

**MAIDSTONE BOROUGH**

**BALANCING HOUSING  
MARKETS REPORT**

**FINAL REPORT  
2005**



# CONTENTS

<b>1. AREA-BASED SUPPLY / DEMAND ANALYSIS .....</b>	<b>2</b>
1.1 INTRODUCTION.....	2
1.2 METHODOLOGY.....	3
<b>2. FUTURE PRIVATE STOCK FLOW .....</b>	<b>4</b>
2.1 DATA METHODOLOGY.....	4
<b>3. PRIVATE SECTOR TYPE, SIZE AND SUB AREA ANALYSIS .....</b>	<b>5</b>
3.1 SUB-AREA 1.....	5
3.2 SUB-AREA 2.....	6
3.3 SUB-AREA 3.....	7
3.4 SUB-AREA 4.....	8
3.5 SUB-AREA 5.....	9
3.6 SUB-AREA 6.....	10
3.7 BOROUGH WIDE .....	11
<b>4. ASSESSMENT OF AFFORDABLE ACCOMMODATION SHORTFALL .....</b>	<b>12</b>
4.1 DATA METHODOLOGY.....	12
<b>5. AFFORDABLE SECTOR TYPE, SIZE AND SUB AREA ANALYSIS.....</b>	<b>13</b>
5.1 SUB-AREA 1.....	13
5.2 SUB-AREA 2.....	14
5.3 SUB-AREA 3.....	15
5.4 SUB-AREA 4.....	16
5.5 SUB-AREA 5.....	17
5.6 SUB-AREA 6.....	18
5.7 BOROUGH WIDE .....	19
<b>6. SUMMARY OF SURPLUSES / SHORTFALLS BY AREA.....</b>	<b>20</b>
<b>7. CONCLUSIONS .....</b>	<b>21</b>
7.1 KEY DATA .....	21
7.2 PRIVATE SECTOR STOCK SUPPLY / DEMAND ANALYSIS .....	21
7.3 AFFORDABLE SUPPLY / DEMAND ANALYSIS .....	21
7.4 CHANGING HOUSEHOLD PROFILES.....	22
7.5 FUTURE DELIVERY .....	22

# 1. AREA-BASED SUPPLY / DEMAND ANALYSIS

## 1.1 Introduction

- 1.1.1 Planning Guidance in PPG3, the Housing Green Paper and the Good Practice Guide on Housing Needs Assessment all emphasise the need for Local Authorities to influence housing delivery to meet gaps in the type of housing within a Borough and to have better information databases to be able to develop delivery strategies, especially at neighbourhood level.
- 1.1.2 The Housing Needs Survey data has provided a very large database on both supply and demand by location within the Borough and on the planned movement of households over the next three years. This data on “flow” of the stock is vitally important information as between 90% and 95% of all housing requirements are met from the existing stock.
- 1.1.3 Effective use of the data provides a picture of the type and size of units required from the relatively small but vitally important new delivery programme over the next three years. This is the major tool in addressing imbalances and mismatch between supply and demand/need and therefore addressing the requirements of PPG3.
- 1.1.4 The dwelling balance model provides a ‘working’ reference document for housing and planning officers. It should be used to deal with new delivery planning for both market and social housing in planning and housing functions. The core aspect of this model is that it is location based and no attempt should be made to draw Borough-wide conclusions from it.
- 1.1.5 All of the data used in the model is drawn from the raw data from the Housing Needs Survey and the specific information in the social sector provided by the Authority. The model takes account of:-
- (a) Supply created by the planned moves of existing households within and outside the Borough.
  - (b) Demand from existing households and new household formation within the Borough.
  - (c) The supply created by out-migration and demand from in-migration into the Borough using a Zero Net Migration Model based on the housing choices of in-migrants in the last 12 months, grossed to equal the out migrant household numbers.
- 1.1.6 This report analyses the data and results of the 2005 Maidstone Housing Needs Survey and the RSL stock / relets data to provide detailed information on:-
- ◆ Size, type and tenure of the existing dwelling stock in each of the six sub areas.
  - ◆ Supply/demand impact on stock flow of all moving households to 2008 in each of the six sub areas analysed by house type and size.
- 1.1.7 The purpose of this exercise is to identify over and under supply of specific unit types and sizes by specific location. The data will differ from the vast majority of that in the main Housing Needs Survey which analyses demand and need, but only in total unit terms and takes no account of supply of property by type and size at local level. That is the purpose of this report.
- 1.1.8 The results of the analysis are to provide further detailed information from which to develop site development brief requirements and social housing delivery, with a major objective of addressing stock gaps at local level. It should also be used as an information base to assist in the wider policy and strategy development process, especially in addressing low demand and in stock option appraisal.

## 1.2 Methodology

1.2.1 A six sub-area structure was used for this analysis and is as follows:

<p><b>Sub-Area 1:</b> Allington / Bridge / Heath / Fant East/North</p>	<p><b>Sub-Area 2:</b> Shepway North / Shepway South / Parkwood South / High Street</p>
<p><b>Sub-Area 3:</b> Harrietsham / Lenham / Wichling / Otterden Hollingbourne / Hucking / Bicknor / Wormshill / Frinsted</p>	<p><b>Sub-Area 4</b> Headcorn / Ulcombe / Boughton Malherbe Boughton Monchelsea / Chart Sutton / Sutton Valence / East Sutton Otham / Langley / Leeds / Broomfield &amp; Kingswood / Downswood</p>
<p><b>Sub-Area 5:</b> Bredhurst / Detling / Thurnham / Stockbury Boxley Bearsted</p>	<p><b>Sub-Area 6:</b> Hunton / Linton / Marden Nettlestead / Yalding / Collier Street Barming / Teston / West Farleigh / East Farleigh Coxheath / Loose Tovil Staplehurst</p>

1.2.2 For the purpose of this analysis, the terms 'shortfall' and 'surplus' are defined as follows;

**Shortfall:-** undersupply of a type and size of property (i.e. demand is greater than supply.)

**Surplus:-** oversupply of a type and size of property (i.e. supply is greater than demand.)

1.2.3 The Appendices comprise data tables relating to three separate elements. **Appendix I** contains simple cross-tabulations of the grossed up data for each sub-area included in the Balancing Housing Markets (BHM) report, to show the distribution of stock by house type and bedroom numbers within each tenure. Note that the totals will vary marginally where data is not available for all elements of the cross-tabulation)

1.2.4 The future **private stock** flow over the next five years is analysed in a series of tables in **Appendix II** using supply and demand data from both existing and new forming households in the survey.

1.2.5 The **affordable stock** issue is addressed statistically in **Appendix III** using the Waiting List and relets experience in the rented stock and the affordable need identified in the Housing Needs Survey.

1.2.6 The data is drawn from the Housing Needs Survey which achieved a confidence level of  $\pm 1.49\%$  at the Borough wide scale. This level of sampling error applies to the total stock analysis of distribution in **Appendix I**.

## 2. FUTURE PRIVATE STOCK FLOW

### 2.1 Data Methodology

2.1.1 PPG3 issued in March 2000 identifies that the balance of the existing stock structure by type, size and condition, is a critical aspect of meeting the needs of current and future households. Knowledge of existing stock supply and household demand preferences is valuable in being able to address the type and locational distribution of new supply.

2.1.2 Tables in **Appendix II** are as follows:

**Table 1** Demand for private sector stock from existing households moving within the Borough

**Table 2** Demand for private sector from concealed households moving within the Borough

**Table 3** In-Migrant Demand

**Table 4** Demand from all households moving / forming within the Borough

**Table 5** Supply of private sector stock created by existing households moving within and outside the Borough

**Table 6** All private sector stock shortfall/surplus by property size

**Table 6a** 1 bedroom private stock shortfall/surplus by property type

**Table 6b** 2 bedroom private stock shortfall/surplus by property type

**Table 6c** 3 bedroom private stock shortfall/surplus by property type

**Table 6d** 4+ bedroom private stock shortfall/surplus by property type

**Table 6e** All bedroom size private stock shortfall/surplus by property type

2.1.3 The Housing Needs Survey data details the reasons for moving households leaving the Borough; 57% are leaving to move to a better area and over 34% of them are leaving specifically due to a lack of affordable housing to buy in the Borough. These factors have been the highest single reason for movement into and out of a Borough in the majority of our previous surveys.

### 3. PRIVATE SECTOR TYPE, SIZE AND SUB AREA ANALYSIS

#### 3.1 Sub-Area 1

Table 3-1 Shortfall/Surplus of Private Stock to 2008 by House Type and Size

Property Type	Bedrooms	Private Stock	
		*Shortfall	**Surplus
Flat	1	164	-
	2	-	104
	3	-	-
	4	-	-
Bungalow	1	-	-
	2	47	-
	3	7	-
	4	-	-
House	1	-	67
	2	192	-
	3	645	-
	4	-	115
All Types	1	164	67
	2	239	104
	3	652	-
	4	-	115
<b>Total</b>		<b>1,055</b>	<b>286</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

##### 3.1.1 Table 3-1 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net shortfall of 97 1-bed market properties in Sub-Area 1. This is due predominantly to a shortfall of 164 1-bed flats from a high demand for the type. There is, however, a surplus of 67 1-bed houses. There is no supply or demand for 1-bed bungalows in this area.
- ◆ **2-bed property:** there is a net shortfall of 135 2-bed market properties in Sub-Area 1, due largely to an undersupply of both 2-bed houses and 2-bed flats leading to shortfalls of 192 units and 47 units, respectively. This is combined with a surplus of 104 2-bed bungalows due to a low demand for the property type.
- ◆ **3-bed property:** there is a net deficit of 652 3-bed market properties in this area, predominantly due to an undersupply of 645 3-bed houses, as the demand for 2,281 units outstrips the supply of 1,636 houses. There is an additional small shortfall of seven 3-bed bungalows due to no supply of this type.
- ◆ **4+ bed property:** there is a net surplus of 115 4+ bed market properties in Sub-Area 1, wholly relating to 4+ bed houses due to high supply in relation to demand for the type.

##### 3.1.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 769 market properties in Sub-Area 1. The majority of the shortfall is created by 3-bed and 2-bed houses, whilst 1-bed flats are also in deficit. Surpluses are seen in 2-bed flats and 4+ bed houses.

### 3.2 Sub-Area 2

**Table 3-2** Shortfall/Surplus of Private Stock to 2008 by House Type and Size

Property Type	Bedrooms	Private Stock	
		*Shortfall	**Surplus
Flat	1	-	37
	2	62	-
	3	-	-
	4	-	-
Bungalow	1	-	-
	2	20	-
	3	-	12
	4	-	-
House	1	24	-
	2	-	54
	3	-	161
	4	-	74
All Types	1	24	37
	2	82	54
	3	-	173
	4	-	74
<b>Total</b>		<b>106</b>	<b>338</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

#### 3.2.1 Table 3-2 data analysed by size shows that:-

- ◆ **1-bed property:** there is a small net surplus of 13 1-bed market properties in Sub-Area 2 area. This relates to a surplus of 37 1-bed flats due to a higher supply of the type, and is combined with an undersupply of 24 1-bed houses due to zero levels of supply. There is no supply / demand for 1-bed bungalows in this area.
- ◆ **2-bed property:** a net shortfall of 28 2-bed market properties exists in this area, caused predominantly by an undersupply of 2-bed flats which leads to a 62 unit deficit of the type. This is combined with a smaller net shortfall of 20 2-bed bungalows from no supply of the type and an oversupply of 54 2-bed houses.
- ◆ **3-bed property:** there is a net surplus of 173 3-bed market properties in this area. It is caused by a surplus of 161 3-bed houses and 12 3-bed bungalows.
- ◆ **4+ bed property:** there is a net surplus of 74 4+ bed market properties in Sub-Area 2. This relates entirely to a surplus of 4+ bed house from an oversupply of the type.

#### 3.2.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 232 market properties in this area. Generally, the surpluses are generated by 2, 3, and 4+ bed houses, with the main shortfall seen in 2-bed flats.

### 3.3 Sub-Area 3

**Table 3-3** Shortfall/Surplus of Private Stock to 2008 by House Type and Size

Property Type	Bedrooms	Private Stock	
		*Shortfall	**Surplus
Flat	1	-	6
	2	-	35
	3	-	-
	4	-	-
Bungalow	1	-	-
	2	33	-
	3	-	29
	4	-	-
House	1	-	-
	2	22	-
	3	6	-
	4	120	-
All Types	1	-	6
	2	55	35
	3	6	29
	4	120	-
<b>Total</b>		<b>181</b>	<b>70</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

#### 3.3.1 Table 3-3 data analysed by size shows that:-

- ◆ **1-bed property:** there is a small surplus of 6 1-bed properties in Sub-Area 3, caused entirely by 1-bed flats. There is no supply or demand for 1-bed bungalows or houses in this area.
- ◆ **2-bed property:** a net shortfall of 20 2-bed market properties exists in this area, from a combined undersupply of 22 2-bed houses and 33 2-bed bungalows. This is combined with an oversupply of 35 2-bed flats.
- ◆ **3-bed property:** there is a net surplus of 23 3-bed market properties in this area, from a surplus of 29 3-bed bungalows from an oversupply of the type. There is a small deficit of 6 3-bed houses, indicating a well balanced market for this type. There was no supply or demand for 3-bed flats.
- ◆ **4+ bed property:** there is a net shortfall of 120 4+ bed market properties in Sub-Area 3, wholly relating to 4+ bed houses and caused by a low supply of the type.

#### 3.3.2 Overall, in terms of all bedroom sizes, there is a net deficit of 111 market properties in this area. 4+ bed houses contribute most significantly to the general property shortfall, although the area does show a surplus of flat properties. Additional shortfalls exist of smaller house units.

### 3.4 Sub-Area 4

**Table 3-4** Shortfall/Surplus of Private Stock to 2008 by House Type and Size

Property Type	Bedrooms	Private Stock	
		*Shortfall	**Surplus
Flat	1	-	36
	2	7	-
	3	-	-
	4	-	14
Bungalow	1	-	-
	2	7	-
	3	-	38
	4	7	-
House	1	-	31
	2	-	117
	3	143	-
	4	-	98
All Types	1	-	67
	2	14	117
	3	143	38
	4	7	112
<b>Total</b>		<b>164</b>	<b>334</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

3.4.1 Table 3-4 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net surplus of 67 1-bed market flats in Sub-Area 4 due to no demand for the type. There is a combined supply of 36 1-bed flats and 31 1-bed houses in this area. There is no demand for 1-bed bungalows in the area.
- ◆ **2-bed property:** a net surplus of 103 2-bed properties exists in this area, caused entirely by an oversupply of 117 2-bed houses. There are small shortfalls of seven 2-bed flats and seven 2-bed bungalows from no supply for either of the property types in Sub-Area 4.
- ◆ **3-bed property:** there is a net shortfall of 105 3-bed properties in Sub-Area 4 due largely to high demand in relation to supply of 3-bed houses, leaving a shortfall of 143 3-bed units. A surplus of 38 3-bed bungalows exists in Sub-Area 4. There is no supply / demand for 3-bed flats in this area.
- ◆ **4+ bed property:** a surplus of 105 4+ units exists in Sub-Area 4, caused mainly by an oversupply of 98 4+ bed houses. An additional surplus of 14 4+ bed flats exists due to no demand, and a deficit of seven 4+ bed bungalows exists in the area.

3.4.2 Overall, in terms of all bedroom sizes, there is a net surplus of 170 market units in the Sub-Area 4. 2 and 4+ houses make up the majority of the stock surplus with 3-bed houses the main property type in net deficit.

### 3.5 Sub-Area 5

**Table 3-5** Shortfall/Surplus of Private Stock to 2008 by House Type and Size

Property Type	Bedrooms	Private Stock	
		*Shortfall	**Surplus
Flat	1	17	-
	2	45	-
	3	-	-
	4	-	-
Bungalow	1	-	-
	2	62	-
	3	-	12
	4	-	-
House	1	106	-
	2	398	-
	3	-	113
	4	167	-
All Types	1	123	-
	2	505	-
	3	-	125
	4	167	-
<b>Total</b>		<b>795</b>	<b>125</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

#### 3.5.1 Table 3-5 data analysed by size shows that:-

- ◆ **1-bed property:** there is an overall net deficit of 1-bed market properties in Sub-Area 5, totalling 123 units. This is due mainly to an undersupply of 106 1-bed houses in this area, with an additional shortfall of 17 1-bed flats. There is no supply / demand for 1-bed bungalows in the area.
- ◆ **2-bed property:** a large net deficit of 505 2-bed market properties exists in Sub-Area 5. This is caused by a shortfall of 398 2-bed houses, which is combined with a shortfall of 62 2-bed bungalows and 45 2-bed flats. These are both caused by a lack of supply of the respective property types.
- ◆ **3-bed property:** there is a net surplus of 125 3-bed market properties in this area. This is caused by a large supply of 544 3 bed houses, which exceeds the demand for 431 market properties of this type. A small surplus of 12 3-bed bungalows is also seen in the area, while there is no supply or demand for 3-bed flats.
- ◆ **4+ bed property:** there is a net deficit of 167 4+ bed market properties in Sub-Area 5, caused entirely by a shortfall of 167 4+ bed houses. The market for 4+ bed bungalows is well balanced, while there is no supply/ demand for 4+ bed flats.

#### 3.5.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 670 market properties in Sub-Area 5. 1, 2 and 4+ bed houses all show large deficits in the area, as do 2-bed flats and bungalows. 3-bed houses are the only significant unit in surplus in Sub Area 5.

### 3.6 Sub-Area 6

**Table 3-6** Shortfall/Surplus of Private Stock to 2008 by House Type and Size

Property Type	Bedrooms	Private Stock	
		*Shortfall	**Surplus
Flat	1	33	-
	2	-	39
	3	-	-
	4	-	-
Bungalow	1	-	-
	2	-	40
	3	-	10
	4	-	17
House	1	-	12
	2	-	137
	3	-	272
	4	170	-
All Types	1	33	12
	2	-	216
	3	-	282
	4	170	17
<b>Total</b>		<b>203</b>	<b>527</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

#### 3.6.1 Table 3-6 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net deficit of 21 1-bed market properties in the Sub-Area 6 area, relating to a shortfall of 33 1-bed flats and caused by low supply in relation to demand for the property type in this area. There is an oversupply of 12 1-bed houses in the area, and there is no supply or demand for 1-bed bungalows.
- ◆ **2-bed property:** a net surplus of 216 2-bed market properties exists in this area, from a combined oversupply of 137 2-bed houses, 39 2-bed flats, and 40 2-bed bungalows due to undersupply of the respective property types.
- ◆ **3-bed property:** there is a net surplus of 282 3-bed market properties in the Sub-Area 6 area due to an oversupply of 3-bed houses leading to a 272 unit surplus. This is combined with a surplus of 10 3-bed bungalows due to no demand of the type in this area. There is no supply or demand for 3-bed flats in the area.
- ◆ **4+ bed property:** there is a net deficit of 153 4+ bed market properties in Sub-Area 6, due to an undersupply of 170 4+ houses. A surplus of 17 4+ bed bungalows exists, and there is no supply or demand for 4+ bed flats in the area.

#### 3.6.2 Overall, in terms of all bedroom sizes, there is a net surplus of 324 market properties in Sub-Area 6. 2-bed 3-bed houses make up the largest proportion of surplus, with 2-bed flats and bungalows also contributing to the oversupply. 4+ bed houses are in deficit.

### 3.7 Borough wide

**Table 3-7** Shortfall/Surplus of Private Stock to 2008 by House Type and Size

Property Type	Bedrooms	Private Stock	
		*Shortfall	**Surplus
Flat	1	135	-
	2	-	64
	3	-	-
	4	-	14
Bungalow	1	-	-
	2	129	-
	3	-	94
	4	-	10
House	1	20	-
	2	304	-
	3	248	-
	4	170	-
All Types	1	155	-
	2	433	64
	3	248	94
	4	170	24
<b>Total</b>		<b>1,006</b>	<b>182</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

#### 3.7.1 Table 3-7 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net shortfall of 155 1-bed properties across Maidstone Borough, from a net shortfall of 1-bed flats totalling 135 units due to undersupply, combined with no supply/ demand for 1-bed bungalows and a 20 unit shortfall of 1-bed houses.
- ◆ **2-bed property:** there is a net deficit of 369 2-bed market properties across Maidstone Borough, from large undersupplies of 304 2-bed houses and 129 2-bed bungalows, caused by high demand for these units. There is also a small surplus of 64 2-bed flats across Maidstone Borough.
- ◆ **3-bed property:** there is a net shortfall of 154 3-bed market properties across Maidstone Borough, made up of an undersupply of 248 3-bed houses and a surplus of 94 3-bed bungalows. There is no supply or demand for 3-bed flats across Maidstone Borough
- ◆ **4+ bed property:** there is a net deficit of 146 4+ bed properties across Maidstone Borough. This mainly relates to a shortfall of 170 4+ bed houses due to high demand, combined with small net surpluses of 14 4+ bed flats and 10 4+ bed bungalows.

#### 3.7.2 Overall, in terms of all bedroom sizes, there is a net deficit of 824 market properties across Maidstone Borough. Large deficits exist across all unit sizes of houses, and also for 1-bed flats and 1-bed bungalows. Smaller surpluses are seen in larger flat and bungalow units.

## 4. ASSESSMENT OF AFFORDABLE ACCOMMODATION SHORTFALL

### 4.1 Data Methodology

4.1.1 The detailed area figures derived from the survey essentially relate to the period to 2008. These affordable stock figures are based on waiting list data and relet experiences within Maidstone Borough Council (2004 / 2005). Some waiting list data is also derived from our survey.

4.1.2 It should be noted that this model is to determine house type and size imbalances by locality and is not a calculation of the scale of affordable need. This is done in the main Housing Needs Survey report. DCA have therefore incorporated the type / size needs data from the whole Waiting List in this analysis whereas the main assessment is an annual flow structure only.

4.1.3 The tables within **Appendix IV** are as follows:-

**Table 1** RSL rented relets by size and location

**Table 2** Waiting List and New Affordable Demand by size and location

**Table 3** Waiting List New Registrations by size and location

**Table 4** Total social stock shortfall/surplus

**Table 4a** 1 bedroom social stock shortfall/surplus

**Table 4b** 2 bedroom social stock shortfall/surplus

**Table 4c** 3 bedroom social stock shortfall/surplus

**Table 4d** 4 bedroom social stock shortfall/surplus

**Table 4e** All bedroom sizes social stock shortfall/surplus.

4.1.4 The figures reflect national experience of low levels of 4+ bed stock in the social rented sector.

4.1.5 The Waiting List information is obtained from Maidstone Borough Council, with new affordable demand figures obtained from our survey data.

## 5. AFFORDABLE SECTOR SIZE AND SUB AREA ANALYSIS

### 5.1 Sub-Area 1

**Table 5-1** Shortfall/Surplus of Affordable Stock to 2008 by House Size

Property Type	Bedrooms	Affordable Stock	
		*Shortfall	**Surplus
<b>All Types</b> (due to lack of specific type data)	1	509	-
	2	259	-
	3	257	-
	4	0	-
<b>Total</b>		<b>1,025</b>	-

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

#### 5.1.1 Table 5-1 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net shortfall of 509 1-bed affordable properties in the Sub-Area 1, due to low supply in relation to demand for the property type in this area.
- ◆ **2-bed property:** there is a net deficit of 259 2-bed affordable properties in Sub-Area 1, from an undersupply of the property type in relation to current and forecast demand from 'new affordable' households.
- ◆ **3-bed property:** there is a net shortfall of 257 3-bed affordable properties in this area, due to the supply levels being far exceeded by the new affordable demand.
- ◆ **4+ bed property:** there is neither nor supply nor demand for affordable units in Sub-Area 1.

#### 5.1.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 1,025 affordable properties in Sub-Area 1, the largest deficit across the Borough. The majority of the deficit, almost half, relates to 1-bed units, with other significant deficits seen in 2 and 3 bed units. Importantly, the large majority (over 95%) of the demand comes from those identified as new affordable demand by the survey, with existing supply exceeding waiting list demand by over 3 times.

## 5.2 Sub-Area 2

**Table 5-2** Shortfall/Surplus of Affordable Stock to 2008 by House Size

Property Type	Bedrooms	Affordable Stock	
		*Shortfall	**Surplus
<b>All Types</b> (due to lack of specific type data)	<b>1</b>	-	28
	<b>2</b>	-	82
	<b>3</b>	12	-
	<b>4</b>	-	3
<b>Total</b>		<b>12</b>	<b>113</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

### 5.2.1 Table 5-2 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net surplus of 28 1-bed affordable properties in the Sub-Area 2 area, due to high levels of supply meeting both waiting list and new affordable demand.
- ◆ **2-bed property:** there is a net surplus of 82 2-bed affordable properties in this area, again due to high levels of supply meeting both waiting list and new affordable demand.
- ◆ **3-bed property:** there is a net shortfall of a 12 3-bed affordable properties in Sub-Area 2 and this is caused by a small undersupply of the property size.
- ◆ **4+ bed property:** there is a net surplus of just 3 4+ bed affordable properties in this area relating to both a small supply and demand of the property size.

### 5.2.2 Overall, in terms of all bedroom sizes, there is a net surplus of 101 affordable properties in this area. The majority of the surplus relates to 2-bed properties at 82 units, with 1-bed properties at 28 units also contributing to the oversupply. Sub-Area 2 is the only Sub-Area across the Borough shown to be in net surplus of affordable housing, and is due to the large levels of affordable supply in the area.

### 5.3 Sub-Area 3

**Table 5-3** Shortfall/Surplus of Affordable Stock to 2008 by House Size

Property Type	Bedrooms	Affordable Stock	
		*Shortfall	**Surplus
<b>All Types</b> (due to lack of specific type data)	<b>1</b>	77	-
	<b>2</b>	23	-
	<b>3</b>	-	1
	<b>4</b>	-	-
<b>Total</b>		<b>100</b>	<b>1</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

#### 5.3.1 Table 5-3 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net shortfall of 77 1-bed affordable properties in the Sub-Area 3 area, due to supply matching waiting list demand but failing to match new affordable demand.
- ◆ **2-bed property:** there is a net shortfall of 23 2-bed affordable properties in this area, again due to supply matching waiting list demand but failing to match new affordable demand.
- ◆ **3-bed property:** there is a net surplus of 1 3-bed affordable property in this area, due to very small levels of both supply and demand in the area.
- ◆ **4+ bed property:** there is a no supply or demand for any 4+ bed affordable properties in this area.

#### 5.3.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 99 affordable properties in Sub-Area 3. The majority of the deficit relates to 1-bed units, with lower demand levels for 3-bed properties and no demand for 4+ bed properties in this area. Supply exceeds waiting list demand, but new affordable demand (85%) makes up the majority of the total demand.

## 5.4 Sub-Area 4

**Table 5-4** Shortfall/Surplus of Affordable Stock to 2008 by House Size

Property Type	Bedrooms	Affordable Stock	
		*Shortfall	**Surplus
<b>All Types</b> (due to lack of specific type data)	<b>1</b>	81	-
	<b>2</b>	44	-
	<b>3</b>	26	-
	<b>4</b>	1	-
<b>Total</b>		<b>152</b>	-

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

### 5.4.1 Table 5-4 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net shortfall of 81 1-bed affordable properties in the Sub-Area 4 area, due to an undersupply in relation to demand of the property type in this area.
- ◆ **2-bed property:** there is a net shortfall of 44 2-bed affordable properties in this area, from a combined demand from waiting list and new affordable demand exceeding the supply in this area.
- ◆ **3-bed property:** there is a net shortfall of 26 3-bed affordable properties in the Sub-Area 4 area, wholly due to a low supply of the property size.
- ◆ **4+ bed property:** a small waiting list demand of 1 4+ bed property is shown in Sub-Area 4. There is no identified supply or new affordable demand.

### 5.4.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 152 affordable properties in this area. The majority of the surplus relates to 1 and 2-bed units, with lower levels 3-bed properties and a very small shortfall of 1 4+ bed unit. Affordable supply is close to matching the demand identified by the waiting list figures

## 5.5 Sub-Area 5

**Table 5-5** Shortfall/Surplus of Affordable Stock to 2008 by House Size

Property Type	Bedrooms	Affordable Stock	
		*Shortfall	**Surplus
<b>All Types</b> (due to lack of specific type data)	<b>1</b>	92	-
	<b>2</b>	175	-
	<b>3</b>	67	-
	<b>4</b>	22	-
<b>Total</b>		<b>356</b>	-

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

5.5.1 Table 5-5 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net shortfall of 92 1-bed affordable properties in Sub-Area 5, due to very low supply in relation to demand, from both waiting list applicants and new affordable households, for the property size in this area.
- ◆ **2-bed property:** there is a net deficit of 175 2-bed affordable properties in this area, from low supply of the property type in relation to current and forecast demand from the waiting list and, more significantly, from new affordable households (163 units).
- ◆ **3-bed property:** there is a net shortfall of 67 3-bed affordable properties in this area, due to no supply of the property type, combined with demand from current and forecast demand waiting list applicants.
- ◆ **4+ bed property:** there is a net shortfall of 22 4+ bed affordable units in Sub-Area 5, caused by no affordable supply of this size, and new affordable demand totalling 20 units.

5.5.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 356 affordable properties in Sub-Area 5. This mainly relates to 2-bed properties, and is caused by a large new affordable demand for units of this size. Significant shortfalls are also shown across all unit sizes in the area, and there is no affordable supply for larger 3 and 4+ bed properties.

## 5.6 Sub-Area 6

**Table 5-6** Shortfall/Surplus of Affordable Stock to 2008 by House Size

Property Type	Bedrooms	Affordable Stock	
		*Shortfall	**Surplus
<b>All Types</b> (due to lack of specific type data)	<b>1</b>	588	-
	<b>2</b>	222	-
	<b>3</b>	150	-
	<b>4</b>	14	-
<b>Total</b>		<b>974</b>	-

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

5.6.1 Table 5-6 data analysed by size shows that:-

- ◆ **1-bed property:** there is a net shortfall of 588 1-bed affordable properties in the Sub-Area 6 area, due mainly to a large existing waiting list demand of 578 1-bed units in the Sub-Area.
- ◆ **2-bed property:** there is a net deficit of 222 2-bed affordable properties in this area, again from a high waiting list demand of 200 units in relation to current supply of 63 units and new identified demand of 85 units.
- ◆ **3-bed property:** there is a net shortfall of 150 3-bed affordable properties in this area, due to an undersupply of the property type. Again the waiting list demand (125 units) exceeds the new affordable demand of 49 units.
- ◆ **4+ bed property:** there is a net deficit of 14 4+ bed affordable units in Sub-Area 6 due to a small forecast supply of the property type. There was no new affordable demand for this property size.

5.6.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 974 affordable properties in Sub-Area 6, the second-largest deficit across the Borough. However, the new affordable demand identified by the survey is relatively small when compared with other Sub-Area across Maidstone, and the majority of the demand comes from existing waiting list figures. 1 and 2-bed properties make up the largest proportion of deficit at over 83% combined, with lower demand levels for 3 and 4+ bed affordable units.

## 5.7 Borough wide

**Table 5-7** Shortfall/Surplus of Affordable Stock to 2008 by House Size

Property Type	Bedrooms	Affordable Stock	
		*Shortfall	**Surplus
<b>All Types</b> (due to lack of specific type data)	<b>1</b>	1,347	28
	<b>2</b>	723	82
	<b>3</b>	512	1
	<b>4</b>	37	3
<b>Total</b>		<b>2,619</b>	<b>114</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

5.7.1 Table 5-7 data analysed by size shows that:-

- ◆ **1-bed property:** there is a significant net shortfall of 1,319 1-bed affordable properties across the Maidstone Borough, due insufficient supply in relation to demand, from both waiting list applicants and new affordable demand, for the property type in this area.
- ◆ **2-bed property:** there is a large net deficit of 641 2-bed affordable properties across the Borough, from very low supply of the property type in relation to current and forecast demand from the waiting list and new affordable households.
- ◆ **3-bed property:** there is a net shortfall of 511 3-bed affordable properties in this area, due to an undersupply of the property type in relation to forecast demand from current and forecast demand waiting list applicants and new affordable households.
- ◆ **4+ bed property:** there is a net deficit of 34 4+ bed properties across the Borough, due to a low supply of 30 units in relation to a combined demand of 114 units.

5.7.2 Overall, in terms of all bedroom sizes, there is a net shortfall of 2,505 affordable properties across the Maidstone Borough to 2008. Large deficits of 1-bed units exist, making up 53% of the overall deficit, while significant stock shortfalls are also seen for 2-bed and 3 bed affordable types.

## 6. SUMMARY OF SURPLUSES / SHORTFALLS BY AREA

Sub - Area	Type	Bedroom Size	Private Sector		Affordable Sector	
			*Shortfall	**Surplus	*Shortfall	**Surplus
Sub-Area 1	All Types (due to lack of specific type data)	1	164	67	509	-
		2	239	104	259	-
		3	652	-	257	-
		4	-	115	0	-
<b>Total</b>			<b>1,055</b>	<b>286</b>	<b>1,025</b>	<b>-</b>
Sub-Area 2	All Types (due to lack of specific type data)	1	24	37	-	28
		2	82	54	-	82
		3	-	173	12	-
		4	-	74	-	3
<b>Total</b>			<b>106</b>	<b>338</b>	<b>12</b>	<b>113</b>
Sub-Area 3	All Types (due to lack of specific type data)	1	-	6	77	-
		2	55	35	23	-
		3	6	29	-	1
		4	120	-	-	-
<b>Total</b>			<b>181</b>	<b>70</b>	<b>100</b>	<b>1</b>
Sub-Area 4	All Types (due to lack of specific type data)	1	-	67	81	-
		2	14	117	44	-
		3	143	38	26	-
		4	7	106	1	-
<b>Total</b>			<b>164</b>	<b>334</b>	<b>152</b>	<b>-</b>
Sub-Area 5	All Types (due to lack of specific type data)	1	123	-	92	-
		2	505	-	175	-
		3	-	125	67	-
		4	167	-	22	-
<b>Total</b>			<b>795</b>	<b>125</b>	<b>356</b>	<b>-</b>
Sub-Area 6	All Types (due to lack of specific type data)	1	33	12	588	-
		2	-	216	222	-
		3	-	282	150	-
		4	170	17	14	-
<b>Total</b>			<b>203</b>	<b>527</b>	<b>974</b>	<b>-</b>
<b>Overall Total</b>			<b>2,504</b>	<b>1,680</b>	<b>2,619</b>	<b>114</b>

\* Shortfall of units – Demand is greater than supply for this type.

\*\*Surplus of units – Supply is greater than demand for this type.

## **7. CONCLUSIONS**

### **7.1 Key Data**

7.1.1 The key data emerging from the analysis to inform future planning, housing and regeneration delivery strategies is as follows:-

### **7.2 Private Sector Stock Supply / Demand Analysis**

- ◆ Demand for 1-bed stock exceeds supply in three Sub-Areas within Maidstone Borough, in particular in Sub-Area 1 and Sub-Area 6. The majority of the deficit in these areas relates to 1-bed flats. Surpluses of 1-bed stock are, however, in the remaining areas. Overall, a net shortage of 155 1-bed market properties is seen across the Borough. .
- ◆ The majority of areas have a deficit of 2-bed stock, in particular in Sub-Area 5 where there is a shortfall of 505 units. In Sub-Area 4 and Sub-Area 6 net surpluses exist, most prominently in 2-bed houses. In general, there is a shortfall of 369 2-bed market units across Maidstone Borough.
- ◆ 3 bedroom units are generally in net surplus across the Borough; however the significant shortfall of 652 3-bed market houses in Sub-Area 1 contributes almost entirely to a net shortfall of 154 units. The largest surpluses can be seen in Sub-Areas 2 and 6, and relate mainly to 3-bed houses.
- ◆ A net shortfall of 146 4+ bed market units is seen across Maidstone Borough. However, Sub-Areas 1, 2 and 4 show surpluses of the type, and relate mainly to 4+ bed houses. The remaining three areas all show a deficit, again mainly relating to 4+ bed houses.

### **7.3 Affordable Supply / Demand Analysis**

- ◆ There is a stock shortfall of 1-bed affordable properties, 1,347 units in total. This is most prominent in Sub-Area 1 and Sub-Area 6. Overall, there is very limited supply of 1-bed affordable units across the Borough, at just 31% of forecast demand levels to 2008.
- ◆ Around 80% of the overall net shortfall of affordable housing across the Borough arises in the Sub-Area 1 and Sub-Area 6 areas.
- ◆ The majority of the net total shortfall in these areas relate to 1-bedroomed accommodation.
- ◆ A net surplus is seen in Sub-Area 2, the only area across the Borough to show a surplus.
- ◆ Demand, although relatively small, exceeds supply for 4+ bed affordable accommodation in Sub-Areas 4, 5, and 6.

## 7.4 Changing Household Profiles

- 7.4.1 In planning the provision of a housing stock that meets the need of all households in the future we need to consider changes which are taking place in both demographic structure and household formation and preferences. The data in relation to household formation is extremely important as those households requiring smaller units are those which are growing most significantly.
- 7.4.2 The needs of new forming households are certainly more basic than aspirational in that very high proportions are looking for small units of accommodation.
- 7.4.3 Key facts from the Housing Needs Survey show that:-
- ◆ 39% of new **single households** require one bedroomed units
  - ◆ 43% of new **couple households** require two bedroomed units
  - ◆ 46% of **all new forming households** require two bedroomed units
  - ◆ 35% of **all new forming households** require one bedroomed units
- 7.4.4 From the last two bullet points it is evident therefore that around 91% of new forming households are looking to occupy one or two bedroomed units which represent only 35% of the housing stock.
- 7.4.5 The impact of this stock imbalance is to create further difficulty for new forming households attempting to access the housing market in Maidstone. The rate of turnover required in the smaller one and two bedroom stock is excessive.

## 7.5 Future Delivery

- 7.5.1 Despite the scale of future demand, it is not sustainable or deliverable in market terms to build all new stock in one or two sectors of the market. There is need however, for new low cost market housing. Planning policies and site development briefs should continue to address the shortage of 1 and 2-bed affordable houses and modern flats in the current stock.
- 7.5.2 Sustainable development is we believe the key issue. In determining stock mix requirements by size (and type) we recommend that a wider 'neighbourhood' approach is used, principally using existing service provision as a boundary basis. School utilisation and/or the need for additional facilities would be the principal determinant along with access to shops and medical services.
- 7.5.3 In determining an appropriate mix for a particular site, taking account of the fact that all allocated sites are large enough to create a reasonably balanced community, we believe that the existing surrounding or local stock mix should be taken into account so that the local area should become more balanced and sustainable after the site is completed.
- 7.5.4 In terms of new affordable stock need, current stock re-let levels are not able to meet the scale of need, and mismatches occur, as they do with private sector purchasers over house type, size and location.
- 7.5.5 Existing re-lets are low in relation to current demand which is creating large one and two-bed social stock shortfalls. Regeneration is a major strategic factor here, by improving neighbourhoods and embracing the local facilities and environment, a more balanced community can be achieved.

- 7.5.6 Site development briefs and regeneration initiatives of both market and social stock should attempt to ensure that all housing in both sectors is provided to meet the needs of all households (existing and concealed) on an adequate scale. In terms of the housing market there is a clear scale of demand from both existing and new forming households for smaller units to meet the aspirations of new forming households as highlighted in 6.3.17 of the Housing Needs Survey report especially in Sub-Area 5 and Sub-Area 1.
- 7.5.7 It may be necessary to maintain supply of larger affordable properties for low income families especially in Sub-Area 5 and Sub-Area 1.