

# **Affordable Housing in Kent**

Affordable housing figures were published in November 2024 and the House price to income affordability ratio in March 2024 by the Department for Levelling Up, Housing and Communities (DLUHC).

NOTE: within this bulletin "Kent" refers to the Kent County Council area which excludes Medway

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Kent facts and figures

Affordable housing is a term for housing for sale or rent, for those whose needs are not met by the housing market. This includes housing that provides a subsidised route to home ownership and/or is for essential local workers.

## **Summary**

- There were 1,733 affordable homes delivered in Kent during financial year 2023/24 accounting for 25.1% of the total number of dwelling completions in that year.
- Nationally there were 62,289 affordable homes delivered accounting for 28.2% of total dwelling completions.
- During 2023/24 Thanet delivered the highest number of new affordable dwellings (307), 17.7% of the total delivered in Kent as a whole.
- 43.2% of the additional affordable homes in Kent were intermediate affordable housing (part rent/part buy) and 38.5% were affordable rent dwellings.
- In 2023 Kent had a higher affordability ratio (9.97) than the national average (8.26) and slightly lower than the South East average (10.15) making Kent less affordable than the national average but more affordable than the South East average.





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## Introduction

This bulletin presents statistics on the additional affordable housing supply delivered in each of the local authorities within Kent, total for Kent, Medway Unitary Authority and England. The estimates include new build and affordable housing providers' acquisitions of private housing. Losses through demolitions, sales to tenants and other sales are not included so the statistics here show as the new additions to the affordable housing stock.

Additional affordable homes are defined as housing units (or bed spaces) provided in addition to existing stock of affordable housing to specified eligible households whose needs are not met by the market.

Figures are presented for financial years ending 31 March and are presented unrounded, unless otherwise noted. The latest year available is 2023/24. They represent the Department for Levelling Up, Housing and Communities' (DLUHC) best estimate at the time of publication and may be subject to future revisions.

### Definition of affordable housing as provided by the DLUHC

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

- a) Affordable housing for rent meets all the following conditions:
- the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent or is at least 20% below local market rents (including service charges where applicable).
- the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and
- it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- b) **Starter homes:** is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary





- legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- c) **Discounted market sales housing** is that sold at a discount of at least 20% below local market value. Eligibility is determined regarding local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d) Other affordable routes to home ownership are housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

#### **Data collection**

There are several data sources on affordable housing supply which have been used in this bulletin:

- The Investment Management System (IMS) used by Homes England (HE) and the Greater London Authority (GLA), which contains information provided by investment partners in accordance with monitoring requirements for the payment of grant.
- The Project Control System (PCS) used by HE and the GLA, which contains data on several housing and regeneration programmes.
- The GLAOps system used by the GLA.
- HE figures for Private Finance Initiative.
- GLA figures on additional units not reported in the main IMS/GLAOps returns.
- The Local Authority Housing Statistics (LAHS) return submitted to the Department by local authorities.
- Administrative data from the Department's Affordable Homes Guarantees programme delivery partner.
- The bi-annual traveller caravan count published by DLUHC, which records the number of caravans and pitches on sites across England in January and July.





### Additional affordable dwellings provided

There were 1,733 affordable homes delivered in Kent during the financial year 1 April 2023 to 31 March 2024. This figure accounts for a quarter of all dwelling completions during that year. This is a lower proportion than that seen in England where 28.2% of all completions were additional affordable dwellings.

Within Kent's local authority districts Thanet delivered the highest number of affordable dwellings with 307 for 2023/24 which accounts for 36.4% of all additional dwellings in the area and 17.7% of all additional affordable housing delivered in Kent as a whole. Tonbridge & Malling delivered the highest proportion of affordable dwellings with 41.4% or 156 out of a total of 377 dwellings during 2023/24.

Folkestone & Hythe (23) and Sevenoaks (35) delivered the fewest additional affordable dwellings during 2023/24.

Table 1: Additional affordable dwellings 2023-2024

Area	Net additional dwellings	Total additional affordable dwellings	% additional affordable dwellings
England	221,071	62,289	28.2%
Kent	6,896	1,733	25.1%
Ashford	471	98	20.8%
Canterbury	660	110	16.7%
Dartford	637	211	33.1%
Dover	719	73	10.2%
Folkestone & Hythe	373	23	6.2%
Gravesham	293	119	40.6%
Maidstone	1,040	193	18.6%
Sevenoaks	114	35	30.7%
Swale	757	289	38.2%
Thanet	844	307	36.4%
Tonbridge & Malling	377	156	41.4%
Tunbridge Wells	611	119	19.5%
Medway UA	1,303	387	29.7%

Source: DLUHC, Presented by Kent Analytics, Kent County Council

Live Table 122 Net additional dwellings\* by local authority district, England 2001-02 to 2023-24 Table 1008C: Total additional affordable dwelling completions provided by local authority area

Charts 1 and 2 show the number and proportion of additional affordable dwellings delivered in Kent & Medway local authorities.



<sup>\*</sup>Net additions measure the absolute increase in stock between one year and the next, including other losses and gains (such as conversions, changes of use and demolitions).



Chart 1: Number of additional affordable dwellings in Kent & Medway local authorities

Number of additional affordable dwellings in Kent & Medway local authorities 2023 to 2024

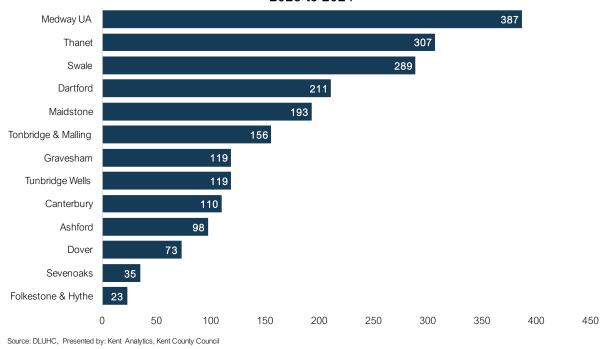
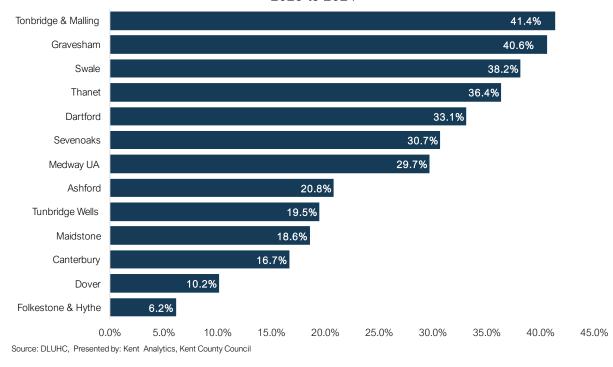


Chart 2: Percentage of additional affordable dwellings in Kent & Medway local authorities

Percentage additional affordable dwellings in Kent & Medway local authorities 2023 to 2024









### Additional affordable dwellings by category

The affordable housing supply statistics provided by DLUHC present the additional affordable dwelling figures broken down by three categories which are:

Affordable rented housing: a form of social housing, introduced in 2011 as the main type of affordable housing supply. It may only be delivered with grant through the Affordable Homes Programme 2011-15 and other associated and subsequent programmes or without grant by local authority and other providers, where a contract or confirmation of the ability to charge an affordable rent is in place. Affordable rented homes are 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 up to 80 per cent of the local market rent (including service charges, where applicable). Further details are available in Policy Paper: 2010-2015 government policy - rented housing sector.

Intermediate affordable housing: housing at prices and rents above those of social rent but below market price or rents, and which meet the criteria as set out in the definition for affordable housing. These can include equity loan products, shared ownership, rent to buy and intermediate rent. Intermediate rent is sub-market rent where the rent must not exceed 80% of the current market rate (inclusive of service charge).

**Social rented housing**: rented housing owned and managed by local authorities and private registered providers, for which target rents are determined through the national rent regime. It may also include rented housing, managed by other persons, and provided under equivalent rental arrangements to the above.

First Homes: a government-backed affordable housing scheme to help more people onto the property ladder. First Homes are homes sold to first-time buyers with a discount of at least 30% from full market value. The First Homes scheme was introduced in 2022 and first covered in the 2021-22 Affordable Housing Supply statistical release. First Homes is set to become an increasingly significant form of affordable housing across England.

In Kent during 2023/24 38.5% of additional affordable housing were affordable rental dwellings, with intermediate affordable housing accounting for 43.2% of total additional affordable dwellings, social rent dwellings accounting for 18.3%, and first homes accounting for 5.1%.

Within Kent's local authority districts, Dartford provided the highest number of additional affordable rent dwellings (110, accounting for 52.1% of the additional affordable dwellings in the district) while Ashford had the highest proportion of additional affordable rent





dwellings with 80.6%. Canterbury provided no additional affordable rent dwellings in 2023/24.

Thanet (161) and Swale (160) provided the most additional intermediate affordable housing accounting for more than half of the additional affordable dwellings in each district.

Thanet provided the most additional social rent dwellings with 110 dwellings accounting for 35.8% of the new affordable dwellings in the area. Four local authorities (Dartford, Folkestone & Hythe, Gravesham and Tonbridge & Malling) provided no new social rent dwellings.

89 dwellings or 5.1% of the additional affordable dwellings in Kent were provided by the First Homes scheme. The majority of these were in Ashford (33) and Dover (21). A slightly smaller number were provided in Canterbury and Folkestone & Hythe which provided 6 additional dwellings each under this scheme.

Table 2 overleaf shows the additional affordable dwellings provided in 2023/24 by category.





Table 2: Additional affordable dwellings by category: 2023/24

Area	Total additional affordable dwellings	Affordable rent dwellings provided	% Affordable rent dwellings provided	Intermediate affordable housing provided (part- buy/part-rent)	% Intermediate affordable housing provided (part- buy/part-rent)	Social rent dwellings provided	% Social rent dwellings provided	First Homes	% First Homes provided
England	62,289	24,155	38.8%	24,327	39.1%	9,866	15.8%	614	1.0%
Kent	1,733	668	38.5%	748	43.2%	317	18.3%	89	5.1%
Ashford	98	79	80.6%	13	13.3%	6	6.1%	33	33.7%
Canterbury	110	0	0.0%	36	32.7%	74	67.3%	6	5.5%
Dartford	211	110	52.1%	101	47.9%	0	0.0%	0	0.0%
Dover	73	35	47.9%	19	26.0%	19	26.0%	21	28.8%
Folkestone & Hythe	23	18	78.3%	5	21.7%	0	0.0%	6	26.1%
Gravesham	119	59	49.6%	60	50.4%	0	0.0%	0	0.0%
Maidstone	193	86	44.6%	41	21.2%	66	34.2%	0	0.0%
Sevenoaks	35	13	37.1%	12	34.3%	10	28.6%	0	0.0%
Swale	289	107	37.0%	160	55.4%	22	7.6%	0	0.0%
Thanet	307	36	11.7%	161	52.4%	110	35.8%	0	0.0%
Tonbridge & Malling	156	89	57.1%	67	42.9%	0	0.0%	0	0.0%
Tunbridge Wells	119	36	30.3%	73	61.3%	10	8.4%	0	0.0%
Medway U.A.	387	85	22.0%	246	63.6%	56	14.5%	0	0.0%

Source: DLUHC, Presented by Kent Analytics, Kent County Council

Completions provided by local authority area available from DLUHC live tables:

Table 1008C: Total additional affordable dwellings; Table 1006aC: Additional affordable rent dwellings; Tables 1007aC; 1007bC; 1007cC: Additional units of intermediate affordable housing; Table 1007dC: Additional units of first homes; Table 1006C: Additional social rent dwellings





As stated earlier in this bulletin, losses of affordable dwellings through demolitions, sales to tenants and other sales are not included so the statistics here show as the new additions to the affordable housing stock. For this reason, we are unable to present the total affordable housing stock as at 2023/24.

### Additional affordable dwellings by category and type of scheme

There are several schemes in operation for the provision of affordable housing:

- Housing Associations (HE/GL funded)
- Housing Associations (LAHS)
- Right to buy additions
- Affordable Housing Guarantees
- Local Authorities (HE/GLA grant funded)
- Local Authorities other funding
- Section 106 (partial grant)
- Section 106 (nil grant) total and of which, reported on IMS/PCS/GLAOps
- Shared ownership
- Private Finance Initiative
- Permanent Affordable Traveller Pitches
- Homes England funded
- Other

Tables 3, 3a and 3b present the total number and proportions of additional affordable housing delivered in Kent during 2023/24 by category and type of scheme.





Table 3: Additional affordable dwellings by scheme & category in Kent: 2023/24

	All affordable	Affordable	Intermediate affordable	Social rent
Kent	categories	rent dwellings	housing	dwellings
Total additional affordable dwellings	1,733	668	748	317
Local Authorities	200	176	5	19
Housing Associations	655	93	360	202
Section 106: total	833	392	345	96
Affordable Housing Guarantees	0	0	0	0
Homes England Funded	27	0	27	0
Other	18	7	11	0

Live Table 1011C: Additional Affordable Housing Supply

Source: Homes England, Greater London Authority, Local Authorities, delivery partners

Table presented by Kent Analytics, Kent County Council

Table 3a: Proportion of additional affordable dwellings by scheme in Kent: 2023/24

Kent	All affordable categories	Affordable rent dwellings	Intermediate affordable housing	Social rent dwellings
Total additional affordable	4 700	000	740	047
dwellings	1,733	668	748	317
Local Authorities	11.5%	26.3%	0.7%	6.0%
Housing Associations	37.8%	13.9%	48.1%	63.7%
Section 106: total	48.1%	58.7%	46.1%	30.3%
Affordable Housing Guarantees	0.0%	0.0%	0.0%	0.0%
Homes England Funded	1.6%	0.0%	3.6%	0.0%
Other	1.0%	1.0%	1.5%	0.0%

Live Table 1011C: Additional Affordable Housing Supply

Source: Homes England, Greater London Authority, Local Authorities, delivery partners

Table presented by Kent Analytics, Kent County Council





Table 3b: Proportion of additional affordable dwellings by category in Kent: 2023/24

Kent	All affordable categories	Affordable rent dwellings	Intermediate affordable housing	Social rent dwellings
Total Additional dwellings	1,733	38.5%	43.2%	18.3%
Local Authorities	200	88.0%	2.5%	9.5%
Housing Associations	655	14.2%	55.0%	30.8%
Section 106: total	833	47.1%	41.4%	11.5%
Affordable Housing Guarantees	0	-	-	-
Homes England Funded	27	0.0%	100.0%	0.0%
Other	18	38.9%	61.1%	0.0%

Live Table 1011C: Additional Affordable Housing Supply

Source: Homes England, Greater London Authority, Local Authorities, delivery partners

Table presented by Kent Analytics, Kent County Council

# Additional affordable dwellings - new build and rehabilitation / acquisition

All new dwellings regardless of affordability are either new build properties or are rehabilitated, refurbished, or acquired existing stock. The rehabilitated/ acquired stock can be of any previous existing land use. During the year 2023/24, 90.7% of the additional affordable dwellings delivered in Kent were new build dwellings. This is slightly lower than that seen in England (91.5%). Note that England figures include an additional 1,174 dwellings where new build/acquisition status is unknown.

Six out of twelve local authority districts in Kent delivered 100% new build additional affordable dwellings during 2023/24.

The remaining six Kent authorities delivered additional affordable dwellings from both new build and rehabilitations or acquisitions. In most of these areas the majority was delivered from new build dwellings, however in Ashford and Folkestone & Hythe most were delivered from rehabilitation or acquisition.

Table 4 shows the number and percentage of additional affordable dwellings provided by Kent local authorities, Medway, Kent and England that were new build, or rehabilitation or acquisition.





Table 4: Additional affordable dwellings – New build & rehabilitation/acquisition

2023/24	Total additional affordable dwellings	New Build	% new build	Rehabilitation / Acquisition	% Rehabilitation / Acquisition
England	62,289	56,971	91.5%	4,144	6.7%
Kent	1,733	1,572	90.7%	161	9.3%
Ashford Canterbury Dartford Dover Folkestone & Hythe Gravesham Maidstone Sevenoaks	98 110 211 73 23 119 193 35	23 110 211 46 3 119 192 33	23.5% 100.0% 100.0% 63.0% 13.0% 100.0% 99.5% 94.3%	75 0 0 27 20 0 1 2	76.5% 0.0% 0.0% 37.0% 87.0% 0.0% 0.5% 5.7%
Swale Thanet Tonbridge & Malling Tunbridge Wells	289 307 156 119	289 271 156 119	100.0% 88.3% 100.0% 100.0%	0 36 0 0	0.0% 11.7% 0.0% 0.0%
Medway U.A.	387	376	97.2%	11	2.8%

Live Table 1011C: Additional Affordable Housing Supply; detailed breakdown by Local Authority, Completions Source: Homes England, Greater London Authority, Local Authorities, delivery partners Table presented by Kent Analytics, Kent County Council

## **DLUHC House price to income affordability ratio**

The DLUHC publish house price to income affordability ratios. This is the government's headline affordability indicator and is the ratio of median house prices to median resident earnings. It shows the relationship between incomes and house prices for each local authority area. It is an indicator calculated to show the possible financial implications for households trying to enter the housing market. The lower the ratio the more affordable the housing.

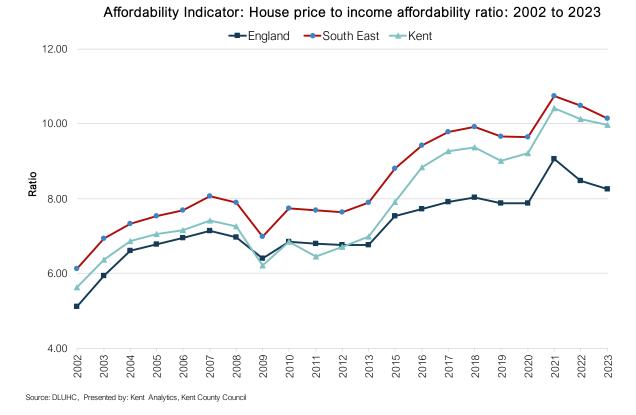
The latest published figures are for 2023 calendar year. These show that the affordability ratio for England is 8.26. The ratio for Kent is 9.97. This is higher than England (8.26) and slightly higher than the South East (10.15). This makes Kent less affordable than the national average but slightly more affordable than the South East as a whole.

Chart 3 shows the house price to income affordability ratio in Kent compared to the South East and England from 2002 to 2023.





Chart 3: House price to affordability ratio: 2002 to 2023



With the exception of Swale, all the local authority districts in Kent and Medway have an affordability ratio which is higher than the national figure of 8.26. The ratio in Swale is 8.15, just below the national average.

Within Kent the affordability ratio varies. Tunbridge Wells has the highest affordability ratio at 11.88. Although this is lower than the previous year (12.93) this makes it the least affordable area in Kent. Swale has the lowest at 8.15 making it the most affordable area in Kent.

Tables 5a and 5b show the house price to income affordability ratio from 2002 to 2023 in Kent local authorities, Medway, the South East and England.





Table 5a: Affordability Indicator: house price to resident income affordability ratio, 2002 to 2012

Area	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
England	5.11	5.93	6.60	6.78	6.95	7.14	6.96	6.40	6.85	6.79	6.77
South East	6.12	6.93	7.33	7.53	7.68	8.06	7.89	6.98	7.74	7.68	7.64
Kent	5.63	6.36	6.87	7.06	7.16	7.42	7.26	6.22	6.85	6.45	6.71
Ashford	5.84	6.88	7.14	7.49	7.64	8.44	7.85	6.99	7.64	6.82	6.78
Canterbury	6.28	6.84	7.34	6.94	7.31	8.56	7.91	6.48	7.64	6.64	7.29
Dartford	5.01	6.41	6.30	6.80	6.87	6.85	6.90	5.75	6.20	6.16	6.73
Dover	4.66	5.58	6.65	6.80	6.82	6.90	6.20	5.81	5.92	5.88	5.88
Folkestone & Hythe	5.14	6.55	6.44	7.02	7.87	8.38	7.40	6.88	7.17	6.74	6.42
Gravesham	4.93	5.92	6.44	6.38	5.90	6.91	6.91	5.83	6.02	6.03	6.24
Maidstone	6.12	6.53	7.51	7.24	7.24	7.53	7.78	6.13	6.87	6.66	6.82
Sevenoaks	7.35	8.00	8.04	8.58	8.62	8.15	8.16	7.87	7.96	8.69	9.37
Swale	4.76	5.38	5.78	6.15	6.57	6.59	6.47	5.56	5.94	5.32	5.53
Thanet	5.03	6.24	6.62	7.03	7.45	7.00	7.29	6.94	7.55	6.95	7.09
Tonbridge & Malling	7.17	7.67	8.08	8.50	8.31	8.70	8.24	6.80	7.89	7.37	7.52
Tunbridge Wells	6.16	7.28	7.84	8.19	8.34	8.92	7.75	6.98	8.08	7.22	7.30
Medway	4.24	5.35	5.83	6.18	5.82	6.26	6.04	5.13	5.56	5.33	5.24

#### The lower the ratio the more affordable the housing

Source: Office for National Statistics, Table presented by Kent Analytics, Kent County Council

Table 1c; 3c and 5c: Ratio of median house price to median gross annual (where available) residence-based earnings by country, country & local authority district, 2002 to 2023

Table presented by Kent Analytics, Kent County Council

#### Notes:

- 1. House price data are taken from ONS House Price Statistics for Small Areas for the year ending September.
- 2. Earnings data are taken from the Annual Survey of Hours and Earnings. These figures are estimates of gross workplace-based individual full-time annual earnings where available.





Table 5b: Affordability Indicator: house price to resident income affordability ratio, 2013 to 2023

Area	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
England	6.76	7.09	7.53	7.72	7.91	8.04	7.88	7.87	9.06	8.47	8.26
South East	7.89	8.20	8.81	9.43	9.79	9.92	9.67	9.65	10.75	10.49	10.15
Kent	6.99	7.49	7.92	8.83	9.27	9.37	9.01	9.22	10.41	10.12	9.97
Ashford	7.32	8.31	8.25	8.74	9.10	9.44	8.92	9.93	11.05	10.48	10.66
Canterbury	6.92	7.45	7.47	9.29	8.78	9.63	8.67	10.37	11.33	10.00	10.34
Dartford	6.74	7.06	8.45	8.57	9.32	8.91	9.17	8.43	10.03	9.60	10.08
Dover	6.05	6.55	7.39	8.36	8.84	8.45	8.07	7.25	9.26	9.33	8.56
Folkestone & Hythe	6.53	7.20	7.09	8.98	8.95	9.18	8.76	8.63	9.48	9.33	8.92
Gravesham	6.54	7.09	7.73	8.60	9.66	9.52	8.95	10.08	10.58	10.37	9.01
Maidstone	7.76	7.80	8.21	8.94	9.84	10.31	10.18	9.84	10.94	10.50	10.79
Sevenoaks	9.52	9.66	11.39	11.65	11.56	13.10	10.54	11.16	11.63	13.76	11.28
Swale	5.89	6.24	6.42	7.93	7.89	7.94	7.99	7.82	9.18	8.73	8.15
Thanet	6.54	7.43	7.89	8.21	8.69	9.40	9.10	9.19	10.22	9.89	9.56
Tonbridge & Malling	8.06	8.99	8.12	9.53	10.04	9.85	9.66	9.72	10.23	10.75	10.13
Tunbridge Wells	7.26	7.52	8.54	11.17	11.48	10.31	10.18	9.05	12.22	12.93	11.88
Medway	5.69	5.67	6.33	7.27	7.64	7.96	7.89	7.67	9.29	8.81	8.38

#### The lower the ratio the more affordable the housing

Source: Office for National Statistics, Table presented by Kent Analytics, Kent County Council

Table 1c; 3c and 5c: Ratio of median house price to median gross annual (where available) residence-based earnings by country, country & local authority district, 2002 to 2023

Table presented by Kent Analytics, Kent County Council

#### Notes:

- 1. House price data are taken from ONS House Price Statistics for Small Areas for the year ending September.
- 2. Earnings data are taken from the Annual Survey of Hours and Earnings. These figures are estimates of gross workplace-based individual full-time annual earnings where available.





## **Related documents**

More housing related information can be found on our **Housing Statistics** webpages.

