016 – 2021 many challenges and opportunities have emerged which impact on housing:

- the roll-out of welfare reform and the implementation of Universal Credit, and the impact on household finances along with the growing use of food banks.
- the introduction of the Homelessness Reduction Act 2017 and our responsibilities to prevent and reduce homelessness, leading to the provision of a better service for the people who approach us for advice and support.
- the Government's Rough Sleeping Initiative and associated funding, which has rightly led to a focus on ending rough sleeping.
- the Local Housing Allowance was increased in 2020, however rising market rents means that some of the private rented market is unaffordable for low income households who may be dependent wholly or partly on assistance with housing costs.

## Five Year Plan 2017 – 2022

This Strategy is a key document which supports the delivery of the Council's [Five-Year-Plan](#). The Plan sets out the Council's corporate strategy for the next five years and focuses on what we want to achieve and the services we provide, and how we will encourage investment and sustainable growth, and enhance the quality of life for all. There are four overarching priorities:

- Our Borough – to support a prosperous, well, and inclusive borough.
- Our Services – to provide digital choice, quality, and responsive services.
- Our People – to have effective leadership, relevant skills, and high levels of wellbeing.
- Providing Value – to ensure innovation in our services, effective partnership working, and that we operate in a business like way.

# Delivering our vision

Our vision for this Strategy is to:

*Enable access to safe, secure and affordable housing, preventing homelessness and ending rough sleeping.*

To achieve this, our Strategy sets out four key ambitions, and each has an action plan. The four ambitions are:

- Preventing homelessness and ending rough sleeping.
- Increasing the supply and choice of affordable homes.
- Improving housing and meeting need.
- Promoting homes that sustain health and wellbeing.

To help us develop this Strategy and to ensure that our priorities and the actions to deliver them are the right ones for our communities, we undertook consultation and sought the views of partners and interested parties. We cannot do this work alone and working with partners is essential to ensure that we can make progress and deliver these ambitions over the next five years, improving outcomes and opportunities for our residents.

## Kent and Medway Housing Strategy 2020 - 2025

The Kent Housing Group has produced the [Kent and Medway Housing Strategy 2020-2025](#) “A place people want to call home” which sets out the strategic direction for housing in the county, to enable organisations to respond to frequently emerging housing challenges. The five key ambitions are to:

- Health and wellbeing – proactively support all communities to achieve a higher level of health and wellbeing.
- Working together for safer homes to facilitate and strengthen partnership arrangements, collective expertise and continuous shared learning.
- Infrastructure first – support and influence the delivery of key infrastructure investment.
- Accelerating housing delivery – to support planned housing.
- Affordability – support the provision of good quality affordable housing.

The role of the Kent and Medway Strategy is to complement and support the delivery of local housing objectives, and so it fits well with the vision and ambitions for our Strategy.

## The impact of the COVID-19 pandemic

The COVID-19 pandemic has affected our residents and their health and wellbeing, employment prospects and level of income, and has led to a need for increasing levels of support from local government and health and welfare services. There are short and medium term impacts for example rising levels of homelessness, unemployment, and food poverty,



which exacerbate disadvantage and inequalities. The long term health, social and economic impacts are yet to be fully quantified.

The Government has issued several sets of housing related guidance which are regularly updated to take account of any changes in the COVID-19 situation:

- [covid-19-guidance-for-landlords-and-tenants](#)
- [technical-guidance-on-eviction-notices](#)
- [guidance-for-local-authorities](#)

Housing need and availability within the Borough were already acute before the pandemic, and affordability was a particular concern. Plans to address this are included within our emerging Local Plan. Pre-existing need has been exacerbated by the pandemic, and placements in emergency housing (where households are homeless and in priority need) have increased, along with a 50% increase in housing benefit claims in the private rented sector between August 2019 and August 2020.

Moving households on from this emergency accommodation is challenging given the lack of affordable rental accommodation across the borough. The end of the furlough scheme, and national trends which are seeing more people move to areas outside of London for larger homes and more open space, with the option to work from home, has increased demand placing further pressure on the housing market. In turn there is an increased need for affordable housing, as many households turn to the Council and registered providers for accommodation.

The uncertainties of this national situation and how COVID-19 continues to affect our residents may lead to the need for updates to this Strategy, particularly if homelessness and rough sleeping become more prevalent, placing more of our residents at risk and putting additional pressures on the Housing team.

## 2. Tunbridge Wells profile

### House prices

The Borough of Tunbridge Wells consists of the town itself along with several smaller towns such as Southborough, Paddock Wood, Cranbrook and Hawkhurst, as well as a number of villages and hamlets each with its own distinctive character. Many of the neighbourhoods can be described as affluent, and according to Land Registry data, the average house price between September 2020 and September 2021 is £400,000. Evidence from the Strategic Housing Market Assessment (SHMA) and the Office of National Statistics indicates affordability pressures for house purchases, with entry level prices at approximately 13 times the earnings of households in the borough. This compares to a ratio of 6.5 nationally and 10 within Kent as a whole.

### Indices of deprivation

The Department for Levelling Up, Housing and Communities (formerly the Ministry of Housing, Communities and Local Government) publishes the English indices of deprivation, the most recent version being 2019. The indices show where residents experience significant levels of deprivation, characterised by poorer health, lower skills, educational disadvantage, fuel poverty and reduced access to quality housing. In 2015 Tunbridge Wells borough ranked 271 out of 317 local authorities, and in 2019 the rank was 273 indicating a relatively good position. However, Sherwood ward contains an area that ranks amongst the most deprived 20% of neighbourhoods in the country, and Broadwater ward contains an area that ranks amongst the most deprived 30% of neighbourhoods in the country. A map of the Borough with detailed information on each ward can be found by following this link [communities.gov.uk/imd/iod](https://communities.gov.uk/imd/iod)

### Population

The population of the Borough of Tunbridge Wells is changing as improvements to health outcomes result in residents living longer. In 2018, our population was 118,054, and this is projected to increase by 9.4% to 128,800 by 2033. Growth is forecast across all population groups with a particularly marked increase in residents aged 65 and over, from 22,600 in 2017 to 31,800 by 2033, an increase of 40.7%.

### Tenure types and size of accommodation

In terms of the tenure, the breakdown is:

- 66% owner-occupied;
- 17% private rented;
- 16% affordable (social/affordable rented or intermediate housing).

Intermediate housing is the term used for moving towards home ownership, so includes shared ownership, rent to buy, discounted market sales, and First Homes (a scheme to provide new homes for first-time buyers with a 30% discount on the market price).

The breakdown in terms of the size of accommodation and number of bedrooms is:

- 14.7% with one bedroom/bedsits;
- 24.9% with two bedrooms;
- 31.3% with three bedrooms;
- 29.1% with four or more bedrooms.

The need for social rented housing across all sizes of accommodation remains high. The average wait on the housing register for family sized accommodation ranges from two and a half years for a two bed home to four years plus for four bed accommodation.

## Young people and older people

Specific groups within the community face particular challenges in meeting their housing needs, as considered in the Housing Needs Assessment topic paper. Young people, if single and under the age of 35, face restrictions on claiming housing benefit or Universal Credit if renting from a private landlord, as the maximum amount payable is the shared room rate, often not suitable in particular for vulnerable young people. Care leavers, of which there are a disproportionately large number in Kent, must be placed in suitable accommodation with appropriate levels of support.

The need to provide housing for older people (generally defined as being over 65) is a significant priority, as the proportion of older people in the population is increasing. The number, size, location, and quality of dwellings needs to be considered, to enable older people to live independently and safely in their own homes for as long as possible or move to suitable accommodation if they wish. Many older people, 63.5% in the borough would consider staying in their own homes, with 26.3% considering buying a property on the open market and 8.5% considering renting from a social landlord.

For older people who wish to remain in their homes, a proportion will need some assistance and/or adaptations. The disabled facilities grant is a useful intervention for maintaining independence and helping people to remain in their homes.

New housing, in particular affordable housing, needs to be accessible and adaptable to meet the needs of older people and those with disabilities and long-term health conditions. Supporting independent living can help to reduce costs to health and social services and providing more options for older people to move could also free up family size homes and release smaller homes for first time buyers.

# 3. Summary of progress with West Kent Housing and Homelessness Strategy 2016 – 2021

This section contains a summary of what we have achieved since our last Strategy:

## Improving availability of housing and preventing homelessness

### We reviewed our homelessness prevention toolkit and we:

- Agreed personalised housing plans with customers.
- Contacted landlords of tenants given notice to quit, to prevent tenancies from ending, and undertook mediation with family and friends.
- Supported people facing homelessness with applications for discretionary housing payments, including those affected by COVID-19.
- Assisted households into social housing through the housing register.

### We delivered temporary and leased accommodation to relieve homelessness, working with partners, and we:

- Leased 34 units of temporary accommodation from housing associations.
- Purchased and renovated Dowding House, Paddock Wood to directly provide 25 temporary accommodation flats for homeless households.
- Worked with the YMCA to subsidise the delivery of supported housing at Ryder House for young people facing homelessness.

### **Ryder House supported housing**

Ryder House provides safe, welcoming, and supportive housing for 37 young people aged 16 and over, in high quality furnished flats. Most of these young people would be homeless so this is an essential and important service.

The team of YMCA Housing Support Workers assist each resident to address issues and to develop personal, social and life skills, look for training and secure work, and gain self-confidence and the skills to live independently.

For residents, Ryder House is more than a flat or a home, as they actively engage in decision making, and run residents' meetings and youth inclusion activities, as well as raising funds for special projects and awareness of the needs of other young people in Kent.

- Contributed section 106 affordable housing funding to develop nine bed spaces in three shared facility flats at Quaker Meeting House to provide move on accommodation for young people.

### **Quaker meeting house**

The Friends' meeting house is a good example of a project where better use is being made of an existing space in the town. The Quakers decided they only needed half of the building, and they wanted to do something useful with the rest of it. They found out that the local YMCA was struggling to find accommodation for people ready to move out of supported housing, and so they looked into using half of the building as a stepping-stone to independent living, providing a home for nine young homeless people in three shared flats.

The funding for the conversion was provided by Habitat for Humanity GB Homes who invested £500,000, the Quakers raised £100,000 and the Council contributed £250,000. The three shared flats are affordable to anyone on a low income, or receiving housing benefit, and give young people a chance of a home, developing their independence, and learning skills to enter the mainstream housing market, after spending approximately two years in a flat.

## **We worked with partners to enable households to maximise their income and receive advice and support on a range of issues by:**

- Identifying joint working opportunities with CAB who provide debt, benefits and employment advice, and support for tenants facing eviction.
- Working with Kent County Council to support care leavers, in particular when threatened with homelessness.
- Making referrals to Live Well Kent, who offer mental health support and manage supported accommodation for people with high mental health needs.

- Supporting Look Ahead to extend the use of the Sanctuary scheme and referring customers fleeing domestic abuse to local refuges.

### **Look Ahead**

Look Ahead offers specialist care, support and housing services across Kent, providing a range of community and accommodation support services.

People who stay with Look Ahead come from a range of life experiences, for example a young person of 16 or 17 years old, a care leaver, or someone experiencing homelessness, domestic abuse or mental ill-health. Look Ahead works with each person to empower them to take control of their lives, and their skilled, multi-disciplinary teams put the customer at the heart of everything, with a focus on developing positive relationships, building on strengths, and preparing and supporting each person to move on and maintain their own independent accommodation in a safe environment.

Experienced Domestic Abuse advisors work in refuges and in the community, running support groups and specialist programmes, providing expert care and support to both female and male survivors. Look Ahead can offer emergency accommodation to those in immediate danger, while helping domestic abuse survivors who want to stay in their own homes with security measures.

### **We delivered private sector tenancy support by:**

- Setting up Tenancy Officer roles who work with private landlords to find accommodation, arrange deposit bonds and deposit loans, negotiate private assured shorthold tenancies, manage temporary accommodation, and assist customers to move onto permanent accommodation.
- Developing our website to provide comprehensive information and advice about homelessness and prevention.
- Referring customers to Kent Homeless Connect, provided by Porchlight, to help people sustain their tenancies.
- Contacting landlords about leasing vacant properties to us, placing adverts in local media and via Housing Benefits mail-outs.
- Contacting landlords about hard to let accommodation and the potential to use it as temporary accommodation.

### **We worked to reduce rough sleeping by:**

- Making successful bids to the Government's Rough Sleeping Initiative in 2018/19, 2019/20, 2020/21 and 2021/22 for a total of £890,000 to fund a package of initiatives to support people sleeping rough and end rough sleeping, including a Rough Sleeper Co-ordinator role.

## Supporting rough sleepers

Many people who have been sleeping rough have done so for several years and often have complex support needs. Our robust Outreach Service enables us to meet the needs of every individual, visiting rough sleepers regularly and bringing mental and physical health support directly to them. This greatly increases the likelihood of benefit to the rough sleeper, as it can be challenging for a rough sleeper to seek out and receive support through the usual channels.

Our Rough Sleeper Coordinator and the two Porchlight outreach workers work closely with a number of other agencies including CGL (ChangeGrowLive) who provide substance misuse support, as well as the Citizens' Advice Bureau and the National Probation Service, to provide tailored support for the individual needs of each client. A significant amount of work may be needed to gain trust and confidence to encourage the person sleeping rough to move into accommodation, and to be able to fully support their needs, including their mental and physical health.

Our Housing First scheme has supported 14 former rough sleepers since it began in July 2018. These Housing First properties enable intensive support to be wrapped around people who have been sleeping rough, helping them to quickly readapt to living in a property and achieving targets on their journey to living independently.

- Made a successful bid in 2020/21 to the Government's Next Steps Accommodation Programme for housing rough sleepers, to cover:
  - Renovation of empty council-owned homes to create six bedspaces for people recovering from rough sleeping.
  - Funding for three bedspaces for ex-offenders in supported housing in Maidstone.
  - Funding for emergency housing.
  - Funding for rent deposits.
  - Tenancy sustainment support.
  - Mental and physical health outreach workers.

## Improving housing supply

### We have:

- Worked with partners to deliver 313 new affordable homes for rent and 239 homes built for shared ownership.
- Used section 106 monies for Quaker Meeting House refurbishment, and to provide social rented accommodation in Hawkhurst.

- Enabled three parish councils to conduct housing needs surveys as part of the neighbourhood plan development process.
- Prepared an Affordable Housing policy for the emerging Local Plan, working with the Planning Policy team, to ensure a range of housing sizes and types with an emphasis on the provision of social rented housing.

## Improving standards

### **We funded and promoted financial assistance for home improvements and energy efficiency by:**

- Utilising funding sources to deliver new boilers, insulation, and replacement windows for 32 households.
- Funding Warm homes assistance by enabling 12 households to have measures installed.

### **We improved houses in multiple occupation (HMOs) by:**

- Licensing and ensuring licensing conditions were met for 40 HMOs in 2016/17 and 2017/18.
- Licensed a further 20 HMOs in 2018, when additional types of HMOs were required to be licensed, and in 2020 we licensed a further 10, making a total of 70 licenced HMOs.
- Working with the Police, making joint visits to potential HMOs.
- Engaging with landlords at twice yearly West Kent Landlords'/National Residential Landlords' Association Forum to advise and inform about legislation and policy.

### **We improved the private sector by:**

- Removing over 200 Category 1 hazards which are serious hazards in the home, the most common being excess cold, dampness and mould growth, electrical safety, fire safety, and crowding and space requirements.
- Working with partners to bring 60 empty homes back into use.

### **We improved facilities at Cinderhill, our gypsy and traveller site by:**

- Replacing site lighting with LED lights, saving money, and improving lighting levels.
- Installing a smart meter for each pitch to give the occupants better control over how they pay for electricity.
- Being granted planning permission for three additional pitches for family members.



## Improving wellbeing

### **We promoted advice and assistance available through national and local energy efficiency schemes:**

- Provided advice on Energy Company Obligation (ECO) funding leading to cavity wall and loft insulation and draught-proofing being installed for 70 households since November 2018.
- Participated in Kent wide Solar Together project, assisting households to apply to have solar panels installed and battery storage retrofitted.
- Referred 30 households to have mains gas installed, to provide gas central heating and additional insulation.

### **We expanded advice, opportunities, and assistance to improve housing conditions with Better Care Fund by:**

- Introduced additional measures in our Housing Assistance Policy to provide hospital discharge grants (to enable people to return home more quickly), home straight grants (to assist cleaning and repairs for people with hoarding behaviours), and energy efficiency assistance (to improve the energy rating of a property).
- Setting up the Health and Housing Co-ordinator roles in partnership with Sevenoaks and Tonbridge and Malling councils, based at Pembury & Maidstone hospitals, to enable 470 people to be discharged from hospital more quickly, improving their quality of life and saving NHS resources.
- Funding the Handyperson post to support hospital discharge, by fitting key-safes, grab and banister rails, or moving furniture, helping 308 people.
- Funding the innovative Home Straight Co-ordinator role, offering support for 34 people in 2018/19, 36 people in 2019/20 and 46 people in 2020/21, to address clutter and hoarding issues and make their homes safer.

### **Home Straight project**

Home Straight is a service provided by Peabody and supports people with hoarding behaviours. Many people who have difficulty managing their possessions can be embarrassed about their home and want to keep services and people away.

Home Straight builds trust by establishing a personalised plan to help the person declutter, sometimes by working through their belongings themselves, or by providing a contractor to clear and clean the property, or a combination of these approaches. Regular visits to help with sorting, setting targets, giving focus and motivation help the person to manage tasks while maintaining control of the clearance process. Home Straight continues to work with the person to maintain the habits and routines that work for them, avoiding a return to hoarding behaviours in many situations.

Key to changing hoarding behaviours and establishing continued change is understanding what led to the behaviour and contributed to its persistence, by making appropriate referrals for support. This may include referrals to mental health and social services as well as non-statutory services to assist the person to engage with the community in rewarding ways. All of these interventions help the person to move forward and increase their resilience. Sometimes it is possible to help the person redirect the focus of their hoarding behaviour into a pastime in a community setting, for example craft or horticultural groups.

Home Straight also assists with practical issues and can arrange for Peabody's handy-person service to carry out basic repairs and install minor aids and adaptations.

## **We delivered a disabled facilities grant service to fund aids and adaptations by:**

- Funding an in-house occupational therapist to enable joined-up working, avoiding unnecessary delays.
- Delivering 374 disabled facilities grants to enable people to remain independent in their own homes, working in partnership with Kent County Council occupational therapists, housing associations and the Mid and West Kent home improvement agency, replacing baths with showers, providing stair-lifts and improving access, spending over £3.54 million.

### **Mid and West Kent home improvement agency**

The agency which is run by Peabody provides practical support, advice, adaptations, small handyman jobs and information for older or disabled people to help them to feel safe and independent in their homes.

They play a key role in assisting people to apply for disabled facilities grants which help with the costs of making changes to their homes, to enable them to continue to live there. The agency has an in-house surveyor and finds building contractors to carry out the works and supervises the works, so the older or disabled person does not have to be involved with what can be quite challenging tasks.

The types of adaptations that people often require are widening doors and installing ramps, improving access to rooms and facilities for example by installing stair-lifts, and enabling people to use their bathrooms, often by removing a bath and installing a flush floor shower.

- Assisting five disabled people with their financial contribution to a disabled facilities grant, enabling the necessary work to go ahead.
- Assisting Town and Country Housing Association with their refurbishment of sheltered accommodation at Camden Court, by enabling occupational therapy assessments, and installing showers/shower fittings instead of baths in 18 units.

### **Syrian refugee resettlement programme**

We assisted 11 families under the Home Office Syrian Vulnerable Persons' Relocation Scheme, working with Kent County Council, the support organisations Rethink and Clarion, and the local charity Tunbridge Wells Welcomes Refugees to provide privately rented furnished homes for vulnerable families. Support has been provided to the families to settle and feel at home, including support to obtain work and claim benefits, settle children into school, and how to obtain help with medical issues

# 4. Our ambitions for 2021 - 2026

Our four key ambitions for the next five years are:

- 4.1 Preventing homelessness and ending rough sleeping.
- 4.2 Increasing the supply and choice of affordable homes.
- 4.3 Improving housing and meeting need.
- 4.4 Promoting homes that support health and well-being.

These ambitions are set out in more detail in this part of the Strategy, and within each ambition, we set out why this is a priority, our current position, and our plans for delivery for 2021 – 2026. Each ambition contains a number of aims, how we will deliver each aim, by when and the lead officer with responsibility for delivery.

## 4.1 Preventing homelessness and ending rough sleeping

### Why is this a priority?

The prevention of homelessness is a key national and local priority, and the Homelessness Reduction Act 2017 has pushed this higher up the agenda, with the result that our Housing Options team take a proactive approach, undertaking work to help people threatened with homelessness.

The Homelessness Reduction Act changed our responsibilities in relation to homelessness, and all applicants who are eligible and homeless or threatened with homelessness must have an assessment of their case, including:

- an assessment of the circumstances that have caused them to become homeless, their housing needs and the accommodation that would be suitable for them, and the support that they require to have and sustain accommodation, for the applicant and their household members.
- develop and agree a personalised housing plan with everyone who qualifies for help, containing the housing options available and the steps both parties will take to prevent or relieve homelessness.
- take reasonable steps to prevent threatened homelessness for anyone who is eligible, by assisting them to stay in their current accommodation or helping them to find a new place to live.

Our customers receive a comprehensive service to prevent homelessness and consider housing options, as we spend longer with them, an approach which includes partnership working with the voluntary, third and private sectors.

## Our current position

Many homeless households are vulnerable and have complex needs that require additional support, for example people with mental health needs or experiencing domestic abuse, and care leavers, so our service provides support to help households sustain tenancies and prevent them from becoming homeless again.

The reasons for homelessness in 2019 and 2020 were consistently the end of a private rental, strained relationships with family or friends, relationship breakdown, and domestic abuse, and there is a growing demand for the Housing Options service.

### Emergency accommodation

Emergency accommodation is typically a room in a bed & breakfast with shared facilities for a single homeless applicant, and self-contained accommodation for homeless families with children. It can often be outside of the Borough due to lack of local availability, which places pressure on homeless applicants and can disrupt their employment and their children's education, as well as being costly to provide.

We have seen an increase in the numbers of households needing emergency accommodation over the past two years, although there is some fluctuation. In 2019 the average number of households in emergency accommodation was 25, and most of these were families with children. In August 2020, 51 households were in emergency accommodation, most of whom were single people or couples not in priority need as defined by homelessness legislation, accommodated due to COVID-19 and the national lockdowns. Only 14 households were families with children. By November 2020, the number of households in emergency accommodation had increased to 67, although there was a decrease by the end of March 2021 to 44 households. In August 2021, 38 households were in emergency accommodation, seven of these being families with children.

The demand means that we are having to find additional emergency accommodation, and in 2020 there was a marked increase in single people approaching us for help.

The table below shows the changes that have taken place over the past three years in terms of approaches to us and new households placed in emergency accommodation:

<b>Year</b>	<b>Number of approaches to the Housing Options team</b>	<b>Number of new households placed in emergency accommodation</b>
2018/19	1088	141
2019/20	1303	219
2020/21	1232	269

The increase in new households placed in emergency accommodation in 2020/21 was largely due to the impact of COVID-19.

## Temporary accommodation

We lease 34 units of temporary accommodation from housing associations in addition to the 25 units at Dowding House, and our Tenancy Officers work with residents to support them to move onto permanent accommodation. These units are usually fully occupied. The Dowding House units are managed by our partner Paramount, with a Scheme Manager on site.

### **Dowding House – preparing for new residents**

The Scheme Manager plays a pivotal role in preparing for new residents. This includes the initial work of sign-ups for the accommodation, assisting with housing benefit applications and looking at entitlement to other benefits, and helping people to manage financially and pay the service charge for water and electricity. A lap-top has been donated and the Manager works with the resident to ensure they have basic on-line skills.

As well as paperwork, there are tasks to prepare the accommodation. New residents are coming from emergency accommodation so may not have basics like furniture, bedding, towels, crockery & cutlery, toaster and a kettle. The Manager prepares the room with what is required, makes up the bed, and ensures the new resident has food. If not, she has built a good relationship with the nearby food bank.

This is a front facing role, and the Manager needs to make sure residents trust her. She carries out regular welfare checks, and signposts to a GP or health visitor if necessary. Many residents have been able to turn their lives round whilst at Dowding House, with the support of the Manager and an Outreach worker, moving into permanent accommodation.

Our Tenancy Officers work with private landlords to find accommodation, arrange deposit bonds and deposit loans, negotiate private assured shorthold tenancies, manage temporary accommodation, and assist customers to move onto permanent accommodation.

### **Costs of emergency and temporary accommodation**

As well as emergency and temporary accommodation being unsuitable, in particular for families, there is a considerable cost to the Council. In 2020/21 the costs were significantly impacted by the “Everyone In” initiative, when the Government required all local authorities to provide housing for every rough sleeper due to COVID-19 to get them off the streets.

Taking into account what we spent, and income received including government grants, the total net expenditure on emergency and temporary accommodation for the past three years is:

<b>Year</b>	<b>Net expenditure</b>
2018/19	£254,000
2019/20	£260,000
2020/21	£824,000

These increased costs are unsustainable at a time when there is pressure across all Council services and so it is a priority for us to explore other options and find more suitable accommodation for the people who approach us for help with their housing need.

## Impact of COVID-19

The lockdowns in 2020 and 2021 impacted homelessness, predominantly due to family or friends no longer being able to accommodate people, and an increase in tenants being served with a notice to quit. As part of the COVID-19 measures, the Government put emergency legislation into place to ensure that private and social tenants were not evicted. Landlords were required to serve tenants with six month notice periods, and landlords were not permitted to send in bailiffs to evict tenants. The ban came to an end on 31 May 2021.

Many private renters struggled to pay rent and have arrears, so are worried about losing their home, and being unable to find another. The rental market is very competitive which means that those who are homeless or facing homelessness are likely to find it difficult to secure a private rental.

Mortgage payment holidays were put into place for landlords whose tenants were experiencing financial difficulties, but some smaller landlords decided to sell up and leave the private rented market. The rise in unemployment, and the ending of furlough arrangements, and the associated impact on the ability to pay rent, has significantly contributed to the demand on our Housing Options service. In addition to housing advice, people often require advice on employment and welfare benefits which is provided by our partners.

## Rough sleeping

The Government's [rough-sleeping-strategy](#) set out the national vision for halving rough sleeping by 2022 and ending it by 2027, and more recently, they have stated that they want to end rough sleeping by the end of 2024. The key elements of the Government Strategy are prevention, intervention, and recovery.

Rough sleeping is the most extreme form of homelessness and to end it, secure and affordable housing is needed. Rough sleepers often have complex health and support needs, including poor physical and mental health, drug and alcohol misuse, lack of family and personal support, financial exclusion, and sometimes anti-social behaviour. They are frequently victims of violence and theft. As a result, rough sleepers require a range of co-ordinated interventions including stable accommodation, and health and clinical support.

The Government's Rough Sleeping Initiative launched in 2018 and funding was made available to local authorities. Working with Tonbridge and Malling District Council on joint projects, we successfully made applications and received the following sums:

Year	Sum
2018/19	£162,840
2019/20	£170,718
2020/21	£260,680

2021/22	£276,240
Total	£870,478

This has enabled us to provide funding to two specialist organisations who employ staff, and to develop support initiatives, including a Rough Sleeper Co-ordinator, two Porchlight Rough Sleeper Outreach workers, two Housing First project workers, and a Supported Lettings worker. We have also contributed to funding a mental health outreach worker and a complex care nurse, both of whom work across West Kent. These roles combine to provide an intensive package of one to one support, from locating and meeting people sleeping rough to identify their needs and refer them to appropriate health and other services, getting them off the streets into suitable housing, and on-going support to help sustain tenancies.

Housing First is an approach to providing housing and support which prioritises access to stable accommodation prior to requiring a homeless person to address any other support needs s/he might have. This enables people to sustain their accommodation and improve their health and wellbeing. Our Housing First project provides accommodation for the most entrenched rough sleepers, with support from staff to manage their finances and to act as a pathway into other mental health and health services. We aim to have 14 units of accommodation and to maintain them in the future.

To ensure that we met our responsibilities under the “Everyone In” initiative, we provided emergency accommodation to single people who were sleeping rough, or at risk of sleeping rough. We have provided accommodation for 140 individual people or couples who were sleeping rough since the Initiative commenced, and over 90 of them moved into longer term accommodation, such as privately renting, supported accommodation, and social housing. These placements were in addition to accommodation provided for families with children or single people/couples with priority need under homelessness legislation, which shows the level of demand that we faced.

Rough sleeping has continued to be a concern in the town centre and during 2020 it was usual to provide between 15 to 20 rough sleepers with emergency accommodation at any one time. We carry out annual street counts and in 2017 we found 20 people sleeping rough, in 2018 there were seven, and in 2019 there were 11. Due to the extensive intervention work done to provide accommodation for rough sleepers, in particular the “Everyone In” Initiative, the November 2020 count found no rough sleepers.

The Government announced further funding in 2020 to help local authorities end rough sleeping, the Next Steps Accommodation Programme, a three year programme starting in 2020/21 and ending in 2022/23, with capital and revenue streams. We made a successful bid and received both capital and revenue funding. The revenue sums fund emergency housing, rent deposits, staffing costs for supported lettings workers to help with tenancy sustainment, and funding for three bed spaces at Pathways to Independence in Maidstone, which provides supported housing for ex-offenders.

The capital funding of £205,000 received from this Programme was used to set up a supported accommodation scheme, with three houses owned by the Council in Crescent Rd, Tunbridge Wells converted to six one bedroom self-contained flats for former rough sleepers



during the summer 2021. We have contributed £310,000 to the project from section 106 commuted sums from developers for the purpose of providing affordable housing.

The properties are managed by Tunbridge Wells Property Holdings Ltd and let at a social or affordable rent. People can live in the flats while they receive support to sustain a tenancy, build a good tenancy history for rehousing through the housing register in future. and help them into a permanent home. This means that over the 30 year period for the scheme, many people can be assisted. This type of accommodation is vital to ensure that we can play our part in ending rough sleeping.

There is a range of [rough sleeping support](#) services including the Porchlight outreach service, and information about them can be found on our website which is regularly updated.

## Our plans

### A1. Preventing homelessness and supporting households at risk of homelessness

Our Housing Options team provides early support to households facing homelessness, with the aim of keeping people in their existing homes or finding a new place to live. To enable us to fulfil this role, we will:

Aim	How we will deliver	By when	Allocated to:
Provide high quality advice	Review website regularly and ensure information on housing options is current, and regularly updated	Years 1 - 5	Housing Services Manager
Carry out research to establish reasons for homelessness and support households	Investigate why people are becoming homeless	Years 1 – 5	Housing Services Manager
	Support households at risk of homelessness e.g. rent arrears to build resilience and prevent them from losing their homes	Years 1 - 5	Housing Services Manager
Work with key partners and agencies so that a complete range of support and advice is available	Work with CAB to explore their role in representing tenants at eviction hearings	Years 1 - 2	Housing Services Manager
	Work with CAB on a referrals route for debt advice and family mediation to prioritise residents facing homelessness	Years 1 – 2	Housing Services Manager
	Explore options for landlord & tenant mediation services	Years 1 - 2	Housing Services Manager

Support residents facing eviction so they can remain in their homes	Contact landlords who have given tenants notice to quit to prevent tenancies ending	Years 1 - 5	Housing Services Manager
	Mediate with family and friends to prevent homelessness	Years 1 - 5	Housing Services Manager
	Target discretionary housing payments to people adversely affected by COVID-19 and facing homelessness	Years 1 - 2	Housing Services Manager
Reduce the need for emergency accommodation	Explore private leasing options with landlords	Years 2 - 5	Housing Services Manager
	Consider use of incentive payments to landlords to provide tenancies	Years 2 - 3	Housing Services Manager
	Explore guaranteed rent arrangements and landlord insurance	Years 2 - 3	Housing Services Manager
	Provide a package of tenancy support and quarterly property inspections	Years 2 - 3	Housing Services Manager
Manage costs of emergency accommodation	Procurement with Maidstone and Swale councils to tender for emergency accommodation across all three areas to ensure consistent costs	Years 1 - 2	Housing Services Manager
	Proactively manage placements to ensure reasons for homelessness are investigated, and benefits are maximised to cover costs	Years 1 - 5	Housing Services Manager
Strengthen the support for victims experiencing or at risk of domestic abuse	Implement the Domestic Abuse Act 2021 specifically the duty to provide support to victims and their children within refuges and other safe	Years 1 - 5	Housing Services Manager

	accommodation, and provide housing related advice and support  Participate in the multi-agency Domestic Abuse Local Partnership Board	Years 1 - 5	Housing Services Manager
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## A2. Ending rough sleeping

We will work with partners to end rough sleeping, with these measures:

<b>Aim</b>	<b>How we will deliver</b>	<b>By when</b>	<b>Allocated to:</b>
Provide emergency housing for rough sleepers	Submit bids to Next Steps Accommodation programme	Years 1 - 2	Housing Services Manager
Provide a support package for rough sleepers, to address mental and physical health problems and drug and alcohol issues	Submit bids to Rough Sleeping Initiative to maintain support package and outreach work	Years 1 - 5	Housing Services Manager
Deliver the Ending rough sleeping plan	Continue with work to prevent homelessness	Years 1 – 2	Housing Services Manager
	Explore crash pad provision and direct access accommodation with the Bridge Trust	Years 1 – 2	Housing Services Manager
	Explore peer mentoring with Tunbridge Wells Churches and Mosaic centre	Years 1 - 2	Housing Services Manager

## A3. Working with private sector landlords to house homeless and at risk households

The private rented sector is an important part of our local housing market and we have been developing relationships with private landlords and negotiating tenancies for homeless households. We will build on this by:

<b>Aim</b>	<b>How we will deliver</b>	<b>By when</b>	<b>Allocated to:</b>
Increase numbers of private rented homes available for	Continue with rent deposit bond and deposit loan scheme	Years 1 – 5	Housing Services Manager

Housing Options team referrals	Contact private landlords via the Housing benefits system	Years 1 - 5	Housing Services Manager
	Progress options for the council to act as a rent guarantor for low income families	Years 1 - 2	Housing Services Manager
Explore long term private rentals funded through investment company, with the council having nomination rights and owning the property after 25 years	Investigate options	Years 2 - 3	Housing Services Manager
	Obtain approval to progress	Years 2 - 3	Housing Services Manager
	Identify suitable property management company to provide accommodation	Years 3 - 4	Housing Services Manager
Work with private landlords to provide at least 5 units of accommodation for Afghan citizens	Communications and direct contact with landlords and letting agents to locate properties	Years 1 – 2	Housing Services Manager
	Ensure properties meet all relevant safety standards	Years 1 – 2	Housing Services Manager
	Ensure support provided for families	Years 1 - 2	Housing Services Manager

#### A4. Moving homeless households onto permanent homes

Temporary and emergency accommodation is usually suitable for the short-term only, and so we aim to assist homeless households to move onto permanent homes. Our plans are to:

Aim	How we will deliver	By when	Allocated to:
Provide low cost and sustainable temporary accommodation	Work in partnership with Housing associations to lease additional accommodation	Years 1 – 5	Housing Services Manager
	Evaluate need and consider options to purchase additional temporary accommodation	Years 1 - 5	Housing Services Manager

Identify homes for those currently living in temporary accommodation	Tenancy officers to work with landlords to identify suitable homes to enable people to move out of temporary accommodation	Years 1 – 5	Housing Services Manager
	Promote tenancy sustainment service to encourage landlords to let properties to homeless families	Years 1 - 5	Housing Services Manager
Develop a strategy for intentionally homeless households	Investigate options for finding accommodation for harder to house households	Years 2 - 5	Housing Services Manager

## 4.2 Increasing the supply and choice of affordable homes

### Why is this a priority?

#### The national situation

In September 2020, the Government announced a £11.5 billion Affordable Homes Programme, including homes for social rent. In November 2020 they issued a White Paper “The charter for social housing residents”, setting out their plans to increase the supply of affordable homes, affordable home ownership, and a right to shared ownership where residents can purchase a 10% or more stake in their homes. Around half of all new affordable homes are delivered through developer contributions which are negotiated as part of the planning system.

Affordable housing includes social rented, affordable rented, starter homes and intermediate housing (principally shared ownership) and discounted market sales. It is provided for eligible households whose needs are not met by the market.

#### The local situation

Rising household numbers together with an ageing population means we will need to continue to provide a mix of housing types and sizes and tenures. Proximity to London & ease of travel makes the area attractive and the relatively high property values continue to increase. Home ownership is out of reach for many in particular lower and middle income households, despite low unemployment in the borough compared to Kent and the South east, and above average incomes.

A review titled “Affordable housing needs in the context of First Homes” was conducted in February 2021 as part of the work undertaken for the emerging Local Plan, to explore this situation in more depth. First Homes are a specific kind of discounted market sale housing which has been introduced through an update to the Planning Practice Guidance in May 2021. This review provided an analysis of Land Registry data for the year to September 2020, which suggests that the entry level cost of buying a flat starts at £190,000 and rises to over £500,000 for a detached home, with the “average” price for all dwelling types being £276,000. For the year to September 2021, the average price for all types of property is £400,000 (as of July 2021, the Land Registry data shows the average house price in the UK to be £255,535). The situation is just as challenging for renters in the private sector, where analysis of Office of National Statistics (ONS) data shows an average cost of £795 per month.

The Affordable housing needs review goes on to look at the range of incomes in the Borough estimating that around 10% of households have an income in excess of £120,000. The median income is £42,900 per annum, with a lower quartile figure of £24,800. Households would need an income of around £55,200 per annum to afford to buy a home, and £30,300 to afford to rent. The notable gap between these income requirements means that households who fall between will potentially have a need for affordable home ownership which going forward will include First Homes, and further work is being undertaken to support plan-making and decision-making.

The implications of COVID-19 on the need for affordable housing are not yet clear, however, rising unemployment is very likely to place additional pressure on the need for affordable housing, particularly rented housing.

Challenges to our ability to deliver more housing include:

- high land values with land supply constrained by Green Belt and AONB restrictions.
- funding from Homes England (formerly the Homes and Communities Agency) has an emphasis on home ownership, with more limited resources for new rented housing.
- the impact of right to acquire for housing association tenants, potentially reducing the available social housing stock in future years.
- a mis-match between housing association stock and housing need.

We need to continue with development especially houses, develop and increase the range of housing and support products for older people and to deliver additional affordable housing to help offset identified net shortfalls.

We recognise the need to preserve rural communities and enable local people on modest incomes to remain in, or move back to, the community in which they already live or work, or where they have strong local connections. This supports the local economy and sustains services to the benefit of the community. We work in partnership with parish and town councils as well as Rural Kent - Action with Communities, to undertake housing needs surveys, identifying the need for new homes and working together to find solutions.

## Our current position

The emerging [Local Plan](#) (once adopted) sets out our housing need as a minimum of 678 dwellings per year until 2038. Within this total, there is a relatively high need for affordable housing. This situation is expected to continue, so the emerging (submission version) Local Plan will look to maximise supply. Policy H3 Affordable Housing contains more detail on what is required and how it will be delivered.

We have set a relatively high affordable housing requirement for sites of more than nine dwellings, which is 40% for greenfield sites and 30% for brownfield sites, and by having a low threshold in terms of the size of developments that the threshold applies to. The general approach is that 60% will be provided for social rent, with the remaining 40% being intermediate tenures. In addition, both in recognition of the affordability issues in the AONB and the smaller scale of many developments there, financial contributions towards affordable housing from schemes of between six and nine dwellings are sought, equivalent to 20% affordable housing for greenfield sites and 15% for brownfield sites.

Affordable housing is normally provided and managed by registered providers (this includes not for profit housing associations and for profit organisations) and should be mainly available for social rent on the majority of sites. All affordable housing will need to be built to accessible and adaptable standards as set out in the Building Regulation Standard Part M4 (2), apart from the proportion that is wheelchair adaptable or accessible as set out in Part M4 (3).

The Government promotes other forms of affordable housing through registered providers and help to buy equity loans and shared ownership are available through the South East Help to buy agent [helptobuyagent3](#)

### Housing for older people

The emerging (submission version) Local Plan will seek to meet the housing needs of older people (defined as being over the age of 65 years) by encouraging the delivery of housing through planning applications and as part of a mixed use scheme. Policy H6 Housing for Older People and People with Disabilities includes the need to consider specific types of accommodation such as residential nursing care, end of life, hospice care, and dementia care homes, as well as self-contained accommodation, sheltered accommodation, extra care accommodation, assisted living, close care and continuing care.

Community support networks are recognised as being helpful and so housing needs to be provided in all areas, including rural areas, to ensure older people can remain in their communities, along with the need to be close to local services in particular shops, healthcare, social/community facilities, and/or regular bus routes. Homes will need to be accessible and adaptable for the future needs of residents, and accommodation suitable for people with dementia will be increasingly required.

### Reducing carbon emissions

Climate change is a major issue at both a national and local level, and the Government's current legally binding target is to reduce all greenhouse gas emissions to net zero by 2050. Net zero means that emissions that cannot be eradicated would be offset by an equivalent

amount of greenhouse gases with schemes such as planting trees or carbon capture and storage.

We have recognised the need to take a firm lead on reducing carbon emissions in our own operations, services and buildings and in 2019 we declared a Climate Emergency setting an ambition to make the borough carbon neutral by 2030, and a summary can be found by following this link [climate-change](#) We are looking at the actions that we need to take to address this emergency including how the wider community including businesses, organisations and individuals can be encouraged to make contributions to meeting the goal to make the Borough carbon neutral by 2030.

The policies contained within the emerging (submission version) Local Plan seek to support carbon reduction and the transition to a low carbon future, reducing the ecological and carbon footprint of development, seeking to achieve sustainable construction methods and the use of responsibly sourced and low environmental impact building materials to reduce waste and resources. New regulations and building standards will be enforced through the planning system.

The Kent and Medway Energy and Low Emissions Strategy 2020 sets out how we will, in partnership with Kent County Council and the other councils in Kent, respond to the UK climate emergency and drive clean, resilient economic recovery across the county. Priority themes with relevance to housing relate to planning and development, a building retrofit programme, and renewable energy generation.

The Government's Future Homes Standard sets out a plan to radically improve the energy performance of new homes, which will need to be highly energy efficient with low carbon heating systems and zero carbon ready, for implementation from 2025. These homes are expected to produce 75 – 80% lower carbon emissions compared to current levels. As a first step, from 2022, all new homes are expected to produce 31% lower carbon emissions as part of an interim uplift.

This Strategy recognises the importance of promoting low and zero carbon homes, and sustainable development. In the Borough, approximately one-third of carbon emissions come from residential property, so taking steps to reduce these plays a significant role in meeting wider sustainability objectives and targets.

## Our plans

### B1. Maximising delivery of new affordable homes to meet housing need

These actions will enable us to deliver new affordable homes and to monitor progress with our targets:

Aim	How we will deliver	By when	Allocated to:
Maximise the provision of affordable homes in	Monitor and support delivery of Local Plan target for 40% affordable homes on larger	Years 1 – 5	Housing Services Manager/Head of Planning



line with the Local Plan	greenfield sites and 30% on brownfield sites	Years 1 – 5	Housing Services Manager/Head of Planning
	Support developers to design schemes that deliver affordable housing quotas, including liaison with registered providers and by identifying the size and type of accommodation required by people on the housing register	Years 1 - 5	Head of Planning
Develop affordable housing for residents on the housing register	Monitor delivery and review the housing needs of all residents to ensure they are being met, including those with disabilities or long-term health conditions	Years 1 - 5	Housing Services Manager
	Explore options for setting up an Affordable Housing company	Years 3 - 5	Housing Services Manager
Prioritise new affordable homes for rent	Negotiation with developers and registered providers and explore setting up local forum	Years 1 – 5	Housing Services Manager
	Use commuted sums to subsidise social rented housing	Years 1 - 5	Head of Planning

## B2. Delivering low carbon and environmentally sustainable homes

These actions will enable us to ensure we meet current environmental standards, and that carbon neutral and environmentally sustainable homes are delivered:

Aim	How we will deliver	By when	Allocated to:
Reduce impact of new build schemes	Work with local developers to facilitate low and zero carbon	Years 1 – 5	Head of Planning

on the environment through planning policy and development management	development and technologies  Ensure public transport options are integrated into scheme planning and full provision is made for EV charging points	Years 1 – 5	Head of Planning
Set sustainable design standards and ensure delivery of low carbon measures by private developers	Local Plan policies will seek to deliver measures: <ul style="list-style-type: none"> <li>• that support and enhance biodiversity</li> <li>• improve the thermal and acoustic performance</li> <li>• support renewable energy generation</li> <li>• retrofit existing buildings</li> </ul>	Years 1 - 5	Head of Planning

## 4.3 Improving housing and meeting need

### Why is this a priority?

Good quality housing positively impacts on health, wellbeing, and life expectancy, and poor housing has detrimental effects on education, health and crime. We have a thriving private rented sector and for many, privately renting is an effective solution to housing needs, particularly for younger mobile households who need flexibility or who only intend to rent for short periods of time. It works less well for those wanting longer term tenancies such as families and older residents. The sector has expanded in recent years and rents have risen significantly, which means that private renting is becoming out of reach for many lower income households, so it is important to make best use of our existing homes.

Our Private Sector Housing team ensures that standards are maintained and improved across all tenures in particular the private rented sector and works to remove hazards and licence houses in multiple occupation. Recently there have been some legislative changes which have assisted us to improve standards:

- Rented accommodation (privately or from a housing association) must be fit for human habitation - safe, healthy and free from things that could cause serious harm. Tenants can take their landlords to court if their accommodation does not meet this standard.
- Extension of the mandatory HMO licensing scheme to smaller properties.

- Powers to issue financial penalty notices for certain Housing Act 2004 offences as an alternative to prosecution.
- A database of rogue landlords and property agents.
- Properties in the private rented sector must have an Energy Performance certificate with a rating of at least Band E (and there are proposals to raise this to C).

Our Private Sector Housing Enforcement Policy 2021 – 2026 sets out our approach to improving standards. We actively work with businesses to advise and assist on compliance, but we will take enforcement action if necessary. The policy can be found by following this link [Private Sector Housing Enforcement Policy 2021-2026](#)

## Our current position

### Private sector stock condition survey

In 2020, we commissioned the Building Research Establishment (BRE) to carry out a private sector stock condition survey, which was delivered by stock modelling and database information. This has provided a resource to enable us to take a proactive and targeted approach to improving housing in terms of identifying:

- dwellings in the private sector with category 1 Housing Health and Safety Rating System hazards (HHSRS), the most common hazards being excess cold and falls.
- dwellings with an EPC rating of F or G.
- potential HMOs which may require mandatory licensing.

We will use the survey information to identify and investigate poor housing and unsafe living conditions.

### Barriers to the private rented sector

Barriers for people wishing to access the private rented sector include the requirement to meet income thresholds set by letting agents together with upfront costs such as one month's rent in advance, deposits and administration fees. A further barrier is Universal Credit where the housing subsidy is paid directly to residents meaning that some landlords are more reluctant to accept tenants who receive benefits.

Affordability is an issue, impacted by Local Housing Allowance (LHA), which is the rate that determines the maximum amount of housing benefit that is payable in a particular locality for each property size. Most of the Tunbridge Wells borough is in the High Weald LHA area although there are a few parts in the Ashford LHA area. For example, a two bedroom property currently has a LHA cap of £207.12 per week in High Weald, and the rent for many two bedroom properties is higher than that, making access to the private rented sector difficult for those reliant on help with their rent.

### Access to social housing

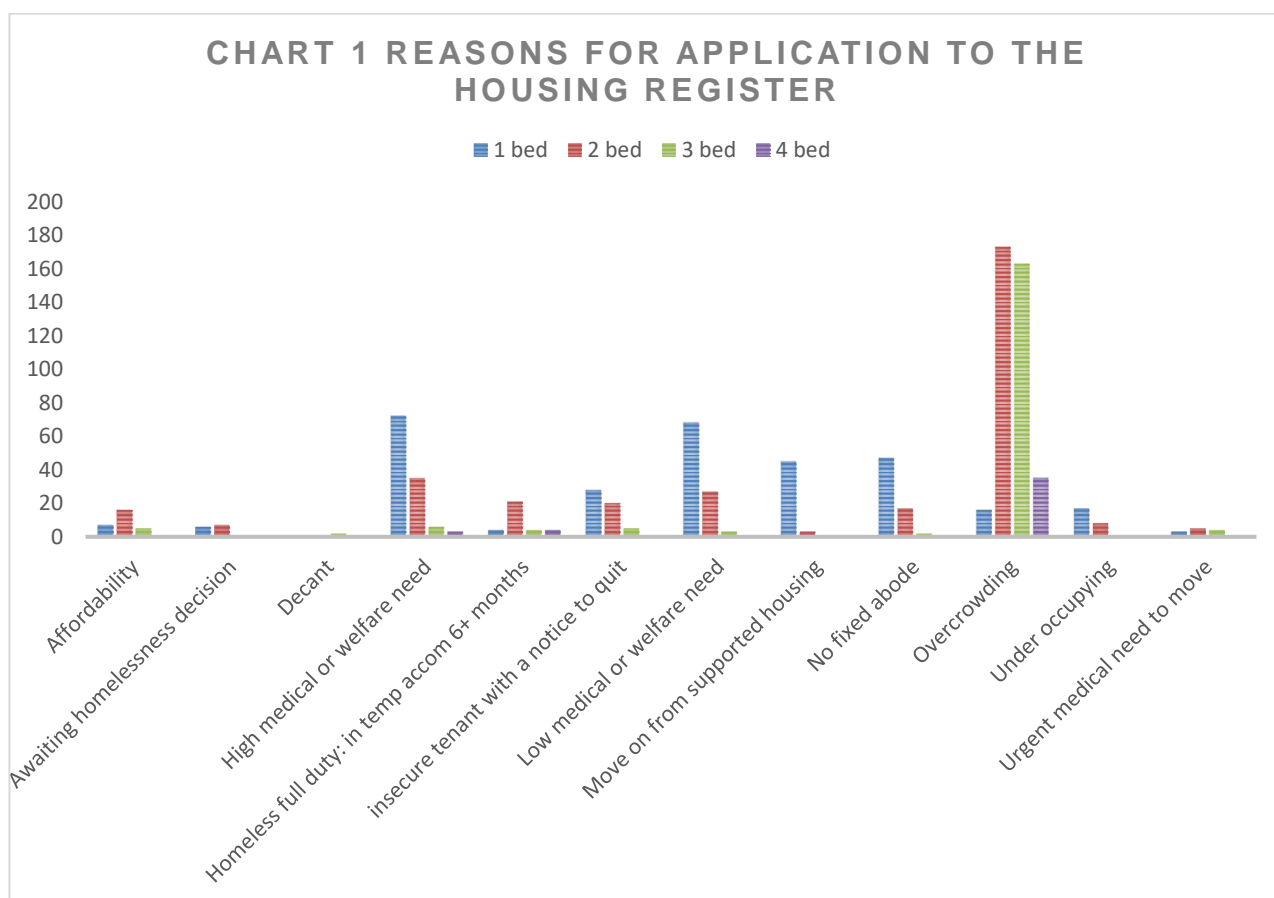
We no longer own any housing stock, and social housing is provided by registered providers formerly known as housing associations. The main provider of social housing is [Town and](#)

[Country Housing](#), and other registered providers that work in the borough include [Moat](#), [Orbit](#), and [West Kent Housing](#)

To apply for social housing, households and individuals will need to register with us, and to be eligible, they will need to have a housing need and meet the criteria in the [housing register allocation policy](#)

Housing register statistics represent an important source of information with regard to housing need. There can be an imbalance in demand, for example, the greatest demand is for one and two bedroom units and the supply of available housing does not match this.

A snapshot of the housing register position was taken on 31 July 2020 and is shown in Chart 1 below, with the reason for the application by bedroom size.



For one bedroom properties, the principal reasons are a high or a low medical or welfare need, moving on from supported housing or of no fixed abode. For two, three and four bedroom properties, the reasons are overwhelmingly overcrowding.

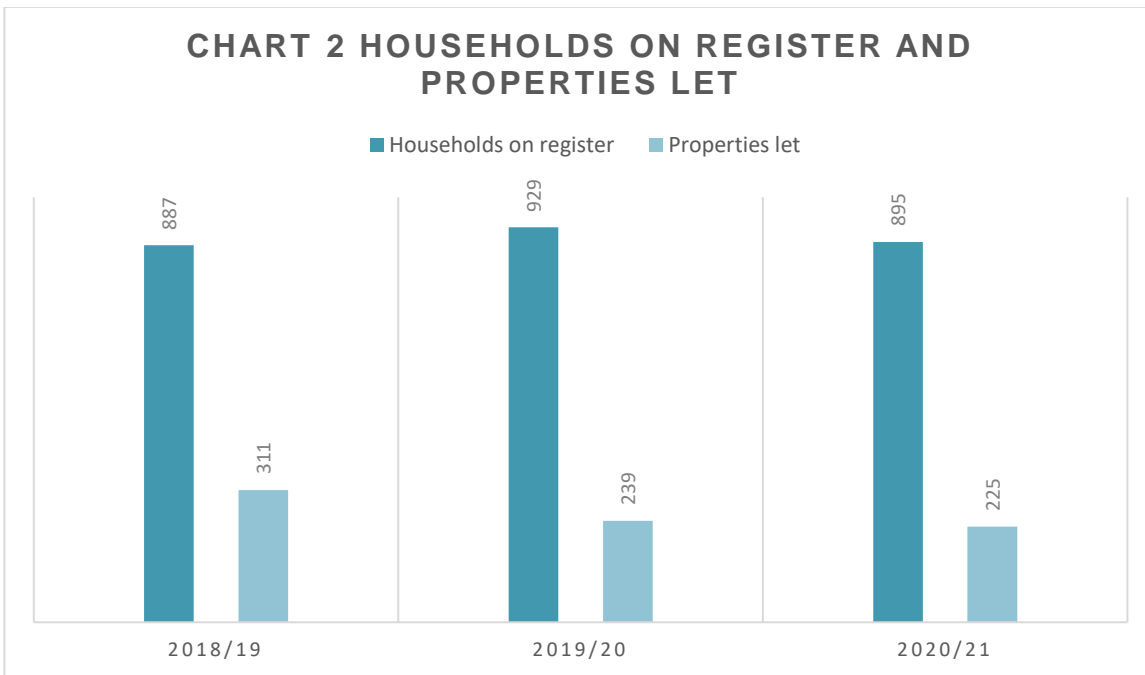
The ethnic origin of applicant registered for housing on that same date was as follows:

Ethnic origin	Number of applicants
Arab	1
Asian or Asian British	51
Black or Black British	21

Gypsy or traveller	13
Mixed other	4
Mixed White and Asian	3
Mixed White and Black	11
Not Stated	35
Other	10
Prefer not to say	3
White British	679
White Irish	3
White other	67

Most of those on the register (75%) describe themselves as White British, with a further 10% describing themselves as White other, and 5% as Asian or Asian British.

In terms of the total number of households on the housing register, the number has remained fairly constant. However during 2019/20, this figure started to increase as shown in Chart 2, which also shows the numbers of households that we have been able to house over the past three years:



Demand for different property sizes varies, with most demand being for one or two bedrooms. Chart 3 shows the demand compared to what we have let in the past year.

**CHART 3 DEMAND FOR PROPERTIES AND NUMBERS LET**



The average time to be rehoused has increased, and in December 2020 it was:

- One bedroom – one year to 18 months
- Two bedrooms – over two and a half years
- Three bedrooms – three years
- Four bedrooms – little data due to limited availability but at least four years

Historically demand was greatest for 2 bedroom units, but it has recently increased for 1 bedroom units.

The need for more affordable homes for rent in the borough is evident, and whilst the impact of the right to acquire social housing has not affected stock levels dramatically to date, it may impact availability in the future.

### **Energy efficiency and fuel poverty**

Energy efficiency and fuel poverty remain key challenges across all tenures, and particularly impact lower income homes. Benefit caps and rising housing costs place additional strain on household budgets, as well as the increases to the cost of fuel, leading to difficulties in paying bills, and so reducing energy costs and enabling warmer homes for low income households becomes a greater priority.

Since April 2020, landlords can no longer let or continue to let properties with an energy performance certificate (EPC) below E unless they have a valid exemption. It is the landlord's responsibility to fund energy efficiency improvements of up to £3,500 and the EPC will include a list of recommendations for example insulation and draft-proofing, which will have a beneficial impact in terms of making the home warmer and reducing fuel bills. The Government has consulted on a proposal to raise the minimum EPC level to C, as well as consulting on a Future Buildings Standard with proposals to improve existing housing,

including building work meeting new standards and measures to tackle over-heating and drive down costly bills for families.

The independent Climate Change Committee which advises the UK, reported in October 2021 that housing accounts for about 14% of the UK's greenhouse-gas emissions, mostly because of gas-boiler heating systems and poor insulation. Retro-fitting of insulation and the provision of low carbon heating measures are essential if the UK is to significantly cut carbon emissions to meet the net zero target for greenhouse gas emissions by 2050.

New technologies have been developed and currently these are heat pumps, and the future use of hydrogen although this is of course dependent on supply to homes. Heat pumps transfer heat from the ground, air or water around a property into its heating system, powered by electricity, so provide greener heating. The current costs of a heat pump are between £6,000 - £18,000 depending on the size of the property, significantly more than a replacement gas boiler which starts at £2,500. These new technologies are out of the price range for many, however, it is anticipated that prices will decrease over the years to become more affordable. The Government has committed to installing 600,000 heat pumps a year by 2028 and announced in October 2021 that no gas boilers will be sold after 2035. From April 2022, grants of £5,000 will be available for homeowners to install a heat pump and £450m has been allocated by the Government for this programme over the next three years.

We will continue to ensure that we maintain our awareness of government funding initiatives, and submit bids for funding, so that residents can access retro-fitting for insulation and low carbon heating measures where the relevant criteria are met.

## Our plans

### C1. Shaping a thriving, high standard private rented sector

Our actions will maintain and improve standards for tenants and work with landlords to deliver a thriving private rented sector, by:

Aim	How we will deliver	By when	Allocated to:
Raise standards in the private rented sector	Reduce Category 1 hazards by carrying out Housing Health and Safety Rating system (HHSRS) assessments and taking enforcement action	Years 1 – 5	Private Sector Housing Manager
	Participate in review of HHSRS and update relevant policies and documentation to reflect changes	Years 1 – 5	Private Sector Housing Manager
	Use the BRE report and other data sources to carry	Years 1 - 5	Private Sector Housing Manager

	out proactive work to improve standards		
Ensure all HMOs that require licensing meet relevant standards	Undertake licensing of HMOs & carry out inspections to ensure compliance with standards and proactive work to identify HMOs that require licensing	Years 1 - 5	Private Sector Housing Manager
Work with businesses to improve the private rented sector	Attend and participate in the West Kent Landlords'/National Residential Landlords' Association Forum to advise and inform about new and emerging legislation and policy	Years 1 – 5	Private Sector Housing Manager
	Keep businesses fully informed about changes to legislation and policy, including updates to the web site	Years 1 - 5	Private Sector Housing Manager

## C2. Bringing long term empty homes back into use

We will work with the owners of long term empty homes to encourage them to bring them back into use, by:

Aim	How we will deliver	By when	Allocated to:
Work with owners of empty homes to make them available and assist with housing supply	Implement our Empty Homes Policy 2018 – 2023 to include:	Years 1 - 5	Private Sector Housing Manager
	Information, support, and advice for owners and enforcement action when required	Years 1 – 5	Private Sector Housing Manager
	Financial assistance and loans, including Kent No Use Empty loans	Years 1 – 5	Private Sector Housing Manager
	Review Policy and adopt new Policy 2023 - 2028	Year 2 - 3	Private Sector Housing Manager



### C3. Making best use of social rented housing

We plan to ensure that social rented homes are available to households in the most housing need, and we will do this by:

<b>Aim</b>	<b>How we will deliver</b>	<b>By when</b>	<b>Allocated to:</b>
Monitor housing register applications and allocations to assess number of vacancies and housing need	Review banding system to address needs of households living with complex disabilities and other long term health conditions	Years 1 - 2	Housing Services Manager
Review the Housing register allocations policy and adopt new policy	Ensure alignment with Homelessness Reduction Act  Work with registered providers to align allocation policies	Years 2 - 3	Housing Services Manager

### C4. Reducing the environmental impact of homes

We will ensure we provide advice and information on our website to assist owners and landlords to access information on new technologies, and current national and local schemes, by:

<b>Aim</b>	<b>How we will deliver</b>	<b>By when</b>	<b>Allocated to:</b>
Promote and encourage the adoption of low carbon measures to reduce carbon emissions	Promote access to national and regional funding opportunities, working with partners and registered industry providers to procure discounted purchasing for PV panels and other low/zero carbon technology and water saving technology	Years 1 – 5	Private Sector Housing Manager
	Ensure web content is updated with links to Simple Energy Advice (Government agency) and other agencies to keep residents informed of new initiatives	Years 1- 5	Private Sector Housing Manager

Improve the energy efficiency of private rented housing	<p>Take action to raise Energy Performance Assessments (EPCs) of properties to E</p> <p>Monitor status of BEIS consultation and take action to raise Energy Performance Assessments for:</p> <ul style="list-style-type: none"> <li>• new tenancies to C</li> <li>• existing tenancies to C</li> </ul>	<p>Years 1 - 3</p> <p>Year 4 (2025)</p> <p>2028</p>	Private Sector Housing Manager
Promote collective switching	Enable residents to participate in the Energy Deal Scheme (suppliers bid with 100% renewable energy three times a year)	Years 1 - 5	Sustainability Manager
Enable households to access energy efficient and economic forms of power and retro-fitting programmes	Review new national and local initiatives and promote to residents	Years 1 - 5	Private Sector Housing Manager

## 4.4 Promoting homes that sustain health and wellbeing

### Why is this a priority?

Since the Marmot Review report on Health Equity in England in 2010 and the Ten Years On review in 2020, research on the relationship between poor housing conditions and health has expanded. Poor quality housing harms health, and evidence shows that exposure to poor housing conditions (including damp, mould, cold and noise) is strongly associated with both poor physical and mental health. The longer the exposure to poor conditions, the greater the impact on physical and mental health. Specific physical effects are respiratory conditions, cardiovascular disease, communicable diseases, and mortality.

In terms of mental health impacts, living in non-decent, cold or overcrowded housing and unaffordable housing has been associated with increased stress, a reduction in control over one's life, depression and anxiety. Children living in overcrowded homes are more likely to be stressed, anxious, depressed, have poorer physical health, attain less well at school, with a greater likelihood of behavioural problems.

In their study on the impact of housing problems on mental health in 2017, Shelter reported that 21 per cent of adults in England said that a housing issue had negatively affected their mental health, and housing affordability was most frequently stated as the reason. Falling into arrears with housing payments and not being able to afford decent housing increases stress, blood pressure and hypertension, depression, and anxiety. Housing costs including privately renting have significantly increased since 2010 and impacts are clearly greater for lower income households, pushing families into poverty or deeper into poverty. Universal credit is slow to respond to changing circumstances and when people lose work, rent arrears can build up. Rising levels of poverty amongst working and non-working households have led to increased use of food banks and raised levels of evictions.

A healthy home is one that is affordable and secure and provides for all household needs. Occupants need to feel comfortable and safe and there needs to be strong connections to the local community, services, work, and education.

Poor housing conditions present a greater risk to the health of older and disabled people, and people with long term health conditions. An ageing population leads to a greater need to integrate and align housing, health, and care services with the aim of keeping residents in their homes. The Government's "Improving health and care through the home: memorandum of understanding" published in 2018 brought together over 25 stakeholders to give a renewed commitment to joint action across the health, social care and housing sectors.

Safe accessible housing can maintain or improve health and wellbeing and greatly improve quality of life, especially as people grow older. As the number of people over 50 increases, so does the proportion of the population with disability, accessibility, and mobility requirements. Kent Public Health Observatory produces health and social care maps at ward level, and with regards to Tunbridge Wells Borough Council, key issues are:

- in 2017 of those aged 65+, 44% have two or more long term conditions.
- in 2018/19, there were 602 admissions to hospital for falls.

Minor repairs, as well as minor and major home adaptations, are effective interventions for preventing falls and injuries, and improving the performance of everyday activities and mental health. Future proofing housing stock to meet the needs of an ageing population means people will be able to remain independent, safe, and well in their homes for longer. Housing, health and social care needs to be connected in ways that improve older people's quality of life in terms of delivering a diverse range of housing options and providing services to help to maintain both health and independence. We participate in the regular Kent and Medway Clinical Commissioning Group Multi-disciplinary team meetings which identifies adults who require support from a range of health and social care professionals, providing an integrated, holistic and patient centred approach to their needs.

## **Our current position**

Partnership working to share best practice, identify areas for joint working and agree positive objectives for housing is well established in Kent. We are a member of the Kent Housing Group, a forum for housing organisations, with representatives from all Kent local authorities, housing associations, Homes England, National Residential Landlords' Association, Kent

Developers' Group, Kent Planning Officers' Group, Kent Public Health and the South East Local Enterprise Partnership. Key aims are to:

- strategically shape and set the housing agenda.
- work together to improve the supply and quality of affordable homes.
- create sustainable communities for Kent.

The over-arching Kent Housing Group has sub-groups, including the Housing, Health and Social Care Sub-Group, which is a forum for housing organisations, NHS, public health, and social care to take an overview of how we can work together to promote healthy places, communities, and the health and wellbeing of individuals. The key objectives are to promote good health and prevent ill-health, and to encourage organisations to work together to create healthier communities.

The Better Care Fund provides financial support for councils and NHS organisations to jointly plan and deliver integrated services to cover health, social care, and housing, to prevent ill-health and avoid unnecessary hospital admissions. We use this funding to provide disabled facilities grants to enable disabled people to live independently in their own homes, and to provide a package of grants and financial assistance to repair, improve or provide energy efficient measures to private sector housing, meeting local need and addressing emerging need. The grants and assistance are set out in our [Housing Assistance Policy 2021-2026](#)

## **Government's Charter for social housing residents**

We are mindful of the Government's Charter for social housing residents, and that every social housing resident should be able to expect:

1. To be safe in their home – the Government will work with industry and landlords to ensure every home is safe and secure.
2. To know how their landlord is performing, including on repairs, complaints and safety, and how it spends its money, so it can be held to account.
3. To have complaints dealt with promptly and fairly, with access to a strong ombudsman who will provide swift and fair redress when needed.
4. To be treated with respect, backed by a strong consumer regulator and improved consumer standards for tenants.
5. To have their voice heard by their landlord, for example through regular meetings, scrutiny panels or being on its Board.
6. To have a good quality home and neighbourhood to live in, with landlords keeping homes in good repair.
7. To be supported to take first steps to ownership, so it is a ladder to other opportunities.

The role of the Regulator for Social Housing is to create a strong, proactive consumer regulatory regime, strengthening the formal standards against which social landlords are regulated, and requiring them to be transparent about their performance and decision-making, put things right when they go wrong and listen to tenants through effective engagement.

## Our plans

### D1. Shaping the housing stock

We will take steps to ensure that homes meet the needs of residents, and we will:

<b>Aim</b>	<b>How we will deliver</b>	<b>By when</b>	<b>Allocated to:</b>
Ensure housing provision aligns with forecast change in needs of residents	Monitor changing needs	Years 1 - 5	Housing Services Manager
	Explore solutions for high needs households, including those with children with complex needs and disabilities	Years 1 - 5	Housing Services Manager
Promote design standards for new homes that support independent living	New homes to meet Accessible Homes Standard	Years 1 - 5	Head of Planning
Work with registered providers on their obligations under the Charter for social housing residents	Meet with registered providers to review repairing obligations	Years 1 - 5	Housing Services Manager

### D2. Supporting and maintaining the independence of residents

We will take steps to support independent living, working with partners, by:

<b>Aim</b>	<b>How we will deliver</b>	<b>By when</b>	<b>Allocated to:</b>
Maximise use of Better Care Fund to deliver disabled facilities grants and other grants and assistance	Prioritise Better Care funding and specifically disabled facilities grants to support independent living for elderly and disabled households	Years 1 - 5	Private Sector Housing Manager
Explore using the Better Care Fund to support people with dementia	Work with partners to deliver dementia friendly equipment	Year 2	Private Sector Housing Manager

Promote schemes for resident safety	Make referrals to Kent Fire & Rescue Service Safe and Well Scheme to promote fire safety	Years 1 – 5	Private Sector Housing Manager
	Install automatic door openers to all flats at Bowles Lodge extra care facility.	Year 1 - 2	Private Sector Housing Manager

### D3. Developing integrated housing, health, and care strategies

We will work with partners across Kent to tackle health inequalities and the demand on health and care services by improving access to high quality housing:

Aim	How we will deliver	By when	Allocated to:
Develop joint strategies that align approaches to housing and health, promoting good health and preventing ill-health	<p>Work with Housing, Health and Social Care sub-group to research local and national models, share good practice and develop guidance and advice to include:</p> <ul style="list-style-type: none"> <li>• hospital discharge</li> <li>• preventing delayed transfers of care</li> <li>• use of DFGs</li> <li>• extra care</li> <li>• assistive moving on schemes, downsizing and mutual exchanges</li> </ul>	Years 1- 5	Housing Services Manager/Private Sector Housing Manager
Further develop partnerships to support people with housing and health needs	Make referrals to Live Well Kent (delivered by Porchlight & Shaw Trust on behalf of Kent County Council and the NHS) who provide mental health housing related support	Year 1	Housing Services Manager
	Enable supported housing providers to deliver appropriate accommodation	Year 1 – 5	Housing Services Manager
	Participate in multi-disciplinary team meetings,	Years 1 – 5	Private Sector Housing Manager

	referring people to appropriate housing services Promote One You Kent	Years 1- 5	Private Sector Housing Manager
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## 5 Putting our plans into place

Monitoring, evaluation and review of the Strategy will be carried out by the Housing Advisory Panel bi-annually to ensure that our priorities remain in the right direction and reflect local and national priorities. The panel consists of six councillors, including the Portfolio holder for Communities and Wellbeing who has responsibility for housing.

We have undertaken an equality impact assessment and we will review this every six months alongside the Strategy to ensure that our services can be accessed by all members of the community, with particular relevance to people with protected characteristics, and that we meet our public sector equality duty.

The action plans set out when we will undertake our aims.

Year 1 is 2021/22

Year 2 is 2022/23

Year 3 is 2023/24

Year 4 is 2024/25

Year 5 is 2025/26

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# Appendix 1: Local policy and supporting information

Several key strategies and policies are relevant to housing in the Tunbridge Wells borough, along with a wide range of supporting evidence, which link into and inform this Strategy. The key ones are:

## Local Plan

The role of the Local Plan is to set out the spatial vision and strategic objectives for the borough, as well as the development strategy to meet those objectives. It aims to strike a balance between the growth to meet current and future housing needs and safeguarding our important natural and historic environments.

The emerging (submission version) [Local Plan](#) once adopted, will provide the basis for determining the suitability of development proposals across the borough for a 15 year period to 2038, and reflects the increased levels of housing need, in particular the need for affordable housing and private rented housing. It takes into account the housing needs of older people, people with disabilities, gypsies and travellers, and the need for custom and self-building opportunities, and for a proportion of smaller housing sites.

The Local Plan is currently at the examination stage. Consultation took place in Autumn 2019, and in 2021, ahead of formal examination by the Planning Inspectorate in 2022. It is anticipated that the emerging Local Plan will be adopted in early 2023.

The Government's proposals in the White Paper "Planning for the future – consultation on proposals for reform of the planning system in England" will have an impact, because of constraints on where development can occur, for example the Green Belt, leading to pressures on specific areas in the borough.

## Gypsy and traveller accommodation assessment

A [Gypsy and Traveller Accommodation Assessment](#) was completed in 2018 to identify future accommodation needs.

## Housing Needs Assessment topic paper

The [Housing-Needs-Assessment-Topic-Paper](#) sets out the findings of the Strategic Housing Market Assessment and the Housing Needs Study, and focuses on assessing housing need, and the number of homes that need to be planned for.



## **Housing Needs Study 2018**

We carried out a [Housing Needs Study](#) in 2018 and this helps us to identify the size, type and tenure of housing required, by considering the current market demand relative to supply. It identifies a continued affordable housing imbalance.

## **Review of affordable housing needs in the context of First Homes February 2021**

The [Review-of-affordable-housing-needs-in-the-context-of-First-Homes](#) provides an updated assessment of the need for affordable housing in the Borough, taking into account a new tenure of affordable housing (First Homes). Further work is being undertaken in the context of First Homes to support plan-making and decision-making.

## **Strategic Housing and Economic Land Availability Assessment**

The purpose of the [strategic housing and economic land availability assessment](#) is to identify a potential supply of land that is suitable, available, and achievable to meet identified housing and economic development needs.

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

We carried out a joint Strategic Housing Market Assessment [SHMA-2015](#) with Sevenoaks and Tonbridge and Malling councils in 2015, and this was updated in 2017 [SHMA 2017](#)

The purpose of the SHMA is to assess housing needs, working with neighbouring authorities where housing market areas cross boundaries. The aim is to identify the scale and mix of housing and the range of tenures that the local population is likely to need over the Local Plan period.

The SHMA identified that the Borough of Tunbridge Wells and the Sevenoaks District fall within a West Kent Housing Market Area which also includes Tonbridge, Crowborough, Hawkhurst and Heathfield.

## **Empty Homes Policy 2018 – 2023**

We have been working to reduce the number of empty homes for some time and bringing empty properties back to use can be a cost effective and sustainable way to increase the

supply of housing. Our [Empty Homes Policy](#) sets out the actions we have taken so far, and the current tools for tackling empty homes.

## Housing Assistance Policy 2021 – 2026

This policy sets out our approach to grants and financial assistance to adapt homes for people with disabilities, improve and repair homes, bring empty properties back into use and provide energy efficiency measures

[Housing-Assistance-Policy-2021-2026](#)

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# Appendix 2: Other useful documents

Charter for social housing residents: white paper MHCLG November 2020

[charter-for-social-housing-residents](#)

Future Buildings Standard – Government consultation 27 January 2021

[the-future-buildings-standard](#)

Future Homes Standard – Government consultation 1 October 2019

[the-future-homes-standard-changes-to-part-L-and-part-F-of-the-building-regulations](#)

Health Equity in England: Marmot Review 10 Years On 2020

[Marmot Review 10 Years On](#)

Impact of Housing Problems on Mental Health – Shelter 2017

[The impact of housing problems on mental health](#)

Improving health and care through the home: a national memorandum of understanding 2018

[improving-health-and-care-through-the-home](#)

Kent and Medway Energy and Low Emissions Strategy 2020

[Kent-and-Medway-Energy-and-Low-Emissions-Strategy.pdf](#)

Kent and Medway Housing Strategy “A Place People want to call home” 2020 - 2025

[Kent-Medway-Housing-Strategy-2020-2025](#)

Kent County Council – Tunbridge Wells Area profile

[facts-and-figures-about-Kent/area-profiles](#)

Ministry of Housing, Communities and Local Government Indices of Deprivation 2019

[government/statistics/english-indices-of-deprivation-2019](#)

Room to improve: the role of home adaptations in improving later life 2017 – Centre for Ageing Better

[ageing-better.org.uk/publications/room-improve-role-home-adaptations-improving-later-life](#)

Ministry of Housing, Communities and Local Government Rough Sleeping Strategy 2018

[government/publications/the-rough-sleeping-strategy](#)

Tunbridge Wells Borough Council Climate Emergency Declaration

[environment/climate-change](#)

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# Appendix 3: Glossary of terms

## Affordable housing

This includes social rented, affordable rented, and intermediate housing (principally shared ownership) and discounted market sales.

## Category 1 hazard

This relates to the outcome of a Housing health and safety rating system (HHSRS) assessment and where there is a high score for a particular hazard which means that the Council must take action to remove or reduce it.

## Disabled facilities grant

A grant for a person with a disability who needs to make changes to their home to enable them to live independently.

## Emergency accommodation

Often provided to meet the interim accommodation duty where there is reason to believe the person is eligible, homeless and with priority need. This accommodation is usually a room in a bed & breakfast with shared facilities for a single homeless applicant, and self-contained accommodation for homeless families with children, charged on a nightly paid basis.

## Energy company obligation (ECO)

A Government energy efficiency scheme to help reduce carbon emissions and fuel poverty in private housing.

## First Homes

A scheme to provide new homes for first-time buyers with a 30% discount on the market price.

## **Fuel poverty**

A household is said to be in fuel poverty where they have required fuel costs that are above average and if they were to spend that sum, they would be left with a residual income below the poverty line.

## **House in multiple occupation (HMO)**

A house where at least three tenants live, forming more than one household, and where the WC, bathroom or kitchen facilities are shared with other tenants.

## **Licensed house in multiple occupation (HMO)**

An HMO requires a licence where at least five tenants live there, forming more than one household, and where the WC, bathroom or kitchen facilities are shared with other tenants.

## **Housing health and safety rating system (HHSRS)**

This system provides a way for hazards to be assessed in private properties, and the best way of dealing with them.

## **Intermediate housing**

The term used for moving towards home ownership, and includes shared ownership, rent to buy, discounted market sales, and First Homes.

## **Local housing allowance**

The rate that determines the maximum amount of housing benefit or Universal Credit housing element that is payable in a particular locality for each property size.

## **Registered provider**

The term that is now used for housing associations who provide housing, and who are registered with the Regulator of Social Housing.

## **Rent deposit bond**

An alternative to a tenant giving the landlord a cash deposit, and it is set up between the Council, landlord and tenant.

## **Rent deposit loan**

An interest free loan provided by the Council to cover the first month's rent and deposit to help someone move into a privately rented property.

## **Rough sleeping**

Where someone is sleeping or is bedded down without adequate shelter.

## **Section 106 affordable housing funding**

This is an agreement between a local authority and a planning applicant, which ensures that the proposed development will contain a proportion of homes that are affordable.

## **Social housing**

Accommodation provided at affordable rates.

## **Supported housing**

Housing where support is provided to residents, and sometimes care packages.

## **Temporary accommodation**

Short term accommodation provided to eligible homeless persons believed to have a priority need and provided to meet either the interim accommodation duty or main housing duty.