

# Housing Strategy 2010-2015

February 2010



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**This strategy represents the commitment of the Council and its partners to meet the housing requirements of the Borough. These requirements have been identified through research and consultation including the wide-ranging consultation carried out for Ambitions for Swale 2009-2026: the local sustainable community strategy. The vision and priorities for this strategy also align with national and regional policy, plans and targets.**

**This document is primarily intended for the partners and stakeholders who have a part to play in the delivery of the housing strategy. A summary will be published and made widely available to communities across Swale.**

## Foreword

I am very pleased to introduce the new housing strategy for Swale.

Swale is an attractive and very varied place to live, work and visit. Whilst nearly two-thirds of our people live within our largest towns, rural Swale includes some of Kent's most isolated communities and it is a place of great contrasts, combining the Thames Gateway Growth Area and some of the county's most historic villages and beautiful countryside.

Swale is also a place of great potential and we intend it to offer opportunity and a high quality of life to everyone. Together with partners and our local communities we are working hard to drive Swale forward bringing new types of business, training and job opportunities and new homes together with the right facilities and services to support local people and all our communities. But we know that we have some real housing challenges to tackle. Through this strategy, we aim to provide more affordable homes for all, to make sure that existing housing provides good quality decent homes and that neighbourhoods are attractive safe places to live.

The recent national and international economic recession has brought with it a downturn in the housing market and financial difficulties for many. Whilst economic recovery is slowly starting to take effect, delivering our ambitions for more housing and particularly affordable housing will continue to be challenging for some time yet and our services will continue to come under pressure from people facing personal and financial difficulties. But, with our partners, we will work to provide more homes, make sure that people who need support get the advice and services they need, and that homes are made decent.

I would like to thank our partners for their vital contribution to developing and delivering the housing strategy and to say how encouraged I am by their continuing commitment to working with us to meet the housing needs of the people of Swale.



Councillor David Simmons  
Executive Member for Housing and Health

# 1. Our vision, outcomes and objectives

## *Our vision*

**High quality sustainable homes where people choose to live, in new and existing communities**

The vision for our housing strategy comes from the sustainable community strategy Ambitions for Swale 2009-2026. This is a wide-ranging strategic document that sets out what the Council and all the partners with which we work want to see for Swale's future and will work to achieve. Appendix two draws out how housing activity contributes across all the ambitions for Swale, and how other activity contributes to achieving this housing vision.

## *Our desired long-term outcomes*

We have identified a set of outcomes that, once delivered, will achieve our vision and maximise the housing contribution to the wider ambitions for Swale. These are high level, long-term outcomes that cannot be completely delivered within the life of this strategy, but to which this strategy and delivery plan will significantly contribute. The outcomes that we expect to deliver completely or substantially within the life of this strategy are included in section four.

- 1 All homes and neighbourhoods provide sustainable environments<sup>1</sup> for good quality, life-long living:
  - People feel integrated with and are proud to belong to their local community.
- 2 The housing supply is sufficient for, and matches the needs and aspirations of local households and those needing to move into the area:
  - Economic growth through existing and new business opportunities is supported by provision of housing of the right type and in the right place.
- 3 There is a good choice of housing options that supports diverse needs: everybody has an equal opportunity to live in a home that supports their life chances and maximises their health and wellbeing:
  - There is a range of affordable housing options that meet the needs and aspirations of people across our area who cannot afford market housing
  - All homes across all tenures provide a decent quality living environment
  - Best use is made of the existing housing stock: there are no long-term empty homes, rented homes are let quickly and households occupy homes that are the right size and type for them
  - There are sufficient pitches that are well-sited and provide a good quality living environment.
- 4 Adverse impacts to the environment from construction and occupation of housing are minimised:
  - All homes can be kept warm at a price people can afford.
- 5 Our partnership's policies and services recognise, support and improve the life chances of vulnerable people and narrow the gaps in health and wellbeing:
  - People are supported to establish and maintain their independence in an appropriate home environment
  - Homelessness is minimised and, where it cannot be prevented, people are helped to find a suitable home as quickly as possible with minimal adverse impact on their lives
  - Housing and housing-related activity provides opportunities for skills development, training and employment.

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<sup>1</sup> Places that have the jobs, homes, schools, healthcare, transport and other services that people need and the needs of all citizens are met so that the most disadvantaged are not left behind

## **Our objectives**

Looking at the challenges that we particularly need to address over the next five years we have identified four main objectives that together will contribute to achieving our longer- term outcomes and our vision:

- Objective one**     **Increase housing supply, including affordable housing**
- Objective two**    **Improve housing condition and local neighbourhoods**
- Objective three**   **Support vulnerable people**
- Objective four**    **Tackle disadvantage and improve quality of life**

We cannot achieve these in isolation: we need a range of partners to work with us in delivering these objectives. We have therefore developed this strategy in consultation with many other agencies and across the Council. Our delivery plan<sup>2</sup> sets out what we will do together to achieve our objectives.

We are conscious that we are working for the people and communities of Swale and we particularly want to ensure that what we do and how we do it contributes to making communities strong and inclusive. We have therefore agreed a set of principles that are central to our work and which will guide us in delivering our objectives:

- Customers and communities are involved and influence the shape of plans and services
- Diversity is taken into account in all areas
- All households can access the services they need.

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## **2. Our priorities**

For each objective we have agreed a series of priorities that will direct our activities and resources over the next five years.

### **Objective one – increase housing supply, including affordable housing**

*Priorities:*

- Gear up housing provision to meet projected changes in household growth and make-up to 2026, and to support economic growth
- Optimise opportunities for increasing affordable housing supply and the range of affordable housing options in both urban and rural communities
- Secure high design and sustainability standards for all new developments and homes including improved energy efficiency, reduced carbon emissions and future proof design (including Lifetime Homes and Lifetime Neighbourhoods)
- Make best use of existing housing by further reducing the number of empty homes and addressing issues such as under-occupation and any problems of low demand
- Meet the need for additional pitches for Gypsies and Travellers.

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<sup>2</sup> The delivery plan is a companion document to this strategy. Both documents can be found on Swale BC's website

## ***Objective two – improve housing condition and local neighbourhoods***

### *Priorities:*

- All social housing and an increased proportion of private sector homes to meet or exceed the Decent Homes standard
- Improve property condition and management standards in the private rented sector and houses in multiple occupation (HMOs) in particular
- Improve energy efficiency and affordable warmth across all tenures
- Promote the effective physical and social integration of new affordable housing and new occupiers with new market housing and within existing communities
- Target housing and environmental improvement to help deliver Swale's major regeneration programmes.

## ***Objective three – support vulnerable people***

### *Priorities:*

- Identify and fill any gaps in knowledge and understanding of housing needs
- Ensure that housing policies and services respond to identified unmet needs
- Increase housing options and improve choice for people with special needs, including disabilities, to enable them to live independently and safely
- Develop a range of housing support services that benefit some of the most vulnerable and at risk client groups.

## ***Objective four – tackle disadvantage and improve quality of life***

### *Priorities:*

- Improve the access to advice and assistance with housing options in both rural and urban areas
- Narrow gaps in health and wellbeing outcomes
- Help tackle problems of low skills levels, worklessness and low incomes
- Identify and respond to changing patterns in homelessness.

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## 3. Our area and the challenges to which we must respond

### 3.1 Our area

Swale covers an area of 364 square kilometres and is in a prime location within 40 miles of London. The majority of the Borough's countryside is of an extremely high quality with a significant part of the landscape protected. Partly located in the Thames Gateway Growth Area it is a diverse Borough, containing three distinct areas in the form of Sittingbourne, Faversham and the Isle of Sheppey, as well as an extensive rural hinterland.

Swale has a growing population (131,900<sup>3</sup> people in total) and number of households, with increasing demand for new homes, jobs and services; reflecting Swale as a place where people want to live and bring up their families. Swale has a relatively small minority ethnic population (people who do not classify themselves as white British) – just over 9%<sup>4</sup> (around 10,000 people) compared with over 16% nationally. The borough has a significant Gypsy and Traveller population and has become more diverse in recent years as a result of migration and a growing population.

The South East plan sets a housing growth target of 10,800 homes. The Council's aim is to ensure that growth is not only environmentally sustainable, but delivers positive improvements in the quality of life for local people.<sup>5</sup>

Although two-thirds of the population live within the main urban areas, there are significant rural areas and severe affordability problems in rural communities. Lower-waged locally employed residents struggle to access accommodation they can afford and this can result in high levels of out-migration of younger people and unbalanced communities.

We recognise that there has been a limited focus on meeting rural housing needs with few homes delivered via rural exception sites in recent years. We recognise the particular issues facing rural communities, and the importance of enabling younger and lower-paid residents or in-comers to live in these communities. We intend to optimise all opportunities to increase provision of affordable housing in rural areas and where possible accelerate delivery.

Swale is undergoing economic transition with a loss of traditional employment and skills, which has and continues to present many challenges for Swale and is accentuated by national and international economic difficulties. These have contributed to poor educational attainment and the deepening of pockets of severe deprivation. Swale is the second most deprived borough in Kent, the ninth in the South East and is ranked 116th nationally (out of 355).

Rural districts can exhibit greater levels of deprivation than their urban counterparts with issues of rural affordability and access to services. We recognise that a lack of investment in rural areas can compound the issue with people employed in more traditional industries (e.g. agricultural employment) struggling to afford housing and the closure of rural amenities (e.g. post offices) leading to people having to travel further to access basic amenities. Ambitions for Swale, the local sustainable community strategy, focuses on the continuing need to address the consequences of economic change and to identify new opportunities for growth and development.

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<sup>3</sup> ONS Mid-2008 population estimates. Published 2009

<sup>5</sup> Corporate Plan 2009

<sup>4</sup> ONS Mid-2007 population estimates. Published 2009

Regeneration is seen as vital to transform the economic, social and environmental wellbeing of the Borough. The need to integrate new developments with existing communities is critical. The Council recognises that it has had mixed success in achieving this and ensuring better integration will be a high priority.

Key drivers include:

- Responding to significant population and household growth with an increasing ageing population and workforce, and more single person households
- Ensuring population and housing growth is sustainable and supported by infrastructure provision, high quality public services and job opportunities
- Managing structural change in the local economy and the transition from dependence on low skills employment to higher value knowledge-based employment
- Improving poor performance in educational attainment and low skills levels which otherwise have the potential to hold back economic and social development
- Tackling problems of extreme social and economic deprivation and addressing inequality within and between communities
- Protecting and enhancing the natural environment and managing and adapting to the effects of climate change through partnership
- Reversing negative perceptions of the Borough which frequently exist within and outside Swale.

Every council has a responsibility to understand what matters most to its local communities and to respond to this through investment, service planning and delivery. We also have to meet national and regional targets and sometimes this requires a balance with local priorities.

## **3.2 Responding to the wider challenges**

It is important that we understand and respond to the national, regional and sub-regional context for Swale. This sets the scene for local issues and priorities and the majority of our resources to tackle the local challenges come through these wider agendas. We have summarised below the main challenges and how we are responding at a local level.

### ***Economic growth and prosperity***

Although this strategy has been developed during an economic downturn, our local aspiration to maintain and develop prosperous communities reflects the national and regional vision for economic growth. By working collaboratively with our partners and across local authority boundaries we are in a better position to deliver this; we will have a stronger voice in the region to influence the new regional strategy<sup>6</sup> and to attract resources for housing, planning and supporting infrastructure.

We need to keep developing our understanding of the relationship between housing and the economy so we are able to identify and respond to any barriers. The new duty on county councils (and unitary authorities) to undertake local economic assessments of their area to inform regional plans and local action is expected to take effect from April 2010.

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<sup>6</sup> All regions are required to produce a single regional strategy by 2010

The impact of a broad range of factors, including housing, on the economic wellbeing of individuals and communities needs to be taken into account in the assessment. We are participating in that work to ensure that issues particular to Swale, such as low qualification and skills levels, and our considerable ambitions for economic and employment growth, are taken into account.

### ***Sustainable communities and value for money outcomes***

Sustainable communities are an aspiration that all councils have in common with the national vision, but it means different things in different places. For this reason the government's vision is for local people to be engaged in the processes of deciding what a sustainable community should look like, what issues require action to achieve this vision and how investment and services should be designed and delivered.

Whilst we have sought to identify and respond to local issues in this strategy, building on resident engagement in the process of developing Ambitions for Swale 2009-2026 (the local sustainable community strategy) and the Kent Local Area Agreement, it is important that we continue to engage with our residents and customers to ensure our knowledge remains up to date and we can respond to changes in local issues. Our Policy Overview Committee is developing ways to improve public involvement in Council decisions and service improvements. This is due to report in April 2010.

Through joint working we aim to deliver better value for money, attracting new resources, having a greater influence over resources that are not directly in our control, and ensuring the best possible outcomes, not just outputs, for communities from investment in housing and housing services in our area. Working with partners gives us all opportunities to explore how services can be delivered more effectively, with better outcomes and lower costs. We have already looked at the cost of strategic housing services and compared these with our neighbours across North Kent and we are using this work to learn from each other about how to reduce costs and increase quality and effectiveness.

### ***Community engagement and empowerment***

Ensuring that local people and communities are able to shape the area where they live and work and influence the services that are provided is a strong plank of government policy. It is important that people of all ages and from all backgrounds have this opportunity. The Homes and Communities Agency (HCA), the main funder of additional affordable housing, recognises that this helps create a sense of community pride and ownership and fosters social cohesion and a sense of belonging. Part of the work of the Tenant Services Authority (TSA), which regulates social landlords, is to ensure that tenants and residents across all social housing can effectively exercise their rights and choices.

Swale's Local Strategic Partnership (LSP) invited participation from the community and a wide range of stakeholders to help identify the right challenges and priorities for action for the sustainable community strategy and these are feeding into this housing strategy. This engagement will continue as we contribute to the vision for Swale, through delivering our housing objectives, particularly to ensure that we reflect the needs and aspirations of diverse and changing communities.

We are engaging with and involving the local community in a range of ways to ensure that people can share their views on local services, including housing, and priorities for service development. We already encourage customers of our housing services to tell us what they think and suggest how we can do things better, for example through focus groups, community events (e.g. Living In Safety – Staying Put's annual event) and public consultation events for policy changes e.g. choice-based lettings. We have a customer reference database that we use to target invitations and consultations

and we are in the process of setting up a panel of 'expert customers' to provide continuing engagement and improve our outreach across our diverse communities. We continue to look for other ways to improve customer involvement and particularly where there may be communication barriers.

Specifically in Queenborough and Rushenden, our regeneration partnership has engaged and empowered the community through master planning and specific projects, and is now developing ways to improve still further through the employment and training of local people.

Our partners and other stakeholders have contributed to the development of our strategic approach and direction through the consultation event in November 2009 and subsequently by giving their comments and suggestions on the consultation draft. Our key partners were also involved in a series of workshops to develop our partnership approaches to delivery. We also contribute to our partners' developing approaches to service through a range of multi-agency partnerships, such as PACT (Partners and Community Together).

### ***Increased supply of quality housing, affordable to a range of households***

In support of economic growth and sustainable communities, our strategy contributes to the national target for an increase in housing supply and affordability. This is in the context of the housing targets set out in the Regional Spatial Strategy (RSS), and other related targets such as those for jobs growth and environmentally sustainable development.

The current economic climate presents us with a challenge to delivery, particularly as affordable homes delivered through the planning system is reduced. We are working together with partners including the HCA to respond to this and any new opportunities that arise. We have also identified actions that seek to improve the contribution of existing housing to meeting needs and aspirations.

The expectation that councils will use their assets to facilitate delivery of affordable housing has become even more crucial as private sector development slows down, impacting severely on affordable housing completions. We will also explore with key partners, such as the County Council, what opportunities there are for their assets to be used to help increase affordable housing supply.

Our plans for the future include continuing to develop a robust understanding of housing markets and housing needs and the external factors that influence these, e.g. the economy, and the opportunities that exist to meet needs. Through the Local Development Framework (LDF) process we are requiring 30% affordable housing on all developments and 35% in some local areas, where this is needed to balance the housing market. We are also reviewing our criteria for preferred partners to encourage housing associations to work in Swale and improve delivery.

### ***Equality, opportunity, independence and choice***

Enabling opportunity, choice and independence are national priorities. There is also recognition that a considerable number of households and communities still face inequalities and exclusion and need support to overcome a wide range of barriers before they can live healthy and happy lives. We are working in partnership to help people with particular housing and/or support needs, for example people with mental ill health and learning disabilities, offenders, and households which are vulnerable to homelessness or other crises. We are also conscious, when planning and providing housing services, of the need to support those with lower levels of literacy and other communication barriers including sensory impairment.

Work to improve home condition and neighbourhoods, and tackle anti-social behaviour and income poverty, are just some of the ways in which we are improving and will continue to improve circumstances for the most vulnerable households and disadvantaged communities. We are taking an holistic approach, with partners, to tackling problems in our most deprived communities.

Our focus on increasing housing supply, and affordable housing options in particular, and on improving existing housing, is driven by the ambition to improve choice and to enable everyone the opportunity of a decent home that meets their particular needs and aspirations. We have developed a customer profiling approach which we are piloting with a view to using this for all housing services across Swale so we can target our resources more effectively in the future.

The government's recent statutory guidance on allocations<sup>7</sup> reinforces the flexibilities councils have to meet local pressures and needs and give greater choice and wider options for prospective tenants, but also that allocation policies must be fair and seen to be fair. Improving access to housing, such as through choice-based lettings, providing advice and support when needed and ensuring that this is transparent for customers, will help people to have as fair an outcome as possible.

### **3.3 Local strategic context**

#### ***Sustainable community strategy and Local Area Agreement***

The local sustainable community strategy, Ambitions for Swale 2009-2026, alongside that for Kent<sup>8</sup>, provides the overarching direction for promoting and improving the wellbeing of the area. Both identify housing, affordable housing and high quality homes and neighbourhoods within their key objectives reflecting national and local community priorities.

The housing strategy has been developed in the context of the vision and detailed priorities within these community strategies and the Kent Local Area Agreement (LAA) 2008-11. Outcomes are aligned and it will be a responsibility of one of the LSP thematic groups, Health and Housing, to monitor the strategy and ensure that actions contribute to targets and that housing priorities are also integrated with and support delivery of economic, social and environmental priorities.

#### ***The Thames Gateway***

The Thames Gateway is Europe's largest programme of physical, social and economic regeneration, stretching from central London to North Kent and South Essex. Within Swale, Sittingbourne and the Isle of Sheppey are incorporated within the Thames Gateway's boundaries, reflecting the scale of housing and employment growth that these areas will see over the coming years, and their regeneration needs. Associated with this, government funding linked with the Thames Gateway agenda is contributing to the provision of major infrastructure, especially at Sittingbourne, and Queenborough and Rushenden. The master plan for Queenborough and Rushenden has now been approved, and this includes plans for ensuring that new and existing communities are integrated as development progresses. Less directly, the expansion of employment in neighbouring areas, such as Medway and Kent Thameside, will increase the range of opportunities available to Swale residents, and the priorities in Ambitions for Swale aim to capitalise on this.

Within North Kent (covering the districts of Dartford, Gravesham and Swale, plus the Medway unitary authority), the local authorities, together with SEEDA (the regional development agency) and other partners have entered into a commitment to a new multi-area agreement (MAA) focused

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<sup>7</sup> Fair and flexible – statutory guidance on social housing allocations, December 2009

<sup>8</sup> Vision for Kent, version 2, published April 2006

initially around skills, economic development and transport. The local priorities for all these areas are identified in Ambitions for Swale.

### ***Regeneration plan 2008-11***

This sets out the medium-term priorities for delivering major regeneration programmes in Swale. Swale Forward – the local regeneration partnership – is responsible for championing the Borough’s regeneration needs, including securing funding, and co-ordinating and supporting delivery of schemes. Queenborough and Rushenden and Sittingbourne town centre areas are the primary focus for regeneration activity and the plan seeks to deliver 9,100 new homes and 12,000 new jobs by 2016. The housing strategy has a crucial role in delivery of the borough’s regeneration ambitions.

### ***Joint Strategic Needs Assessments (JSNAs)<sup>9</sup>***

There are two JSNAs for Kent – one for adults and one for children. The JSNAs present an overview of the future health, social care and wellbeing needs of local people and communities and is undertaken by the primary care trust and Kent local authorities. They identify needs and service requirements and inform the joint commissioning of services. Housing circumstances and housing condition can significantly influence health and wellbeing, reinforcing the importance of working together to improve outcomes for the most vulnerable. We will work with health and social care to improve knowledge of the local housing issues and their impacts on health and wellbeing.

### ***Draft Supporting People strategy 2010-15<sup>10</sup>***

The developing strategy builds upon the previous strategy and existing service provision with the emphasis on prevention and helping people stay in their own accommodation. It also identifies the need for additional services based on need to help some of the most vulnerable and disadvantaged. The strategy proposes a general move away from accommodation-based to floating support services. However, it recognises that whilst floating support is the most flexible way to support vulnerable people, there is a clear place for accommodation-based services, for example in crisis situations: the Supporting People Programme will prioritise short-term supported housing.

New services are prioritised based on need and risk of harm from individuals to themselves and the community. New investment will, at least in part, have to be funded by savings through the decommissioning of existing services.

The highest level of need for new services is from:

- Young people at risk, particularly 16- and 17-year-olds
- People who have serious mental health problems and misuse substances (dual diagnosis)
- Gypsies and Travellers and other minority ethnic communities.

The second highest level is from:

- Single homeless people, rough sleepers and families with support needs (including teenage parents)
- People with HIV/Aids
- Vulnerable refugees.

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<sup>9</sup> Adults’ JSNA for Kent 2009 and Children’s JSNA for Kent 2009

<sup>10</sup> Kent Supporting People strategy 2010-15. Draft version 3

The third highest level is from:

- Older people
- Those with mental health problems
- Those with a learning disability.

### **3.4 Housing challenges**

The main housing challenges that define Swale have been identified from a combination of data analysis taken from a range of sources including the recent Strategic Housing Market Assessment (SHMA)<sup>11</sup> and private sector stock condition survey, a review of regional, county and local policy and input from stakeholders and partners. Housing market and needs information will continue to be reviewed on a regular basis to inform plans.

Our key housing challenges:

- Providing for housing growth
- Insufficient affordable housing to meet needs in urban areas
- Insufficient affordable housing to meet needs in rural areas
- Insufficient choice of housing
- Increasing numbers of older people
- Increasing numbers of households with a disability
- Improving outcomes for those who are most disadvantaged
- Balancing housing and economic growth
- Problems of poor condition in private sector housing
- Improving energy efficiency and adapting to climate change.

The following paragraphs identify the issues that underpin these challenges.

#### ***Providing for housing growth***

- Swale has a growing population increasing by almost 17% between 1981 and 2006 and compared to 7% nationally. It is predicted to rise by a further 9.2% to 140,400<sup>12</sup> by 2026
- Households are forecast to rise by 20% from 53,000 to 63,700<sup>13</sup> by 2026. The major element of growth is in single person households (52% increase) driving a decrease in average household size from 2.38 to 2.18 over the period
- Falling household size suggests increased pressure for smaller dwellings. However the recent SHMA suggests this shouldn't dictate development policy given the greater supply of smaller over family-sized homes
- The South East Plan sets a requirement for 10,800 new homes in the Borough from 2006 to 2026. The majority of this growth will be in the Thames Gateway part of the Borough and on brownfield sites
- The impact of the current economic recession and 'credit crunch' has been felt within the housing industry. Given that housing completions declined in 2008/9 and there is slow progress on sites this year it is considered unlikely that Swale will meet the RSS target of 500 dwellings per year. Depending on the length of the recession, this may impact on meeting the South East Plan target of 10,800 dwellings by 2026.<sup>14</sup>

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<sup>11</sup> Strategic Housing Market Assessment for the East Kent sub-region, June 2009

<sup>12</sup> Sep Nov 2008 projections Kent County Council

<sup>13</sup> Ssp Sept 2009 strategy-based forecasts KCC

<sup>14</sup> Local Development Framework topic paper: demography and social trends, July 2009

### ***Insufficient affordable housing to meet needs***

- The SHMA identified that house prices in Swale are the most affordable (relatively) of the five East Kent sub-regional authorities.<sup>15</sup> Swale is, however, characterised by a low-wage economy and in spite of a down-turn in house prices affordability remains a critical factor
- 428 additional affordable homes are needed each year<sup>16</sup> – this compares with an average 100 completions annually 2003/4 to 2008/9. It is estimated that in total only 390 new affordable homes will be completed over the next three years
- There were 3,261 households, excluding transfers, on the housing register at December 2009
- Homelessness acceptances have more than halved since 2006 consequent of early intervention and better preventative measures. However, there was a slight increase in 2008 and figures for 2009 suggest a continuing but small upward trend which may be related to the recession
- The majority of households in affordable housing need cannot afford intermediate housing – 71% of newly forming single households cannot afford a one-bedroom shared-ownership flat
- A much reduced affordable housing programme will impact on ability to meet housing need and has the potential to increase homelessness and the use of temporary accommodation.

### ***Insufficient affordable housing to meet needs in rural areas***

- Swale Borough has significant rural areas housing approximately one-third of the population
- There had been a limited focus on meeting rural housing needs with only three homes delivered via rural exception sites in the five years up till 2008/9
- Rural districts can exhibit greater levels of deprivation than their urban counterparts with issues of rural affordability and access to services
- A lack of investment in rural areas can compound issues of affordability with people often in lower-waged employment struggling to afford housing
- The closure of rural amenities (e.g. post offices) leading to people having to travel further to access basic amenities
- A risk of high levels of out-migration of younger people from rural areas leading to unbalanced rural communities.

### ***Insufficient choice of housing***

- There is a severe shortage of affordable housing – Swale has a lower proportion of affordable housing compared to the national average (15% compared to 19%)
- Owner-occupation is beyond the means of many – the ratio of lower quartile house prices to earnings is just over 7:1. The SHMA shows that overall 78% of newly forming households cannot afford to buy, highlighting the need for more affordable intermediate housing options: the average first-time buyer is 37 years old
- There are higher levels of terraced housing and proportionately significantly more properties in Council Tax bands A and B than the South East region (41% compared with 25%) and below the average of higher banded properties reflecting lower value property mix and stock condition
- There is a significant mismatch in the need for and supply of larger family homes

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<sup>15</sup> Canterbury, Dover, Shepway, Swale and Thanet

<sup>16</sup> Housing needs study 2005

- Although two-thirds of the population live within the main urban areas there are severe affordability problems in rural communities. Lower-waged locally-employed residents struggle to access accommodation they can afford and this can result in high levels of out-migration of younger people and unbalanced communities.

### ***Increasing numbers of older people***

- Currently over 19%<sup>17</sup> of Swale's population are over pensionable age (women of 60 years and over, men of 65 years and over). In line with national trends the most dramatic change up to 2026 is the projected increase in the older population (56% for those aged 65 to 84) – especially the very elderly and frailer age groups (a 124% increase for those aged 85-plus).<sup>18</sup> This is the overwhelmingly most important demographic driver of housing market change
- Predicted growth in the older population will see more people with changing housing, health, care and support needs in the future
- The number of older people living alone is increasing. Enabling older people to remain living independently and safely in their own homes is a government priority<sup>19</sup>
- A wider range of tenure options are needed to improve choice and access to appropriate accommodation for older people with a better balance between rented, intermediate tenures and full purchase.

### ***Improving outcomes for those who are most disadvantaged***

- Swale is the second most deprived borough in Kent and is ranked 116th nationally (out of 355).<sup>20</sup> There are pockets of severe social and economic deprivation with 15 neighbourhoods in the 20% most deprived nationally – 11 of these are located on the Isle of Sheppey
- Deprivation is closely associated with health inequalities. Where people live, and the conditions they live in, are important to health. Poor housing can impact negatively on health, for example through poor thermal comfort with excess damp, cold and mould and standards of fire safety. Twenty-nine percent of private sector homes are non-decent – one-third are occupied by vulnerable households
- Swale has one of the lowest life expectancies in the South East and it is markedly lower for those living in the most deprived wards – on average 6.5 years for men and 5.4 years for women
- The number of people living in Swale with a learning disability is likely to grow by 22% between 2001 and 2021.
- The 2009/10 Private Sector Stock Condition Survey has found that 23.3% of households in Swale have an occupant with a disability. The numbers of people experiencing physical disabilities and other serious health problems is likely to increase
- Over £3m funding would be required to meet current demand for Disabled Facilities Grants and there is insufficient funding to meet the predicted increased future demand.

<sup>17</sup> ONS Mid-2008 population estimates. Published 2009

<sup>18</sup> Sep Nov 2008 projections KCC

<sup>19</sup> Lifetime Homes, Lifetime Neighbourhoods: a national strategy for housing in an ageing society 2008

<sup>20</sup> Indices of Multiple Deprivation 2007

- Swale has an ethnic minority population of just over 9%<sup>21</sup> (approximately 10,000 people) compared with over 10% nationally – there is evidence of a marked growth in the number of migrant workers. However, little is known about the potential housing and related support needs of these communities and whether some may be living in unsuitable housing conditions
- Swale has traditionally had one of the largest Gypsy and Traveller populations with Kent and the South East. The recent accommodation study<sup>22</sup> identified a need for an additional 62 pitches up to 2012. Without sufficient good quality provision many will continue to live in poor conditions or a non-permanent location which may exacerbate health and other problems and also restrict access to health, education and other services.

### ***Balancing housing and economic growth***

- The economy of East Kent, including Swale, has been predicted to expand significantly due to a range of factors and has been highlighted as a primary driver of the housing market in the area. Housing is an essential part of the infrastructure needed to support economic growth
- Swale has considerable ambitions for economic and employment growth, the creation of higher value employment opportunities and attracting young professionals to the area, and in recent years has seen impressive growth and is successfully diversifying from traditional industries to science- and knowledge-based industries
- An increased range of housing options is needed to enable people to live and work in the Borough, and an improved housing offer to attract young professionals
- Economic ambitions are being held back by the Borough's low skills profile. Qualification levels among Swale's working age population are significantly worse than both the national and regional averages. In 2007, over 19% of working age people within the Borough had no qualifications, compared with less than 10% across the South East, and the proportion with qualifications at NVQ 4 and above was over a third lower than elsewhere in the region
- Economic inactivity is higher than national and regional averages as are the numbers of working age benefit claimants, and earnings are relatively low impacting on individuals' ability to access housing and keep their home. Unemployment and poverty are factors often associated with homelessness.

### ***Problems of poor condition and empty homes in the private sector***<sup>23</sup>

- 13,671 (29%) private sector homes fail the Decent Homes standard<sup>24</sup>. This compares well against the national average of 37%<sup>25</sup> but nevertheless represents significant poor condition. 42% of private rented homes are non-decent
- 4,331 (34%) of these homes are occupied by vulnerable<sup>26</sup> households – 39% rent and 61% are homeowners
- 9,739 (20.5%) homes have at least one Category 1<sup>27</sup> hazard and require immediate intervention. The vast majority of Category 1 hazards relate to incidences of excess cold. The other top hazards identified were falls associated with steps or stairs, falls between levels, and damp and mould growth. Twenty-two percent of these homes are occupied by vulnerable households

<sup>21</sup>ONS Mid-2007 population estimates. Published 2009

<sup>22</sup>North Kent Gypsy and Traveller Study

<sup>23</sup>Data used is from the private sector stock condition survey final report December 2009

<sup>24</sup>Decent Homes must meet current statutory minimum standards and

be in a reasonable state of repair, have reasonably modern facilities and services and provide a reasonable degree of thermal comfort

<sup>25</sup>English House Condition Survey 2006

<sup>26</sup>In receipt of at least one of the principal means-tested or disability-related benefits

<sup>27</sup>Based on the Housing, Health and Safety Rating System (HHSRS)

- There is a significant private rented sector – 7,695 homes (16% of the private stock), the majority of which were built before 1945 and are predominantly terraced
- From housing and Council Tax records in April 2009, there were 1,200 empty homes, excluding second homes, holiday lets and other exemptions. In December 2009, 338 homes had been empty for more than six months
- The stock condition survey estimates that there are 341 houses in multiple occupation (HMOs). However the sample was small and so considered unreliable. From data held by the service and from results of our inspection programme it is estimated that there are likely to be approximately 600 HMOs as defined by the Housing Act 2004. Building characteristics and usage mean that HMOs can present the greatest risk to health and safety – especially fire
- The wards of Sheerness East and West, Queenborough and Halfway are considered to have the greatest concentration of poor housing in the Borough and have within them Super Output Areas that, based on the Index of Multiple Deprivation, are within the most 20% deprived in England.

### **Improving energy efficiency and adapting to climate change**

- New housing has to make minimum impact on the environment. As well as national targets for carbon-neutral development, and regional plans and policies which include more specific requirements for ensuring sustainability, Swale seeks level 3 of the Code for Sustainable Homes on all new homes, or ‘very good’ under the EcoHomes Standard, and it is already requirement for all new affordable homes
- The average SAP (an energy efficiency rating which runs from ten up to 100) for private sector dwellings is 58. This compares well against the national average of 49. The government’s target rating is 65<sup>28</sup> – a level where there is minimal risk of any household being in fuel poverty
- However, 1,680 homes have a SAP rating of less than 35.<sup>29</sup> Of these, 652 are occupied by vulnerable households, the majority of whom are older people
- Thirty-four percent of private sector homes are non-decent and occupied by vulnerable households; this is largely due to excess cold and poor thermal comfort
- 7,695 (16%) private sector households are in fuel poverty<sup>30</sup>. Fifty-eight percent of these households are vulnerable.

## **4. Our priorities in detail and our five-year outcomes**

### **4.1 What we are already doing and what we plan to do**

We have identified the outcomes that we want to achieve or make substantial contributions to over the five-year life of this strategy. These are aspirational and will be very challenging, but we are acknowledging the size of the agenda to which we, with our partners and stakeholders, have to respond for the benefit of the people and communities of Swale. We have also identified how these outcomes and the activities to achieve them will contribute towards achieving the targets within Kent’s Local Area Agreement.

The following table also summarises what we are doing already towards achieving objectives and delivering our priorities and what we plan to do over the next five years. This forms the basis of our rolling three-year delivery plan, which is a companion document to this strategy.

<sup>28</sup>Home Energy Conservation Act 2005

<sup>29</sup>The proxy measure for failing the Decent Homes standard due to poor thermal comfort

<sup>30</sup>A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income (including Housing Benefit or Income Support for mortgage) on all household fuel use. Source: government’s UK Fuel Poverty Strategy 2001.

## Objective one – increase housing supply, including affordable housing

### Outcomes

- New housing supply is sufficient for, and matches the needs and demands of, local households and those needing to move into the area for employment
- There is a range of affordable housing options that meet the needs and aspirations of people across our area who cannot afford market housing
- New homes and neighbourhoods provide sustainable environments for good quality, life-long living and adverse impacts to the environment are minimised
- There are no long-term empty homes and rented homes are re-let quickly
- There is a balance between household size and make-up and the size of home occupied.
- The number of pitches matches the requirement identified in the Regional Spatial Strategy; they are well-sited and provide a quality living environment

### National Indicators in Kent's Local Area Agreement to which these contribute:

- NI 154 net additional homes provided
- NI 155 number of affordable homes provided
- NI 159 supply of ready-to-develop housing sites
- NI 186 per capita CO2 emissions
- NI 188 planning to adapt to climate change
- NI 21 dealing with local concerns about anti-social behaviour and crime

### Priority 1a)

Gear up housing provision to meet projected changes in household growth and make-up, and to support economic growth

#### **We have...**

Facilitated significant housing development since 2001 with 4,628 completions at April 2008 – higher than the total annualised structure plan<sup>31</sup> target of 4,249 homes for the period. 2007/08 saw a major increase to 767 completions. However, completions fell back to 494 in 2008/9 with slow progress on sites in 2009/10 largely due to the economic recession

#### **We will...**

Have LDF policies and guidance in place to enable delivery of an increased high quality housing supply and secure a better balance of housing type, size and tenure to meet need and aspiration

Identify sufficient deliverable and developable sites to meet Swale housing growth targets to 2026

Site viability assessments will be completed where there is a challenge on the requirement for affordable housing

<sup>31</sup>Kent and Medway Structure Plan: 1/4/2001 to 31/3/2016, 9,100 dwellings (avg 607 pa)

## Priority 1b)

Optimise opportunities for increasing affordable housing supply, including intermediate tenures, in both urban and rural communities

### **We have...**

Commissioned a Strategic Housing Market Assessment with the other East Kent authorities to improve our knowledge and understanding of local housing need and the market to inform planning and housing policy

Built 472 affordable homes in the five years to 2007/8 – 14% of all new homes built in Swale. 128 homes were completed in 2008/09  
Substantially improved provision of affordable housing in rural areas compared to previous years with the completion of 19 homes in 2009/10

### **We will...**

Explore all opportunities to fund and deliver affordable housing that does not rely on private sector development including use of the Council's and partners' assets to increase supply

Work with partners, including Action with Rural Communities in Kent, to ensure our approach to housing and housing services strongly promotes and supports sustainability of rural communities

Undertake a programme of rural housing needs surveys linked to site identification to provide at least six new rural housing schemes in the next three years, working closely with parish councils and local communities, landowners and development partners

Optimise all opportunities to increase provision of affordable housing including intermediate tenures, including use of 100% affordable housing rural exception sites, and consider reducing the thresholds at which affordable housing contributions are triggered, and accelerate delivery

Explore alternative delivery vehicles, such as Community Land Trusts to deliver rural affordable housing that remains a community asset in perpetuity

Work with developers and housing associations to build more new affordable homes in both urban and rural areas (minimum 30% on sites of 15 units or more) and based on a 70% rented and 30% intermediate tenure split. We will negotiate to improve the percentage of family homes as part of the affordable housing requirement

### Priority 1c)

Secure high design and sustainability standards for all new homes which improve energy efficiency, reduce carbon emissions and future-proof design (including Lifetime Homes and Lifetime Neighbourhoods)

#### **We have...**

Pledged to proactively tackle climate change in the Borough and have signed the Nottingham Declaration on Climate Change

Set high standards for design quality and waste minimisation on major new schemes such as that at Queenborough and Rushenden

Seek level three of the Code for Sustainable Homes on all new homes

#### **We will...**

Adopt LDF policies and guidance which require high quality design and sustainability standards, working towards all new homes being carbon-zero before 2016

Work with housing associations to achieve higher than minimum sustainability and energy efficiency standards including exemplar projects achieving levels five and six of the Code for Sustainable Homes

Seek 100% of affordable housing and 20% of market housing to be built to Lifetime Homes standards

### Priority 1d)

Make best use of existing housing by further reducing the number of empty homes and addressing issues such as under-occupation and any problems of low demand

#### **We have...**

Brought 704 empty homes back into use through positive action since 2004. Only 338 (0.7%) of private sector homes are long-term empty

Worked with housing association partners to successfully reduce void times. Initiatives to reduce under-occupation have not been fully embedded due to other competing priorities and constraints on finance

Work with Amicus Horizon HA to develop an effective scheme to tackle under-occupation and encourage down-sizing and monitor its success

#### **We will...**

Bring more empty homes into use particularly focussing activity in areas of deprivation and where properties are causing a nuisance to local communities

Work with Amicus Horizon HA to develop an effective scheme to tackle under-occupation and encourage down-sizing and monitor its success

### Priority 1e)

Increase pitch provision for Gypsies and Travellers

#### **We have...**

Developed a strategic partnership with Kent County Council and other agencies to address the needs for additional and decent quality pitches

Identified a requirement for additional pitches and for a transit site in Swale up to 2012<sup>32</sup>

Approved an interim Gypsy and Traveller policy pending formal adoption of pitch allocations in the South East Plan. SEEPB<sup>33</sup> has recommended to the government provision of 28 pitches, two sites for travelling show people and a medium transit site for Swale to 2016

#### **We will...**

Bring forward sites to provide for the final number of pitches allocated in the South East Plan partial review in 2010

<sup>32</sup>North Kent Gypsy and Traveller Study

<sup>33</sup>South East England Partnership Board

## Objective two – improve housing condition and local neighbourhoods

### Outcomes

- All homes across all tenures offer a decent living environment
- Privately rented and social rented homes are good condition and well managed
- All homes are able to be kept warm at a price people can afford
- People are happy and proud to belong to their local community
- Regenerated areas provide good quality homes and neighbourhoods
- Adverse impacts to the environment from occupation of homes and neighbourhoods are minimised

### National Indicators in Kent's Local Area Agreement to which these contribute:

- NI 3 civic participation in the local area
- NI 21 dealing with local concerns about anti-social behaviour and crime
- NI 186 per capita CO2 emissions
- NI 187 % on income-related benefits in homes with low energy efficiency rating
- NI 188 planning to adapt to climate change

### Priority 2a)

All social housing and an increased proportion of private sector homes to meet or exceed the Decent Homes standard

#### ***We have...***

Achieved 65.6% of vulnerable households in the private sector living in decent housing by 2010 (target 70%)

Made a range of 'loan and grant' products available to vulnerable people to tackle disrepair, help meet the Decent Homes standard, provide adaptations and improve energy efficiency and tackle fuel poverty

Achieved 96% of AmicusHorizon homes (a high percentage of which were former Council-owned homes) meeting the Decent Homes standard

Introduced a new home maintenance scheme through Staying Put HIA where elderly and disabled clients can use a service to help them have small jobs carried out for a small cost to encourage them to maintain their homes

#### ***We will...***

Bring more empty homes into use particularly focussing activity in areas of deprivation and where properties are causing a nuisance to local communities

Work with Amicus Horizon HA to develop an effective scheme to tackle under-occupation and encourage down-sizing and monitor its success

Use the findings of the recent stock private sector condition survey to review and develop clear strategic priorities to ensure activity, including investment, focuses on driving up standards for the most vulnerable households and for those living in non-decent housing

Work with all social housing providers to monitor housing condition and management activity and where necessary drive up standards to ensure that social housing provides good quality energy-efficient homes that are well managed

### **Priority 2b)**

Improve property condition and management standards in the private rented sector and houses in multiple occupation (HMOs) in particular

#### **We have...**

Identified 600 HMOs and adopted a risk-based approach to inspection that prioritises and targets resources to the highest risk properties

Introduced the private landlord accreditation scheme

Made loans available to landlords to tackle disrepair, helping to meet the Decent Homes standard and improve energy efficiency

Made 612 homes decent over last three years as a result of Council intervention

Introduced an enforcement policy for taking action with regard to Housing Health and Safety Hazard Rating System

#### **We will...**

Introduced an enforcement policy for taking action with regard to Housing Health and Safety Hazard Rating System

Continue to encourage and incentivise private landlords to improve rented housing but where necessary will take enforcement action

### **Priority 2c)**

Improve energy efficiency and affordable warmth across all tenures

#### **We have...**

Adopted the Kent Health and Affordable Warmth Strategy (KHAWS) in 2001 as our fuel poverty strategy. This was reviewed and rewritten in 2004/05 and is currently under review

As a member of the Kent Energy Efficiency Partnership worked with other partners such as the Kent Energy Centre and Eaga (Warm Front) to assist households to achieve affordable warmth in their homes. 6,234 Swale households have been offered tailored advice and assistance over the last three years

Met the interim HECA target of 30% energy efficiency saving ahead of schedule

#### **We will...**

Reduce the number of homes with a SAP rating below 35 and increase the number of homes that have a rating at or over 65

Undertake a comprehensive energy efficiency programme across tenures in the Queenborough and Rushenden areas subject to a successful bid bringing together various funding streams

Continue to make advice and assistance and a range of grants and loans available to vulnerable households to improve energy efficiency and affordable warmth

### **Priority 2d)**

Promote the effective physical and social integration of new affordable housing and new occupiers with new market housing and within existing communities

#### **We have...**

As part of major regeneration schemes, undertaken extensive community consultation, engagement and development to increase involvement in decision-making to improve the quality of the decisions themselves and bring about a greater sense of participation, identity and community cohesion

#### **We will...**

Promote balanced communities by improving the mix and tenure of housing and, through exemplary design, that affordable and market housing are indistinguishable

Ensured that affordable housing is dispersed within wider housing development in groups of no more than 15 dwellings. New housing developments are integrated with existing adjacent residential areas through physical measures – road and pedestrian cycle links – and community facilities – public open space and community halls, etc

Build on the success of the Queenborough and Rushenden engagement process to achieve highly effective community involvement in future planning and which promotes social cohesion and a sense of belonging

### **Priority 2e)**

Target housing and environmental improvement to help deliver Swale's major regeneration programmes

#### **We have...**

Focussed improvement activity, including energy efficiency works, across tenures in the more deprived areas of Swale

Attracted RHB funding for environmental improvements

Planned delivery of phase one environmental and street scene improvements at Rushenden with £520,000 HCA funding

Appropriate housing provision – of which affordable housing is an important element – is given careful consideration, and is prioritised, through Local Plan preparation, master planning and development control. Delivering the best quality environment is always a high planning priority, and as such is an absolutely fundamental planning objective

#### **We will...**

Focus the major part of new housing provision within regeneration areas which could deliver up to 4,000 new homes and are also fundamental in providing employment growth, raising environmental quality,<sup>34</sup> refurbishment of older housing (including retrofit to address thermal comfort) and promoting safer and stronger communities

Develop a proactive approach to dealing with poor housing condition that helps improve neighbourhoods physically and socially

<sup>34</sup> Swale Regeneration Plan 2008 – 2011

## Objective three – support vulnerable people

### Outcomes

- We are clear about people's current and future housing and housing-related needs across our area
- People with disabilities live in homes that support their independence
- Housing and support services help older people and others who are vulnerable to maintain their independence in a safe and healthy environment of their choice

### There is a good choice of housing options for people that support their diverse needs

#### National Indicators in Kent's Local Area Agreement to which these contribute:

- NI 32 repeat incidents of domestic abuse
- NI 39 rate of hospital admissions for alcohol-related harm
- NI 40 number of drug users in effective treatment
- NI 141 vulnerable people achieving independent living

### Priority 3a)

#### Identify and fill any gaps in knowledge and understanding of housing needs

##### **We have...**

Undertaken a housing needs study (2005) and SHMA (2009) but these do not examine in detail the needs of specific groups

Begun work with a Gypsy and Traveller group to better understand their housing and support needs

##### **We will...**

Work with partner agencies to review and pool our knowledge and understanding of the housing needs of specific groups and where required commission further needs studies

### Priority 3b)

#### Ensure that housing policies and services respond to identified unmet needs

##### **We have...**

Expanded the Staying Put service since 2002/03 now helping more than 900 cases and £1.6m worth of work

Completed Equality Impact Assessments for the allocations policy and choice-based lettings, Staying Put and homelessness so we can respond to identified issues, making sure that everyone has equal access to services

##### **We will...**

Continue to develop the Staying Put service to meet identified gaps in services and in response to the changing needs of those with disabilities and other vulnerable people

Identify opportunities to speed up the adaptations service so people get what they need much more quickly

Develop specific initiatives and services targeted at promoting independence, choice and safety of older people, including those with dementia, and other vulnerable people

### Priority 3c)

Increase housing options and improve choice and control for vulnerable people & those with special needs, including disabilities, to enable them to live independently and safely

#### **We have...**

Provided a range of supported accommodation, in partnership, for people with mental ill health and learning disabilities and extra care schemes for older people

Helped facilitate speedy hospital discharge through Staying Put by doing minor works such as ramping, widening doors and lowering thresholds. Provided healthy living checks to help identify ways clients can live more independently and safely referring them to services such as the handyvan, occupational therapy, Warm Front, etc

Completed 403 Disabled Facilities Grants over the last three years

A successful rent deposit scheme which matches landlords with potential tenants to help promote sustainability for those who are more vulnerable

Set up a mortgage rescue service to assist homeowners in financial difficulties to remain in their homes

Along with all East Kent, developed and use a single agency assessment form for completion by statutory agencies, where an applicant for social housing has a housing-related health/ support need

#### **We will...**

Incorporate, where possible, a variety of housing in new developments to meet a range of needs and meet Lifetime Homes standards

Implement the Kent Housing Action Plan for people with a learning disability, identifying opportunities to provide a wider range of housing options and improving accessibility of information about options

Seek to achieve a wider range of tenure options to improve choice – affordable rented, intermediate tenures and outright purchase

Be part of the initial pilot to test a new Kent- wide single agency assessment form to better assess housing and support needs and assist cross-boundary mobility as well as provide a two-way referral process for statutory agencies

### Priority 3d)

Develop a range of housing support services that benefit some of the most vulnerable and at risk client groups

#### **We have...**

As part of Supporting People, commissioned support services for a range of people who need help and have worked with other agencies to provide supported accommodation

Secured a private rented flat for clients who are fleeing domestic abuse with support provided through the DV Co-ordinator. Set up a sanctuary-type scheme and a regular one-stop shop drop-in advice service for victims of domestic abuse

#### **We will...**

Continue to work as part of the commissioning body to address additional service needs<sup>35</sup> particularly for young people at risk, people who have mental health problems as well as substance misuse problems (dual diagnosis), Gypsies and Travellers, single homeless people and families with support needs

<sup>35</sup> Kent Supporting People Strategy 2010-15, third draft

Begun a review, with AmicusHorizon, of the Swale Foyer based in Sheerness to enable more intensive support and better facilities for young people, and through sourcing accommodation in Sittingbourne and Faversham ensure that young people can remain in their home towns for support

Jointly with AmicusHorizon financed an independent housing advisor through the CAB to provide outreach services across the Borough. Through recession impact funding we are setting up a joint service with Thanet to provide an independent money advice service through Shelter

Through our Child Protection and Safeguarding Children policy and procedures, recognised the importance of promoting the welfare of children and young people and that the services young people come into contact with may have a very powerful and positive influence on them. Our approach is being driven through the organisation by inclusion of safeguarding responsibilities in all service plans and individual performance plans where appropriate

Working with support providers, develop tenancy training for people who are becoming householders for the first time

Develop a range of support to landlords to encourage them to accommodate young and vulnerable tenants

Continue to promote safeguarding of children and young people in all our services which affect them, including housing, and through consultation and involvement ensure that they can help shape those services. Ensure, through training, that all staff and councillors have a good understanding of the policy and procedures

## Objective four – tackle disadvantage and improve quality of life

### Outcomes

- Accessible housing advice and assistance maximises housing opportunities for all those with housing needs across our area; supporting their life chances and maximising their health and wellbeing
- People are able to manage within their household budget without falling into challenging debt
- Regeneration areas provide quality housing and environments that support business growth and prosperity
- Housing advice, assistance and activity support opportunities to increase skills and training and access to employment
- Homelessness is minimised: where it cannot be prevented, people are helped to find a suitable home as quickly as possible

### National Indicators in Kent's Local Area Agreement to which these contribute:

- NI 40 number of drug users in effective treatment
- NI 117 16-18-year-olds not in employment, education, or training
- NI 120 all age, all cause mortality rate
- NI 141 vulnerable people achieving independent living
- NI 152 working age people on out-of-work benefits
- NI 163 proportion of population aged 19-64 for males and 19-59 for females qualified to at least Level 2 or higher
- NI 175 access to services and facilities by public transport, walking and cycling  
Priority 4a)

### Priority 4a)

Improve the access to advice and assistance with housing options in both rural and urban areas

#### **We have...**

Commenced a customer profiling exercise to identify service outreach requirements. If this pilot is successful it will be rolled out across all housing services

Worked with parish councils and the rural housing enabler to identify sites to build new rural affordable homes with 19 new homes being completed in 2009

#### **We will...**

Work with customers, communities and stakeholders to identify areas or groups of people who are less likely to be able to access existing advice and assistance from the Council and our partners

With our partners, agree how we will work together to improve coverage and reach those who are excluded for a wide range of reasons including communication barriers; making best use of all our resources through pooling expertise and opportunities

Narrow gaps in health and wellbeing outcomes

### Priority 4b)

#### Narrow gaps in health and wellbeing outcomes

##### **We have...**

Worked with health to carry out handy person service, hospital discharge and healthy living checks

Started a customer profiling exercise which will help to identify areas of deprivation and enable us to target outreach services to those communities

Agree with our partners how we can work together to target action and resources towards those who will benefit most

Using customer profiling tool develop a targeted approach to improve financial inclusion by working with partners to improve access to and take-up of money and debt advice and benefits maximisation

##### **We will...**

Identify, with health and other partners, and using our evidence base, those areas and groups of people who would benefit most from various interventions

### Priority 4c)

#### Help tackle problems of low skills levels, worklessness and low incomes

##### **We have...**

Worked with health to carry out handy person service, hospital discharge and healthy living checks

Started a customer profiling exercise which will help to identify areas of deprivation and enable us to target outreach services to those communities

##### **We will...**

Identify, with health and other partners, and using our evidence base, those areas and groups of people who would benefit most from various interventions

Agree with our partners how we can work together to target action and resources towards those who will benefit most

Using customer profiling tool develop a targeted approach to improve financial inclusion by working with partners to improve access to and take-up of money and debt advice and benefits maximisation

Ensure our plans for regeneration and new homes support economic regeneration and opportunities for increased prosperity of the area and our communities

## Priority 4d)

### Identify and respond to changing patterns in homelessness

#### **We have...**

Halved the number of homelessness acceptances, through improved intervention and preventive services, and reduced by two-thirds the number of households in temporary accommodation

#### **We will...**

Develop prevention services further in response to needs and issues identified

Work with partners to provide a 'crash pad' facility for young people who need a period of separation from their families

Complete the review of all of our services to improve information available, consistency in approach, customer experience, links to other organisations, staff development, performance and further prevention options. From these reviews and trend analysis, a communications plan will be prepared to enable us to target specific client groups

## 4.2 Delivery plan

The rolling three-year delivery plan that accompanies this strategy identifies how we will monitor progress with measures and targets against each activity. Some measures will need to be developed in the first year: we have proposed a mix of national and local measures of success to reflect that Swale wants to ensure real outcomes, and the high value we place on customer and community satisfaction.

Progress on the delivery plan will be checked and managed through the arrangements outlined in section six. The plan will be amended as and when circumstances and the operational environment change, so that we respond promptly and effectively to new or changing issues and the environment within which we work to achieve our objectives.

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## 5. Resourcing the strategy

Millions of pounds, both capital and revenue monies, are spent in delivering housing services within Swale by the council and its partners. Key sources of funding are identified below.

### **5.1 Affordable housing**

The HCA made an initial allocation in the 2008/11 funding round of £1.165m to registered social landlords to build affordable homes in the Borough. Additional funding of £16.235m has been attracted through the HCA's continuous market engagement (CME) process. Overall this totals £17.4m and levers in significant private sector funding to deliver 488 affordable homes.

It is estimated that a further £14m HA funding through CME will be required to deliver the anticipated 390 additional affordable homes over the next three years.

### **5.2 Private sector housing**

The Council is well advanced with making the transition from grant-based financial assistance for home improvements to loan-based assistance. This will enable the Council to recycle capital resources in the future when the loans start to be repaid and will improve value for money.

The government's allocation for DFGs for 2009/10 was 33% higher than the previous year and the Council confirmed its commitment to this priority area by allocating 45% of its limited capital budget to it. However, a recent estimate concluded that it would cost nearly £4m to clear the waiting list for DFGs and to deal with new referrals. The Council is doing all it can to address the needs for this grant through working closely with its partners and adopting innovative approaches. These actions notwithstanding, it is clear that this area will continue to stretch the Council's resources during the life of this strategy. As an interim measure, we are proposing to meet our estimated contribution of £500K from revenue funding for 2010/11 and will keep the matter under review pending clarification on longer-term funding.

Following a joint bid to the RHB, Swale with Canterbury, Dover, Shepway and Thanet, the partnership was awarded £11.34m over three years for private sector housing. Swale's share of this is £2.3m. Prior to this award Swale also received £2.3m from the RHB. £400,000 of this has been carried forward towards the proposed regeneration scheme at Rushenden.

### **5.3 Housing advice and homelessness**

The Council receives external funding from Communities and Local Government (CLG) to support housing advice and homelessness activity, including £46,350 grant for homelessness prevention, £47,500 recession impact funding for specialist debt advice and mortgage rescue, and additional Supporting People funding of £70,700 to deliver the rent deposit scheme for households leaving temporary accommodation.

### **5.4 Housing-related support**

The Kent Supporting People programme has an allocated grant of £32m but currently spends just under £35m in 2009. The same amount will be spent in 2010. This is funded out of a previous underspend. Swale Borough benefits from £2.6m of this expenditure towards housing-related support, which is almost 7.5% of the budget for Kent, the fourth highest allocation in the county.

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However, in 2011/12 grant funding may drop to £28m. Therefore the strategy needs to determine priorities and which services will be decommissioned once the programme has no further underspend to commit from previous years of saving to cushion the potential blow.<sup>36</sup>

## **5.5 Funding strategy**

The Council has been successful in attracting external resources for housing and will continue to be proactive in trying to secure external funding to deliver this new strategy.

However, the Council's capital and revenue budgets are both under severe pressure. The Council's Medium Term Financial Strategy (MTFS), revised annually, has now moved to a five-year time horizon in line with best practice to try to ensure sustainability of our proposals, and the full funding of our ambitions and priorities and encourage a more fundamental look at what we are providing which requires identifying investment resources and early planning.

Our Prioritisation Matrix, designed to ensure that scarce resources are aligned to corporate priorities, is based upon public consultation and performance. This matrix has been used in the budget process for 2010/11 to assess investment bids, and housing services received a high ranking.

The Council's capital programme is reliant on new capital receipts and partnership contributions to fund the capital programme. Dependency on capital receipts, added to the increased uncertainty as to when receipts may materialise, has resulted in a reduced capital programme.

By working collaboratively across agencies and with other local authorities we all make better use of our assets and resources in terms of outputs and outcomes for our local communities. Partner contributions to the delivery of housing and related services are highly valuable and we will continue to work with our partners on joint initiatives and to explore opportunities for joint procurement and pooling resources where it makes sense to do so. We will work proactively with our partners to articulate the housing needs of the sub-region and together will have a stronger voice in the region to attract resources for housing. This is increasingly important, as we are currently not generating significant additional capital receipts through sales of assets and only fund a capital programme through external funding.

We will build upon the good working relationships we have with the HCA to secure the resources we need to deliver the ambitions contained within this strategy through the CME process. The HCA has introduced a new business approach to investment decisions for 2012 onwards which looks at the totality of housing (and regeneration) needs and priorities in the area including growth, renewal, affordability and sustainability. The HCA will work with local authorities through a 'single conversation' process', i.e. they expect to hold one discussion about housing strategy, investment needs, capacity and delivery with all partners in an area. The aim is to reach agreement on a single local investment plan (LIP) which articulates the shared priorities of the local partners and the HCA. The LIP must be in place by 2011. The Council has had initial discussions with the HCA and will now be working with partners to ensure we are well placed to maximise the funding opportunities this new approach offers.

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<sup>36</sup> Draft Kent Supporting People Strategy 2010-15, third version

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## 6. How we will manage delivery

The Health and Housing Thematic Partnership (HHTP) group is one of the thematic sub-groups which report to Swale LSP. These thematic groups work together to improve quality of life in the Borough and are responsible for delivering the priorities of the sustainable community strategy and action plan. Sub-groups review progress against their published targets and report to the LSP executive board on an exceptions basis. The HHTP is responsible for delivering the housing priorities and targets within the community strategy and membership includes the Borough and County Council, Eastern and Coastal PCT, private landlords' forum, the Energy Savings Trust, developers, the architecture centre, voluntary sector and service user representatives.

This strategy has been developed with the involvement of the sub-group members and it is proposed that the HHTP will have overall responsibility for delivery of the housing strategy and its review and development, reporting back to the LSP executive board. The structural arrangements and membership of the HHTP will ensure that it has the capability and capacity to fulfil this responsibility.

Actions which support delivery of the strategy action plan will be incorporated into the Council services' annual team plans and individual performance plans. These include sustainable community strategy and housing strategy targets. Performance against targets is monitored and reported quarterly to the Council Executive.

We want to ensure that partners and local communities can keep in touch with what we are doing and have an ongoing opportunity to comment and highlight issues as they arise or change. Elsewhere in this strategy we have highlighted the many ways in which we communicate and will build on this to update and involve local communities and partners. The housing strategy and delivery plan with progress reports will be on the Council and LSP websites.

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## 7. Acknowledgements

We wish to thank the following partners and stakeholders for their help in developing the housing strategy and the delivery plan:

Accent Group Housing Association	Kent County Council
Age Concern	Kent Adult Social Services
AmicusHorizon Housing Association	Kent Homechoice
Canterbury City Council	Kent Probation
Casa Support (part of AmicusHorizon)	Kent Supporting People
Citizens Advice Bureau	Moat Housing Association
Connexions	National Landlords' Association
Diversity House	NHS Eastern and Coast Kent
English Rural Housing Association	Private sector landlords
The Environment Agency	Queenborough and Rushenden Regeneration
Faversham United Municipal Charities	Reardon Properties
Homes and Communities Agency	SEEDA
Joint Policy and Planning board	Shelter
KCC Gypsy and Traveller Unit	Swale Borough Council – Executive and Officers
KCC Strategic Housing Adviser	

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## Appendix one – the wider policy context

### **National**

The government's ambition is that 'everyone should have the opportunity of a decent home at a price they can afford, in sustainable communities where they want to live and work'.

This ambition has been driven forward through a series of policies and plans and challenging targets which have sought to accelerate delivery and pace of change in terms of new housing and affordable housing provision, drive up housing condition and standards in existing stock, tackle fuel poverty and reduce domestic carbon emissions, address the housing and support needs of vulnerable households, reduce homelessness and build thriving communities.

The government's Housing Green Paper – **Homes for the future: more affordable, more sustainable** (July 2007) – sets out plans for increasing housing supply including affordable housing. Proposals included accelerating the rate of new housing delivery, establishing new Growth Points, making the most effective use of existing housing and ensuring homes are well designed and greener.

More recent announcements, as part of the government's **Building Britain's Future** plans (June 2009), sees the provision of £1.5 billion new funding to bring a massive boost to both affordable housing delivery and job creation in the construction and related industries.

As part of its commitment to end fuel poverty and reduce domestic carbon emissions the government recognises that it is necessary to make existing homes increasingly energy efficient and has set out a raft of proposals in its recent White Paper.<sup>37</sup>

The **Homes and Community Agency** (HCA) was established at the end of 2008 and has brought together a number of functions and services, including funding, regulation and facilitating development and regeneration that were previously delivered by English Partnerships and the Housing Corporation. The organisation will take a single approach to delivering housing growth and sustainable regeneration and aims to create opportunities for people to access high quality homes and for local authorities to deliver the ambitions they have for their areas by holding a 'single conversation' with local authorities and partners and based on a local investment plan.

### **Regional**

The **regional spatial strategy** provides the broad development strategy for South East England, identifying priorities and targets in terms of location and scale of development and policies to achieve delivery. It covers housing, economic development, transport, environment, tourism and leisure and urban and rural regeneration. One of its key ambitions is to allow the region to accommodate higher levels of housing growth in sustainable ways.

The RSS sets out a total regional housing requirement of 662,500 new homes up to 2021 and sets a regional target of 35% of all new housing to be affordable – and minimum average annual output targets of 6,300 social rented and 4,600 intermediate tenure homes. It identifies housing growth of 10,800 homes for Swale to 2026.

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<sup>37</sup> UK Low Carbon transition plan: national strategy for climate and energy July 2009

The regional housing strategy 2008-11 sets out the strategic context and housing priorities for the region and framework for investment. Its priorities are:

- To build more affordable homes
- Bring decent housing within reach of people on lower incomes
- Improve the quality of new housing and existing stock.

Increasing the supply of affordable housing is of over-riding importance.

## **Local**

### ***Ambitions for Swale 2009-2026 – the local sustainable community strategy***

The sustainable community strategy provides the overarching vision for Swale. The eight strategic themes, including housing and communities, of Ambitions for Swale align with and reflect the objectives and priorities of the county sustainable community strategy, and the county-wide **Local Area Agreement 2008-11** indicators and targets. The housing strategy will contribute not only to the LAA national housing indicator of net additional homes provided but also other indicators such as those relating to vulnerable people achieving independent living, anti-social behaviour, domestic violence, fuel poverty.

### ***Shaping the future of Swale – corporate plan 2009-12***

The corporate plan sets out how the Council will contribute towards the delivery of the sustainable community strategy vision and ambitions for Swale. The four corporate priorities set out in the plan:

- Regenerating Swale (which includes housing activity)
- Creating a greener and cleaner Swale
- Promoting a stronger and safer community
- Becoming a high-performing organisation.

Provide direction to what the Council does and a framework for all Council strategies and policies (including the housing strategy) and service delivery. **Service plans** and, in turn, **individual performance plans** link to corporate plan priorities and through these to the sustainable community strategy, Ambitions for Swale.

### ***Local development framework***

This will replace the local plan, and consists of a range of documents which will provide the framework for delivering the spatial planning strategy for Swale. The Council has consulted on general issues and a potential core strategy vision and objectives, to inform the core strategy which will set out the long-term spatial vision for the area along with the policies and proposals to deliver that vision. This includes provision of a range of housing to meet growth requirements and affordable housing needs and other accommodation needs such as pitch provision for Gypsies and Travellers.

The housing strategy sits alongside and is influenced by range of other corporate strategies and plans including the Council's medium-term financial and capital strategies, carbon management plan, and the equality and diversity scheme.

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## Appendix two – ***Ambitions for Swale 2009-2026:***<sup>38</sup> ***how housing and the other ambitions each contribute to one another***

Our goal is to: ***transform Swale’s economic, social and environmental prospects, so that it is one of the best places in Britain in which to live, work, learn and invest.***

Swale’s community strategy identifies eight ambitions, each of which has a strategic objective to meet the needs and aspirations of local people and for the Borough, supported by a number of priorities for action. These actions will also contribute to achieving other ambitions. The table below shows the housing contributions identified for all eight ambitions, and also how other activity will contribute to the ambitions for homes and communities.

### ***Ambitions for learning***

*Deliver a step change in Swale’s learning and skills performance to ensure a high quality skills base sufficient and to enable people in Swale to realise their full potential.*

Housing will contribute by:

- Integrating the development process with training opportunities (e.g. in the construction sector)
- Improving access to community facilities.

### ***Ambitions for prosperity***

Achieve a dynamic and sustainable local economy increasingly focused on knowledge intensive industries to maximise Swale’s opportunities, embrace global change and support indigenous entrepreneurship

Housing will contribute by:

- Developing homes near to job opportunities.

### ***Ambitions for inclusion and safety***

Build communities in which people are proud to live and where they feel safe and confident

Housing will contribute by:

- Enabling more people to live independently
- Integrating existing and new communities
- Improving access to community facilities
- Targeting services at the most disadvantaged groups.

### ***Ambitions for health***

Achieve a Borough in which people live healthier lives and have access to high quality services that meet their needs

Housing will contribute by:

- Enabling more people to live independently.

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<sup>38</sup> Swale sustainable community strategy

## ***Ambitions for our environment***

Respond to environmental challenges by ensuring the sustainability of all regeneration in Swale, and by protecting and enhancing our natural and built environment

Housing will contribute by:

- Improving the environment in residential areas.

## ***Ambitions for culture***

Achieve a vibrant Borough, where cultural vitality contributes to Swale's distinctive communities and their health and wellbeing

Housing will contribute by:

- Improving design quality.

## ***Ambitions for transport***

Deliver an efficient, integrated, sustainable and multi-modal transport network capable of supporting a growing population and increased economic opportunity

Housing will contribute by:

- Improving access to local jobs and services.

## ***Ambitions for homes and communities***

Achieve high quality sustainable homes where people choose to live in new and existing communities

Housing activity will deliver this by:

- Ensuring sufficient affordable housing to meet identified local needs
- Improving the environment of existing communities both in housing stock and the surrounding community, especially within the Borough's most deprived communities
- Increasing integration between new and existing communities in areas of major new housing development
- Ensuring standards of design and sustainability in all new developments
- Improving the quality of existing accommodation, particularly in the Borough's most deprived communities
- Ensuring effective provision of services, whether public, commercial or voluntary as new developments come forward
- Reducing fuel poverty and increasing fuel efficiency, especially for those on low incomes.

Other areas of work will contribute by:

- Investing in learning and employment provision within and alongside new communities
- Expanding employment alongside housing growth
- Reducing poverty and inequality
- Reducing crime, the fear of crime and anti-social behaviour
- Providing ways in which people can get involved in community life
- Providing health services within or adjacent to new communities
- Reducing waste in new developments
- Improving neighbourhood access to open and green space
- Building cultural provision in as part of new developments
- Recognising the value of local identity and culture in building design
- Ensuring that the right transport solutions are in place to support new developments
- Reducing the negative impacts of transport schemes on local communities.

## Appendix three – *glossary of terms*

The following explains some of the terms and abbreviations used in the document:

<b>Term</b>	<b>Meaning</b>
Approved Development Programme (ADP)	Homes and Communities Agency (HCA) funding to housing associations to develop new housing or carry out major improvements
Affordable housing	Social rented and intermediate housing (e.g. shared ownership; below market rent) provided to specified eligible households whose needs are not met by the market
Brownfield land	Land previously built on
Choice-based lettings	New approach to letting empty properties whereby applicants on the Council's housing register can choose which properties to be considered for. Applicants having expressed an interest will then be prioritised
Decent Homes	A standard, which all social housing must meet by December 2010. The standard requires all properties to have reasonably modern facilities, be in a reasonable state of repair and have effective heating and insulation
Floating support	Support not dependent on having to live in a particular property
Homes and Communities Agency (HCA)	New government agency, bringing together the Housing Corporation and English Partnerships. Its role includes providing funding for affordable housing and improving environmental and community sustainability
Housing in multiple occupation (HMOs)	The Housing Act 2004 defines various tests as to whether a building is a HMO. Broadly, there must be living accommodation occupied by more than one household who share facilities. The Act also requires certain larger HMOs to be licensed by the Council
Housing association (HA)	Not-for-profit organisations providing affordable housing and which are registered with the HCA. Also known as registered social landlords
Housing need	Households which lack their own housing or which live in unsuitable housing and which cannot afford to meet their housing needs in the market

Intermediate tenures	Renting and ownership options at below market prices
Lifetime Homes standard	Houses/flats which have 16 design features with an accent on accessibility and design features that make the home flexible to accommodate the changing needs of households
Local development framework (LDF)	A portfolio of updateable documents which will provide the local planning authority's policies for spatial planning. They will replace the Swale Borough Council local plan and guide future development
Local strategic partnership (LSP)	Brings together all the main organisations including local businesses, voluntary and community organisations and public bodies such as the police, health services and the Council and is responsible for the sustainable community strategy
National Indicators (NIs)	A series of 188 data indicators, which indicate how councils' performance will be measured by government
Registered social landlord	See housing association
Shared ownership	Where a person buys part of the value of a house from a housing association and pays rent on the other part
Supporting People (SP)	A government programme delivered by local councils to commission support to help people stay in their own homes and to live independently
Tenant Services Authority (TSA)	The new regulator for all affordable housing (council and housing association) working to raise the standard of service for tenants

## Contacting the council

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Copies of this document are available on the council website

**[www.swale.gov.uk](http://www.swale.gov.uk)**

If you would like further information, more copies or alternative versions (i.e. large print, audio, different language) we will do our best to accommodate your request please contact:

**Customer Services,**

**Phone: 01795 417850**

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