

# Boughton and Dunkirk Neighbourhood Plan

## Background document BD6 - Housing needs survey

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## 1. Executive Summary

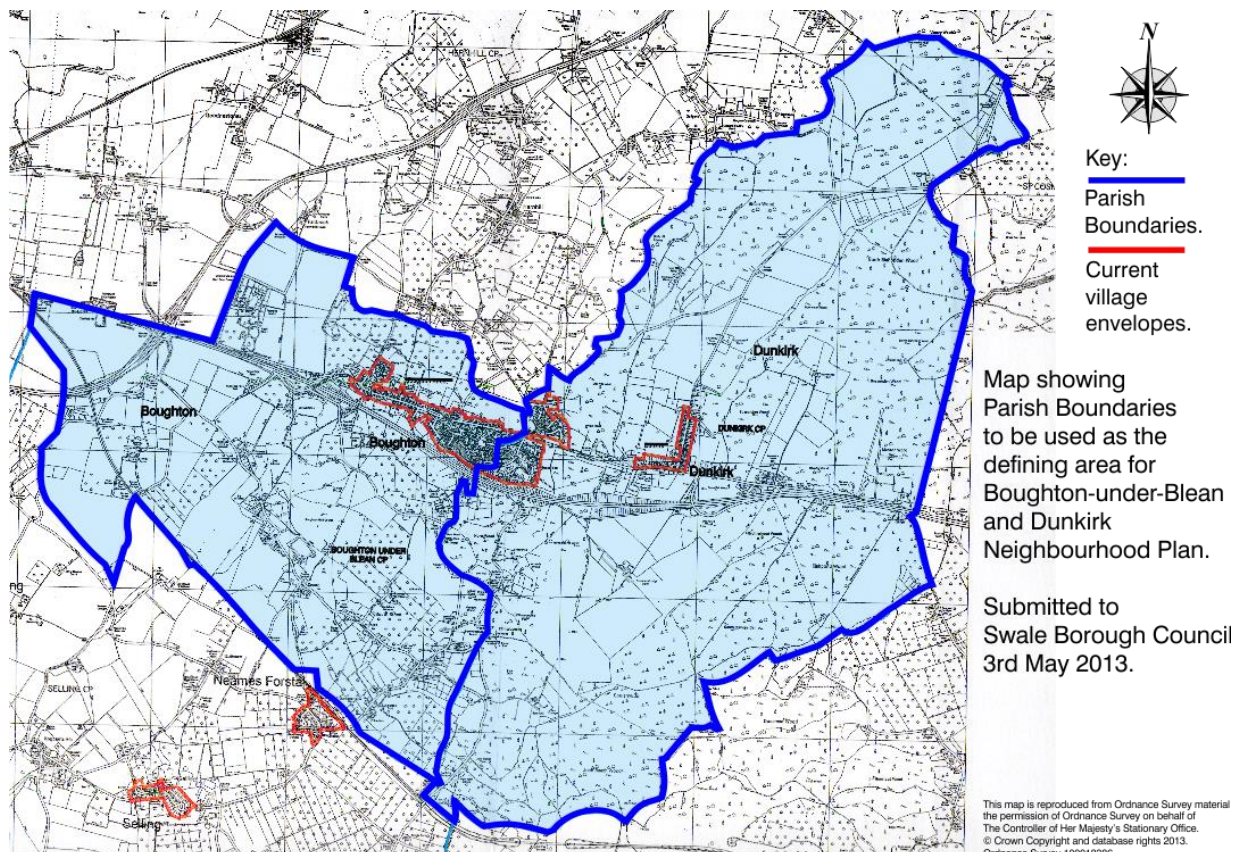
Dunkirk and Boughton under Blean Parish Councils, having decided to produce a joint Neighbourhood Plan, had an area designated and approved by Swale Borough Council at a meeting of the Local Development Framework Panel on 13th September 2013 (map below).

The executive committees and members looked at a wide range of policies (see main plan document) and one in particular that required the Neighbourhood Plan group to conduct a 'housing needs survey' (HNS).

The survey results collected would be part of the evidence base and support the subsequent NP documents.

It is the consolidation of the housing needs survey and associated work and provides evidence of the housing need within the two parishes.

This report sets out the work and results produced over many months.



Map of designated area as approved by Local Development Framework Panel on 13th September 2013.

## **2. Introduction**

The initial discussions were with ACRK (Action with Communities in Rural Kent) and Swale Borough Council.

The Neighbourhood Plan (NP) group wished to include a number of questions about the type and quality of current housing as part of the survey which would be a background and further explain the need for various types and styles of housing.

The survey would have been paid for by Swale Borough Council as part of their ongoing work.

However, it was ACRK who completed a survey in 2011 for Boughton-under-Blean the funding of which had not been accepted by Boughton Parish Council.

Secondly, it was felt that with the Neighbourhood Plan covering both Boughton and Dunkirk we needed to have data for both parishes and at the same date. However, the SBC Housing department felt that the survey was not suitable for their needs.

SBC were also not prepared to fund a survey for both parishes. Funding and local support have been difficult throughout this exercise, causing damaging delays.

The NP group wished to collect data on the current housing stock and to undertake a survey. The information helps in understanding why some parishioners would like to downsize, move to perhaps a ground floor flat etc.

The information from part one of the survey includes data about the age of properties, condition, heating, solar and other technologies, mains services and much more.

The housing needs survey is reproduced within BD6 together with the results.

### **3. Background Information.**

The Neighbourhood Plan team had already completed a questionnaire (See BD 1).

This **questionnaire** (BD1) was delivered to every household in both parishes, was available online, as an electronic version, at the Neighbourhood Plan website and was clearly 'signposted' from both Parish Councils' websites.

Posters were displayed in many locations and there was the opportunity to return the forms to a number of locations or with a freepost envelope.

Whilst many were against change, when specific questions about housing were answered the majority wished to see varied types of housing. Rented [private or housing association], low cost / affordable starter homes and private owner occupied homes were all given a 'Yes' vote.

The one type of property, which did not gain overall support, was social housing and this category showed 80 'No' - 112 'Yes' and 38 'Not sure'.

The support for various housing types is best illustrated with the results chart below:

	Already Too many	About right	Need a few more	Need a lot more
Flats	29	108	68	5
Retirement housing / apartments	16	67	135	22
Bungalows	34	98	87	18
Terraced houses	35	114	51	12
Semi-detached houses	30	106	80	7
Detached houses	30	115	57	9
Gypsy pitches	94	53	6	1

Retirement housing / apartments are clearly needed but, with the written answers included, bungalows would not be unwelcome. This is further confirmed in the HNS where many people would like to downsize.

## **4. Method.**

The NP group decided to have a complete survey for both parishes at the same time. The previous report for Boughton was already 4 years out of date. NP therefore prepared a two-part survey in conjunction with SBC.

NP's Liaison Officer, Claire Dethier, helped to draft the survey along with Swale Housing Department.

The changes, as required by SBC, were made and agreed.

The final document (see appendix I and II) was printed and distributed to every household in both the parishes.

This was done by volunteers and each one was delivered by hand.

Copies were also delivered to all three gypsy and traveller sites in Dunkirk.

Each envelope included the two-part survey and a reply-paid envelope. Arrangements were made for returns to be handed in five locations in the villages.

Parish Council notice boards along with both village halls displayed posters.

The survey was also available on the Neighbourhood Plan website, as an electronic version, and again 'signposted' from both Parish Council websites.

There was a total of 1211 distributed

There was a total of 353 returned

This was a percentage of 29.2%

38 completed the part two Housing Needs section.

## 5. Results

The final question in part one was:

Do you, or a member of your household, need separate or alternative accommodation now or in the foreseeable future?

The responses were as follows:

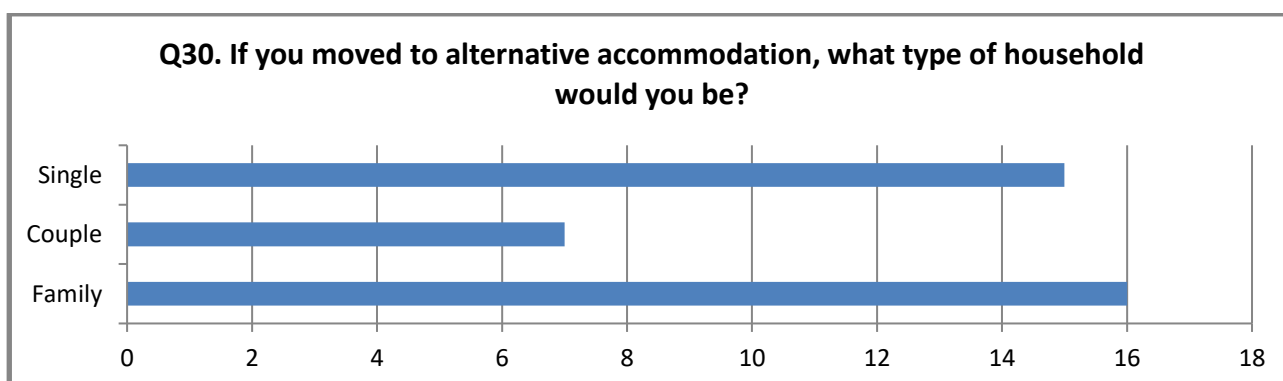
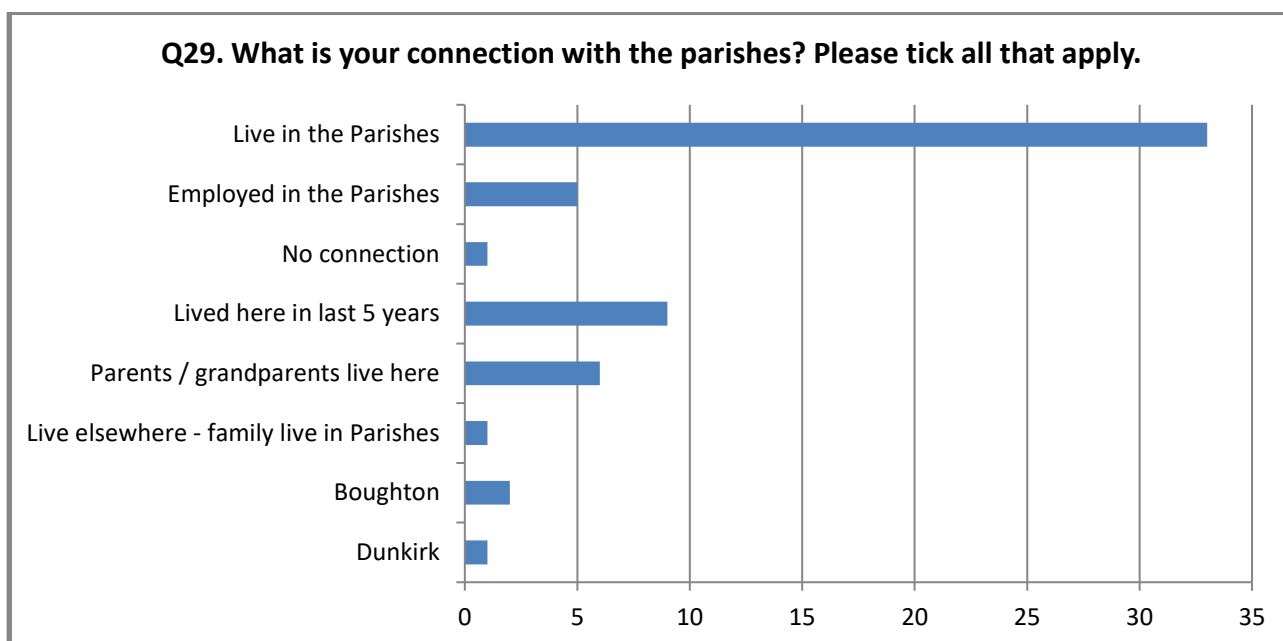
No	Yes - Immediate	Yes - the next 12 mths	Yes - Within 2 - 5 years	Section two required.
292	8	4	31	34

Two others said 'Yes' to Section two but did not complete and submit a form.

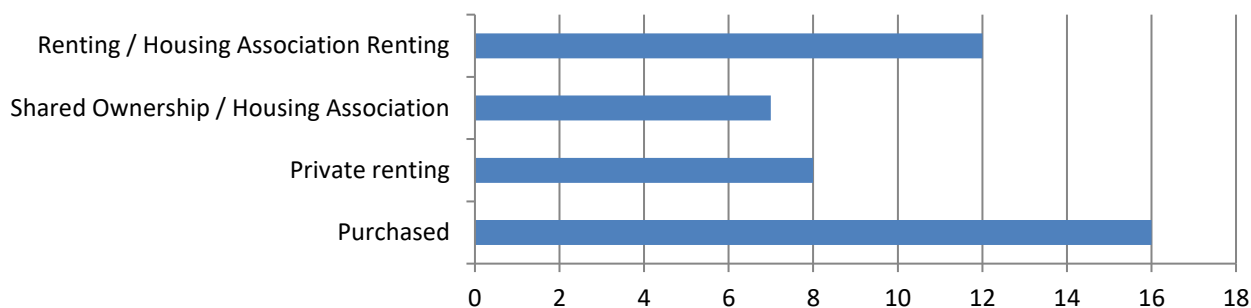
Four others did not tick 'Yes' to Section two required but submitted forms.

Therefore 34 plus 4 making 38 part II that were actually completed and returned.

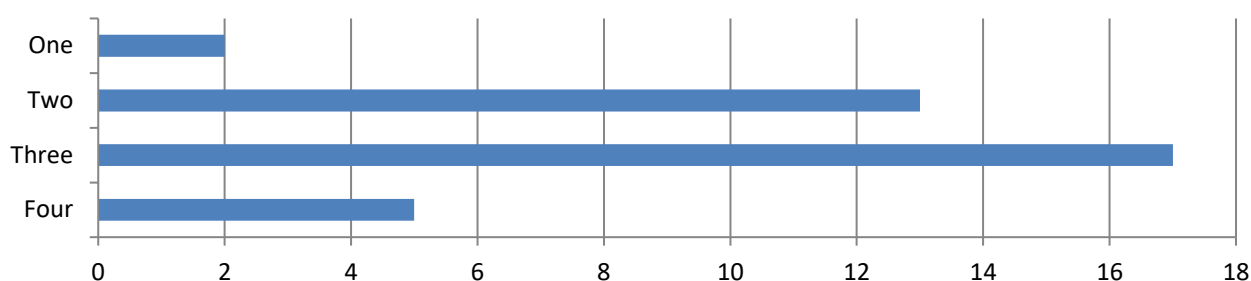
Note: All bar charts include two respondents who were later excluded as they had houses they owned that were available for them to live in. Their results have been excluded from the Assessment of Housing Needs (Section 7) later in this report.



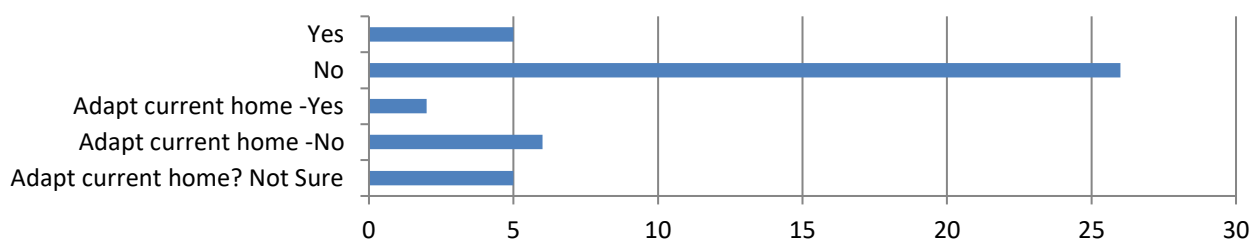
**Q31. What type of tenure do you think would best suit the housing need?**



**Q32. How many bedrooms would the household need?**



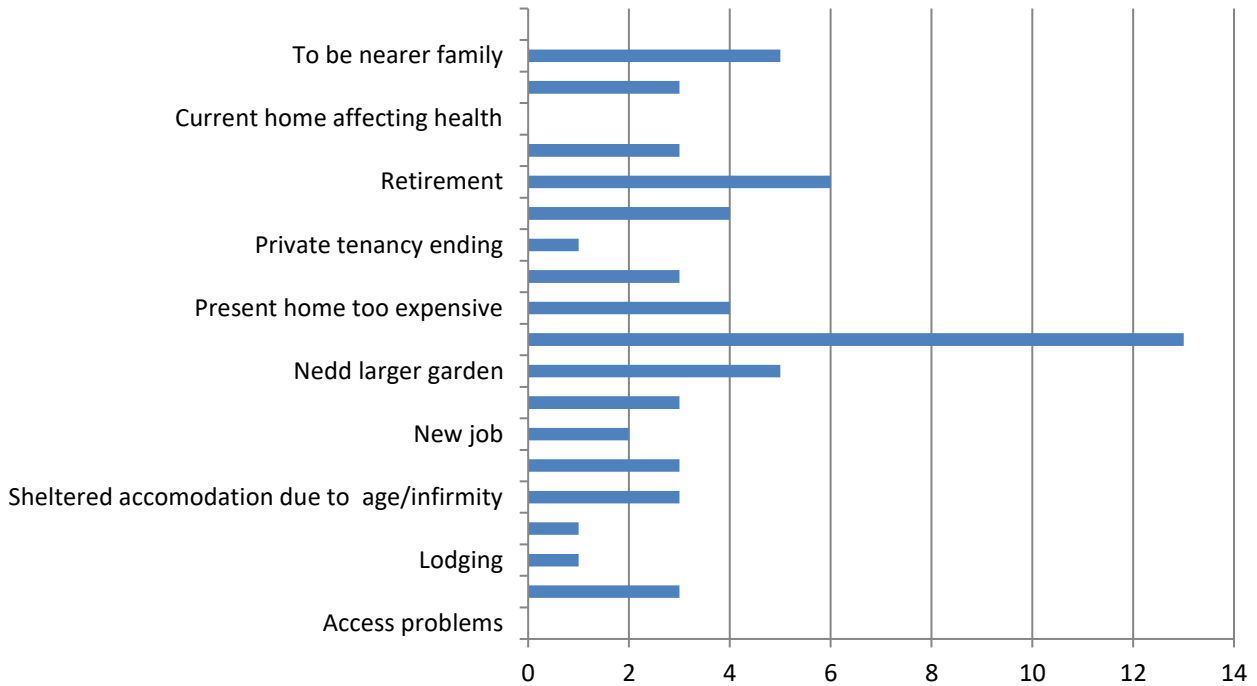
**Q34. Are there any particular or special requirements that would be required ?**



Needs listed:

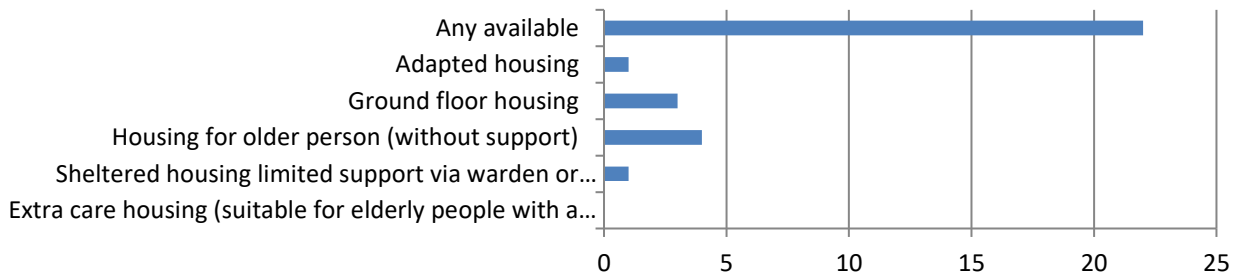
- i) Bungalow
- ii) Wet room
- iii) Lift (might manage one floor)
- iv) Needs to be suitable for disabled living and gardening

**Q35. Indicate reasons you/they might be seeking a new home (tick all that apply).**



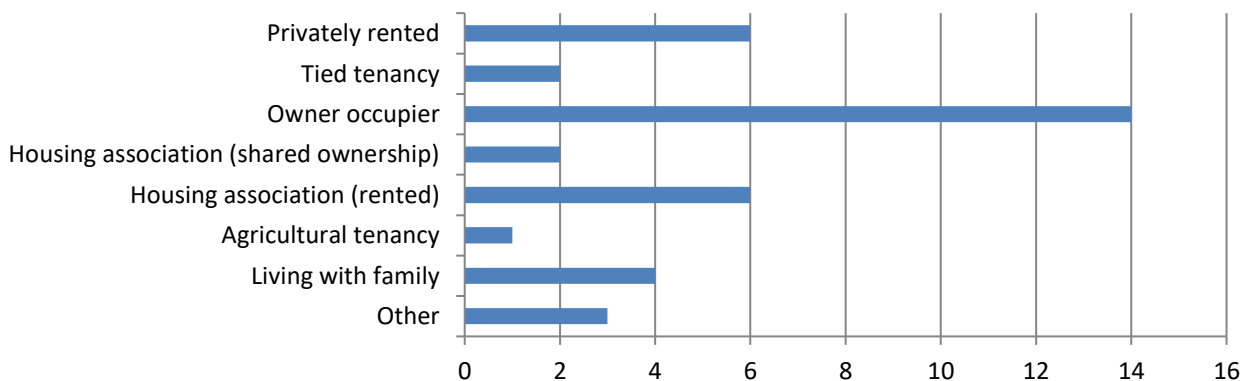
Comments were: Had strokes; University; Too much traffic and too noisy.

**Q36. What type of housing would be needed?**

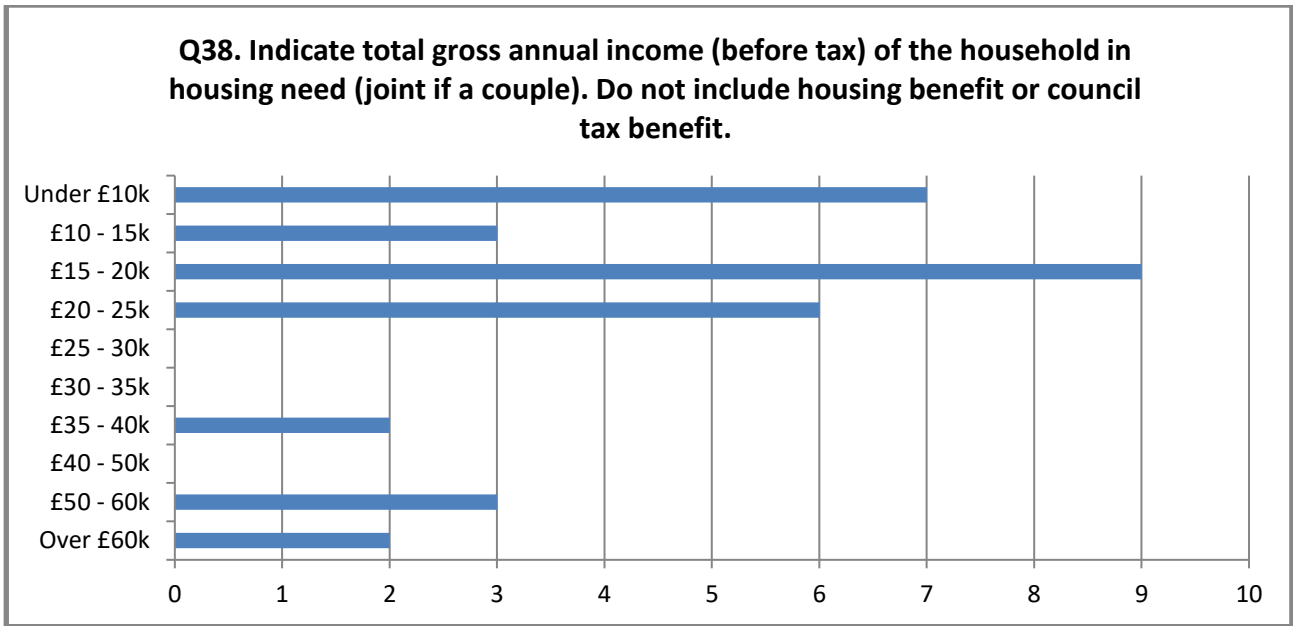


Comments were: Depends on health/ mobility - prefer to be closer to village centre.

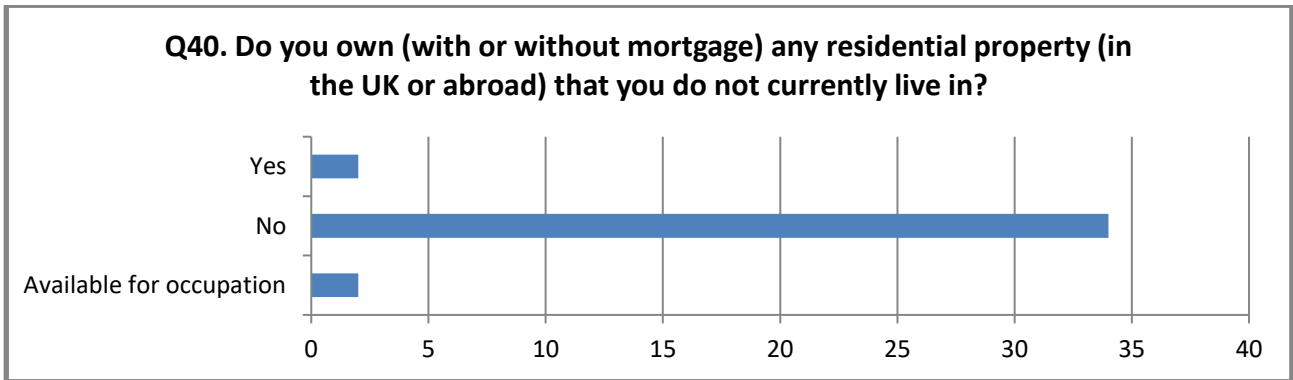
**Q37. What is the current housing situation of the household in need.**



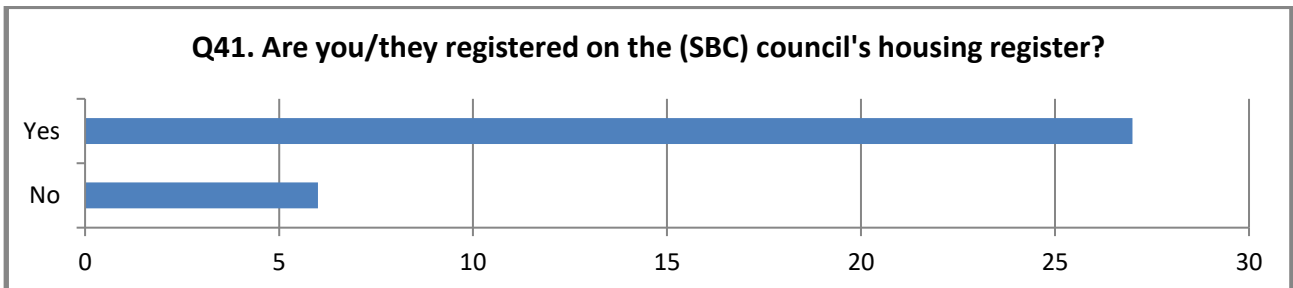




Q39. This question was on how much each individual could raise as a deposit. Amounts varied from £3,000 to £350,000.



Two people stated they own a property which would make them ineligible under Swale Housing Policy. They both stated there was a house available for occupation (and they were the same respondents).



The data and results have been with Swale Borough Council since January 2015

## **6. Local Housing Costs (November 2020)**

High property prices, with most being privately owned homes, means that many local people are unable to afford a home within either parish. There is problem currently as there are many restrictions being placed by mortgages lenders. The current economic climate is improving but with rising prices conditions are still difficult. The affordability is linked to earnings as the charts later in this document show.

Properties are listed include both For Sale and Sold and rented properties both To Let and Let. Rental properties are difficult to find in 2020, and we therefore list for comparison both the historic figures and current ones.

Mortgage comparisons at MoneySuperMarket.com show:

To borrow £180,000 over 25 years (figures were relevant in 2020):

Deposit: £30,000 (or minimum 10%).

Initial interest rate (over 3 years): between 2.49% and 3.1%.

Monthly repayments: £672-£700

### **Sold Properties in Boughton and Dunkirk** Prices of multiple properties in a category have been averaged

**2014-2015**

**2020**

Type	Beds	Property nos.	Cost £	Boughton	Dunkirk	Type	Beds	Property nos.	Cost £	Boughton	Dunkirk
Flat	1	0					1	0			
Flat	2	0					2	1	102,500	1	
Flat	3	0					3	0			
Terraced house	2	3	172,500	3		Terraced house	2	1	217,000	1	
Terraced house	3	5	194,080	3	2	Terraced house	3	4	280,175	4	
End terr house	2	0				End terr house	2	1	195,000	1	
End terr house	3	1	168,000	1		End terr house	3	0			
End terr house	4	1	335,000	1		End terr house	4	0			
Semi-det bung.	2	0				Semi-det bung.	2	0			
Semi-det bung.	3	0				Semi-det bung.	3	1	339,995		1
Semi-det bung.	4	0				Semi-det bung.	4	0			
Det bungalow	2	2	307,500	1	1	Det bungalow	2	0			
Det bungalow	3	0				Det bungalow	3	0			
Det bungalow	4	2	300,000		2	Det bungalow	4	0			
Det bungalow	5	1	390,000		1	Det bungalow	5	0			

Semi-det house	2	4	174,500	2	2		Semi-det house	2	0				
Semi-det house	3	5	221,800	3	2		Semi-det house	3	4	300,750	3	1*	
Semi-det house	4	1	450,000	1			Semi-det house	4	1	340,000	1		
Detached house	2	0					Detached house	2	0				
Detached house	3	4	277,483	2	2		Detached house	3	1	265,000	1		
Detached house	4	2	415,000	2			Detached house	4	1				
Detached house	5	0					Detached house	5	2	571,500	1	1	
Detached house	6	1	915,000	1			Detached house	6	2	1,007,500	2		
				<b>TOTALS</b>	<b>20</b>	<b>12</b>					<b>TOTALS</b>	<b>15</b>	<b>3</b>

\*New build

## Properties For Sale in Boughton and Dunkirk

Prices of multiple properties in a category have been averaged

July / Aug 2015

Nov / Dec 2020

Type	Beds	Property nos.	Cost £	Boughton	Dunkirk	Type	Beds	Property nos.	Cost £	Boughton	Dunkirk
Flat	1	0				Flat	1	0			
Flat	2	2	169,900	2		Flat	2	1	290,000		1
Flat	3	0				Flat	3	0			
Flat	4	0				Flat	4	0			
Flat	5	0				Flat	5	1	399,999		1
Static home: 10 mth residency	2	1	135,000		1	Static home: 10 mth residency	2	0			
Terraced house	2	4	225,000	4		Terraced house	2	0			
Terraced house	3	1	285,000	1		Terraced house	3	1	325,000	1	
End terr house	2	0				End terr house	2	1	200,000	1*	
End terr house	3	1	200,000	1		End terr house	3	1	325,000	1	
Semi-det bung	2	0				Semi-det bung	2	1	330,000		1
Semi-det bung	3	0				Semi-det bung	3	0			
Semi-det bung	4	0				Semi-det bung	4	0			
Det bungalow	2	1	300,000		1	Det bungalow	2	2	337,500		2
Det bungalow	3	1	200,000		1	Det bungalow	3	0			
Det bungalow	4	0				Det bungalow	4	0			
Det bungalow	5	1	600,000	1		Det bungalow	5	0			
Semi-det house	2	0				Semi-det house	2	1	325,000	1	
Semi-det house	3	5	265,400	5		Semi-det house	3	7	376,670	7*	
Semi-det house	4	0				Semi-det house	4	1	500,000		1
Semi-det house	5	1	300,000		1	Semi-det house	5	0			
Detached house	2	1	375,000	1		Detached house	2	1	325,000	1	

Detached house	3	2	328,750		2		Detached house	3	0			
Detached house	4	3	430,800	3			Detached house	4	3	476,670	2	1
Detached house	5	1	895,000		1		Detached house	5	0			
Det house [incl 2 com. Props]	5	1	430,000	1			Det house [incl 2 comm. props]	5	0			
Detached house	6	0					Detached house	5	1	800,000	1	
7 bed house dev	7	1	850,000	1			7 bed house dev	7	0			
			<b>TOTALS</b>	<b>20</b>	<b>7</b>					<b>TOTALS</b>	<b>15</b>	<b>7</b>

\*1 Under offer

### Properties To Rent in Boughton and Dunkirk Rents of multiple properties in a category have been averaged

July / Aug 2015

Nov / Dec 2020

Type	Beds	Property nos.	Rent pcm £	Boughton	Dunkirk	Type	Beds	Property nos.	Rent pcm £	Boughton	Dunkirk
Flat	1	1	625pcm		1	Flat	1	0			
Flat	2	6	585pcm	5	1	Flat	2	0			
Flat	3	0				Flat	3	0			
Terraced house	2	3	733pcm	3		Terraced house	2	0			
Terraced house	3	1	875pcm	1		Terraced house	3	1	1,000	1	
Terraced house	4	1	1,300pcm	1		Terraced house	4	0			
Semi-det bung	2	0				Semi-det bung	2	0			
Semi-det bung	3	0				Semi-det bung	3	0			
Semi-det bung	4	0				Semi-det bung	4	0			
Det bungalow	2	1	850pcm		1	Det bungalow	2	0			
Det bungalow	3	0				Det bungalow	3	1	825		1*
Det bungalow	4	0				Det bungalow	4	0			
Det bungalow	5	0				Det bungalow	5	0			
Semi-det house	2	0				Semi-det house	2	1	825		1*
Semi-det house	3	0				Semi-det house	3	2	1,147.50	2	
Semi-det house	4	0				Semi-det house	4	0			
Detached house	2	1	900pcm	1		Detached house	2	0			
Detached house	3	0				Detached house	3	0			
Detached house	4	2	1,187pcm	2		Detached house	4	0			
Detached house	5	1	1,850pcm		1	Detached house	5	0			
Detached house	6	0				Detached house	6	0			
			<b>TOTALS</b>	<b>13</b>	<b>4</b>				<b>TOTALS</b>	<b>3</b>	<b>2</b>

\*Let agreed

Information provided by Ward & Partners and RightMove.

## The average home in the Parishes.

The average cost of a home in the parishes is around £300,000.

### Overall average price paid per property by type 2019

	Overall average price paid	Detached	Semi-detached	Terraced	Flat/ Maisonette
England and Wales	£300,054	£408,750	£257,272	£243,955	£298,662
South East	£383,324	£578,531	£365,716	£306,642	£231,907
<b>Kent</b>	<b>£342,070</b>	<b>£520,314</b>	<b>£331,140</b>	<b>£276,958</b>	<b>£206,495</b>
Ashford	£327,238	£480,887	£296,446	£245,322	£181,073
Canterbury	£345,434	£472,875	£314,226	£291,148	£201,823
Dartford	£336,375	£527,483	£374,349	£320,845	£217,602
Dover	£276,493	£410,367	£266,487	£230,536	£165,257
Folkestone & Hythe	£289,418	£434,434	£296,913	£233,297	£176,653
Gravesham	£320,817	£522,286	£336,155	£275,216	£174,289
Maidstone	£336,426	£499,026	£329,016	£263,209	£175,313
Sevenoaks	£510,555	£846,589	£436,830	£350,240	£294,033
<b>Swale</b>	<b>£280,413</b>	<b>£408,237</b>	<b>£278,535</b>	<b>£231,162</b>	<b>£167,442</b>
Thanet	£268,614	£410,475	£277,944	£236,469	£167,786
Tonbridge & Malling	£390,988	£571,261	£376,831	£319,279	£236,022
Tunbridge Wells	£471,801	£733,500	£440,827	£388,191	£300,002
Medway U.A.	£271,745	£436,977	£291,649	£233,151	£188,719

## 7. Assessment of Housing Need

The final question in part one was:

Do you, or a member of your household, need separate or alternative accommodation now or in the foreseeable future?

The responses were as follows:

No	No entry on form	Yes - Immediate	Yes - the next 12 Months	Yes - Within 2 - 5 years	Section two required
292	18	8	4	31	34*

\*38 part II was actually completed and returned as explained at the start of: **5. Results.**

From the 38 forms, two were excluded (Nos. 98 and 346).

Both had entered 'Yes' to owning another property and 'Yes' to it being available for their occupation.

For the purposes of this report we are therefore only using 36 returns, all their answers have been taken out of the charts.

The full details of responses can be found in BD6 Housing needs additional evidence Appendix II

## **8. Summary**

We believe at the time of the survey 43 people are in need of new homes. Of these, 15 are singles, 14 are families (28 + children) (totals 43 + children).

The preference of the respondents was as follows:

3 respondents	1 bed – rented housing association
1 respondent	1 bed – privately rented
1 respondent	1 bed – shared ownership housing association
1 respondent	1 bed – no tenure details
4 respondents	2 bed – rented housing association
3 respondents	2 bed – shared ownership housing association (+ 1 would consider 1 bed)
3 respondents	2 bed – privately rented (+ 1 also considered housing association rental)
8 respondents	2 bed – purchase of which 2 inc in also S/O, 2 also inc in H/A rental and 1 also in privately rented.
1 respondent	2 bed – no tenure details
5 respondents	3 bed – rented housing association
3 respondents	3 bed – S/O housing association (+ 1 also consider H/A rental)
2 respondents	3 bed – privately rented (both also included in consider H/A rental)
5 respondents	3 bed – purchase (1 also inc in S/O)
1 respondent	4 bed – shared ownership housing association
2 respondents	4 bed – purchase

18 respondents are in need of rented  
8 shared ownerships properties and  
15 respondents would like to purchase a property of some kind.

When calculated with those who would consider alternative tenure, or a different number of bedrooms the number is a total of 36.

## **9. Affordable Housing**

There is a frequently expressed need for affordable housing. It is expressed in four categories:

- 1) Houses for rent
  - 2) Starter homes
  - 3) Discounted market sales housing
  - 4) Other affordable routes to home ownership
- (see BD6 Appendix I KCC Affordable Housing Report July 2020)

### **Affordable Housing 2018-2019**

#### **Introduction**

This bulletin presents statistics on the additional affordable housing supply delivered in each of the local authorities in Kent, Kent as a whole, Medway Unitary Authority and England. The estimates include new build and affordable housing providers' acquisitions of private housing. Losses through demolitions, sales to tenants and other sales are not included so the statistics here show as the new additions to the affordable housing stock.

Additional affordable homes are defined as housing units (or bed spaces) provided in addition to existing stock of affordable housing to specified eligible households whose needs are not met by the market.

Figures are presented for financial years ending 31 March and are presented unrounded, unless otherwise noted. The latest year available is 2019/2020. They represent MHCLG's best estimate at the time of publication and may be subject to revisions. Definition of affordable housing as provided by MHCLG

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

Affordable housing for rent meets all of the following conditions:

The rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

Discounted market sales housing is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

### **Additional affordable dwellings provided 2018/19**

There were 1,576 affordable homes delivered in Kent during the financial year 1 April 2018 to 31 March 2019. This figure accounts for 22.9% of the total number of dwelling completions during that year. This is a lower proportion than that seen in England where 35.2% of all completions were additional affordable dwellings.

Within Kent's local authority districts Dartford delivered 304 additional affordable dwellings during 2018/19. This is the highest number of all the Kent local authorities for this year and accounts for 50.3% of all additional dwellings in Dartford, the highest proportion in Kent.

Maidstone delivered the highest number of additional dwellings in 2018/19 with 33.9% of completions being affordable dwellings (289 dwellings).

Swale had a lamentable 8.3% affordable homes in the same period.

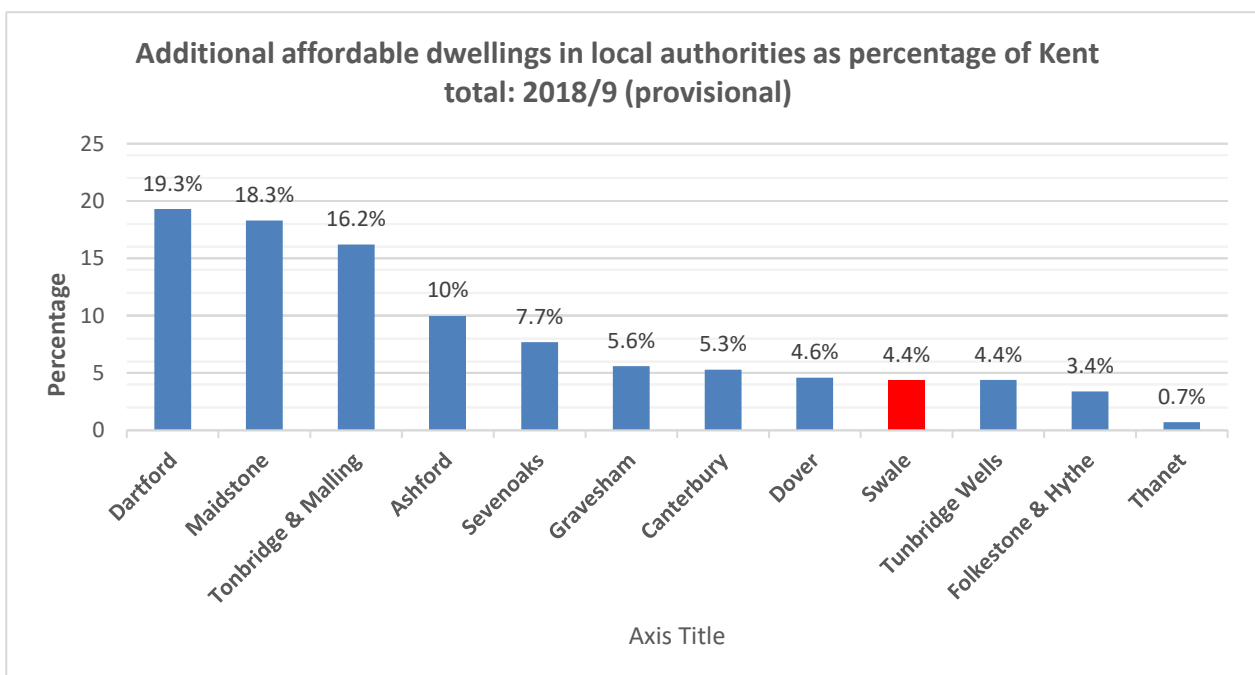
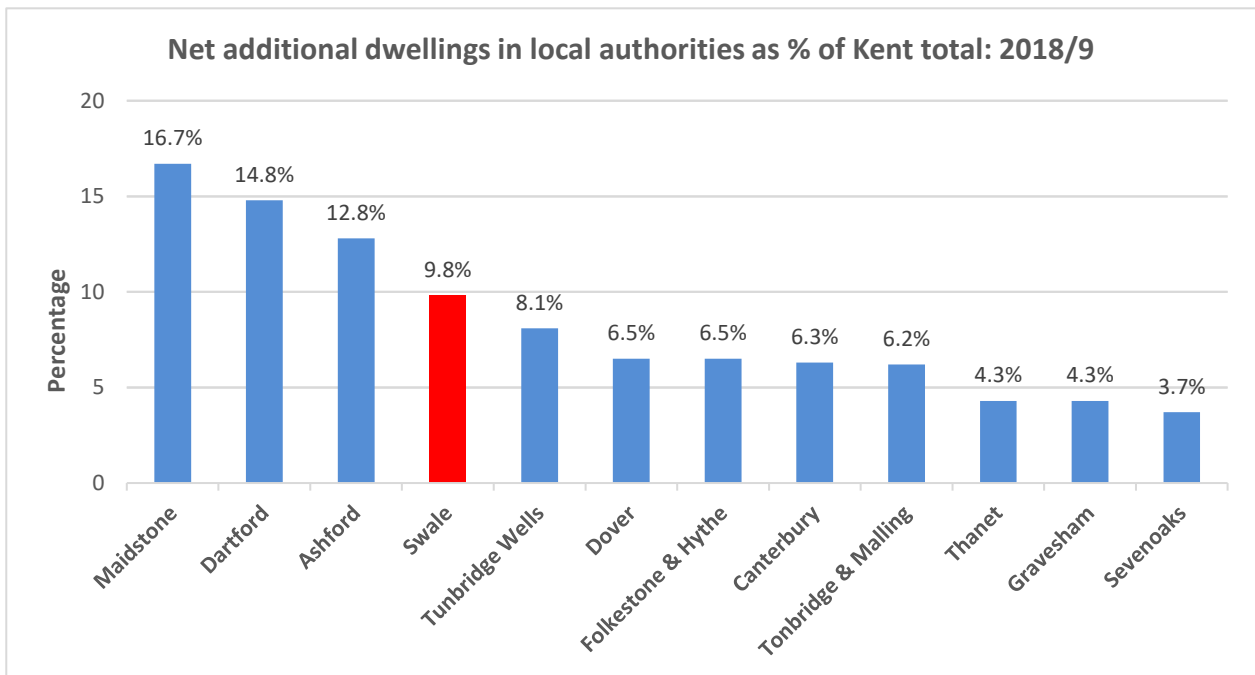
**Table 1: Additional affordable dwellings, 2018/19**

2018 to 2019 (provisional)	Net Additional Dwellings	Total additional affordable dwellings (p)	
		Number	%
<b>England</b>	<b>241,335</b>	<b>57,485</b>	<b>35.2%</b>
<b>Kent</b>	<b>6,851</b>	<b>1,576</b>	<b>22.9%</b>
Ashford	878	157	22.3%
Canterbury	430	83	11.1%
Dartford	1,013	304	50.3%
Dover	446	73	19.2%
Folkestone & Hythe	446	53	11.0%
Gravesham	292	89	25.8%
Maidstone	1,146	289	33.9%
Sevenoaks	255	122	37.2%
<b>Swale</b>	<b>674</b>	<b>70</b>	<b>8.3%</b>
Thanet	296	11	1.5%
Tonbridge & Malling	422	256	48.0%
Tunbridge Wells	553	69	21.9%
Medway UA	649	167	16.8%

Source: MHCLG, (P=provisional)



The largest proportion of Kent’s additional affordable dwellings were delivered in Dartford (19.3% of the Kent total). The highest proportion of net additional dwellings in Kent were delivered in Maidstone (18.3%).



### Additional Affordable Dwellings by category: 2018/19

The affordable housing supply statistics provided by MHCLG present the additional affordable dwelling figures broken down by three categories which are:

**Affordable rented housing:** a form of social housing, introduced in 2011 as the main type of affordable housing supply. It may only be delivered with grant through the Affordable Homes Programme 2011-15 and other associated and subsequent programmes or without grant by local authority and other providers, where a contract or confirmation of the ability to charge an affordable rent is in place.

Affordable rented homes are let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable rent is subject to rent controls that require a rent of up to 80 per cent of the local market rent (including service charges, where applicable). Further details are available here:

<http://www.homesandcommunities.co.uk/ourwork/affordable-rent>

**Intermediate affordable housing:** housing at prices and rents above those of social rent but below market price or rents, and which meet the criteria as set out in the definition for affordable housing.

These can include equity loan products, shared ownership, rent to buy and intermediate rent.

**Intermediate rent:** Sub-market rent where the rent must not exceed 80% of the current market rate (inclusive of service charge).

**Social rented housing:** rented housing owned and managed by local authorities and private registered providers, for which target rents are determined through the national rent regime. It may also include rented housing, managed by other persons and provided under equivalent rental arrangements to the above.

### Additional affordable dwellings by category

In England and in Kent during 2018/2019 almost half of additional affordable housing was affordable rent dwellings (51%). Intermediate affordable housing was the largest category and social rent dwellings was the smallest category.

Within Kent's local authority districts all the additional affordable housing in Thanet, and 80% of the additional affordable housing in Ashford were affordable rent dwellings. All of Swales additional affordable housing was intermediate affordable housing (70 dwellings). Dover (36%), Folkestone & Hythe (17%) and Tunbridge Wells (9%) were the only authorities to deliver additional social rented dwellings.

Table 2: Additional affordable dwellings by type: 2018/19

	Total additional affordable dwellings	Affordable rent dwellings provided	Intermediate affordable housing provided (part-buy/part-rent)	Social rent dwellings provided
England	57,485	51%	37%	11%
Kent	1,576	51%	47%	3%
Ashford	157	80%	20%	0%
Canterbury	83	23%	77%	0%
Dartford	304	39%	61%	0%
Dover	73	38%	26%	36%
Folkestone & Hythe	53	45%	38%	17%
Gravesham	89	42%	58%	0%
Maidstone	289	54%	46%	0%
Sevenoaks	122	48%	52%	0%
<b>Swale</b>	<b>70</b>	<b>-</b>	<b>100%</b>	<b>0%</b>
Thanet	11	100%	0%	0%
Tonbridge & Malling	256	79%	21%	0%
Tunbridge Wells	69	26%	65%	9%
Medway U.A.	167	38%	39%	23%

Source: MHCLG,(P=provisional)

As stated earlier in this background document, losses of affordable dwellings through demolitions, sales to tenants and other sales are not included so the statistics here show as the new additions to the affordable housing stock. For this reason, we are unable to present the total affordable housing stock as at 2018/19.

### Additional Affordable Dwellings by category and type of scheme

There are several schemes in operation for the provision of affordable housing:

Housing Associations (HE/GL funded)

Housing Associations (LAHS)

Right to buy additions

Affordable Housing Guarantees

Local Authorities (HE/GLA grant funded)

Local Authorities other funding

Section 106 (partial grant)

Section 106 (nil grant) total and of which, reported on IMS/PCS/GLAOps

Shared ownership

Private Finance Initiative

Permanent Affordable Traveller Pitches

Other

During 2018/19 in Kent all additional affordable dwellings were delivered via local authorities, housing associations, under Section 106 schemes or through housing associations via affordable housing guarantees. Tables 3,3a and 3b present the total number and proportions of additional affordable housing delivered in Kent during 2018/19 by category and type of scheme.

Table 3: Additional affordable dwellings by scheme & category: 2018/19

Kent	All affordable	Category		
Scheme		Affordable rent dwellings	Intermediate affordable housing	Social rent dwellings
Total additional affordable dwellings	1,576	797	738	41
Local Authorities	154	126	2	26
Housing Associations	388	235	147	6
Section 106 (nil grant) total	851	346	496	9
Affordable Housing Guarantees	181	90	91	0
Other	2	0	2	0

Table 3a: Additional dwellings by type as a proportion of category: 2018/19

Kent	All affordable	Category		
Scheme		Affordable rent dwellings	Intermediate affordable housing	Social rent dwellings
Total additional affordable Dwellings	1,576	797	738	41
Local Authorities	10%	16%	0%	63%
Housing Associations	25%	29%	20%	15%
Section 106 (nil grant) total	54%	43%	67%	22%
Affordable Housing Guarantees	11%	11%	12%	0%
Other	0%	0%	0%	0%

Table 3b: Additional dwellings by tenure as a proportion of type of scheme: 2018/19

Kent Scheme	All affordable	Category		
		Affordable rent dwellings	Intermediate affordable housing	Social rent dwellings
Total additional dwellings	1,576	51%	47%	3%
Local Authorities	154	82%	1%	17%
Housing Associations	388	61%	38%	2%
Section 106 (nil grant) total	851	41%	58%	1%
Affordable Housing Guarantees	181	50%	50%	0%
Other	2	0%	100%	0%

#### Additional Affordable Dwellings - new build and rehabilitation / acquisition

All new dwellings regardless of affordability are either new build properties or are rehabilitated or refurbished or acquired existing stock. The rehabilitated/ acquired stock can be of any previous existing land use. During the year 2018/19, 95% of the additional affordable dwellings delivered in Kent were new build dwellings. This is higher than that seen in England (92%).

Five out of twelve local authority districts in Kent delivered 100% new build additional affordable dwellings during 2018/19.

Seven Kent authorities delivered additional affordable dwellings from both new build and rehabilitations or acquisitions, but in all these areas the majority was delivered from new build dwellings.

Folkestone & Hythe delivered almost the same number of additional affordable dwellings from rehabilitated or acquired properties (26) as from new build (27).

Table 4: Additional affordable dwellings – New build & rehabilitation/acquisition: 2018/19

	Total additional affordable dwellings	New Build		Rehabilitation / Acquisition	
		Number	%	Number	%
England	57,485	53,044	92%	3,803	7%
Kent	1,576	1,503	95%	73	5%
Ashford	157	154	98%	3	2%
Canterbury	83	82	99%	1	1%
Dartford	304	302	99%	2	1%
Dover	73	46	63%	27	37%
Folkestone & Hythe	53	27	51%	26	49%
Gravesham	89	81	91%	8	9%
Maidstone	289	289	100%	0	0%
Sevenoaks	122	122	100%	0	0%
<b>Swale</b>	<b>70</b>	<b>70</b>	<b>100%</b>	<b>0</b>	<b>0%</b>
Thanet	11	11	100%	0	0%
Tonbridge & Malling	256	256	100%	0	0%
Tunbridge Wells	69	63	91%	6	9%
Medway U.A.	167	167	100%	0	0%

## 10. Approved / Completions of Housing Developments

### Boughton and Dunkirk 2014 to Nov 2020

Estimated prices of multiple properties in a category have been averaged

#### APPROVED

Planning application	Year	Type	New build	Existing property	Beds	Property nos Net gain	Estimated Price £	Boughton	Dunkirk
18/502208	2018	Detached house	Y	Land	5	4	571,500		4
18/500323	2018	Detached house	Y	Shed	2	1	325,000	1	
18/501428	2018	Terraced / semi-detached / detached houses	y	Land	2, 3 & 4	16	215,000 to 475,000	16	
19/505582	2019	Semi det houses	Y	1	3	5	300,750		5
SW/13/1250 & 15/510454	2020	Detached bungalow	Y	Land	4	3	476,670		3
20/504025	2020	Holiday let	N	Barn	1	1	1,000 pcm	1	
<b>TOTALS</b>								<b>18</b>	<b>12</b>

#### COMPLETED

Planning application	Year	Type	New build	Existing property	Beds	Property nos Net gain	Estimated price £	Boughton	Dunkirk
SW/14/0416, 7, 8 & 9	2014	Conversion schoolhouse to a residential dwelling	N	1	3	1	300,750		1
15/509429	2015	Detached bungalow	Y	Land	2	1	337,500		1
15/500686	2015	Semi-det house	Y	1	3	7	300,750	7	
16/506316	2016	Detached house	Y	Land	4	2	475,000		2*
16/506316	2016	Semi-det house	Y	Land	3	4	375,000		4**
16/500539 & 16/500540	2016	Change of use of school to dwelling	N	1	4	1	340,000		1
17/502231	2017	Det chalet-style bung	Y	Land	3	2	300,750		2
<b>TOTALS</b>								<b>7</b>	<b>11</b>

\*1 under offer

\*\*1 sold [included in Table 1]

Prices in both parishes have increased since the original survey work, with one market analyst (Zoopla) indicating an average increase **during 2020** of 11.55% in Boughton and in Dunkirk 11.15%. They also indicate an average price paid £318,245, and a current (estimated) average value £382,179 in Boughton and £371,300, and a current (estimated) average value £399,582 in Dunkirk.

Affordability is the main problem for people in the parishes, as prices have risen by more than salaries. The ratio median of salary to afford the median home has increased from 6.96 to 8.96.

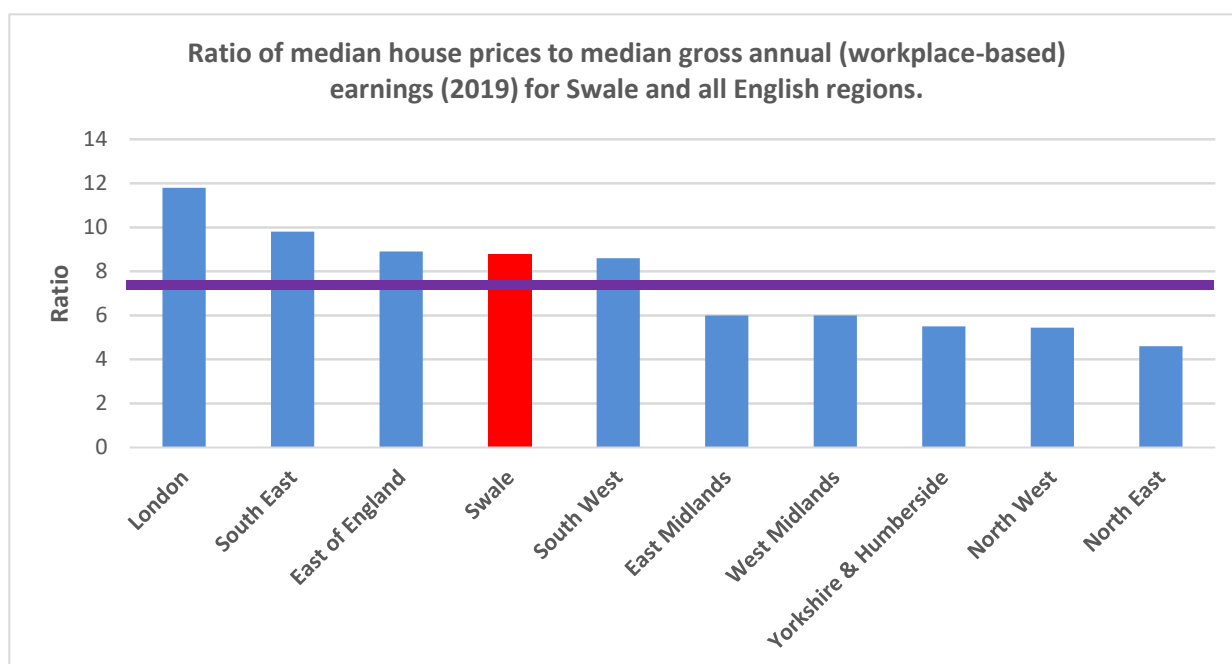
Note: Ratio of median house price to median gross annual (workplace-based) earnings - This is the median housing affordability ratio (workplace-based) and is calculated by dividing house prices by gross annual earnings, based on the median of both house prices and earnings. This measure of affordability indicates the extent to which employees can afford to live where they work, not where they necessarily already live, which effectively reflects the house-buying power of employees. A higher ratio indicates that on average, it is less affordable for a resident to purchase a house. Conversely, a

lower ratio indicates higher affordability in a local authority. The earnings data are from the Annual Survey of Hours and Earnings which provides a snapshot of earnings at April in each year. Earnings relate to gross full-time individual earnings on a place of work basis. The house price statistics come from the House Price Statistics for Small Areas, which report the median and lower quartile price paid for residential property and refer to a 12-month period with April in the middle (year ending Sept).

Ratio of median house price to median gross annual (workplace-based) from 2014 to 2019) for Swale

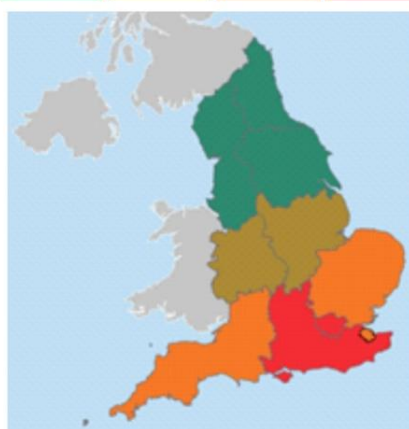
Period	Median housing affordability ratio (workplace-based)			
	Ratio			
	Swale	Minimum for All English regions	Mean for All English regions	Maximum for All English regions
2015	6.96	4.93	7.14	10.96
2016	8.52	4.89	7.48	11.89
2017	8.74	4.90	7.73	12.11
2018	8.95	4.93	7.77	11.99
2019	8.96	4.78	7.61	11.73

Source: Office for National Statistics



Ratio of median house price to median gross annual (workplace based) average earnings (2019) for Swale and all English Regions.

4.78 – 5.67	5.67 – 6.50	6.50 – 9.23	9.23 – 11.73
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Swale can be seen to be (along with the whole of the south east) to be above average. This underlines the affordability problems for residents, descendants, and family of Boughton and Dunkirk residents in particular and any other parties wishing to move into the area for work or retirement.

## 11. Workplace and resident-based earnings comparison

The earnings for people who work in Kent are lower than the earnings of workers who live in Kent. Kent is a net exporter of labour and many of those who live in Kent but work elsewhere go to London to work where the salaries are higher.

In Kent as a whole, people who work in the county have full time weekly earnings which are £43.40 or 7.0% lower than for those who live in the county. Swale has the fourth lowest where workplace earnings are 12.9% lower (£75.40) than resident earnings.

2019	Resident	Workplace	Difference (£s)	Difference (%)
Ashford	£609.10	£570.70	-£38.40	-6.3%
Canterbury	£626.60	£546.50	-£80.10	12.8%
Dartford	£643.90	£651.60	£7.70	1.2%
Dover	£594.60	£596.60	£2.00	0.3%
Shepway	£556.10	£496.00	-£60.10	-10.8%
Gravesham	£620.20	£679.40	£59.20	9.5%
Maidstone	£579.20	£568.90	-£10.30	-1.8%
Sevenoaks	£707.90	£594.10	-£113.80	-16.1%
<b>Swale</b>	<b>£583.60</b>	<b>£508.20</b>	<b>-£75.40</b>	<b>-12.9%</b>
Thanet	£507.70	£501.30	-£6.40	-1.3%
Tonbridge and Malling	£670.80	£552.70	-£118.10	-17.6%
Tunbridge Wells	£693.70	£564.40	-£129.30	-18.6%
Kent	£615.90	£572.50	-£43.40	-7.0%
Medway	£609.90	£569.80	-£40.10	-6.6%
South East	£636.00	£613.50	-£22.50	-3.5%
Great Britain	£587.00	£586.50	-£0.50	-0.1%

Comparing full and part time workers.

Full time workers in Swale earn (£508.20) being 15.4% less than the UK average (£586.50)

Calculations of affordability are shown based on a single salary. There are examples further on for average household budgets for a couple and a couple with two children.

Average salary in Swale: £30,347 (resident) to £26,426 (workplace).

With the median affordability ratio at 8.96, this means people in Swale can look to purchase, on average, properties between £236,777 and £271,909.

However, for the sake of comparison:

Mortgage comparisons at MoneySuperMarket.com shows:

**Representative example 1:** £300,000 property with 10% (£30,000) deposit and a repayment mortgage amount of £270,000 over 25 years, representative APRC 3.5%. Total amount payable £401,193 includes interest of £130,743 product fees of £0 and other fees of £450. Repayments: 300 months of £1,335.81 at 3.39% (variable).

It follows that an average resident worker - gross monthly earnings of £2529 would be spending 53% of gross salary or 67% of (approx.) net earnings.

It follows that an average workplace worker - gross monthly earnings of £2202 would be spending 61% of gross salary or 75% of (approx.) net earnings.

Disposable monthly income based on £300,000 house with 90% mortgage.  
We have assumed:

### Weekly

Food and drink £103.53  
Clothing and footwear £29.26  
Household goods and services £27.11  
Childcare £190.47  
Personal goods and services (inc. health) £27.39  
Transport £35.02  
Social and cultural activities £90.08  
**Total £502.86**

**Total (excluding childcare) £310.60**

### (Resident) Couple

Net income: £2003.00	Weekly	
	£462.00	
Less expenses	<u>£312.39</u>	
Disposable income	£149.61	
Mortgage	<u>-£308.26</u>	
Balance	<b>-£158.65/WEEK</b>	

### (Resident) Couple with two children

Net income: £2003.00	Weekly	
	£462.00	
	<u>£502.86</u>	
	<b>-£40.86</b>	
	<u>-£308.26</u>	
	<b>-£349.12/WEEK</b>	

### (Workplace) Couple

Net income: £1777	Weekly	
	£410.00	
Less expenses	<u>£312.39</u>	
Disposable income	£ 97.61	
Mortgage	<u>-£308.26</u>	
Balance	<b>-£210.65/WEEK</b>	

### (Workplace) Couple with two children

Net income: £1777	Weekly	
	£410.00	
	<u>£502.86</u>	
	<b>-£92.86</b>	
	<u>-£308.26</u>	
	<b>-£401.12/WEEK</b>	

**Representative example 2:** £180,000 property with £18,000 deposit (10%) and a repayment mortgage amount of £162,000 over 25 years, representative APRC 3.5%. Total amount payable £240,844 includes interest of £78,444 product fees of £0 and other fees of £400. Repayments: 300 months of £801.48 at 3.39% (variable).

### (Resident) Couple

Net income: £2003.00	Weekly	
	£462.00	
Less expenses	<u>£310.60</u>	
Disposable income	£151.40	
Mortgage	<u>-£189.46</u>	
Balance	<b>-£ 38.06 /WEEK</b>	

### (Resident) Couple with two children

Net income: £2003.00	Weekly	
	£462.00	
	<u>£502.86</u>	
	<b>-£40.86</b>	
	<u>-£189.46</u>	
	<b>-£230.32/WEEK</b>	

### (Workplace) Couple

Net income: £1777	Weekly	
	£410.00	
Less expenses	<u>£312.39</u>	
Disposable income	£ 97.61	
Mortgage	<u>-£189.46</u>	
Balance	<b>-£91.85/WEEK</b>	

### (Workplace) Couple with two children

Net income: £1777	Weekly	
	£410.00	
	<u>£502.86</u>	
	<b>-£92.86</b>	
	<u>-£308.26</u>	
	<b>-£401.12/WEEK</b>	



## **Data collection**

There are several data sources on affordable housing supply which have been used in this bulletin: The Investment Management System (IMS) used by Homes England (HE) and the Greater London Authority (GLA), which contains information provided by investment partners in accordance with monitoring requirements for the payment of grant.

The Project Control System (PCS) used by HE and the GLA, which contains data on several housing and regeneration programmes.

The GLAOps system used by the GLA.

HE figures for Private Finance Initiative.

GLA figures on additional units not reported in the main IMS/GLAOps returns.

The Local Authority Housing Statistics (LAHS) return submitted to the Department by local authorities.

Administrative data from the Department's Affordable Homes Guarantees programme delivery partner.

The changes in the housing market since the original data was collected has shown an increase in property prices way ahead of salary increase.

This makes the opportunities for family members wishing to leave home and set up in a new d even more difficult. Locally prices are at a higher level than many other parts of the Borough.

During 2020 the average sold price of a property was £336,000. This includes one flat at £102,500 and one terraced house below £200,000, which lowers the average at the same time.

From the calculations in BD6, it is clear that this would put property ownership completely out of reach for local families.

During the same period, only two advertised three bedroom rented properties were available in Boughton with an average monthly rental of £1,150. In nearby Hernhill and Faversham only three flats, either one or two bedrooms were available between £650 and £995 per month.

The situation remains unchanged at best and seemingly much worse. The need for truly affordable homes is still our main priority and underscores our only suggested allocation.