

TONBRIDGE & MALLING BOROUGH COUNCIL

STRATEGIC HOUSING ADVISORY BOARD

10 November 2014

Report of the Director of Planning, Housing and Environmental Health

Part 1- Public

Matters for Information

1 STRATEGY AND ENABLING UPDATE

Summary

This report updates Members on the progress being made by the Council's Registered Provider (RP) Partners in providing new affordable housing in the Borough and summarises the programmes for 2012/13 to 2014/15. The report goes on to describe the progress on various housing strategy initiatives.

- 1.1.1 The effective negotiation, planning and delivery of affordable housing forms one of the key priorities of the Council and an area of significant activity for the housing and planning services. Allied to this is the need to track and monitor the progress of RPs in delivering new schemes. Failure to secure a steady supply of new homes has a direct knock-on effect on the levels of homeless households placed in temporary accommodation or bed and breakfast. Members will be aware that the Council is under a duty not to house homeless families with children in bed and breakfast except in an emergency and then for a period not exceeding six weeks.
- 1.1.2 While we work with our partners to plan and ensure timely delivery of new housing, the Council also has a role to play in facilitating progress and in tracking performance. This is important to ensure that any difficulties arising on new schemes are highlighted early on and corrective action taken.
- 1.1.3 Set out at **[Annex 1]** is a monitoring spreadsheet showing the completed schemes in the year to date and the development programme to 2014/15. The table identifies:
- the scheme address;
 - RP Partner;
 - start on site (SoS);
 - total number of units to be provided (rent and/or shared ownership);

- detailed split of rent and shared ownership units;
- expected date of completion; and
- information on progress.

1.1.4 Members should be aware that details on some schemes may alter where planning permission has yet to be secured and some may not proceed. The number of units to be provided is therefore an indicative figure for strategic planning purposes, pending confirmation of final scheme details. As new schemes come forward these will be also be added to the schedule.

1.2 Affordable Housing Scheme Updates

- 1.2.1 Officers have been delighted to attend a number of site visits to schemes delivering affordable housing at the point the homes are being handed over from the contractor to the Registered Provider.
- 1.2.2 Members will be pleased to learn that the Cannon Lane (Crab Apple) scheme with Moat in Tonbridge has been completed and handed over following delays relating to the recent flooding in the town.
- 1.2.3 Circle Housing Russet have completed their redevelopment of the Scott Road garage site, into a scheme of fourteen affordable homes for rent and shared ownership.
- 1.2.4 A selection of photographs showing these schemes approaching completion are set out at **[Annex 2]**.

1.3 Coldharbour Gypsy & Traveller Site Launch Event

- 1.3.1 To celebrate the completion of the redevelopment of the Coldharbour Gypsy & Traveller scheme at Coldharbour Kent County Council held a launch event in July.
- 1.3.2 The event was a fine success, and was well attended by existing and new households from the site, local and county members, various contractors involved in the construction and related stakeholders.
- 1.3.3 The official opening and ribbon cutting ceremony was conducted by David Brazier the KCC Cabinet Member for Environment and Transport. The site was extremely well presented with several and happy to show their new pitches and amenity blocks.
- 1.3.4 A selection of photographs of the day including some work by some of the site's children are set out at **[Annex 3]**.

1.4 The Help To Buy Equity Loan Scheme

- 1.4.1 The Help to Buy (HTB) Equity Loan scheme was first announced in the 2013 March budget, in an attempt to encourage banks and building societies to offer mortgages. Since the launch in March 2013 641 properties were purchased in Kent, (KCC area), with the help of an equity loan. To put this in context, nationally 27,166 properties were bought.
- 1.4.2 The total value of these loans in Kent amounted to just under £30 million, with an average loan of £467,797. This varied from £91,333 for Sevenoaks to £35,069 in Shepway, with the national average being £41,407. It is estimated that about 85 per cent of these were for first time buyers
- 1.4.3 Members will be pleased to learn that Tonbridge & Malling had (as of the first quarter of 2014) the highest number of equity loans delivered for period up until April this year, but as a cautionary nod to affordability we also saw the second highest average loan cost at nearly £60,000 (second only to Sevenoaks District Council). This amounts to £5,363,502 of equity loans.

1.5 Legal Implications

- 1.5.1 The Council needs to secure a sufficient supply of affordable housing to meet its statutory duties.

1.6 Financial and Value for Money Considerations

- 1.6.1 The Affordable Housing Programme (AHP) is the means by which public subsidy is secured for the delivery of affordable housing. RPs must adhere to strict value for money and design considerations imposed by the HCA.

1.7 Risk Assessment

- 1.7.1 Failure to secure sufficient investment in affordable housing could mean that the Council is unable to deliver its local strategic housing priorities and meet its statutory obligations to the homeless and others in housing need resulting in unacceptable financial and reputational risk.

Background papers:

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Nil

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