**Present**: Sarah Lewis, Chair & Tunbridge Wells BC; James Young, TDC; Sandra Sainsbury, F&HDC; Brian Horton, SELEP; Tessa O’Sullivan, ACRK; Sharon Donald, Gravesham BC; Deborah Hope & Teresa McKenna, Housing 21; Emma Bartlett, Canterbury CC; Rachel Collins, Dover DC; Sarah Williamson, Dartford Borough Council; Lisa Webb, Medway Council; Donna Michael, Ashford Borough Council; Debbie Smith, Help to Buy Agency Leader; Gillian Aylett, TMBC; Liz Crockford, Sevenoaks DC; Naomi Palmer, Thanet DC; Rebecca Smith, KHG

**Apologies:** David Jeffrey, Optivo; Becky Ashley, Homes England; Mark James, Ashford BC; Rebecca Walker, Swale BC; Perry DeSouza, Dover DC

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| **Reference** | **Notes/Outcome** | **When** | **Lead** | **Action/Decision** |
| **Introductions** | Introductions and apologies noted. RS to share the link to the launch of the Rural Housing Protocol.  Colleagues to share contact details for Homes England to be shared amongst the group via RS | **ASAP**  **ASAP** | **RS**  **ALL** | **To share link**  **To share details via RS** |
| **Housing 21 & Co Housing for OP** | H21 are a national provider of ECH or Retirement living for OP, generally 60 years and over now, new to co-housing, exploring the opportunities to develop small community based schemes for OP. Limited accessibility to community housing for those on low income and ethnic minority. H21 made a commitment to finding 10 plots of land, to source and fund in areas of deprecation areas 1 to 5 or a min of 30% of the population are from BM&E, have started a partnership with Birmingham City Council who have identified 5 sites, bought the first two plots, next steps to link to local community groups, want to work with local charities and organisations. Then hope to identify local OP who will want to be part of the scheme, some feedback is the residential feel of typical ECH, working with communities to assist with design over a period of 2 years, with green space to grow food. Making a commitment that 75% of the housing in these schemes will be for rent. Remain committed despite the impact of Covid-19.  TM here as Hastings Older Women’s Group contacted H21, have a potential site, 60+ and 70% leasehold, this is not the model for H21 in respect of the leasehold and now in conversation about sites in the Hastings area. DH advised that there is now a dedicated worker in place to support the work by TM, having conversations with all stakeholders about how to overcome barriers and enable developments to go ahead.  SL asked about the design and type of dwelling, TM advised that financial viability smallest is 16 units, max would be 35 – 30 depending on land costs. Likely be ground and first floor flats but all schemes are different, some form of community building and in Birmingham considering a small lounge and kitchen to enable use by residents and external people.  TOS has met with TM and DH previously, lots of benefits from co housing, interesting model for OP with community support and not dependent upon income levels to live in this environment.  GA asked how to reach out for further information if sites become available? and a summary sheet that can be shared internally within TMBC. How does this fit with the Kent Community Hub? DH advised that only half the programme have to be in the 1 – 5 deprivation areas, happy to talk about retirement housing or ECH outside of the meeting. TM advised that she could share a vision document. Nominations have to be made two years ahead of the commencement, to be part of the vision and building of the community, shaping the ethos. Birmingham is setting up a Local Lettings Agreement with H21 for a scheme. | **ASAP** | **TM/RS** | **TM to share vision document via RS** |
| **Help to Buy Update** | Debbie Smith, Help to Buy for the South Team, one of three agents delivering the programme on behalf of Homes England, been the H2B agent for some time. Cover the full south of England now. DS ran through a slide deck, which RS will share with notes. Lots of transformation at Homes England, urged colleagues to feedback how things work with them and help shape their future thinking in role of H2B agent and services delivered, content of the website is dedicated by Homes England, is the information right?  Cannot advertise any properties that are not grant funded, this is a change to the previous contract for providers, and feedback on this has been fed by to Homes England about this. Looking as a business to see if can offer alongside the H2B contract but a separate website. Keen to be part of meetings like this and support stakeholders on the Capital Funding Guide and processes/procedures. Feedback to Homes England with stats every month, based on the type of applications being receive, have over 65,000 homeownership applications, seeking affordable rents and affordable shared ownership products.  AHP 21-26 new investment product, offering AHP providing grant for housing for rent or for sale. Rent to Buy product has focus to improve accessibility to this product. New First Homes product coming on board. The new Shared Ownership Model launched in April, not expecting to see coming through until later in 2021, funding only available from 1st April 2021. Does offer opportunity to staircase by 1% over 15 years with reduced fees, repairs to be met by the landlord for the first 10 years. There is a new leas being drafted by Homes England, detailed in the Capital Fund Guide, which is updated regularly.  Homes England delivering over £7bn for AH outside of London, social and affordable rent and then routes into shared ownership. Increasing overall supply of AH and create a resilient and more diverse housing market.  Self-employed who have taken advantage of the grant support have been penalised by some Lenders, looking for evidence about the impact of Covid on this cohort, this has applied to those with low Loan to Value mortgaging too, having to evidence three to six months levelled income prior to income.  LC asked about the position for homes secured through s106 agreements that are not grant funded but obtained through the planning grant. DS advised that the remit from Homes England is that properties that are not grant funded should not be advertised, H2B are advertising those under s106 agreements, where they are already advertising from your organisation with grant funded homes. This is where the feedback and challenges need to be fed back to Homes England. Is Abri a follow on from Radian? Yes, a partnership formed last year, now called Abri and have the contract until 2023 with the option to extend to September 2024. DS asked about advertising re-sales and if grant funded originally, these are being advertised currently on the website.  GA asked about marketing and advertising is one element, another crucial role of the Zone Agent is the eligibility checking and process of the application, or is this verified by the RP’s now? These are both important for a consistent approach. There is an eligibility check but for those with income over £80,000 threshold, there is a flag for deposits and legal costs. Homes England direction is to register all applications unless they are over the £80,000 threshold, not allowed to provide mortgage advice as not financial advisers, and always direct customers to a financial advisor before they register an interest in a property so they understand the expectations. GA raised this in respect of the eligibility checking process if this is an automated process now for registration. Agent 2 BPHA are close to implementing the new form, HE have taken away the ability to capture information like debt currently. DS has shared feedback to Homes England regarding the application process. | **ASAP**  **As approp** | **RS**  **ALL** | **To share slides**  **Agreed for colleagues to have the conversation with RP’s locally about the checking and feedback**  **RS to add DS to the circulation list for HSEG to attend as appropriate** |
| **ACRK Update & Community Housing Hub Update** | TOS advised that the Rural Enabling Project is two sites Herne Hill and Staple and one for Seal, and Shepherds Well CLT with Planning, 8 HNS since January this year, these are affordable and OP who want to downsize, total need 55 AH homes and 8 more surveys in the pipeline for 2022. Presented the Rural Housing Protocol to the SELEP group last week, and after the launch have had more interest and contact from Parish Councils.  KCHH – since January 2021 have held 8 events across a range of topics, including funding and finance for co-housing group and community land trusts, also going to be looking at bi monthly meetings, more events planned to be announced over the next month, working with 11 Community led groups currently, achieving a lot on line. For work now, focused work on co housing for OP, interested in the H21 model presented earlier on the agenda, interested in rural areas through those OP identified in the HNS. Training for existing COOPs, reinvigorate these groups and work with them. Have started work on a SPD for community led housing; this has slowed but moving forward, for community groups and for planners. Swale BC are working with TOS about training for Planners and this is open to other planners. Trying to join community events across Kent to promote the Hub over the Summer. |  |  |  |
| **First Homes & Discounted Market Sales** | LC attended a session yesterday regarding First Homes, Brian Horton chaired. More information coming forward. Key points from the session as summarised by LC –  • Discounts must be either 30%, 40% or 50%. No other increments;  • If no FH sale after 6 months of marketing (3 months with any local connection criteria applied + next 3 months using national eligibility criteria), the house builder will pay the LA a commuted sum based on the % discount and the home will be sold as open market housing;  • Onus is on the house builder’s sales team to market the homes and assess eligibility, including any local connection criteria;  • Applicant details will be sent to LA for approval (to proceed) on a first come first served. House builders will not prioritise applicants and LA must deal with them in the same way.  • Still unclear about FH’s impact on RES which are in Designated Protected Areas (DPA’s) but not in Designated Rural Areas (DRA’s).  • If mortgagee in possession (buyer defaults on mortgage), lender free to sell home without restriction on the open market, but any surplus secured on the % discount will be repaid to the LA (like a commuted sum).  • When a FH owner wish to sell their home, they must allow 6 months’ marketing as a FH, before being free to sell without restriction. Although not said, I would expect if open market sale occurs, the % discount will be repaid to the LA, like a commuted sum  • HE to check with MHCLG if any modelling has been done if a LA seeks 50% discount and the viability impact this has on the remaining 75% a/h, particularly if major element is required for Social Rent.  • Template S106 and buyers’ packs to deal with the above items.  • HE felt is unlikely any design standards would be imposed for FH.  • FH Pilot will focus on sites that already have planning permission, as sales need to be completed by 31/3/23. FH units will be in addition to A/H secured under a S106 – hence HE grant funding. Pilot = 30% discount only (so max. open market values applying = £357,000). LA’s can implement local connection criteria. Need house builder buy in. Bidding commences in June, allocations announced in October.  • If house builders put forward sites for the pilot, HE want a named LA officer to co-ordinate. I suggested Enabling Officers who already deal with RP AHP bids. Also suggested the HE pro forma LA’s use to comment on RP bids could be adapted for LA to comment on FH bids. | **ASAP** | **LC/RS** | **LC to share her notes from the session on the 17th May via RS (RS to check with BH about anything to add to the notes from Liz)** |
| **KHG Update** | RS has shared the county wide updates from each of the sub groups ahead of the last KHG meeting last week, to be found on the KHG website <https://www.kenthousinggroup.org.uk/events/kent-housing-group-full-membership-meeting-virtual-2/>  Short Homes England Update from KHG Meeting on 12th May – Becky Ashley (Senior Growth Manager for HE) updated the group with the following information – still out to competition for strategic partnership, deadline for bids midday on the 18th May 2021. In process of updating the capital funding guide to reflect changes to shared ownership lease model, outcome to consultation published, ensuring that 2021-26 grant funding projects for the AHP are amended to take these changes into account. Also to note is the changes to requirements about lease length, LA’s to be aware of these lease changes, HE are aware of some LA’s contacting to advise of problems on schemes, if an issue to contact HE moving forward, still waiting for ministerial statement on this before the change. AH – also looking at potential changes compliance audit for this year, to improve the process, ongoing within HE, more work also on the RCGF internally, with more news about this in due course from HE.  MB asked about an increase on social rent for Kent. BA advised that a point to note is that social rent will be delivered as the first choice, if an area with high affordability challenge, if an area not then the grant rate ask will not be greater than the affordable rent rate.  BH asked that when the outcomes of the Strategic Partnerships will be shared, will it be ahead of the summer recess. BA was unable to confirm the timing, will be working from the moment that the deadline closes. It is the start of a five-year programme, a lot of work with legal colleagues to ensure that contracts reflect recent changes, moving as fast as possible. |  |  |  |
| **HSEG Action Plan** | RS to add to the 14th September for further discussion. |  |  |  |
| **AOB** | No AOB noted today.  Thanks and farewell noted to both Sandra and Rebecca ☺ |  |  |  |