

KENT AND MEDWAY

Housing Strategy 2025 - 2030

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FOREWORD

To be written by Chair of Kent Housing Group

INTRODUCTION

This is the fourth iteration of the Kent and Medway Housing Strategy. The first edition was published in May 2011 and although progress has been made and there is a lot to be proud of, there is still more to be done.

Over the last five years, housing delivery across Kent and Medway has underperformed and is 20% below Local Plan agreed targets. In terms of much needed affordable homes, only a third of assessed newbuild affordable housing need has been delivered. To support new home delivery, and minimise the impacts on existing communities, the right infrastructure must be delivered at the right time and in the right place.

Demand for new homes remains strong, but reduced supply impacts values and affordability. In the rented sector, meeting affordable rents is a challenge for some low income households, driving up levels of homelessness or forcing them to trade quality for cost and live in poor condition homes.

There are well recognised links between housing and health. Living in poor housing conditions can negatively impact a person's health and wellbeing outcomes, with knock-on impacts to the wider health system and economy.

Despite these challenges, Kent and Medway are recognised for their strong and effective partnerships. Kent Housing (KHG) brings together local authorities, housing associations, developers, planners and health partners with a shared commitment to addressing the housing crisis together. Ours is a long standing and effective partnership and it underpins the delivery of this strategy.

This strategy describes the strategic direction for housing across Kent and Medway for the next five years, based on the local ambitions and aims of the Districts, Boroughs and Medway Council. It is unique in that it looks across a whole County area and brings District, Borough, Unitary and County Council ambitions together in a bottom-up approach.

It provides clarity on the major strategic housing challenges facing Kent and Medway, identifies common areas of concern and proposes pragmatic solutions on issues where a Kent and Medway perspective can add value and contribute to delivery of local ambitions.

The strategy is both an inward-facing and outward-facing document. It seeks to encourage organisations across Kent and Medway to realise the benefits of a shared approach to common problems where collectively it will add value. It also seeks to influence the government in a way that will benefit Kent and Medway.

This document has been developed collaboratively between Kent and Medway local authorities, Kent Housing Group (KHG), Kent Chief Planners (KCP), Kent Housing and Development Group (KHDG), the South East Housing Development Group (SE HDG), Thames Estuary Growth Board (TEGB) and other public, private and third sector organisations with an interest in housing. It is the outcome of analysis, discussion and consultation on the major housing challenges facing us now and in the future.

This strategy is supported by the *Kent and Medway Strategy Evidence Base*, prepared by AECOM and available on the Kent Housing Group website (www.kenthousinggroup.org.uk).

It supports a simple but compelling theory of change, that the delivery of new homes, with infrastructure alongside, will improve housing outcomes in Kent and Medway. This will provide more Affordable Housing, increase the supply of market and affordable homes that are in a good condition and provide improved safety and security to residents with wider benefits in terms of people's health and wellbeing.

1. External environment

The external environment within which local authorities, housing providers, developers and all parties involved in the housing sector operates remains challenging.

The new Government has made a welcome commitment to delivering 1.5 million new homes within this Parliament and to supporting the delivery of key national infrastructure. There has been strong support for the delivery of new homes Since coming to power in July 2024, they have committed £2.85bn to top-up the Affordable Homes Programme until the new programme is determined as part of the Comprehensive Spending Review (CSR).

But the financial climate remains difficult, both for business and for households. The UK's economic growth remains sluggish, with Bank of England now predicting overall growth of just 0.75% for 2025. The Covid-19 pandemic, the ongoing conflicts in Ukraine and the Middle East and other global and domestic forces have impacted on the housing market and housing needs and on people more widely through increases in inflation and the cost of living crisis. The recently announced welfare benefit reforms could also have an impact on potentially vulnerable low income and benefit dependent households.

Restrictions around mortgage finance remain, with tightened criteria to access a mortgage compared to the pre-Credit Crunch era. Government backed incentives introduced to keep the housing market moving are coming to end this year, including reduced stamp duty land tax and the mortgage guarantee scheme for first time buyers are ending in 2025, with potentially negative consequences for the market.

The Government's commitment 'get Britain building' has led to a number of planning reforms to speed up decision-making. A revised National Policy Planning Framework (NPPF) and the Planning and Infrastructure Bill support the ambition to deliver more homes, including more affordable homes, at scale and speed.

The tragic deaths of 72 residents at Grenfell Tower and of two-year-old Awaab Ishak have rightly focused the Government and the housing sector on safety and resulted in necessary changes to building safety regulations. The sector also continues to support the UK's path to net zero and to ensure their homes are EPC 'C' by 2030. For the first time, the private rented sector will be held to the same standards as the social sector over housing condition and quality. The Decent Homes Standard will be introduced to the private rented sector and homes in the private rented sector will need to meet minimum energy efficiency standards by 2030.

Within the lifetime of this strategy the political landscape across Kent and Medway will be unrecognisable. Through the English Devolution White Paper, the Government have set out plans to move away from the current two-tier system of district and county councils, creating new mayoral combined authorities and unitary authorities.

To deliver local government reorganisation, in February 2025 the Minister of State for Local Government and English Devolution, invited all councils in two-tier areas and small neighbouring unitary authorities to develop proposals to bring together lower and upper tier local government services into new unitary councils.

Although Kent is not part of the priority programme, within the life of the strategy we can expect to have a Kent Mayor.

2. Wider growth context

2.1. How does this strategy link in with wider growth ambitions?

Housing makes a key contribution to the wider growth and regeneration of Kent and Medway. The relationship between housing, economic development and regeneration is fundamental to the success of this strategy.

The right housing in the right place can help to drive economic growth and provide for the needs of a growing workforce.

Within this strategy, we seek to make the most of the opportunities presented by the County's international connectivity as the gateway to continental Europe and the benefits of recent and planned major infrastructure investment.

Despite challenging economic conditions, development plans for Kent's regeneration and growth areas in Ebbsfleet, Ashford and the coastal and principal towns are moving ahead, opening up some of the most significant investment opportunities in the South East. Building on this investment to create an environment for people and businesses to live, work and invest is at the heart of our plans for growth.

At the same time, we must invest in our existing communities to ensure its benefits have the widest possible impact – supporting the most disadvantaged areas of Kent and Medway through continued tough economic conditions.

2.2. How does this strategy link with other regeneration and development strategies?

This strategy supports the aspirations of the Kent and Medway Economic Partnership to build and safeguard a prosperous Kent and Medway economy that is productive, inclusive and sustainable. In particular, it supports the ambition of the *Kent and Medway Economic Framework* to secure strategic investment for the infrastructure that supports planned economic growth.

It also supports the Thames Estuary Growth Board's *5-point Plan for Fair Growth and Investment*, which highlights lack of affordable housing as a key barrier to a fairer Thames Estuary.

In addition, the strategy reflects the priorities set out in *Framing Kent's Future*, KCC's four-year council strategy. This includes a commitment to ensure that infrastructure is delivered alongside housing growth and that new development provides the appropriate physical and social infrastructure necessary to support new and existing communities' quality of life.

What do we want to achieve?

We want every resident of Kent and Medway to have the opportunity to live in a safe, energy efficient, affordable home that supports their health and wellbeing.

To achieve this, we need good plan-led sustainable growth to unlock barriers to development and accelerate the delivery of new homes.

We want to see forward investment in supporting infrastructure to enable it to be delivered alongside or before new housing development.

We want to see our coastal and urban communities revitalised and our rural areas thrive and prosper.

We want to see an end to the shockingly high numbers of families and children living in temporary accommodation across the County.

We want local people to be able to afford to rent or buy the home of their choice, without having to compromise their safety, security or their health.

By listening to what local people want, we will provide homes and communities that they will be proud to live in.

3.1 The themes and ambitions

In developing this strategy, we commissioned AECOM to develop a Kent and Medway strategy evidence base. Through this, we identified 5 key housing themes that affect Kent and Medway.

Theme 1 – Accelerating Housing Delivery

Our Ambition: To accelerate good plan-led growth to deliver new homes in vibrant sustainable communities.

Theme 2 – Infrastructure First

Our Ambition: The right infrastructure in the right place at the right time to support the delivery of high quality, connected homes in vibrant sustainable communities.

Theme 3 - Affordability and Choice

Our Ambition: The provision of affordability and choice in housing across Kent and Medway, including our rural communities, which meets residents' needs and aspirations.

Theme 4 – Safe and Efficient Homes

Our Ambition: Ensure everyone in Kent and Medway has a safe and efficient home as a decent foundation for a healthy life.

Theme 5 – Health and Wellbeing

Our Ambition: All residents of Kent and Medway have access to a safe, secure, affordable, high-quality home that supports their health and wellbeing.

4. What do we want government to do?

This strategy shares the ambition to accelerate housing delivery, improve affordability, and ensure homes are supported by infrastructure and services. To achieve this, we are seeking targeted national support.

Our key “asks of government” are:

Accelerating Delivery

1. Government to increase investment in the planning process to enable good plan-led growth.
2. Nutrient Neutrality - Local Authorities, Government, Homes England and the Kent Housing and Development Group to work together to promote mitigations to enable housebuilding to fully resume in the affected area.
3. Government to include regeneration as a priority for investment in the Homes England Affordable Housing Programme.
4. Government to create a specific coastal communities Minister recognising the special challenges and opportunities of our coastal areas and providing a voice in government to advocate for coastal priorities.
5. Homes England should on a time limited and conditional basis allow the use of the Affordable Homes Grant to accelerate the delivery of s.106 affordable homes.

6. KHG to work with the South East Housing and Development Group (SEHDG) to jointly advocate for a new HRA settlement with MHCLG and a partnership with Homes England to create the foundation for a significant and transformative expansion in council house building.

7. Homes England should work with public and private sector partners to establish a pipeline of orders to support investment in new MMC manufacturing capacity in Kent and Medway.

8. Homes England to work with FE colleges to promote the establishment of MMC training hubs in Kent and Medway, ensuring that the local workforce has the skills needed to support accelerated housing delivery.

Infrastructure First

9. Support devolution on a parallel timetable to Local Government Reorganisation (LGR), with the creation of a Kent and Medway Mayoral Authority to enable greater spatial planning, access to new funding sources for infrastructure and new relationships with Government departments to support its delivery.

10. Establish an Infrastructure First Growth Deal for Kent and Medway to provide certainty and funding mechanisms to align housing growth and an infrastructure first approach to delivering good plan-led growth.

11. Government to invest in public services to provide greater funding certainty for GP surgeries, hospitals, and schools in areas experiencing rapid population growth.

Affordability and Choice

12. Government to work with the housebuilding industry to develop an effective incentive and support package for first time buyers to access homes on the open market.

13. Government to include a dedicated allocation for shared ownership within the next Affordable Homes Programme.

14: The Affordable Homes Programme should be expanded, with a multi-year, inflation-linked funding commitment that prioritises the delivery of social rented homes.

15: Government to commit to rural affordable housing, by scaling up Rural Exception Sites, dedicated investment through the Homes England Affordable Homes Programme and ongoing financial support for Rural Housing Enablers.

Safe and Efficient Homes

16: Government to enhance the Decent Homes Standard and apply to the private rented sector to raise standards and address health inequalities.

17: Government to provide long term funding to social housing providers to eradicate and prevent damp and mould in their homes.

18: Radically simplify the energy and water efficiency funding and support landscape for Kent and Medway landlords and homeowners to improve efficiency standards to EPC C across the private sector.

19: Government to provide long term funding to social housing providers to improve fire safety in their homes.

Health and Wellbeing

20. Government should integrate national strategies on health, social care and housing and provide additional grant funding for delivering supported housing.

21. Government to to widen the scope of data protection related legislation to allow for greater confidence in the innovative use of data and technology to undertake preventative actions, or proactively reach out to those in crisis.

22. MCHLG to invest in a new tranche of Housing First, with a programme to scale up and support delivery in rural communities in partnership with DEFRA.

SUMMARY OF THE EVIDENCE

1. Population changes

Kent and Medway is home to 1,855,844 people and 759,893 households (Census 2021). The population has grown by 7% over the last 10 years and by 18% over 20 years. The pattern of household growth has been consistent with population growth across Kent and Medway i.e. 7% growth over 10 years and 18% growth over 20 years.

Across Kent and Medway, population growth has been driven by the older population, particularly those aged 70-74, as the 'baby boom' cohort ages. Although ageing is a prominent trend, the County has a slightly higher proportion of children (aged 0-14) in its population (18%) when compared to the South East and England (both 17.4%). It continues to be a popular location for families.

The dwelling stock across Kent and Medway grew by 9% over the last 10 years and 21% over the last 20 years. The latter suggests a rate of growth in the housing stock of more than 1% per annum, a benchmark which is typically considered a strong level of supply. There are currently 810,611 dwellings in Kent and Medway.

The long-term rise in population and growth in the number of households creates demand and need for housing and confirms the need to focus on the delivery of new homes and associated supporting infrastructure in line with existing Strategy themes.

2. Delivery of new homes

The delivery of new homes averaged 7,277 per annum over 5 years to 2023 in Kent and Medway as measured by net additions to the housing stock. This rate of delivery is higher than that achieved in the previous 5 years but it remains substantially below current adopted Local Plan housing requirements which collectively equate to 9,528 dwellings per annum across Kent and Medway. The delivery gap over this 5 year period has been equivalent to 2,251 dwellings per annum (24% below planned levels).

Affordable housing completions accounted for 23.6% of new completions over the last 5 years. However, most local authority areas are delivering less than 20% Affordable Housing with the Kent and Medway average affected by strong delivery in recent years in Maidstone.

If delivery had been in line with Local Plans over last 5 years, and assuming the same proportion of Affordable Housing secured (23.1%), an additional 2,600 Affordable Homes would have been delivered across Kent and Medway. This quantity of Affordable Housing would offer the potential to house the vast majority of households currently living in Temporary Accommodation in Kent and Medway (2,921 in March 2024) and illustrates the importance of improving delivery to meeting needs and reducing detrimental health outcomes.

2. Affordability challenges

The relationship between median house prices and median earnings provides an indication of affordability in each authority area and how this has worsened over time. Affordability in Kent and Medway is broadly in line with the South East but substantially worse than England. Overall, affordability remains poor: median house prices are more than 8 times median earnings in all of the Kent and Medway authorities which means that many working households will not be able to secure a mortgage.

In Kent and Medway, 19.2% of households live in the private rented sector. Rental costs have generally risen faster than median earnings. Local Housing Allowance (housing benefit rate) has not kept up with the increase in private rents across Kent and Medway. Poor affordability of the cheapest rental properties in the private rented sector has contributed to households becoming homeless and requiring assistance from the Kent and Medway Councils. Social and Affordable Rents *are* affordable within the Local Housing Allowance and so these Affordable Homes remain critical to addressing need in Kent and Medway.

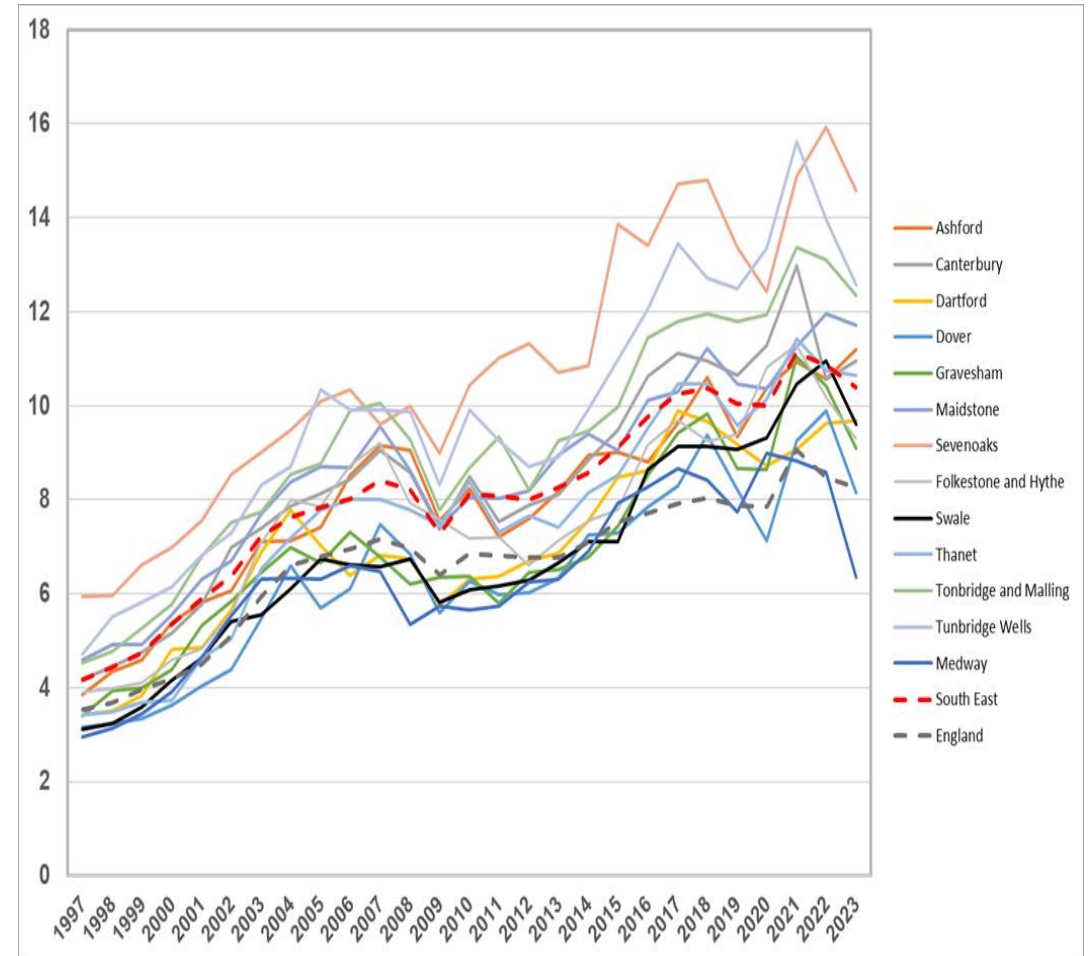


Figure 1 - Affordability Ratio: Median House Prices to Median Earnings

3. Need for Affordable Housing

There is need for over 5,000 Affordable Homes each year across Kent and Medway to meet the needs of households who are unable to afford to buy or rent in the market.

Delivery of Affordable Housing in Kent and Medway averaged 1,522 per annum (2018-2023) –around one third of what is likely to be needed.

Over the same period, 2,366 Affordable Homes were lost from the stock in Kent and Medway through sales (Right to Buy, Right to Acquire and full low cost home ownership purchases) and demolition of existing homes, exceeding what has been delivered through new Affordable Housing development. Whilst around half of these homes continue to accommodate households (they have just changed tenure), these properties are no longer available to meet Affordable Housing needs.

The most acute indicator of housing need within Kent and Medway, and other areas of the country, is homelessness. In 2022-23 (latest full year data), 9,152 households in Kent and Medway became homeless. Of those households identified as homelessness, 4,383 households were owed a relief duty - these households have an urgent need for accommodation and their homelessness from their existing accommodation cannot be prevented. These households are typically accommodated in temporary accommodation.

In March 2024 there were 2,921 households in temporary accommodation across Kent and Medway. The majority of these households have children and as such **there were 3,597 children living in temporary accommodation in Kent and Medway.**

Concern about households accommodated in temporary accommodation is centred around insecurity of tenure, impact on the wellbeing of children, including education, and in some cases the condition of properties. However, temporary accommodation, including B&Bs, is often expensive and the direct cost is borne by local authorities.

Many more people and households live in precarious housing situations which are not reflected in these statistics. The operation of the private rented sector is a significant factor in high levels of homelessness, with around one third of households originating from the PRS. The underlying drivers are poor affordability, insecurity of tenure and some properties in poor condition.

Increased delivery of new homes remains critical to addressing these pressures as it supports greater provision of Affordable Housing.

Housing quality and conditions

Poor housing conditions have been highlighted by local authorities, the Fire Service, NHS and other stakeholders including Kent and Medway Economic Partnership during the consultation exercise undertaken for this evidence base refresh.

There is agreement amongst stakeholders that the poor condition of some properties in Kent and Medway causes or exacerbates health problems and that this has a knock on impact on the ability of these residents to work, access education and live independent lives.

It is likely that the rate of non decent homes in Kent and Medway is similar to the South East (10.8%), equating to 87,545 properties. In the private rented sector, the proportion of non decent homes is higher (18.1%). If applied to Kent and Medway it would equate to 26,347 homes in the private rented sector.

If the rate of Category 1 hazards in England is applied to the stock in Kent and Medway (8.5%), it is likely that 68,900 properties have Category 1 hazards in the sub region. 18,195 of these properties are within the private rented sector.

Across Kent and Medway, most authority areas have levels of fuel poverty at or around 10%. These households are likely to be unable to achieve thermal comfort in their homes due to the cost of energy and their low incomes. Those households who contain vulnerable people including older people or other people with health conditions are likely to be more likely to experience detrimental impacts on their health and wellbeing.

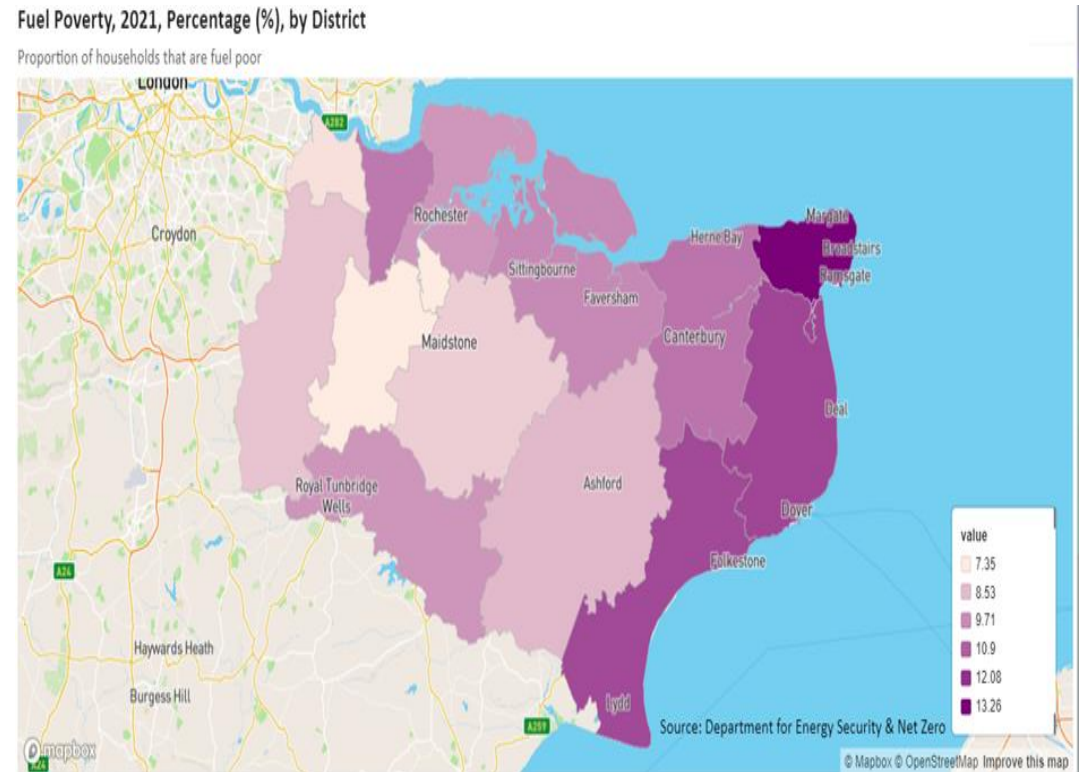


Figure 2 – Proportion of households that are fuel poor

Health and Wellbeing

Direct relationships between housing attributes and health outcomes are confirmed in research at the national level and evident in trends within Kent and Medway.

Poor housing conditions (particularly damp and mould) exacerbate respiratory conditions and, in some cases, can cause these conditions to emerge.

The ability to keep homes warm (thermal comfort) affects the ability of those with chronic health conditions such as Chronic Obstructive Pulmonary Disease (COPD) to manage their conditions and avoid exacerbations which may result in hospital admission.

There is an established causal link between cold homes leading to falls among older people (particularly those with circulatory and ambulatory conditions), leading to higher hospital admissions, excess winter deaths and fractures to hips and legs as well as less serious injuries.

Children currently living in temporary accommodation in Kent and Medway will experience negative impacts on their health and wellbeing. A Shelter study found that poor housing conditions increase the risk of severe ill health or disability by up to 25% during childhood and early adulthood.

The growth in the number of older people is associated with increased health and mobility problems and demand for support and care within housing. Studies across Kent and Medway identify need for 13,400 homes for older people, providing various levels of care and support.

The majority of older people in Kent and Medway will continue to live in mainstream housing all of their lives, demanding higher standard of accessibility and adaptability in new homes. The growing size of the older population will increase need for specialist housing, even if the market share of specialist housing remains consistent.

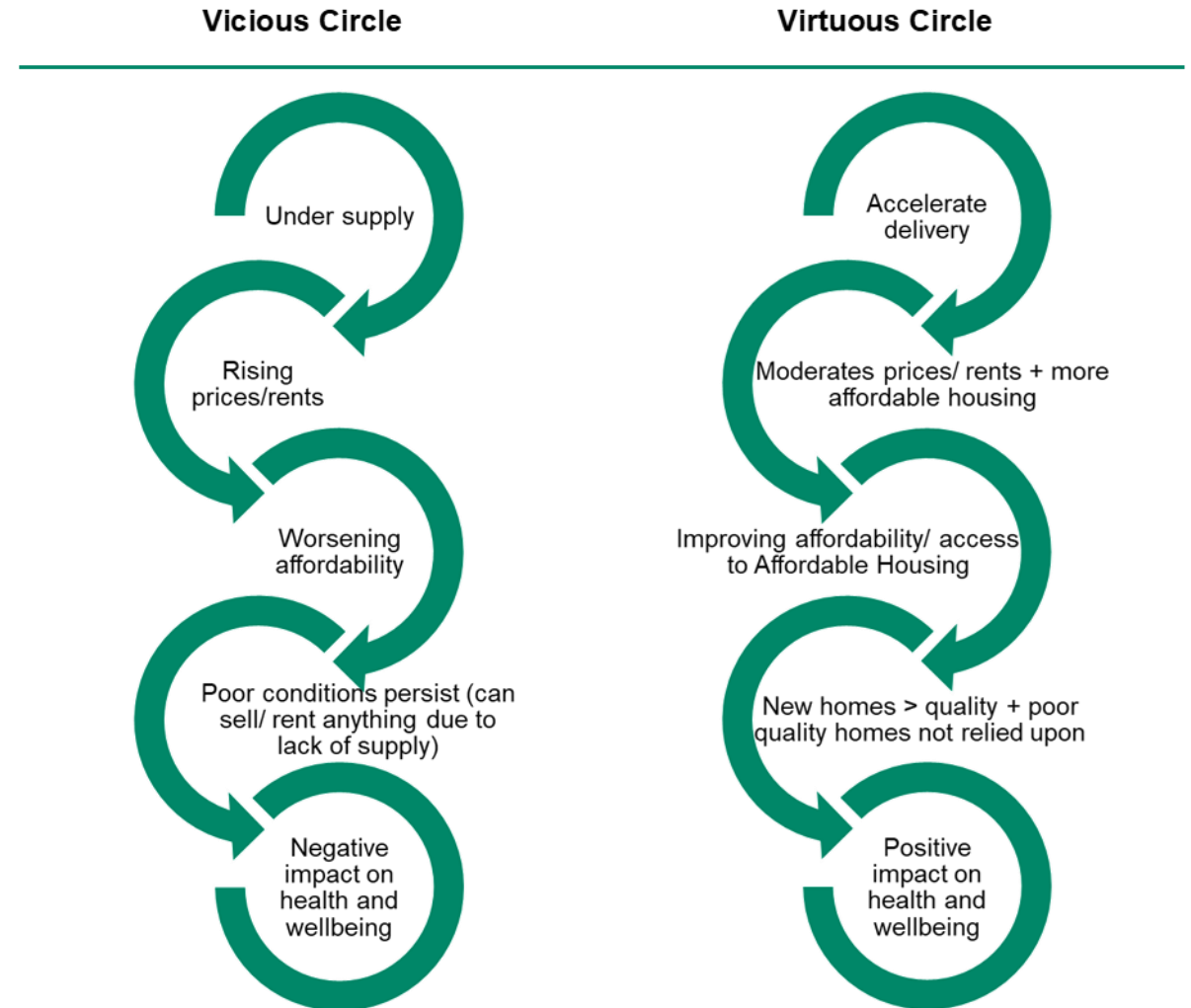
Stakeholders from the health sector (including public health practitioners and NHS stakeholders) emphasised the importance of housing to preventing health problems and enabling recovery.

Mental health needs are often a reason for people being evicted from their homes and homelessness often the key reason for people being admitted to inpatient care. A lack of appropriate and suitable housing is a fundamental driver for delayed discharges from secondary care and, when discharged, having suitable housing support is key to effective recovery to avoid readmission. The importance of affordable and good quality housing in supporting mental as well as physical health is established amongst housing practitioners and supported by a range of literature.

Theory of Change

This evidence, along with the Kent Housing Group members and stakeholders consulted during this study, supports a simple 'theory of change' which links the Strategy themes.

Whilst other factors play a role and some problems are likely to persist even if reduced, our hypothesis suggests that the delivery of new homes, with infrastructure alongside, will improve housing outcomes in Kent and Medway. This will provide more Affordable Housing, increase the supply of market and affordable homes that are in a good condition and provide improved safety and security to residents with knock on benefits in terms of people's health and wellbeing.



Source: AECOM

Figure 3 – Theory of change in the Kent and Medway housing system

THEME 1 – ACCELERATING DELIVERY

Our Ambition: To accelerate good plan-led growth to deliver new homes in vibrant sustainable communities.

1.Context

The delivery of new homes is critical to improving housing outcomes within Kent and Medway. In line with national trends, supply across the County has failed to keep up with demand. Demand for both market and affordable homes is supported by strong population growth, particularly in older people and in families.

Over the last 5 years new housing delivery averaged around **7,277 homes per annum**, around 25% lower than Local Plan requirements and significantly lower than the estimated housing need of **13,306 homes per annum**.

This shortfall has created an imbalanced housing market, with house prices and private sector rents both outstripping wages.

The lack of available high-quality homes to buy or rent has pushed more vulnerable households, particularly those reliant on housing benefit or universal credit, into either living in substandard accommodation or into homelessness.

At at March 2025, around **3,000 households** were in temporary accommodation across Kent and Medway. The majority of these

were families, meaning there were just over **3,600 children** living in temporary accommodation. There will be many more families with hidden housing stress, living in insecure housing which is not reflected in this statistic.

The Government has identified speeding up new housing supply as a top priority, with an ambitious national target to deliver 1.5 million homes in this parliament.

To deliver new homes quickly and at scale will require radical new ways of thinking by all parties involved in the housing development process.

2.Planning to unlock sustainable growth

Properly resourcing the reformed planning system is essential to unlocking Kent and Medway's housing potential. Comprehensive local plan coverage is also a critical component to accelerate delivery. Greater flexibility is being given to local authorities to bring forward both brownfield and strategic greenfield sites, the planning system can promote good plan-led growth to ensure that the right homes can be built in the right places.

Measures within the Infrastructure and Planning Bill to delegate planning decisions within local authorities are designed to speed up decision-making. Reforms around compulsory purchase orders may also enable local authorities and registered providers to bring forward stalled sites.

RECOMMENDATION: Government to increase investment in the planning process to enable good plan-led growth.

RECOMMENDATION: Kent Housing Group to work with Kent Chief Planners and Kent Housing and Development Group to refresh the Kent and Medway Planning Protocol (case study 1) to respond to the reform of the planning system and this strategy.

3. Nutrient neutrality

Nutrient neutrality requires that new housing developments do not increase nutrient levels in the water catchment areas with protected habitats and sites that are already in ‘unfavourable condition’ due to nutrient levels.

East Kent is currently affected by nutrient neutrality requirements to ensure that development does not prevent the recovery of the Stodmarsh National Nature Reserve by increasing phosphate and nitrate levels in the Stour.

Government funding of around £9m has been made available to support mitigation within the Stodmarsh area. Whilst mitigations can potentially be applied to larger sites, achieving nutrient neutrality on smaller sites remains much more difficult.

RECOMMENDATION: Local Authorities, Government, Homes England and the Kent Housing and Development Group to work together to promote mitigations to enable housebuilding to fully resume in the affected area.

4. Biodiversity net gain

The introduction of Biodiversity Net Gain (BNG) in 2024 marked a step towards more environmentally responsible development. In Kent and Medway, BNG presents an opportunity to enhance natural habitats while delivering much-needed homes. However, effective implementation is critical to ensure the policy supports, rather than delays housing delivery.

The planning and development system is still adapting to the complexities of BNG. Approaches to securing BNG vary across the region, with some local authorities using planning conditions and others relying on s.106 agreements. A further constraint is the limited availability of approved BNG habitat banks within the county, which is particularly challenging for smaller developers on smaller sites. This gap presents both a barrier and a strategic opportunity to invest in local offsetting infrastructure.

If properly resourced and aligned, BNG has the potential to support high-quality, sustainable growth across Kent and Medway.

RECOMMENDATION: Kent Housing Group, the Kent Chief Planners Group, and the Kent Housing and Development Group work together to develop a coordinated and properly resourced Kent and Medway approach to BNG delivery.

Case Study 1 – Kent and Medway Planning Protocol

The Planning Protocol, initially launched in 2017, aims to encourage continued collaborative working between all those involved in delivering growth across Kent and Medway.

The Kent Housing and Development Group, Kent Chief Planning Officers Group and Kent Housing Group have continued to work collaboratively on the implementation of the Protocol to share best practice and assist with the delivery of the housing, employment and growth aspirations.

The Protocol confirms the commitment to the good plan-led growth agenda and to the delivery of the housing numbers, commercial requirements and much needed infrastructure, in quality sustainable development. It also seeks to make the planning process more efficient by building upon the current collaborative approach that exists between developers and local authorities and enabling greater collaboration in the pre-application and planning application stages of the process through better communication and consistency.

The Protocol has supported much needed skills development, including a very successful training programme established by Design South East and the creation of the only Kent-based RTP1 accredited planning school with the University of Kent.

4. Housing-based regeneration

The county of Kent is highly diverse. It includes communities on the edge of London, isolated rural settlements, coastal towns and major urban centres.

This diversity is visible in social and economic indicators and Kent and Medway averages mask considerable differences in wealth, educational attainment, access to services and life chances across the county.

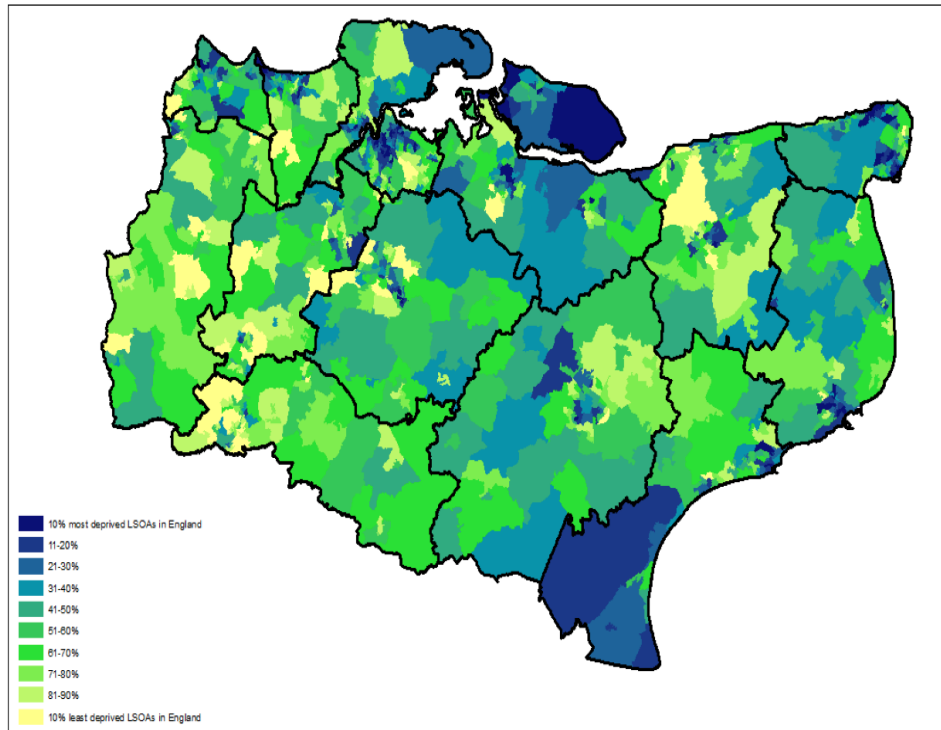
Figure x shows disadvantage at local level, as measured by the government's *Index of Multiple Deprivation 2019*.

The overall picture shows generally higher levels of disadvantage in the east of the County. The highest levels of deprivation can be mainly seen in coastal regions, with four out of Kent's five most deprived local authorities including a significant number of coastal communities.

Nationally, coastal areas have suffered from lack of investment and have been in decline. Coastal communities tend to suffer from minimal employment opportunities, poor condition housing and limited transport services. Health inequalities also tend to be much higher as a result.

There are recognised links between economic and health outcomes. The Kent Marmot Coastal Region Programme will focus on improving residents' skills to enable them to access employment and increase employment opportunities within the coastal regions of Kent.

Indices of Deprivation 2019 (IoD2019): Overall IMD2019
National rank of Lower Super Output Areas in Kent & Medway



Source: The English Indices of Deprivation 2019 (IoD2019); The Ministry of Housing, Communities & Local Government (MHCLG)
Map produced by Strategic Commissioning - Analytics, Kent County Council © Crown Copyright and database right 2019, Ordnance Survey 100019238



Figure 4 - Disadvantage in Kent and Medway using national comparisons

Housing has a key role to play in the delivery of regeneration, economic growth and better health and wellbeing outcomes.

Poor quality housing can blight an area, attracting anti-social behaviour and low-level crime such as vandalism. There are strong links between living in poor conditions homes, fuel poverty and negative health and wellbeing outcomes.

Local authorities and key stakeholders are working in partnership to regenerate poor quality housing in disadvantaged areas and transform properties that are no longer fit for purpose, such as the *Live Margate* project (case study 2).

The construction industry is estimated to employ around 9% of the entire UK workforce. Housing-led regeneration programmes would offer a significant opportunity for employment in deprived areas.

RECOMMENDATION: Government to include regeneration as a priority for investment in the Homes England Affordable Housing Programme.

RECOMMENDATION: Government to create a specific coastal communities Minister recognising the special challenges and opportunities of our coastal areas and providing a voice in government to advocate for coastal priorities.

Case Study 2 – Live Margate

Live Margate is a long-term regeneration programme aimed at revitalising housing and improving living conditions in the wards of Cliftonville West and Margate Central. Led by Thanet District Council in partnership with Kent County Council, Homes England and other key stakeholders, it tackles poor-quality housing, deprivation, and socio-economic imbalance to create a more sustainable community.

The initiative seeks to restore neglected properties, increase homeownership, and encourage well-managed private rentals. By reducing the number of vacant homes and improving housing conditions, the programme enhances the town's appeal while fostering economic growth.

Live Margate aligns with the Margate Town Deal, a £22 million investment plan supporting creative industries, coastal wellbeing, improved public spaces, and heritage assets. Together, these efforts ensure housing renewal is part of a broader strategy for economic and community development.

The project is also improving health outcomes for local residents. Reducing overcrowding and enhancing the urban environment directly benefit physical and mental well-being. These improvements align with the social determinants of health, ensuring better employment prospects, community cohesion, and access to public spaces, ultimately fostering a healthier population.

5. The role of public land

Public land has an important role to play in accelerating housing delivery across Kent and Medway. Unlocking redundant or underused sites in locations with strong housing need and demand offers an opportunity to bring forward new development in partnership with housing providers, local authorities, and private developers.

Public land also offers an opportunity to demonstrate innovation in areas such as modern methods of construction (MMC), zero carbon development, and regeneration.

Public bodies including local authorities, the NHS, and Homes England can proactively identify and help to promote sites that align with local housing priorities and wider place-shaping objectives.

To maximise the potential of public land, a joined-up, strategic approach is essential. The Kent Estates Partnership can support partners to share data on land assets, align strategies, and overcome barriers to delivery through coordinated planning and investment.

RECOMMENDATION: KHG to work with the Kent Estates Partnership to identify surplus or redundant public land (e.g. local authority, NHS, MoD, Network Rail) for new housing development.

6. Accelerating the delivery of market homes

Accelerating the delivery of market homes in Kent and Medway cannot be done in isolation. It requires a response to the problem of low absorption rates, as highlighted in The Letwin independent review of build out rates, alongside the same barriers to development experienced by all developers.

Kent Housing Group (KHG) is working with the Kent Housing and Development Group (KHDG) to promote a wider range of tenures, house types, and delivery models to provide greater resilience to market fluctuation with the aim of speeding up build-out rates.

Developers, local authorities and Homes England need to work closer together to unlock strategic sites through forward infrastructure investment and proactive planning. Design codes, MMC and joint ventures are all potential ways to promote new opportunities at scale.

Aligning housing delivery with economic growth will ensure demand is driven by job creation and infrastructure investment. By embedding Letwin's findings, Kent and Medway could shift to a more proactive model that accelerates supply, supports affordability, and sustains economic resilience. KHG is actively working with KHDG to encourage an approach that will ensure new homes are built at a scale and at a pace to meet local needs and aspiration without compromising on the standards of place making, design and sustainability.

7. Accelerating the delivery of affordable homes

The gap between the delivery of new homes and Local Plan requirements has impacted the delivery of affordable homes (to buy and rent) across Kent and Medway, which continues to fall short of housing need.

Over the last 5 years if delivery of new housing had been in line with Local Plans, an additional **2,600 affordable homes** could have been delivered across Kent and Medway. This would have been enough homes to house the majority of the households currently living in temporary accommodation.

7.1. Supporting delivery on s.106 sites

Since 2019 DHA Planning with the South East Housing and Development Group have identified across Kent and Medway a significant market failure in the delivery of s.106 affordable housing requirements, initially on small sites and latterly on all sites.

Homes England affordable housing grant is by policy not available for s.106 affordable housing so many developers and registered providers (RPs) are not able make smaller numbers work from a funding or management perspective, leaving the larger RPs to focus on projects of 100+ homes. The difficulty in finding an RP to take the affordable homes has now extended to larger sites. This has led to some authorities stepping in to directly fund new development (case studies 3 and 4), although their resources to do this are limited.

The issues around delivery of affordable housing, whilst often interrelated, are not easily fixed. Funding is key, be it grant or other subsidies from central government, with interest rates, inflation and rent caps at the heart of much of the recent difficulties.

The long-term solution is to fix the RPs' broken balance sheets and invest in local authority capacity. However, in the short term, Government needs to enable Homes England to respond to the current market failure by permitting the use of the Affordable Homes Programme grant on s.106 affordable housing.

On a time limited basis grant should be made available on the affordable housing provision required by s.106 requirements on all schemes of fewer than 75 homes, this will give confidence to SMEs working with housing providers to build out early, thereby accelerating site delivery and responding to developer concerns on absorption rates. Without such support, a significant proportion of potential affordable housing supply will be delayed or simply not built.

On larger sites if developers are overperforming by >30% on the s.106 affordable housing requirement then Homes England grant should also be available on all the affordable homes including the s.106 requirements and any additionality. This will improve the viability and therefore accelerate delivery of otherwise stalled or viability-constrained developments.

RECOMMENDATION: Homes England should on a time limited and conditional basis allow the use of the Affordable Homes Grant to accelerate the delivery of s.106 affordable homes.

Case Study 3 – Supporting s.106 delivery, Ashford

Ashford Borough Council recognised a market failure in the s.106 affordable housing sector, where developers struggled to secure registered providers, particularly on small rural sites.

To address this, the council has engaged early with developers, ensuring affordable homes meet the standards required to attract providers and align with local housing needs.

When a registered provider cannot be found, the council considers acquiring the homes for its own housing stock. At The Hamlet, Chilmington Green, ABC bought the affordable homes that were secured via s.106. Of the 10 new homes, 6 were affordable rent and 4 were provided as shared ownership.

This proactive approach not only facilitates the delivery of policy-compliant housing but also ensures much-needed affordable homes reach those in need.

Case Study 4 – Accelerated delivery in Thanet

Thanet District Council approved an accelerated affordable housing development programme in July 2023, aimed at increasing the availability of affordable housing and temporary accommodation.

This programme commits to deliver at least 400 new homes, either constructed or purchased, by 2027, expanding the council's supply of homes. This initiative is bridging the gap left by the market failure in s.106 affordable housing delivery. Taking these proactive measures ensures that housing delivery remains consistent and uninterrupted.

The council has made substantial progress, including an agreement to acquire 137 homes from BDW at the Spitfire Green development at Westwood Cross and another development scheme that will see the construction of 49 homes across four sites.

These acquisitions and new-build projects will be incorporated into the council's housing stock, providing much-needed relief for local residents on the housing register and households currently in temporary accommodation.

By increasing the supply of affordable and social housing, the council aims to alleviate the significant strain that has been placed on local families and individuals in housing need.

7.2. Funding local authority delivery

Whilst affordable housing encompasses both low-cost home ownership and affordable rent options, even these are out of reach of many low-income households. The delivery of social rent homes must be prioritised and local authorities given the financial tools to enable them to directly build more social rent homes.

Full retention of Right to Buy receipts allow councils to replace every social home lost through sales, preventing further erosion of affordable housing options. New funding models must also be developed to support the regeneration of existing housing estates, increasing density in sustainable locations while improving housing quality and energy efficiency.

The proposed transition to unitary councils in Kent and Medway presents an opportunity to transform social housing provision. If all new unitary authorities establish Housing Revenue Accounts and proactively deploy these to fund new housing delivery, it could provide a stable financial framework for long-term social housing development. (case study 5).

RECOMMENDATION: KHG to work with the South East Housing and Development Group (SEHDG) to jointly advocate for a new HRA settlement with MHCLG and a partnership with Homes England to create the foundation for a significant and transformative expansion in council house building.

Case Study 5 – Funding New Delivery Through the HRA, Ashford

Ashford Borough Council has proactively managed its Housing Revenue Account (HRA) to create additional borrowing capacity, enabling investment in new developments. Regular reviews of revenue and capital expenditure are integral to the Council's strategy.

The Council has conducted detailed appraisals of development opportunities, leading to successful projects like East Stour Court and Berry Place. These developments provide high-quality, affordable homes for older residents, funded through the HRA and grants from Homes England. They also helped to free up family-sized properties by offering a more attractive alternative housing option to older people who were under-occupying houses.

8. Joint working to accelerate delivery

The delivery of housing across Kent and Medway is supported by joint working between local authorities to develop a coordinated approach that meets both general housing needs and specialised housing demand. With varying levels of affordability, infrastructure capacity, and land availability across the county, a fragmented approach risks exacerbating inequalities and housing shortages.

Planning reforms support a more strategic approach across local authority boundaries to align with economic growth, transport links, and employment opportunities. It is expected that a more collaborative approach will be required to strategic planning, housing requirements, and infrastructure investment to ensure sustainable and balanced development.

Authorities are also working across traditional boundaries to deliver specialised and focused housing, including housing for older people, accessible homes for disabled residents and accommodation for vulnerable groups such as care leavers and those at risk of homelessness. By pooling resources, sharing expertise, and aligning funding bids for government grants, authorities across Kent and Medway can better support these groups and prevent gaps in provision.

Joint working also enhances the ability to secure developer contributions through s.106 agreements and to bid for infrastructure funding, ensuring that housing developments are well-supported with transport, health and education services. A collaborative approach will help create a more inclusive and sustainable housing system across Kent.

9. Bringing empty homes back into use

Empty properties constitute a wasted resource that could provide homes as well as reduce the pressure for new housing growth on greenfield sites. They also often have a negative impact on local neighbourhoods by their visual appearance, and a tendency to attract graffiti, vandalism, squatting and anti-social behaviour.

Bringing long-term empty properties back into use is a key method of driving regeneration: promoting brownfield development, providing new homes, improving housing quality, creating employment, and helping to revitalise local communities (case study 6).

Kent County Council's No Use Empty (NUE) initiative aims to tackle long-term empty properties and return them to productive use. Since its creation in 2005, NUE has brought more than 8,607 empty properties back into use, working in partnerships with Districts and Boroughs and Housing Associations.

NUE provides a model which can be replicated offering financial assistance (short term secured loans to owners with repayments recycled for new loans), alongside advice and guidance. NUE remains committed to reducing the numbers of long-term empty properties and by March 2025 have awarded £63.3m in secured loans, leveraging in £46.3m from public/private sectors which has supported 1,573 properties across the County.

The average renovation cost to return a property to occupation is £69,621 with the average NUE loan being £40,227.

RECOMMENDATION: Continue to support joint working between No Use Empty and local housing authorities and seek to attract new government funding to bring further empty properties back into use across Kent and Medway.

Case Study 6 – Augusta Gardens, Folkestone

This five-storey town house was inhabited by pigeons and had most of its floors missing when local developer Will Brown first got the keys in January 2022 following support from KCC's No Use Empty scheme to buy the property.

It had stood empty for nearly 20 years and was the subject of multiple complaints and a petition with a potential compulsory purchase order from Folkestone and Hythe District Council looming.

After a challenging three-year construction project and further loan support it now contains five striking flats, with the first tenant moving in at the end of January 2025.

Will said: "The scheme is great because it gives people a job doing up properties, it eliminates eyesores, helps the neighbours out and creates housing so it is a win-win. If I had gone through a high street lender, this project would have gone bust, and the property would have remained derelict. People are now proud to own in this street".

10. Building capacity in the construction sector

Building materials, labour shortages and cost price inflation has been an enduring problem for the construction industry since the beginning of 2021 and has constrained housebuilding across Kent and Medway.

Issues associated with Brexit, the COVID-19 pandemic, the conflict in Ukraine, utility costs and general inflation all contributing to unprecedented materials and labour shortages with resulting pressures on productivity.

Whilst there has been some stability over the last year, the construction industry remains a challenging environment to do business in, particularly for SMEs.

The use of modern methods of construction (MMC) , such as offsite construction can unlock constrained sites and expedite housing delivery (see case study 7). However, without targeted investment in skills development in these techniques, the sector will struggle to deliver at the scale required.

RECOMMENDATION: Homes England should work with public and private sector partners to establish a pipeline of orders to support investment in new MMC manufacturing capacity in Kent and Medway.

RECOMMENDATION: Homes England to work with FE colleges to promote the establishment of MMC training hubs in Kent and Medway, ensuring that the local workforce has the skills needed to support accelerated housing delivery.

Case Study 7 – Fortis House, Ashford

Fortis House is an innovative development of much needed temporary accommodation for homeless households in Ashford, built on a former car park site. The scheme comprises a mix of one, two and three bedroom apartments, including accessible homes for tenants with disabilities. The apartments are highly insulated, triple-glazed, and equipped with rooftop solar panels and heat pumps, achieving zero operational carbon emissions.

The development was built using modular construction, which significantly reduced the project's timeline, with the homes manufactured off-site at ZED PODS' factory in Peterborough, while on-site preparations were underway. This parallel approach cut construction time by 50% compared to traditional building methods. Each home, pre-assembled to rigorous standards, was lifted into position atop a 2.4-meter steel podium, minimising disruption to the local area.

Fortis House exemplifies how MMC techniques can unlock constrained sites and expedite housing delivery. Its success has earned multiple awards, including the 2024 Modern Methods of Construction Award, setting a precedent for innovative and efficient affordable housing delivery.

THEME 2 – INFRASTRUCTURE FIRST

Our Ambition: The right infrastructure in the right place at the right time to support the delivery of high quality, connected homes in vibrant sustainable communities.

1. Context

Infrastructure is vital for achieving managed growth, supporting employment, ensuring housing delivery, creating place and vibrant communities. Housing provision and quality of life is compromised without adequate utility supplies, transport links and access to public services such as schools, GP surgeries and dentists. Lack of supporting infrastructure is often a key driver behind local opposition to new housing.

However, infrastructure often lags behind housing growth, creating pressure on local services and frustration amongst local communities. An **infrastructure first** approach where infrastructure is planned alongside housing growth and put in place before new homes are built will enable the creation of thriving, well-connected places where growth benefits both existing and future residents.

2. Planning for managed growth

To create vibrant sustainable communities, infrastructure and housing growth must be planned together. Infrastructure does not start and end within individual local authority boundaries, with planning required at the regional and even national level for major essential infrastructure such as transport, energy and housing.

The evolving landscape of local government reorganisation and strategic spatial planning presents a significant opportunity to embed this infrastructure first principle at a regional level. Planning at a Kent and Medway level would provide flexibility of delivery at a spatial level, while new unitary councils may provide increased planning capacity.

A Kent and Medway Mayoral Combined Authority would provide a platform for more coordinated planning, enhanced investment, and stronger engagement with national agencies, unlocking the potential for greater infrastructure-led housing delivery.

Alongside this, the development of the Kent and Medway Growth and Infrastructure Framework (GIF) into a digital Infrastructure Mapping Platform (IMP) (case study 8) will provide a more data-driven, strategic approach to planning.

Combining demographic trends, housing needs, and infrastructure capacity into a single digital platform, will provide local and national decision-makers with a clearer understanding of where and the scale of investment is needed.

RECOMMENDATION: Support devolution on a parallel timetable to Local Government Reorganisation (LGR), with the creation of a Kent and Medway Mayoral Authority to enable greater spatial planning, access to new funding sources for infrastructure and new relationships with Government departments to support its delivery.

RECOMMENDATION: To continue to support and invest in the development of the Kent and Medway Infrastructure Mapping Platform (IMP).

Case Study 8 – Kent and Medway Infrastructure Mapping Platform

The Kent and Medway Growth and Infrastructure Framework (GIF) was produced to provide a picture of emerging development and infrastructure requirements, to support growth across Kent and Medway, up to 2031. Building on the static GIF, a more dynamic online platform is currently being developed, which will enable stakeholders to interact, extract and download the GIF data.

The Kent and Medway Infrastructure Mapping Platform (IMP) will be a digital evidence base providing open data to assist in the co-ordination future development and the infrastructure required to support housing growth. The platform will enable more joined up thinking in County-wide spatial planning and be used by KCC and other organisations as a strong evidence base, to identify gaps and opportunities for funding future infrastructure. Districts, Boroughs and infrastructure providers will also be able to use the platform as a tool to inform local plans and to start early conversations around coordinated planned development across the County.

3.Securing forward investment

Delivering infrastructure and housing at scale requires investment at scale. The last update to the Kent and Medway Growth and Infrastructure Framework (GIF) predicted that £16.4bn investment in infrastructure is required to unlock the growth potential of Kent and Medway. New funding models and greater flexibility in infrastructure investment are required.

In her November 2024 Mansion House speech, Chancellor Rachel Reeves announced a commitment to create 8 pension "mega funds" to unlock £80bn of investment in essential infrastructure projects including transport, energy and housing. It is crucial that a large slice of that funding is used to support forward investment in infrastructure in Kent and Medway, with a formal commitment from Government to ensuring that major transport, energy, public service and housing projects are prioritised across the County to support good plan-led growth.

RECOMMENDATION: Establish an Infrastructure First Growth Deal for Kent and Medway to provide certainty and funding mechanisms to align housing growth and an infrastructure first approach to delivering good plan-led growth.

4. Prioritising transport and public services

Transport is a critical component of the infrastructure challenge. Congestion, poor accessibility, and inadequate transport links undermine the benefits of new housing development and effective place making.

Forward-thinking planning and investment in transport at the national, regional and local level, such as Thanet Parkway (case study 9), can unlock the prospects of local communities and drive sustainable growth.

Government must commit to key projects such as the Lower Thames Crossing (case study 10) and ongoing investment into HS1 (case study 11) to ensure that growing communities have the transport connectivity required to sustain economic growth and quality of life. Investment in local road networks, public transport, and active travel infrastructure must be embedded into good plan led growth.

Beyond transport, provision of, and funding for, healthcare, education, and digital infrastructure must also be prioritised.

RECOMMENDATION: Government to invest in public services to provide greater funding certainty for GP surgeries, hospitals, and schools in areas experiencing rapid population growth.

Case Study 9 – Thanet Parkway

Thanet Parkway Station, which opened in 2023, is transforming East Kent by providing a much-needed high-speed rail link to London and the wider South East. Strategically located south of Ramsgate, the station is a prime example of an infrastructure-first approach—ensuring transport links are in place ahead of housing growth to unlock new development opportunities.

Funded through a mix of public investment, including £12 million from the South East Local Enterprise Partnership (SELEP), £17.8 million from Kent County Council, and £3.5 million from the Department for Transport, the project demonstrates the power of collaboration. Additional contributions from Network Rail and Southeastern helped bring the vision to life, ensuring seamless integration into the rail network.

By improving connectivity—cutting journey times to London to under 70 minutes—Thanet Parkway is making the area more attractive for investment, businesses, and homebuyers. The station is expected to accelerate the delivery of 17,000 new homes, as identified in Thanet’s Local Plan, by increasing the viability of key development sites. It also supports local businesses and creates new job opportunities by improving access to employment hubs across Kent and beyond.

Case Study 10 - The Lower Thames Crossing: Infrastructure-First Investment

The **Lower Thames Crossing (LTC)** is a proposed major infrastructure project that will improve connectivity between Kent, Essex, and the wider UK and international economy. By easing congestion at the Dartford Crossing, it will unlock new housing and economic opportunities across North Kent and Medway.

Better transport links will make new developments more viable. The LTC will also support key employment areas such as the **Thames Estuary Growth Corridor** and **Ebbsfleet Garden City**, creating jobs and attracting investment.

This infrastructure-first approach ensures transport capacity is in place ahead of development, enabling sustainable, good planned growth rather than reactive expansion constrained by congestion.

Case Study 11 – HS1 as a Catalyst for Housing Growth

The investment in **High-Speed 1 (HS1)** has been instrumental in accelerating housing development across Kent and Medway by enhancing connectivity and unlocking new growth opportunities.

Ebbsfleet Garden City, first announced in 2015, is a prime example. It is being developed on a series of brownfield sites at one of the best-connected locations in England, creating a '21st century garden city'. With ambitions for a vibrant new community of up to 15,000 homes, over 3,500 homes are now complete. The development includes a city-style centre surrounding Ebbsfleet International station, underpinned by garden city principles of sustainable growth and high-quality placemaking.

Similarly, **South Ashford Garden Community** has benefited from HS1, with plans for over 7,250 homes. Faster rail connections have made these areas more attractive and leading to increased housing supply and regeneration.

The impact of HS1 is improved transport links that have driven investment, supported major housing developments, and reinforced Kent and Medway's role as a growth area.

THEME 3 – AFFORDABILITY AND CHOICE

Our Ambition: The provision of affordability and choice in housing across Kent and Medway, including our rural communities, which meets residents’ needs and aspirations.

1.Context

All Kent and Medway residents should be able to access the home of their choice. However, in the current climate, access and choice in the housing market is limited. House prices have continued to outstrip wage inflation. This, combined with tight restrictions around mortgage finance, has left homeownership out of the reach of many.

The affordability gap is particularly acute in rural areas, with the average rural house price being substantially higher than the average urban house price. There is also limited access to affordable private rented homes.

The inability of many to access home ownership means that the rental sector plays an important role in providing homes for Kent and Medway residents. People should be able to access high quality rental property within the private and social rented sectors.

In addition, low wage growth, coupled with the cost living crisis, has seen a widening gap between what people earn and their housing costs. Not just what people can afford to buy or rent, but housing-related costs such as repairs and maintenance and energy costs. Fuel poverty impacts residents across all tenures, irrespective of whether they own or rent their home.

2. Access to affordable home ownership

Over the last 5 years, average house prices across Kent and Medway have risen by between 15 and 30%.

Wages have not increased by the same margin. Median house prices are more than 8 times median earnings in all of the Kent and Medway authorities, which means that many working households will not be able to secure a mortgage. In some more expensive parts of the county, such as Sevenoaks, prices are more than 14 times average annual earnings.

The English Housing Survey identifies the average age of a first-time buyer in England as 33, reflecting the need for people to save for longer to meet deposit requirements. After the credit crunch and the pandemic, the Government introduced a range of financial support for first time buyers who would otherwise have struggled to access mortgage finance due to tightened lending criteria. This support is gradually being phased out. The Help to Buy Equity Loan scheme ended in March 2023 and the mortgage guarantee scheme ends in June 2025.

RECOMMENDATION: Government to work with the housebuilding industry to develop an effective incentive and support package for first time buyers to access homes on the open market.

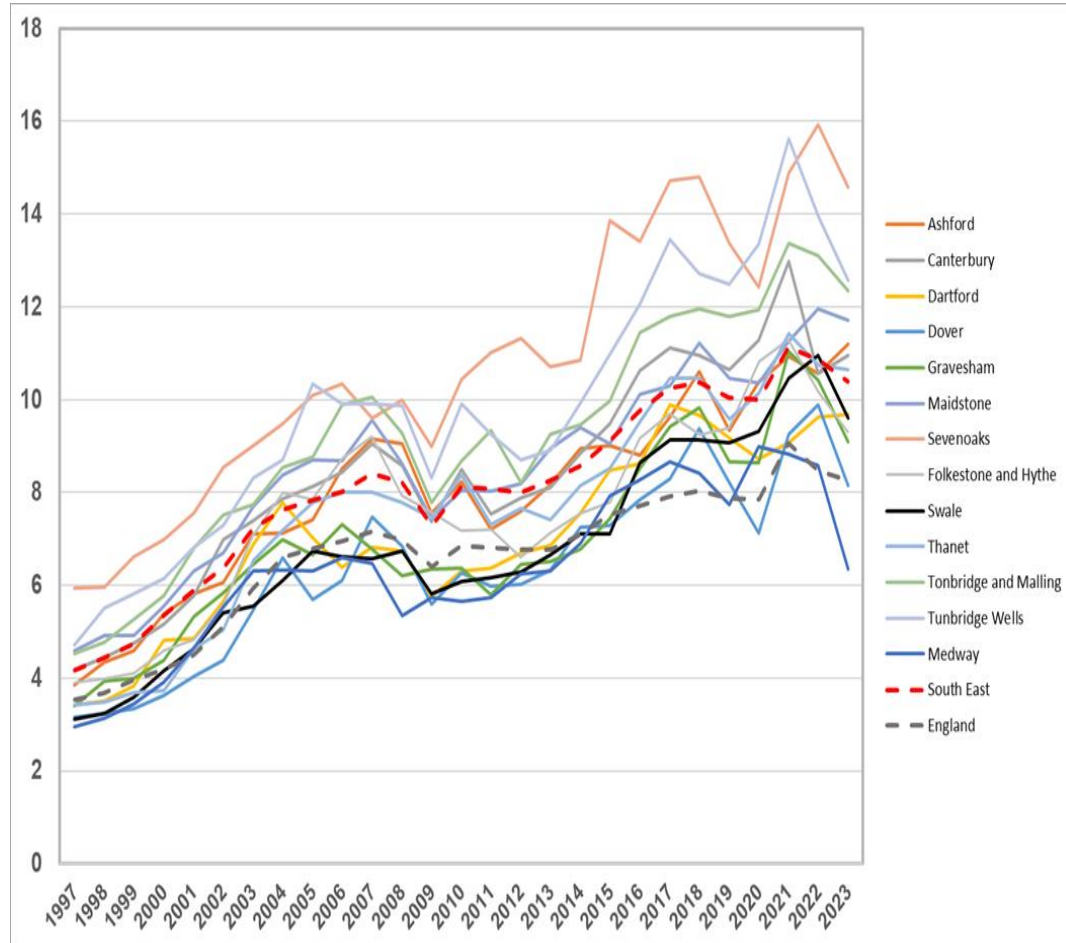


Figure 5 - affordability ratio: median house prices to median earnings

With high house price to income ratios across Kent and Medway, even with additional financial incentives, purchasing a home outright is out of reach for many first-time buyers and lower-income households.

For those unable to purchase on the open market, shared ownership, where buyers can purchase a percentage of a property while paying rent on the rest, represents a more accessible way to get onto the housing ladder. A typical “share” is between 25%-75% of the market value, reducing the deposit and mortgage required, making homeownership more feasible for those with limited savings or lower incomes.

For many Kent residents, particularly key workers and families, shared ownership is a viable, flexible, and more affordable housing option that provides security and stability compared to private renting case study 12). It enables buyers to have a stake in their home whilst keeping their costs manageable. Over time (subject to any local restrictions), shared owners can continue to increase the proportion of their home that they own, buying additional percentages of their home (staircasing) potentially until their own the property outright.

To enhance its role in the Kent and Medway housing market, KHG and KHDG should jointly advocate for improved funding for shared ownership and for greater use of public sector land to bring forward new shared ownership homes.

RECOMMENDATION: Government to include a dedicated allocation for shared ownership within the next Affordable Homes Programme.

Case Study 12 – St David’s Park, Moat Homes

The development at St David’s Park in Herne Bay includes two, three and four-bedroom houses to available to buy on a shared ownership basis from Moat Homes.

Dawn and Simon were heartbroken when their landlord decided to sell their privately rented home which they had been living in for six years. Both in their late 40s and struggling to save the 10% deposit to buy on the open market, they never expected to be able to buy their own home.

Through Moat’s shared ownership offer they were able to become homeowners without the need for a large deposit and are delighted with their new family home. They stated “We honestly never thought we would have our own forever home and when we first saw our house, we felt so proud of ourselves and just so happy. Honestly, every day we pinch ourselves as we can't believe we have this beautiful brand-new home. We are extremely lucky.”

3. Access to affordable rental homes

Not everyone will choose to or be able to buy their own home. For those residents, it is vital that we have an affordable rental sector, both private and social rented.

One fifth of households live in the private rented sector in Kent and Medway, an increase of 14% since 2011. This increase has

been driven by a combination of the decline in affordability of home ownership even for median income households and lack of available social and affordable rented sector for low wage households and those dependent on benefits.

As with house price growth, the cost of privately renting across the county has increased faster than the rise in wages, resulting in the majority of households in Kent and Medway having to spend up to 30% of their income on their private rental costs.

Poor affordability of private rental properties and Local Housing Allowance (maximum housing benefit that can be claimed) not keeping up with the increase in private rents, has contributed to households becoming homeless and requiring local authority assistance.

Whether a household can afford affordable rents (which are higher than social rents but targeted at the same households), depends not just on their earnings but also their benefit levels and whether they are affected by benefit caps. For some households affected by benefit caps, even affordable rents may present affordability challenges. This is most acutely felt by larger families, who are subject to both housing benefit and child benefit caps.

It is therefore vital that new affordable housing provision across Kent and Medway has a sufficient quantity of social rent homes. While affordable rent options can help some, many households are struggling even to afford these tenures, making social rent an essential part of the solution.

RECOMMENDATION: The Affordable Homes Programme should be expanded, with a multi-year, inflation-linked funding commitment that prioritises the delivery of social rented homes.

Case Study 13 – Kent HomeChoice

Kent Home Choice plays a crucial role in improving access to affordable housing across Kent and Medway.

As the partnership responsible for allocating social and affordable rent homes, it provides a choice-based lettings system that gives residents greater control over where they live. Instead of being assigned a home without input, applicants can browse available properties and bid for those that best suit their needs. This approach enhances transparency and allows people to make more informed decisions about their housing options.

Applicants can track their housing bids online and receive updates in real-time. This has made the process more transparent and has helped applicants understand their position on the waiting list. In addition, some local authorities use Kent Home Choice to signpost people towards affordable private rented options, helping to ease pressure on social housing and providing more routes into secure accommodation.

By working in partnership with housing providers and councils, Kent Home Choice plays an essential role in allocating homes efficiently, supporting those most in need, and improving access to housing options.

4. Rural homes

85% of the land area of Kent and Medway is classed as rural. With around 1 in 3 of its residents living in a rural area, compared to 1 in 5 nationally, Kent has one of the largest rural populations of any county in England.

Affordability is a particular issue in rural areas. The average rural house price within Kent remains substantially higher than the average urban house price, meaning that local residents are unable to afford homes from the open market, either to buy or to rent.

These priced out households will often move from their local rural area to towns and cities where there is a larger private rented sector or greater availability of affordable housing.

Rural local needs homes enable people to remain in their communities, providing security and affordability and allowing support networks to be maintained. They also help to keep villages alive and thriving through having a mixed community and more residents using local services and amenities.

Many barriers exist to getting these much-needed homes built, including availability of land, higher development costs in rural areas and local opposition. Services such as the Rural and Community Housing Enabling Service (case study 14) are critical to helping enable delivery of rural homes.

Case Study 14 – The Rural and Community Housing Enabling Service

The Rural and Community Housing Enabling Service (RACE) is an independent service providing expertise and working directly with rural communities to deliver affordable housing that local people need. RACE works in partnership with Parish Councils/community groups, Local Authorities and Housing Associations. There are over one hundred local needs schemes across Kent, with more in development, supported by RACE.

RACE supported the first Community Land Trust (CLT) in Kent, to provide ten affordable rent homes in response to local residents' views that more affordable housing was needed in the area. The Shepherdsweil with Coldred CLT partnered with English Rural Housing Association to develop and manage the homes. They were able to secure land from the Church Commissioners, who has originally not wanted to sell but agreed due to the the stronger community aspect through the CLT.

In March 2024, the new residents were able to move into their new homes. The partnership between the CLT and the housing association meant that real community involvement was possible alongside the expertise of a specialist rural housing provider to deliver homes that local people in housing need can afford to live in. It is the first of its kind in Kent.

Providing the pipeline of new genuinely affordable housing rural that communities need requires commitment and investment from Government, in particular recognition of rural housing within the Homes England Affordable Homes Programme.

RECOMMENDATION: Government to commit to rural affordable housing, by scaling up Rural Exception Sites, dedicated investment through the Homes England Affordable Homes Programme and ongoing financial support for Rural Housing Enablers.

5. Cost of living crisis

The cost-of-living crisis continues to affect a wide range of people and has had a significant impact not only those who were already struggling, but also on people who had never before experienced financial hardship.

Housing providers play a crucial role in helping their tenants to sustain their tenancies through providing budgeting and income management support and enabling access to other support such as health services. (case study 15)

High housing costs and the cost-of-living crisis are not just felt by social tenants. Some private renters and home owners are also facing affordability challenges due to rising energy costs and in the case of home owners, having insufficient funds to maintain and repair their properties, which can impact on the health and wellbeing of occupants, particularly vulnerable people.

The effects of the cost-of-living crisis are far-reaching and can often be hidden from view. It is therefore critical to recognise the value and expertise different organisations can bring. Only through a multi-agency approach can someone's situation be improved in the long term.

RECOMMENDATION: Stronger Together - Adopt a multi-agency approach across Kent and Medway to support all residents, regardless of tenure, to sustain tenancies and respond effectively to individual or household financial hardship.

Case Study 15 – Tenancy Sustainment, Town and County Housing

The Regulator for Social Housing requires landlords as part of the consumer standards to offer support and advice for residents to sustain their tenancies.

Town and County Housing use data available to them to identify residents that may need support, as well as reactive referrals to relevant internal support teams and external agencies. Their inhouse internal support teams include Money Support and Tenancy Sustainment services.

Their Money Support Officers work with residents to improve their financial circumstances through maximising their income where possible by exploring employment options or applications for welfare benefits. They also consider ways residents could reduce their expenditure through budgeting exercises. Where there is debt and rent arrears, they will refer on to specialist debt advice services and where eligible, apply for funding support.

Their Tenancy Sustainment services work with residents in a holistic way to understand their support needs and how these impact on their ability to manage or sustain their tenancy. Where there are unmet support needs such as hoarding or ill mental/physical health residents are referred to the correct agencies for help. Tenancy sustainment officers continue to support the resident to manage their tenancy better as their health and support needs improve.

6. Fuel poverty

Across Kent and Medway, levels of fuel poverty are around 10% of households, with the highest levels in coastal and rural areas. These households are likely to be unable to achieve thermal comfort in their homes due to the cost of energy and their low incomes. Those households who contain vulnerable people e.g. older or people with health conditions are likely to be more likely to experience detrimental impacts on their health and wellbeing.

Fuel poverty is largely driven by interactions between housing costs, household income, home energy efficiency and energy costs. With rapidly increased energy costs in recent years, the number of households required to spend more than 10% of their income (after housing costs) on energy has increased nationally and regionally. However, fantastic work across Kent and Medway continues to support residents in, or at risk of, fuel poverty (case study 16).

Case Study 16 – Home Energy Advice Service, Golding Homes

Golding Homes' Home Energy Advice service launched in October 2024. To date it has helped over 100 residents with estimated annual savings of £340 per household.

Home visits are carried out which identify the current EPC rating, energy suppliers, payment method and tariff and a thermal leak detection assessment of the property is conducted, as well as checking the property for potential quick wins. If there are any repairs identified during the visit these are raised.

One of the service's first home visits was to a resident with a significant debt on their gas meter. This meant the gas safety check couldn't be carried out and as a result they had no heating. Draught-proofing measures, ultra-low energy lightbulbs and radiator reflectors were installed and the resident was registered for the Priority Service Register and Social Water Tariff through Golding's trusted partner status with Southeast Water. The resident's fuel debts were cleared and they were moved onto a more appropriate tariff, reducing their utility bills by £50 per month. The resident was delighted as they were able to warm their home and eliminate the stress caused by the previous debts and fuel costs.

The Home Energy Advice service is addressing fuel poverty by providing tailored support that leads to significant energy and water savings and improved living conditions for residents.

THEME 4 – SAFE & EFFICIENT HOMES

Our Ambition: Ensure everyone in Kent and Medway has a safe and efficient home as a decent foundation for a healthy life.

1.Context

All residents of Kent and Medway should have access to a decent, safe, secure, energy efficient and affordable home, irrespective of the tenure they live in.

It is suggested that around 80% of the houses that people will be living in by 2050 are already in existence. Many of these are in poor condition and can be significant contributors to the poor health and wellbeing of the occupants.

Around **30% (5,600)** of households on local authority waiting lists report that they are currently living in poor housing conditions. The most common problems are damp, mould and disrepair, often linked to residents' vulnerability or financial hardship leaving them unable to properly look after their homes.

The majority of poor condition housing in Kent and Medway is found within the private sector, both in the private rented and owner occupier sector.

Poor quality and non-efficient homes contribute greatly to overall carbon emissions. In 2022, residential buildings accounted for 20% of greenhouse gas emissions in the UK.

As we head towards the Government target to achieve net zero by 2050, we need to reduce the emissions impact of both new and existing homes.

The Future Home Standard, due to be introduced in 2025, aims to vastly reduce the carbon emissions and improve the energy efficiency of new homes. For existing homes, housing providers are working towards achieving EPC C ratings for their homes by 2030. However, improving efficiency in the private sector remains a significant challenge.

Housing must also be resilient to the challenges and risks posed by climate change, particularly flood and heat damage. The housing sector will need to consider how to reduce the likelihood of surface water flooding, its impacts on housing and how to recover from flooding. The sector will also need consider how to adapt and build homes that are less likely to overheat during heatwaves. This is not only for protection of property, but also for the health and wellbeing of residents.

2. Improving property condition

Properties that are in poor condition have a significant detrimental effect on occupants' safety and security, health and wellbeing and on the environment.

A lack of local data on non-decent homes and properties with Category 1 hazards under the HHSRS makes it difficult to assess the scale of poor condition and unsafe properties across the county. However, applying the South East rate of 10.8% would suggest there are around **88,000** non-decent homes across Kent and Medway.

There are a limited number of social rented homes that are judged as being in poor condition and this can be attributed to the Decent Homes standard, which requires homes to be free from serious hazards, such as damp and mould or unsafe electrics, be in a good state of repair, having reasonably modern facilities and provide adequate thermal comfort.

Compliance with the standard has required social landlords to target significant resources at improving the condition of their homes.

The majority of non-decent homes are now in the private sector, predominately the rented sector but also amongst owner occupiers who may struggle to undertake repairs and maintenance themselves.

Help is available to vulnerable home owners through Home Improvement Agencies handyman services or from local authorities, who can provide financial assistance for works needed to address property hazards. Innovative services such as Rosherville Repairs and Maintenance Limited, run by Gravesham Borough Council (case study 17), offer services to landlord and owner occupiers who may be struggling to carry out their own improvements and are helping to raise standards across the private sector.

The Renters Rights Bill due to be introduced in 2025, will apply the Decent Homes standard to privately rented homes for the first time, aimed at improving their condition and energy efficiency. It will place a legal duty on private landlords to ensure that their properties meet the standard and enhance enforcement powers for local authorities.

RECOMMENDATION: Local authorities to engage with partners to inform and guide tenants and private sector landlords about the changes.

The Government has indicated that it intends to reform the Decent Homes Standard before applying it to both social and private landlords. It is important that any new standard focuses on maintaining the safety, health and wellbeing of residents.

RECOMMENDATION: Government to enhance the Decent Homes Standard and apply to the private rented sector to raise standards and address health inequalities.

Case Study 17 – Rosherville Repairs and Maintenance Service

Rosherville Repairs and Maintenance Limited, was formed by Gravesham Borough Council in 2022, to provide an affordable, reliable repairs & maintenance service to homeowners and landlords in Gravesham.

By providing essential repairs, maintenance, and grounds management services to homeowners, private landlords, and other social housing providers, the company provides a reliable way to deliver safe, well-maintained homes. The company can also offer valuable landlord advice in areas such as compliancy, building safety and energy improvements. By keeping these services in-house, Rosherville ensures efficiency, accountability, and value for money, offering a reliable and affordable solution for landlords and residents.

Beyond service delivery, Rosherville reinvests profits into the local community, ensuring housing remains well-maintained and accessible. It serves as a model for how local authorities can take proactive steps to enhance housing, strengthen communities, and drive long-term social and economic benefits.

In 2024, Rosherville Repairs was recognised for its impact, winning the Kent Housing Group Excellence Award for its outstanding contribution to the private sector.

3. Tackling damp and mould

Damp and mould poses a significant risk to health, which can be severe and even fatal. Living with damp and mould can exacerbate and sometimes even cause respiratory conditions, such as asthma, to emerge and places people at greater risk of contracting illnesses such as pneumonia and influenza . There are also knock-on impacts to people’s mental health.

Damp and mould is one of the most common hazards found in non-decent homes. Evidence from “ Safe and Well” inspections carried out by Kent and Fire Rescue Service also suggests that damp and mould is one of the most common housing condition problems faced by vulnerable households.

The tragic death of two-year-old Awaab Ishak, who died in 2020 from prolonged exposure to mould in his home, led to the creation of “Awaab’s Law”, which seeks to create stronger accountability within housing organisations making them more responsive to residents’ needs and ensuring better living conditions.

The first phase of Awaab’s Law comes into force in October 2025 and will require social landlords to address dangerous damp and mould within a set period and to fix all emergency hazards within 24 hours of notification. The law mandates that landlords not only fix such issues promptly but also report any incidents that could pose a risk to residents’ health.

Awaab's tragic death shocked the housing sector and there has already been a significant positive response from social landlords to tackling damp and mould within their homes.

Many landlords, such as West Kent Housing Association (case study 18) have taken a proactive approach such as implementing more rigorous inspection protocols, investing in staff training on identifying and responding to damp and mould, and introducing improved communication channels for residents to report issues.

Housing providers are also adopting data-driven approaches to track property conditions and tenant feedback, enabling them to identify and address problems before they escalate.

By aligning with Awaab's Law, housing providers can ensure that residents live in homes where their health and safety are prioritised, while also fostering greater transparency and trust between landlords and residents.

RECOMMENDATION: KHG Asset Management Group to convene KHG colleagues to share learning and best practice to deliver a proactive approach to eradicate and prevent damp and mould in all social housing provider homes.

RECOMMENDATION: Government to provide long term funding to social housing providers to eradicate and prevent damp and mould in their homes.

Case Study 18 – Proactive approach to damp and mould, West Kent

West Kent Housing Association ("West Kent") has taken a proactive approach to tackling damp and mould, seeking to prioritise early intervention, resident engagement, and investment in long-term solutions.

Following sector-wide concerns raised by the Housing Ombudsman and the Regulator of Social Housing, West Kent conducted a full audit of its homes to identify high-risk properties. This led to a targeted inspection programme, prioritising homes where residents had reported issues or where previous repairs suggested a risk of persistent damp and mould. Through this programme West Kent ensured that affected residents received quick and effective interventions, including enhanced ventilation, heating improvements, and structural repairs where needed.

West Kent do not just address the physical issues in the property but through their Energy Efficiency Service they help residents understand the causes and prevention of damp and mould; and provide advice on ventilation, heating usage, and simple household practices to reduce condensation. The service recently helped a resident who had no money to heat her home and was experiencing significant damp and mould as a result. As well as addressing the damp and mould, West Kent helped the resident to access support from her energy supplier and additional financial support from *Better Homes Better Health* to help heat her home and make it more energy efficient.

4. Energy efficiency

Poor condition homes are inefficient, costly to run and contribute significantly to greenhouse gas emissions. In 2022, residential buildings accounted for 20% of UK greenhouse gas emissions. The Climate Change Committee has stated that the UK will not meet its Net Zero targets in 2050 without almost complete decarbonisation of the country's housing stock.

The Future Homes standard, due in 2025, will ensure that newbuild homes are future-proofed with low-carbon heating and high levels of energy efficiency, including solar panels.

However, most of the homes that people will be living in by 2050 have already been built. The energy and water efficiency of these homes need to be improved if we are to support the Government's Net Zero targets.

In the social sector, homes must reach EPC C by 2030. Funding such as the Warm Homes: Social Housing Fund Wave 3 are supporting landlords to do this. Across Kent and Medway, social landlords are installing measures such as improved insulation, solar panels, energy efficient windows and doors, and water efficient kitchens and bathrooms. Landlords are also improving heating controls and utilising smart sensors to help customers better manage their energy use.

Many landlords have begun to transition their properties to low carbon heating technologies, such as replacing old, inefficient heating systems with air- or ground-source heat pumps.

These improvements will lower residents' utility bills and ensure landlords provide safe, well-maintained homes that are affordable to run.

The majority of inefficient homes are in the private sector. Delivery of local initiatives such as retrofitting old buildings with new carbon neutral technologies (case study 19) are helping to improve existing homes in the private sector. The Warm Homes: Local Grant also enables local authorities to deliver energy performance and low carbon heating upgrades to low-income homes in England.

Generally, the funding landscape for energy efficiency home improvements in the private sector remains complicated and difficult for private landlords or homeowners to navigate.

The government is currently consulting on whether the same minimum energy efficiency standards that apply to the social sector should be introduced for the private rented sector, as part of the Renters Rights Bill. Any new requirements must work in parallel with sufficient levels of funding, help and support that are easy to access.

RECOMMENDATION: Radically simplify the energy and water efficiency funding and support landscape for Kent and Medway landlords and homeowners to improve efficiency standards to EPC C across the private sector.

Case Study 19 – Crescent Road Retrofit, Tunbridge Wells

Tunbridge Wells Borough Council has recently brought a number of derelict buildings back into use as temporary accommodation for large families.

The properties were over 130 years old, with mixed retail and residential use classes. One had an EPC 'F' rating and all had significant damp issues, rendering them unfit for habitation.

Following extensive refurbishment by main contractor Baxall, four former dilapidated properties in Crescent Road were brought back into use as (2) three- and (2) four-bedroom properties. One of the four-bedroom properties was designed as a disabled accessible home, with a ground floor and level access bathroom with shower and WC.

All four properties achieved an EPC 'C' rating, despite their age and conservation zone location. Installation of air source heat pump, high levels of thermal insulation, electric induction hobs and A-rated white goods means the properties now have zero carbon emissions on site.

The project has been shortlisted for The Housing Innovation Awards 2025 in 'Best Retrofit Innovation or Project' category.

5. Fire safety

The Grenfell Tower fire in 2017 resulted in the death of 72 people and injured more than 70. Following the fire, and in line with recommendations made by the Hackitt Review and the Grenfell Tower Inquiry, the government made changes to fire safety legislation, strengthening building safety regulations, giving new enforcement powers for Local Authorities and introducing new requirements around fire risk assessments.

As fire safety regulations continue to evolve, housing providers will work together with Kent Fire and Rescue Service (KFRS) to implement changes. This includes remediating mid and high-rise buildings by removing combustible cladding, upgrading fire doors, and ensuring proper compartmentation. Through strong collaboration, fire risk assessments and clear accountability, providers and KFRS can protect residents and make buildings safer.

RECOMMENDATION: KHG Asset Management Group to convene KHG colleagues and KFRS to share learning and best practice to deliver a proactive approach to improve fire safety.

RECOMMENDATION: Government to provide long term funding to social housing providers to improve fire safety in their homes.

THEME 5 – HEALTH AND WELLBEING

Our Ambition: All residents of Kent and Medway have access to a safe, secure, affordable, high-quality home that supports their health and wellbeing.

1. Context

There is a clear link between an individual's housing circumstances and their health and wellbeing. The Marmot Review (2020) emphasised that poor housing worsens health inequalities, particularly for low-income and vulnerable groups.

It is estimated that poor housing costs the NHS at least £1.4bn annually.

Housing affects health in three key ways, through quality, supply and affordability. Poor quality housing can cause or exacerbate health conditions and negatively impact mental health. A lack of available affordable housing causes people to live in more insecure forms of housing, often at high cost, and increases risks of homelessness.

Health is best supported when people have access to a sufficient supply of good quality, affordable housing.

2. Public health

Housing significantly impacts public health through various pathways, including quality, affordability, and stability.

Poor housing conditions such as damp, mould, and inadequate heating, as well as poor insulation contribute to respiratory and cardiovascular diseases, mental health issues, and even fatalities. Overcrowded and poorly ventilated homes exacerbate these risks.

High housing costs cause financial stress, which can lead to anxiety and depression, and force people to choose between essentials like heating and food. This financial strain disproportionately affects low-income families, young people, and ethnic minorities.

Housing instability, including frequent moves and evictions, disrupts social networks and access to essential services, further harming health. Secure, affordable housing supports mental and physical wellbeing by providing stability and reducing stress.

Prioritising housing across Kent and Medway is essential to improve the health of residents and to reduce health inequalities, particularly among vulnerable groups.

To achieve this, we need strong and effective joint working at the strategic level across housing health and social care system, identifying where housing, health, and social care intersect and promoting the systemic change needed to improve health and wellbeing outcomes.

A vital mechanism for achieving meaningful joint working is the collaborative use of data. By gathering, sharing, and utilising combined datasets, we can build our awareness and insight about health disparities across Kent and Medway. This collaborative approach will help us to identify specific needs and plan joint interventions that are targeted and effective.

RECOMMENDATION: Strengthen collaboration between housing, health, and social care by creating shared goals, establishing clear pathways, and enhancing coordination to improve health and wellbeing.

RECOMMENDATION: Identify, understand, and share data, evidence, and best practices to support decision-making and improve access to interventions.

3. Housing for older people

Kent and Medway has an increasingly ageing population. Almost 20% of residents are aged 65 and over, with 9% aged over 75 and 2.5% aged 85n and over. The population of adults aged 65 and over is expected to increase by around 40% by 2041. There is a strong correlation between ageing and increased rates of disability and ill health and around one third of people aged 65 and over have disabilities that affect their lives.

Creating homes that both active older adults and older people with or without health and care needs want to live in is crucial. It is also important that older people have choice; with a range of housing options available that they can select from as their circumstances change.

Whilst the majority of older people in Kent and Medway will continue to live in mainstream housing all of their lives, the growing size of the older population will increase need for specialist housing.

Specialist housing (independent living, extra care or assisted living) is limited within Kent and Medway and there are challenges with providing more schemes due to the difficulty in competing for sites with mainstream house builders, or securing more affordable sources of land, and other barriers.

The current Kent Adult Social Care and Health Accommodation Strategy *Right Homes, Right Place, Right Support* recognises the need to support older people to live as independently as possible and access care and support as they need it, with a greater focus on providing support for people to remain in their own home and/or specialist housing with care options, rather than traditional residential or nursing care.

Housing for older people is not just about social care options. Mainstream homes which are safe, secure, affordable to run and that appeal to older people are needed. The right type of housing can improve older people's health and wellbeing outcomes and reduce pressure and cost to the health system, from reducing harms caused by fuel poverty to reducing hospital admissions from slips, trips and falls at home.

Under-occupation of large family homes by elderly couples or single people is a significant issue across Kent and Medway. The KHG Maintaining Independence Through Housing (MITH) project aims to provide high-quality accommodation for older people, to encourage them to downsize, freeing up larger properties for the family market.

RECOMMENDATION: Progress the KHG MITH (Maintaining Independence Through Housing) partnership project to deliver over 1000 new homes specifically designed to meet the needs and aspirations of our ageing population.

RECOMMENDATION: KHG to work with the Kent Estates Partnership to identify land (e.g. local authority, NHS, MoD, Network Rail) to contribute to the KHG MITH partnership project.

4. Supporting independence at home

Many people with health and support needs wish to live independently in their own home, particularly as they age.

Local authorities provide Disabled Facilities Grants (DFGs) to low-income households to enable adaptations to be made to their homes to accommodate disability or ill health. These can range from small changes such as installing ramps or grab rails to major alterations such as widening doorways to accommodate a wheelchair or installing a stairlift. The impacts on recipients of these adaptations can be transformative, improving both physical and mental wellbeing and enabling them to retain their independence.

Home Improvement Agencies can support people to access DFGs and other forms of financial assistance to help them to live well at home, especially as they age (case study 20). They can also provide support and advice around housing related issues that could be delaying a person's safe discharge from hospital to home. By coordinating discharge planning across multiple agencies, including local authorities and occupational health they can review and resolve potential barriers to a patient going home and staying home safely.

Case Study 20 – Home Improvement Agency, Town and Country Housing Group

Mrs C, an 89-year-old retired nurse, had a hip replacement and clots in her legs which caused her mobility issues. She lived alone in a two-storey house and had no family. Her condition had progressively worsened, making it difficult for her to use her bathroom and access essential areas of her home.

An occupational therapist assessment identified the bathroom needed to be adapted to a level access shower and Mrs C received a Disabled Facilities Grant to enable this.

Mrs C was supported throughout the process by the Home Improvement Agency, who coordinated the project on her behalf, enabling effective communication between the occupational therapist, local authority and the contractors to manage expectations and ensure the project went smoothly.

A support plan was also completed for Mrs C and it was noted that she was only in receipt of State Pension and she was signposted to DWP for a benefits review. She was subsequently awarded attendance allowance which helped with her taxi fares to hospital and for her hairdresser to visit her home.

Mrs C was very grateful that the adaptations and support she received had allowed her to remain in her home and maintain her independence.

5. Supported housing

Good quality supported housing has a significant positive impact on its residents' health, wellbeing and sense of social connection.

Supported housing provides invaluable housing and support for disabled people, homeless people, people with mental health problems, people who have experienced domestic abuse and many others.

It helps ease the pressure on the NHS and social care, and the National Housing Federation (NHF) estimates that it saves health services around £940 per resident per year. Lack of suitable housing or care support at home is a critical factor in people spending longer in hospital than they need to. Research from the NHF identified that in 2023/24 there were **109,029 days** of delayed discharge attributed to mental health inpatients waiting for supported housing, at a cost to the NHS of around **£56m**.

Supported housing also plays a critical role in reducing homelessness. Short-term and transitional supported housing can help to reduce or prevent higher risk forms of homelessness, such as rough sleeping and help people prepare for living in a permanent home.

The Government has recognised the importance of supported housing to people's health, wellbeing and quality of life. It has committed to improving the quality of supported housing to ensure all residents live in decent accommodation and receive the support they need.

The Supported Housing (Regulatory Oversight) Act, introduced in 2023, places a duty on local housing authorities to produce supported housing strategies to understand current availability and future need for supported housing, although there is no timetable yet for when this will be enacted.

Supported housing will also be subject to national standards and to licencing by local authorities. A consultation on the details of these measures is due to close in May 2025.

The cost of developing and of managing supported housing is higher than general needs affordable housing. This has led to a reduction in the availability of supported housing within the social housing sector.

RECOMMENDATION: Government should integrate national strategies on health, social care and housing and provide additional grant funding for delivering supported housing.

6. Gypsies and Travellers

The Gypsy and Traveller communities in Kent have specific housing needs that must be addressed to ensure their well-being. There is a pressing need for permanent pitches to provide stable living conditions, promote access to health and public services, and to reduce unauthorised encampments due to a lack of sites.

Additionally, transit sites are essential to accommodate those who travel seasonally, ensuring they have access to basic amenities. These communities also require housing-related services such as support with planning permissions, legal advice, and access to healthcare and education. Addressing these needs is crucial for fostering a more inclusive and supportive environment for Gypsy and Traveller communities.

7. Homelessness

Homelessness comes in many forms, including evictions, rough sleeping, staying on people's sofas, fleeing a home which is not safe or living in medically inaccessible accommodation.

Having a secure, safe, affordable, high quality home to live in is fundamental to someone's quality of life. Being without a home, or living in one that fails to meet their needs has a significantly detrimental impact on a person's health and wellbeing.

People experiencing homelessness have a mortality rate six times higher than that of comparison groups, and temporary accommodation is often poor quality and overcrowded, which adversely affects health and wellbeing.

As of March 2024, there were around **3,000 households** in Kent and Medway living in temporary accommodation. This includes just over **3,600 children**.

It is highly likely that a significant proportion of these children will experience negative impacts on their health and wellbeing as a result of living in temporary accommodation. This is one of the most insecure forms of housing, with inadequate space and facilities and families can sometimes be placed a long distance from schools. Research from Shelter in 2006 found that poor housing conditions increase the risk of severe ill health or disability by up to 25% during childhood and early adulthood.

In 2022-23, 9,152 households in Kent and Medway became homeless. This figure is those owed a prevention or relief duty by the local authority and does not include the hidden homeless. The number of officially homeless households fell across the sub- over the 5 year period from 2018/19 by 9%. This reduction is welcome and reflects positive action taken by local authorities to prevent homelessness rather than an improvement in the households' own circumstances.

Local authorities have a duty to take reasonable steps to support applicants who are threatened with homelessness from becoming homeless (case study 21). As part of this, authorities provide advice and assistance on how to search and secure accommodation in the private sector. Most authorities offer start up-costs or a deposit bond to support in finding suitable accommodation.

Although the ongoing costs of renting in the private sector can be prohibitive for benefit dependent and low-income households.

Case Study 21 – One View, Maidstone Borough Council

Maidstone Borough Council (MBC) has worked in partnership with Xantura, Newton and KCC to deliver the One View project, where predictive analytics are used to prevent homelessness for those who may be struggling with debt or financial exclusion. The project began in 2019 and has assisted over 250 households avoid homelessness by proactively reaching out to households who were identified as being at risk. The project has seen great success, with a wider rollout across Kent and Medway.

MBC has seen financial benefits through the avoidance of temporary accommodation, with approximate cost savings of over £700,000. One person who engaged with the project said: "Thank you so much for getting in touch and helping me, everyone has been so kind and I don't know why I was so frightened to ask for help before."

Learning from the holistic intervention undertaken by the officers working on the project has been rolled out to the wider team, leading around a 23% improvement in prevention outcomes for individuals who engage with MBC more widely.

Although the ongoing costs of renting in the private sector can be prohibitive for benefit dependent and low-income households.

The private rented sector (PRS) although generally a positive source of housing supply is also a significant factor in high levels of homelessness, with around one third of households originating from the PRS. The main factors of this are poor affordability, insecurity of tenure and poor property condition. The failure of Local Housing Allowance to keep pace with rising private rent levels and a lack of properties available at affordable or social rents has particularly impacted benefit dependent and low-income households' ability to secure a suitable home.

The Renters Rights Bill, due to be enacted in 2025, aims to end discrimination against people on benefits as well as those with children, who often face barriers in accessing private rented accommodation. The Bill will see an end to the use of s.21 "no fault" evictions, giving private renters greater security of tenure. However, with private rents continuing to rise, we need to vastly increase the level of available social housing to ensure that vulnerable households can afford a home.

Local authorities have limited access to temporary accommodation which can enable households to maintain connections with services and social networks, as well as linking

vulnerable individuals with new services, such as domestic abuse support, care leaver services, mental health support and support for ex-service personnel. Many authorities are building their own temporary accommodation to assist with this (case study 22).

A fear of homelessness and of losing an existing social tenancy can often prevent victims of domestic abuse from seeking help. The Kent Domestic Abuse Reciprocal Agreement enables housing providers to work together to place people fleeing domestic abuse in a safe area without any loss of tenancy rights (case study 23)

RECOMMENDATION: KHG to work with and support its local housing authority members to identify and implement a better delivery model for temporary accommodation (TA), to reduce reliance on inappropriate and costly TA.

RECOMMENDATION: Government to to widen the scope of data protection related legislation to allow for greater confidence in the innovative use of data and technology to undertake preventative actions, or proactively reach out to those in crisis.

Case Study 22 – Foy House, Margate

Foy House was a long-term empty building on Margate High Street, in one of the most deprived wards in the area. Thanet District Council purchased and redeveloped it to provide flexible, secure, energy efficient and well-planned temporary accommodation for local residents in urgent need of housing.

The building now comprises eight high-quality, self-contained flats for individuals and families. There is a dedicated onsite manager to support tenants to prepare for moving into a permanent home.

Since Foy House opened in January 2023, 21 individuals and families have been accommodated, who may otherwise have faced homelessness. Residents are supported by the onsite manager and receive intensive support during their stay. This on-site support helps residents to transition to permanent accommodation more quickly than usual.

Investing in Foy House enabled the council to increase its direct provision of temporary accommodation, helping ensure that as few individuals and families as possible are placed out of the local area, reducing a stressful situation.

Case Study 22 – Kent and Medway Domestic Abuse Reciprocal Scheme

The Kent and Medway Domestic Abuse Reciprocal Scheme is an important partnership initiative that enables individuals and families at risk of domestic abuse to relocate safely while retaining their social housing tenancy.

By allowing managed reciprocal moves between social landlords, the scheme ensures that survivors are not further penalised by losing their home, and instead are offered a secure and supported pathway to safety.

It makes the best use of existing social housing, eases the burden on local authority homelessness teams, and expands the rehousing options available to survivors. Participation in the scheme supports the new Consumer Standards and aligns with local authorities' broader domestic abuse strategies. It promotes inter-landlord collaboration with minimal disruption to internal lettings policies.

Survivors participating in the scheme must hold a social tenancy in their sole name and the housing provider needs to retain a percentage of their nomination rights. The process is coordinated centrally, with referrals matched monthly over three months or until a suitable property is found, ensuring a streamlined, safe and supportive route to secure accommodation.

Whilst homelessness is traditionally associated with urban areas, rural homelessness is on the increase, with research from the CPRE showing a 40 % increase over the last 5 years.

Rural homelessness faces particular challenges around isolation, a lack of temporary or permanent affordable accommodation and few support services. Homeless people are often forced to travel to urban areas to access support and accommodation, taking them away from valuable support networks.

English Rural Housing Association and Porchlight have identified that a *Housing First* service, where people are given a permanent home alongside intensive support, could transform lives for homeless households in rural areas. These services should provide multidisciplinary support across a breadth of areas, to support mental health, substance use, and housing casework and support individuals with the higher transport costs and physical isolation associated with rural areas.

RECOMMENDATION: MCHLG to invest in a new tranche of *Housing First*, with a programme to scale up and support delivery in rural communities in partnership with DEFRA.

IMPLEMENTATION

1. Implementation of the Kent and Medway Housing Strategy

This strategy has been developed directly by Kent Housing Group (KHG) with input from our membership organisations and those who work jointly with KHG or have a vested interest in the future strategic direction of housing across Kent and Medway.

KHG recognises that our members, collectively and on an individual basis, are all working to achieve the ambitions and objectives set out in this strategy, with the overarching common aim to ensure that all residents of Kent and Medway have access to a safe, warm and affordable home.

To ensure continued commitment and to achieve the strategy's objectives KHG have sought engagement in the strategy from our member's most senior representation, including Kent Council Leaders, Housing Association Board Members, and Kent Chief Executives.

The monitoring of progress and the updating of the strategy will be undertaken by KHG, and reported to our member organisations at regular intervals. KHG has committed to work collaboratively across its membership to promote the priorities and deliver the objectives and will work in partnership with the Kent Chief Planners Group, Kent Housing and Development Group, Kent County Council, the South East Housing and Development Group, the Thames Estuary Growth Board and other relevant groups or bodies that support the aims of this strategy.

To monitor progress against the objectives and to track the impact of the strategy KHG will develop a dashboard of key indicators, building on the indicators used to track previous iterations of this strategy.

The proposed indicators will include: number of dwelling completions; number and type of tenancies allocated; housing need data; house price and sales data; number of homelessness applications; placements in temporary accommodation; empty homes brought back into use and category one hazards.

KHG will develop an implementation plan that will set out how the strategy objectives will be delivered. The plan will be used to feedback on progress to the KHG membership and partnership organisations.

2. Partnership working

This strategy was developed in collaboration with a broad range of colleagues, groups and organisations. Kent Housing Group (KHG) is proud and committed to continue joint-working and collaborative engagement to deliver the strategic objectives for housing across Kent and Medway.

Thanks are noted to all KHG members who contributed to the development of this strategy, from providing images to drafting content to support the five themes.

3. Links to other strategies and frameworks

This housing strategy links to and supports a number of strategies and frameworks across Kent and Medway.

Link To Document	Theme 1 Accelerating Delivery	Theme 2 Infrastructure First	Theme 3 Affordability and Choice	Theme 4 Safer and Efficient Homes	Theme 5 Health and Wellbeing
Kent and Medway Domestic Abuse Strategy 2024-2029					
Kent Joint Strategic Needs Assessment					
Framing Kent's Future 2022-2026					
Kent ICS Priorities					
Kent & Medway Integrated Care Strategy - shared delivery plan 2024-2026					
Kent and Medway NHS and Social Care Partnership Trust Strategy 2023-2026					
RACE - Rural & Community Housing Enabling Service - Kent Housing Group					
Medway Housing Strategy to 2030					
Kent & Medway Local Skills Improvement Plan					
Kent County Council - flooding, drainage & water management policies and guidance					
Kent Environment Strategy - Kent County Council - 2024					
Kent & Medway Energy & Low Emissions Strategy 2020					
Striking the balance - local transport plan 5 - Kent County Council					
Armed Forces Kent & Medway Covenant					
(Emerging) Kent Adult Social Care Accommodation Strategy					
Development strategy Medway Council					
Medway Joint Local Health & Wellbeing Strategy 2024-2028					
Kent Design Guide - Kent County Council - 2020					
Kent & Medway Economic Framework 2024					
Kent Adult Social Care Strategy 2022 - 2027					
Homes England strategic plan 2023 to 2028					
Homes for health - GOV.UK					
Ending Rough Sleeping for Good - Gov.uk 2022					
Discharging people at risk of or experiencing homelessness - GOV.UK 2024					
Understanding and addressing the health risks of damp and mould in the home - Gov.uk 2024					
Disabled Facilities Grants delivery guidance for Local Authorities Gov.uk 2022					
Thames Estuary Growth Commission 2050					

ABOUT KENT HOUSING GROUP

1. Who are we?

Kent Housing Group (KHG) is a forum for housing organisations in Kent and Medway. KHG has representation from all twelve Kent local authorities, Medway Council, thirteen housing associations, four support providers, Kent County Council and Kent Public Health. KHG also has representation from a number of organisations who work in partnership with social housing landlords, including Homes England, the National Housing Federation, the National Residential Landlords Association, and the South East Housing and Development Group.

KHG has an Executive Board, the purpose of this board is to oversee and provide guidance for the wider membership and sub groups, to ensure that our aims and objectives are met.

2. What is the KHG Vision?

KHG prides itself on being considered as the 'Voice of Housing in Kent', to represent the collective voice of Kent's housing bodies, providing advice and a 'Kent perspective' to regional and national bodies for the benefit of Kent's residents.



IMPLEMENTATION OF THE KMHS 2020 – 2025: LIST OF ACHIEVEMENTS BY THEME

Themes	Achievements
Accelerating Housing Delivery	<ul style="list-style-type: none"> Continued high level and effective partnership working with Kent Housing Group work with the Kent Housing and Development Group, Kent Chief Planning Officers Group, Homes England, South East Housing and Development Group and MHCLG Implementation and promotion of the Kent and Medway Planning Protocol, providing a framework for collaborative working for delivering good plan led growth. A Guide to Developing Affordable Homes in Rural Communities - Kent Housing Group - Launched in 2021 and edited in 2022 provides information and advice to those concerned about the lack of affordable housing in their rural community and are keen to secure new affordable homes.
Infrastructure First	<ul style="list-style-type: none"> KHG works with partners in Homes England and developers to promote workshops addressing the challenges around development. Levelling Up and affordable housing meeting covered infrastructure, viability, home ownership and cross boundary working, mainly focused on Kent but also on the wider SELEP area. 2022
Affordability	<ul style="list-style-type: none"> KHG Guide to Virtual Lettings - Kent Housing Group 2020 KHG pre-eviction protocol 2020 Kent and Medway Homelessness Local Connection Referral Protocol - Kent Housing Group 2020 Joint Working Protocol for Young People 2020 Kent Housing Group's successful bid for £2.5M For the Contain Outbreak Management Fund (COMF)

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Affordability	<ul style="list-style-type: none"> • KHG also launched the Support for Kent Landlords 2021 • Kent Homechoice produced pre-tenancy training videos. 2021 • Kent High Priority Rehousing Reciprocal Scheme (KRS) - Kent Housing Group 2020/2021 • Rural and Community Housing Enabling service (RACE) 2023 • Kent Homechoice website updated with new affordable home ownership schemes 2023
Safer Homes	<ul style="list-style-type: none"> • Strengthened KHG engagement with Kent Fire and Rescue Service (KFRS) in 2022. • How to dry washing and prevent damp and mould 2024 • Let's Stay Fire Safe campaign 2024 • Fire safety in sheltered accommodation webinar - Kent Housing Group 2024)
Health and Wellbeing	<ul style="list-style-type: none"> • Kent High Priority Rehousing Reciprocal Scheme (KRS) 2020 • Kent and Medway Homelessness Local Connection Referral Protocol - 2020 • Kent Housing Group Pre Eviction Protocol - Kent Housing Group 2020 • Joint Working Protocol for Young People - Kent Housing Group 2020 • Kent and Medway Duty to Refer Protocol - Kent Housing Group 2020 • KHG published several guidance, advice and information documents and links for members on coronavirus and housing services, and a statement on Black Lives Matter. 2020 • Workshop to explore Extra Care Housing in Kent, jointly with KCC 2021 • Event on Strategic Partnerships with Homes England and the organisations who are Strategic Partners in Kent 2021 • KHG published a Mental Health Booklet 2021