Ashford Housing Framework

2013 – 2018

Adopted
July 2013
FOREWORD

The council recognises that access to good quality housing across a range of tenures to meet the needs of residents of the borough plays a vital role in maintaining sustainable thriving communities in both urban and rural areas.

This Housing Framework 2013 – 2018 further develops the strategic priority of the Ashford 2030 Framework to ‘contribute to the delivery of quality homes’. Good quality housing has positive benefits on health, wellbeing and the economy and as such this Housing Framework contributes to a number of the council’s other strategic priorities.

The Housing Framework is being developed at a time of economic constraint, changes in legislation and the introduction of a local approach to housing delivery. This presents a wide range of challenges and opportunities and it will be necessary to work collaboratively, seeking innovative and entrepreneurial approaches to meet the challenges and maximise the opportunities.

We thank those who responded to our consultation on the draft Housing Framework. Those views and comments have helped inform the final Framework document to ensure we are working towards providing quality homes for existing and future residents of the borough.

Councillor Aline Hicks
Portfolio Holder for Housing and Customer Service
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1. INTRODUCTION

The Ashford Housing Framework sets out the direction of travel for housing services for the next five years, from 2013 to 2018. There are three distinct areas of the service that work towards improving housing and related services across the borough in all tenures.

**The Council** – takes a strategic role, provides housing options and homelessness service, manages the housing register, runs the social lettings agency, assists those in the private sector (both owner occupiers, tenants and landlords), including energy efficiency, disabled facilities grants, houses in multiple occupation, gypsy and traveller accommodation, park homes and empty homes, provides an enabling function for the delivery of affordable housing by housing associations.

**The Housing Revenue Account (Landlord Service)** – maintains the council’s own housing stock and provides services to tenants and leaseholders, including its own sheltered housing and bungalows for older people. The recent building of new council homes and proposed remodelling of some of the sheltered housing schemes will be undertaken within the housing revenue account (HRA).

**The Housing and Regeneration Company** – will develop a commercial solution that contributes to dual strategies of transforming the council into a more entrepreneurial organisation and to help address the housing shortfall within the borough. This will be achieved through the provision of well-designed, high quality, sustainable housing. The company will complement the delivery of the regeneration objectives of the council. Set up and incorporated as a private company limited by shares, the company will be self-sustaining without recourse to public funds beyond initial investment by the council.

The following chapters set out how the Housing Framework contributes to the overarching objectives of the council put forward in the Ashford 2030 Framework; the challenges and opportunities ahead, particularly in response to recent changes such as welfare reform, introduction of flexible tenancies, reduction in grant funding for affordable housing delivery and reform of the housing revenue account.

A vital component of delivering the Framework’s ambitions is maximising and prioritising the resources available as summarised below.

Resources for the delivery of the Housing Framework will remain tight due to the deficit reduction strategy of the government to combat the rising UK public sector budget deficit, introduced through the comprehensive spending review 2010 – 2015. For local government this has resulted in the reduction in central government grant to local authorities, Council Tax freezes and a general reduction in other more specific grants to authorities, though the New Homes Bonus does provide some additional monies going forward.

The introduction of self financing from 1 April 2012 for council housing has provided Ashford with the opportunity to use the new financial freedoms to pursue a more growth based agenda financed from the rental income generated from council properties. This will see the council building new homes and remodeling its sheltered accommodation. In addition the reinvigoration of the Right to Buy scheme also from 1 April 2012 may provide additional capital funding for replacement homes.

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Specific areas of funding such as Disabled Facilities Grants (DFG) remain dependent upon government funding, which is currently flat, and limited council capital funding from property sales from the general fund. This will remain a difficult funding activity as demand outstrips the financial resources available.

Ashford has been successful in attracting additional funding from central government and from the contributions from private sector leasing (PSL) for homelessness and the associated preventative agenda which has been used to good effect in the borough. Though in the short term these income streams have been maintained, the position post the introduction of welfare reform and after the end of the current comprehensive spending review post March 2015 remains unclear.

Reform of the welfare system from April 2013 and the introduction of the Universal Credit are anticipated to have an impact on Council Tax collection and council tenants rent arrears rates. The impact of these will have to be managed carefully by the council and remains an area of considerable concern.

The delivery of affordable housing over the past five years has been considerable during a time of economic downturn and reduced funding from central government. This has been a real success but the position going forward will be demanding.

The Housing Framework will be monitored annually to track progress and if necessary respond to changing external influences. A strategic review will be carried out in 2016 to update and refresh the Framework for the remaining two years.

Ashford Borough Council’s new build homes at Towers View, Kennington
2. ASHFORD’S PRIORITIES

The Ashford 2030 Framework expects all council policy initiatives to contribute to one or more of the three overarching priority themes: Prosperity, Community and Quality. All actions should contribute to or support the delivery of one or more of the eight strategic priorities identified in the Ashford 2030 Framework. Good quality housing and a vibrant housing market across all tenures, responding to the needs of local residents, cuts across several of the eight strategic priorities. The right housing in the right place can help stimulate the economy, create sustainable neighbourhoods, improve health and wellbeing and engender positive partnership working.

Figure 1 illustrates how delivering the Housing Framework 2013-2018 will make a significant contribution to achieving the priorities of the wider Ashford 2030 Framework.

<table>
<thead>
<tr>
<th>Ashford 2030 Framework Priority</th>
<th>Housing Framework Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generate strategic investment in the economy of the town centre and urban areas</td>
<td>• Employment opportunities created through house building, regeneration projects and supported housing schemes</td>
</tr>
</tbody>
</table>
| Actively support the rural economy | • Local needs housing helps provide affordable accommodation for local labour force.  
• Supported housing schemes can provide local employment opportunities  
• Residents contribute to the local economy |
| Maximise the benefits of Ashford’s location | • High quality housing developments with a range of tenures, types and sizes will assist in attracting business (and create employment) to Ashford in conjunction with its good transport links to London and Europe |
| Engage positively with partners | Strong positive partnership working will assist in:  
• Identifying and returning to use long term empty homes  
• Developing and implementing the Kent Assessment Framework (Lettings)  
• Supporting a self-build homes programme, engaging with local colleges  
• Improving neighbourhoods  
• Engaging with and resolving community safety issues  
• Sharing information to benefit a number of partners  
• Developing joint ventures to deliver good value for money propositions |
<p>| Pursue an entrepreneurial approach | • Maximising the benefits available from HRA reform to deliver new homes and regenerate older people’s accommodation together with the creation of a local housing and regeneration company demonstrates the council’s willingness to use its skills and expertise to deliver innovative projects |</p>
<table>
<thead>
<tr>
<th>Ashford 2030 Framework Priority</th>
<th>Housing Framework Contribution</th>
</tr>
</thead>
</table>
| Contribute to the delivery of quality homes | • A number of housing initiatives will contribute to high quality homes:  
• Maintaining decent homes in council stock  
• Promoting environmentally sustainable principles to address climate change and mitigating fuel poverty  
• Ensuring new affordable housing developed to high spatial and design standards in urban and rural areas  
• Working to increase availability of well managed private rented homes  
• Enhancing housing choices for older people including extra care |
| Help to develop and sustain successful communities | • Increasing the supply of affordable homes in urban and rural areas  
• Delivering regeneration projects  
• Contributing to Chilmington Green master planning to ensure local housing needs are considered and met  
• Increasing tenant involvement and responsibility, and further develop local offers for tenants  
• Develop a Tenancy Strategy that promotes responsible behaviour and respect for the local neighbourhood and encourages the tenants to feel part of the area  
• Promoting and delivering mixed tenure developments |
| Promote wellbeing | • Appropriate housing and advice makes a positive difference to health and well being:  
• Increasing housing choice for vulnerable groups through a range of supported accommodation in urban and rural areas  
• Preventing and reducing homelessness  
• Continuing to improve access to advice and assistance on housing options  
• Making best use of housing stock by identifying under occupation and making use of tenancy strategy  
• Ensuring effective communication about the implications of welfare reform changes to private and social housing tenants in conjunction with housing options advice  
• Identify and address poor standards in private sector, including park homes particularly for vulnerable and older households  
• Working to increase the provision of gypsy and traveller sites |
The 5 overarching priorities to be delivered by the Housing Framework are:

1. Improve the supply of affordable housing to meet local housing needs in Ashford borough’s urban and rural areas
2. Improve environmental quality of homes and address fuel poverty in all tenures
3. Increase availability and choice of accommodation including for vulnerable people
4. Increase resident satisfaction with homes and neighbourhoods and increase opportunities for resident involvement
5. Prevent and reduce homelessness and increase access to settled accommodation for homeless households and those at risk of homelessness

There are a number of challenges that shape and inform the actions required to achieve each of the priorities of the Housing Framework.

*Tenants social media training (Resident Engagement Group)*
3. CHALLENGES FOR ASHFORD

- **Demand for affordable housing**
  The identified annual affordable housing need is 450 units; delivery of affordable housing is consistently falling short of this requirement. Between 2010 and 2013 the average annual number of affordable homes completed is 217. The introduction of the Community Infrastructure Levy (CIL) could compromise the delivery of affordable housing if set at a level which adds pressure to site viability.

- **Financial viability of sites**
  Due to current economic condition’s the viability of housing sites requires each to be examined in order to achieve the maximum number of affordable homes possible on site whilst maintaining a flow of housing delivery in the borough. This may mean that less than the policy target for affordable housing is delivered on some sites.

- **Introduction of affordable rent model**
  Reduced grant funding to deliver affordable housing can cause viability issues on sites resulting in reduced numbers of units delivered. Affordable rent maybe ‘unaffordable’ for those on low incomes not receiving housing benefit.

- **Changes to Right to Buy**
  It is anticipated that the increase in the discount for Right to Buy will see more council owned homes sold to tenants. Between April 2012 and March 2013 there have been 55 applications and 16 completions, compared to 15 applications in 2011/12, which resulted in 11 sales.

- **Making best use of existing housing stock**
  Tackling under occupation requires good quality alternative accommodation for households to move to. Keeping void times low means maximising the time homes are occupied. Continuing to investigate and prosecute those committing tenancy fraud requires officer time and resources.

- **Increasing accessibility to private rented sector**
  With numbers of applicants on the housing register remaining well over 1000 (1453 in April 2012, 1362 March 2013) a well managed private rented sector is important in offering alternative accommodation to those in need of a home.

- **Introducing flexible tenancies**
  Allows most appropriate use of homes to be more easily managed but increases demand on the housing management service.

- **Reform of the Housing Revenue Account**
  Managing borrowing to fund improvements and build new homes within the parameters of the debt ceiling means prioritising a programme of projects and controlling costs to maximise the benefits of a self financing regime.
• **Welfare reform and introduction of Universal Credit**
  The impact of benefit changes is estimated to negatively affect in the region of 1400 local housing allowance recipients in Ashford\(^2\) and around 250 Ashford Borough Council tenants. Rent arrears and homelessness are expected to rise as a result of households receiving less benefit and being required to budget monthly for all outgoings.

• **Homelessness**
  Over the last six months there has consistently been between 20 and 30 households in bed and breakfast accommodation (25 in March 2013) and in the region of 70 households in private sector leasing properties (70 in March 2013). There were 147 homelessness acceptances in the first three quarters of 2012/13.

• **Empty properties**
  There are around 500 private sector homes identified as being empty for six months or more. Bringing empty homes into use can be a lengthy process and dependent on the willingness of the owner. The introduction of the local council tax system from April 2013 sees the council-tax exemption period for short-term empty properties reduced from six months to six weeks and a further 50% council tax premium will be applied for properties that are empty for more than two years.

• **Private sector renewal**
  Under the Housing Health and Safety Rating System (HHSRS) 630 private sector dwellings in Ashford have a category 1 hazard at April 2011 such as severe damp and mould; 24 properties were made free of the hazard as a result of council intervention\(^3\). An up to date stock condition survey will identify where best to target resources to achieve maximum improvements.

• **An ageing population**
  People over the age of retirement will represent 28 percent of the borough’s population by 2033. This will demand the delivery of a range good quality accommodation to encourage downsizing from under occupied homes in all tenures and to cater for a range of support needs.

• **Fuel poverty**
  There are on average of over 30 excess winter deaths a year in the borough. Improving energy efficiency is recognised as the best way to protect people from fuel poverty but rising fuel prices have negated the progress made\(^4\).

• **Improving energy efficiency**
  The average Standard Assessment Procedure (SAP) rating in private sector dwelling is 54 but 22 per cent of private sector dwellings have SAP rating below 35\(^5\) (where 100 represents the most energy efficient dwelling).

The following delivery plan details the actions to be taken to address the above challenges and achieve the Housing Framework priorities that will contribute to the overarching strategic priorities of the Ashford 2030 Framework.

\(^2\) [http://www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/Impact_of_welfare_reform_on_the_South_East_housing_market_-_opportunity_or_hindrance](http://www.cih.org/publication-free/display/vpathDCR/templatedata/cih/publication-free/data/Impact_of_welfare_reform_on_the_South_East_housing_market_-_opportunity_or_hindrance)

\(^3\) Housing Strategy Statistical Appendix (HSSA) data returns 2010/11

\(^4\) Energy Saving Trust: In from the cold working in partnership to tackle fuel poverty February 2012
## 4. DELIVERY PLAN

Timeframe: Short = within 2 years, Medium = 3 – 5 years, Long = more than 5 years

### Priority 1:
**IMPROVE THE SUPPLY OF AFFORDABLE HOUSING TO MEET LOCAL HOUSING NEEDS IN ASHFORD BOROUGH’S URBAN AND RURAL AREAS**

<table>
<thead>
<tr>
<th>Action</th>
<th>Timeframe</th>
<th>Lead Officer and Partners</th>
</tr>
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<tbody>
<tr>
<td>a) Wherever possible maximise the number of section106 sites achieving 30 or 35 per cent affordable housing in urban and rural areas respectively</td>
<td>Ongoing</td>
<td>Housing Enabling Officer, Planning, Legal, HCA, HA’s, Developers</td>
</tr>
<tr>
<td>b) Deliver a minimum of 59 new homes through the local authority new build programme</td>
<td>Medium</td>
<td>Housing Initiatives Manager, Planning, Legal, Finance, HCA</td>
</tr>
<tr>
<td>c) Create a local housing and regeneration company</td>
<td>Short</td>
<td>Head of Housing, Legal, Finance</td>
</tr>
<tr>
<td>d) Housing company to develop private and affordable housing to an initial value of £10 million to meet local needs</td>
<td>Medium</td>
<td>Housing Initiatives Manager, Legal, Finance</td>
</tr>
<tr>
<td>e) Make best use of existing stock including ensuring appropriate accommodation used to meet housing needs, reduce under occupation and meet void targets, continue tenancy fraud investigations</td>
<td>Ongoing</td>
<td>Housing Operations Manager, Lettings, Responsive Repairs, Revenues and Benefits</td>
</tr>
<tr>
<td>f) Support Housing Association led developments to create mixed communities in urban and rural areas</td>
<td>Ongoing</td>
<td>Housing Enabling Officer, HA’s, Planning, HCA</td>
</tr>
<tr>
<td>g) Develop innovative ways to improve delivery of local needs housing, including a cross subsidy approach and land purchase options</td>
<td>Short</td>
<td>Housing Strategy Manager, Planning, Legal, Parish Councils, HA’s</td>
</tr>
<tr>
<td>h) Utilise receipts from the right to buy to develop more affordable homes</td>
<td>Medium</td>
<td>Housing Initiatives Manager, Planning</td>
</tr>
<tr>
<td>i) Support self - build homes</td>
<td>Ongoing</td>
<td>Housing Initiatives Manager</td>
</tr>
<tr>
<td>j) Identify and return to use long term empty properties</td>
<td>Ongoing</td>
<td>Private Sector Housing Manager</td>
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### Priority 2:
**IMPROVE ENVIRONMENTAL QUALITY OF HOMES AND ADDRESS FUEL POVERTY IN ALL TENURES**

<table>
<thead>
<tr>
<th>Action</th>
<th>Timeframe</th>
<th>Lead Officer and Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Develop and implement a private sector housing strategy</td>
<td>Short</td>
<td>Private Sector Housing Manager</td>
</tr>
<tr>
<td>b) Promote uptake of energy efficiency measures across all tenures</td>
<td>Ongoing</td>
<td>Private Sector Housing Manager &amp; Planned Maintenance Manager, HA’s, KEEP</td>
</tr>
</tbody>
</table>
**Priority 2:**
**IMPROVE ENVIRONMENTAL QUALITY OF HOMES AND ADDRESS FUEL POVERTY IN ALL TENURES**

<table>
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<tr>
<th>Action</th>
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<th>Lead Officer and Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>c) Work to reduce fuel poverty across all tenures</td>
<td>Ongoing</td>
<td>Private Sector Housing Manager &amp; Planned Maintenance Manager, HA’s, KEEP</td>
</tr>
<tr>
<td>d) Continue trial to insulate hard to heat homes in ABC stock and roll out main programme in 2015</td>
<td>Long</td>
<td>Planned Maintenance Manager</td>
</tr>
<tr>
<td>e) Promote uptake of renewable energy measures</td>
<td>Ongoing</td>
<td>Private Sector Housing Manager &amp; Housing Initiatives Manager, KEEP, HA’s</td>
</tr>
<tr>
<td>f) Undertake private sector stock condition survey</td>
<td>Short</td>
<td>Private Sector Housing Manager</td>
</tr>
<tr>
<td>g) Maximise resources by linking with other agencies</td>
<td>Ongoing</td>
<td>Housing Improvement Manager</td>
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**Priority 3:**
**INCREASE AVAILABILITY AND CHOICE OF ACCOMMODATION INCLUDING FOR VULNERABLE PEOPLE**

<table>
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<tr>
<th>Action</th>
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</tr>
</thead>
<tbody>
<tr>
<td>a) Increase availability of well managed private rented homes</td>
<td>Ongoing</td>
<td>Private Sector Housing Manager, Landlords</td>
</tr>
<tr>
<td>b) Continue to increase the number of homes within the Ashford Better Choice social lettings agency portfolio</td>
<td>Ongoing</td>
<td>Housing Operations (Options) Manager</td>
</tr>
<tr>
<td>c) Identify and develop bespoke properties for disabled families through local authority new build programme</td>
<td>Medium</td>
<td>Housing Initiatives Manager, KCC OT Service, Planning</td>
</tr>
<tr>
<td>d) Provide disabled adaptations for ABC tenants</td>
<td>Ongoing</td>
<td>Housing Improvement Manager &amp; Planned Maintenance Manager, KCC OT Service</td>
</tr>
<tr>
<td>e) Work with partners to identify and increase range of supported housing for vulnerable people to meet local needs (including ex service personnel), seek alternative ways to generate revenue funding</td>
<td>Ongoing</td>
<td>Housing Strategy Manager, KCC, Supporting People, HA’s, Voluntary/third sector</td>
</tr>
<tr>
<td>f) Manage the Disabled Facilities Grant budget to maximise assistance provided</td>
<td>Ongoing</td>
<td>Private Sector Housing Manager, KCC OT Service, Home Improvement Agency</td>
</tr>
</tbody>
</table>
### Priority 3:
**INCREASE AVAILABILITY AND CHOICE OF ACCOMMODATION INCLUDING FOR VULNERABLE PEOPLE**

<table>
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<tr>
<th>Action</th>
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</tr>
</thead>
<tbody>
<tr>
<td>g) Remodel and improve council-owned sheltered housing accommodation</td>
<td>Long</td>
<td>Housing Improvement Manager, Housing Initiatives Manager, Planning, HCA</td>
</tr>
<tr>
<td>h) Provide increased provision of gypsy and traveller sites</td>
<td>Medium</td>
<td>Gypsy and Traveller Task Group</td>
</tr>
<tr>
<td>i) Develop Older Persons Framework</td>
<td>Medium</td>
<td>Housing Improvement Manager &amp; Housing Strategy Manager</td>
</tr>
<tr>
<td>j) Increase the number of well planned and managed shared houses (HMOs)</td>
<td>Long</td>
<td>Private Sector Housing Manager</td>
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### Priority 4:
**INCREASE RESIDENT SATISFACTION WITH HOMES AND NEIGHBOURHOODS AND INCREASE OPPORTUNITIES FOR RESIDENT INVOLVEMENT**

<table>
<thead>
<tr>
<th>Action</th>
<th>Timeframe</th>
<th>Lead Officer and Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Encourage housing providers to be actively involved in good housing management</td>
<td>Ongoing</td>
<td>Housing Enabling Officer, CSU, HA’s, Private Sector Landlords</td>
</tr>
<tr>
<td>b) Regenerate Brookfield Road and Bybrook areas</td>
<td>Medium</td>
<td>Housing Initiatives Manager, Planning</td>
</tr>
<tr>
<td>c) Review sheltered housing service</td>
<td>Short</td>
<td>Housing Improvement Manager</td>
</tr>
<tr>
<td>d) Joint working with agencies to deliver neighbourhood improvements</td>
<td>Ongoing</td>
<td>Housing Operations Manager</td>
</tr>
<tr>
<td>e) Address poor standards in private sector, including park homes and investigate options for self funded improvements e.g. equity release</td>
<td>Ongoing</td>
<td>Private Sector Housing Manager, KHG</td>
</tr>
<tr>
<td>f) Maintain decent homes standard in council-owned stock</td>
<td>Ongoing</td>
<td>Planned Maintenance Manager</td>
</tr>
<tr>
<td>g) Increase tenant involvement and responsibility through tenant panel and tenant scrutiny</td>
<td>Ongoing</td>
<td>Tenant Participation Officer</td>
</tr>
</tbody>
</table>
### Priority 5:
PREVENT AND REDUCE HOMELESSNESS AND INCREASE ACCESS TO SETTLED ACCOMMODATION FOR HOMELESS HOUSEHOLDS AND THOSE AT RISK OF HOMELESSNESS

<table>
<thead>
<tr>
<th>Action</th>
<th>Timeframe</th>
<th>Lead Officer and Partners</th>
</tr>
</thead>
<tbody>
<tr>
<td>a) Implement the homelessness strategy focus on:</td>
<td>Short</td>
<td>Homelessness Strategy and Improvement Officer</td>
</tr>
<tr>
<td>Preventing homelessness wherever possible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Providing quality housing services and suitable accommodation for homeless people</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homes with support, settled and sustainable homes</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b) Raise awareness of the implications of welfare reform to tenants</td>
<td>Short</td>
<td>Housing Operations Manager</td>
</tr>
<tr>
<td>c) Identify tenants who will lose benefit and advise of choices to manage reduced income</td>
<td>Short</td>
<td>Housing Operations Manager</td>
</tr>
<tr>
<td>d) Monitor external influences, identify pressures on meeting housing needs and respond to minimise any negative effects</td>
<td>Ongoing</td>
<td>Housing Strategy Manager</td>
</tr>
</tbody>
</table>
5. RESOURCES

Figure 2 below shows financial resources available for Disabled Facilities Grants (DFGs), the Housing Revenue Account (HRA), Homes and Communities Agency (HCA) grant funding for the local authority new build programme and the central government grant from the Homelessness Prevention Fund.

![Table]

<table>
<thead>
<tr>
<th></th>
<th>12/13</th>
<th>13/14</th>
<th>14/15</th>
<th>15/16</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disabled Facilities Grants:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government Contribution</td>
<td>306,000</td>
<td>306,000</td>
<td>306,000</td>
<td>306,000</td>
</tr>
<tr>
<td>ABC Contribution</td>
<td>90,000</td>
<td>90,000</td>
<td>90,000</td>
<td>90,000</td>
</tr>
<tr>
<td>HRA Revenue Budget</td>
<td>490,826</td>
<td>(107,418)</td>
<td>486,741</td>
<td>1,559,788</td>
</tr>
<tr>
<td>HRA Capital Budget</td>
<td>4,753,705</td>
<td>14,239,981</td>
<td>9,692,682</td>
<td>8,354,360</td>
</tr>
<tr>
<td>HCA Funding</td>
<td></td>
<td>692,520</td>
<td>692,520</td>
<td></td>
</tr>
<tr>
<td>Homelessness Contribution</td>
<td>50,000</td>
<td>50,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
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</table>

In addition, Cabinet have agreed to earmark the affordable supplement of the New Homes Bonus for the provision of housing. In year one this equates to £104,000 per annum for six years.
6. BACKGROUND AND EVIDENCE

6.1 Population and Households

Ashford is the least densely populated district in Kent. The 2011 census noted the population of Ashford as 118,000\(^5\), an increase of 13 per cent from 2001. It is estimated that the population will grow by seven per cent to 121,000 by 2013 and thereafter in the region of a five per cent increase every five years to 2033 reaching 148,000 people. This is a slightly higher rate of growth than shown for either Kent or the South East. The main factor affecting population change between 2001 and 2009 was net internal migration\(^6\).

Figure 3 - Average Annual Population Change 2001 – 2009

<table>
<thead>
<tr>
<th>Main Drivers of Change</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural change (births less deaths)</td>
<td>432</td>
</tr>
<tr>
<td>Net internal migration (people moving into the area from the rest of the UK less those moving out)</td>
<td>887</td>
</tr>
<tr>
<td>Net international migration</td>
<td>80</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>1399</strong></td>
</tr>
</tbody>
</table>

Figure 4 illustrates the change, as a percentage, of the borough’s population of three broad age ranges. Children and working age population is decreasing and the older population increasing, the latter representing 28 per cent of the population by 2033.

Figure 4

The total number of households according to the 2011 census in Ashford is 47,800 an increase of 6,350 from 2001. Figure 5 shows the forecasted percentage of households by type, illustrating a decrease in married couple households and an increase in one person households. (Figures from Strategic Housing Market Assessment: figure 16)\(^7\)

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\(^6\) [http://howmanyhomes.org](http://howmanyhomes.org)

\(^7\) [http://www.ashford.gov.uk/our-strategic-approach-to-housing](http://www.ashford.gov.uk/our-strategic-approach-to-housing)
The size and age of a population and the composition of households will affect the amount of housing demanded and needed and influence the type of housing required in terms of size, tenure and type. In the private housing market household size does not correlate directly with size of property occupied as income, wealth and life stage will also influence housing choices.

Information drawn from the Strategic Housing Market Assessment highlights that there is not a direct correlation between household size and dwelling occupied as illustrated in figure 6.

However in the social rented sector household size correlates more closely with dwelling type to avoid under occupation. The introduction of changes to housing benefit, in April 2013, for working age families will in some cases force households to move to smaller accommodation if they have ‘spare’ bedrooms and are unable to self fund the difference in rent and housing benefit for their current home.
The black minority ethnic (BME) population made up 6.75 per cent of the total borough population in 2011 equivalent to 7,967 people (figure 7). This is an increase of 5267 people in the BME population over the last eight years.

Figure 7

6.2 Housing Market

The Strategic Housing Market Assessment identifies Ashford as sub-regional housing market area (an area within which around 70 per cent of household moves are contained, typically corresponding to the area in which the majority of people both live and work). The only significant area of cross district movement is with Shepway. The influence of London especially with the high speed rail link may impact on the housing market as those moving to Ashford with employment in London tend to have greater financial resources. Another factor influencing the relative self containment of the housing market is whether the number of jobs increases in line with the working age population.

The key factors of housing supply and demand are demographics, economics, housing stock and new supply together with expectations of households and investors and the availability of finance.

http://www.neighbourhood.statistics.gov.uk/dissemination/LeadTableView.do?d=13&e=13&g=6435779%i=1001x1003x1004&m=0&r=1&s=1366102515960&enc=1&dsFamilyId=2477
6.3 Affordability

Household income is a determining factor in where someone can choose to live. Average income for Ashford in 2011 was £26,229\(^9\). The average house price between October and December 2012 was £228,755\(^10\), over 8.5 times the average salary.

The ratio between lower quartile house prices and lower quartile earnings\(^{11}\) is shown in figure 8. Although this measure considers individual earnings rather than potential household incomes it is a useful illustration of trends between house prices and earnings. Consideration has to be taken of the increased requirement for higher deposits and lower income multiplier now required to access a mortgage, making home ownership unaffordable to many local people, especially those employed in lower paid occupations.

Figure 8

The affordability of homes is even more acute in the rural areas of the borough where lower quartile house prices are higher reflecting the greater proportion of larger properties.

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\(^9\) Annual Survey of Hours and Earnings 2011
\(^{10}\) http://news.bbc.co.uk/1/shared/spl/hi/in_depth/uk_house_prices/html/29ub.stm
\(^{11}\) http://data.gov.uk/dataset/ratio_of_lower_quartile_workplace_earnings_to_lower_quartile_house_prices
The 2010 Housing Needs Survey\textsuperscript{12} (HNS) update notes that despite affordability ratios improving, the small supply of properties on the market and tightening of lending criteria for mortgages at high loan to valuation ratios (LTV) has resulted in a 46 per cent decline of first time buyers coming into the market than in the previous year. This has a negative effect on the overall housing market as it restricts the ability of those wishing to sell and move to larger properties. The HNS identifies that 50 per cent of working households cannot afford to purchase a two or three bed property within the lower quartile point of house prices.

A shortfall of 450 affordable homes per year is calculated. With actual delivery below this figure the demand for affordable housing continues to rise. Affordable housing completions for the last seven years are shown in figure 9.

Figure 9

![Affordable housing completions](image)

Private renting is also unaffordable for many households; the 2010 Housing Needs Survey showed income of £22,400 required to rent a one bed flat and £29,700 for a two bed terrace house. The survey noted that for the lowest priced one bed flat, 65 per cent of concealed households were unable to afford to private rent.

6.4 Rent

Further to the 2010 comprehensive spending review and the reduction in the budget for social housing, the Homes and Communities Agencies introduced the Affordable Homes Framework Programme (AHP) where by housing associations can charge rent of up to 80 per cent of open market value (including any service charges) so that the increased revenue stream can assist in funding further affordable housing development.

For low income households, eligible for housing benefit, affordable rent will be covered by housing benefit. Those who do not qualify for housing benefit will have to budget a greater proportion of their income to cover housing costs compared to social rent (approximately 60 per cent of open market rent). Figure 10 compares rents across different tenures and sizes of property.

\textsuperscript{12} http://www.ashford.gov.uk/our-strategic-approach-to-housing
The benefits cap, introduced in April 2013, will limit the total amount of benefit that most working age claimants can receive. In the long term it will form part of the new Universal Credit system placing the emphasis on the tenant to budget to cover their housing costs.

Housing associations and some local authorities are now able to covert social rents to affordable rents when a property becomes vacant for re-letting. Conversion of existing homes to affordable rent from social rent will be used to raise funding to develop further affordable housing. The council will charge an affordable rent on new properties built with HCA funding from the AHP. Currently the council cannot convert existing social rented homes to affordable rent following a vacancy.

Figure 10 - Rent comparisons

<table>
<thead>
<tr>
<th>Average rents per week (£)</th>
<th>1 bed</th>
<th>2 bed</th>
<th>3 bed</th>
<th>4 bed</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashford Borough Council (social rent)</td>
<td>74.42</td>
<td>84.92</td>
<td>95.66</td>
<td>100.68</td>
<td>For 2012/13</td>
</tr>
<tr>
<td>Housing Association</td>
<td>76.54</td>
<td>89.57</td>
<td>103.06</td>
<td>109.34</td>
<td>Ashford average for 2012*</td>
</tr>
<tr>
<td>Estimated affordable rent</td>
<td>105.42</td>
<td>118.34</td>
<td>151.20</td>
<td>249.23</td>
<td>80 per cent of open market rent</td>
</tr>
<tr>
<td>Open market (private) rent</td>
<td>131.77</td>
<td>147.92</td>
<td>189.00</td>
<td>311.54 April 2013 (rentright.co.uk)</td>
<td></td>
</tr>
<tr>
<td>Local Housing Allowance</td>
<td>116.74</td>
<td>138.46</td>
<td>165.09</td>
<td>219.23 From April 2013, Ashford BRMA</td>
<td></td>
</tr>
</tbody>
</table>

* Statistical Data Return dataset 2012

6.5 Shared Ownership

At the end of February 2013 the Help to Buy (formerly Homebuy) Agent (Moat) has 276 applicants expressing an interest in shared ownership in Ashford. 18 of these are current social housing tenants and 7 are Ministry of Defence personnel (government priority groups). The average single income of applicants is £24,261 and joint income £33,342.

Figure 11

<table>
<thead>
<tr>
<th>Number of active applicants</th>
<th>February 2013</th>
<th>July 2012</th>
<th>March 2012</th>
<th>January 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of applicants with a deposit</td>
<td>36</td>
<td>37</td>
<td>41</td>
<td>39</td>
</tr>
</tbody>
</table>

More than half of applicants are under 30 years of age and have a minimum need for one bedroom accommodation although they may prefer to purchase a larger accommodation if their finances allow - shared ownership allows a home one bedroom larger than actual need to be purchased. 67 per cent of applicants do not have any children.
6.6 Housing Stock

The 2011 census noted 49,747 dwellings in the borough an increase of 6,824 dwellings since 2001 census.

Figure 14 compares tenure patterns for Ashford (source: census 2001 and 2011), the Strategic Housing Market Assessment notes ‘that home ownership levels peaked in England in 2005 and have since declined slightly, with the private rented sector growing over the period’.
The forthcoming review of the Core Strategy and the effect of the recession will lead to a significant adjustment to expected housing delivery projections for the borough (5,563 completions were previously anticipated for the five years from 2011/12 to 2015/16). The Core Strategy review will take forward the time scale of the adopted version from 2021 to 2030 and will focus on a jobs-led growth target but also has to account for changes in the existing population (especially as people live longer) and its expected growth as well as increased demand for homes from people moving into the borough. A consultation on new jobs and housing figures to 2030 is currently underway but the requirement identified by the 2010 Housing Needs Survey is that 450 affordable homes are needed per year.

6.6.1 Council Homes

The council owns and manages 4733 homes, a further 322 homes are managed by Moat Housing as part of the Stanhope regeneration project. 447 homes are sheltered accommodation. All council owned homes meet the decent homes standard. The council (with Homes and Communities Agency (HCA) grant funding) has recently built 78 homes for rent and secured further funding for an additional 59 homes to be built by April 2015.

The coalition government announced an increase in the discount for tenants eligible for Right to Buy with effect from April 2012, up to a maximum of £75,000. Between April 2012 and March 2013 there were 55 applications received and 16 completed purchases already exceeding applications and purchases in 2011/12.

Government expects nationally to replace the number of homes sold with an equivalent number of new affordable rented homes to ensure there is no reduction in the overall number of affordable homes.

The council has signed an agreement with government that allows local authorities to retain the receipts from Right to Buy to use for replacement housing. There is still a requirement to pay a capital receipt to government, a calculation is undertaken to quantify the amount of retained receipt that is then used to contribute to the borrowing to build a replacement home\(^\text{13}\). There will be a delay in utilising the receipts while plans are progressed for the replacement dwellings.

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6.6.2 Housing Association Homes

Housing associations continue to be the main providers of new affordable housing in both urban and rural locations. At the end of March 2013, they own and manage 3088 properties in the borough of which 2320 are rented. Many of these homes are developed through Core Strategy policy CS12 whereby targets of 30 percent (urban areas) or 35 percent (rural areas) of affordable homes are required on qualifying sites. 1623 homes have been developed by housing associations working in the borough since 2000.

Provision of affordable housing on site to create mixed communities is preferred. In some exceptional circumstances where site viability is difficult to achieve or the council has other overriding priorities, the percentage of affordable housing maybe reduced or a commuted sum taken in lieu of on-site provision.

Housing associations have to comply with the council’s development protocol to ensure high quality homes and management standards are maintained in the borough.

New housing association homes at Park Farm

6.6.3 Tenancy Strategy

The Localism Act 2011 stipulated that local authorities must prepare and publish a Tenancy Strategy which sets out the matters to which the registered providers for social housing in the district must have regard to. The Act determines that in formulating a Tenancy Strategy we must have policies relating to:-

a. the kinds of tenancies we will grant
b. the circumstances in which we will grant a particular kind of tenancy
c. where we grant tenancies for a certain term, the length of the term
d. the circumstances in which we will grant a further tenancy on the coming to an end of an existing tenancy

The council has developed a Tenancy Strategy following common principles that were developed Kent wide and which has been subject to consultation and endorsed by Cabinet.

From the 1st October 2012 following the completion of a satisfactory twelve month introductory tenancy, the council will offer a five year fixed term tenancy as a minimum for most households which will provide us with the ability to:

- make the best use of available housing
- ensure that housing stock is not under-occupied
- use the stock fairly for those people who need it most

Secure life-time tenancies will continue to be offered where the circumstances of a household are unlikely to change over time, for example older people and vulnerable households who are moving to a home that should be suited to their long term requirements.

14 http://www.ashford.gov.uk/housing-associations
15 http://www.ashford.gov.uk/tenancy-strategy
6.7 Private Sector Housing

The draft Private Sector Housing Strategy 2011 - 2014 identified the role that the council’s private sector housing department has to play is not one that should be undermined. Whilst the responsibility for maintaining private homes is primarily with the owners, this strategy recognises that some, particularly the elderly and vulnerable, do not have the resources to keep their homes in a state of good repair. With an ageing population, the demand on the services and resources that the private sector housing department can provide is only set to increase. Working in partnership with other organisations to support people to live independently within the private sector will be crucial.

Over recent years, the use of the private rented sector has been a necessary resource in enabling the council to achieve their homeless prevention objectives by successfully housing households who are homeless or threatened with homelessness in sustainable tenancies. The relationship between the council and private sector landlords has drastically improved and that the partnership working continues.

The Localism Act 2011 contains measures enabling local authorities to discharge their duties towards households accepted as unintentionally homeless and in priority need, by offering a private rented tenancy (with a minimum term of 12 months) irrespective of objections that the household may have to being housed in the private rented sector. The council will seek to maximise use of the private rented sector to accommodate homeless applicants where the placement is considered suitable and affordable.

There will be occasions where the council will need to take enforcement action upon private landlords failing to meet their statutory obligations and where tenants are living in poor conditions but will only do so where informal measures break down.

A stock condition survey is important to gain a clear understanding of the private sector to efficiently and responsibly target resources where they will have the greatest positive effect.

The draft Private Sector Housing Strategy identified the following priorities which will be further developed in the final strategy:

- Bring empty properties back into use
- Effective communication/engagement with private sector landlords to facilitate a well maintained and managed private rented sector
- To improve the quality of private sector housing, particularly for vulnerable and elderly households

6.8 Homelessness

The council has consulted on the draft Homelessness Strategy which sets out how, together with partners, it can achieve a reduction in the number of households who become homeless and bring an end to rough sleeping. A summary of the draft Homelessness Strategy, which is informed by the Homelessness Review, is included on the next page.

Ashford has a higher rate of applications and acceptances per 1,000 households than the national or Kent average. The main causes of homelessness have consistently been loss of home from family or friends and also loss of assured shorthold tenancy over the past five years. Other significant causes are relationship breakdown and other loss of rented
accommodation. Whilst the past year has shown a reduction in acceptances of homelessness applications in most causes of homelessness, noticeably loss of assured shorthold tenancy, there has been a sharp increase in homelessness due to rent arrears in the private rented sector. The main household type accepted as homeless by the council continues to be families with children, it’s clear that single people are also facing increasing difficulties in finding and sustaining accommodation, and that this can be expected to worsen.

Homelessness is expected to increase in the future. In an economy where it is difficult find work, and where there is competition from higher income households for accommodation in the private rented sector, households who are already on a low income and/or in receipt of benefits or other income support will struggle to pay for their home when their income is reduced further by welfare reform and local decisions on council tax support.

The three priorities of the draft Homelessness Strategy are:

1. **Ashford wide commitment to preventing homelessness wherever possible**

   There will be:
   - An up-to-date understanding of homelessness in Ashford so that we are able to direct our resources appropriately
   - A commitment from all agencies in Ashford to recognise homelessness triggers and to refer those at risk to appropriate services
   - Residents are able to help themselves and others to meet their own housing needs and prevent homelessness

2. **Quality housing services and suitable accommodation for people for whom homelessness cannot be prevented**

   There will be:
   - Quality homelessness services and temporary accommodation suitable for people with different needs
   - Clear pathways to settled housing, a better quality of life, health and wellbeing

3. **Homes with support, settled and sustainable homes**

   There will be:
   - Suitable accommodation and support for people with health, care or support needs who are at risk of homelessness, or homeless
   - The private rented sector is part of the solution to unmet housing needs and contributes less to homelessness
   - Social and affordable housing is developed and managed effectively to meet housing needs and prevent homelessness
6.9 Health/Vulnerable Groups

Safe, secure housing free from hazards has a positive effect on health and well being. Unsuitable accommodation can be detrimental to a range of health and related issues such as childhood development, mental wellbeing and social inclusion.

The Eastern and Coastal Kent NHS Adult Joint Strategic Needs Assessment 2010 details the incidence of illness and health related factors across the Primary Care Trust (PCT) area. In general terms, the best life expectancy and greatest proportion of life span enjoyed without serious ill health, is broadly to be found amongst the population with high socio-economic status. Correspondingly the shortest lives and life spans free of chronic illness are to be found amongst the poorest. In Ashford the greatest concentration of people in relative deprivation is to be found in the Ashford town area, notably in Stanhope, Norman, Bybrook, Victoria, Downs West, Bockhanger, and Aylesford Green wards (JSNA 2010).

6.9.1 Obesity

The Kent Healthy Weight Strategy 2010\(^{16}\) states ‘we should be trying to support the efforts people want to make for themselves and providing healthier opportunities for them to live the type of lives they wish to lead. We should use our resources to help people achieve their aspirations and support their choices by providing the environment, the economic conditions and the opportunities they need.’ The Strategy also notes that rates of obesity are increasing amongst all social classes although there is greater prevalence in areas of deprivation. In 2005 the estimated percentage of the Ashford population regarded as being obese was 24.2 per cent.

There is little established evidence on the role housing can play in tackling the expected increasing number of obese people. Consideration should be given when designing new communities and undertaking regeneration projects to encourage physical activity such as walking, cycling and outdoor activity.

There may be a financial impact where obese people need adaptations to their home if specialist equipment is required to support their day to day living.

6.9.2 Older People

The proportion of older people in the population is increasing nationally. The following figure 15 shows a range of data for people, in Ashford, aged 65 and over and their ability to undertake a range of tasks\(^{17}\).

<table>
<thead>
<tr>
<th>Figure 15 - Population of over 65s</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
</tr>
<tr>
<td>-----------------------------------</td>
</tr>
<tr>
<td>Total population 65 and over</td>
</tr>
<tr>
<td>Predicted to live alone</td>
</tr>
<tr>
<td>Living in a care home with or without nursing</td>
</tr>
</tbody>
</table>


\(^{17}\) Source: Projecting older people information system
Unable to manage at least one self care* activity on their own  

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2015</th>
<th>2020</th>
<th>2025</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>7211</td>
<td>7896</td>
<td>8964</td>
<td>10,376</td>
<td>11,994</td>
</tr>
</tbody>
</table>

Unable to manage at least one domestic task on their own**

<table>
<thead>
<tr>
<th>Year</th>
<th>2012</th>
<th>2015</th>
<th>2020</th>
<th>2025</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>8780</td>
<td>9632</td>
<td>10996</td>
<td>12,743</td>
<td>14,682</td>
</tr>
</tbody>
</table>

* self care activities include: bathe, shower or wash all over, dress and undress, wash their face and hands, feed, cut their toenails, take medicines ** Tasks include: household shopping, wash and dry dishes, clean windows inside, jobs involving climbing, use a vacuum cleaner to clean floors, wash clothing by hand, open screw tops, deal with personal affairs, do practical activities

A Shelter report\(^{18}\) highlights older persons attitudes with regard to size of housing. This illustrates that older people often wish to have a home with more than one bedroom.

Figure 16 - Attitudes to size of home, by number of bedrooms

<table>
<thead>
<tr>
<th></th>
<th>1 bed</th>
<th>2 bed</th>
<th>3 bed</th>
<th>4 bed</th>
<th>More than 4 bed</th>
<th>all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Too big</td>
<td>-</td>
<td>2%</td>
<td>11%</td>
<td>28%</td>
<td>39%</td>
<td>13%</td>
</tr>
<tr>
<td>About the right size</td>
<td>51%</td>
<td>80%</td>
<td>79%</td>
<td>68%</td>
<td>55%</td>
<td>74%</td>
</tr>
<tr>
<td>Too small</td>
<td>49%</td>
<td>18%</td>
<td>10%</td>
<td>4%</td>
<td>4%</td>
<td>12%</td>
</tr>
</tbody>
</table>

6.9.3 Dementia

The Eastern and Coastal Kent Dementia JSNA\(^{19}\) identifies that assistive technology and appropriate housing including supported and extra care housing that enables the individual to live in the community as independently and for as long as possible should form part of the services for people who have late onset dementia. The JSNA notes that there is under capacity in specialist supported housing and extra care accommodation for people with dementia. The predicted rising number of people suffering from dementia is illustrated in figure 17.


\(^{19}\) http://www.kmpho.nhs.uk/population-groups/older-people/?assetdet957414=153712
6.9.4 Mental Health

A number of vulnerable groups such as the unemployed, homeless, children that are abused and minority ethnic groups have a higher risk of suffering mental health illness, particularly those with a dual diagnosis of drug/alcohol problems as well. (2011-12 JSNA Refresh for Kent - Executive Summary). Research shows that 45 per cent of people with mental health problems face eviction because of problems such as rent arrears or problems repairing or coping with maintaining a home.  

A priority for action identified in ‘Promoting Mental Health and Wellbeing, Three Year Strategy for Mental Health Promotion’ (Eastern and Coastal Kent NHS) is opportunities for joint work with the council and housing associations on housing and mental health issues need to be explored further to understand what the most effective ways of tackling this issue would be. It is likely that the most effective way of working would be through the Kent Joint Policy and Planning Board (Housing) in order to raise awareness of mental health promotion issues and housing. This is because it recognises having a good home, which is warm and in a state of good repair, has been shown to have considerable positive impact on mental health and wellbeing.

Figure 18 shows predicted number of people with a mental health disorder up to 2030
Figure 18 - Ashford Mental Health All People

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2015</th>
<th>2020</th>
<th>2025</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>People aged 18-64 predicted to</td>
<td>11,267</td>
<td>11,506</td>
<td>12,022</td>
<td>12,428</td>
<td>12,601</td>
</tr>
<tr>
<td>have a common mental disorder</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>People aged 18-64 predicted to</td>
<td>316</td>
<td>322</td>
<td>337</td>
<td>348</td>
<td>353</td>
</tr>
<tr>
<td>have a borderline personality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>disorder</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>People aged 18-64 predicted to</td>
<td>240</td>
<td>246</td>
<td>257</td>
<td>266</td>
<td>270</td>
</tr>
<tr>
<td>have an antisocial personality</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>disorder</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>People aged 18-64 predicted to</td>
<td>280</td>
<td>286</td>
<td>299</td>
<td>309</td>
<td>313</td>
</tr>
<tr>
<td>have psychotic disorder</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>People aged 18-64 predicted to</td>
<td>5,023</td>
<td>5,130</td>
<td>5,360</td>
<td>5,541</td>
<td>5,610</td>
</tr>
<tr>
<td>have two or more psychiatric</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>disorders</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: [www.pansi.org.uk](http://www.pansi.org.uk)

6.9.5 Learning Disability

It is important that people with learning disabilities have the opportunity to live in their own accommodation, either as a tenant within the rental market or as a home owner. Too few people with learning disabilities have a choice as to where they live or with whom and too few people with learning disabilities have homes of their own with rights as tenants or homeowners compared to the general population (figure 19).

Figure 19

<table>
<thead>
<tr>
<th>Accommodation Overall population</th>
<th>Adults with learning disabilities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowners</td>
<td>71%</td>
</tr>
<tr>
<td>Social renting</td>
<td>19%</td>
</tr>
<tr>
<td>Private renting</td>
<td>10%</td>
</tr>
</tbody>
</table>

Over the last few years, people with learning disabilities have been choosing to live more independently. Work should continue to support this and learning disability providers should work to make significant changes to their provision in order to shift from residential care to more community based, flexible services to meet individual person centred plans in supported housing.

The Mayor of Ashford opening 5 homes for people with learning disabilities at Sotherton.


23 Learning Disability Needs Assessment June 2010
6.9.6 Physical Disability/Sensory Disability

With population increase there will be a growing number of people with physical and sensory disabilities. From 2012 the number of 18-64 year olds with moderate physical disability increases from 5622 to 6305 in 2030. Similarly for people aged 18-64 with a severe physical disability the number increases from 1689 (2012) to 1936 in 2030.24

The design of homes is critical to ensure independent living for physically disabled people, such as meeting lifetime homes and wheelchair standards. Together with KCC Families and Social Care, the council has developed the Wheelchair Accessible Housing Design Standards. The aim of this document is to share good practice and influence the design of homes to ensure they are accessible for physically disabled people. This work will feed directly to the development of the protocol for housing people with physical and/or sensory disabilities co-ordinated by a Task and Finish Group as part of the Joint Policy and Planning Board (Housing).

6.9.7 Young People

The percentage of the population aged 18 – 24 is projected to remain fairly constant at between seven and six per cent from 2012 to 2030.

As highlighted in a the Joseph Rowntree Foundation25 report looking ahead to the housing challenges young people will face in 2020 it identified the following key points:

- Around 1.5 million more young people aged 18–30 will be pushed towards living in the private rented sector in 2020, reflecting growing problems of accessing both home ownership and social renting
- Without a sustained and long-term increase in new housing supply, demand-side initiatives to help aspiring home-owners risk maintaining the inflated house prices they are meant to overcome
- Three groups of young people are increasingly marginalised in the UK housing system: young families, those on low incomes and those who are vulnerable due to their support needs. A renewed focus is needed on improving the supply, quality and stability of housing in both the private and social rented sectors
- More stable private rented tenancies might be achieved through smarter incentives for landlords

Young people can be particularly vulnerable and the Supporting People Strategy26 identifies young people at risk, in particular 16 and 17 year olds across the county, including former relevant children and young offenders as one of three groups for whom the factors exist to the highest extent, and where the needs analysis identified the highest level of need. Supported housing is required to assist vulnerable young people into stable accommodation reducing the likelihood of homelessness and its associated problems.

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24 Projecting Adult Needs and Service information. www.pansi.org.uk
26 http://www.kent.gov.uk/community_and_living/housing-related_support/policies_and_strategy.aspx
6.9.10 Service and Ex-Service (Armed Forces) Personnel

The term ‘veteran’ relates to all ex-military servicemen and women, 60 per cent of all veterans in the UK are aged over 65. This is largely explained by the high number conscripted during World War Two and National Service. There is no reason to believe that their health, social care and housing needs will be higher than the general population of a comparable age.

More recent veterans, particularly those deployed to Iraq and Afghanistan, is the group with the most distinctive needs, where interventions and alterations to services are most likely to have a beneficial impact on long-term health and well being outcomes. The government housing strategy seeks to ensure that it is easier for service personnel to own their own home and access social housing, including consulting on changing the law to ensure those with urgent housing needs receive additional priority.

6.9.11 Alcohol and Drugs

The Kent Alcohol Strategy 2010–2013 recognises the role played by stable housing through accommodation based and floating support (commissioned by the supporting people programme) to enable people who misuse alcohol to be reintegrated and re-engaged within the community with the potential to access education, training, and employment opportunities. The Kent Alcohol Health Needs Assessment (2009) noted that there's an on-going lack of damp, wet and dry supported housing for people with alcohol problems in Kent, and a need for imaginative housing options for problematic alcohol users and those working towards recovery.

Figure 20 illustrates the number of people in Ashford predicted to have alcohol and drug dependency.

Figure 20

![Graph showing predicted alcohol and drug dependency](http://www.pansi.org)

Source: [www.pansi.org](http://www.pansi.org)
The National Drugs Strategy 2012\textsuperscript{32} notes that evidence suggests that housing along with appropriate support can contribute to improved outcomes for drug users. Conversely, failure to provide housing for those with drug or alcohol dependence can have a range of negative consequences for local communities, including increases in drug-related crime, visible signs of drug use, street homelessness, drinking and begging. It is therefore vital that communities recognise the importance of providing accommodation for this group of people.

The Kent Drug and Alcohol Action Team (KDAAT) Adult Needs Assessment for 2009/10\textsuperscript{33} estimates there are 331 problem drug users in Ashford and that only half are accessing treatment. Although the majority entering treatment did not indicate a housing problem seven per cent did indicate a housing problem and four per cent an urgent housing problem. Twenty per cent of the clients with a housing problem/urgent housing problem had children living with them, heightening their need and vulnerability. The primary substance of the clients with a housing problem/no fixed abode was mainly split between alcohol (35 per cent) and heroin (31 per cent).

\textbf{6.9.12 Ex-Offenders}

In February 2010 a research report\textsuperscript{34} giving an overview of support services before, during and after custody in Kent’s prisons notes that prisoners are 32 times more likely than the general population to be homeless. Permanent accommodation is three times more likely to increase chances of finding work and 25 per cent more likely not to reoffend. The report offers a key insight that although Kent has more prisons than any other part of the country if prisoners are originally from another local authority area almost all tend to return to that area on release from prison. Those resettling in Kent were mainly local residents. It is important to secure the right accommodation to match the offenders individual needs together with the support required to cope outside of prison as the wrong type of accommodation and lack of appropriate support can lead to reoffending and a return to a dysfunctional and chaotic lifestyle.

The Joint Policy and Planning Board (Housing) developed the Kent Multi-Agency Protocol for the Housing and Re-Settlement of Offenders\textsuperscript{35} whose purpose is to assist in the resettlement and rehabilitation of offenders and thereby reduce the level of crime in the community. The main objectives of the protocol can be summarised as follows:

- To ensure that current offenders are aware of their rights in relation to existing accommodation across all forms of tenure
- To work with the client to protect their existing accommodation and their property
- To ensure that offenders currently serving a sentence are able to obtain the appropriate housing advice to prepare for a future release date
- To enable offenders to access appropriate accommodation and related support on release from custody
- To contribute to reduce re-offending and risk to the community

\textsuperscript{32} https://www.gov.uk/government/publications/drug-strategy-2010--2
\textsuperscript{33} http://www.kenttrustweb.org.uk/UserFiles/CW/File/Childrens_Services/Drugs_Education/KDAAT_Needs_Assessment_2010_06_24.pdf
\textsuperscript{35} http://www.kentjppbhousing.org/Protocols.aspx
6.9.13 Domestic Violence

According to the Home Office[^36] one in four women will experience domestic abuse in their lifetime. Domestic violence accounts for 18 per cent of all violent incidents (Crime in England and Wales 2010/11), seven per cent of women and five per cent of men reported experiencing domestic violence in 2010/11. In the 2010-11 British Crime Survey, 73 per cent of incidents of domestic violence were experienced by repeat victims, and of the victims interviewed, just under half were victimised more than once, and nearly a quarter were victimised three or more times.

In Ashford, during 2012/13, 17 sanctuary schemes were completed in the borough, where victims of domestic violence homes were made more secure, enabling the victim and their family to remain at home, preventing potential homelessness.

6.10 Supported Housing

The council works closely with housing associations, health, social care, supporting people and voluntary organisations to deliver supported housing. Supported housing plays a vital role in enabling vulnerable people to live independently in a home of their choice. During the last housing strategy period, extra care housing for older people, a range of accommodation for people with mental health issues and a shared house and 5 flats for people with learning disabilities were developed in the borough.

There is an ongoing need for supported housing across all vulnerable client groups, however with reductions in revenue funding to provide the services required to support people it will be essential for agencies to work together to identify where savings can be made through the provision of supported housing (e.g. enabling older people to remain living independently rather than moving into residential care), and pooling resources accordingly.

6.10.1 Supporting People

The Supporting People programme funds organisations to assist vulnerable people to maintain their housing situation, manage their finances, co-exist successfully in their community, acquire independent living skills, stay safe, liaise with other agencies, and access training, education, and employment.

The Kent Supporting People Strategy 2010 – 2015[^37] sets three levels of priority:

Highest need for services is for
- Young people at risk, in particular 16 and 17 year olds across the county, including former relevant children and young offenders
- People who have serious mental health problems and misuse substances (dual diagnosis)
- People fleeing domestic abuse

The second highest needs for service improvements are
- Single homeless people (including offenders), rough sleepers and families with support needs (including teenage parents)

• Refocus support for people with physical/sensory disabilities to those living independently in the community
• Ensure that vulnerable refugees given leave to remain have access to support services

The third highest needs is for
• Extending choice for older people
• Contribute to implementing ‘valuing people’ for people with a learning disability
• People with mental health problems
• Develop peer support and other informal support networks in the community to minimise isolation of vulnerable people

6.11 Fuel Poverty and Energy Efficiency

In 2010 the Department of Energy and Climate Change (DECC) information\(^\text{38}\) shows Ashford having 5744 households in fuel poverty, 12.4 per cent of households, a 1.2% reduction of fuel poor households on the previous year

A household is said to be in fuel poverty if it needs to spend more than ten per cent of its income on fuel to maintain a satisfactory heating regime (usually 21 degrees for the main living area, and 18 degrees for other occupied rooms). The fuel poverty status of a household depends on the interaction of three factors: Income, fuel prices paid and fuel requirement (which is affected specifically by the fuels used, the dwelling and energy efficiency).

Living in cold homes can damage people’s health and affect their quality of life. The elderly, children, and those with a disability or long-term illness are especially vulnerable. Fuel poverty is a contributory factor to excess winter deaths. A multi agency workshop in neighbouring Canterbury district identified the following themes that contribute to excess winter deaths.

• Finance
• Knowledge and awareness
• Service effectiveness and capacity
• Social capital/support.

The workshop also identified a gap in terms of the link between primary care and those able to offer support to the people most vulnerable from poor health outcomes due to cold temperatures.

The ratio of excess winter deaths for Ashford is 14.7, with two wards identified as having a ratio in excess of 25 - North Willesborough and Beaver\(^\text{39}\) (excess winter deaths expressed as a ratio of the expected deaths based on the non-winter death rate). The majority of excess winter deaths are in people aged over 75.

Under the Home Energy Conservation Act (HECA) the council is obliged to publish a report setting out its plans to identify practicable and cost effective measures to result in significant energy reduction in all residential accommodation. This report is available on the Ashford Borough Council website at [www.ashford.gov.uk/home-energy-conservation-act](http://www.ashford.gov.uk/home-energy-conservation-act). By making homes easier and cheaper to heat, therefore reducing the amount of income spent on energy in the home, can help move households out of fuel poverty.


\(^{39}\) [http://www.kmpho.nhs.uk/jsna/excess-winter-deaths/](http://www.kmpho.nhs.uk/jsna/excess-winter-deaths/)
The council actively supports the development and implementation of the Kent Health and Affordable Warmth Strategy 2012 – 2014. The overarching aims of the Strategy are to work in partnership across the county to:

- Improve residents' ability to pay for energy - to maximise take up of services relating to affordable warmth, to maximise take-up of benefits and utility company interventions
- Reduce health inequalities by improving energy efficiency and reducing excess winter deaths
- Increase awareness within the population of the health risks associated with living in a cold environment

Energy efficiency measures not only assist in moving people out of fuel poverty but are vital to meeting climate change targets.

The council is part of the Kent and Medway Green Deal Partnership; an executive level group providing overall direction to the establishment of a Green Deal for Kent. Its overarching purpose is to support opportunities that can be developed in partnership, to agree shared priorities and to identify and resolve risks and barriers that could jeopardise the best Green Deal offers being obtained by Kent residents and businesses.

6.12 Regeneration

The Stanhope regeneration project was completed in January 2012. This brought to conclusion the demolition of 410 flats in nine blocks and 442 new flats and houses built. New shops, a new community centre and library have also been built.

The council’s five year business plan includes an objective to regenerate and improve the Brookfield Road and Bockhanger areas of the town to create better places to live and visit, with new and improved housing, new job opportunities and enhanced shops.

Opening of the Stanhope Community Centre

6.13 Economy and Employment

Ashford’s road and rail connections make it easily accessible to London and Europe. Attracting people to both live and work in the borough is key to developing a thriving sustainable community.

The Ashford Economic Framework\(^{41}\) recognises the need for high quality housing as part of supporting the wider economy and to develop Ashford as an excellent location for families seeking a home, at a price they can afford, in a well designed truly sustainable community. This will help ensure Ashford is both the ‘smart choice’ and the long-term choice for businesses and workers. The Locate in Kent perception study 2010\(^{42}\) identifies Ashford, along with Maidstone as one of the two preferred business location towns in Kent.

The relevance of housing to improve the skills mix of the borough and to improve its commercial appeal is noted in the Strategic Employment Options Report: \(^{43}\) With house prices in Ashford relatively competitive in a regional context, and with enhanced accessibility to London, the town can attract better paid, younger households keen to get on the housing ladder and seeking affordable family housing. This over time provides the opportunity to develop workforce skills.

New flats and local shops at Stanhope

\(^{41}\) [http://www.ashford.gov.uk/ashford-strategic-economic-framework](http://www.ashford.gov.uk/ashford-strategic-economic-framework)  
7. MONITORING AND REVIEW

The Ashford Housing Framework’s progress on delivering the five priorities will be reported annually to Overview and Scrutiny Committee. The Framework will be amended throughout its lifetime as external influences may dictate a change of emphasis or direction in the future. A full review of the Framework will take place during 2016, three years into the five years of the Frameworks timeframe.

8. LINKS TO OTHER STRATEGIES

The diagram below illustrates how the housing framework sits alongside other local and national strategies.

Other strategies that influence and inform the Ashford Housing Framework:

- National Planning Policy Framework
- Kent Forum: Better Homes: localism, aspiration and choice
- Kent Supporting People Strategy 2010 -2015
9. CONSULTATION PROCESS

This Housing Framework has been developed by the council from discussions with officers and members. In December 2010 members considered the achievements of the previous Housing Strategy 2008-11 and whether the priorities were still relevant. A discussion paper was circulated to a wide range of stakeholders in June 2011 and responses have helped inform the draft Housing Framework.

A Member working group met in August 2012 to discuss the draft delivery plan and agree any amendments prior to the draft Housing Framework being endorsed by the Cabinet on 11 October to proceed to public consultation.

The public consultation ran from 7\textsuperscript{th} January to 4\textsuperscript{th} March 2013. The outcome of the consultation has informed the final draft of Housing Framework to be considered by the member working group. A report of the consultation responses is available on the Ashford Borough Council website \url{www.ashford.gov.uk/our-strategic-approach-to-housing}

The final version of the Housing Framework was approved by Cabinet on 13\textsuperscript{th} June 2013 and adopted by full Council on 18\textsuperscript{th} July 2013.

10. OUTCOMES OF HOUSING STRATEGY 2008-11

The Housing Strategy 2008-11 set an ambitious action plan to deliver new homes, improve existing homes and increase choice and access to housing for all residents of the borough. Alongside this many other actions have helped improve neighbourhoods and assisted vulnerable people to live more independently, contributing to improved health and wellbeing and stronger safer communities.

This has been achieved by working closely with a range of organisations across the statutory, private and voluntary sectors. A presentation and review that highlights the achievements of the Strategy is available online at: \url{www.ashford.gov.uk/our-strategic-approach-to-housing}

Since the adoption of the Housing Strategy 2008-11 in April 2008, overall 89 per cent of actions have been achieved. The Housing Strategy 2008-11 and Annual Reports can be made available on request to the Housing Strategy Manager.
11. GLOSSARY

Affordable housing
As defined by The National Planning Policy Framework
Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Social rented housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Homes and Communities Agency.

Affordable rented housing is let by local authorities or private registered providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).

Intermediate housing is homes for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

Homes that do not meet the above definition of affordable housing, such as “low cost market” housing, may not be considered as affordable housing for planning purposes.

Black and minority ethnic (BME)
A term commonly used to refer to all people who are members of minority ethnic communities, including Gypsy and Traveller communities.

Code for Sustainable Homes
A national standard for the sustainable design and construction of new homes. It is a rating system that shows the sustainability of a new home as a complete package.

Communities and Local Government (CLG)
Central government department with responsibility for housing, planning and local government.

Community Safety Unit
A multi-agency partnership dedicated to working together to reduce crime and disorder in Ashford and reduce the public’s fear of crime.

Decent Homes Standard
Communities and Local Government standard which states that a home must be warm, weatherproof and have reasonably modern facilities in order to be classed as ‘decent’.

Disabled Facilities Grant (DFG)
A grant from the council to provide specialist adaptations for disabled people.
Extra Care
Individual independent living with a high level of services and facilities, meals and personal care services for older people provided on site.

Flexible (fixed term) Tenancy
Introduced from April 2012 for new tenants, the tenancy can be offered for a fixed term such as 5 years.

Floating Support
The Floating Support provided by the Supporting People programme is for anyone who needs housing-related support to help them remain living independently and maybe provided for a few weeks or up to two years.

Help to Buy
Help to Buy is a government initiative to help people who cannot afford to buy a property on the open market that suits the needs of their household.

Homes and Communities Agency
The national housing and regeneration delivery agency for England, enabling local authorities and communities to meet the ambition they have for their areas.

Home Improvement Agency
A not for profit agency offering help and advice on home improvements, repairs and adaptations to older, vulnerable and disabled people.

Houses in Multiple Occupation (HMO’s)
Property with multiple occupants from multiple households, although the exact criteria vary according to the type of property. Landlords letting HMOs must meet licensing criteria set by the government.

Housing Association
Not-for-profit organisation set up to provide low cost housing, although the types vary widely. Range from small community-led groups, to larger operations involved in house building and development.

Housing Revenue Account (HRA)
The accounting process by which local authorities manage the income and expenditure on its own housing stock.

House Condition Survey
This survey looks at the structural elements of a selection of homes throughout the borough to predict the work that will be needed and the cost of that work to bring homes to a decent standard.

Joint Policy and Planning Board (JPPB)
The JPPB provides the forum where strategic issues requiring joint working between health, housing and social care can be raised and measures to address them developed.

Kent County Council (KCC)
Responsible for providing a wide range of services including roads, schools, social services, libraries, adult education centres, trading standards and some planning matters.

Kent Energy Efficiency Partnership (KEEP)
Partnership of local authorities working to improve energy efficiency of homes across the county and address fuel poverty.
Kent HomeChoice
Kent HomeChoice is the choice based letting system for allocating council and housing association homes across Kent.

Kent Housing Group (KHG)
The Kent Housing Group is a forum for social housing organisations in Kent. KHG acts as the 'Voice of Housing in Kent' to represent the collective voice of Kent's housing bodies providing advice and a 'Kent perspective' to regional and national bodies for the benefit of Kent's residents.

Lifetime homes
The Lifetime Homes Standard is a set of 16 design criteria that provide a model for building accessible and adaptable homes.

Local Development Framework
The local development documents, set out in the form of a portfolio, which collectively deliver the spatial planning strategy for the local planning authority’s area, includes the Core Strategy. To be replaced with local plans.

Local Housing Allowance (LHA)
This is a simplified housing benefit system for people on benefits or low incomes who rent from private landlords. LHA is based on the number of rooms people are allowed, not how much rent is charged. The number of rooms allowed depends on who lives with the tenant.

Locality Board
Locality Boards will advise county and district councils on the public service priorities and deliver the countywide ambitions for the locality. The overarching role of Locality Boards should be to support finding local solutions to local problems and be responsible for the ‘stewardship’ of local public service delivery in their district/borough.

Market Housing
Private housing for rent or sale, where the price is set in the open market.

New Homes Bonus
Provides local authorities with a grant payment equal to the national average for the council tax band on each additional property built. Grant payment is paid for a six year period (per completed property), as a non ring fenced grant. Includes an enhancement for new affordable homes completed.

Primary Care Trust (PCT)
Part of the Health Authority with responsibility for primary care and general practitioner services. The Eastern and Coastal PCT covers the Ashford area. To be replaced by the Ashford Clinical Commissioning Group from April 2013.

Private Finance Initiative (PFI)
Government scheme through which large refurbishment projects can be financed.

Private Sector Landlord
A landlord renting a home at market prices.

Right to Acquire
Government policy that allows tenants to purchase their home from their registered social landlord. Exclusion from the Right to Acquire applies in some rural areas.
Right to Buy
Government policy that allows tenants of local authorities to purchase their home from the council.

Section 106 Agreements
Legal agreements between a planning authority and a developer, or undertakings offered unilaterally by a developer, that ensure that certain extra works related to a development are undertaken. In relation to affordable housing planning obligations can be used to prescribe the nature of a development by requiring the inclusion of a given proportion of affordable housing.

Secured by Design
Secured by Design is the official UK Police flagship initiative supporting the principles of 'designing out crime'.

Shared ownership
For people who cannot afford open market prices can purchase a share of the property – normally between 25 per cent and 75 per cent of the full value and pay rent to the housing association on the remaining share that remains in the ownership of the housing association.

Sheltered Housing
Housing providing independent dwellings for older people, and where a support service is available to residents.

Standard Assessment Procedure (SAP)
A measurement on a scale of 1 to 100, which indicates the energy efficiency of a property. The higher the rating the more energy efficient the property.

Supporting People
Government programme to fund care and support services for people with special needs to enable them to live independently in the community.

Supported Housing
Housing providing for people with special needs providing a more intensive and supportive housing service than that provided by ordinary housing services.

Wheelchair Standards
Enhanced design features in the home to ensure wheelchair users can move around and make best use of the home spaces.

For further information about the Housing Framework 2013–2018 please contact:

Housing Strategy Manager
Community and Housing
Ashford Borough Council
Civic Centre
Tannery Lane
Ashford
Kent TN23 1PL

01233 330451
jennifer.shaw@ashford.gov.uk