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Kingston Local Housing Needs Assessment

Final Report

Iceni Projects on behalf of the Royal Borough of
Kingston upon Thames

September 2024

ICENI PROJECTS ON
BEHALF OF THE
ROYAL BOROUGH OF
KINGSTON UPON
THAMES

Iceni Projects

Birmingham: The Colmore Building, 20 Colmore Circus Queensway, Birmingham B4 6AT

Edinburgh: 7 Alva Street, Edinburgh, EH2 4PH

Glasgow: 177 West George Street, Glasgow, G2 2LB

London: Da Vinci House, 44 Saffron Hill, London, EC1N 8FH

Manchester: WeWork, Dalton Place, 29 John Dalton Street, Manchester, M26FW

t: 020 3640 8508 | w: [iceniprojects.com](https://www.iceniprojects.com) | e: mail@iceniprojects.com

linkedin: [linkedin.com/company/iceni-projects](https://www.linkedin.com/company/iceni-projects) | twitter: @iceniprojects

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Assessment
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1. Executive Summary

- 1.1 The Royal Borough of Kingston-upon-Thames has commissioned Icení and Justin Gardner Consulting (JGC) to prepare this Local Housing Needs Assessment. It is intended to inform the Council's emerging Local Plan but is also relevant to assessing the housing provision and mix of housing within individual planning applications.

Housing Supply & Demographics

- 1.2 The evidence in this report overall points to particular housing delivery challenges in RB Kingston. Housing needs are significant across a range of areas, including needs for affordable housing and specialist housing for a growing older population. But the supply of land is constrained; and the build-out of development opportunities has been slow. A shortfall of 1,491 homes has arisen against the London Plan requirement over the 2019-24 period in the Borough; with the Borough's housing stock growing on average by 0.5% per annum since 2011. Affordable housing delivery has been running at an average of 81 affordable homes per year.
- 1.3 Land supply constraints and modest housing delivery have constrained the movement of families and younger households into the Borough. This is borne out in demographics, with the Borough's population growing relatively modestly, by 4.9% between 2011-22, and with the evidence suggesting that the Borough's population has fallen by around 300 persons between 2016-22 correlating with falling housing delivery. Population growth has been focused on those aged 65 and over.
- 1.4 A continuation of past population trends would see very modest population growth (1.3% to 2041), with growth focused exclusively amongst those aged 65+.

1.5 The London Plan, published in March 2021, establishes a housing target of 9,640 dwellings for Kingston over the 10-year period 2019/20 and 2028/29. However the current shortfall and land supply position indicate the delivery of this could be extremely challenging. The evidence points to limited visibility of supply beyond a 10 year forward horizon as is common for urban areas.

1.6 However the evidence points to strategic choices to be made as part of the plan-making process, noting that greenfield (and Green Belt) land if brought forward could help to support a more balanced demographic profile in the Borough and contribute strongly to supporting the delivery of family housing. The housing needs evidence provides a clear basis for considering higher housing provision and considering how the delivery of family housing can be increased; as well as the role which delivery of specialist housing for a growing older population could have in releasing existing under-occupied family homes. Doing so will help to maximise the use of existing infrastructure, including maintaining school rolls.

Affordable Housing

1.7 The evidence points to an acute need for affordable housing and clear need to boost affordable housing supply. The Borough had a median house price of £571,000, with the median price being 15.2 times' earnings of those working in the Borough, and 12.5 times' average residents earnings. Monthly rents have reached over £1,500 per month but supply constraints are feeding into increased numbers of households presenting themselves to the Council as homeless. The Borough has a relatively modest affordable housing stock (11% of dwellings), the turnover of which has been falling, and levels of home ownership have also been falling.

1.8 There are significant numbers of households awaiting affordable housing, with 868 households accommodated in Temporary

Accommodation in December 2023 because of insufficient affordable housing.

- 1.9 The assessment includes analysis of the annual need for affordable housing, considering housing affordability and the needs arising both from new and existing households, together with the existing supply and turnover of affordable homes. It identifies a net annual need for 976 rented affordable homes and 137 intermediate affordable homes.
- 1.10 In terms of the tenure of affordable housing, analysis suggests that rented affordable and low cost rented units should be prioritised. Intermediate housing also has a place in the borough and provision could be justified in order to support viability of schemes, this should be focused on London Living Rent. Having regard to the relative need for different affordable housing products and the London Plan policy framework, the recommended split of affordable housing is as follows:

Table 1.1 Recommended Split of Affordable Housing

Tenure	(%)	Products	Indicative Proportion (%)
Low-cost rented	70%	Social Rent	35%
		London Affordable Rent	35%
Intermediate	30%	London Living Rent	25%
		Shared Ownership	5%
		First Homes/Discounted Market Sale	0%

- 1.11 Affordable housing delivery in the Borough has averaged 81 homes a year in recent years, and falls very substantially short of need. The evidence explored in this report would justify the identification of affordable delivery as a key Corporate priority for the Council. A number of potential policy interventions are put forward, for the Council to consider, that would seek to increase affordable housing are listed within the report but it is clear that the overall strategic prioritisation of affordable housing is needed.

1.12 A range of potential mechanisms to boost affordable housing supply are suggested, including closer working with the GLA and Registered Providers; as well as consideration of how council-owned land might contribute to increased supply. The role of greenfield sites and site-specific allocations for affordable housing might also reasonably be considered.

Housing Mix

1.13 The Borough’s housing offer overall is focused towards provision of family housing, with 58% of the stock having 3 or more bedrooms. When seeking a mix of unit sizes on new developments the report recommends that the provision of market dwellings is focused towards 3 beds primarily with affordable provision focused on 2 beds. The recommended housing mix is detailed below:

Table 1.2 Recommended Housing Mix

	Market	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	5%	30%	15%	60%
2-bedrooms	25%	40%	35%	40%
3-bedrooms	50%	20%	35%	
4+-bedrooms	20%	10%	15%	

Source: Icen Analysis

1.14 The evidence points to a need provide attractive homes for older households to incentivise downsizing.

Specific Market Segments

1.15 In addition to the delivery of general needs housing, it is clear that there is need within Kingston for supported accommodation, whether this is for

older people, children in care, adults with physical and learning difficulties and other support needs. Given the finite supply of land within Kingston, it is recommended that the Council should assess how varying types of specialist housing will be prioritised.

1.16 The need shows for specialist housing for older people is over the plan period to 2041 is:

- Housing with support: 742 dwellings;
- Housing with care: 792 dwellings;
- Residential / nursing care: 539 bedspaces.

1.17 The Council will therefore need to assess whether specialist housing for older persons should be prioritised above other general and specialist forms of housing. If it does prioritise older persons housing then it will likely need to intervene in its delivery. This may mean that making specific allocations.

1.18 The report also considers evidence surrounding specific types of housing, Build-to-Rent (BTR) & Co-Living and Purpose Built student Accommodation (PBSA). For all types of scheme it is expected that this would be focused within Kingston Town Centre. The report seeks to provide advice on appropriate policies. In line with the Greater London Authority London Plan Guidance the Council should expect schemes to meet minimum standards for internal communal amenity space, minimum unit sizes and include clear management plans. For Co-living it can be expected that the developer will make cash contributions in lieu of delivery on-site affordable housing.

1.19 In the BTR sector policies should expect single ownership and management control, with affordable housing provided at discounted market rents. Rents should be set having regard to need, with potentially 50% low cost rent (equivalent London Affordable Rent) and 50% intermediate (at least 30% discount on MR) subject to viability. This would

be suitable in Kingston Town Centre, other Town Centres and high PTAL locations.

- 1.20 The evidence points to some potential for short-term growth in student numbers, but also some uncertainty. Much of this could be through local recruitment which does not generate an accommodation need. The recent market dynamics reinforce this, of putative PBSA schemes in Kingston Town Centre being now brought forward for Co-living.
- 1.21 In the context of a constrained land supply, the Council might reasonably seek to expect proposals for PBSA schemes to be supported by local universities, and have nominations agreements in place for the majority of bedrooms within them. This is consistent with London Policy H15 and will help ensure that schemes are priced to be affordable. Schemes should also support delivery of affordable student accommodation in line with Policy H15 and the Borough's draft Policy (seeking 35% affordable student accommodation). The evidence suggests that it is reasonable to seek to focus on provision of cluster flats.
- 1.22 Whilst the delivery of PBSA has the potential to inhibit the delivery of certain forms of affordable housing (such as social or affordable rented provision), it may indirectly relieve pressure within the HMO market. Schemes should be expected to demonstrate that they meet an identified local need.
- 1.23 This report also assesses the demand for self and custom build housing, which is high. The current number of identified supply of sites for housing is only 158 plots, this would only meet 34% of the identified need (454). It is therefore recommended that the Council consider requesting exemption from Section 2A of the 2015 Act, discharging the duty to permit enough plots to meet the very high demand, and allow other housing types, such as affordable, to be prioritised.

2. Introduction

- 2.1 This Local Housing Needs Assessment has been commissioned by the Royal Borough of Kingston upon Thames Council (“the Council”) to provide an up-to-date evidence base around the housing need in the Borough, including the need for different types of homes. It has been prepared by Icen Projects (“Icen”) and Justin Gardner Consulting (“JGC”).

Context

- 2.2 The Assessment is intended both to inform and support the drafting of policies within the Council’s emerging Local Plan and is also relevant in assessing individual planning applications for residential development in the Borough.
- 2.3 The Assessment is prepared in the context of national policies at the time of its preparation in Spring 2024, including the National Planning Policy Framework (Dec 2023) and the London Plan (2021).
- 2.4 The London Plan sets a minimum housing target of 9,640 homes in the Borough between 2019/20 and 2028/29 and sets out a number of wider policies regarding addressing the need for different types of homes. These are important as the London Plan forms part of the development plan against which planning applications are assessed; and the Council’s new Local Plan will need to be in general conformity with the policies within it. The policy framework is considered further in Section 2.

Kingston’s Geography

- 2.5 The LHNA is intended to inform the development of policies and therefore needs to have regard to the characteristics of the Borough. Kingston is

an outer-London Borough in SW London which is generally suburban in nature, and benefits from good transport links including rail links from 10 stations across different parts of the Borough into Central London, links through the A3 both into Central London and into Surrey, as well as to the M25. Rail services are more frequent in the north of the Borough, from Surbiton, Kingston and Norbiton than on the Chessington Line.

2.6 Kingston Town Centre is a major town centre which serve both the Borough and a wider sub-region across SW London and into Surrey, is an economic hub and is defined as a Metropolitan Town Centre in the London Plan. Other employment destinations include Tolworth, which is now home to Lidl's European HQ; and Chessington which includes both industrial land and Chessington World of Adventures.

2.7 However as with other parts of London, the residential land supply is relatively constrained. There is a relatively limited supply of industrial land which becomes available for redevelopment; whilst around a third of the Borough's land area falls within the Green Belt – particularly the southern part of the Borough. The London Plan Panel Report in 2019 recommended that the Mayor lead a strategic and comprehensive review of London's Green Belt as part of the preparation of the next London Plan.

Objectives and Structure

2.8 The remainder of this report is structured to address the following:

- Section 3: Policy Review;
- Section 4: Understanding Kingston-upon-Thames;
- Section 5: Housing Market Review;
- Section 6: Housing Need & the Housing Requirement;
- Section 7: Affordable Housing Need;

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- Section 8: Mix of Homes Needed;
 - Section 9: Housing Needs of Older & Disabled People;
 - Section 10: Private Rented Sector, Build-to-Rent & Co-Living;
 - Section 11: Student Housing Needs;
 - Section 12: Needs for Other Specific Types of Homes;
 - Section 13: Conclusions & Recommendations.

3. Policy Review

- 3.1 Outer London Boroughs such as RB Kingston are under significant pressure for housing. The Borough is an attractive place to live with generally good schools, open spaces and wider quality of life offer. Households have traditionally moved to Outer London Boroughs such as this as they form families; but the Borough also has a growing older population.
- 3.2 However, the Borough is an area which is relatively built-up and available land supply is constrained. These considerations, together with the London Plan, provide an important context to the preparation of this Local Housing Needs Assessment.
- 3.3 In this section we seek to summarise key policies relating to housing provision at a national and regional (London) level, which are relevant to informing local policies for housing provision within the Borough Local Plan. In a context in which development needs are unlikely to be met in full, consideration should rightly be given to how to appropriately prioritise housing provision and in particular, where possible, to meeting those with the greatest needs and/or local needs arising within the Borough.

National Planning Policy Framework (NPPF)

- 3.4 The **National Planning Policy Framework (NPPF)** sets out Government's objectives and policies for the planning system. The latest version of the NPPF at the time of writing is dated December 2023.
- 3.5 The NPPF defines local housing need as:

“The number of homes identified as being needed through the application of the standard method set out in national planning guidance (or, in the context of preparing strategic policies only, this may be calculated using

justified alternative approach as provided for in paragraph 61 of this Framework).”

- 3.6 However in a London context, as set out below, housing need is considered on a London-wide level; with the London Plan then setting out housing targets for individual Boroughs such as Kingston.
- 3.7 The NPPF sets out in Para 60 that the overall aim should be to meet as much of an area’s identified housing needs as possible, including an appropriate mix of housing types for the local community.
- 3.8 Within the context of establishing need, Para 63 explains that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups include (but are not limited to) those who require affordable housing; families with children; older people (including those requiring different forms of specialist housing and care homes); students; people with disabilities; service families; travellers; people who rent their homes; and people wishing to commission and build their own homes.
- 3.9 In addition to the NPPF, there is **Planning Practice Guidance** which is relevant to assessing housing needs. We have had regard to relevant guidance, including that relating to *build to rent, first homes, housing and economic development needs assessments, housing needs of different groups, optional technical standards, housing for older and disabled people, and plan making* in preparing this needs assessment.

2021 London Plan

Overall Housing Need

- 3.10 In London, the housing targets for each London local authority district is set out in the spatial development strategy for London – the London Plan. The London Plan is part of the statutory development plan for all London local authorities, meaning Borough’s Local Plans must be in ‘general conformity’ with the London Plan¹. The latest iteration of the London Plan, published in March 2021, establishes a housing target of 9,640 dwellings for Kingston over the 10-year period 2019/20 and 2028/29.
- 3.11 Paragraph 4.1.1 and 4.1.2 of the London Plan 2021 sets out that London is considered as a single housing market area (HMA) and that the assessment of housing need was informed by the 2017 London Strategic Housing Market Assessment (SHMA), which identified a need for 66,000 additional homes per year over the plan period.
- 3.12 Paragraph 4.1.7 states the 10-year housing targets for London Boroughs are based the 2017 London Strategic Land Availability Assessment (SHLAA). The SHLAA includes an assessment of large housing sites (0.25 hectares and above) undertaken in partnership with boroughs, which provides the most comprehensive study available of the capital’s capacity for housing delivery based on a consistent pan-London methodology. The SHLAA also includes an assessment of small site (below 0.25 hectares) capacity using a combination of trend data for certain types of development and an estimate of potential for intensification in existing residential areas.
- 3.13 Table 4.1 of the London Plan 2021 identifies a total housing target of 522,870 net additional dwellings over the 10-year period to 2028/29, or 52,287 net additional dwellings per annum. This represents a significant shortfall of 13,713 dwellings per annum against the need for 66,000 new dwelling per annum identified in the London SHMA. Assessed against the standard method, the shortfall would be greater still.

Affordable Housing

- 3.14 Delivering more genuinely affordable housing is a key strategic issue for London and part B of Policy GG4 – ‘Delivering the homes Londoners Need’ sets out the Mayor’s strategic target for 50% of all new homes to be genuinely affordable.
- 3.15 Paragraph 1.4.3 of the London Plan 2021 sets out that the need for 66,000 new homes identified by the 2017 London SHMA, includes around 43,000 genuinely affordable homes if the needs of Londoners are to be met, a significant proportion of overall need.
- 3.16 The London Plan has five separate planning policies dedicated to affordable housing: Policy H4 -Delivery Affordable Housing; Policy H5 - Threshold Approach to Applications; Policy H6 - Affordable Housing Tenure; Policy H7 - Monitoring of Affordable Housing; and Policy H8 - Loss of Existing Housing and Estate Redevelopment. Policy H4, H5 and H6 set out the approach to delivering affordable housing in London.
- 3.17 Policy H4 reiterates the strategic target of 50% of new homes to be genuinely affordable and sets out five specific measures to achieve this aim including the threshold approach to applications. Affordable housing providers with agreements with the Mayor should deliver at least 50% affordable housing across their development programme and strategic partners 60%. Residential proposals on public land should deliver at least 50% affordable housing on each site. Part B of the policy requires affordable housing to be provided on site and – in exceptional circumstances – off site or as a cash in lieu contribution.
- 3.18 Policy H5 introduces the threshold approach which applies to major development proposals. Part B of the policy sets the threshold level of affordable housing on gross residential development at: a minimum of 35% for private sector land, 50% for public sector land where there is no portfolio agreement with the Mayor of London and 50% for Strategic Industrial Locations, Locally Significant Industrial Sites and Non-Designated Industrial Sites appropriate for residential uses.

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- 3.19 To benefit from the Fast Track Route of the threshold approach, applications must – in line with Part C of the Policy – meet or exceed the relevant threshold level of affordable housing on sites without subsidy and have a relevant tenure split in line with Policy H6. Schemes that propose 75% or more genuinely affordable housing may be considered under the Fast Track Route whatever the affordable housing tenure mix proposed. Fast tracked applications are not required to provide viability assessment at application stage as set out in Part E, which also introduces the requirement for an Early-Stage Viability Review in case the agreed level of progress on implementation is not made within two years of the permission being granted.
- 3.20 In situations where an application does not meet the requirements set out in Part C, the Viability Tested Route must be followed (Part F). Paragraph 4.5.2 sets out that this route must follow the detailed methodology set out in the Mayor’s Affordable Housing and Viability SPG.
- 3.21 Policy H6 sets out the tenure mix of affordable products that should be applied to residential development as: 30% low-cost rented homes (London Affordable Rent or Social Rent); 30% intermediate products (meeting the definition of genuinely affordable housing, include London Living Rent and London Shared Ownership); and 40% to be determined by the Borough based on need. The supporting text to this Policy, in paragraph 4.6.2, specifies the presumption that the 40% determined by the Borough will focus on Social Rent and London Affordable Rent.
- 3.22 Paragraph 4.6.3 sets out the affordable housing products that the Mayor considers genuinely affordable. It states that “The Mayor is committed to delivering genuinely affordable housing. Within the broad definition of affordable housing, the Mayor’s preferred affordable housing tenures are: homes based on social rent levels, including Social Rent and London Affordable Rent, London Living Rent, London Shared Ownership”.

Efficient Use of Stock

- 3.23 Policy H9 of the London Plan aims to address the issue of vacant homes in the capital, particularly new build homes being purchased by investors and left empty, known as ‘buy-to-leave’, by ensuring new homes are built to meet an identified need and supporting local authorities to put mechanisms in place to bring vacant properties back into use. These mechanisms include the council tax empty homes premium to incentivise occupation of vacant dwellings and the Empty Dwelling Management Orders to bring long-term vacant stock back into use as affordable housing.
- 3.24 Paragraph 4.9.1 of the supporting text to Policy H9 also states that Boroughs should ensure a range of new homes are provided that meet the needs of those who wish to downsize, and that tenants in affordable homes are supported to downsize in order to address any issues of underoccupancy and ensuring the housing stock is utilised as efficiently as possible.
- 3.25 Policy H9 also seeks to discourage the change of use of homes to short term holiday lets of more than 90 days, particularly concentrations of these uses. Suggesting that they have detrimental impacts on neighbourhoods and reduce the housing stock of the City.
- 3.26 Finally, Policy H9 highlights the contribution of Houses in Multiple Occupation (HMOs) in meeting local and strategic housing needs as they can reduce pressure on other forms of housing. Paragraph 4.9.4 of the supporting text does note that the quality of HMOs can often be poor but states that where they are of a reasonable standard HMOs should be protected.

Housing Space Standards

- 3.27 Nationally Described Space Standards as well as 'optional' accessibility standards were adopted through the London Plan in 2016 as part of the Minor Alterations to the London Plan (MALP) Review. This review was specifically undertaken to bring the London Plan in line with the national housing standards and car parking policy.
- 3.28 The London Plan 2021 Policy D6 – Housing Quality and Standards are a continuation of the policy adopted previously as part of the MALP Review. It sets out that housing developments should be of high-quality design and provide adequately sized rooms with comfortable and functional layouts which are fit for purpose and meet the needs of Londoners without differentiating between tenures.
- 3.29 Table 3.1 of the London Plan goes on to establish the minimum space standards of different dwelling sizes. The London Plan deviates from nationally described space standards in setting a minimum floor to ceiling height of 2.5 m for at least 75% of the gross internal area of each dwelling. This approach was found sound at the London Plan examination with the Panel of Inspectors' report noting at paragraph 264 that *"The required ceiling heights deviates from the Nationally Described Space Standard. Given the unique heat island effect of London, the distinct density and flatted nature of most of its residential development, this is justified in ensuring adequate quality, especially in terms of light, ventilation and sense of space. As its requirements do not apply to all the internal area of a dwelling, it would be unlikely to apply to non-habitable rooms, such as bathrooms. This is justified."*
- 3.30 Policy D7 - Accessible Housing sets out accessibility requirements for residential development establishing that residential development must ensure:
- (1) at least 10 per cent of dwellings (which are created via works to which Part M volume 1 of the Building Regulations applies) meet Building Regulation requirement M4(3) 'wheelchair user dwellings'.

(2) all other dwellings (which are created via works to which Part M volume 1 of the Building Regulations applies) meet Building Regulation requirement M4(2) 'accessible and adaptable dwellings'.

3.31 Paragraph 3.7.6 of the supporting text to Policy D7 sets out some exceptional circumstances where step free access may not be possible. This would only apply to blocks of four storeys or less and includes specific small-scale infill development, flats above shops or stacked maisonettes where the potential for decked access to lifts is limited.

Housing Size Mix

3.32 Policy H10 of the London Plan sets out that schemes should consist of a range of unit sizes. It goes on to establish a framework of considerations that decision makers should have regard to when determining the appropriate mix of unit sizes in relation to the number of bedrooms for a scheme, including:

- robust local evidence of need where available or, where this is not available, the range of housing need and demand identified by the 2017 SHMA;
- the requirement to deliver mixed and inclusive neighbourhoods;
- the need to deliver a range of unit types at different price points across London;
- the mix of uses in the scheme;
- the range of tenures in the scheme;
- the nature and location of the site, with a higher proportion of one and two bed units generally more appropriate in locations which are closer to a town centre or station or with higher public transport access and connectivity;
- the aim to optimise housing potential on sites;

- the ability of new development to reduce pressure on conversion, sub-division and amalgamation of existing stock; and
- the need for additional family housing and the role of one and two bed units in freeing up existing family housing.

3.33 The 2017 London SHMA estimated the unit size mix of new homes required to meet London’s current and projected housing needs using three different scenarios. The main factors influencing this size mix include the projected growth in different household types, assumptions about under-occupation, and the substantial number of overcrowded households in London, whose needs can be addressed by providing family-sized homes but also smaller homes for concealed households to move into.

3.34 The conclusions of the 2017 London SHMA identify the housing size mix set out in the table below, with a different mix identified for market and affordable housing. The mix identified clearly shows the largest need is for larger 4-bed+ family sized affordable homes.

Table 7.2: 2017 London SHMA Housing Size Mix Conclusions

	1-bed	2-bed	3-bed	4-bed+	Total
Market	10,302	1,971	3,955	5,989	22,217
Affordable	25,200	8,590	4,784	42,085	80,659
Total	35,502	10,561	8,739	48,074	102,876
Market %	46%	9%	18%	27%	22%
Affordable %	31%	11%	6%	52%	78%

Source: London SHMA 2017

3.35 Policy H10 also establishes that Boroughs should provide guidance on the size of units required for low-cost rented homes (by number of bedrooms) to ensure affordable housing meets identified needs. Again, the policy sets out a framework of considerations that such guidance should have regard to:

- evidence of local housing needs, including the local housing register and the numbers and types of overcrowded and under-occupying households
- other criteria set out in Part A, including the strategic and local requirement for affordable family accommodation
- the impact of welfare reform
- the cost of delivering larger units and the availability of grant.

Build to Rent

3.36 London Plan Policy H11 establishes a positive approach that boroughs should take to the Build to Rent (BtR) sector to enable it to better contribute to the delivery of new homes, with the supporting text to the policy identifying a range of benefits of BtR schemes (paragraph 4.11.1).

3.37 Part B of Policy H11 sets out the criteria that must be met for a scheme to qualify as Build to Rent:

- 1) The development, or block or phase within the development, has at least 50 units (however boroughs may set their own thresholds).
- 2) The homes are held as Build to Rent under a covenant for at least 15 years.
- 3) A clawback mechanism is in place that ensures there is no financial incentive to break the covenant. The Build to Rent Clawback is defined in the London Plan glossary as “*A payment to the relevant Local Planning Authority for the provision of affordable housing in the event that the Build to Rent Covenant is*

broken through the sale of units out of rented tenure within the covenant period.”

- 4) All units are self-contained and let separately.
 - 5) There is unified ownership and unified management of the private and Discount Market Rent (DMR) elements of the scheme.
 - 6) Longer tenancies (three years or more) are available to all tenants. These should have break clauses for renters, which allow the tenant to end the tenancy with a month's notice any time after the first six months.
- 3.38 Points 7) – 10) go on to set out general rules about management of the BtR schemes, including certainty around rent and service charges, provision of onsite management and a recognised complaints procedure.
- 3.39 In terms of the approach to affordable housing within BtR schemes, part A of Policy H11 states that the affordable housing requirement can be provided exclusively as Discounted Market Rent (DMR), at a genuinely affordable rent, preferably London Living Rent (LLR). However, the DMR homes must remain available in perpetuity.
- 3.40 The supporting text to Policy H11 gives further details on the definition of DMR: DMR are managed by the BtR provider; DMR units should be fully integrated into the development with no differences between DMR and market units; DMR should be allocated according to intermediate eligibility criteria (including locally defined eligibility criteria); and the DMR units should fully meet the definition of intermediate housing and are affordable to those eligible for intermediate rented housing in London, taking into account the Mayor's guidance on this issue.
- 3.41 Part C of H11 goes on to set out the specifics of this approach. To follow the Fast Track Route defined in Policy H5, BtR schemes must deliver 35% affordable housing on private sector land or 50% where the development is on public sector and industrial land appropriate for residential uses. Schemes must also meet all other requirements of part

C of Policy H5. If these requirements are not met, they must follow the Viability Tested Route in line with the Affordable Housing and Viability SPG.

- 3.42 In terms of tenure mix, Policy H11 establishes that BtR schemes should provide the threshold level of DMR homes with at least 30% of DMR homes at LLR levels and the remaining 70% at a range of genuinely affordable rents. Boroughs can set out the proportion of DMR homes to be provided at different rental levels.
- 3.43 Paragraph 4.11.10 of the London Plan sets out that boroughs can also require a proportion of affordable housing as low-cost rent (Social Rent or London Affordable Rent) on BtR schemes in accordance with Part A of Policy H6. These low-cost rented homes must be managed by a registered provider.
- 3.44 Finally, paragraph 4.11.13, states that further support for BtR can be given by boroughs through allocating specific sites for BtR development or requiring an element of BtR on larger sites to accelerate build out.

Supported Housing

- 3.45 London Plan Policy H12 establishes that delivery, retention and refurbishment of supported and specialised housing which meets an identified need should be supported, and states that Boroughs should assess the short-term, medium-term and permanent need for supported and specialised accommodation that meets the needs of a range of groups including:
- accommodation for people leaving hostels, refuges and other supported housing, as well as care leavers and people leaving prison to enable them to live independently
 - accommodation for young people with support needs
 - reablement accommodation (intensive short-term) for people who are ready to be discharged from hospital but who require

additional support to be able to return safely to live independently at home, or to move into appropriate long-term accommodation

- accommodation for disabled people (including people with physical and sensory impairments and learning difficulties) who require additional support or for whom living independently is not possible
- accommodation (short-term or long-term) for people with mental health issues who require intensive support
- accommodation for rough sleepers
- accommodation for victims of domestic abuse
- accommodation for victims of violence against women and girls

3.46 Paragraph 4.12.1 of the supporting text to Policy H12 provides guidance on how boroughs should assess the need for supported housing, stating *“In undertaking assessments of the need for supported and specialised accommodation, existing accommodation options available within boroughs should be audited identifying any shortages in capacity or potential extra capacity within schemes, as well as accommodation in need of refurbishment. Boroughs should then use this information to plan to meet identified need, working with relevant authorities, such as children’s and adult services, the NHS and relevant charities. For some groups, need may be best assessed and met on a multi-borough or pan-London basis”*.

3.47 Paragraph 4.13.11 of the London Plan reasons that “While London is a ‘young city’, it is expected to experience substantial growth in its older population. By 2029 the number of older person households (aged 65 and over) will have increased by 37%, with households aged 75 and over (who are most likely to move into specialist older persons housing) increasing by 42%”. As such appropriate accommodation is needed to meet the needs of older Londoners.

Specialist Older Persons Housing

- 3.48 To address this need, London Plan Policy H13 – Specialist Older Persons Accommodation states that boroughs should work positively and collaboratively with providers to identify sites which may be suitable for specialist older persons housing. In doing so, boroughs should take account of:
- Local housing needs information including data on the local type and tenure of demand, and the indicative benchmarks set out in Table 4.3 of the London Plan.
 - The need for sites to be well-connected in terms of contributing to an inclusive neighbourhood, having access to relevant facilities, social infrastructure and health care, and being well served by public transport.
 - The increasing need for accommodation suitable for people with dementia.
- 3.49 Table 4.3 of the London Plan sets out per annum benchmarks for delivery of specialist older persons accommodation on a borough basis over the period 2017 - 2029. The benchmark for Kingston is 105 specialist older persons accommodation units per annum. These benchmarks are intended to inform local level assessments of need and are based on an identified total potential demand in London across all tenures for just over 4,000 specialist older persons units per annum between 2017 and 2029.
- 3.50 Part B of Policy H13 establishes the approach to affordable housing delivery within specialist older persons accommodation schemes. Stating that they should deliver affordable housing in accordance with Policy H4 and H5 of the London Plan, i.e. 35% on private land and 50% on public land, with the application of the Fast Track Route or Viability Tested Route.
- 3.51 Finally, part B also sets out that specialist older housing accommodation schemes should deliver accessible housing in accordance with the requirements of Policy D7 – accessible housing.

Student Accommodation

- 3.52 The housing needs of students in London, whether in Purpose-Built Student Accommodation (PBSA) or shared conventional housing is an element of the overall housing need for London determined in the 2017 SHMA and the completion of new PBSA contributes to meeting London's overall housing need. The Mayor has established an overall strategic requirement of 3,500 PBSA bed spaces to be provided annually over the plan period. However, this target is not broken down into specific borough-level targets.
- 3.53 The London Plan also has a dedicated policy on the provision of PBSA - Policy H15. Part A of the Policy states that boroughs should address the local and strategic need for PBSA. However, this requirement is caveated with a range of provisions, including that PBSA developments need to contribute to a mixed and inclusive neighbourhood; and that proposals must secure the use of the accommodation for students, with the majority of bedrooms in the development secured through a nomination agreement for occupation by students of one or more higher education providers.
- 3.54 Paragraph 4.15.3 of the supporting text to Policy H15 provides a definition of such a nomination agreement as "when the student accommodation is not operated directly by a higher education provider, the development must have an agreement in place from initial occupation with one or more higher education providers, to provide housing for its students, and to commit to having such an agreement for as long the development is used for student accommodation".
- 3.55 Part A (4) of Policy H15 sets out the approach to affordable housing provision with PBSA scheme. This is again set at 35% affordable student accommodation on private land and 50% on public land or industrial land appropriate for residential development in order to follow the Fast Track Route in Policy H5. If these requirements are not met, the Viability Tested Route must be followed.

-
- 3.56 Policy H15 Part A (4)(c) also sets out that affordable student accommodation should be allocated by the higher education provider(s) that operates the accommodation, or has the nomination right to it, to students it considers most in need of the accommodation.
- 3.57 Paragraph 4.15.8 of the London Plan sets out what qualifies as affordable student accommodation; PSBA that is provided at a rental cost for the academic year equal to or below 55% of the maximum income that a new full-time student studying in London and living away from home could receive from the Government's maintenance loan for living costs for that academic year. This amount is defined by the Mayor's Annual Monitoring Report.
- 3.58 In addition, part B of Policy H15 further encourages boroughs to support the development of student accommodation in locations well-connected to local services by active or sustainable travel as part of mixed-use regeneration and redevelopment schemes.
- 3.59 Finally, Policy H1 sets out that net non-self-contained accommodation for students should count towards meeting a borough's housing target on the basis of a 2.5:11 ratio, with two and a half bedrooms/units counted as a single home.

Shared Living

- 3.60 Paragraph 4.16.1 of the London Plan identifies that large-scale shared living developments may provide a housing option for single person households who cannot or choose not to live in self-contained homes or HMOs. As such, Policy H16 intends to ensure that new purpose-built shared living developments are of acceptable quality, well-managed and integrated into their surroundings.
- 3.61 To ensure this is achieved, Policy H16 requires purpose-built shared living developments to meet a range of requirements, including that:
- Schemes are under single management.

-
- Units are all for rent with minimum tenancy lengths of no less than three months.
 - Communal facilities and services are provided that are sufficient to meet the requirements of the intended number of residents offering at least convenient access to a communal kitchen, access to outside and internal amenity space, as well as a concierge, laundry and drying facilities and room cleaning services.
- 3.62 In terms of the approach to affordable housing provision within shared living, Part A(9) of Policy H16 states that shared living schemes should deliver a cash in lieu contribution towards conventional C3 affordable housing, and that boroughs should seek this contribution for the provision of new C3 off-site affordable housing as either an: a) upfront cash in lieu payment to the local authority; or b) in perpetuity annual payment to the local authority.
- 3.63 In line with affordable housing requirement throughout the London Plan, part A(10) of Policy H16 goes on to establish that shared living developments are expected to provide a contribution equivalent to 35% of the units on private land, or 50% where the development is on public sector land or industrial land appropriate for residential uses, to be provided at a discount of 50% of the market rent.
- 3.64 The policy requires all large-scale purpose-built shared living schemes to be subject to the Viability Tested Route set out in Policy H5. However, developments which provide a contribution equal to 35% of the units at a discount of 50% of the market rent will not be subject to a Late-Stage Viability Review.

Existing Planning Policies in Kingston

- 3.65 **The Kingston Core Strategy** was adopted in 2012 and sets out a vision for the development of the borough up until 2027. It was based on the 2011 London Plan which set a housing target of 375 new units each year

(5,625 over the whole plan period. Policy DM15 considers the delivery of affordable housing, it seeks to deliver 2,000 affordable units over the period from 2012/13-2026/27 (equivalent to an average of 133 dpa). Of the affordable units provided onsite 70% are expected to be Social/Affordable rent and 30% Intermediate.

- 3.66 The Council is currently in the process of preparing a **new Local Plan**, which in due course will replace the Core Strategy. It so far undertaken 3 rounds of public engagement on the strategy. The Council's most recent Local Development Scheme was approved in February 2024, it aims for a Regulation 19 (Pre-submission) consultation on the new Plan in Q4 2024 and ultimately the Plan's adoption in 2026. This Local Housing Needs Assessment aims to support and inform housing policies within the Plan.

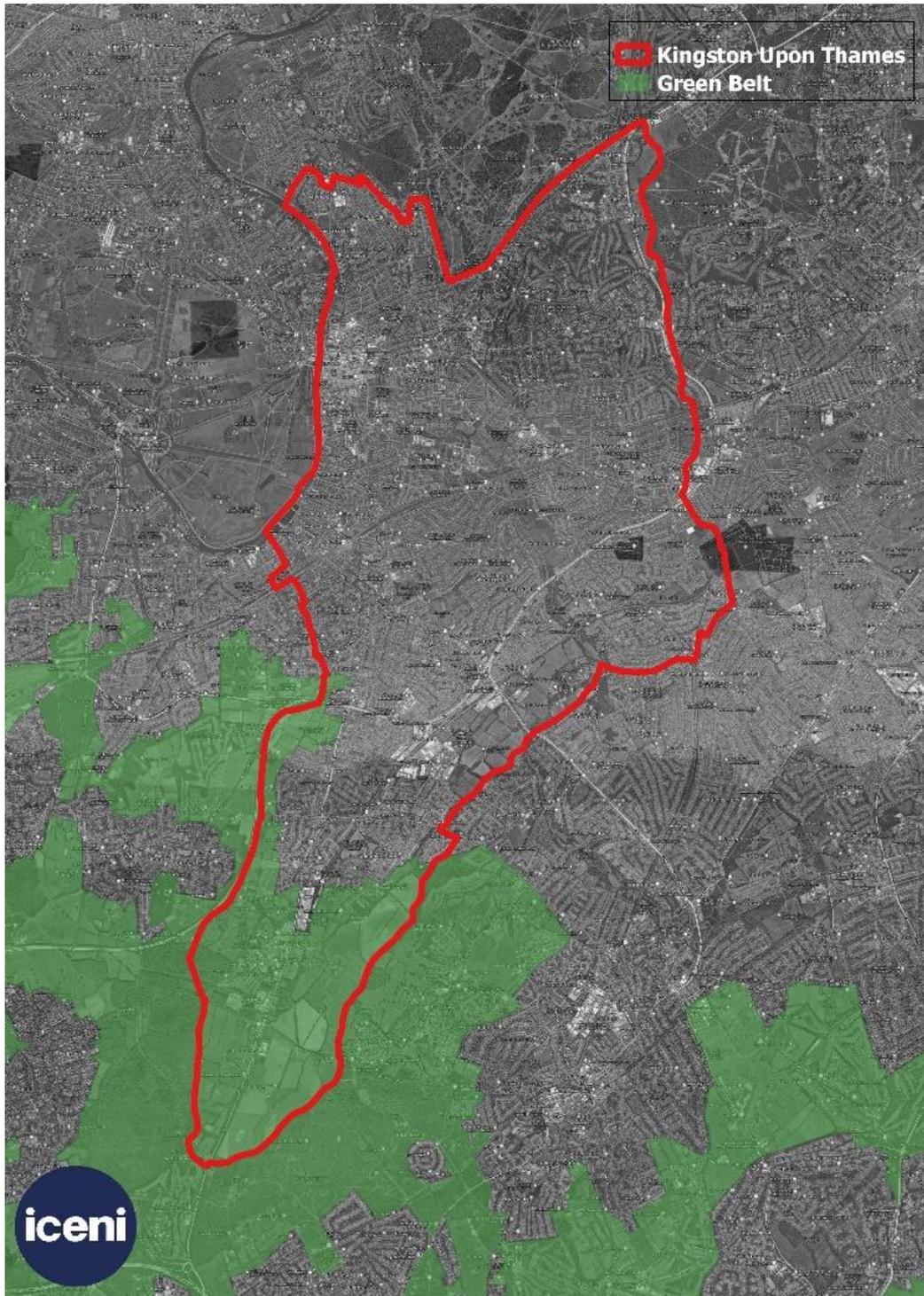
4. Understanding Kingston-Upon-Thames

- 4.1 The focus of the LHNA is on understanding housing need. However, there is an important context to considering this, which includes the Borough's existing housing offer, the socio-economic characteristics of its population and its geographical location. These are addressed in this section.

Borough Characteristics

- 4.2 The Royal Borough of Kingston upon Thames is located in SW London. It is bound by other London boroughs Sutton, Wandsworth, Merton and Richmond upon Thames to the north and east. Surrey lies to the south and west of the borough with borders shared with Elmbridge, Mole Valley and Epsom and Ewell.
- 4.3 The Borough is well connected to both London and the wider region with excellent train links into London as well as proximity to the strategic road network via the A3 and M25.
- 4.4 Kingston itself is considered a Metropolitan Town Centre in the London Plan 2021 with high residential and commercial growth potential.
- 4.5 Overall Kingston Upon Thames is a reasonably high value residential area, which benefits from historic and heritage assets and good quality natural environment. Its proximity to both central London and Surrey attracts those who work in the areas, leading to an overall fairly affluent population.
- 4.6 The Borough overall is relatively built up, but with the south of the Borough (to the west of Hook and south of Chessington) falling within the Metropolitan Green Belt as shown in the figure below.

Figure 4.1 Kingston Upon Thames Green Belt

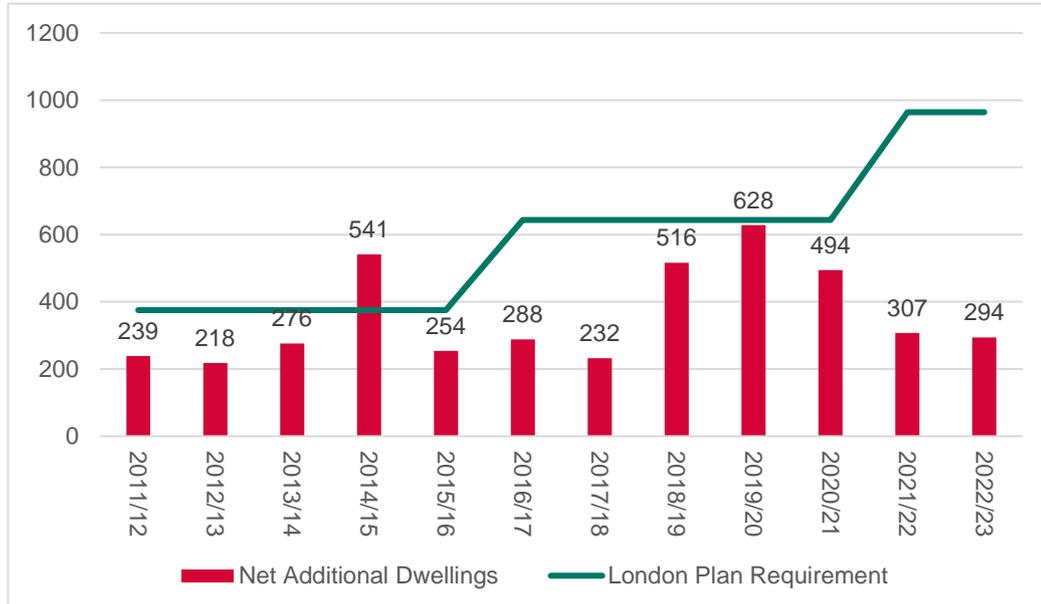


Source: Icen Projects

Housing Delivery Performance

- 4.7 The figure below shows the net annual delivery in Kingston compared to the annual need figure. What is clear is that delivery over the past decade housing delivery has fallen below the housing target and to a substantial degree: with delivery meeting just 61% of the London Plan requirement over the period since 2011 and a shortfall of over 2,700 homes arising. Over the period of the current 2021 London Plan, housing delivery has fallen 1,491 homes below housing requirement for the Borough.
- 4.8 2020/21 saw the highest delivery at 628 dwellings. Delivery also appears to have improved with an average of 448 dwellings delivered over the last 5 years (2018/19 – 2022/23) compared to 318 annual delivery in the previous 5 years (2013/14 – 2017/18). However there has been a notable downturn in delivery since 2021 as shown in Figure 4.2 below.

Figure 4.2 Annual Housing Delivery



Source: MHCLG Live Table 122

4.9 Looking at stock growth, Kingston would appear to have seen a 6.5% increase in the number of dwellings in the Borough since 2011. This is slightly lower than other neighbouring Boroughs - Sutton and Merton - which both see around 8% stock growth. It is also significantly lower than the growth seen in London overall of 12.8% as well as England at 10.5%. This reflects land supply pressures and the development market. It equates to an annual growth rate in the housing stock of 0.5% per annum across this period.

Table 4.1 Dwelling Stock Growth (2011-23)

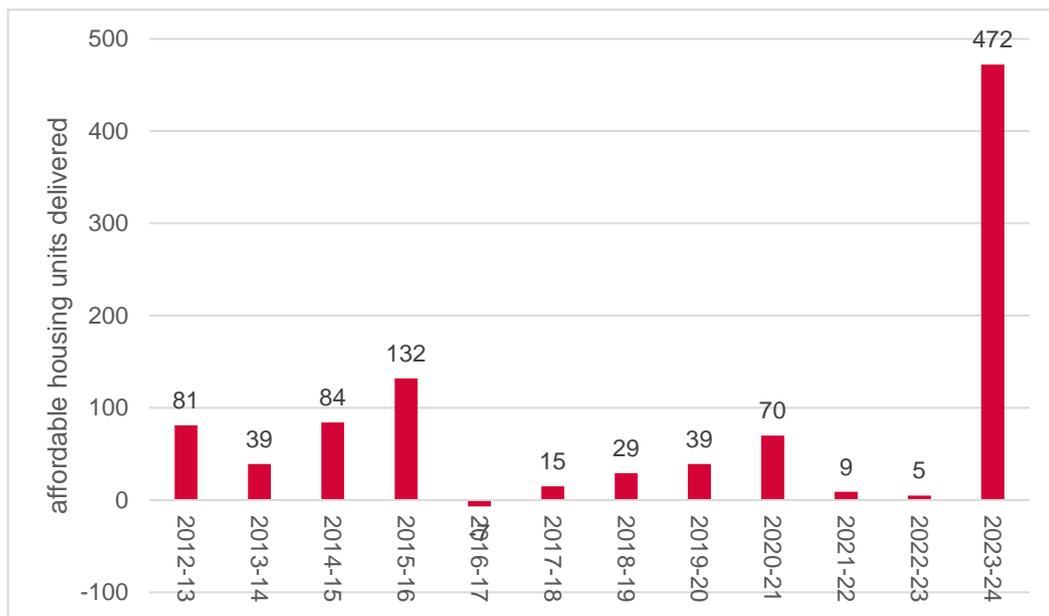
	Total net additional dwellings (2011/12 – 2022/23)	Growth
Kingston upon Thames	4,287	6.5%
Merton	7,156	8.8%
Richmond upon Thames	3,422	4.1%
Sutton	6,571	8.2%
London	432,047	12.8%
England	2,420,380	10.5%

Source: Census 2011 and DLUHC Live Table 122

4.10 The number of new affordable dwellings delivered in Kingston annually can be seen in the figure below. Across the 12 year period shown, affordable delivery has averaged 81 units per annum, but varies year-on-year with 472 units completed in the latest monitoring year (2023/24) in part as a result of schemes delayed by Covid-19 which were completed in this year. This falls significantly short of the target of 133 dpa set out in the Core Strategy: with just 61% of the affordable housing target being met.

4.11 As we understand it, the Council does not have an up-to-date Corporate target for the delivery of affordable housing. The lack of target makes the monitoring of affordable delivery difficult to track against the overall goal.

Figure 4.3 Affordable Housing Delivery Performance



Source: RB Kingston data

Population & Socio-Economic Profile

4.12 In 2022, the population of Kingston Upon Thames was 168,300. This represents an increase of 7,900 since 2011; equivalent to growth of 4.9% which is much lower than the growth in Outer London (9.0%), Greater London (8.1%) and England (7.5%).

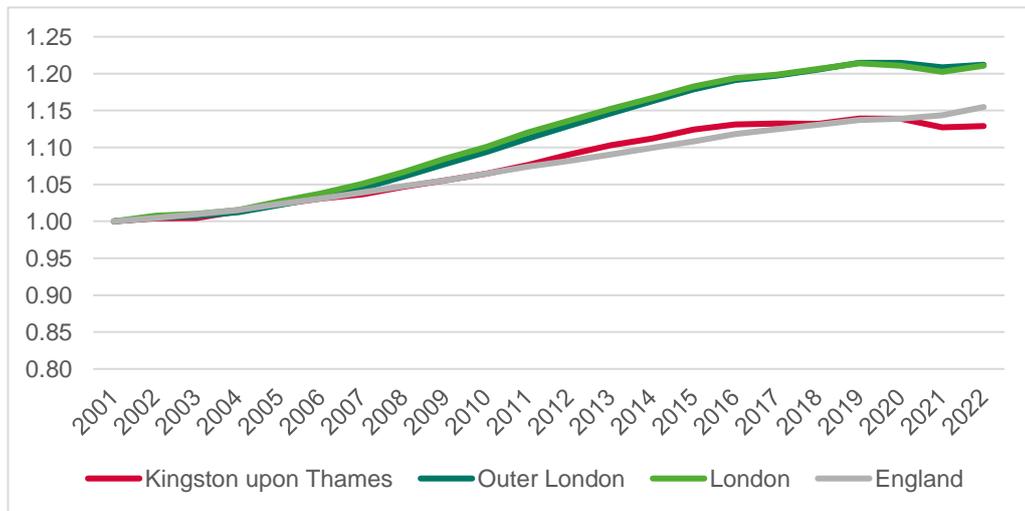
Table 4.2 Population Change (2011-2022)

	2011	2022	Change	% Change
Kingston upon Thames	160,436	168,302	7,866	4.9%
Outer London	4,963,305	5,410,005	446,700	9.0%
London	8,204,407	8,866,180	661,773	8.1%
England	53107169	57106398	3999229	7.5%

Source: ONS, Mid-Year Population Estimates, 2023

4.13 The Borough’s population growth matched the English, Outer London and London growth from 2001 to 2007. However, since that time the Borough’s growth has been notably slower than that of London and Outer London. Indeed over the period since 2016 the Borough population appears to have not grown, with indeed a modest decline of -300 persons seen over this period.

Figure 4.4 Indexed Population Growth (2001-2022)



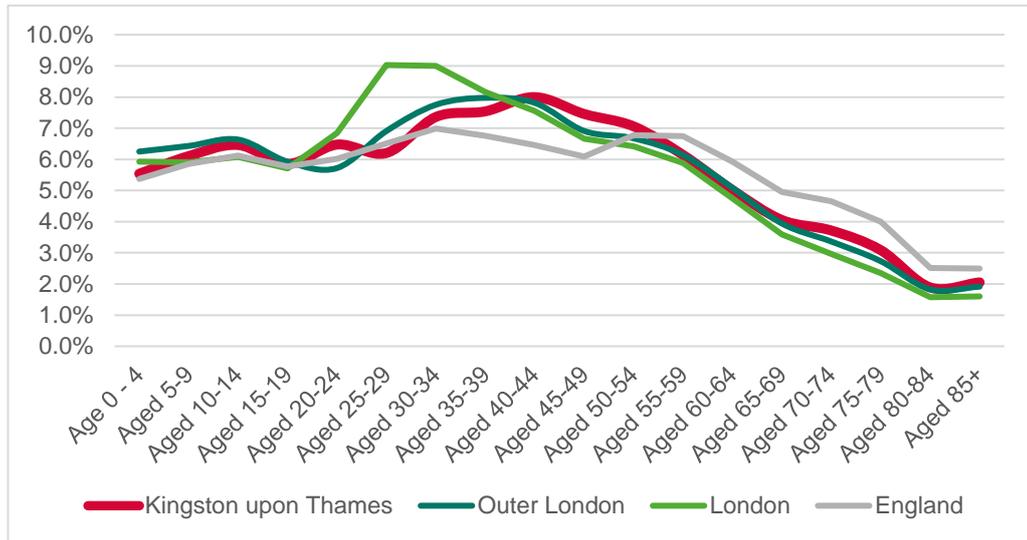
Source: ONS, Mid-Year Population Estimates, 2023

Age Structure

4.14 The Borough’s age structure broadly matches that of Outer London. **The largest age groups are of those in their 30s, 40s and 50s.** However relative to Outer London as a whole, the Borough has slightly fewer people in their late 20s and early 30s; and slightly more people in their 40s and 50s and those aged over 70.

4.15 In comparison to England, Kingston (along with London more widely), has a much younger population, with greater numbers in their 20s and 30s and fewer people aged over 60.

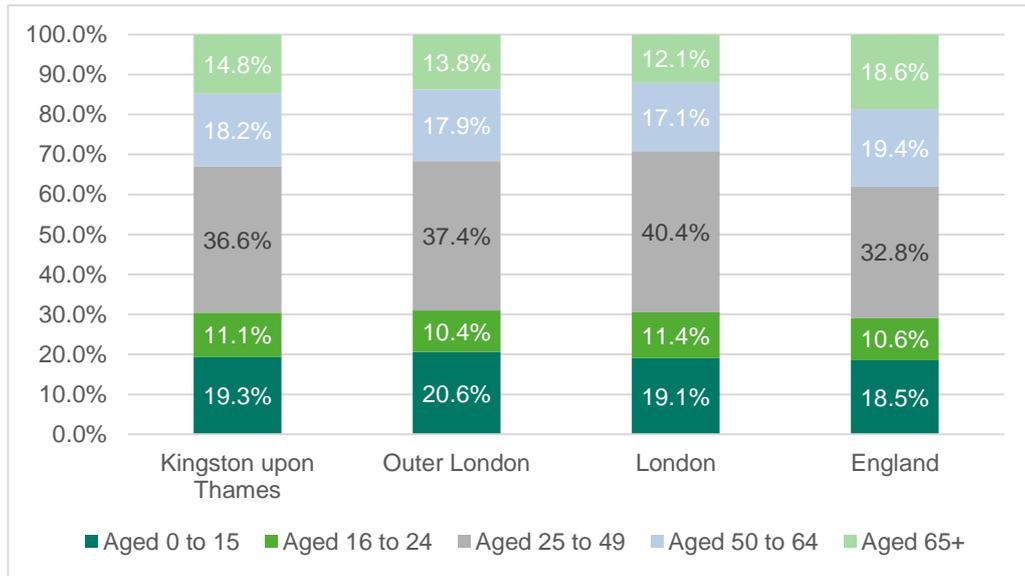
Figure 4.5 Age Structure by Five-Year Age Band (2022)



Source: ONS, Mid-Year Population Estimates, 2023

4.16 The table below summarises the age profile data into five broad age categories covering: Pre and School Age (0-15), Higher and Further Education (16-24), Young Workforce (25-49), Older Workforce (50-64), and Retirement Age (65+). Kingston has a slightly higher percentage of population aged over 50 than both Outer London and London.

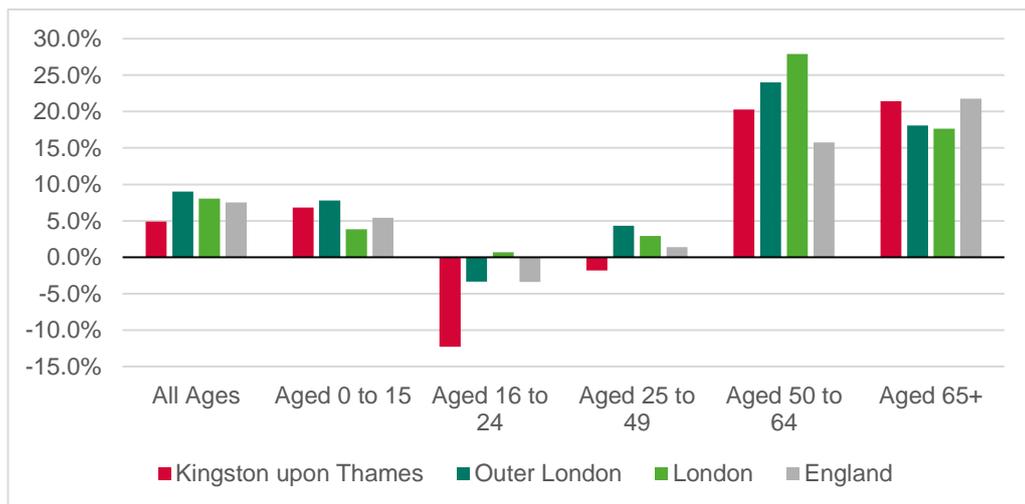
Figure 4.6 Broad Age Structure (2022)



Source: ONS, Mid-Year Population Estimates, 2023

4.17 Since 2011, the population trends in Kingston broadly follow those of Outer London, London and England. The Borough has seen significant growth in the two oldest age categories driven by growing life expectancy. It has seen a decline in the population aged 16-24 and 25-49.

Figure 4.7 Change in Broad Age Structure (2011-2022)



Source: ONS, Mid-Year Population Estimates, 2023

Understanding the Demographic Dynamics

There is a correlation between key demographic data for the Borough. Population growth historically has been relatively slow, and since 2016 has essentially stalled. This correlates to relatively weak housing delivery / stock growth and an ageing population: an existing population living in homes for longer affecting housing turnover, and combined with low supply restricting the ability of younger households / people to move into the Borough. This in turn affects other demographic issues such as the birth rate and school populations, which in turn can be expected to decline over time.

Ethnicity

- 4.18 According to the 2021 Census, Kingston Upon Thames has over 280 different ethnicities. The largest group is the White British group which comprises 53.7% of the population. The largest BAME groups are Indian, Mixed European, Pakistani and Chinese.
- 4.19 Location quotients (LQ) are used to describe the relative concentration of an ethnic group in Kingston relative to Outer London, London and England. An LQ of 1 means that the share of population in the ethnic group is consistent, whilst an LQ of over 1 means that there is a greater relative share of the ethnic group within the Borough, whilst a figure below 1 means that the concentration is lower. For example, an LQ of 0.96 in Irish groups means that the Kingston and Outer London see largely equal concentrations of the Irish population (albeit slightly less in Kingston); while an LQ of 1.84 in Chinese group means that the Kingston has a higher concentration in this group than the in Outer London.
- 4.20 In examining those ethnic groups with a population greater than 2,000 in Kingston in 2021, it is clear that many have an above-average presence in the Borough. This is particularly the case for the Korean population which is around 19 times more prevalent in Kingston than the rest of London.

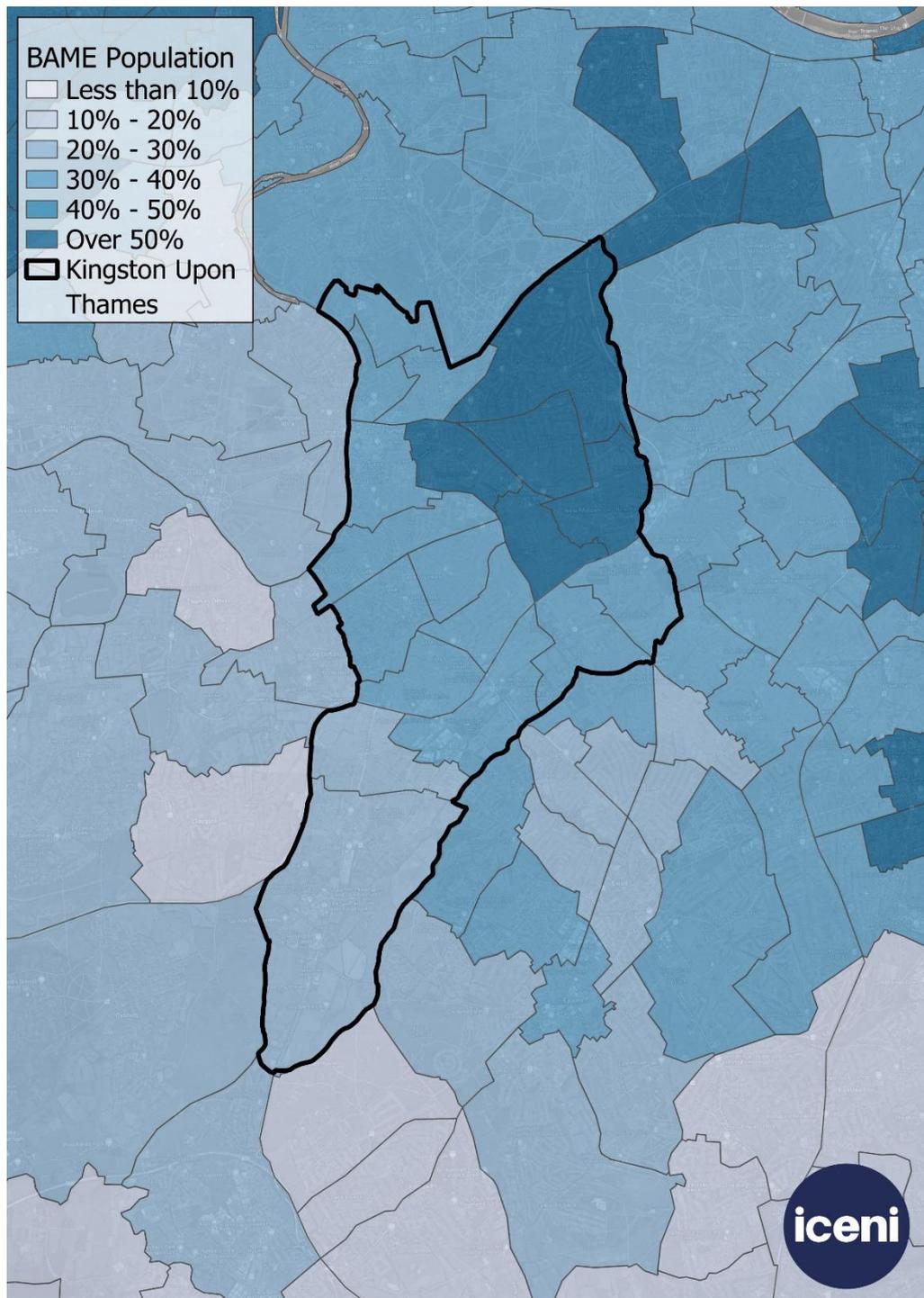
**Table 4.3 Location Quotient² of Ethnic Groups >2,000
Population in Kingston**

	Kingston Vs Outer London	Kingston Vs London	Kingston Vs England
Chinese	1.84	1.50	3.28
Indian	0.44	0.61	1.41
Korean	13.67	18.97	51.66
Pakistani	0.69	0.78	0.94
Sri Lankan	1.28	1.81	6.15
White and Asian Mix	1.57	1.49	2.50
White British	1.36	1.47	0.73
European Mixed	1.26	1.02	2.33
Irish	0.96	0.90	1.83
Arab	1.36	1.33	3.70

Source: ONS, Census 2021

- 4.21 Within Kingston, the largest concentrations of Black and Minority Ethnic (BAME) population can be found in New Malden and surrounding areas (Norbiton, Coombe Hill and Coombe Vale). In these areas, the majority of the population is in BAME categories. In contrast, Chessington and Hook are less ethnically diverse.

Figure 4.8 BAME Population by Ward (2021)



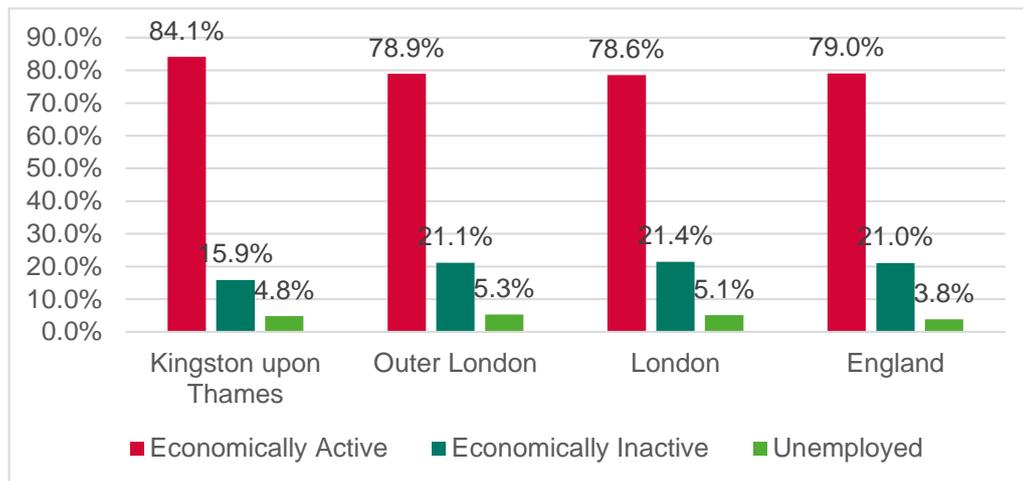
Source: ONS, Census 2021

Economic Participation

4.22 At 84%, Kingston has a notably higher level of economic activity than Outer London (79%), London (79%) and England (79%). Students are

included within the economically active group if they are looking for employment.

Figure 4.9 Economic Participation Metrics (2023)



Source: ONS, Annual Population Survey

4.23 The unemployment rate in Kingston at 4.6% of the working-age population in 2023 is lower than in Outer London and London but above that in England (3.7%).

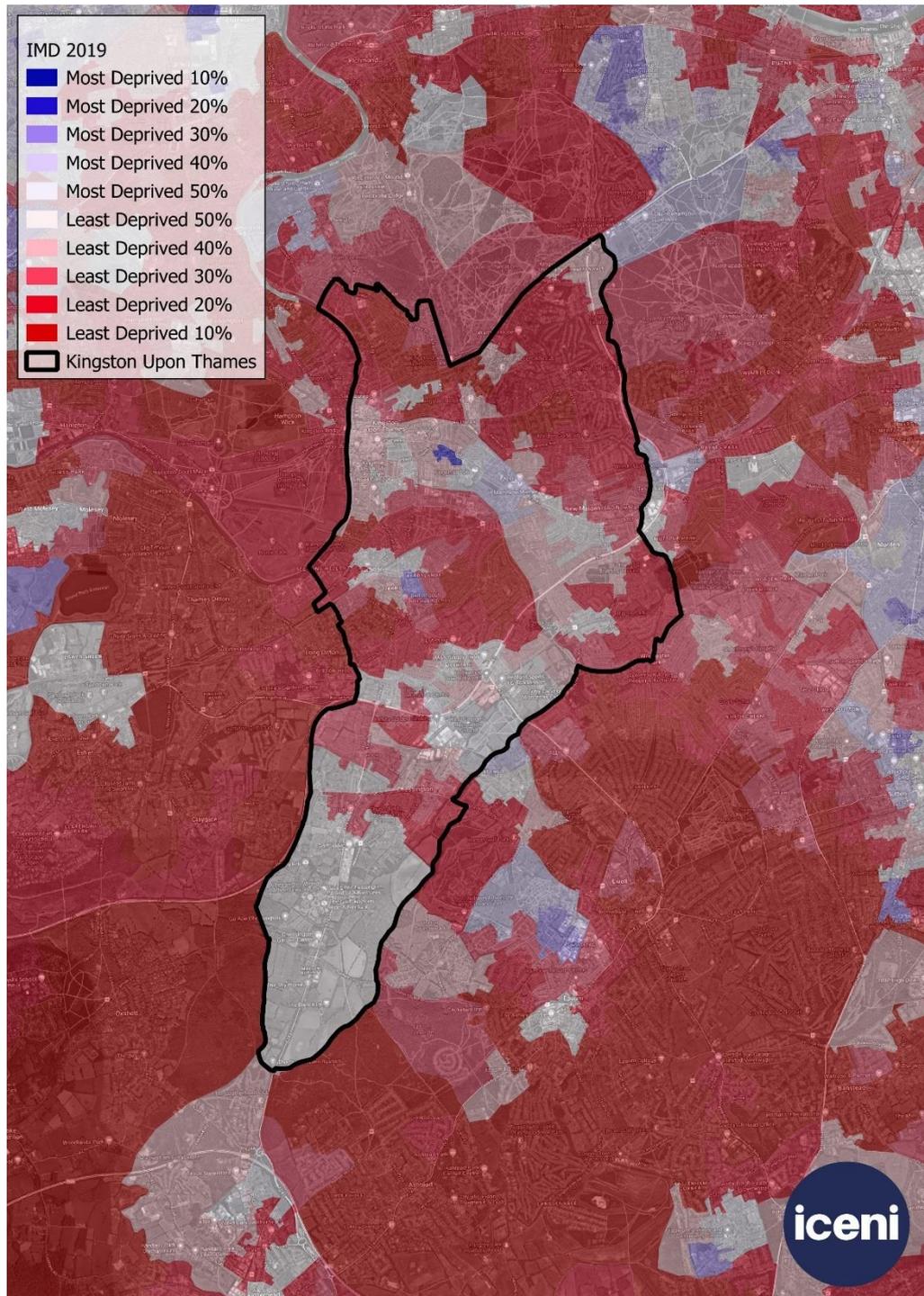
Deprivation

4.24 The Index of Multiple Deprivation ranks the borough as 270th out of 317 local authorities in the Country for overall deprivation. The borough scores particularly highly for education (306th), Health (289th) and Employment (281st) but scored badly for Barriers to Housing and Services (60th) and Living Environment (72nd).

4.25 There are 13 Lower Super Output Areas (LSOAs) in the 10% least deprived LSOAs nationally: this includes areas to the north of Kingston Town Centre and parts of Combe Hill, Berrylands and Surbiton.

4.26 There are no LSOAs within the 10% most deprived LSOAs nationally although there is one LSOA, which is within the Norbiton ward, in the top 20 most deprived areas.

Figure 4.10 Overall Deprivation (2019)



Source: DLUHC Indices of Deprivation, 2019

Commuting

4.27 The latest Census Origin and Destination figures show a significant increase in those working from home across the country in 2021, influenced by the timing of the Census during a partial Covid-19

lockdown. This includes Kingston where it increased from around 9,000 in 2011 to 49,000 in 2021. The data should therefore be treated with caution.

Table 4.4 Commuting Profile (2021)

Kingston upon Thames	2021
Live and Work in District	13,747
Home Workers or No Fixed Workplace	48,904
In Commute	21,536
Out Commute	21,497
Total Working in LA	84,187
Total Living in LA and Working Anywhere	84,148
Commuting Ratio	1.00
Job Self-Containment Rate	74.4%
Workforce Self-Containment Rate	74.5%

Source: ONS, Census 2021

- 4.28 The 2021 data shows that of those that did leave their home for work Kingston's inflow and outflow were very similar. As such the Borough's commuting ratio was around 1. This means that for every job created the economically active population also needs to increase by 1.
- 4.29 The table below summarises where Kingston's residents gain employment. This shows that Kingston has a self-containment rate of 38% meaning that 38% of Kingston's residents that are in employment (and leaving the house) also work there.
- 4.30 Around 7,000 residents commute into Inner London (predominantly to Wandsworth and Westminster) while 7,852 commute to other parts of Outer London (with the main recipients Richmond, Merton and Sutton).

Table 4.5 Residents Commuting Flow

Workplace	Commuters from Kingston Borough
Kingston	13,747
Inner London	6,967
Other Outer London	7,852
Surrey	5,225
Elsewhere	1,453
Total	35,244

Source: ONS, Census 2021

- 4.31 Around 5,200 residents commuted to Surrey with the largest recipients being Elmbridge and Epsom and Ewell. Outside of Surrey the largest recipients are overseas destinations.

Migration

- 4.32 We have examined migration using the Census Origin Destination statistics which measure flows over the year to March 2021. We have looked at Gross Migration Per Head as the best barometer for a migration relationship as this takes into account flows in both directions and the size of the population.
- 4.33 As shown in the table below, by this measure Kingston's main migration relationship is with Elmbridge. This is principally an outflow with approximately double the number of people moving to Elmbridge than moving to Kingston from it.
- 4.34 The Borough also has notable relationships with Merton, Richmond and Epsom and Ewell. Broadly, this shows a net inflow from the other London Borough's and a net out-flow to Surrey. This is broadly consistent with the position across other cities.

Table 4.6 Migration with Kingston (2021)

	Out	In	Net Migration	Gross Migration	Combined Population	Gross Migration Per 1000 Head
Kingston upon Thames	7959	7959	0	7959	167992	47.4
Elmbridge	1107	532	-575	1639	307445	5.3
Merton	656	1048	392	1704	383418	4.4
Richmond upon Thames	611	884	273	1495	363307	4.1
Epsom and Ewell	610	382	-228	992	248998	4.0
Wandsworth	530	982	452	1512	496421	3.0
Sutton	450	380	-70	830	377609	2.2
Mole Valley	281	81	-200	362	255591	1.4
Lambeth	270	355	85	625	485683	1.3
Hounslow	225	251	26	476	456156	1.0
Guildford	232	81	-151	313	312005	1.0

Source: ONS, Census 2021

- 4.35 Over the 2020-21 period, around 44% of those who moved from a home in Kingston moved internally within the Borough.
- 4.36 The Borough received a total net inflow from Inner London and Other Outer London Authorities of around 950 in the year to the Census. Conversely, there was a net out-flow of 1,700 people to Surrey and 4,200 to elsewhere in the country. Some of these flows will be related to student flows.

Table 4.7 Migration Movements, 2020-21

	Out	In	Net Migration	Gross Migration	Combined Population	Gross Migration Per 1000 Head
Kingston	7,959	7,959	0	7,959	167,992	47.4
Inner London	1,698	2,634	936	4,332	3,572,292	1.2
Other Outer London	2,696	3,657	961	6,353	5,395,500	1.2
Surrey	3,134	1,420	-1,714	4,554	1,382,532	3.3
Elsewhere	8,151	3,978	-4,173	12,129	57,749,933	0.2
Total	20,504	18,228	-2,276	30,773	67,596,281	0.5

Source: ONS, Census 2021

Understanding Functional Relationships

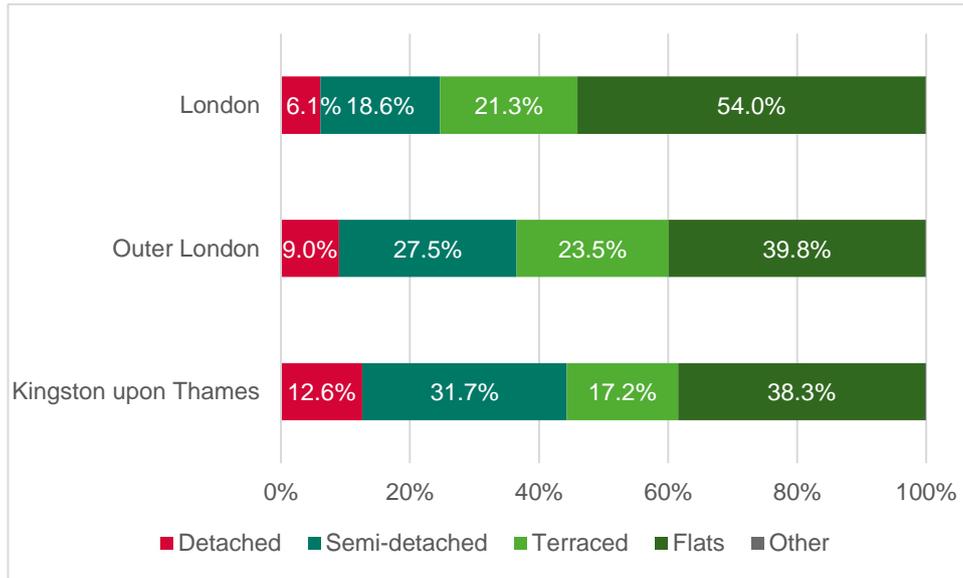
Kingston forms part of a wider London housing market and labour market **and commuting and movement of households across Borough boundaries is to be expected. Whilst the 2021 Census data suggests a broad balance between residents and jobs, we would expect that in more normal circumstances (beyond Covid) there is degree of net out-commuting to work.**

Having regard to house price geographies, it is reasonable to expect movement of households into the Borough from Inner London who seek family-sized homes and a suburban environment. Equally movement out to Surrey will include households simply moving locally across Borough boundaries and/or trading up to larger homes they can afford.

Housing Stock Profile

- 4.37 The figure below considers the housing stock types in Kingston, outer London boroughs and London overall. Kingston sees a higher proportion of detached and semi-detached dwellings than Outer London and London generally. Equally the number of flatted dwellings and terraced properties is lower in Kingston than the other areas, reflecting a less dense overall built form.

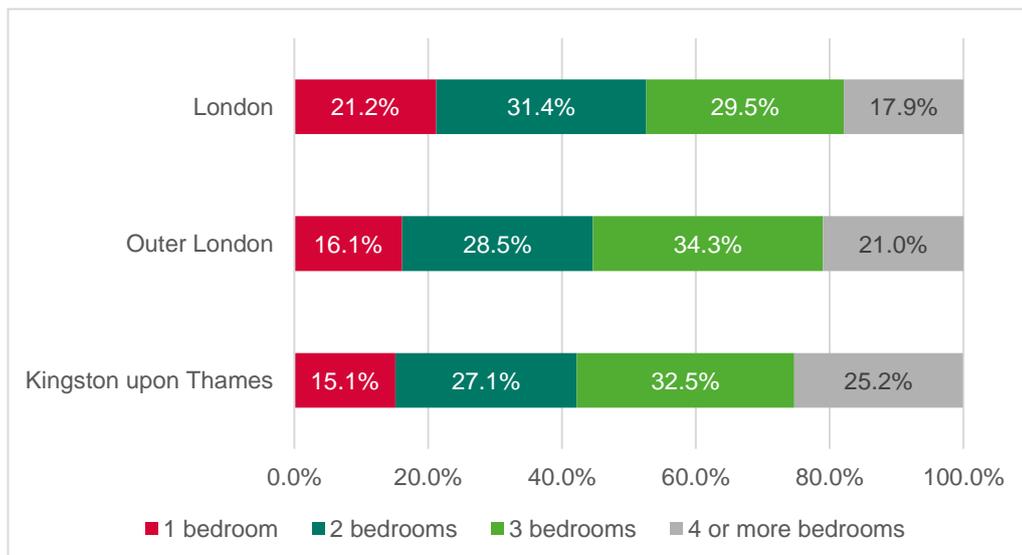
Figure 4.11 Stock by Type



Source: Census 2021

4.38 When looking at the size of property in Kingston compared to London and Outer London a similar picture is seen with Kingston having a greater proportion of the larger 4+ bedroom and smaller proportion of 1 and 2 bedroom homes than the other areas. However the difference when compared to the Outer London figure is less obvious than the overall London figure. Overall 58% of the housing stock has 3+ bedrooms.

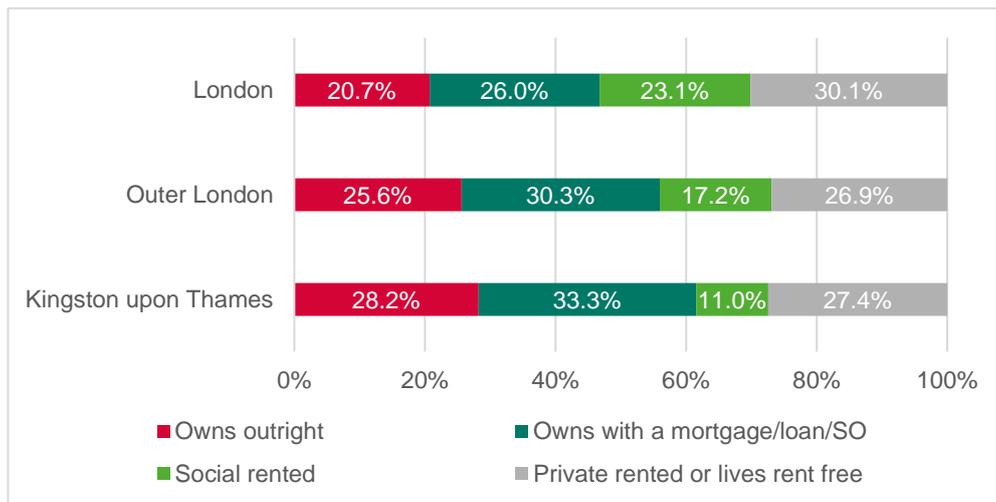
Figure 4.12 Housing Stock by Size



Source: Census 2021

4.39 Looking then at the tenure split across the Borough, the figure below shows that Kingston sees a higher level of home ownership (61.5%), both outright and with a mortgage, than London and Outer London overall. The proportion of dwellings in PRS tenure (27%) is slightly above that seen in Outer London overall while lower than the London average. The proportion of social rented properties is the lowest at 11%, less than the proportion seen in London overall.

Figure 4.13 Tenure Profile, 2021



Source: Census 2021

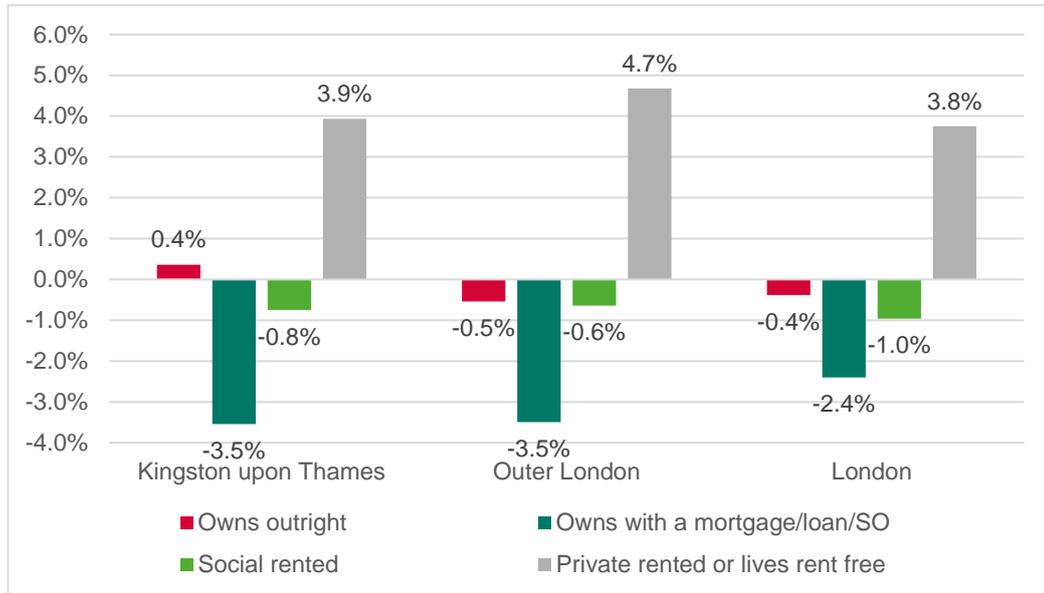
4.40 The latest data from DLUHC Live Table 100 shows a stock of 7,438 dwellings owned by the Council and Registered Providers which equates to 10.7% of the total housing stock.

4.41 Analysis of the change in tenure within Kingston and the wider areas shows that between 2011 and 2021 the level of ownership has decreased overall, particularly due to a decline in the number of households owning with a mortgage or loan (-3.5%). This is despite the Borough’s ageing population. This decline in ownership has led to an increase in private renting in the borough and reflects affordability issues.

4.42 This is a trend also seen in Outer London and London overall and indicates that properties in the capital are particularly expensive. This will particularly impact first time buyers who may be currently within rented properties and not have enough capital available for a deposit.

4.43 The decrease in Social renting is also clear in Kingston and across London. Again this will contribute to an increase in private renting and indicates an increasing difficulty in access to affordable housing.

Figure 4.14 Change in Tenure (2011 to 2021)

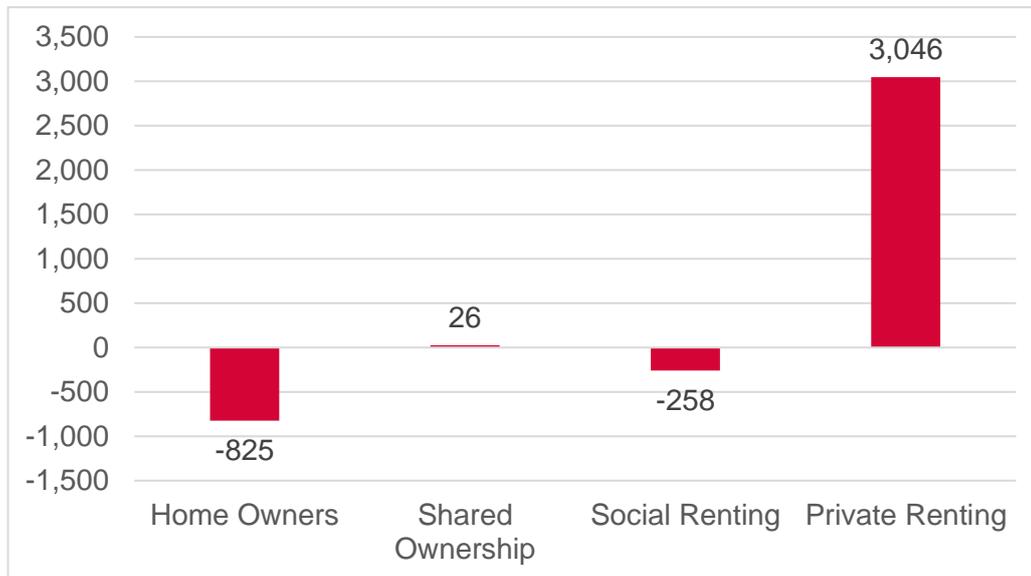


Source: Census 2011 and 2021

4.44 The absolute changes in households by tenure in the Borough between 2011-21 is shown below. Growth has been focused in private renting, with other tenures – including home ownership – declining.

4.45 The national trend (as shown by the English Housing Survey) suggests that the more recent picture, since 2017, has been of stabilisation of the relative position of different tenures.

Figure 4.15 Changes in Households by Tenure, 2011-21



Source: Census 2011 and 2021

4.46 The Census bedroom occupancy rating standard compares the number of bedrooms in a home to those required by the resident household. It can indicate how homes are occupied: a positive score of +1 or more indicates that a dwelling is under-occupied (it has one or more bedrooms than the household needs), 0 indicates a dwelling that is at capacity and -1 or less a dwelling that is over-occupied (it has at least 1 bedroom too few than the household needs). The number of bedrooms needed by a household is calculated according to the bedroom standard which requires any of the following groups to have their own bedroom:

- adult couple
- any remaining adult (aged 21 years or over)
- two males or (aged 10 to 20 years)
- one male (aged 10 to 20 years) and one male (aged 9 years or under), if there is an odd number of males aged 10 to 20 years
- one male aged 10 to 20 years if there are no males aged 0 to 9 years to pair with him
- repeat steps 3 to 5 for females

- two children (aged 9 years or under) regardless of sex
- any remaining child (aged 9 years or under).

4.47 The table below shows how dwellings are occupied within Kingston, London and England. Most dwellings in Kingston and London overall are under occupied, with more bedrooms than the household requires. Underoccupancy is lower in Outer London generally than Kingston, but dwellings at capacity are higher. Over occupied (ie. overcrowded) dwellings are least common in Kingston at 6%: this is higher than the London average but lower than Outer London generally.

Table 4.8 Occupancy Rating (Bedrooms standard)

	Under occupied (+2 or more)	At Capacity (0)	Over occupied (-1 or less)
Kingston upon Thames	32.5%	31.5%	6.0%
Outer London	26.6%	34.7%	10.6%
London	35.6%	26.8%	4.4%
England	21.8%	40.0%	11.1%

Source: Census 2021

4.48 The table below breaks down occupancy in Kingston further by tenure. Overall social rented properties see the highest proportion of dwellings at capacity or over occupied amongst the tenures. It points to a shortage of larger social rented homes.

4.49 The private rented sector also sees a fair level of at capacity and over occupied dwellings. There is in contrast significant under-occupancy of owner occupied dwellings (as households can buy larger homes if they can afford to do so).

Table 4.9 Occupancy by Tenure

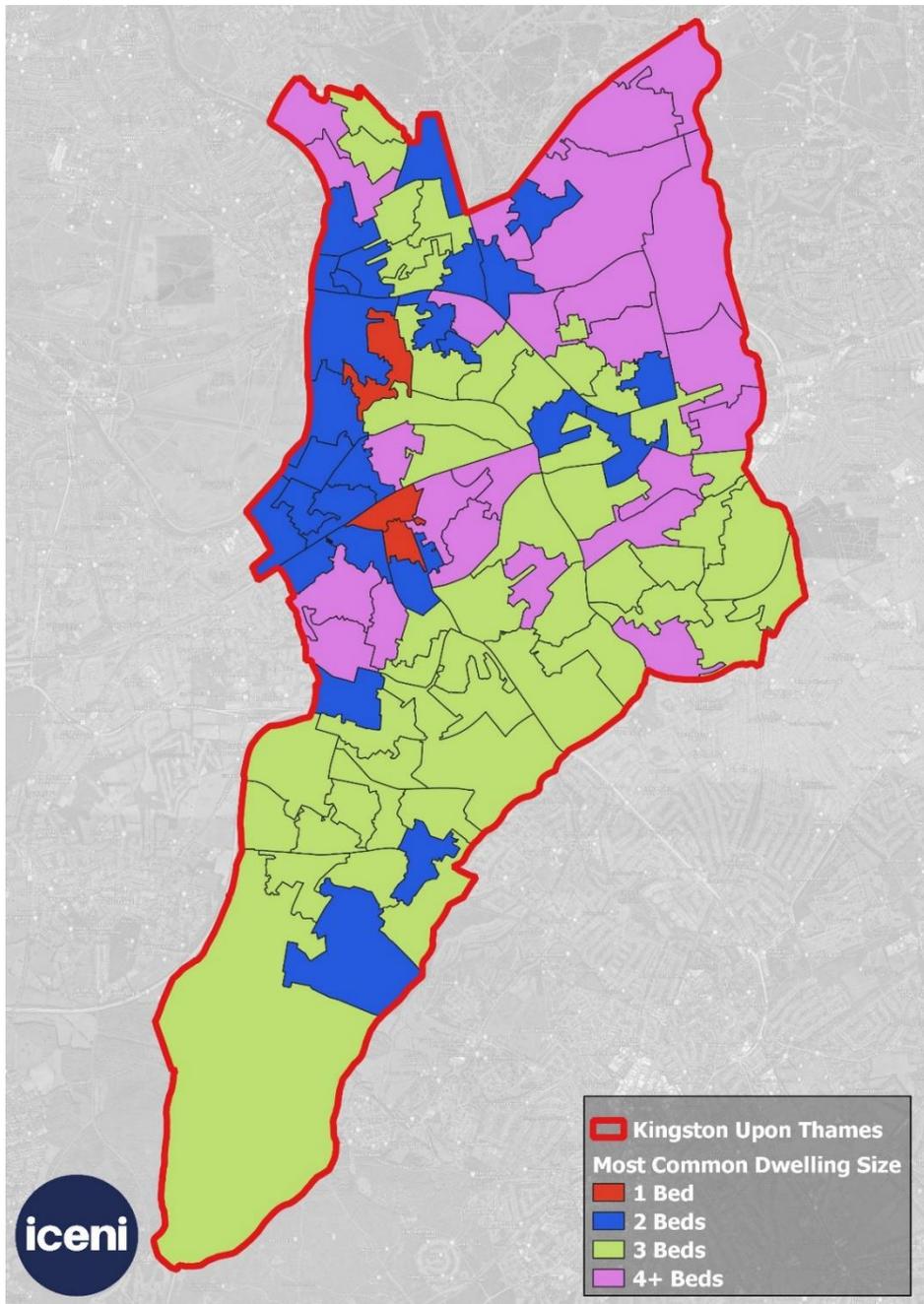
Kingston upon Thames	Under occupied (+2 or more)	At Capacity (0)	Over occupied (-1 or less)
Total	32.5%	31.5%	6.0%
Owned	46.0%	17.3%	2.4%

Social Rent	6.8%	60.1%	14.8%
Private Rent	12.5%	51.8%	10.6%

Source: Census 2021

4.50 The figure below shows the most common dwelling size in each Lower Layer Super Output Area (LSOA) within Kingston. Larger 4+ bed homes are particularly focused in the Kingston Hill and Coombe Lane areas; the Southborough area in Surbiton and Berrylands. In contrast smaller homes are more focused around Kingston Town Centre, North Kingston and the riverside.

Figure 4.16 Most Common Dwelling Size by Lower Layer Super Output Area, 2021



Source: Census 2021

Summary and Implications

- 4.51 Drawing the analysis together, the evidence points to weak housing delivery in the Borough: with delivery falling notably (almost 40%) below planned levels; and declining housing delivery rates in recent years. The evidence indicates that this has influenced demographics: with the Borough population flat-lining, and indeed falling slightly since 2016. The tenure profile has been changing: with growth in households focused exclusively in the Private Rented Sector and falling home ownership.
- 4.52 Affordable housing delivery has been equally weak, with an average of 81 affordable homes delivered and performance falling substantially below delivery targets in the Council's Core Strategy. This is a factor feeding into the scale of affordable housing need. Whilst there are evident issues of permitted development (which does not require contributions towards affordable housing) and viability issues, there is a clear need for action to improve affordable housing delivery performance and overall housing delivery.
- 4.53 The housing stock profile is focused towards larger homes, with an above average proportion of 4+ bed homes. Demographic trends are however of a rising older population; and careful consideration is warranted to how policies and the nature of housing delivery can help to respond to this – including through providing attractive homes which encourage and enable older households to downsize, particularly in the market sector where over-occupancy is most significant.

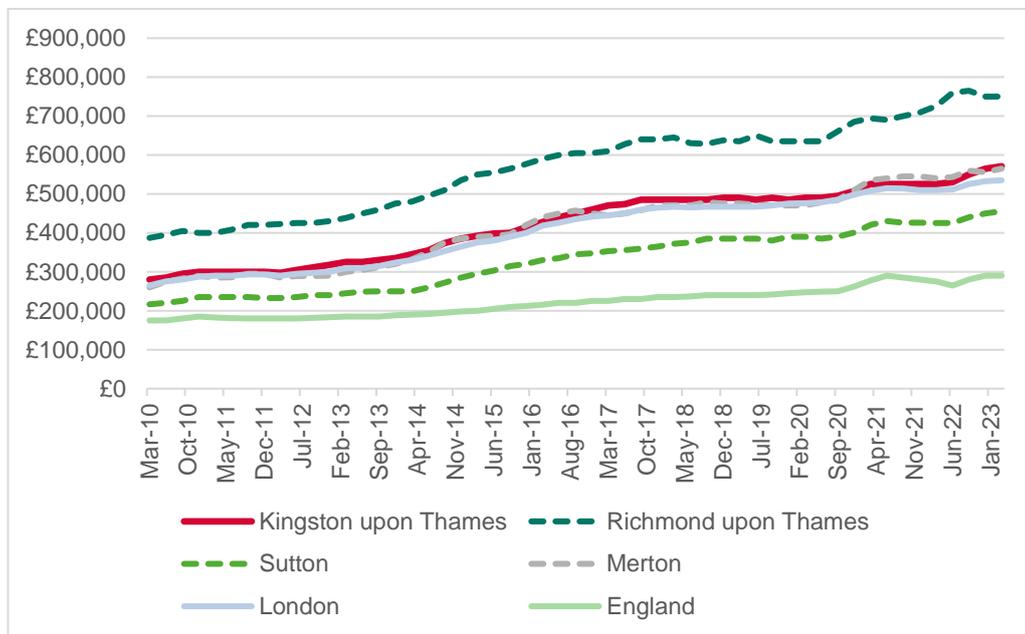
5. Housing Market Review

5.1 In this section we turn to consider housing market dynamics in the Borough based on the latest evidence.

Sales Market

5.2 The Figure below considers the change in median house prices from March 2010 to March 2023. Clearly prices have been increasing in all areas with Kingston largely tracking that of the London average, although the median house price in the Borough currently sits higher than London overall at £571,000 compared to £535,000 across London. When looking at neighbouring boroughs, Richmond is highest overall with Merton very close to but slightly below Kingston and Sutton further below that.

Figure 5.1 House Price Trends



Source: ONS House Prices for Small Areas

5.3 Kingston has seen high absolute change in median house prices over both the 5 and 10 year periods: with median house prices growing by £226,000 or 65.5% over the past decade. Value growth over this period has been slightly stronger than that seen London-wide, and notably above the national trend. This points to strong demand for market housing.

Table 5.1 House Price Change

Mar-23	Price (Overall Mar 23)	5 Year Absolute Change	5 Year % Change	10 Year Absolute Change	10 Year % Change
Kingston upon Thames	£571,000	£86,000	17.7%	£226,000	65.5%
Richmond upon Thames	£749,950	£104,950	16.3%	£270,000	56.3%
Sutton	£455,500	£83,500	22.4%	£205,500	82.2%
Merton	£565,000	£95,000	20.2%	£233,000	70.2%
London	£535,000	£68,000	14.6%	£205,000	62.1%
England	£290,000	£55,000	23.4%	£100,000	52.6%

Source: ONS House Prices for Small Areas

5.4 When seeking to break down the house prices by dwelling type, within Kingston the prices for all types of properties are lower than within most neighbouring boroughs. Sutton is the only borough which sees cheaper prices than Kingston. It would appear that both Detached and Semi Detached properties come at a larger premium in Kingston than Terraced homes and Flats with prices for the often larger and less dense properties exceeding the overall London average where flats and terraces do not. This is likely influenced by the particular concentration of larger properties in areas such as Coombe Hill and Kingston Hill.

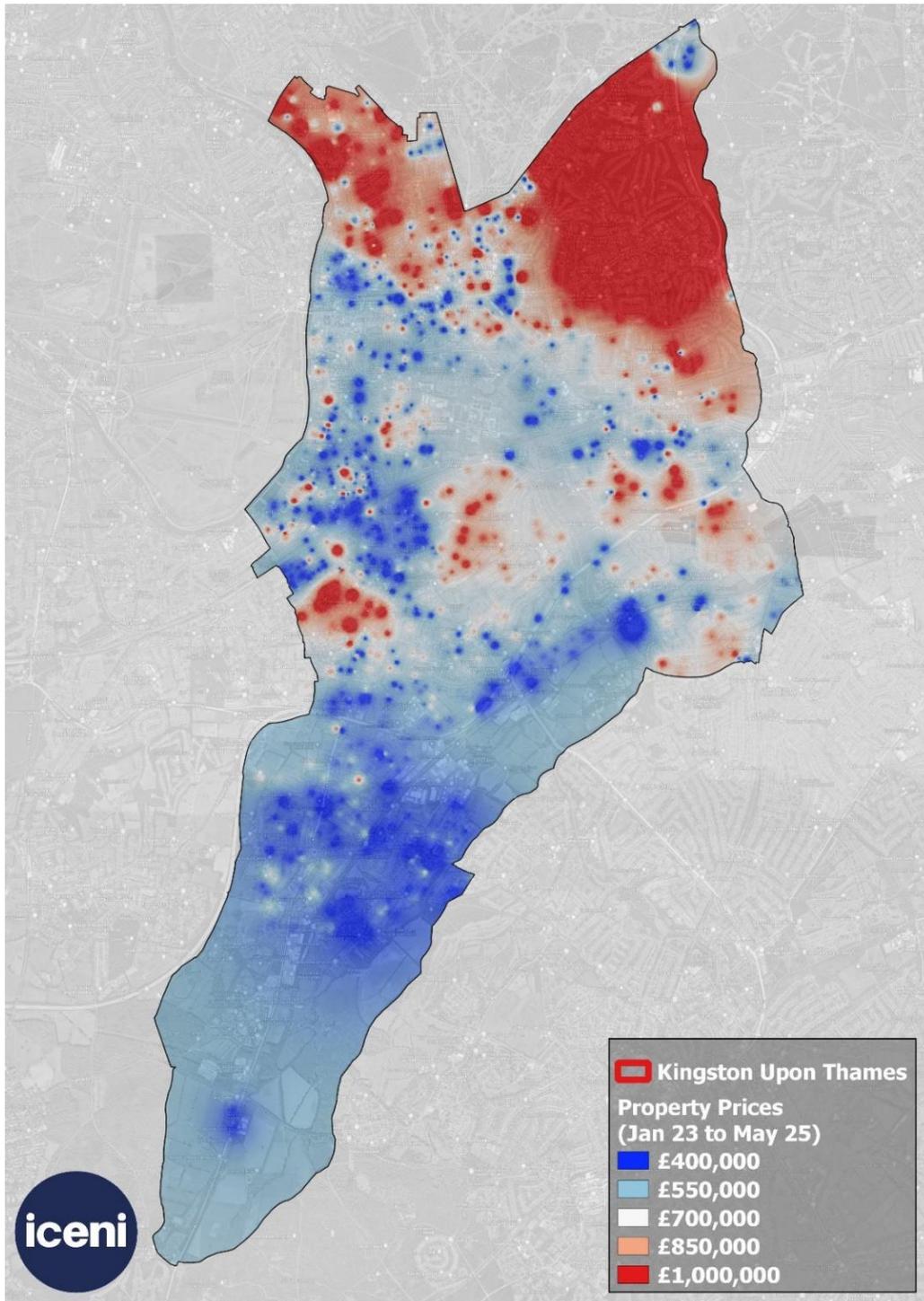
Table 5.2 House prices by type

Mar-23	Overall	Detached	Semi	Terrace	Flat
Kingston upon Thames	£571,000	£1,225,000	£751,250	£590,000	£382,000
Richmond upon Thames	£749,950	£1,650,000	£1,063,000	£885,000	£470,000
Sutton	£455,500	£917,500	£629,000	£485,000	£292,000
Merton	£565,000	£2,595,000	£843,500	£657,500	£397,802
London	£535,000	£950,000	£640,000	£601,750	£437,000
England	£290,000	£440,000	£274,000	£240,000	£232,000

Source: ONS House Prices for Small Areas

- 5.5 Looking then at the distribution of house prices across the borough, the north-east of the borough, particularly surrounding Coombe Hill and Coombe Wood golf clubs sees very high prices, with properties often on private roads and estates. Similarly areas in the north west also see higher prices and some pockets south of Surbiton and surrounding New Malden. Equally there are some pockets of lower prices across the borough, Kingston Town Centre and parts of central Surbiton see some low prices (influenced by a higher incidence of smaller properties) as well as an area stretching from Tolworth towards Malden Manor. The south of the borough at Chessington also sees low costs overall.
- 5.6 The price differences seen across the borough is very clear and is likely very much affected by the size and type of house available in the area. Overall the north of the Borough has higher house prices than the south.

Figure 5.2 Distribution of Property Prices

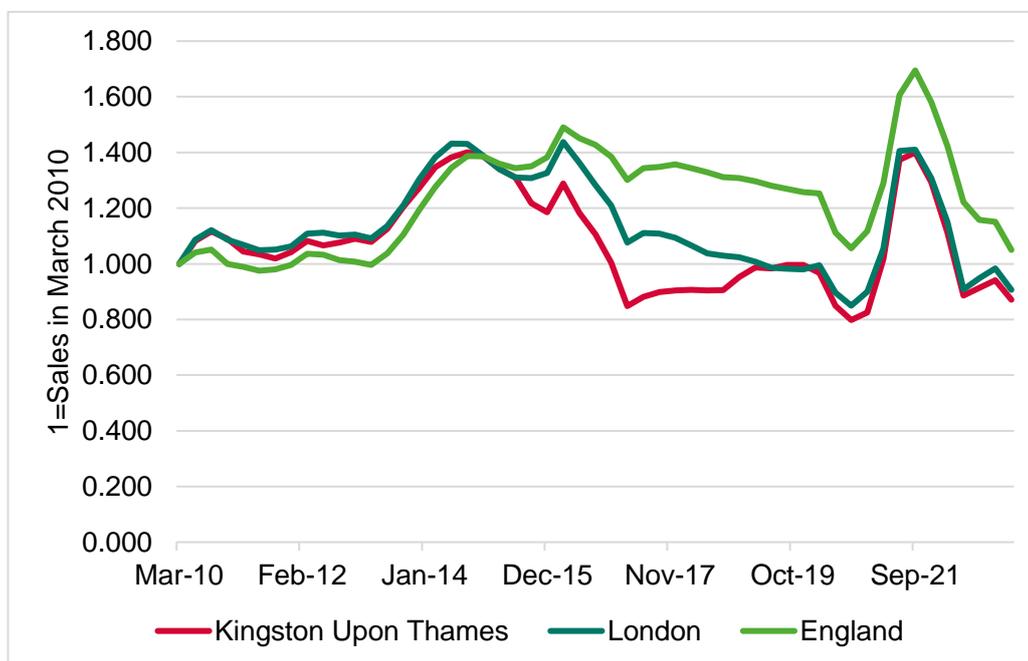


Source: IcenI analysis of Land registry data

5.7 Turning then to the number of property sales within Kingston, the figure below shows the indexed property sales in the Borough compared to London and England, where 1 is equal to the number of sales in March 2010. The data would suggest that the number of sales in Kingston and London dropped from 2015 to 2017. Sales in Kingston from 2017 onwards increase slightly while decreasing in London overall resulting in both areas at a very similar level in March 2020.

5.8 Covid-19 obviously had an impact on the number of sales in all areas as with a steep drop from March to September 2020 followed by a steep rise as a result of the stamp duty holiday and households re-evaluating their living circumstances. Sales then dropped again when this ceased in 2021. Most recently from December 2022 to March 2023 sales have declined again as interest rates have affected the affordability of housing to buy.

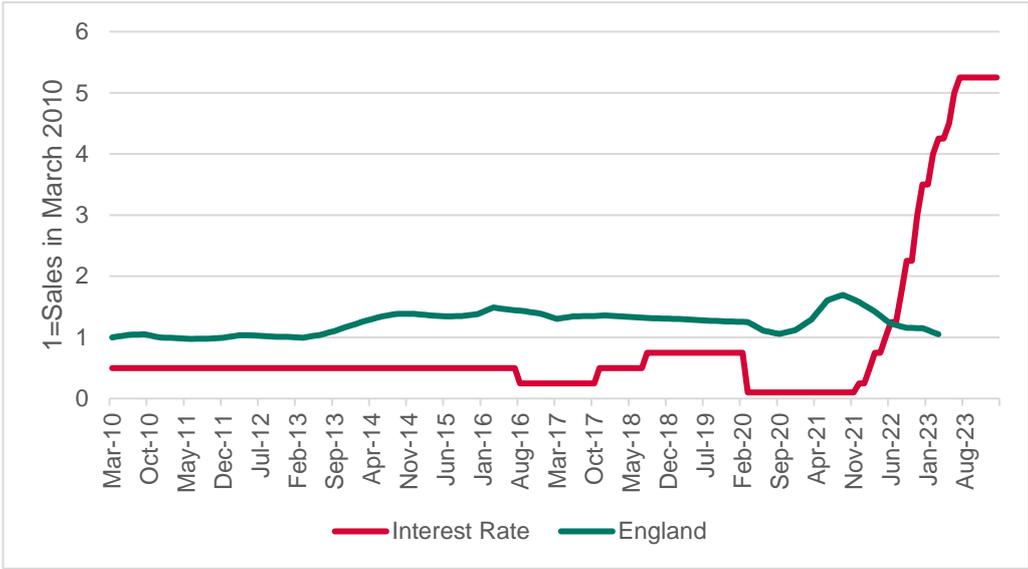
Figure 5.3 Indexed property sales



Source: ONS property sales statistics

5.9 The more recent drop in property sales is likely to be principally a factor of the increasing interest rates in the UK. Increasing interest rates directly impacts overall affordability of mortgages for buyers where they are able to afford to borrow less due to increased monthly repayments. It has also affected the costs of debt finance for construction which has fed into the new-build market.

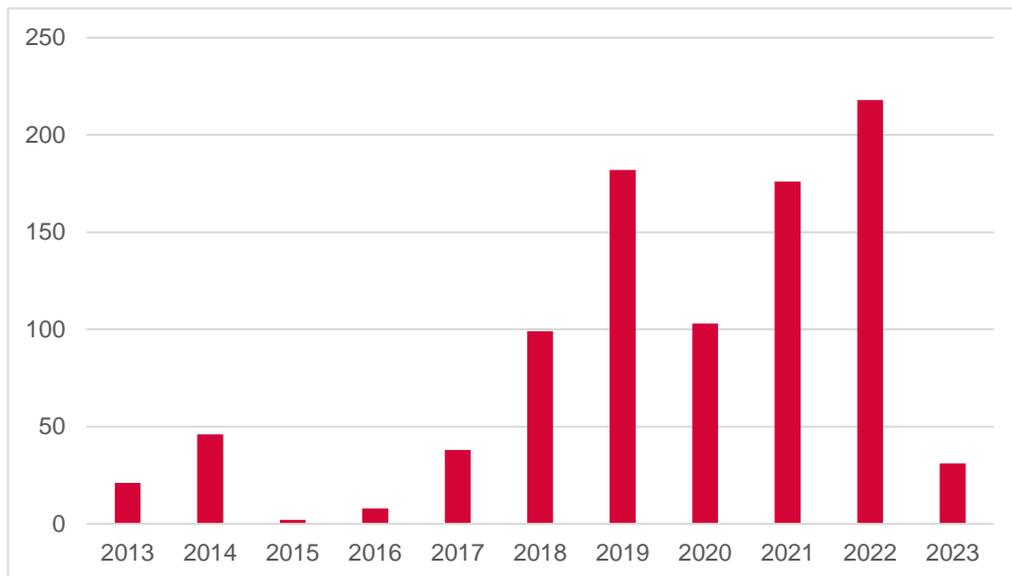
Figure 5.4 Interest Rates to Indexed Property Sales



Source: Bank of England, ONS

5.10 Declining sales will also be impacted by the cessation of the Help-to-Buy equity loan scheme. The figure below shows the number of buyers aided by the equity loan scheme in RB Kingston while it was running. An average of 84 buyers were aided by the equity loan scheme each year in the Borough. This number doubles to 169 if you only consider the final 4 years of the scheme (2019-22)³. The new-build market out-performed the wider sales market in 2018-22 in particular.

Figure 5.5 Help-to-Buy Equity Loan

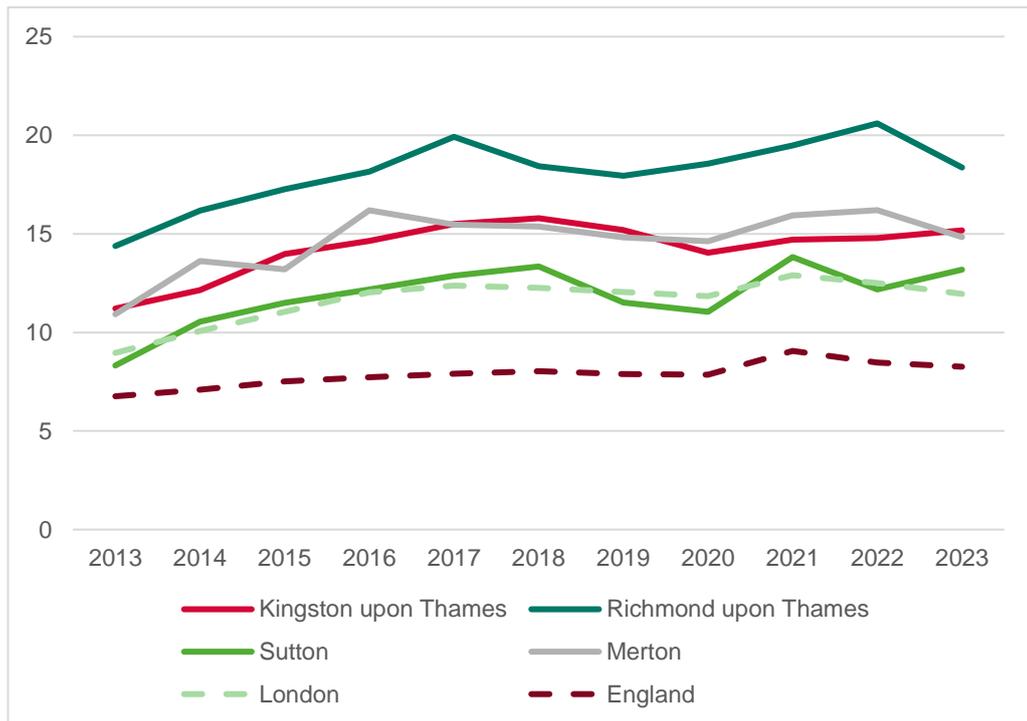


Source: DLUHC

³ Note the scheme closed for applications in October 2022, some loans were given in 2023 due to completion being within that year.

5.11 The figure below shows the median workplace-based affordability ratio in Kingston, neighbouring boroughs, London and England. The current ratio in Kingston is 15.18, meaning that median house prices in the borough are 15.18 times the median salary. This is second only Richmond-upon-Thames at 18.36 (of the areas considered) and exceeds that of London overall as well as other neighbouring boroughs.

Figure 5.6 Affordability Ratio, Median, Workplace Based



Source: ONS House Price to Workplace-based Earnings Ratios

5.12 The table below compares the current workplace-based ratio to the residence-based ratio. The workplace ratio in Kingston is higher than the residence based, this indicates that the borough is less affordable for the people who work there than those that live there. It also points to a level of out commuting from the borough to higher paid jobs, not surprising given its location within London and concentration of such jobs in Central London in particular.

5.13 The scale of the difference between the workplace and residence-based ratios is also high at 2.69. The residence-based ratio in Kingston is also lower than London overall: this shows that the boroughs population is more affluent and higher earning than London overall.

Table 5.3 Workplace to Residence Based Affordability Ratio

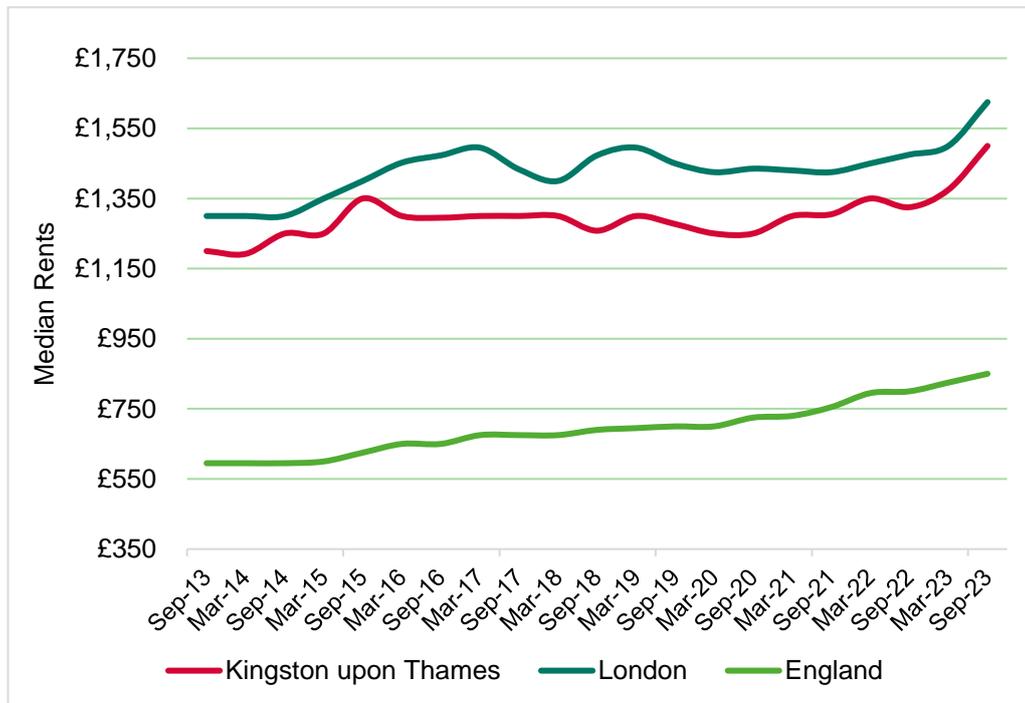
	Workplace Based	Residence Based	Difference (=WB-RB)
Kingston upon Thames	15.18	12.49	2.69
Richmond upon Thames	18.36	15.04	3.32
Sutton	13.18	11.72	1.46
Merton	14.83	13.76	1.07
London	11.95	12.66	-0.71
England	8.26	8.26	0.00

- *Source:* ONS House Price to Earnings Ratios

Lettings Market

- 5.14 The figure below shows the change in monthly private rental costs in Kingston, London and England over the past decade. Rents in Kingston are slightly below that of London overall but above the England average.
- 5.15 As the chart below shows, there has been strong recent growth in rents – with the median rent in Kingston Borough increasing from £1,325 to £1,500 per month over the 2022-23 period (+13%).

Figure 5.7 Rental Price Change



Source: ONS Rental Market Statistics

5.16 The figure below breaks down the median monthly rents by size of property. Rents overall in the Borough are relatively similar to the London average, and exceed these for 3- and 4+ bed homes.

Figure 5.8 Median Monthly Rent by Size



Source: ONS Private Rental Market Summary Statistics

5.17 As in sales market, there is variation in average monthly rental costs across the Borough. The table below shows the mean average rental cost overall and by type of property from Q1 2023 to Q2 2024 in each of the key towns of the Borough. The Coombe Lane area clearly sees the highest prices for most types of property. The average time for rental properties to be on the market in Coombe and Kingston is 22 days, potentially reflecting the higher price points for the areas.

5.18 Surbiton has the lowest overall rental costs followed by the Malden’s (New Malden / Malden Manor), both see average time on the market of 19 days reflecting the lower costs of the areas compared to Coombe and Kingston Town.

5.19 Chessington sees an interesting split of rents compared to other towns. Its overall cost is the second highest in the Borough however it would appear that this is mainly a factor of a high number of detached rentals

in the area as costs for all other property types are the lowest in the Borough.

Table 5.4 Mean Rents by Area

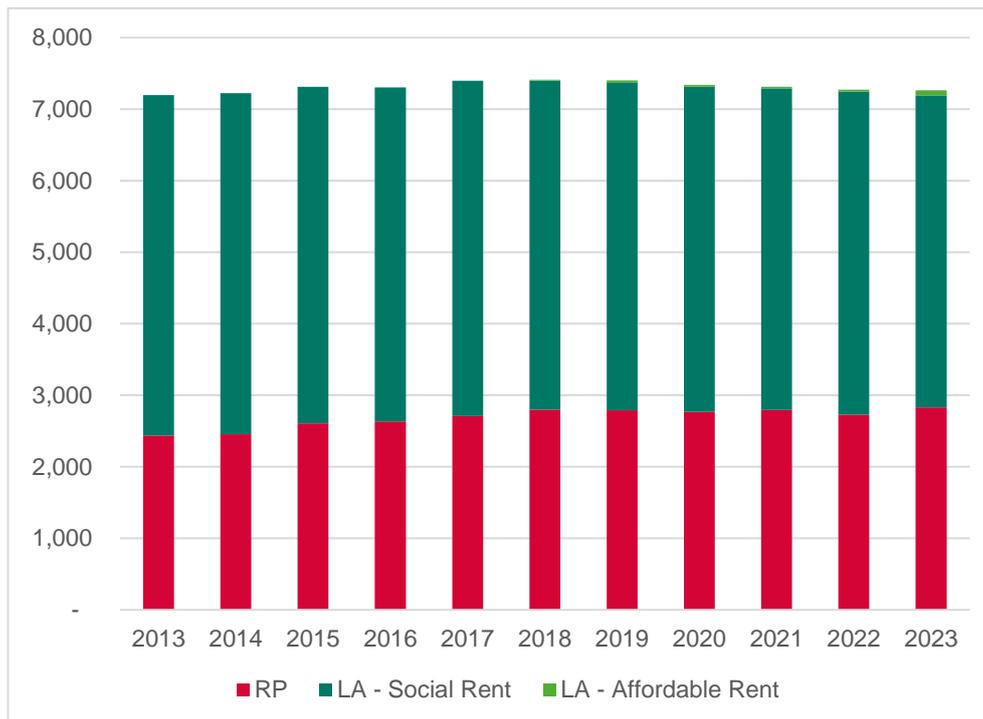
	Overall	Detached	Semi	Terrace	Flat	Avg. Days on Market
Kingston Town	£2,233	£3,898	£3,088	£2,707	£1,931	22
Coombe	£2,445	£4,717	£3,274	£2,666	£1,985	22
The Malden's	£2,137	£2,958	£2,951	£2,601	£1,629	19
Surbiton	£1,932	£3,359	£2,818	£2,566	£1,581	19
Chessington	£2,342	£3,957	£2,324	£1,909	£1,395	21

Source: Icen analysis of Rightmove data via Landstack

Affordable Housing Dynamics

- 5.20 Kingston Borough Council are a stock owning authority and as of 2022/23 owned 4,433 dwellings of affordable or social rented stock. A majority of the dwellings it owns are social rented, 4,361, with some in affordable rent, 72. In addition to this there are 2,832 affordable dwellings in the Borough that are owned by registered providers (RP). The split can be seen in the figure below.
- 5.21 As the chart shows, the stock of affordable housing available to meet housing needs has fallen by 2% (- 150 properties) over the last 5 years. This is likely to have been influenced by a combination of right-to-buy sales and estate regeneration (which we consider further below).

Figure 5.9 Affordable Dwelling Stock



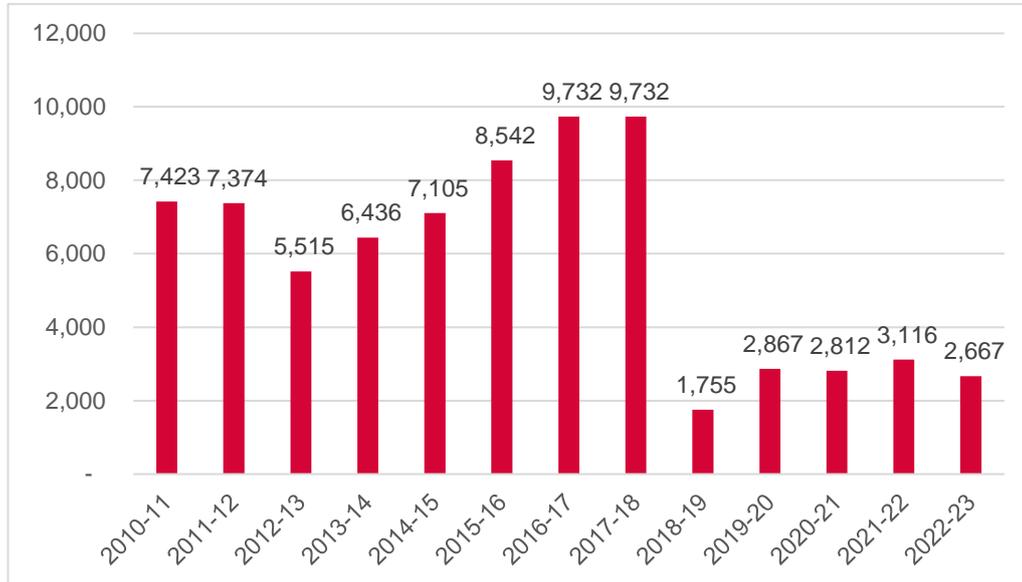
Source: Council data and DLUHC Table 100

5.22 Turning then to the waiting list for affordable housing in the Borough the figure below shows the change over time. In June 2017 a new housing allocations policy was introduced which led to a drop in the number of people on the housing waiting list from 9,732 to 1,755. The Council have since amended the allocations policy further in order to:

- Better match homes with those who need them most due to high demand;
- Explain clearly how the Council decides who gets social housing;
- Make decisions fair and clear;
- Make the process easier to understand and follow;
- Streamline who can apply and how the Council decides; and
- Keep up with new laws and best practice.

5.23 Given that the new policy was introduced fairly recently (November 2023) it is not yet clear what impact the change has had on the waiting list.

Figure 5.10 Housing Waiting List

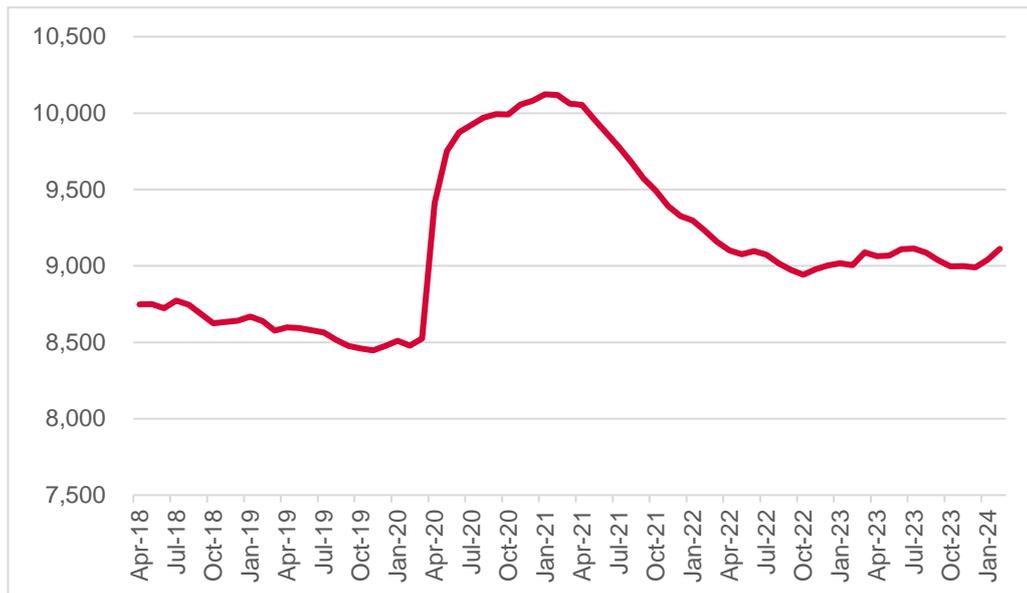


Source: DLUHC

5.24 The wider evidence in this report clearly indicates that the need for affordable housing substantially exceeds supply: the amendments to the Housing Register are likely to partly reflect eligibility criteria applied to reflect the need to prioritise those with the greatest needs.

5.25 The table below shows the number of housing benefit and universal credit claimants with a housing element in Kingston over time. There is a very large jump in claims from March to July 2020 as a result of the Covid pandemic with a total increase of 16% in that time. The number of claimants dropped from April 2021 to October 2022 from which point it appears to have largely stabilised. However the number of claimants in February 2024 is still 6.9% above that of March 2020, indicating the effects of the cost of living crisis on the underlying needs for affordable housing.

Figure 5.11 Housing Benefit and Universal Credit (with Housing element) Claimants



Source: DWP statistics

- 5.26 There is clearly a need for affordable housing within Kingston given the number of households on the waiting list and the number in private rental tenancies supported by benefits payments. As discussed earlier, costs of private rental properties in the borough are increasing (indeed with substantial recent growth): for many this will price people out even with benefit support available. This results in growing numbers becoming homeless.
- 5.27 In the 2022/23 financial year, 382 households presented to the Council as homeless, 374 (97.9%) were assessed as being owed a relief or prevention duty and therefore consider homeless or at risk of homelessness. Of the households assessed as being owed a duty 164 (43%) listed the main reason for their circumstances as the end of a private rental sector tenancy. This is the most common reason for households becoming or being threatened with homelessness in the Borough.
- 5.28 The most common type of household owed a prevention or relief duty was female single parent households with dependent children (93, 25%), followed by single adult females (86, 23%).

5.29 Increasing homelessness can lead to increasing need for Temporary Accommodation to house homeless people. As of December 2023 there were 868 households in temporary accommodation including 1,071 children. This is an increase of just under 100 households since September 2018. It is a direct function of the lack of available social/affordable housing to meet needs, and a significant direct cost to the Council.

Affordable Housing Pipeline

5.30 Affordable housing is delivered on mixed tenure development schemes in the Borough, but also by the Council's own development programmes. We summarise the position with the latter below.

Cambridge Road Estate

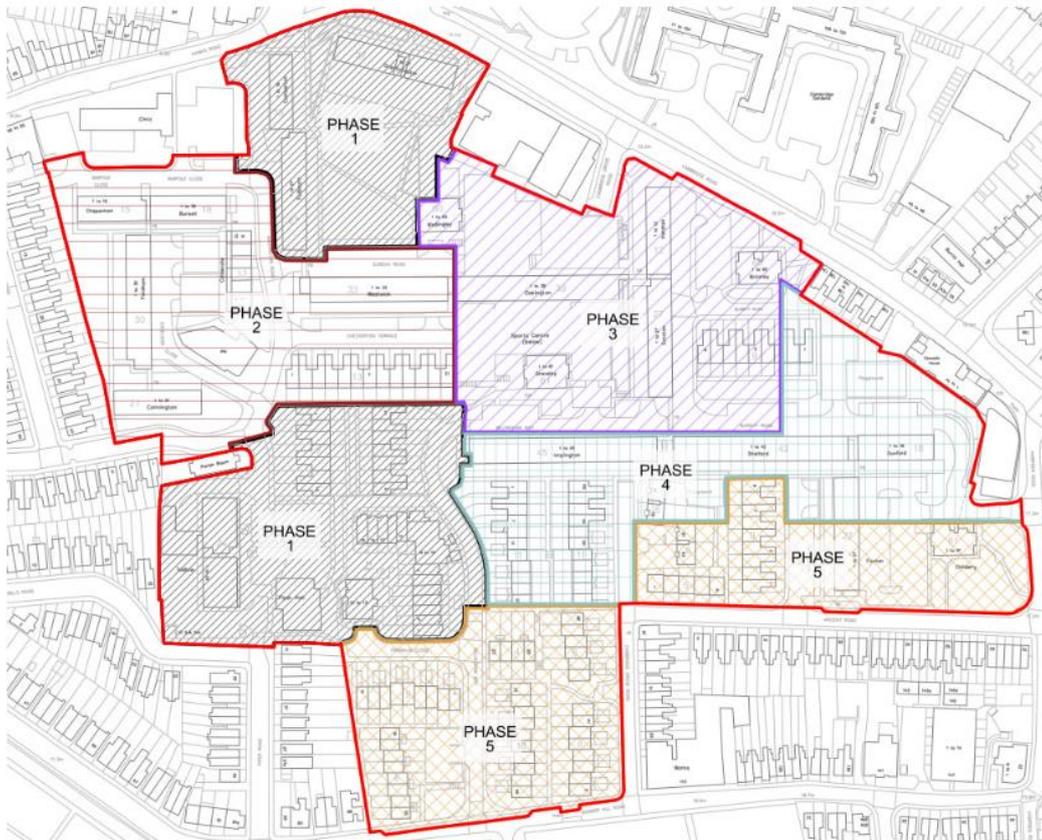
5.31 The Cambridge Road Estate (CRE) Regeneration programme is a key housing programme in Kingston run by the Council in partnership with Countryside. The regeneration scheme aims to deliver a total of 2,170 new homes including 1,045 affordable and 871 council owned dwellings through the phased redevelopment of the Estate. There will be a total net gain of 1,338 dwellings of which 218 will be affordable council properties.

5.32 Delivery is set to be across 5 key phases with the completion for each as below:

- Phase 1 – 323 net new homes: commenced Spring 2023, anticipated completion 2026/27
- Phase 2 – 254 net homes: anticipated commencement early 2025, completion 2028/29
- Phase 3 – 293 net homes: anticipated commencement 2026, completion 2030/31
- Phase 4 – 195 net homes: anticipated commencement 2029, completion 2032/33
- Phase 5 – 273 net homes: anticipated commencement 2030, completion 2034/35

5.33 The plan for each phase is set out below:

Figure 5.12 Cambridge Road Estate Phasing Plan



5.34 The scheme will contribute to improving housing quality but will also introduce greater private sector accommodation into the area with this being used to support the funding and delivery of the development.

Small Sites Programme

5.35 The Council is also working with Countryside on the development of 4 smaller sites in the Borough. These sites at Cambridge Road, York Way, Cumberland House and Roupell House will deliver 101 new affordable dwellings.

Summary and Implications

5.36 The sales market in Kingston in recent years has been affected by affordability pressures, rising interest rates and the end of the Help-to-

Buy equity loan scheme. Rising interest rates together with construction costs and the sales market dynamics have made development viability more challenging. However our engagement suggests broader challenges to delivery associated with complex web of policy requirements in London.

- 5.37 The median house price in Kingston is £571,000 and the median rent had reached £1,500 per month in 2022-23. Median house prices at 15 times average earnings point to weak affordability of market housing and particularly affect non home-owners. Rising interest rates and the end of the Help-to-Buy scheme have increased barriers to home ownership further since 2022. With wider market trends affecting the attractiveness of housing for investors (including changes over the last 8 years to how rental income is taxed, rising costs and regulation), we have seen particular rental growth with a 13% increase in rents in 2022-23.
- 5.38 The growth in rents (and constraints on supply) in the PRS has in turn been putting pressure on the Council through homelessness presentations. The PRS is increasingly unable to fully accommodate needs arising from the limited availability of genuinely affordable housing. Combined with a reduction in the affordable housing stock, which has fallen in recent years, this is resulting in increasing households needing to be accommodated in Temporary Accommodation. Numbers in TA at the end of 2023 were almost 900. This is now a significant cost to the Council.
- 5.39 Whilst market trends vary over time, the evidence points to a clear and urgent need to increase housing delivery; and particularly to boost the delivery of affordable housing (particularly rented affordable provision) in the Borough. Intermediate housing will however also play an important role in helping households to get a foothold on the housing ladder.

6. Housing Need and the Housing Requirement

- 6.1 This section considers overall housing need in the Borough in the context of the London Plan. This section also considers demographic trends, in particular looking at past trends in population growth and projections for future demographic growth as these are an important influence on housing need.

London Plan & Housing Need

- 6.2 The policy context in London is different from other parts of the UK. In London, a housing target for each London Borough is set out in the spatial development strategy for London: the London Plan. The London Plan is part of the statutory development plan for all London Boroughs, meaning Local Plans must be in 'general conformity' with the London Plan⁴.
- 6.3 The London Plan was published on 2nd March 2021 and establishes a housing target of 9,640 dwellings for Kingston over the 10-year period 2019/20 and 2028/29 which is equivalent to an average of 964 dwellings per annum⁵. The London Plan accepts that some Boroughs may need to set out stepped trajectories to achieve higher delivery (Para 4.1.10).
- 6.4 Paragraph 4.1.1 and 4.1.2 of the London Plan 2021 sets out that London is considered as a single housing market area (HMA) and that the

⁴ The general conformity requirement is established in Section 24 (1)(b) of the Planning and Compulsory Purchase Act 2004.

⁵ London Plan 2021, Policy H1 – Increasing Housing Supply and table 4.1.

assessment of housing need was informed by the 2017 London Strategic Housing Market Assessment (SHMA), which identified a need for 66,000 additional homes per year across London over the plan period.

6.5 The 2017 London SHMA used a 'net stock approach' to estimating housing requirements, the methodology was comprised of three main elements which broadly determined the overall scale and mix of requirements identified:

- **Projected changes in the number and mix of households in the area.** Household growth was estimated using household projections, which were derived by applying household formation rates to projected population growth, with the GLA's central population and household projections were used as the basis for the main analysis of housing requirements. The net stock model used in the London SHMA projects requirements for different tenures and sizes of homes by applying the mix of tenures and sizes occupied by each household type to the projected future number of households of that type (taken from the GLA central household projection).
- The affordability of different types of housing when compared to household incomes (and savings, in the case of home ownership). Affordability is a critically important factor in determining the tenure mix of housing requirements. The SHMA applies a series of affordability tests to households to identify households who can afford or are in need of a range of tenures including low-cost rent, intermediate, private rent and home ownership.
- **Any adjustments that needed to be made to clear backlogs of housing need or to respond to market signals.** Backlog housing need comprises households who are in unsuitable accommodation, and whose needs imply a different mix of provision from that suggested by household growth alone. London has had sizable backlogs of housing need resulting from housing

shortages throughout most of its recorded history due to identified housing requirements not being met. The SHMA assumes that the backlog is cleared at an annualised rate between 2016 and the end of the London Plan's current planning period in 2041.

- 6.6 However, housing targets in the London Plan are not informed by the 2017 SHMA alone. The London Plan (paragraph 4.1.7) states the 10-year housing targets for London Boroughs are based on the 2017 London Strategic Housing Land Availability Assessment (SHLAA). The SHLAA includes an assessment of large housing sites (0.25 hectares and above) undertaken in partnership with boroughs, which provides a comprehensive assessment of the capital's capacity for housing delivery based on a consistent pan-London methodology. The SHLAA also includes an assessment of small site (below 0.25 hectares) capacity using a combination of trend data for certain types of development and an estimate of potential for intensification in existing residential areas.
- 6.7 Table 4.1 of the London Plan 2021 identifies a total housing target of 522,870 net additional dwellings over the 10-year period to 2028/29, or 52,287 net additional dwellings per annum. This represents a significant shortfall of 13,713 dwellings per annum against the need for 66,000 new dwellings per annum identified in the London SHMA.
- 6.8 In the event a local authority requires a housing target beyond the 10-year period to 2028/29, Paragraph 4.1.11 in the London Plan sets out that boroughs should draw on the 2017 SHLAA findings (which cover the plan period to 2041) and any local evidence of identified capacity, and should take into account any additional capacity that could be delivered as a result of any committed transport infrastructure improvements, and roll forward the housing capacity assumptions applied in the London Plan for small sites. This is relevant to Kingston as its Local Plan runs to 2041.
- 6.9 For wider contextual purposes, the standard method calculations, following the approach set out in the NPPF/PPG shows a minimum local housing need figure of 1,822 homes per annum (with the affordability

uplift capped at 40%). Icenis considers that effect of applying two uplifts (i.e. affordability uplift and urban centres uplift) to demographic growth is potentially unrealistic in a London context and the Standard Method is therefore ultimately not a reasonable or locally applicable assessment for the Borough. In London, it is the London Plan which provides the basis for setting housing targets.

Demographic Trends

- 6.10 This sub-section moves on to look at a series of data related to population characteristics and trends – this information is then used to develop trend-based projections which in turn inform estimates of local housing need (in the framework of the London Plan).

Population

- 6.11 As of mid-2022, which is the latest date for which ONS has published mid-year population estimates (MYE), the population of Kingston is estimated to be 168,300. This represents growth of around 5,700 people over the previous decade, or a 3.5% increase, which is notably lower rate of growth to that seen across London and nationally – this is likely in part be due to low levels of housing delivery in the Borough, a point considered later in this section.

Table 6.1 Population Change (2012-22)

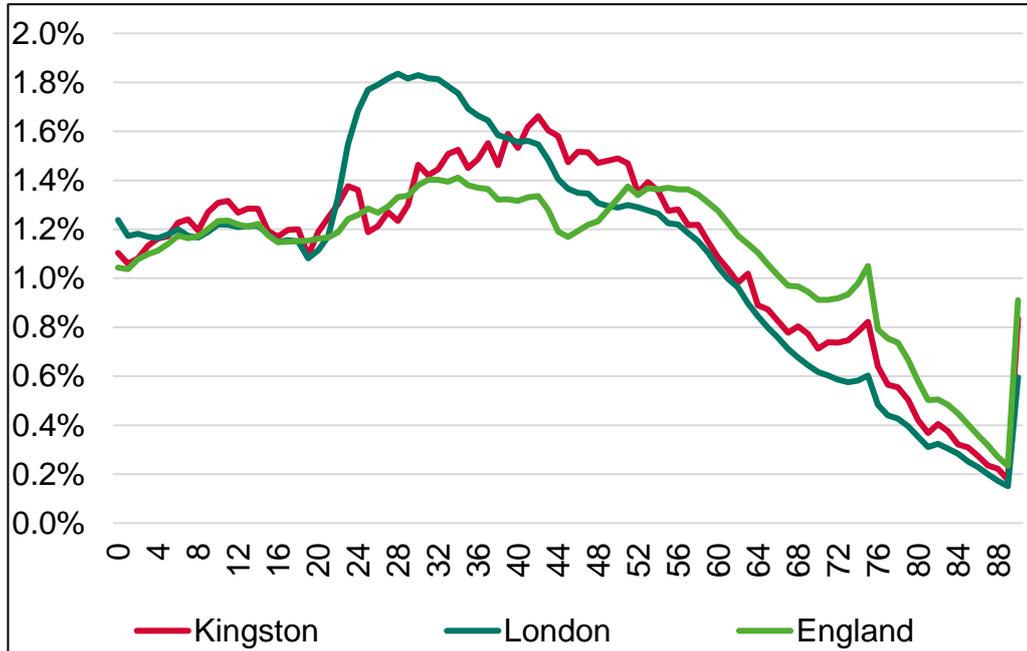
	2012	2022	Change	% change
Kingston	162,562	168,302	5,740	3.5%
London	8,320,767	8,866,180	545,413	6.6%
England	53,506,812	57,106,398	3,599,586	6.7%

Source: Mid-year population estimates

Age Structure

- 6.12 The figure below shows the age structure by single year of age . Kingston has a slightly younger age profile than seen nationally, but an older profile compared with London (with a larger proportion of the population in age groups from about 55 onwards). The data is also interesting in showing a clear 'bulge' of people in their 20s and 30s across London, but this is not repeated in Kingston (or nationally). The data is also notable for not showing any particular 'spike' in people of student age, despite the presence of Kingston University.
- 6.13 The largest cohorts within the Borough's population are those of people in their 30s and 40s, which is influenced by the attractiveness of the Borough as a residential location for families and other middle-aged households. There are a higher proportion of children of secondary than primary school age, influenced by a declining number of births.

Figure 6.1 Population Profile (2022)



Source: Mid-year population estimates

6.14 The analysis below summarises the above information by assigning population to three broad age groups: a) children, b) those of working age and c) pensionable age. This analysis highlights a lower proportion of people aged 65 in a national context, but a relatively high figure compared with London more widely.

Table 6.2 Population Profile (2022) – Summary Age Bands

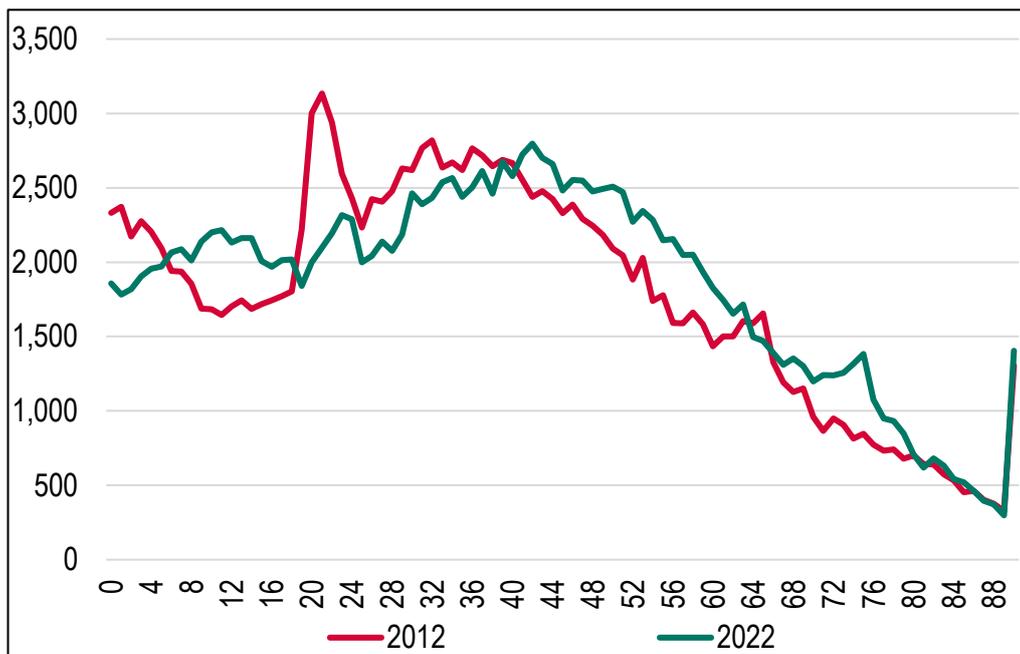
	Kingston		London	England
	Population	% of population	% of population	% of population
Under 16	32,476	19.3%	19.1%	18.5%
16-64	110,925	65.9%	68.8%	62.9%
65+	24,901	14.8%	12.1%	18.6%
All Ages	168,302	100.0%	100.0%	100.0%

Source: Mid-year population estimates

Age Structure Changes

- 6.15 The figure below shows how the age structure of the population has changed in the 10-year period from 2012 to 2022. There have been some changes in the age structure, including increases in the population in their 40s onwards. These relate in particular to cohort effects, as the existing population in 2012 has aged over time. A further noteworthy observation is there was a 'spike' of people of student ages in 2012, but (as noted above) this does not appear in the 2022 estimates. For some age groups the changes can be seen to be due to cohort effects (i.e. smaller or larger cohorts of the population getting older over time).

Figure 6.2 Population Age Structure (people) (2012 and 2022)



Source: Mid-year population estimates

6.16 Over the 2012-22 decade, the Borough has seen an increase of 5% in the Under 16 population and a 0.5% rise for those aged 16–64. The largest increase (of 18%) is seen in the 65+ age group – the population aged 65 and over accounts for 66% of all population change over this period. Like many areas, the Borough’s population has been getting older.

Table 6.3 Change in population by broad age group (2012-22) – Kingston

	2012	2022	Change	% change
Under 16	31,046	32,476	1,430	4.6%
16-64	110,375	110,925	550	0.5%
65+	21,141	24,901	3,760	17.8%
TOTAL	162,562	168,302	5,740	3.5%

Source: Mid-year population estimates

Components of Population Change

6.17 The table below consider the drivers of population change from 2011 to 2022. The main components of change are natural change (births minus deaths) and net migration (internal/domestic and international).

6.18 There is also an Unattributable Population Change (UPC) which is a correction made by ONS upon publication of Census data if population has been under- or over-estimated (this is only calculated for the 2011-21 period). There are also ‘other changes’, which for Kingston are relatively low – these changes are often related to armed forces personnel or boarding school pupils.

6.19 The data shows natural change to generally be dropping over time – although there have been more births than deaths throughout the period studied. Migration is variable, and generally on a downward trend for internal (domestic) movers; and with no clear trend for international migration (although the figure was high in the latest year for which data is available, consistent to the picture nationally).

6.20 The analysis also shows (for the 2011-21) period a negative level of UPC (totalling over 1,500 people over the 10-year period). This suggests when the 2021 Census was published ONS had previously over-estimated population change. The level of UPC, whilst making up a notable portion of the overall population change in this period is actually quite modest when compared to many locations (across London and nationally). It could be influenced in part by where students were counted within the 2021 Census.

6.21 Overall the data shows a reducing level of population growth throughout the period studied, with figures being particularly high in some of the earlier years (up to 2016) with the Borough population actually falling in some years over the last 5 years – potentially (at least in part) due to low levels of housing delivery impacting on the ability of family households to move to the Borough.

Figure 6.3 Components of population change, mid-2011 to mid-2022 – Kingston

	Natural change	Net internal migration	Net international migration	Other changes	Other (unattributable)	Total change
2011/12	1,286	-73	997	6	-90	2,126
2012/13	1,097	-163	1,025	7	-110	1,856
2013/14	1,148	-763	1,094	20	-126	1,373
2014/15	1,166	-405	1,128	44	-130	1,803
2015/16	1,218	-1,372	1,377	-37	-163	1,023
2016/17	1,152	-1,595	781	7	-181	164
2017/18	975	-1,885	1,015	18	-175	-52
2018/19	933	-1,016	1,328	0	-177	1,068
2019/20	697	-1,423	846	5	-152	-27
2020/21	719	-3,290	995	31	-233	-1,778
2021/22	702	-2,505	2,128	-15	0	310

Source: ONS

6.22 Focussing on the components of natural change, the table below shows this split between births and deaths. From this it is clear the reduction in natural change is almost entirely due to a reduction in births, rather than an increase in deaths. In 2011/12 there were 2,300 births recorded in the Borough; by 2021/22, this had reduced to around 1,800.

Figure 6.4 Components of natural change, mid-2011 to mid-2022 – Kingston

	Births	Death	Natural change
2011/12	2,306	1,020	1,286
2012/13	2,213	1,116	1,097
2013/14	2,169	1,021	1,148
2014/15	2,314	1,148	1,166
2015/16	2,277	1,059	1,218
2016/17	2,238	1,086	1,152
2017/18	2,089	1,114	975
2018/19	1,998	1,065	933
2019/20	1,898	1,201	697
2020/21	1,824	1,105	719
2021/22	1,830	1,128	702

Source: ONS

ONS Admin-based Population Estimates

6.23 Over the last couple of years ONS has been developing new ‘admin based’ population estimates with data now available for mid-2021 to mid-2023 – the latter date therefore being since the most recent MYE. It is therefore of interest to look at population estimates from this source, although we would point out that ONS note the following on their website:

‘These are official statistics in development because we continue to refine our methods. They do not replace official mid-year population and international migration estimates and should not be used for decision making’.

6.24 The table below shows population estimates from the admin-based data and also the MYE. For 2021-22 the admin-based figures show a slightly lower population estimate (and growth) compared to the MYE. The figures do point to a slightly higher estimated level of growth for the 2022-23 period – but still at a level consistent with the 2012-22 decade.

Table 6.4 ONS admin-based population estimates (2021-23) and comparison with MYE – Kingston

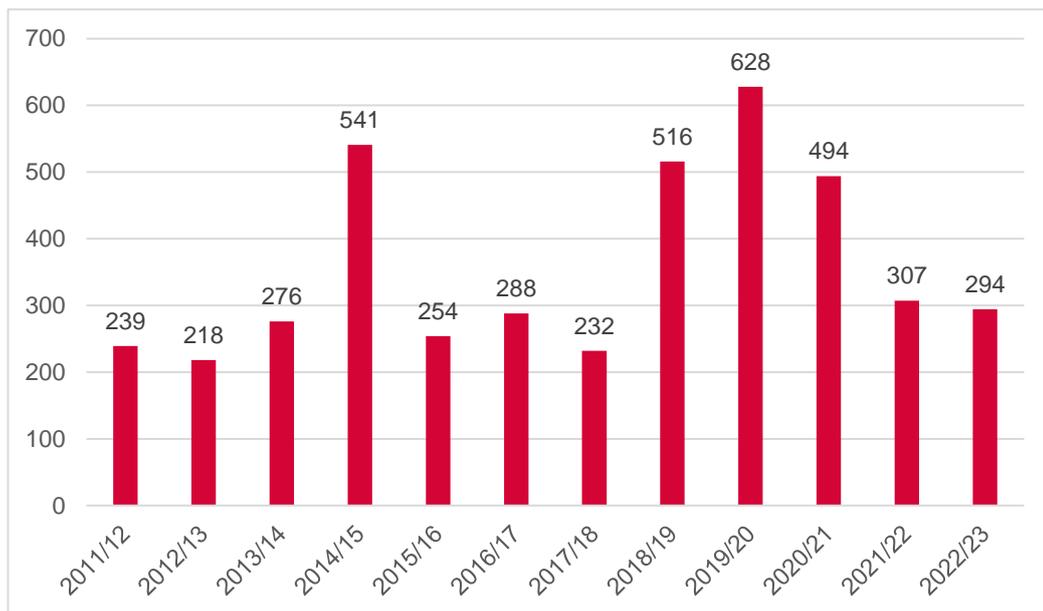
	ONS MYE	Change	ONS Admin-based Estimate	Change
2021	167,992	-	167,445	-
2022	168,302	310	167,577	132
2023	-	-	168,142	565

Source: ONS

Past Housing Completions

6.25 One factor that can affect population change and migration is housing delivery. Put simply, if homes are provided then it provides an opportunity for people to move to an area. It is therefore of use to look at past completions in Kingston. The figure below shows an average of 386 net completions per annum over the past 10-years, with a very slightly higher figure (407 per annum) if looking at the 10-years to 2022. These figures are well below the target now set out in the London Plan (964 per annum (to 2029)).

Figure 6.5 Net additional dwellings – Kingston



Source: MHCLG Live Table 122

Developing Trend-Based Projections

- 6.26 The purpose of this sub-section is to develop a trend-based population projection using the latest available demographic information. A key driver of this is due to publication of new 2021 Census data which has essentially reset estimates of population (size and age structure) compared with previous mid-year population estimates (MYE) from ONS (ONS has subsequently updated 2021 MYE figures to take account of the Census). In addition, a 2022 MYE is now available plus estimates of population in 2023 (from the admin-based source). Given the existence of some baseline data for 2023, the projections developed look at a 2023-2041 period (the end aligning with the emerging plan period).
- 6.27 The trend-based projections have also been developed so that further analysis in the report can readily be undertaken. For example, when looking at older persons' needs it is necessary to understand how the older person population might grow and - for the mix of housing - a model has been used that looks at the implications of demographic change.

6.28 Two projections have been developed looking at estimated migration trends over the past 5- and 10-years. A 5-year period has been chosen as it is consistent with the time period typically used by ONS when developing subnational population projections; 10-years has been used as it fits with the period used by the GLA in their Central Projection which fed into the housing numbers in the London SHMA and London Plan. The two projections can therefore be summarised as:

- 5-year trend using migration estimates in the MYE for the 2017-22 period; and
- 10-year trend using migration estimates in the MYE for the 2012-22 period.

6.29 Below the general method used for each of the components and the outputs from the trend-based projections are set out. The latest ONS projections are a 2018-based set of SNPP and whilst these are not directly used in the analysis, reference is made to allow comparisons between the ONS position (which was pre-Census) and projections developed below.

Natural Change

6.30 Natural change is made up of births and deaths and analysis above has shown a general downward trend over time. To project trends forward, the analysis looks at each of births and deaths separately and compares projected figures in the 2018-SNPP with actual recorded figures in the MYE. The analysis also takes account of differences between the estimated population size and structure in 2021 (in the 2018-SNPP) and the ONS MYE (as revised to take account of Census data). Overall, it is estimated recent trends in fertility are lower than figures in the 2018-SNPP with mortality rates typically being very slightly higher.

Migration

6.31 When looking at migration our start point is to consider levels of migration over the past 5- and 10-years (to 2022). Information about migration

estimates is shown in the table below with average figures provided for the last 5- and 10-years. In both cases the data points to a level of net out-migration (comprising domestic out-migration and a balancing but lower level of international migration. The 10-year period shows a lower level of net out-migration.

Table 6.5 Past trends in net migration – Kingston

	Internal (domestic)	International	All net migration
2012/13	-163	1,025	862
2013/14	-763	1,094	331
2014/15	-405	1,128	723
2015/16	-1,372	1,377	5
2016/17	-1,595	781	-814
2017/18	-1,885	1,015	-870
2018/19	-1,016	1,328	312
2019/20	-1,423	846	-577
2020/21	-3,290	995	-2,295
2021/22	-2,505	2,128	-377
Average (2017-22)	-2,024	1,262	-761
Average (2012-22)	-1,442	1,172	-270

Source: ONS

- 6.32 As with fertility and mortality data, the information above has been used to make adjustments to the 2018-based SNPP to reflect recent trends – this has been done separately for both internal and international migration.

Population Projection Outputs

- 6.33 The above estimates of fertility, mortality and migration (including changes over time) have been modelled to develop a projection for the period to 2041 (the end of the plan period). The table below shows projected population growth for each of the scenarios. With a 5-year

migration trend, there is projected to be a notable drop in population (of 8,900 people) – generated by a high net out-migration and natural change continuing to decline. With a 10-year migration trend, there is some population growth (around 2,200 people) – this reflects a lower level of net out-migration when compared with the 5-year trend.

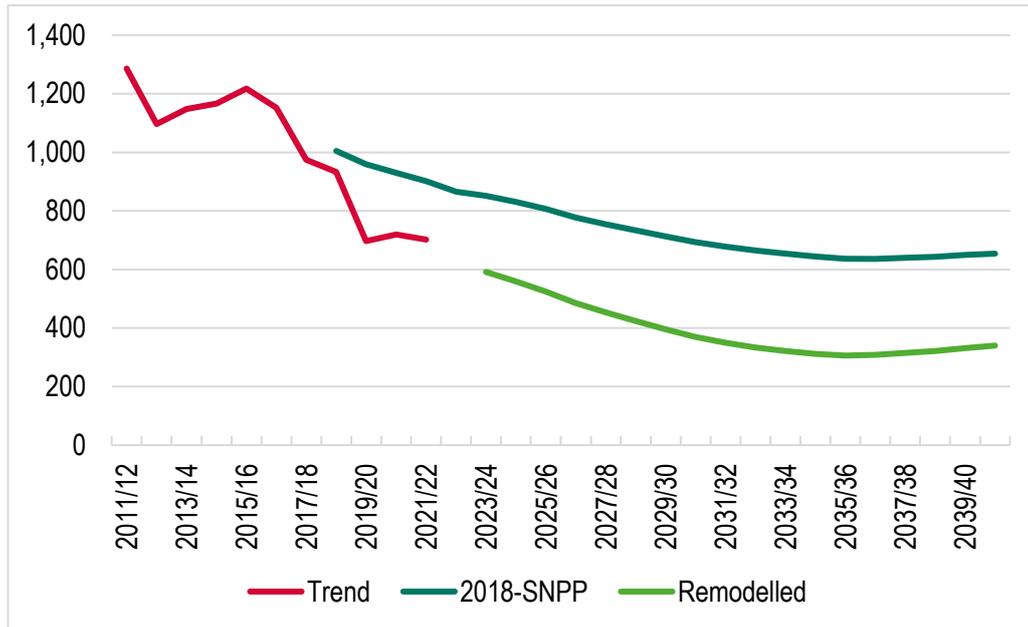
Table 6.6 Projected population growth under a range of scenarios

	Population 2023	Population 2041	Change	% change
5-year trend (MYE)	168,142	159,290	-8,852	-5.3%
10-year trend (MYE)	168,142	170,353	2,210	1.3%

Source: Demographic projections

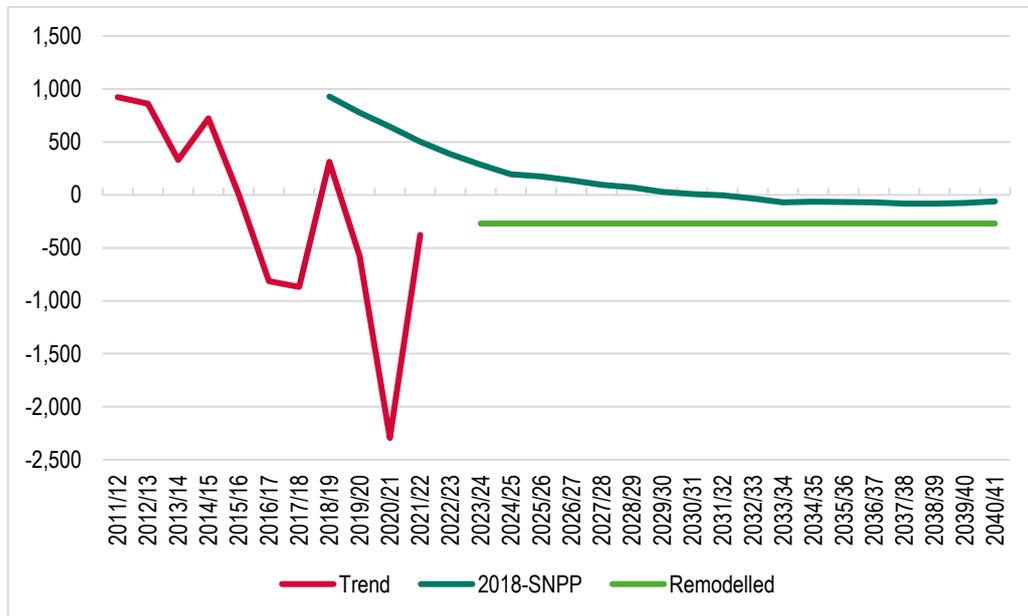
- 6.34 It is difficult to say which scenario is the most realistic but taking everything in the round it is considered that the 10-year trend projection is probably the best of the scenarios in methodological terms. This is partly because it does show some positive growth, but also because the GLA has typically used 10-year trends when developing a 'Central' scenario. It should however be noted that use of 5-year trends is closer to the methodology typically employed by ONS in their SNPP.
- 6.35 Below are a series of charts showing key components of change (using the 10-year trend projection). For contrast, data is compared with that from the 2018-based SNPP, that being the most recent projection released by ONS.

Figure 6.6 Past trends and projected natural change – Kingston



Source: ONS and demographic projections

Figure 6.7 Past trends and projected net migration – Kingston



Source: ONS and demographic projections

6.36 The table below shows estimated population growth across the Borough split into the 3 broad age bands. This analysis shows population being projected to increase by around 2,200 people – this is a 1.3% increase over the 18-year period. The population aged 65 and over is projected to

see the largest increase, with the population aged under 16 and 16-64 projected to see a reduction in population numbers.

Table 6.7 Projected change in population by broad age group (2023-41) – Kingston

	2023	2041	Change	% change
Under 16	29,927	23,433	-6,494	-21.7%
16-64	112,886	110,413	-2,474	-2.2%
65+	25,329	36,507	11,178	44.1%
TOTAL	168,142	170,353	2,210	1.3%

Source: Demographic projections

Household Projections

- 6.37 To understand what this means for housing need the population growth is translated into household growth using household representative rates and data about the communal (institutional) population. These have again been updated using data from the Census with the table below summarising the assumptions used.
- 6.38 For the communal population, it is assumed actual numbers are held constant up to ages under 75, with the proportion of the population being used for 75+ age groups – this approach is consistent with typical ONS projections.
- 6.39 For households representative rates (HRRs) the figures are calculated as at the time of the Census and have been held constant moving forward. If ONS follow the method used in their most recent projections for future releases then they are likely to build in the trend between Census data points (2001, 2011 and 2021). Whilst our projections hold households formation levels by age flat; were they to follow the ONS approach, it would generally reduce the HRRs over time and levels of projected household growth would therefore be lower. However, that

would arguably build in a degree of suppression in the formation of households and has therefore not been considered as a robust approach.

6.40 In interpreting the table below (by way of examples) the data shows around 9% of females aged 85-89 live in a communal establishments (i.e. are not part of the household population) whilst around 77% of males aged 50-54 are considered to be a 'head of household' (where they are living in a household). Generally the HRRs increase by age: this is due to older people being more likely to live alone, often following the death of a spouse or partner.

Table 6.8 Communal Population and Household Representative Rates from 2021 Census - Kingston

	Communal population		Household Representative Rates	
	Male	Female	Male	Female
Age 0 to 15	7	15	-	-
Age 16 to 19	237	508	0.022	0.026
Age 20 to 24	480	784	0.165	0.209
Age 25 to 29	115	100	0.330	0.278
Age 30 to 34	36	24	0.544	0.357
Age 35 to 39	28	18	0.679	0.345
Age 40 to 44	19	26	0.743	0.362
Age 45 to 49	24	29	0.757	0.410
Age 50 to 54	35	28	0.766	0.440
Age 55 to 59	49	29	0.760	0.486
Age 60 to 64	31	26	0.738	0.498
Age 65 to 69	30	17	0.697	0.467
Age 70 to 74	27	34	0.713	0.511
Age 75 to 79	0.017	0.021	0.795	0.582
Age 80 to 84	0.022	0.046	0.829	0.662
Age 85 to 89	0.041	0.090	0.846	0.771
Age 90 or over	0.140	0.243	0.892	0.847

Source: Derived from Census 2021 (mainly Tables CT 106 and 107)

6.41 Applying these figures to the population projections projects an increase of between 2,500 and 6,600 households per annum over the 2023-41 period with the 10-year trend projection showing a figure of 365 per annum.

Table 6.9 Projected change in households – range of scenarios

	Households 2023	Households 2041	Change in households	Per annum
5-year trend (MYE)	66,247	68,768	2,521	140
10-year trend (MYE)	66,247	72,818	6,570	365

Source: Demographic projections

GLA Population Projections

6.42 We can also provide a comparison with projections developed by the GLA. The most recent set of projections are the Interim 2021-based round (January 2023) which comprise three development scenarios: the Identified Capacity scenario, the Past Delivery scenario, and the Housing Targets scenario. The scenarios are therefore all “dwelling-led” with the assumptions used for the 2023-41 period set out below:

- Assumed capacity – 14,748 dwellings (819 per annum)
- Past delivery – 5,770 dwellings (321 per annum)
- Housing Targets – 17,352 dwellings (964 per annum)

6.43 The table below shows projected population growth for each of these scenarios. This shows quite a range of population change, from 9,100 people, up to 27,000 over the 2023-41 period

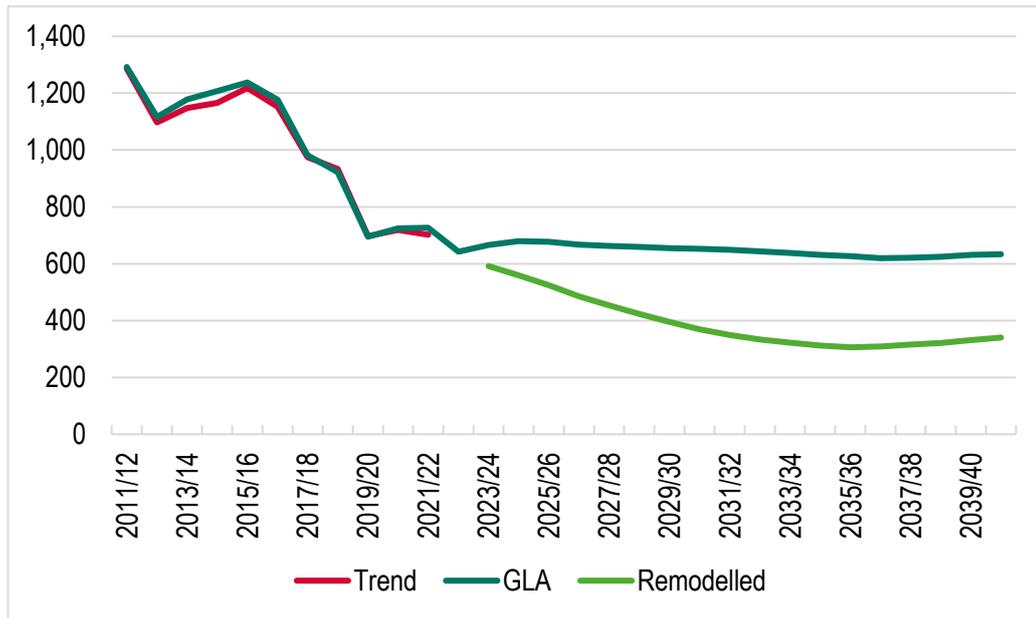
Table 6.10 Projected population growth under a range of GLA scenarios

	Population 2023	Population 2041	Change	% change
Assumed capacity	172,022	198,982	26,960	15.7%
Past delivery	172,730	181,820	9,090	5.3%
Housing Targets	174,022	197,193	23,171	13.3%

Source: Demographic projections

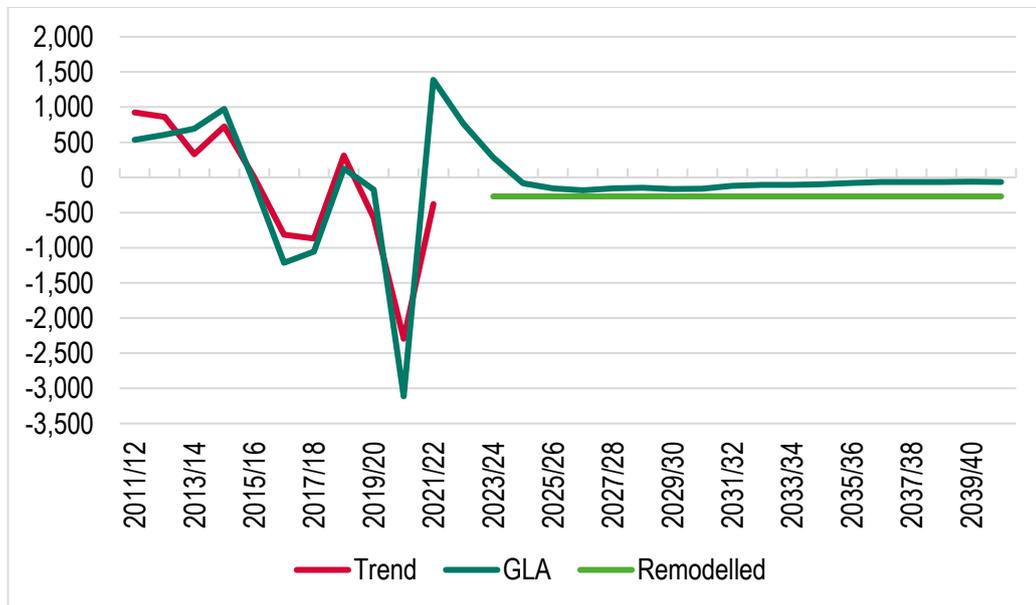
- 6.44 It is interesting to note that even the lowest scenario shows population growth to be notably higher than in our trend-based projections (taking a 10-year trend as the most comparable), although the change in households/dwellings is broadly similar.
- 6.45 The figures below show the GLA projecting a higher level of natural change and similar net migration to our main projection. With natural change the GLA position does not appear to be following the clear downward trend seen recently, however, projecting how birth and death rates will change in the future is quite uncertain.
- 6.46 For net migration, the GLA projections shows an average out-migration of 88 people per annum compared with our figure of 270 per annum. There are however some notable differences in past trends, for example, ONS shows a net out-migration of 377 people in 2021/22, but the GLA has a figure of 1,388 (net in-migration) – it should be noted the GLA figure is projected and not a trend estimate.

Figure 6.8 Past trends and projected natural change – comparison with GLA (past delivery) – Kingston



Source: ONS and demographic projections

Figure 6.9 Past trends and projected net migration – Kingston



Source: ONS and demographic projections

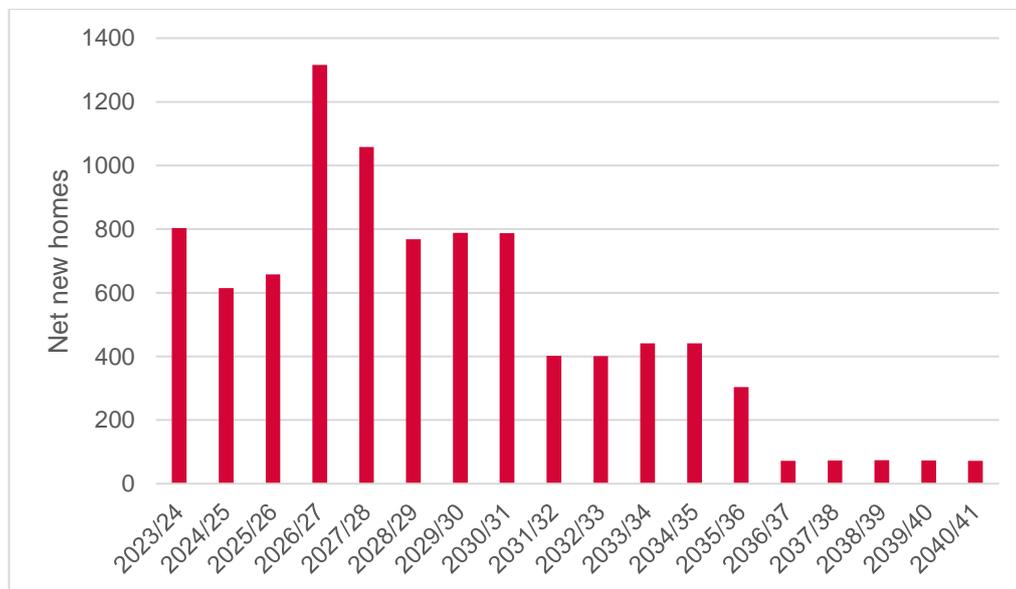
6.47 Overall, whilst the GLA projections are a useful source of data, it is considered that the 10-year trend projection developed in this report is probably a better representation of recent trends although there is clearly

a significant degree of uncertainty when projecting the key components of population change forward. Demographic growth will be influenced by land supply.

Housing Trajectory/Pipeline

6.48 A further consideration is potential future housing delivery, with the Council having provided Iceni with an estimated pipeline of supply. This is shown in the figure below and in total over the 18-years points to 9,100 dwellings being delivered at a rate of around 500 per annum. The profile of delivery is quite spiky (most delivery in the early years) and given past delivery trends some figures look quite high. The pipeline figure is however notably below the current London Plan target averaged over the period to 2041. This in part reflects issues of the visibility of supply beyond a 10 year period looking forwards in an urban area context. Net completions projected to 2031 average over 850 per annum.

Figure 6.10 Housing Pipeline/Trajectory – Kingston



Source: Kingston Council

Proposed changes to the Standard Method

- 6.49 In July 2024 the new Labour government consulted on changes to the Standard Method as part of a wider consultation on changes to the NPPF. The proposed new method seeks to deliver 80,000 homes across London annually with Kingston expected to deliver 1,464 of these each year, this is less than the current Standard Method figure of 1,822 dpa; but well above the housing requirement for the Borough in the London Plan (which equates to an average of 964 dpa). However given the relationship between the Local Plan and the London Plan, this is an issue more focused on the London Plan Review than the Borough Plan.

Summary and Implications

- 6.50 The evidence points to comparatively weak population growth in RB Kingston, where the Borough's population has grown by just 3.5% over the last decade (2012-22). Population growth has been focused on those aged 65+ as supply constrains the movement of families and younger households into the Borough. This appears to have been influenced by comparatively weak housing delivery, which is in turn influenced by land availability constraints. Our experience is that there are similar challenges in other Outer London Boroughs.
- 6.51 In a London context, Borough plans are expected to take the housing requirement from the London Plan: which sets a 10 year requirement for 9,640 dwellings for Kingston to 2029. It sets out that regard should be had to the 2017 SHLAA and other local evidence on land supply thereafter.
- 6.52 The housing trajectory does point to the potential for improve performance and shows the potential for delivery of 850 dpa to 2031, or an average of 760 dpa over the decade to 2033. Delivery drops off after this, but this likely reflects limited visibility of housing supply in an urban context beyond a 10 year horizon. Overall the supply position indicates

that meeting the London Plan requirement will be extremely challenging without considering further intensification and/or Green Belt release.

- 6.53 The London Plan requirement should be regarded as a minimum level of housing need/ provision; and there are clear and evident benefits from stronger housing delivery to support growth in younger and family households to maintain a more balanced population structure, support the local economy and service provision including school populations. What the modelling undertaken clearly shows is that delivery of housing in line with past trends will see growth focused almost entirely on those aged 65+, with an essentially static working-age population and declining population in younger/ school-age cohorts. There would thus be evident benefits from higher housing delivery in supporting the sustainability of Borough schools and the local economy.

7. Affordable Housing Need

- 7.1 This section provides an assessment of the need for affordable housing in Kingston. The analysis specifically considers general needs housing, with further analysis of specialist housing (e.g., for older people and those with disabilities) being discussed later in the report.
- 7.2 The analysis follows the PPG (Sections 2a-018 to 2a-024) and provides two main outputs, linked to Annex 2 of the NPPF – this is firstly an assessment of the need from households unable to buy OR rent housing and, secondly, from households able to rent but not buy. For convenience these analyses are labelled in line with the London Plan as a need for ‘low-cost rented housing and ‘intermediate housing’. In summary, the methodology looks at a series of stages as set out below:
- Current affordable housing need (annualised so as to meet the current need over a period of time);
 - Projected newly forming households in need;
 - Existing households falling into need; and
 - Supply of affordable housing from existing stock
- 7.3 The first three bullet points above are added together to identify a gross need, from which the supply is subtracted to identify a net annual need for additional affordable housing. Examples of different affordable housing products are outlined in the box below.

Affordable Housing Products

Low-Cost Rented Homes:

London Affordable Rent and **Social Rent**: these tenures are for households on low incomes where the rent levels are based on the formulas in the Social Housing Regulator's Rent Standard Guidance. The rent levels for Social Rent homes use a capped formula and London Affordable Rent homes are capped at benchmark levels published by the GLA. Rents for both are **significantly** less than 80% of market rents, which is the maximum for Affordable Rent permitted in the NPPF.

Intermediate Housing:

London Living Rent ("LLR"): an intermediate affordable rent product designed for middle income households to help them transition from renting to shared ownership. This is London's version of Rent to Buy which applies across the rest of England. The Mayor introduced LLR as an intermediate affordable housing product with low rents that vary by ward across London.

London Shared Ownership: an intermediate affordable ownership product which allows London households who would struggle to buy on the open market to purchase a share in a new home and pay a low rent on the remaining, unsold, share.

First Homes: a form of discounted market sale housing where homes are sold at a minimum 30% discount to the market value, to an eligible first-time buyer, with provisions for the discount to be passed on as the property is resold. At the time of writing, the first sale must be priced at no more than £420,000 in London.

Affordability

- 7.4 An important first part of the affordable needs modelling is to establish the entry-level costs of housing to buy and rent. The affordable housing needs assessment compares prices and rents with the incomes of households to establish what proportion of households can meet their needs in the market, and what proportion require support and are thus defined as having an 'affordable housing need'. For the purposes of establishing affordable housing need, the analysis focuses on overall housing costs (for all dwelling types and sizes).
- 7.5 The table below shows estimated current prices to both buy and privately rent a lower quartile home in the Borough (excluding newbuild sales when looking at house prices). Across all dwelling sizes the analysis points to a lower quartile price of £400,000 and a private rent of £1,700 per month.

Table 7.1 Estimated lower quartile cost of housing to buy (existing dwellings) and privately rent (by size) – Kingston

	To buy	Privately rent
1-bedroom	£275,000	£1,350
2-bedrooms	£385,000	£1,800
3-bedrooms	£540,000	£2,400
4-bedrooms	£750,000	£2,750
All dwellings	£400,000	£1,700

Source: Land Registry and Internet Price Search

- 7.6 Next it is important to understand local income levels as these along with housing costs determine levels of affordability (specifically the ability of a household to afford to buy or rent housing in the market without the need for some sort of subsidy). Data about total household income has been based on ONS modelled income estimates, with additional data from the English Housing Survey (EHS) being used to provide information about the distribution of incomes. Data has also been drawn from the Annual

survey of Hours and Earnings (ASHE) to consider changes since the ONS data was published.

7.7 Overall, the average (mean) household income in the Borough is estimated to be around £72,600, with a median income of £62,400; the lower quartile income of all households is estimated to be £36,400.

7.8 To assess affordability, two different measures are used; firstly to consider what income levels are likely to be needed to access private rented housing: this establishes those households in need of social/affordable rented housing; and secondly to consider what income level is needed to access owner occupation. The latter along with the first test helps to identify households in the 'gap' between renting and buying). This analysis therefore brings together the data on household incomes with the estimated incomes required to access private sector housing. For the purposes of analysis, the following assumptions are used:

- Rental affordability – a household should spend no more than 30% of their gross income on rent; and
- Mortgage affordability – assume a household has a 10% deposit and can secure a mortgage for four and a half times (4.5x) their income.

7.9 The table below shows the estimated incomes required to both buy and rent privately across the Borough. This shows an estimated income of around £80,000 is needed to buy a lower quartile home, and a slightly lower income (£68,000) to privately rent (without spending more than 30% of gross income on housing). Households with incomes in the 'gap' between these figures are considered as able to rent a home but not buy and might be the target for intermediate affordable housing products.

Table 7.2 Estimated Household Income Required to Buy and Privately Rent

	To buy	To rent (privately)	Income gap
Kingston	£80,000	£68,000	£12,000

Source: Based on Housing Market Cost Analysis

Need for Low-Cost Rented Housing

- 7.10 The table below sets out the overall Borough-wide estimate of need and includes a brief description of the sources of information and methodology used. The analysis suggests **an annual need for 976 rented affordable homes** if all needs were to be met.

Table 7.3 Assessment of need for low-cost rented housing – Kingston – per annum

Stage	Number	Calculation Approach
Current need	212	Based on Census data (e.g. about overcrowding) and homelessness statistics and calculated as 3,824 households in need annualised over an 18-year period
New household formation	807	Figures linked to household projections and based on gross formation of 1,288 households with 63% unable to afford the market.
Existing households falling into need	151	Households from other tenures annually receiving lettings or registering need
Gross Annual Need	1,171	Total of above categories
Lettings to new tenants	195	Based on lettings in the 2020-23 period
Net Annual Need	976	Gross need - lettings

Source: Icenl Affordable Needs Modelling

Split Between Different Low-Cost Rented Products

- 7.11 The analysis above has studied the overall need for low-cost rented housing with a focus on households who cannot afford to rent in the market. These households will therefore have a need for some form of rented housing at a cost below typical market rates. In Kingston, there are three main types of rented affordable accommodation (social rents, London affordable rents and London Living Rents) with the analysis below considering what a reasonable split might be between these three tenures. It should be noted that technically a London Living Rent is considered to be an intermediate product and is also discussed when looking at the need from households able to rent but not buy.
- 7.12 The table below shows current rent levels in the Borough for a range of products along with relevant local housing allowance (LHA) rates. Parts of Kingston fall into each of Outer South and Outer South West London Broad Rental Market Areas (BRMAs) for the purposes of LHA.
- 7.13 Data about average social rents has been taken from the Regulator of Social Housing (RSH) with data for London Affordable and Living rents from the GLA. These figures are compared with lower quartile market rents (from earlier analysis). This analysis shows that social rents are lower than London affordable rents which in turn are below London Living Rents – all of the low-cost rental products are priced well below the lower quartile market position. The LHA rates for all sizes of home are below lower quartile market rents meaning securing sufficient benefits to cover rent payments will be difficult for many households.

Table 7.4 Comparison of rent levels for different products – Kingston

	Social rent	London affordable rent	London Living Rent	Lower quartile (LQ) market rent	LHA (Outer South London)	LHA (Outer South West London)
1-bedroom	£472	£729	£1,195	£1,350	£947	£1,197
2-bedrooms	£548	£772	£1,310	£1,800	£1,197	£1,491
3-bedrooms	£607	£815	£1,366	£2,400	£1,496	£1,795
4-bedrooms	£695	£858	£1,394	£2,750	£1,945	£2,543

Source: RSH, GLA, VOA and market survey

- 7.14 To some extent it is easier to consider the data above in terms of the percentage one housing cost is of another and this is shown in the table below. Focussing on 2-bedroom homes (this is the main stock size held by Affordable Housing Providers) the analysis shows social rents are significantly cheaper than market rents (and indeed other low-cost rented options) and that London affordable rents represent 43% of a current lower quartile rent. London Living rents are around 73% of market values.

Table 7.5 Difference between rent levels for different products – Kingston

	Social rent as % of London affordable rent	Social rent as % of London Living Rent	Social rent as % of LQ market rent	London affordable rent as % of London Living Rent	London affordable rent as % of LQ market rent	London Living Rent as % of LQ market rent
1-bedroom	65%	39%	35%	61%	54%	89%
2-bedrooms	71%	42%	30%	59%	43%	73%
3-bedrooms	74%	44%	25%	60%	34%	57%
4-bedrooms	81%	50%	25%	62%	31%	51%

Source: RSH, GLA, VOA and market survey

7.15 For the affordability test, a standardised average rent for each product has been used based on the proportion of stock in each size category. The table below suggests that around 18% of households who cannot afford to rent privately could afford a London Living Rent, with a further 30% being able to afford a London Affordable Rent. A total of 52% of households would need a Social Rent or some degree of benefit support to be able to afford their housing (regardless of the tenure), this include 33% of households would need benefit support to afford housing even at social rent levels.

Table 7.6 Estimated need for low-cost rented housing (% of households able to afford)

	% of households able to afford
Afford London Living Rent	18%
Afford London Affordable Rent	30%
Afford Social Rent	19%
Need benefit support	33%
All unable to afford market	100%

Source: Affordability analysis

-
- 7.16 The finding that 18% of households can afford a London Living Rent and 30% a London Affordable Rent does not automatically lead to a policy conclusion on the split between the different types of housing. For example, many households who will need to access rented accommodation will be benefit dependent and as such could technically afford a London Affordable or London Living rent – hence a higher proportion of these products might be appropriate – the analysis does identify a notable proportion of households as being likely to need benefit support. On the flip side, providing more social rents might enable households to return to work more easily, as a lower income would potentially be needed to afford the lower social rent rather than other low-cost rental options.
- 7.17 There will be a series of other considerations both at a strategic level and for specific schemes. For example, there may be funding streams that are only available for a particular type of housing, and this may exist independently to any local assessment of need. Additionally, there will be the consideration of the balance between the cost of housing and the amount that can be viably provided, for example, it is likely that London Living Rents are more viable, and therefore a greater number of units could be provided. Finally, in considering a split between different tenures of low-cost rented housing it needs to be considered that having different tenures on the same site (at least at initial occupation) may be difficult – e.g. if tenants are paying a different rent for essentially the same size/type of property and services.

Establishing a Need for Intermediate Housing

- 7.18 The Planning Practice Guidance confirms a widening definition of those to be considered as in affordable need; now including ‘households which can afford to rent in the private rental market, but cannot afford to buy despite a preference for owning their own home’. However, at the time of

writing, there is no guidance about how the number of such households should be measured.

7.19 The methodology used in this report therefore draws on the current methodology, and includes an assessment of current needs, and projected need (newly forming and existing households). The key difference is that in looking at affordability an estimate of the number of households in the 'gap' between buying and renting is used. There is also the issue of establishing an estimate of the supply of intermediate homes.

7.20 The table below sets out the overall Borough-wide estimate of need and includes a brief description of the sources of information and methodology used. The analysis suggests **an annual need for 137 intermediate affordable homes** if all needs were to be met.

Table 7.7 Assessment of need for intermediate housing – Kingston – per annum

Stage	Number	Notes
Current need	21	Based on households in PRS seeking owner-occupation in next 2-years (4,300 households) and able to afford to rent but not buy (8.6% of PRS household) – annualised over 18-years
New household formation	109	Figures linked to household projections and based on gross formation of 1,288 households with 8.5% able to rent but not buy.
Existing households falling into need	31	Households in the PRS seeking to move longer into the future and able to rent but not buy
Gross Annual Need	160	Total of above categories
Resales of LCHO	23	Based on estimated release of LCHO homes (465 homes estimated turnover of 5%)
Net Annual Need	137	Gross need - lettings

fSource: Icen Affordable Needs Modelling

7.21 The analysis clearly shows a much lower need from households able to rent but not buy than those unable to rent or buy. Indeed, arguably the figure above could be even lower as there will be a number of homes available in the second-hand market prices below the lower quartile that would be affordable to some households in the rent-buy gap. The analysis clearly points to a need to prioritise low-cost housing to rent.

Different Intermediate Housing Products

7.22 Given the analysis above, it would be reasonable to conclude that there is a need to provide housing under the definition of 'affordable home ownership' – although it is difficult to fully quantify this 'need'. The analysis below focusses on three potential intermediate housing products, briefly described below:

- Discounted Market Sale – this would include First Homes
- Shared Ownership (London Shared Ownership)
- Rent-to-buy (London Living Rents)

7.23 It will be noted that London Living Rents (LLR) were also considered above when looking at types of low-cost rented housing, this is because the benchmark costs of LLR are actually lower than rents typically available in the private rented sector. However, technically LLR is considered as an intermediate product and so a further discussion is provided later in this section.

Discounted Market Sale

7.24 The table below sets out a suggested purchase price for discounted market sale/First Homes in Kingston by size. It works through first (on the left hand side) what households with an affordable home ownership need could afford (based on a 10% deposit and a mortgage at 4.5 times' income). The right-hand side of the table then sets out what Open Market

Value (OMV) this might support, based on a 30% discount. The lower end of the range is based on households who could afford to rent privately without financial support at LQ rents; with the upper end based on the midpoint between this and the lower quartile house price.

7.25 Focussing on 2-bedroom homes, it is suggested that an affordable price is between £360,000 and £372,500 and therefore the open market value of homes would need to be in the range of £514,300 and £532,100 (if discounted by 30%). Given the £450,000 price cap on First Homes, this data suggests it might be very difficult to make First Homes genuinely affordable in a local context for larger homes (homes with more than 2-bedrooms).

**Table 7.8 Affordable home ownership prices – Kingston
(Summer 2024)**

	What households with an affordable home ownership need could afford	Open Market Value (OMV) of Home with 30% Discount
1-bedroom	£270,000-£272,500	£385,700-£389,300
2-bedrooms	£360,000-£372,500	£514,300-£532,100
3-bedrooms	£480,000-£510,000	£685,700-£728,600
4+-bedrooms	£550,000-£650,000	£785,700-£928,600

Source: Derived from market survey data Summer 2024

7.26 It is difficult to definitively analyse the cost of newbuild homes as these will vary from site-to-site and will be dependent on a range of factors such as location, built-form and plot size. We have however looked at newbuild schemes currently advertised on Rightmove with the table below providing a general summary of existing schemes.

7.27 This analysis is interesting as it shows the median newbuild price for all sizes of homes are above the top end of the OMV required to make homes affordable to those in the gap between buying and renting. That said, homes at the bottom end of the price range could potentially be discounted by 30% and considered as affordable.

7.28 This analysis shows how important it will be to know the OMV of housing before discount to be able to determine if a product is going to be genuinely affordable in a local context – providing a discount of 30% will not automatically mean it becomes affordable housing.

7.29 Overall, it is considered the evidence does not support central Government’s position that 25% of affordable housing should be provided as First Homes in a local context as homes would be likely to be limited to those with no more than 2-bedrooms and higher discounts than 30% would be likely to be needed which could impact on the viability of providing other (more acutely needed) forms of affordable housing.

Table 7.9 Estimated newbuild housing cost by size – Kingston

	No. of homes advertised	Range of prices	Median price
1-bedroom	8	£350,000-£460,000	£400,000
2-bedrooms	32	£465,000-£995,000	£575,000
3-bedrooms	9	£575,000-£1,075,000	£730,000
4+-bedrooms	8	£900,000-£1,750,000	£980,000

Source: Derived from market survey data

7.30 The analysis below moves on to consider shared ownership, for this analysis an assessment of monthly outgoings has been undertaken with a core assumption being that the outgoings should be the same as for renting privately so as to make this tenure genuinely affordable. The analysis has looked at what the OMV would need to be for a shared ownership to be affordable with a 25% and 50% share.

7.31 The findings for this analysis are interesting and do point to the possibility of shared ownership being a more affordable tenure than discounted market housing (including First Homes). That said, even with 25% equity shares the OMVs needing to be achieved are below the median newbuild prices shown above for 4+-bedroom homes.

Table 7.10 Estimated OMV of Shared Ownership with a 50% and 25% Equity Share by Size – Kingston

	50% share	25% share
1-bedroom	£383,000	£464,000
2-bedroom	£511,000	£619,000
3-bedroom	£681,000	£826,000
4-bedrooms	£781,000	£946,000

Source: Derived from market cost analysis

Rent to Buy (including London Living Rents)

- 7.32 A further affordable option is Rent to Buy; this is a government scheme designed to ease the transition from renting to buying the same home. Initially (typically five years) the newly built home will be provided at a rent below market rates (approximately 20% below the market rate). The expectation is that the discount provided in that first five years is saved in order to put towards a deposit on the purchase of the same property. Rent to Buy can be advantageous for some households as it allows for a smaller 'step' to be taken on to the home ownership ladder.
- 7.33 At the end of the five-year period, depending on the scheme, the property is either sold as a shared ownership product or to be purchased outright as a full market property. If the occupant is not able to do either of these then the property is vacated.
- 7.34 In order to access this tenure it effectively requires the same income threshold for the initial phase as a market rental property although the cost of accommodation will be lower. The lower than market rent will allow the household to save for a deposit for the eventual shared ownership or market property. In considering the affordability of rent-to-buy schemes there is a direct read across to the income required to access affordable home ownership (including shared ownership), it should therefore be treated as part of the affordable home ownership (intermediate) products suggested by the NPPF and London Plan.

7.35 The affordable housing category of London Living Rent (LLR) is essentially a form of Rent-to-Buy housing and would typically be available at a rent level that can be considered to be quite affordable in the context of market prices to both buy and rent. The table below shows London Living rents as set by the GLA and how these compare with lower quartile market rents. The LLR data has been based on taking a crude average of figures provided by the GLA (which are at ward level and capped at £1,400 in some locations for some dwelling sizes). The analysis is clear that LLR is quite affordable, with all sizes of accommodation showing rent levels well below current lower quartile figures – for 2-bedroom homes the LLR is around 73% of the market.

Table 7.11 Comparison of London Living Rent levels and market rents – Kingston

	London Living Rent	Lower quartile (LQ) market rent	LLR as % of LQ market rent
1-bedroom	£1,195	£1,350	89%
2-bedrooms	£1,310	£1,800	73%
3-bedrooms	£1,366	£2,400	57%
4-bedrooms	£1,394	£2,750	51%

Source: Market survey and GLA

7.36 It is possible to use this data to compare income levels likely to be required to access a range of products with the table below showing income required for outright market purchase, the income required for a midpoint affordable home ownership product, the income for private renting and the LLR. The figures are based on the same assumptions as set out earlier in this section (a 10% deposit and 4.5 times income multiple for buying and a 30% income threshold for rented housing).

7.37 This analysis really does emphasise the affordability of LLR as an intermediate product, with substantial gaps in income requirements between LLR and other forms of housing, particularly for larger property sizes. This would suggest LLR is a particularly affordable form of

intermediate housing and should be encouraged where opportunities arise.

Table 7.12 Comparison of incomes required to access different housing products – Kingston

	Market purchase	Affordable home ownership	Lower quartile (LQ) market rent	London Living Rent
1-bedroom	£55,000	£54,500	£54,000	£47,800
2-bedrooms	£77,000	£74,500	£72,000	£52,400
3-bedrooms	£108,000	£102,000	£96,000	£54,640
4-bedrooms	£150,000	£130,000	£110,000	£55,760

Source: Based on a range of sources

Role of the PRS in addressing the affordable housing shortfall

7.38 The need for affordable housing shown by the analysis is high and it is therefore worth thinking about how affordable need works in practice and the housing available to those unable to access market housing without Housing Benefit. In particular, the role played by the Private Rented Sector (PRS) in providing housing for households who require financial support in meeting their housing needs should be recognised.

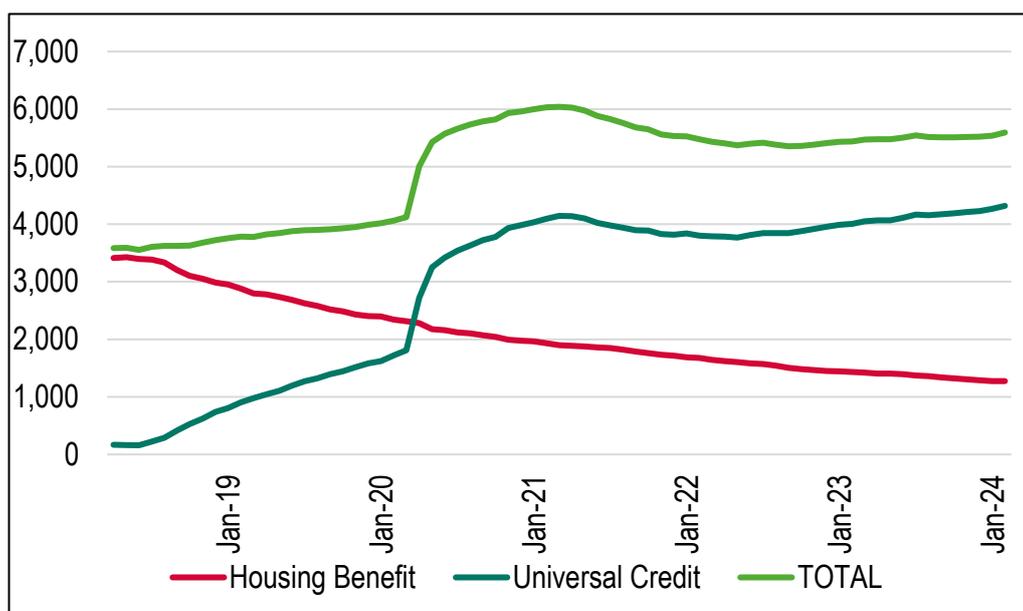
7.39 Whilst the private rented sector (“PRS”) does not fall within the types of affordable housing set out in the NPPF – this tenure is considered later in the report - (other than affordable private rent which is a specific tenure separate from the main ‘full market’ PRS), it has evidently been playing a role in meeting the needs of households who require financial support in meeting their housing need. Government recognises this, and indeed legislated through the 2011 Localism Act to allow Councils to discharge their “homelessness duty” through providing an offer of a suitable property in the PRS.

7.40 Data from the Department of Work and Pensions (DWP) has been used to look at the number of Housing Benefit supported private rented homes.

As of February 2024, it is estimated that there were 5,600 benefit claimants in the private rented sector in Kingston. From this, it is clear that the PRS contributes to addressing the shortfall of genuinely affordable homes. It is not however necessarily a secure source of supply with rental growth above LHA rates and disinvestment by landlords in the sector.

7.41 The figure below shows the trend in the number of claimants in the Borough. This shows there has been a notable increase since March 2020, which is likely to be related to the Covid-19 pandemic and cost of living crisis. There has been some more recent levelling off.

Figure 7.1 Number of Housing Benefit claimants in the private rented sector – Kingston



Source: Department of Work and Pensions

7.42 The last couple of years have seen rents increase whilst Local Housing Allowance (LHA) levels have remained static. It is welcome relief that in the Autumn Statement 2023, the Government increased the LHA rent to the 30th percentile of market rents; and Universal Credit will also rise. However demand pressure could nonetheless have some impact of restricting future supply of PRS properties to those in need; emphasising the need to support delivery of genuinely affordable homes.

7.43 Indeed there is evidence that it is becoming more difficult to discharge homelessness duties. Although the data on homelessness published by the Department of Levelling Up, Housing & Communities is patchy for Kingston. Since the dataset was first published in June 2018, 6 periods have no data for Kingston, this makes it difficult to understand the trends in need overtime. We can however look at averages of the data that is present.

7.44 The table below shows the average number of households in temporary accommodation (TA) at any given point in the Borough since 2018. There is a clear increase from 2018 to 2023 (139), with the largest jump in a single year being between 2019 and 2020 (81), likely an impact of Covid.

Table 7.13 Average Households in Temporary Accommodation

	Average Household in TA (quarterly)
2018	766
2019	825
2020	906
2021	928
2022	868
2023	905

Source: DLUHC Tables on Homelessness

7.45 As well as that part of the PRS claiming Housing Benefit or Universal Credit, there will be a number of households spending more than the 30% of income on housing assumed to be affordable in this report. We do not have any data about the proportion of the sector spending more than the threshold amount, but it is likely to be significant – the English Housing Survey (2021-22) showed private renters in London spend an average of 41% of their income on rent.

7.46 Overall however, the analysis identifies a notable and urgent need for affordable housing, and it is clear that provision of new affordable housing is an important and pressing issue across the Borough. It does however need to be stressed that this report does not provide an affordable housing target; the amount of affordable housing delivered will be limited

to the amount that can viably be provided. The evidence does however suggest that affordable housing delivery should be maximised where opportunities arise.

Summary and Implications

- 7.47 Analysis has been undertaken to estimate the annual need for affordable housing. The analysis is split between a need for low-cost rented accommodation (based on households unable to buy OR rent in the market) and the need for intermediate housing – this includes housing for those who can afford to rent privately but cannot afford to buy a home.
- 7.48 The analysis has taken account of local housing costs (to both buy and rent) along with estimates of household income. Additionally, consideration is given to estimates of the supply of low-cost rented housing and resales of low-cost home ownership properties (such as shared ownership).
- 7.49 When looking at rented needs, the analysis suggests **a need for 976 rented affordable homes per annum across the Borough**. This clearly points to the Council needing to maximise the delivery of such housing at every opportunity.
- 7.50 The analysis suggests there will be **a need for a range of low-cost rented housing** – including London Living Rents (LLR) and London Affordable Rents as well as social rents. Whilst LLR is technically an intermediate product (in terms of the London Plan) this will be particularly suitable for households who are close to being able to afford to rent privately. It is however clear that social rents are most affordable and could benefit a wider range of households – social rents could therefore be prioritised where delivery does not prejudice the overall delivery of affordable homes.
- 7.51 When looking at intermediate products, the analysis again shows a need, although it is clear the need is much lower than for low-cost rented

products. The evidence does however suggest there are many households who are being excluded from the owner-occupied sector (as evidenced by much stronger growth in the private rented sector compared with the number of owners with a mortgage). This suggests that a key issue in the Borough is about access to capital (e.g. for deposits, stamp duty, legal costs) as well as potentially mortgage restrictions (e.g. where employment is temporary) rather than simply the cost of housing to buy (although this will clearly be a factor).

7.52 The evidence has also considered different types of intermediate products (notably First Homes, London Living Rents (LLR) and London shared ownership) as each will have a role to play. London Living Rents look to be quite affordable in the context of market prices, whereas shared ownership is likely to be suitable for households who are just able to afford to privately rent but whose income falls a long way from being able to buy – shared ownership has the advantage of a lower deposit when compared with other forms of housing such as First Homes and also includes a subsidised rent.

7.53 Overall, given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as ‘genuinely affordable’ – particularly for larger homes. This again points to the need for the Council to prioritise delivery of rented affordable housing where possible.

7.54 Drawing the analysis together, our indicative recommendation is:

- The London Plan under Policy H6 requires a minimum of 30% low-cost rented homes, 30% of intermediate products with the remaining 40% to be determined by the Borough;
- The needs assessment in this report shows a greater need for low-cost rented homes than intermediate housing. As a result, there is evidently a higher need for rented provision, thus the remaining 40% to be determined by the Borough should therefore be low-cost rented homes;

- The remaining 30% intermediate housing element would be focused on the more affordable products which are accessible to a wider range of households, these being London Living Rent and to a lesser extent shared ownership. It is suggested the Council seeks to avoid provision of First Homes.

7.55 This translates into an overall apportionment of affordable housing need as set out in the Table below with a recommended tenure split of 70% low-cost rented homes and 30% intermediate homes.

Table 7.14 Affordable Housing Split: Recommendations

Tenure	Proportion (%)	Products	Indicative Proportion (%)
Low-cost rented	70%	Social Rent	35%
		London Affordable Rent	35%
Intermediate	30%	London Living Rent	25%
		Shared Ownership	5%
		First Homes/Discounted Market Sale	0%

7.56 However, in deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Council will need to consider the relative levels of need and also viability issues (recognising for example that providing intermediate housing may be more viable and may therefore allow more units to be delivered, but at the same time noting that households with a need for rented housing are likely to have more acute needs and fewer housing options).

7.57 This report provides clear evidence of an urgent need to increase affordable housing provision, with a need shown for around 1,100 affordable homes a year in the Borough set against delivery of 71 per annum. Delivery is thus meeting just 6% of the need shown. The Council's current actions include progressing the Cambridge Road Estate Regeneration and a number of other small sites in the Borough through the HRA Programme. However there is a clear need to go further. Potential options for further policy interventions and strategy to increase the delivery of affordable housing include the following:

- Updating the affordable housing policy through the new Local Plan, informed by updated viability evidence. This should include continuing to require contributions from small sites to affordable housing provision.
- Evaluating the potential to use funding from S106 receipts to support direct acquisitions of properties, including empty properties, to provide affordable housing short-term.
- Closer joint working with HA partners⁶ to encourage and support investment in the Borough by RPs, focusing short-term particularly on those who are maintaining and seeking to build their development programme.
- Evaluating the potential for the Council itself to establish a Local Housing Company which can acquire and deliver land within the Borough for affordable housing.
- Investigating opportunities in the medium-term to enhance access to affordable housing funding, working with the GLA, RPs and through direct delivery by the Council.
- Consideration of a land release programme of council owned land to HA partners or Registered Providers for the delivery of affordable housing

⁶ A starting point for this may be partners who share the Kingston Housing Register including Clarion, Guinness, Kingston Churches, L&Q, MTVH, PA Housing, RHP, Square Roots, Wandle and Women's Pioneer Housing

-
- Ensure a minimum of 50% affordable housing on public land disposals (affordable housing embedded in land disposal opportunities), in line with the London Plan;
 - Providing a 'top-up' subsidy on schemes to ensure a minimum of 35% affordable housing is delivered and the maintenance of a grants programme for affordable housing subsidy;
 - Considering specific site allocations for affordable housing through the plan-making process;
 - Development of a formal Housing Delivery Plan for the borough; and
 - Considering external infrastructure funding to improve viability/deliverability of key sites.

8. Housing Mix

- 8.1 This section considers the appropriate mix of housing across Kingston, with a particular focus on the sizes of homes required in different tenure groups. It looks at a range of statistics in relation to families before moving on to look at how the number of households in different age groups are projected to change moving forward.

Background Data

- 8.2 The number of families in Kingston (defined for the purpose of this assessment as any household which contains at least one dependent child) totalled 21,600 as of the 2021 Census, accounting for 33% of households. This proportion is slightly higher than that seen in other areas – particularly when compared with data for England. A very high proportion of married couple households (with dependent children) is also notable, equating to 21% of all households in the Borough, compared with 14% across England.

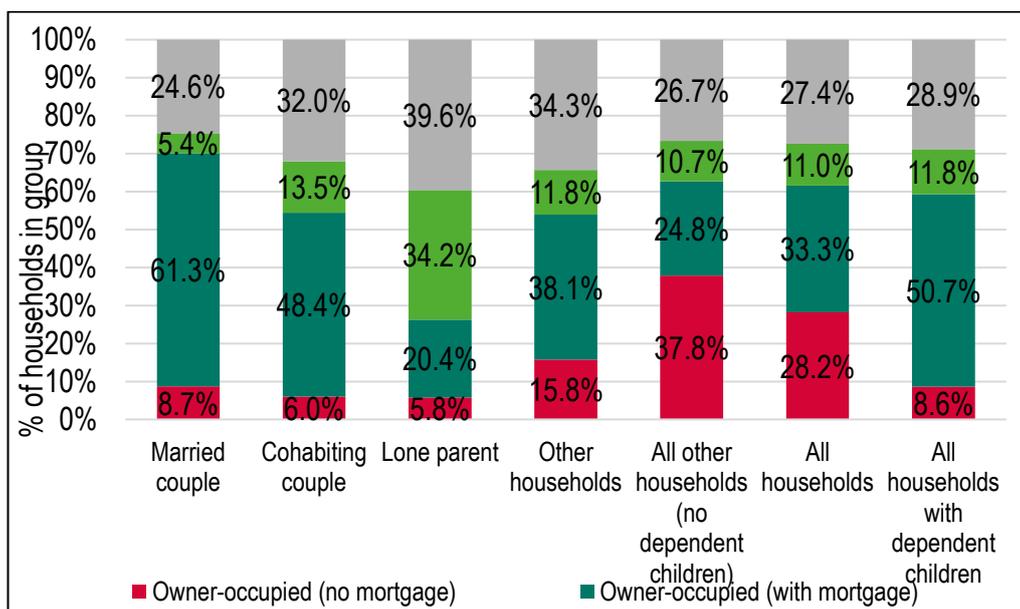
Table 8.1 Households with dependent children (2021)

	Kingston		London	England
	No.	%	%	%
Married couple	13,632	20.8%	15.8%	14.4%
Cohabiting couple	2,155	3.3%	3.0%	4.5%
Lone parent	3,747	5.7%	7.8%	6.9%
Other households	2,094	3.2%	4.7%	2.7%
All other households	43,998	67.0%	68.7%	71.5%
Total	65,626	100.0%	100.0%	100.0%
Total with dependent children	21,628	33.0%	31.3%	28.5%

Source: Census (2021)

8.3 The figure below shows the current tenure of households with dependent children. There are some considerable differences by household type with lone parents having a high proportion living in the social rented sector and also in private rented accommodation. In Kingston, only 26% of lone parent households are owner-occupiers compared with 70% of married couples with children.

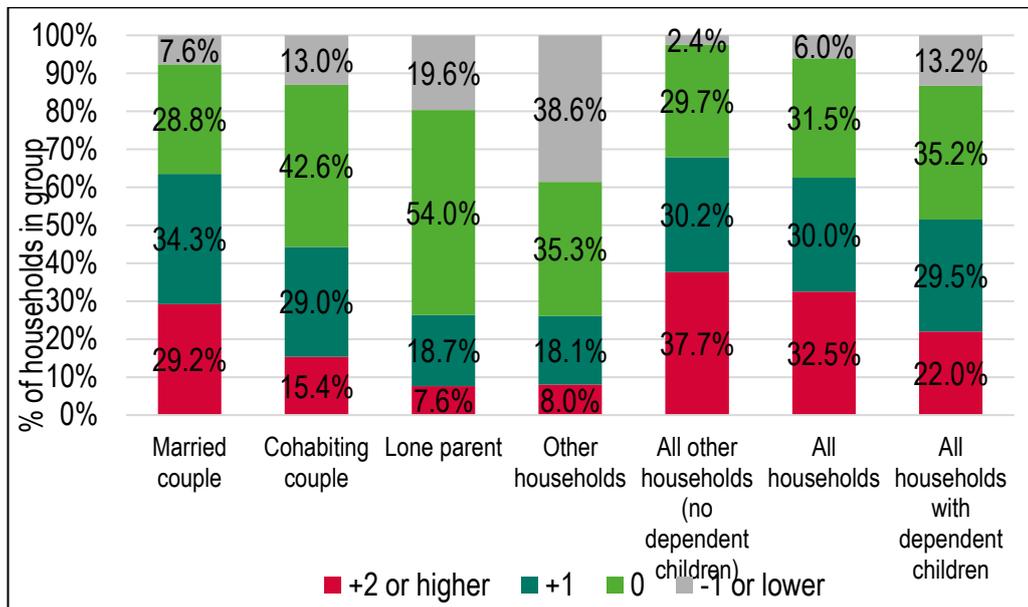
Figure 8.1 Tenure of households with dependent children (2021) – Kingston



Source: Census (2021)

8.4 The figure below shows levels of overcrowding and under-occupancy of households with dependent children. Overcrowded households have a rating of -1 or less. This shows very high levels of overcrowding for all household types with dependent children, including 20% of all lone parents being overcrowded. Overall, some 13% of households with dependent children are overcrowded, compared with 2% of other households.

Figure 8.2 Occupancy rating of households with dependent children (2021) – Kingston



Source: Census (2021)

The Mix of Housing Needed

- 8.5 A model has been developed that starts with the current profile of housing in terms of size (bedrooms) and tenure. Within the data, information is available about the age of households and the typical sizes of homes they occupy. By using demographic projections, it is possible to see which age groups are expected to change in number, and by how much.
- 8.6 On the assumption that occupancy patterns for each age group (within each tenure) remain the same, it is therefore possible to assess the profile of housing needed is over the plan period to 2041.
- 8.7 An important starting point is to understand the current balance of housing in the area – the table below profiles the sizes of homes in different tenure groups across areas. In the owner-occupied sector, the average dwelling size is larger than seen across London and in-line with national figures – Kingston has a high proportion of homes with 4+ bedrooms. The social rented sector has a very similar profile to that seen across London with the private rented sector showing a very slightly

larger profile compared to London (but smaller than nationally). Observations about the current mix feed into conclusions about future mix later in this section.

Table 8.2 Number of Bedrooms by Tenure, 2021

		Kingston	London	England
Owner-occupied	1-bedroom	6%	10%	4%
	2-bedrooms	21%	25%	21%
	3-bedrooms	39%	37%	46%
	4+-bedrooms	34%	28%	29%
	Total	100%	100%	100%
	Ave. no. beds	3.00	2.83	3.00
Social rented	1-bedroom	33%	32%	29%
	2-bedrooms	37%	36%	36%
	3-bedrooms	24%	25%	31%
	4+-bedrooms	6%	7%	4%
	Total	100%	100%	100%
	Ave. no. beds	2.02	2.07	2.10
Private rented	1-bedroom	28%	31%	21%
	2-bedrooms	37%	37%	39%
	3-bedrooms	21%	20%	29%
	4+-bedrooms	14%	11%	11%
	Total	100%	100%	100%
	Ave. no. beds	2.22	2.09	2.30

Source: Census (2021)

Overview of Methodology

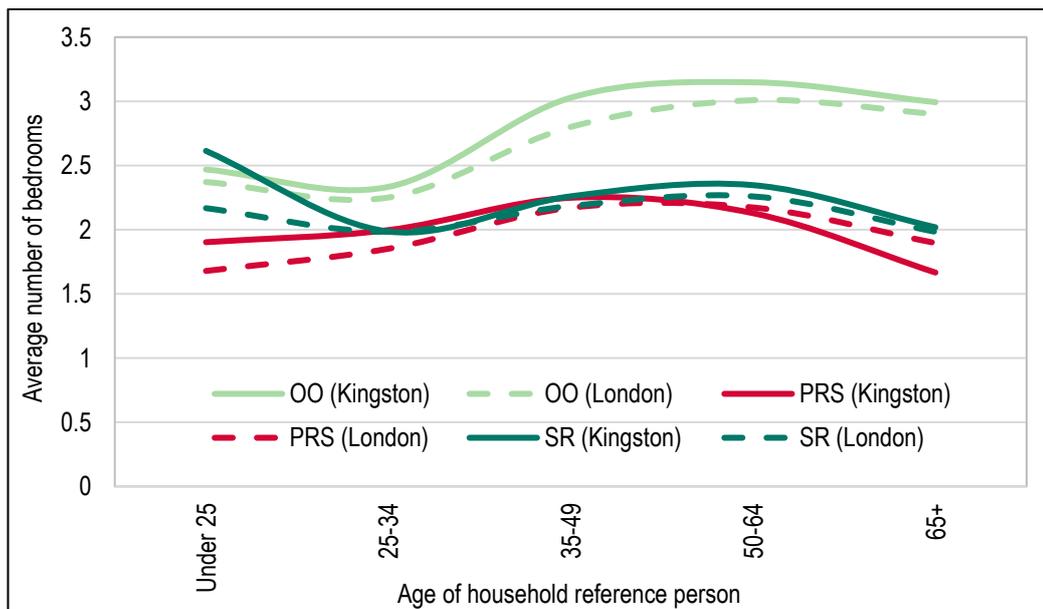
- 8.8 The method to consider future housing mix looks at the ages of the Household Reference Persons and how these are projected to change over time. The sub-sections which follow describe some of the key analyses.

Understanding How Households Occupy Homes

- 8.9 Whilst the demographic projections provide a good indication of how the population and household structure will develop, it is not a simple task to convert the net increase in the number of households into a suggested profile for additional housing to be provided. The main reason for this is that in the market sector, households are able to buy or rent any size of property (subject to what they can afford) and therefore knowledge of the profile of households in an area does not directly transfer into the sizes of property to be provided.
- 8.10 The size of housing which households occupy relates more to their wealth and age than the number of people they contain. For example, there is no reason why a single person cannot buy (or choose to live in) a 4-bedroom home as long as they can afford it, and hence projecting an increase in single person households does not automatically translate into a need for smaller units.
- 8.11 That said, issues of supply can also impact occupancy patterns, for example it may be that a supply of additional smaller level access homes would encourage older people to downsize but in the absence of such accommodation these households remain living in their larger accommodation.
- 8.12 The issue of choice is less relevant in the affordable sector (particularly since the introduction of the social sector size criteria) where households are allocated properties which reflect the size of the household, although there will still be some level of under-occupation moving forward with regard to older persons and working households who may be able to under-occupy housing (e.g. those who can afford to pay the spare room subsidy ('bedroom tax')).
- 8.13 The approach used is to interrogate information derived in the projections about the number of household reference persons (HRPs) in each age group and apply this to the profile of housing within these groups (data being drawn from the 2021 Census).

8.14 The figure below show an estimate of how the average number of bedrooms varies by different ages of HRP and broad tenure group for Kingston and the London region. In all sectors the average size of accommodation rises over time to typically reach a peak around the age of 50. After peaking, the average dwelling size decreases – as typically some households downsize as they get older. The analysis identifies modest differences between Kingston and London with both following similar patterns by age in all tenures – the analysis does however confirm the larger dwelling sizes in the market sector (for all age groups) where households often choose to have more rooms than they necessarily need.

Figure 8.3 Average Bedrooms by Age and Tenure in Kingston and London



Source: Census (2021)

8.15 The analysis uses the existing occupancy patterns at a local level as a start point for analysis and applies these to the projected changes in Household Reference Person by age discussed below. The analysis has been used to derive outputs for three broad categories. These are:

- **Market Housing** – which is taken to follow the occupancy profiles in the owner-occupied sector;

- **Intermediate Housing** – which is taken to follow the occupancy profile in the private rented sector (this is seen as reasonable as the Government’s desired growth in home ownership looks to be largely driven by a wish to see households move out of private renting); and
- **Low-cost Rented Housing** – which is taken to follow the occupancy profile in the social rented sector. The affordable sector in the analysis to follow would include a range of low-cost rented options.

Changes to Households by Age

8.16 The table below presents the projected change in households by age of household reference person. This shows growth as being focused in particular towards older age groups. The number of households headed by someone aged 35-49 is however projected to see a decrease over the period studied.

Table 8.3 Projected Change in Household by Age of HRP in Kingston (trend-based projection)

	2023	2041	Change in Households	% Change
Under 25	1,949	2,101	152	7.8%
25-34	8,428	8,757	328	3.9%
35-49	20,832	18,597	-2,235	-10.7%
50-64	18,850	21,437	2,587	13.7%
65-74	7,581	10,702	3,121	41.2%
75-84	6,065	8,835	2,770	45.7%
85+	2,542	4,382	1,840	72.4%
TOTAL	66,247	74,810	8,563	12.9%

Source: Demographic Projections

Initial Modelled Outputs

8.17 By following the methodology set out above and drawing on the sources shown, a series of outputs have been derived to consider the likely size requirement of housing within each of the three broad tenures at a local authority level. Two tables are provided, considering both local and

regional occupancy patterns. The data linking to local occupancy will to some extent reflect the role and function of the local area, whilst the regional (London-wide) data will help to establish any particular gaps (or relative surpluses) of different sizes/tenures of homes when considered in a wider context.

- 8.18 The analysis for rented affordable housing can also draw on data from the Council’s Housing Register with regards to the profile of need. The Housing Register data shows a pattern of need which is focussed on 1- and 2-bedroom homes but with over a quarter of households requiring 3+-bedroom accommodation.

Table 8.4 Size of Low-Cost Rented Housing – Housing Register Information (March 2023)

	Number of households	% of households
1-bedroom	1,006	37.7%
2-bedrooms	865	32.4%
3-bedrooms	564	21.1%
4+-bedrooms	191	7.2%
Unspecified	41	1.5%
TOTAL	2,667	100.0%

Source: Local Authority Housing Statistics

- 8.19 The table below show the initial modelled outputs of need by dwelling size in the three broad tenures. Market housing needed focusses on 3+-bedroom homes, with intermediate and low-cost rented seeing particular needs for 1- and 2-bedroom homes.

Table 8.5 Initial Modelled Mix of Housing by Size and Tenure in Kingston

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	5%	20%	47%	28%
Intermediate	32%	35%	20%	13%
Low-cost rented	36%	34%	24%	6%

Source: Housing Market Model

Adjustments for Under-Occupation and Overcrowding

- 8.20 The analysis above has shown a significant level of overcrowding in the Borough, and indeed some households under-occupying dwellings. The analysis below uses this information to look at how the mix based on occupancy could be adjusted to take account of households who are overcrowded (and therefore need a larger home than they actually live in) and also those who under-occupy (have more bedrooms than they need).
- 8.21 Whilst it would not be reasonable to expect to remove all under-occupancy (particularly in the market sector) it is the case that in seeking to make the most efficient use of land it would be prudent to look to reduce this over time. Indeed, in the future there may be a move away from current (2021) occupancy patterns due to affordability issues (or eligibility in social rented housing) as well as the type of stock likely to be provided (potentially a higher proportion of flats).
- 8.22 The table below shows a cross-tabulation of a household's occupancy rating and the number of bedrooms in their home (for owner-occupiers). This shows a high number of households with at least 2 spare bedrooms who are living in homes with 3 or more bedrooms. There are also a small number of overcrowded households. Overall, in the owner-occupied sector in 2021, there were 32,400 households with some degree of under-occupation and just under 1,000 overcrowded households.

Table 8.6 Cross-tabulation of occupancy rating and number of bedrooms (owner-occupied sector) – Kingston

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2	0	0	8,029	10,569	18,598
+1	0	5,959	5,465	2,412	13,836
0	2,393	2,129	2,022	461	7,005
-1	167	352	312	125	956
TOTAL	2,560	8,440	15,828	13,567	40,395

Source: Census (2021)

8.23 For completeness the tables below show the same information for the social and private rented sectors. In both cases there are more under-occupying households than overcrowded, but differences are less marked than seen for owner-occupied housing. The opportunities to address over-occupancy in the social rented sector in particular are important given pressures on the stock in the sector.

Table 8.7 Cross-tabulation of occupancy rating and number of bedrooms (social rented sector) – Kingston

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2	0	0	328	164	492
+1	0	773	456	96	1,325
0	2,223	1,325	712	97	4,357
-1	203	558	251	58	1,070
TOTAL	2,426	2,656	1,747	415	7,244

Source: Census (2021)

Table 8.8 Cross-tabulation of occupancy rating and number of bedrooms (private rented sector) – Kingston

Occupancy rating	Number of bedrooms				
	1-bed	2-bed	3-bed	4+-bed	TOTAL
+2	0	0	688	1,564	2,252
+1	0	2,573	1,386	554	4,513
0	4,233	3,327	1,379	371	9,310
-1	722	783	312	95	1,912
TOTAL	4,955	6,683	3,765	2,584	17,987

Source: Census (2021)

- 8.24 In using this data in the modelling an adjustment is made to move some of those who would have been picked up in the modelling as under-occupying into smaller accommodation. Where there is under-occupation by 2 or more bedrooms, the adjustment takes 25% of this group and assigns to a '+1' occupancy. This does need to be recognised as an assumption, but can be seen to be reasonable as they do retain some (considerable) degree of under-occupation (which is likely) but does also seek to model a better match between household needs and the size of their home. For overcrowded households a move in the other direction is made, in this case households are moved up as many bedrooms as is needed to resolve the problems (this is applied for all overcrowded households).
- 8.25 The adjustments for under-occupation and overcrowding lead to the suggested mix as set out in the following table. It can be seen that this tends to suggest a smaller profile of homes as being needed (compared to the initial modelling) with the biggest change being in the market sector – which was the sector where under-occupation is currently most notable. This correlates with the focus of population change on a growing older population.

Table 8.9 Adjusted Modelled Mix of Housing by Size and Tenure – Kingston

	1-bedroom	2-bedrooms	3-bedrooms	4+-bedrooms
Market	5%	24%	48%	23%
Intermediate	28%	36%	24%	12%
Low-cost rented	34%	30%	27%	8%

Source: Housing Market Model

- 8.26 Across the Borough, the analysis points to around a third of the social/affordable housing need being for 1-bedroom homes and it is of interest to see how much of this is due to older person households. In the future household sizes are projected to drop whilst the population of older people will increase. Older person households (as shown earlier) are more likely to occupy smaller dwellings. The impacts that older people have on demand for smaller stock is outlined in the table below.
- 8.27 This indeed identifies a larger profile of homes needed for households where the household reference person is aged Under 65, with a concentration of 1-bedroom homes for older people. This information can be used to inform the mix required for General Needs rather than Specialist Housing, although it does need to be noted that not all older people would be expected to live in homes with some form of care or support.
- 8.28 The 2, 3, and 4+-bedroom categories have been merged for the purposes of older persons as we would not generally expect many (if any) households in this category to need (or indeed be able to be allocated) more than 2-bedrooms in the rented affordable housing sector.

Table 8.10 Adjusted Modelled Mix of Housing by Size and Age – affordable housing (rented) – Kingston

Age of HRP	1- bedroom	2- bedrooms	3- bedrooms	4+- bedrooms
Under 65	21%	34%	33%	12%
65 and over	56%	44%		
All affordable housing (rented)	34%	30%	27%	8%

Source: Housing Market Model

8.29 A further analysis of the need for rented affordable housing is to compare the need with the supply (turnover) of different sizes of accommodation. This links back to estimates of need in the previous section (an annual need for 976 dwellings per annum) with additional data from CoRe about the sizes of homes let over the past three years.

8.30 This analysis is quite clear in showing the very low supply of larger homes relative to the need for 4+-bedroom accommodation where it is estimated the supply is only around 3% of the need arising each year, whereas for 1-bedroom homes around 32% of the need can be met. Whilst the need in absolute terms for larger homes is thus small, the needs are particularly difficult to meet and often acute.

Table 8.11 Need for general needs rented affordable housing by number of bedrooms

	Gross Annual Need	Gross Annual Relet Supply	Net Annual Need	As a % of total net annual need	Supply as a % of gross need
1-bedroom	300	97	203	20.8%	32.4%
2-bedrooms	407	71	336	34.5%	17.3%
3-bedrooms	345	23	322	33.0%	6.7%
4+- bedrooms	118	4	115	11.7%	3.1%
Total	1,171	195	976	100.0%	16.6%

Source: Icen Analysis

Indicative Targets for Different Sizes of Property by Tenure

8.31 The analysis below provides some indicative targets for different sizes of home (by tenure). The conclusions take account of a range of factors, including the modelled outputs and an understanding of the stock profile in different locations. The analysis (for rented affordable housing) also draws on the Housing Register data as well as taking a broader view of issues such as the flexibility of homes to accommodate changes to households (e.g. the lack of flexibility offered by a 1-bedroom home for a couple looking to start a family).

Low-Cost Rented Housing

8.32 Bringing together the above, a number of factors are recognised. This includes recognising that it is unlikely that all affordable housing needs will be met and that it is likely that households with a need for larger homes will have greater priority (as they are more likely to contain children).

8.33 As noted, the conclusions also consider the Housing Register and also take account of the current profile of housing in this sector. In taking account of the modelled outputs, the Housing Register and the discussion above, it is suggested that the following mix of social/affordable rented housing would be appropriate:

Table 8.12 Recommended Profile for Rented Affordable Homes

	Affordable housing (rented)	
	General needs	Older persons
1-bedroom	15%	60%
2-bedrooms	35%	40%
3-bedrooms	35%	
4+-bedrooms	15%	

Intermediate Housing

8.34 In the intermediate and market sectors a profile of housing that closely matches the outputs of the modelling is suggested. It is considered that the provision of intermediate should be more explicitly focused on delivering smaller family housing for younger households and childless couples. Based on this analysis, it is suggested that the following mix of intermediate housing would be appropriate:

- 1-bedroom: 30%
- 2-bedroom: 40%
- 3-bedroom: 20%
- 4+-bedroom: 10%

Market Housing

8.35 Finally, in the market sector, a balance of dwellings is suggested that takes account of both the demand for homes and the changing demographic profile (as well as observations about the current mix and also the potential to reduce overcrowding and slightly reduce levels of under-occupancy):

- 1-bedroom: 5%
- 2-bedroom: 25%
- 3-bedroom: 50%
- 4+-bedroom: 20%

8.36 There may be local demand factors which influence the mix of homes which is appropriate on individual development sites, as well as considerations related to the location and nature of the site, and character

of the local area. It would thus not be appropriate to apply the above mix prescriptively in all cases. However applicants should be expected to justify deviation from the needs position shown.

- 8.37 The recommendations can also be used as a set of guidelines to consider the appropriate mix on larger development sites, and the Council could expect justification for a housing mix on such sites which significantly differs from that modelled herein.

Summary and Implications

- 8.38 The study considered the mix of housing required across different tenures, taking account of the demographic profile of the Borough, how this might change over time and the way in which households occupy homes – including considering the extent to which households are overcrowded (or under-occupy accommodation).
- 8.39 The proportion of households with dependent children in Kingston is slightly higher than the London and national average, with 33% of households (21,600) containing dependent children. There are notable differences between different types of household, with married couples (with dependent children) seeing a high level of owner-occupation, whereas as lone parents are particularly likely to live in social or private rented accommodation. Analysis also shows high levels of overcrowding, with 13% of all households with dependent children lacking at least one bedroom.
- 8.40 There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis in this report linked to future demographic change concludes that the following represents an appropriate mix of affordable and market homes, this takes account of household changes for different age groups as well as modelling for there

to be reductions in both overcrowding and under-occupancy of housing stock. The key demographic trend in the Borough is an increasing older population.

8.41 In the market sector the analysis points to a particular need for 3-bedroom accommodation. For general need rented affordable housing there is a clear need for a range of different sizes of homes, including 50% to have at least 3-bedrooms. Our recommended Borough-wide mix is set out below:

Table 8.13 Recommended Housing Mix

	Market	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	5%	30%	15%	60%
2-bedrooms	25%	40%	35%	40%
3-bedrooms	50%	20%	35%	
4+-bedrooms	20%	10%	15%	

Source: *Iceni Analysis*

8.42 If higher housing delivery can be achieved, supporting additional in-migration to the Borough, we would expect this to support enhanced demand for family-sized homes.

9. Older and Disabled People

9.1 This section studies the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. It responds to Planning Practice Guidance on *Housing for Older and Disabled People* published by Government in June 2019. It includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

Existing Specialist Housing Stock

9.2 Council data shows that there is a reasonable supply of housing for older people in Kingston overall, although it is particularly focused on housing for rent with 79% of bedspaces in this tenure type.

Table 9.1 Supply of Housing for Older People (2024)

	Sale	Rent	Total
Bedspaces	319	1,200	1,519

Source: Council Data, 2024

9.3 The latest Housing LIN report for the Council sets out the following prevalence Rates for Kingston:

- Housing for Older People to Rent - 104
- Housing for Older People to Buy - 28
- Housing With Care to Rent - 0
- Housing With Care to Buy - 0

-
- 9.4 This would suggest that the Housing LIN includes enhanced sheltered within the housing for older people rather than the housing with care category.
- 9.5 The report also notes that the current provision for housing for older people to rent is above most of its comparator authorities and the English average while the current provision for housing for older people for private sale is slightly below its comparator authority average and below the English average.
- 9.6 The report notes that their research with older people indicates that there is interest in moving to existing and new housing for older people, for rent and for sale, if it is sufficiently attractive.
- 9.7 Clearly with zero provision the prevalence rate for housing with care is below both the comparator authority average and below the English average. However, the report notes that there is interest in moving to existing and new housing with care for older people, for rent and for sale, if it is sufficiently attractive. The modelling therefore suggests a future prevalence of 15 per 1,000 head of population.

London-wide Evidence

- 9.8 The "GLA Older Persons Research Project - Planning Policy Review" produced by Three Dragons assesses how London boroughs' planning policies address the needs of older residents. The Policy Review focuses on housing, built environment, transportation, communication, and social facilities.
- 9.9 In relation to housing the primary concern is providing an adequate supply of specialist housing for older people. The research notes that most boroughs lack specific policies for older persons' housing including Kingston.

-
- 9.10 It notes one of the challenges include defining older persons' housing and determining the required levels. It highlights the London Plan's definition of Specialist Accommodation for Older People although this has perhaps been overtaken by the PPG.
- 9.11 It also notes that the London Plan sets targets for the delivery of older persons housing which should be met. The most recent London Plan sets an "annual benchmark for specialist older persons housing" for the 2017 to 2029 period is 105 per annum.
- 9.12 It also notes that few boroughs have policies related to the built environment for older people with most focusing on urban design, public conveniences, and crime prevention.
- 9.13 It highlights the World Health Organisation Checklist of Essential Features of Age-friendly Cities which includes:
- Outdoor spaces and buildings
 - Transportation
 - Housing
 - Social Participation
 - Respect and Social Inclusion
 - Civic Participation and Employment
 - Communication and Information
 - Community and Health Services
- 9.14 The research recommends that as well as an overriding urban design policy requiring inclusive and accessible developments, the councils should create a policy on the built environment which needs to be much more specific in terms of meeting the needs of older people.

9.15 It goes on to recommend that the following three issues should be specifically addressed in new local plans:

- Pedestrian and scooter accessibility including more pedestrianised areas/ wider pavements and charging points
- More seating in public spaces
- Improving the accessibility of transportation and
- Increasing the number of public conveniences.

9.16 Other recommendations include policies for communication systems that cater to those with sensory impairments, ensuring they can remain socially and economically active. In addition access to community and health facilities, supporting healthy lifestyles is also recommended.

9.17 The Council's should also collaborate with health commissioners for better GP services which have good distribution and access, space and facilities and co-locate health and community services, and ensure accessible community venues.

9.18 The review concludes that most London boroughs do not sufficiently address the needs of older residents across various planning aspects. It suggests that improvements are needed in housing policies, urban design, transport, and social infrastructure to create an age-friendly environment.

Understanding the Implications of Demographic Change

9.19 At a national level, the population of older persons is increasing, and this will potentially drive a need for housing which is capable of meeting the needs of older persons. Initially below a series of statistics about the older person population of Kingston are presented.

Current Population of Older People

9.20 Kingston Borough has a slightly older age structure when compared with London (15% of the population being aged 65 and over) but a younger population in a national context – as of 2022 and estimated 7% of the population was aged 75 and over. This is shown below.

Table 9.2 Older Persons Population, 2022

	Kingston	London	England
Under 65	85.2%	87.9%	81.4%
65-74	7.8%	6.6%	9.6%
75-84	5.0%	3.9%	6.5%
85+	2.1%	1.6%	2.5%
Total	100.0%	100.0%	100.0%
Total 65+	14.8%	12.1%	18.6%
Total 75+	7.0%	5.5%	9.0%

Source: ONS mid-year population estimates

Projected Future Change in the Population of Older People

9.21 Population projections can next be used to provide an indication of how the number of older persons might change in the future with the table below showing that Kingston is projected to see a notable increase in the older person population. The projections, based on 10 year trends (490 dpa) shows that a growing older population drives overall population growth, with a projected increase in the population aged 65+ of around 46%. The population aged Under 65 is in contrast projected to see a modest decrease (3% decline).

9.22 In total population terms, the projections show an increase in the population aged 65 and over of 11,700 people. This is against a backdrop of an overall increase of 7,100. Population growth of people aged 65 and over therefore accounts for over 100% of the total projected population change, with the population in younger age groups (under 65) falling.

Table 9.3 Projected Change in Population of Older Persons, 2023 to 2041 – Kingston

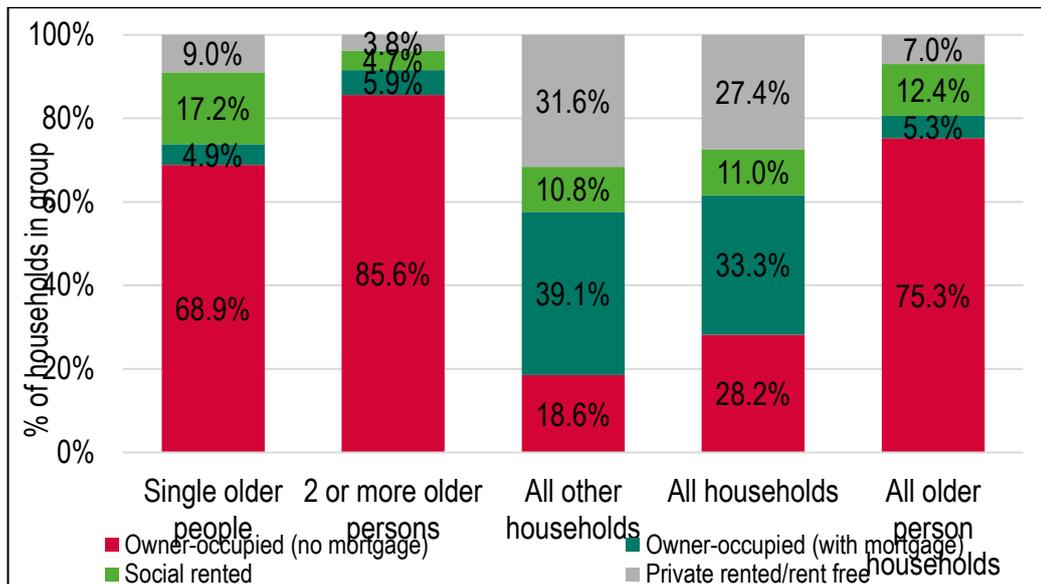
	2023	2041	Change in population	% change
Under 65	142,814	138,197	-4,616	-3.2%
65-74	12,941	18,139	5,198	40.2%
75-84	8,864	12,842	3,978	44.9%
85+	3,523	6,062	2,539	72.1%
Total	168,142	175,241	7,099	4.2%
Total 65+	25,329	37,044	11,715	46.3%
Total 75+	12,387	18,905	6,517	52.6%

Source: Demographic projections

Characteristics of Older Person Households

- 9.23 The figure below shows the tenure of older person households. The data has been split between single older person households and those with two or more older people (which will largely be couples). The data shows that the majority of older persons households are owner occupiers (81% of older person households), and indeed most are owner occupiers with no mortgage and thus may have significant equity which can be put towards the purchase of a new home. Some 12% of older persons households live in the social rented sector and the proportion of older person households living in the private rented sector is relatively low (about 7%).
- 9.24 There are also notable differences for different types of older person households with single older people having a lower level of owner-occupation than larger older person households – this group also has a much higher proportion living in the social rented sector.

Figure 9.1 Tenure of Older Persons Households in Kingston, 2021



Source: 2021 Census

Prevalence of Disabilities

9.25 The table below shows the proportion of people who are disabled under the Equality Act drawn from 2021 Census data, and the proportion of households where at least one person has a disability. The data suggests that some 26% of households in the Borough contain someone with a disability. This figure is lower than seen across other areas. The figures for the population with a disability show similar trends in comparison with other areas – some 13% of the population having a disability.

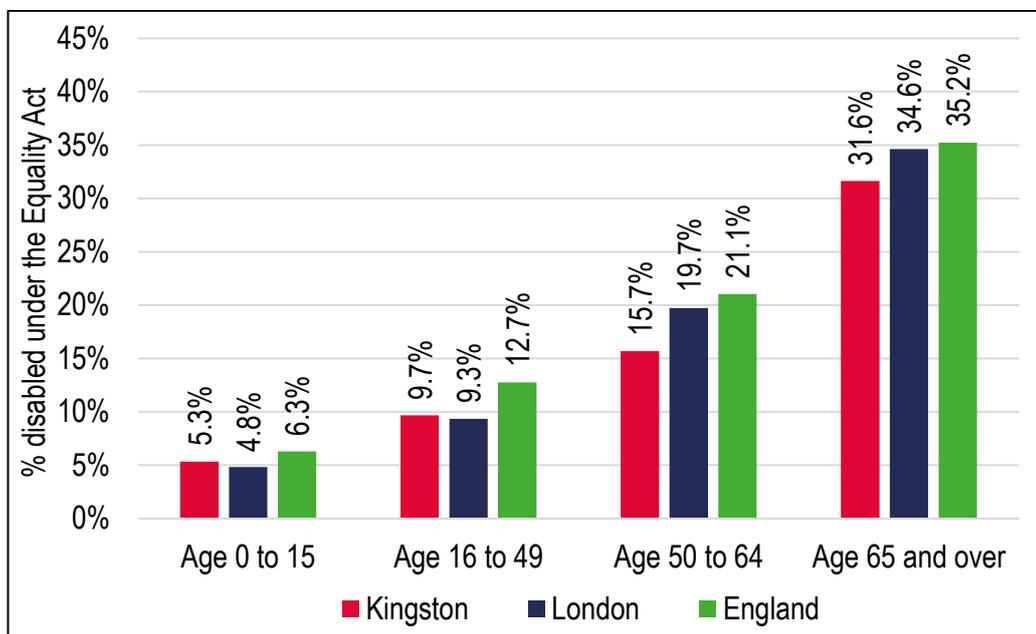
Table 9.4 Households and People with a Disability, 2021

	Households Containing Someone with a Disability		Population with a Disability	
	No.	%	No.	%
Kingston	16,934	25.8%	21,990	13.1%
London	911,540	26.6%	1,164,456	13.2%
England	7,507,886	32.0%	9,774,510	17.3%

Source: 2021 Census

9.26 As noted, it is likely that the age profile will impact upon the numbers of people with a disability, as older people tend to be more likely to have a disability. The figure below shows the age bands of people with a disability. It is clear from this analysis that those people in the oldest age bands are more likely to have a disability. The analysis also shows lower levels of disability in each age band within Kingston when compared with the national position, and generally lower figures than seen across London.

Figure 9.2 Population with Disability by Age, 2021



Source: 2021 Census

Health Related Population Projections

9.27 The incidence of a range of health conditions is an important component in understanding the potential need for care or support for a growing older population. The analysis undertaken covers both younger and older age groups and draws on prevalence rates from the PANSI (Projecting Adult Needs and Service Information) and POPPI (Projecting Older People Population Information) websites. Adjustments have been made to take account of the age specific health/disabilities previously shown.

9.28 Of particular note are the large increases in the number of older people with dementia (increasing by 58% from 2023 to 2041) and mobility problems (up 52% over the same period). Changes for younger age groups are smaller, reflecting the fact that the projections are expecting older age groups to see the greatest proportional increases in population. When related back to the total projected change to the population, the increase of people aged 65+ with a mobility problem represents around 31% of total projected population growth.

Table 9.5 Projected Changes to Population with a Range of Disabilities – Kingston

Disability	Age Range	2023	2041	Change	% Change
Dementia	65+	1,616	2,554	938	58.1%
Mobility problems	65+	4,205	6,407	2,202	52.4%
Autistic Spectrum Disorders	18-64	780	803	23	2.9%
	65+	211	315	104	49.2%
Learning Disabilities	15-64	2,086	2,087	1	0.1%
	65+	472	688	216	45.7%
Impaired mobility	16-64	4,221	4,464	243	5.7%

Source: POPPI/PANSI and Demographic Projections

9.29 Invariably, there will be a combination of those with disabilities and long-term health problems that continue to live at home with family, those who chose to live independently with the possibility of incorporating adaptations into their homes and those who choose to move into supported housing.

9.30 The projected notable growth shown in the number of people with disabilities provides clear evidence justifying delivering ‘accessible and adaptable’ homes as defined in Part M4(2) of Building Regulations, subject to viability and site suitability. The Council should ensure that the viability of doing so is also tested as part of drawing together its evidence

base although the cost of meeting this standard is unlikely to have any significant impact on viability and would potentially provide a greater number of homes that will allow households to remain in the same property for longer.

- 9.31 Central Government announced in July 2022 its intention to require all new homes to meet M4(2) standards (unless it can be shown to be impractical and unachievable), however has yet to consult on and then bring forwards the amendments to building regulations to enact this. The local evidence of a growing need for such homes however provides a strong basis for a new local plan policy in the interim.

Need for Specialist Accommodation for Older People

- 9.32 Given the ageing population and higher levels of disability and health problems amongst older people, there is likely to be an increased requirement for specialist housing options moving forward. The box below shows the different types of older persons housing which are considered.
- 9.33 The 2017 Older Persons Housing Benchmarks Report, prepared by Three Dragons, identified an annual indicative figure for older persons specialist housing of 105 units per annum using the Retirement Housing Group Model based on specialist housing accommodating 15% of households aged over 75; and 2.5% of households aged 65-74. It did not draw specific numerical conclusions on care home needs at a Borough level. A limitation of this research was that it does not appear to have fully considered existing provision.

Definitions of Different Types of Older Persons' Accommodation

Age-restricted general market housing: This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens, but does not include support or care services.

Retirement living or sheltered housing (housing with support): This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.

Extra care housing or housing-with-care (housing with care): This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Residential care homes and nursing homes (care bedspaces): These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Source: Planning Practice Guidance [63-010]

- 9.34 The need for specialist housing for older persons is typically modelled by applying prevalence rates to current and projected population changes and considering the level of existing supply. There is no standard methodology for assessing the housing and care needs of older people. The current and future demand for elderly care is influenced by a host of

factors including the balance between demand and supply in any given area and social, political, regulatory and financial issues. Additionally, the extent to which new homes are built to accessible and adaptable standards may over time have an impact on specialist demand (given that older people often want to remain at home rather than move to care) – this will need to be monitored.

- 9.35 There are a number of ‘models’ for considering older persons’ needs, but they all essentially work in the same way. The model results are however particularly sensitive to the prevalence rates applied, which are typically calculated as a proportion of people aged over 75 who could be expected to live in different forms of specialist housing. Whilst the population aged 75 and over is used in the modelling, the estimates of need would include people of all ages.
- 9.36 Whilst there are no definitive rates, the PPG [63-004] notes that ‘the future need for specialist accommodation for older people broken down by tenure and type (e.g. sheltered housing, extra care) may need to be assessed and can be obtained from a number of online tool kits provided by the sector, for example SHOP@ for Older People Analysis Tool)’. The PPG does not specifically mention any other tools and therefore seems to be indicating that SHOP@ would be a good starting point for analysis. Since the PPG was published the Housing Learning and Information Network (Housing LIN) has removed the Shop@ online toolkit although the base rates used for analysis are known.
- 9.37 The SHOP@ tool was originally based on data in a 2008 report (More Choice Greater Voice) and in 2011 a further suggested set of rates was published (rates which were repeated in a 2012 publications). In 2016, Housing LIN published a review document which noted that the 2008 rates are ‘outdated’ but also noting that the rates from 2011/12 were ‘not substantiated’. The 2016 review document therefore set out a series of proposals for new rates to be taken forward onto the Housing LIN website.

9.38 Whilst the 2016 review rates do not appear to have ever led to an update of the website, it does appear from reviewing work by Housing LIN over the past couple of years as if it is these rates which typically inform their own analysis (subject to evidence based localised adjustments).

9.39 For clarity, the table below shows the base prevalence rates set out in the various documents described above. For the analysis in this report the age-restricted and retirement/sheltered have been merged into a single category (housing with support).

Table 9.6 Range of suggested baseline prevalence rates from a number of tools and publications

Type/Rate	SHOP@ (2008) ⁷	Housing in Later Life (2012) ⁸	2016 Housing LIN Review
Age-restricted general market housing	-	-	25
Retirement living or sheltered housing (housing with support)	125	180	100
Extra care housing or housing-with-care (housing with care)	45	65	30-40 ('proactive range')
Residential care homes	65	(no figure apart from 6 for dementia)	40
Nursing homes (care bedspaces), including dementia	45		45

Source: Housing LIN

⁷ Based on the More Choice Greater Voice publication of 2008 (https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Reports/MCGVdocument.pdf). It should be noted that although these rates are from 2008, they are the same rates as were being used in the online toolkit when it was taken offline in 2019.

⁸ https://www.housinglin.org.uk/assets/Resources/Housing/Support_materials/Toolkit/Housing_in_Later_Life_Toolkit.pdf

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- 9.40 The local context is of particular financial pressures in the Adult Social Care sector. The Council has been seeing increasing demand from residents with more complex needs, which combined with people living longer, is putting particular pressure on its Adult Social Care budgets.
- 9.41 There are currently a total of 933 care home bedspaces for the over 65+ age group in the Borough, as set out in the Council's Market Sustainability Plan, but around a third of these are not affordable to the Council due to price. It reports a particular need for more affordable care home beds in the Borough, including schemes which can accommodate complex needs placements. This will help to avoid out-of-borough placements. The Plan expects local demand for care home beds to increase, driven by demographics.
- 9.42 The Council does not have any extra care facilities in the Borough, but the Market Sustainability Plan identifies it as a future needs; and its strategy is to develop this offer to enable older people to opt for housing with care earlier on and delay/avoid the need to move into residential care. It is also looking at technology-enabled care (telecare) in line with its Digital Strategy.
- 9.43 In interpreting the different potential prevalence rates it is clear that:
- The prevalence rates used should be considered and assessed taking account of an authority's strategy for delivering specialist housing for older people. The degree for instance which the Council want to require extra care housing as an alternative to residential care provision would influence the relative balance of need between these two housing types;
 - The Housing LIN model has been influenced by existing levels of provision and their view on what future level of provision might be reasonable taking account of how the market is developing, funding availability etc. There is a degree to which the model and assumptions within it may not fully capture the growing recent

private sector interest and involvement in the sector, particularly in extra care; and

- The assumptions in these studies look at the situation nationally. At a more local level, the relative health of an area's population is likely to influence the need for specialist housing with better levels of health likely to mean residents are able to stay in their own homes for longer.

9.44 These issues are considered to provide appropriate modelling assumptions for assessing future needs. Nationally, there has been a clear focus on strengthening a community-led approach and reducing reliance on residential and nursing care – in particular focussing where possible on providing households with care in their own home. This could however be provision of care within general needs housing; but also care which is provided in a housing with care development such as in extra care housing.

9.45 We consider that the prevalence rates shown in the 2016 Housing LIN Review is an appropriate starting point; but that the corollary of lower care home provision should be a greater focus on delivery of housing with care. Having regard to market growth in this sector in recent years, and since the above studies were prepared, we consider that the starting point for housing with care should be the higher rate shown in the SHOP@ report (this is the figure that would align with the PPG).

9.46 Rather than simply taking the base prevalence rates, an initial adjustment has been made to reflect the relative health of the local older person population. This has been based on Census data about the proportion of the population aged 75 and over who have a long-term health problem or disability (LTHPD) compared with the England average. In Kingston, the data shows slightly better health in the older person population and so a modest decrease has been made to the prevalence rates.

9.47 A second local adjustment has been to estimate a tenure split for the housing with support and housing with care categories. This again draws

on suggestions in the 2016 Review which suggests that less deprived local authorities could expect a higher proportion of their specialist housing to be in the market sector. Using 2019 Index of Multiple Deprivation (IMD) data, the analysis suggests Kingston is the 270th most deprived local authority in England (out of 317) – i.e. a lower than average level of deprivation – this suggests a slightly greater proportion of market housing than a local authority in the middle of the range (for housing with support and housing with care).

- 9.48 The table below shows estimated needs for different types of housing linked to the population projections. The analysis is separated into the various different types and tenures although it should be recognised that there could be some overlap between categories (i.e. some households might be suited to more than one type of accommodation).
- 9.49 Overall, the analysis suggests that there will be a need for housing with support (retirement/sheltered housing) in the market sector. The analysis also points to a strong potential need for housing with care (e.g. extra-care) in both the market and affordable sectors (three-quarters market housing). The analysis also suggests a need for some additional nursing and residential care bedspaces although at present the need/demand and supply are broadly in balance.

Table 9.7 Specialist Housing Need using adjusted SHOP@Review Assumptions, 2023-41 – Kingston

		Housing demand per 1,000 75+	Current supply (EAC data)	Current demand	Current shortfall/surpluses (-ve)	Additional demand to 2041	Shortfall/surplus by 2041
Housing with support	Market	72	319	887	568	466	1,034
	Affordable	49	1,215	604	-611	318	-293
Total (housing with support)		120	1,534	1,491	-43	785	742
Housing with care	Market	31	0	384	384	202	585
	Affordable	12	27	153	126	81	207
Total (housing with care)		43	27	537	510	282	792
Residential care bedspaces		39	363	477	114	251	365
Nursing care bedspaces		43	645	537	-108	282	174
Total bedspaces		82	1,008	1,014	6	533	539

Source: Derived from Demographic Projections and Housing LIN/EAC (Elderly Accommodation Counsel)

Points to Note

The Council's 2022 Supported Accommodation Assessment modelling included a greater focus on housing with support (using a 131 per 1,000 prevalence rate); and a greater overall focus on rented units based on a 50/50 rented-market split. It modelled a lower need for Housing with Care, using a 15 per 1,000 prevalence rate. Our modelling has had greater regard to the current supply position; and tenure profile. What particularly stands out from the data is the lack of any existing Housing with Care provision. There is a degree to which, on this basis, a 43 per 1,000 prevalence rate may be difficult to achieve.

In the context of a nature of provision and demographics, there would be a case for the identification of specific site allocations within the Plan for specialist older persons housing. However there are potential deliverability issues with this; and allocations for care homes/ extra care may however impact on affordable housing delivery (depending on the scale of growth envisaged).

9.50 The provision of a choice of attractive housing options to older households is a component of achieving good housing mix. The availability of such housing options for the growing older population may enable some older households to downsize from homes which no longer meet their housing needs or are expensive to run. The availability of housing options which are accessible to older people will also provide the opportunity for older households to 'rightsize' which can help improve their quality of life.

9.51 It should also be noted that within any category of need there may be a range of products. For example, many recent market extra-care schemes have tended to be focused towards the 'top-end' of the market and may have significant service charges (due to the level and quality of facilities and services). Such homes may therefore only be affordable to a small proportion of the potential market, and it will be important for the Council to seek a range of products that will be accessible to a wider number of households if needs are to be met.

Wheelchair User Housing

9.52 The analysis below draws on secondary data sources to estimate the number of current and future wheelchair users and to estimate the number of wheelchair accessible/adaptable dwellings that might be required in the future. Estimates of need produced in this report draw on data from the English Housing Survey (EHS) – mainly 2018/19 data. The

EHS data used includes the age structure of wheelchair users, information about work needed to homes to make them 'visitable' for wheelchair users and data about wheelchair users by tenure.

9.53 The table below shows at a national level the proportion of wheelchair user households by the age of household reference person. Nationally, around 3.4% of households contain a wheelchair user – with around 1% using a wheelchair indoors. There is a clear correlation between the age of household reference person and the likelihood of there being a wheelchair user in the household.

Table 9.8 Proportion of wheelchair user households by age of household reference person – England

Age of household reference person	No household members use a wheelchair	Uses wheelchair all the time	Uses wheelchair indoors only	Uses wheelchair outdoors only	TOTAL
24 and under	99.4%	0.3%	0.0%	0.3%	100.0%
25-34	99.3%	0.3%	0.1%	0.2%	100.0%
35-49	98.2%	0.5%	0.1%	1.2%	100.0%
50-64	96.9%	0.7%	0.4%	2.0%	100.0%
65 and over	93.1%	0.9%	0.4%	5.6%	100.0%
All households	96.6%	0.6%	0.3%	2.5%	100.0%

Source: English Housing Survey (2018/19)

9.54 The prevalence rate data can be brought together with information about the household age structure and how this is likely to change moving forward – adjustments have also been made to take account of the relative health (by age) of the population. The data estimates a total of 1,550 wheelchair user households in 2023, and that this will rise to 2,017 households by 2041.

Table 9.9 Estimated number of wheelchair user households (2023-41) – Kingston

	Prevalence rate (% of households)	Households 2023	Households 2041	Wheelchair user households (2023)	Wheelchair user households (2041)
24 and under	0.6%	1,949	2,101	13	14
25-34	0.5%	8,428	8,757	38	39
35-49	1.0%	20,832	18,597	213	190
50-64	2.0%	18,850	21,437	374	425
65 and over	5.6%	16,188	23,919	913	1,349
All households	-	66,247	74,810	1,550	2,017

Source: Icen Analysis

- 9.55 The finding of an estimated current number of wheelchair user households does not indicate how many homes might be needed for this group – some households will be living in a home that is suitable for wheelchair use, whilst others may need improvements to accommodation, or a move to an alternative home. Data from the EHS (2014-15) shows that of the 814,000 wheelchair user households, some 200,000 live in a home that would either be problematic or not feasible to make fully ‘visitable’ – this is around 25% of wheelchair user households.
- 9.56 Applying this to the current number of wheelchair user households gives a current need for 388 additional wheelchair user homes. If the projected need is also discounted to 25% of the total (on the basis that many additional wheelchair user households will already be in accommodation) then a further need for 117 homes in the 2023-41 period can be identified. Added together this leads to **a need estimate of 504 wheelchair user homes – equating to 28 dwellings per annum** over the plan period to 2041.

Table 9.10 Estimated need for wheelchair user homes, 2023-41

	Current need	Projected need (2023-41)	Total current and future need
Kingston	388	117	504

Source: Icen Analysis

9.57 Furthermore, information in the EHS (for 2018/19) also provides national data about wheelchair users by tenure. This showed that, at that time, around 7.1% of social tenants were wheelchair users (including 2.2% using a wheelchair indoors), compared with 3.1% of owner-occupiers (0.7% indoors). These proportions can be expected to increase with an ageing population but do highlight the likely need for a greater proportion of social (affordable) homes to be for wheelchair users.

Table 9.11 Proportion of wheelchair user households by tenure of household reference person – England

	No household members use a wheelchair	Uses wheelchair all the time	Uses wheelchair indoors only	Uses wheelchair outdoors only	TOTAL
Owners	96.9%	0.5%	0.2%	2.4%	100.0%
Social sector	92.9%	1.6%	0.6%	4.8%	100.0%
Private renters	98.8%	0.1%	0.1%	0.9%	100.0%
All households	96.6%	0.6%	0.3%	2.5%	100.0%

Source: English Housing Survey (2018/19)

9.58 To meet the identified need, the Council could seek a proportion (maybe up to 5%) of all new market homes to be M4(3) compliant and potentially a higher figure in the affordable sector (say 10%). These figures reflect that not all sites would be able to deliver homes of this type. In the market sector these homes would be M4(3)A (adaptable) and M4(3)B (accessible) for affordable housing.

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- 9.59 As with M4(2) homes it may not be possible for some schemes to be built to these higher standards due to built-form, topography, flooding etc. Furthermore, provision of this type of property may in some cases challenge the viability of delivery given the reasonably high build out costs (see table below).
- 9.60 It is worth noting that the Government has now reported on a consultation (Raising Accessibility Standards for New Homes⁹) on changes to the way the needs of people with disabilities and wheelchair users are planned for as a result of concerns that in the drive to achieve housing numbers, the delivery of housing that suits the needs of the households (in particular those with disabilities) is being compromised on viability grounds.
- 9.61 The key outcome is: 'Government is committed to raising accessibility standards for new homes. We have listened carefully to the feedback on the options set out in the consultation and the government response sets out our plans to mandate the current M4(2) requirement in Building Regulations as a minimum standard for all new homes'. This change is due to shortly be implemented through a change to building regulations.
- 9.62 The consultation outcome still requires a need for M4(3) dwellings to be evidenced, stating 'M4(3) (Category 3: Wheelchair user dwellings) would continue as now where there is a local planning policy in place in which a need has been identified and evidenced. Local authorities will need to continue to tailor the supply of wheelchair user dwellings to local demand'.
- 9.63 As well as evidence of need, the viability challenge is particularly relevant for M4(3)(B) standards. These make properties accessible from the

⁹ <https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes>

moment they are built and involve high additional costs that could in some cases challenge the feasibility of delivering all or any of a policy target.

- 9.64 It should be noted that local authorities only have the right to request M4(3)(B) accessible compliance from homes for which they have nomination rights. They can, however, request M4(3)(A) adaptable compliance from the wider (market) housing stock.
- 9.65 A further option for the Council would be to consider seeking a higher contribution, where it is viable to do so, from those homes to which they have nomination rights. This would address any under delivery from other schemes (including schemes due to their size e.g. less than 10 units or 1,000 square metres) but also recognise the fact that there is a higher prevalence for wheelchair use within social rent tenures. This should be considered when setting policy.

Delivery Challenges

- 9.66 The high cost of land as well as rising build costs makes developing specialist accommodation in London challenging. This is because returns for this type of accommodation are longer term and are achieved through a combination of management fees, rents and sales.
- 9.67 However, traditional housing developments provide a quicker return and therefore can afford to pay higher for land than specialist accommodation and achieve greater levels of investor confidence.
- 9.68 This also means that councils and specialist housing providers are often required to find more innovative delivery methods including repurposing existing accommodation or using their own land.

Recommended Policy Approach

- 9.69 With a finite land supply, competing pressures and lesser values being achieved from specialist housing it seems unlikely that a sufficient supply of specialist accommodation will be delivered.
- 9.70 The Council will therefore need to assess whether specialist housing for older persons should be prioritised above other general and specialist forms of housing. If it does prioritise older persons housing then it will likely need to intervene in its delivery. This may mean that making specific allocations.
- 9.71 They could also use Council land to deliver such housing. Indeed they are currently exploring options and prioritising uses for two council-owned sites in the borough.

10. Build-to-Rent & Co-Living

10.1 In the context of the PRS's growth over the last 20 years and a national housing shortage, successive Governments have looked to the PRS to play a greater role in providing more new build housing and have sought to encourage "Build to Rent" development as well "Co-Living" development schemes.

The Policy Context

10.2 In respect of Build to Rent, the Housing White Paper (February 2017) was clear in 2017 that the Government wanted to build on earlier initiatives to attract new investment into large-scale scale housing which is purpose-built for market rent (i.e., Build to Rent).

10.3 At that time, the Government set out that this would drive up overall housing supply, increase choice and standards for people living in privately rented homes and provide more stable rented accommodation for families – particularly as access to ownership has become more challenging.

10.4 This was realised through the publication of the revised NPPF (February 2019) which recognises the emergence of the strength of the PRS. The NPPF (paragraph 61) says the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies including those people who rent their homes (as separate from those in affordable housing need).

10.5 The NPPF's glossary also introduces a definition for Build to Rent development, thus recognising it as a sector:

"Purpose built housing that is typically 100% rented out. It can form part of a wider multi-tenure development comprising either flats or

houses but should be on the same site and/or contiguous with the main development”.

10.6 It represents development which is constructed with the intention that it will be let rather than sold. The benefits of Build to Rent are strong and are best summarised in the Government’s *A Build to Rent Guide for Local Authorities* which was published in March 2015. The Guide notes the benefits are which ranging but can include:

- Helping local authorities to meet demand for private rented housing whilst increasing tenants’ choice “as generally speaking tenants only have the option to rent from a small-scale landlord”.
- Retaining tenants for longer and maximising occupancy levels as Build to Rent investment is an income focused business model;
- Helping to increase housing supply, particularly on large, multiple phased sites as it can be built alongside build for sale and affordable housing; and
- Utilising good design and high-quality construction methods which are often key components of the Build to Rent model.

10.7 This Build to Rent Guide provides a helpful overview of the role that Build to Rent is intended to play in the housing market, offering opportunities for those who wish to rent privately (i.e. young professionals) and for those on lower incomes who are unable to afford their own home.

10.8 The London Plan under Policy H13 has set out specific policy on Build to Rent provision and explicitly states (paragraph 4.11.1) that “Build to Rent developments can make a positive contribution to increasing housing supply and are beneficial in a number of ways”.

10.9 Equally London Plan Policy H16 relates to large-scale purpose-built shared living provides guidance on co-living developments across London as a whole. The London Plan recognises that these developments may provide a housing option for single person households who cannot or choose not to live in self-contained homes or HMOs. It refers principally to schemes which are generally of at least 50

units and provide an alternative to traditional flat shares and includes additional services and facilities, such as room cleaning, bed linen, on-site gym and concierge service.

Build-to-Rent in Kingston

- 10.10 London's Build-to-Rent market has developed strongly over recent years with total units built reaching 46,700 across the Capital by Q4 2023. However starts have fallen quite rapidly over the preceding year as a range of factors put pressure on viability, including growth in construction and finance costs (influenced by rising interest rates), as well as policy requirements including those for second staircases.
- 10.11 The BTR stock in RB Kingston has not developed as strongly as in some other London Boroughs, with key schemes including:
- 100-104 Maple Road, Surbiton: a small development of 21 units for rent, completed in 2013;
 - Lemon House, Surbiton Road, Kingston: 39 studio apartments. This was an office-to-residential conversion, completed in 2019;
 - Queenshurst, Sury Basin, Kingston: which forms part of the Berkley Homes development of the former Gas Works site. 315 units;
 - Coombe Hill House, Beverley Way: a development of 128 units which we understand was completed by Sheen Lane Developments in mid 2023, located near to the A3 Kingston Bypass;
 - Northpoint, Tolworth: a development of 78 build-to-rent units delivered through the conversion of the northern block within the Tolworth Tower complex. This was completed by CNM Estates in mid 2017.

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- 10.12 There are also proposals for the Kingston Gate site, on Kingsgate Road behind Kingston Station, for c. 250 units.
- 10.13 Research by Dataloft/BBF, Who lives in Build to Rent, identifies that whilst there are households of a range of different ages, professions and incomes living in BTR properties, the majority are aged under 45 (with the 25-34 cohort the most prevalent) with schemes tending to cater for single person households and couples/sharers, with 60% of tenants being couples/sharers – many of whom will have more than one income.
- 10.14 Rents for the Queenshurst scheme vary from £1080 per month for a studio, and £1400 PCM for a 1-bed through to £2,450 for a 3-bed property (which would be more commonly occupied by sharers). At Northpoint, 1-bed rents are similar at £1400, with over £1,700 for a 2-bed furnished flat. Comparisons with the wider market need to be treated with caution given that rents typically include bills and access to amenities, and some properties (as identified) are furnished.
- 10.15 The BPF/Dataloft London-wide analysis identified that incomes of those in BTR are similar to those in PRS accommodation with 43% earning less than £32,000 and 29% earning between £32,000 and £47,000. Typically, Build to Rent residents spend between 29% and 35% of their income on accommodation. This compares to 29% to 32% in the wider PRS demonstrating a willingness to pay slightly more. The lower value would put this group in the lowest 40% of earners in London. The report noted that Build to Rent has comparable levels of affordability but is notably more affordable for couples and sharers who have multiple incomes.

Co-Living

- 10.16 Paragraph 4.16.1 of the London Plan identifies that large-scale shared living developments may provide a housing option for single person households who cannot or choose not to live in self-contained homes or HMOs. As such, Policy H16 intends to ensure that new purpose-built shared living developments are of acceptable quality, well-managed and integrated into their surroundings.
- 10.17 To ensure this is achieved, Policy H16 requires purpose-built shared living developments to meet a range of requirements, including that:
- Schemes are under single management.
 - Units are all for rent with minimum tenancy lengths of no less than three months.
 - Communal facilities and services are provided that are sufficient to meet the requirements of the intended number of residents offering at least convenient access to a communal kitchen, access to outside and internal amenity space, as well as a concierge, laundry and drying facilities and room cleaning services.
- 10.18 Research on the UK and London produced by Savills and CBRE Co-living market indicates that the sector is growing across the country. CBRE's research concludes that there is strong demand across London for co-living accommodation but relatively few built schemes. The analysis identifies a potential demand from a target market of 515,000 renters aged 26 – 45, earning £30,000 or more and currently living alone or in a house share.
- 10.19 Market interest in Coliving has been focussed to date on sites in Kingston Town Centre including those previously accommodating, or proposed for, student accommodation. To date one scheme has been delivered – known as Trubu Kingston3 – and located on the junction of Old London Road and Wheatfield Way, opposite the former Wilko unit. This includes 63 Coliving units alongside a communal lounge, kitchen, entertainment room, workspaces and other communal facilities. Prices vary from £1885

per month or the smallest studios of 15.6 sq.m through to £2,490 per month for the largest units of 24 sq.m, inclusive of bills (utilities, wifi, cleaning and bed linen).

- 10.20 However there are a number of further schemes in the pipeline. Amro Partners have consent for the extension, reconfiguration and recladding of Greencoat House (22/03217/FUL), which is on Clarence Street opposite Kingston Station, to provide 210 co-living units. The scheme, know as The Rex, is due to open in Sept 2025 and will include a café, co-working area, kitchen area, laundry room and wellness centre. Room sizes vary between 16.9 – 26.3 sq.m, with an average of 20 sq.m.
- 10.21 Nineyards Living also propose development of 15-23 Fife Road to provide a 200 unit co-Living scheme (20/00945/FUL)⁴ through part 7, part 9 storey development of a this site, opposite the Bentalls Centre. It includes rooms of between 17-21 sq.m together with 1205 sq.m of amenity space including a gym, workspace, communal kitchen and dining facilities, cinema room, and lounge.
- 10.22 Whilst these existing schemes are focused in busy parts of Kingston Town Centre, we note that the Council has also received an application for a smaller 34 unit co-living scheme at 22 Gloucester Road in Norbiton (24/00805/FUL), which is close to Kingston Hospital. Most rooms within this scheme as proposed as 18-20 sq.m.
- 10.23 The GLA has recently released London Plan Guidance on Large-Scale Purpose Built Shared Living (LSPBSL) which defines it as non self-contained housing that is generally made up of at least 50 private individual rooms and communal spaces and facilities. It generally provides accommodation for single person households who cannot, or choose not, to live in self-contained homes or HMOs.
- 10.24 The Guidance outlines that to meet the requirements of London Plan Policy H16, schemes should be located in well-connected, well-served areas, particularly Metropolitan and Major Town Centres (which for the Borough would be Kingston Town Centre); areas with PTAL 5 or 6

ratings; but also other town centres with high or medium growth potential (which London Plan Annex 1 identifies as including New Malden, Surbiton and Tolworth District Centres).

- 10.25 Schemes are identified as having the potential to contribute positively to mixed and inclusive neighbourhoods objectives, adding to housing mix or dispersing existing clusters; but also negatively through ‘crowding out’ conventional housing schemes.
- 10.26 The market in Kingston to date is relatively embryonic, but the pipeline of schemes (as above) is focused particularly towards Kingston Town Centre. This is logical in that the Town Centre has the greatest concentration of younger residents in the Borough: we calculate using 2021 Census data that across the Town Centre around a third of the population is aged 20-34 (34%) rising to 39% in the core of the Town Centre, with currently a slightly lower concentration to the north of the rail line around Richmond Road. In absolute terms, this equates to 4,200 residents in this age bracket of which c. 3,000 are in their 20s.
- 10.27 Beyond Kingston Town Centre, the population in these age groups is influenced by the locations of student accommodation schemes (such as at Kingston Hill and Seething Wells); but around Central Surbiton there are some LSOAs which have equally have around a third of the population in this 20-34 age bracket. This and the connectivity to Central London suggests some potential for growth of a co-living offer in Central Surbiton, whilst the London Road end of Kingston could equally see some growth given in particular proximity to Kingston Hospital.
- 10.28 The Guidance sets out policies and benchmarks which should inform the guidance and design of schemes. This includes minimum standards for internal communal amenity space (in the range of 3-4 sq.m per resident), kitchens (0.5 sq.m per resident incl one cooking station per 15 residents), dining spaces, laundry and drying facilities and external communal space. It also requires schemes to have internal communal space. It sets out units should be no less than 18 sq.m and no more than 27 sq.m (to

avoid them being used as sub-standard self-contained units), with the larger units suitable for couples and expectations around amenities set out. Accessible units are generally expected to be sized between 28-37 sq.m. It additionally provides guidance on the content of management plans.

10.29 In terms of the approach to affordable housing provision, Part A(9) of Policy H16 states that shared living schemes should deliver a cash in lieu contribution towards conventional C3 affordable housing, and that boroughs should seek this contribution for the provision of new C3 off-site affordable housing as either an: a) upfront cash in lieu payment to the local authority; or b) in perpetuity annual payment to the local authority. In line with affordable housing requirement throughout the London Plan, part A (10) of Policy H16 goes on to establish that shared living developments are expected to provide a contribution equivalent to 35% of the units on private land, or 50% where the development is on public sector land or industrial land appropriate for residential uses, to be provided at a discount of 50% of the market rent. Schemes follow the viability-tested route. We would note however that the schemes brought forward thus far have made modest, if any, contributions to affordable housing provision.

10.30 Co-living development provides the potential to provide a choice of accommodation for younger workers, including both graduates, professionals and key workers. Providers may in addition seek to market schemes to students. In particular it will be attractive to residents new to the area, on a short-term basis, and those who might otherwise live in HMOs. The evidence points to the HMO market potentially shrinking as landlords returns have been diminished by a combination of tax and legislative changes and interest rates (as discussed), which can feed through to homelessness presentations to the Council. Coliving may have some role in reducing pressure on the HMO market. The Council will however need to be mindful of concentrations of provision of student and co-living schemes, particularly in terms of impacts on wider environmental quality and residential amenity.

Houses in Multiple Occupation

- 10.31 This section of the report examines the market for housing in multiple occupation (HMOs) within Kingston upon Thames.
- 10.32 There are two types of HMOs. A small HMO (Use Class C4) is a property which is let to between three and six people who form more than one household¹⁰ and share a toilet bathroom or kitchen facilities. Where there are more than six unrelated individuals sharing amenities, this is termed a large HMO (Use Class Sui Generis). National policy requires large HMOs to apply for planning permission; while small HMOs are considered permitted development when they are converted from homes.
- 10.33 The HMO market is broad and technically includes a component of the student housing market which is dealt with in the next chapter. It also includes smaller households of friends sharing as well as unrelated adults. The provision of HMOs helps to support key service sectors in the Borough such as hospitality, healthcare and other public services as well as young professionals who cannot afford to rent their own property.
- 10.34 Data relating to HMOs is incomplete: this stems from not all HMOs requiring a licence, only those occupied by five or more people. There will also be incidences where HMOs of five or more people are not registered and the extent of this illegal activity is not known.
- 10.35 We have sought to draw together data from a range of sources as well as consult with local letting agents and Council officers to get a better understanding of the scale of demand in Kingston and market dynamics.

Scale of HMOs

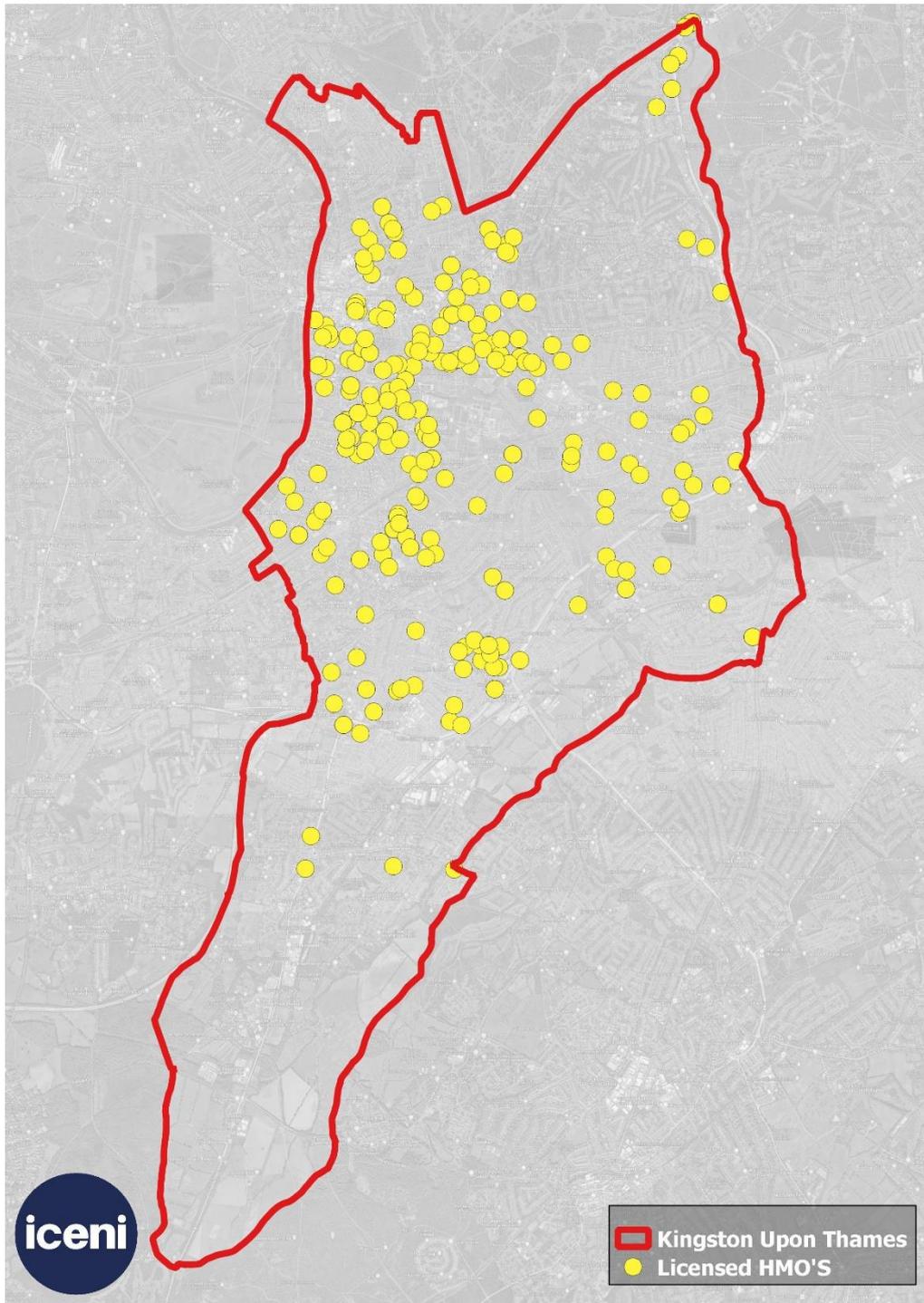
- 10.36 According to the 2021 Census, there are 2,343 multi-person households within Kingston upon Thames excluding all student households. This

¹⁰ A household consists of either a single person or members of the same family who live together. It includes people who are married or living together and people in same-sex relationships.

equates to around 3.6% of the households in the Borough. The largest numbers of these can be found in the St Mark's & Seething Wells, Kingston Town, Norbiton and Surbiton Hill wards.

- 10.37 Around 6,011 people live in these households, this equates to around 2.5 persons per household. Such an average size does indicate that many of these multi-person households are not technically HMOs. Again this would include two friends sharing.
- 10.38 The latest Local Authority Housing Statistics (LAHS) data suggests there were 414 Licensed HMOs in the Borough in 2022/23. This is an increase of around 148 since 2012/13 when there were 266 HMOs. The dataset also provides an estimate of all HMOs in the District, both licensed and unlicensed, this suggests that there was around 4,800 in 2022/23.
- 10.39 The Council also records the number of Licenced HMOs. The map below illustrates the distribution of the 377 Council-licensed HMOs in the Borough as at June 2024. As shown, these are primarily located in the north of the Borough around Kingston Town. Analysis of the licenses matches data from the Census with the greatest number of licenses within the Kingston Town, Norbiton, Surbiton Hill and St Mark's & Seething Wells wards.

Figure 10.1 Map of HMOs in RB Kingston



Source: IcenI analysis of council data

HMO Market

10.40 ONS has published rental statistics on a bi-annual basis since 2014. As shown in the table below, the price of rooms to rent in the Borough has increased by 18% in that time, which is a slower rate of growth than for

any other size of home: this will be partly be influenced by what households can afford. The rental growth in the Borough was also lower than the equivalent figures for the London (25%) and nationally (43%).

Table 10.1 Median Rental Prices (pcm)

	Room	Overall
Sept 2023	£650	£1,500
Sept 2014	£550	£1,250
Change	£100	£250
% Change		
Kingston upon Thames	18%	20%
London	43%	25%
England	43%	43%

Source: ONS, 2023

- 10.41 Room transactions accounted for 4% of all rental transactions in the District, although this number is based on a sample which may not pick up all demand. This compares to 2% in London and 4% nationally.
- 10.42 We can also examine Rightmove for a more up-to-date understanding of the HMO market. Although it is not a comprehensive view of the market (indeed many rooms will be advertised directly by the landlord more informally through newspapers and websites such as Gumtree and Facebook) it does provide a snapshot. In total, Rightmove was advertising 22 available HMO rooms to rent in the Borough (as of June 2024). The prices range start at £450 and increase to £1,200 per month, higher than the ONS room rents but again this does not include all rents.
- 10.43 There has been a shift in the HMO market in recent years with many landlords leaving the market for a variety of reasons including:
- Increased costs (energy and mortgage repayments)
 - Increased regulation
 - Changes to End of Tenancy Cleaning Requirement
 - Changes in the way the university interacts with the PRS.

-
- 10.44 One letting agent noted that up to a third of their student properties have been removed from the market in the last three years. This is unlikely to be the case across the board as another letting agent said that supply had been maintained but noted a nervousness around a changing government which might lead to further numbers selling up. Specifically, this is related to the potential ability of tenants to leave after giving notice rather than at the end of their contracts.
- 10.45 Since the introduction of the 2019 Tenant Fees Act, landlords can no longer charge tenants to professionally clean their homes at the end of their tenancy. Consequently, many students (one letting agent suggested the majority) refuse to do so. The need to chase students for payments and having to arrange cleaning of the homes, which in some cases can be very unclean, before they are relet has meant landlords seeking alternative forms of tenancies i.e. families as they are “less hassle”.
- 10.46 The letting agents noted that the cost-of-living crisis has pushed many landlords out of the market. This is because interest rate increases cannot be absorbed, and neither could energy increases when they had agreed to an all-inclusive contract. One agent noted that landlords then sold their homes, and the stock has not been replenished because it is so expensive to buy large homes in Kingston plus the additional regulation means it is not worth their while.

Policy Response

- 10.47 BTR and co-living will be important housing products going forward in the context of potential constraints on supply growth in other parts of the PRS including the HMO market; and in supporting housing delivery within the Borough
- 10.48 The Council can expect co-living schemes to be focused on Kingston Town Centre, Central Surbiton, and potentially close to Kingston Hospital

in locations with PTAL 5/6. In line with the Greater London Authority London Plan Guidance the Council should expect schemes to meet minimum standards for internal communal amenity space, minimum unit sizes and include clear management plans. For Co-living it can be expected that the developer will make cash contributions in lieu of delivery on-site affordable housing.

- 10.49 In the BTR sector policies should expect single ownership and management control, with affordable housing provided at discounted market rents. Rents should be set having regard to need, with potentially 50% low cost rent (equivalent London Affordable Rent) and 50% intermediate (at least 30% discount on MR) subject to viability. This would be suitable in Kingston Town Centre, other Town Centres and high PTAL locations.

11. Purpose-Built Student Accommodation

- 11.1 This section of the report considered student accommodation needs. It is informed by an analysis of published data (ONS, Council Tax Base and Higher Education Statistics Agency) and direct engagement with Kingston University.

Policy Context

- 11.2 The housing needs of students in London, whether in Purpose-Built Student Accommodation (PBSA) or shared conventional housing is an element of the overall housing need for London determined in the 2017 SHMA and the completion of new PBSA contributes to meeting London's overall housing need. The Mayor has established an overall strategic requirement of 3,500 PBSA bed spaces to be provided annually over the plan period across London. However, this target is not broken down into specific borough-level targets.
- 11.3 The London Plan also has a dedicated policy on the provision of PBSA - Policy H15. Part A of the Policy states that boroughs should address the local and strategic need for PBSA. However, this requirement is caveated with a range of provisions, including that PBSA developments need to contribute to a mixed and inclusive neighbourhood; and that proposals must secure the use of the accommodation for students, with the majority of bedrooms in the development secured through a nomination agreement for occupation by students of one or more higher education providers.

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- 11.4 Paragraph 4.15.3 of the supporting text to Policy H15 provides a definition of such a nomination agreement as “when the student accommodation is not operated directly by a higher education provider, the development must have an agreement in place from initial occupation with one or more higher education providers, to provide housing for its students, and to commit to having such an agreement for as long the development is used for student accommodation”.
- 11.5 Part A (4) of Policy H15 sets out the approach to affordable housing provision with PBSA scheme. This is set at 35% affordable student accommodation on private land and 50% on public land or industrial land appropriate for residential development in order to follow the Fast Track Route in Policy H5. If these requirements are not met, the Viability Tested Route must be followed. Policy H15 Part A (4)(c) also sets out that affordable student accommodation should be allocated by the higher education provider(s) that operates the accommodation, or has the nomination right to it, to students it considers most in need of the accommodation.
- 11.6 Paragraph 4.15.8 of the London Plan sets out what qualifies as affordable student accommodation: this is PSBA that is provided at a rental cost for the academic year equal to or below 55% of the maximum income that a new full-time student studying in London and living away from home could receive from the Government’s maintenance loan for living costs for that academic year. This amount is defined by the Mayor’s Annual Monitoring Report.
- 11.7 Part B of Policy H15 further encourages boroughs to support the development of student accommodation in locations well-connected to local services by active or sustainable travel as part of mixed-use regeneration and redevelopment schemes.

11.8 Finally, Policy H1 sets out that net non-self-contained accommodation for students should count towards meeting a borough's housing target on the basis of a 2.5:1 ratio, with two and a half bedrooms/units counted as a single home.

Trends in the Student Population

11.9 Kingston University is the only higher education facility in the Borough. The University is broadly based and vocational. It has major departments focused on Engineering, Healthcare, Art and Design and Education. It has four campuses: the Seething Wells and Clayhills campuses are entirely residential; whilst Kingston Hill and Penrhyn Road are a mix of teaching and residential facilities.

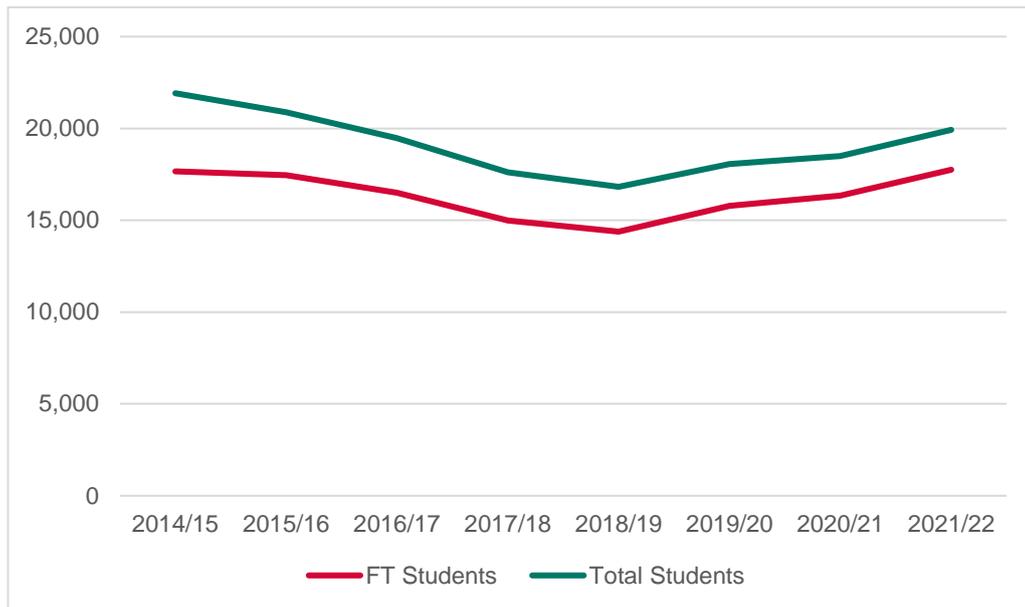
11.10 Beyond the Borough, St Mary's has teaching facilities in Teddington and Twickenham, but some students may live in Kingston; whilst equally some Kingston University students will live beyond the Borough. The focus of student needs are however expected to arise from Kingston University and that is therefore focused on herein.

11.11 According to the Higher Education Statistics Agency (HESA) there were 19,920 students at Kingston University for the 2021/22 academic year,¹¹ of which 17,750 (89%) were full-time. According to the University, the headcount for the current academic year (2023/24) is at c. 20,850¹² with 18,200 FT students (87%) and 2,630 part-time (13%).

11.12 As illustrated below, the number of students at the University fell between the 2014/15 and 2018/19 academic years. Numbers then began to grow again however, by the 2021/22 academic year the total number of students was around 2,000 lower than in 2014/15.

11.13 The University's own data indicates that FT students have grown from 16,650 in 2021/22 to 18,200 in 2023/24 (+11%).¹³

Figure 11.1 Students at Kingston University



Source: HESA, 2022

- 11.14 Whilst it varies by year, between 87 – 89% of students at the University are Full-Time (FT). This is important as FT students are the main driver of housing demand as part-time students typically live locally and do not require accommodation.
- 11.15 Accommodation needs are however influenced by the balance of domestic and international recruitment; and the recruitment of local students (who live at home) as against those that move to the area.
- 11.16 The University has seen an increasing number of international students with the percentage of Non-UK students increasing from 19% in 2014/15 to 34% in 2021/22. There has also been a shift in the profile of non-UK students with non-EU students increasing from 69% to 92% over the same period. The most common country of origin of overseas students

¹¹ Data for the 2022/23 academic year has yet to be released

¹² <https://www.kingston.ac.uk/aboutkingstonuniversity/factsandfigures/>

¹³ <https://cdn.kingston.ac.uk/documents/user-upload/kingston-university-e6e6b0068d8-kingston-university-profile-202.pdf>

are India (2,620 students) China (1,080), Pakistan (250), Nigeria (185) and the USA (145).

- 11.17 Data for 2023/4 from the University¹⁴ indicates 4,755 overseas students, representing 23% of the total student population.
- 11.18 Based on discussions with the University, we understand that they have aspirations to increase the number of students to 22,500 by 2028/29. This would represent an increase of c. 1,650 students over the next 5 years (+8%). Whilst this looks reasonable against past trends, dynamics in the sector are challenging and the University recognises that this aspiration may be difficult to achieve as Higher Education is underfunded and funding for domestic undergraduates is at its lowest level since the 1990s. Overseas students have provide an important funding source for the University. However, the ability to support growth in overseas recruitment will be dependent on visa regulations (this will become clearer post-election), their domestic funding situation (with for instance the Chinese Government are seeking to encourage more students to study in China), and the ability to provide attractive courses and accommodation options to students.
- 11.19 Our recent experience has been that Universities are finding international recruitment more challenging. The growth in overseas student numbers is thus unclear. Indeed with visa regulations tightening the University expects a short-term decline in the number of international students they can attract.
- 11.20 The University does not currently have clear plans beyond the next five years. This is not uncommon in our experience, and reflect funding, visa and wider macro-economic uncertainties as discuss.

¹⁴ <https://cdn.kingston.ac.uk/documents/user-upload/kingston-university-e6e6b0068d8-kingston-university-profile-202.pdf>

11.21 Overall, the outlook for growth in student numbers is uncertain both in the short- and longer-term. There is the potential for student growth of up to 1,650 students short-term. However (as discussed further below) it appears that this may be focused particularly on recruitment of students already living relatively locally, who seek to study at a local university whilst living at home. This may limit future accommodation needs.

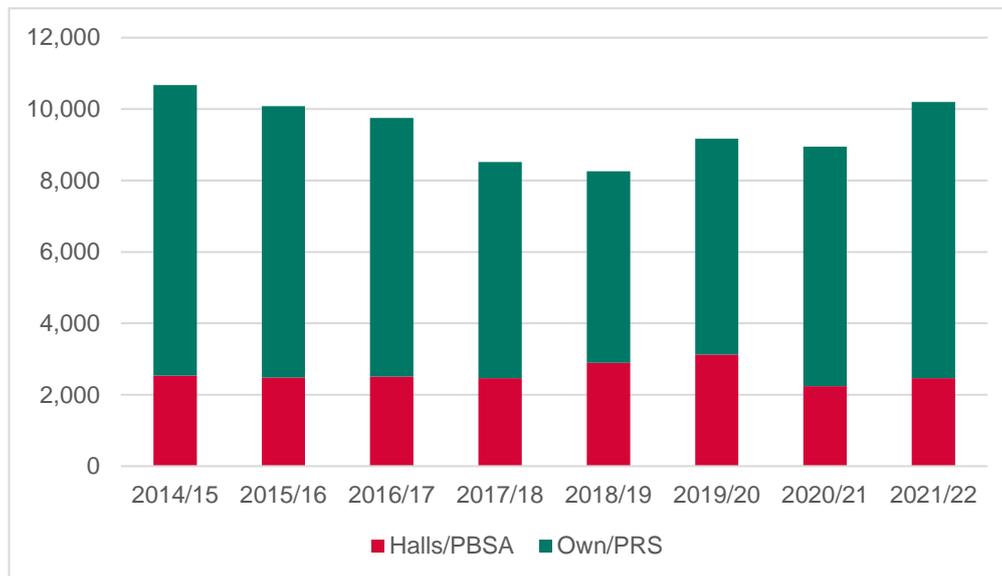
11.22 **Current Accommodation**

11.23 At present, the University guarantees first-year students accommodation. This is particularly helpful for overseas students who do not know the area and do not have a UK based guarantor. A small number of returning students also enter the halls, although there is no promise or offer made. Those who do get into halls typically have a support need.

11.24 According to HESA, around 16% of FT students at Kingston University live in Halls of Residents or Private Purpose-Built Student Accommodation (PBSA); 49% live in their own homes or the private rental sector (PRS); and 35% live with their parents. However this survey-based data is known to have errors due to the way students report their accommodation. For example, many respond that they are living in their “own” home when in fact they are living with their parents or in PRS accommodation. As such there can be overlaps between the identified groups.

11.25 The figure below illustrates the trends in the number of students seeking accommodation i.e. they are not living with parents. In the 2021/22 academic year, there are 10,200 students requiring accommodation: the vast majority of which were in PRS accommodation or in their own home.

Figure 11.2 Students Requiring Accommodation (2014/15 – 2021/22)



Source: HESA, 2022

11.26 The University has six halls of residence across its four campuses. Combined, these Halls offer over 2,000 bedspaces. All halls have free wifi, communal kitchens, a laundrette and cycle storage. The six halls are comprised of the following clusters:

- Chancellors – 5 to 8 en-suite rooms in a standard flat. Premium flats have 18 rooms
- Clayhill – 4 en-suite rooms per flat
- Middle Mill – 3 to 8 rooms per flat with shared bathroom facilities
- Seething Wells – 2 to 14 en-suite rooms per flat
- Walkden – 8 to 10 en-suite rooms per flat
- 71–75 Penrhyn Road – 4 to 8 en-suite rooms per flat

11.27 The University did not have data on PBSA within the borough however our research suggests that there are at least eight PBSA developments in Kingston including:

- One Penrhyn Road – 121 bedspaces

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- Bright House – 54 bedspaces
 - Tribu – 63 bedspaces
 - IQ Kingston – 230 bedspaces
 - Vibe Student Living – 276 bedspaces
 - Kingston Plaza – 260 bedspaces
 - Arbury Court – 310 bedspaces
 - Kingston Malden Hall – 40 bedspaces

11.28 There is no pipeline supply of PBSA in Kingston and the University has recently completed a refurbishment programme of its existing stock.

11.29 Combined, these PBSA developments have a capacity of just over 1,350 bedspaces. Which when combined with the University owned accommodation brings the total capacity to 3,354 bedspaces.

11.30 Kingston University has indicated that its own stock together with nominations agreements provide a total of 2,341 bedspaces for the 2023/24 academic year. Set against the number of FT students, this would accommodate around 13% of FT students. This is slightly below the HESA figure of 16% in 2021/22.

11.31 The University recognises that the number of domestic students commuting to the University has increased in recent years. This is largely due to the cost of living and particularly accommodation costs in Kingston, with growth in students living at home and commuting to University. By implication short-term growth in student numbers does not necessarily translate into additional accommodation requirements.

11.32 In the last 3 years the University has embarked on a joint venture to bring their accommodation stock up to modern standards. To combat costs, the University seeks to position itself at the bottom end of the market in price terms. The majority of the University's accommodation is in cluster flats with only 15 self-contained units across their portfolio. This is a more

cost-effective and more social form of housing. It is also the University's preferred delivery model for PBSA developments as it has lower drop-out rates.

11.33 The University has indicated that it is not currently seeking to deliver additional accommodation for financial reasons. There is a modest growth in academic space planned with two new buildings on different campuses being delivered to support growth and collocation. The University is also looking to dispose of some of its teaching facilities to housing. This includes part of the campus which is an old county house and that could easily be converted to flats. However, this would not take place until 2029/2030.

11.34 In this context, the University is supportive of the delivery of additional PBSA by private providers where it can then take nominations agreements. However it recognises that student finances make attracting non-London students difficult as maintenance grants do not cover living costs and food; with many students at the University therefore working and/or live with their parents. The University is also seeing greater numbers of students commuting from longer distances. These trends seem likely to limit the direct effect of any growth in student numbers on additional accommodation needs.

Dynamics in the HMO/ Rental Market

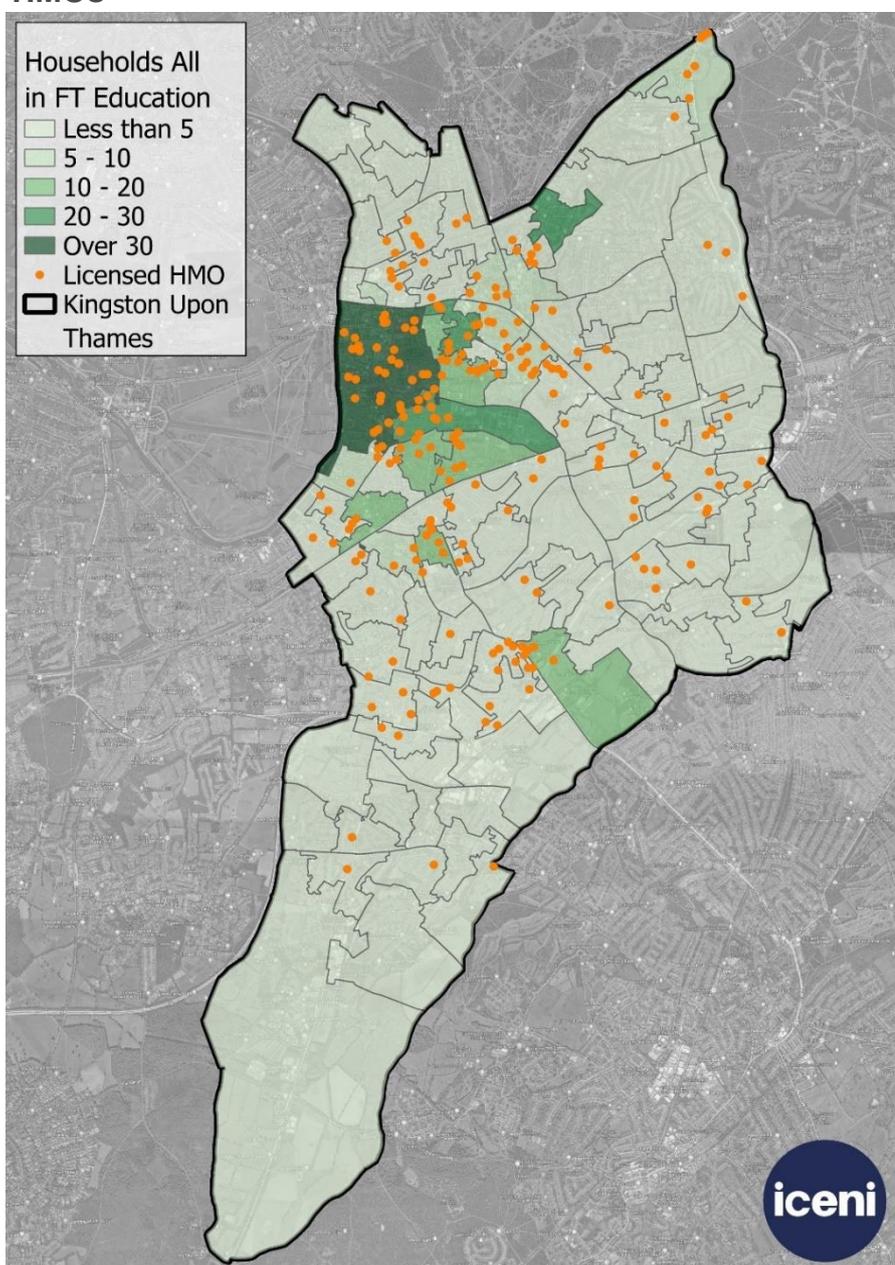
11.35 According to Council Tax data, 936 households in the Borough are exempt from Council tax as they are occupied only by students, the foreign spouses of students, or school and college leavers.

11.36 The 2021 Census on the other hand showed 444 households where everyone is in Full-Time Education. The area with the greatest number is Kingston Town Centre and the area immediately to the south of it, around the Penrhyn Road campus (137 Households).

11.37 In total, there are 368 licensed HMOs on the Council's Register. Combined these dwellings have a maximum licenced capacity of 2,212 people. These will include non-student HMOs.

11.38 As the map below illustrates there is a clear correlation between the location of licensed HMOs in the Borough and the number of households where all members are in full-time education. HMOs are particularly clustered in Central Kingston, Surbiton and Kingston Hill.

Figure 11.3 Households in Full-Time Education and Licensed HMOs



Source: ONS 2021 Census and RBKuT

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- 11.39 The greatest numbers are found in Kingston Town (87 HMOs). The Council has also estimated that there are 4,800 HMOs in the Borough including unlicensed HMOs.
- 11.40 On average, the university's cluster flats cost £190 per week and £300 per week for the self-contained studio flats. This accommodation is benchmarked to the lower end of the private PBSA stock which ranges from £189 to £435 per week. In contrast, the ONS data suggests that room rents in the Borough have a median of £150 per week and studio flats are £230 per week. This therefore aligns relatively well with the cost of student accommodation.
- 11.41 The University do not receive a significant number of complaints from local residents about student behaviour or their numbers. Nor has the Council sought to introduce an Article 4 Direction to restrict the conversion of homes to HMOs for students. However with particular homelessness challenges, there are potential benefits of PBSA delivery in releasing space within the HMO market for other low-income residents/households.
- 11.42 One landlord/agent noted that the University of Kingston previously ran a service which allowed private landlords to advertise directly to students. However, this is no longer the case and they believe this is to push students down the PBSA route. As a consequence, it makes it more difficult and costly for landlords to find tenants.
- 11.43 Two of the agents commented on the cost of PBSA and noted a level of desperation in students that could not afford it or did not want to live in it. The agents noted that they have not seen a reduction in demand for HMO accommodation but because of the falling supply, many properties are let well in advance and very soon after they go on the market.
- 11.44 The vast majority of students in the HMO market within Kingston are studying at the University of Kingston although one letting agents noted that there is a small number of students studying at St Mary's and Roehampton Universities and the Royal School of Needlework at

Hampton Court Palace. One agent noted that demand from St Mary's had fallen in recent years and while she was unsure of why this was the case, it was speculated that the University had delivered additional halls of residence alongside the PBSA supply.

Potential Policy Approach

- 11.45 Overall, the evidence suggests some short-term potential for growth in the student population of up to 1,650 additional students to 2029. However much of the growth in students could be local recruitment of those based already in SW London/ Surrey who may remain in existing/ family homes and commute to Study rather than move to Kingston Borough and require accommodation. The recent market dynamics reinforce this, of putative PBSA schemes in Kingston Town Centre being now brought forward for Co-living.
- 11.46 In the context of a constrained land supply, the Council might reasonably seek to expect proposals for PBSA schemes to be supported by local universities, and have nominations agreements in place for the majority of bedrooms within them. This is consistent with London Policy H15 and will help ensure that schemes are priced to be affordable. Schemes should also support delivery of affordable student accommodation in line with Policy H15 and the Borough's draft Policy (seeking 35% affordable student accommodation). The evidence suggests that it is reasonable to seek to focus on provision of cluster flats.
- 11.47 Whilst the delivery of PBSA has the potential to inhibit the delivery of certain forms of affordable housing (such as social or affordable rented provision), it may indirectly relieve pressure within the HMO market. Schemes should be expected to demonstrate that they meet an identified local need.

12. Need for Other Specific Types of Homes

12.1 This section addresses the needs for other specific types of homes, including from people with support needs, houseboats, children in care, serviced families and self- and custom-build development.

Households with Other Support Needs

Drug and Alcohol Dependency

12.2 Engagement with the Council Substance Abuse and Public Health Teams revealed that there is a bigger issue with alcohol users in Kingston than drug users. Those with issues with alcohol tend to be older and more unwell. Whilst at the time of writing, the numbers of those with support needs are not increasing, those with housing needs are due to the cost of living placing some vulnerable people into homelessness. The Borough has seen a decrease in heroin users but again a big increase in those in housing need.

12.3 The lack of affordable housing and the cost of private sector accommodation makes it difficult to move people out of supported accommodation and is therefore limiting the supply of supported accommodation which becomes available through stock turnover.

12.4 Many individuals with drug/ alcohol dependency issues are single men, which is a non-priority cohort and individuals thus falls through the net, impacting the NHS (A&E) and contributing to anti-social behaviour.

12.5 The accommodation needs of this group typically fall into two categories.

- Wet Accommodation: Needed for active users; and
- Dry Accommodation: Focused on abstinence.

12.6 In terms of locational suitability for schemes, as some of the users also have comorbidity (i.e. multiple medical conditions) access to health services is important. The population is ageing (20% of service users are over 55) so accessible to Public Transport is important. Public transport access is particularly important for wet accommodation as this requires 24hr staffing. Supported accommodation provision for this group is thus most appropriate in highly accessible locations such as town centres.

12.7 The Council has calculated a current need for:

- Wet Space - Accommodation for active users who are not well engaged in structured treatment. c28 people.
- Semi-Stable Space - Accommodation for those actively engaged in treatment services and who are stable in treatment. c9 people.
- Dry Space - Move-on abstinence-based accommodation for those who successfully complete treatment. c6 people.

12.8 The Council provided a few examples where this need has been addressed. This included an example in Sutton is managed by the St Mungo's charity, which had 125 units with 24 hr support with step-up and step-down support to take account of client's changing needs. Another example was in Bristol they are using modular pod buildings to help house this group with on-site support to help customers through their journey out of homelessness.

Wider Support Needs

12.9 Kingston Council has worked with Housing LIN to consider the wider housing and supported needs of different vulnerable groups within the population. Housing LIN's 2022 Report is based on assessment of the current supply of accommodation; intelligence from existing studies and stakeholder engagement and then estimates of how need will change taking account of demographics and other drives of need.

12.10 The needs assessment identifies a need for:

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- People with mental health-related needs – 70 Additional Units by 2031/32;
 - People with learning disabilities/autism - 125 Additional Units by 2031/32;
 - **Adults with physical disabilities** - 530 Additional Units of which 200 are fully adapted and 330 are accessible by 2031/32;
 - Families with a child with a disability - 40 Additional Units by 2031/32;
 - Single people at risk of homelessness - 20 Additional Units by 2026/27;
 - **Vulnerable young people** - 17 Additional Units by 2026/27;
 - **People experiencing domestic abuse** – 25-25 Additional Units by 2026/27;

12.11 The Housing LIN report identifies that the Council should progress a market facing prospectus to identify to the market the accommodation needs locally; and to work with providers to closely manage how the offer is developed. It also recommends that the Council works to consider how sites in its own ownership can be used to support provision; and engages with the GLA and Registered Providers to seek out partners and external funding to progress schemes.

12.12 In terms of planning policy, it recommends that the Council consider development of an SPD covering housing for older people and supported accommodation for all cohorts.

12.13 Prison Leavers are another group with support needs. Their limited options lead to rough sleeping, sofa surfing and sometimes “cuckooing” which essentially is the taking over of another person's tenancy through coercion or force. This risks the original tenants' tenancy and could see the whole household made homeless.

Houseboats

- 12.14 The River Thames forms part of the boundary of Kingston upon Thames. Although the river is managed by the Environment Agency much of the land that runs alongside it (to the East) is owned by the Council. Moorings for boats on the Thames are organised by the owner of the land abutting the river.
- 12.15 Long term moorings are needed for boats that are not 'continuously cruising' and vary in length of time. Within Kingston it is only the southern/eastern banks of the Thames that are within Council control. Much of this riverside in the Borough, including Canbury Gardens and the Queen's Promenade are designated as 'no mooring' areas.
- 12.16 The Council only permits mooring on Council owned land at Town End Wharf and Horsefair Quay. There are 20 bays between these locations with long-term mooring not permitted. The maximum stay at either location is 72 hours with no return in the next 48 hours. There is a £10 fee for each 24 hour period the boat is docked, with the first 24 hours being free. The fees also apply to boats moored within 'no mooring' areas.
- 12.17 The mooring fees were introduced in April 2022 and were designed to deter boats from overstaying in short stay and 'no mooring' locations. The November 2021 report on the introduction of the fees to the Place Committee¹⁵ states that prior to the fees being introduced some boaters would abuse the system, overstaying by weeks or months. Existing legislation had been effective at removing unoccupied boats but was not so effective where boats were occupied.

¹⁵ [\(Public Pack\)Agenda Document for Place Committee, 11/11/2021 19:30 \(kingston.gov.uk\)](#)

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- 12.18 Icenl have sought to engage with the Environment Agency who manage this section of the Thames to understand further the need for houseboat moorings in Kingston. However the EA do not operate any base mooring locations within the Borough: the nearest are at Shepperton, Sunbury and Molesey Locks. They state that there are two additional mooring locations in the borough, one at Railway Wharf and one at Stevens Eyot, these are both short stay mooring locations with a 24-hour time limit.
- 12.19 Additional visitor moorings are provided privately at Charter Quay: here there are approximately 54 meters of mooring space with rise and fall pontoons fitted with about 16 cleats. Costs for mooring at Charter Quay are free for the first 24 hours then £5 per day after that.
- 12.20 At a strategic level, there has been a significant increase in the number of boats (based on Canal & River Trust Boat Sightings Survey data) across London, but particularly in the number of boats without a home mooring. This data points to the number of boats operating on London's waterways doubling between 2012-22, likely driven by housing affordability issues. Growth in continuous cruisers is likely to have been influenced by the limited availability of permanent moorings.
- 12.21 Whilst there is a lack of local data on those seeking moorings in the Borough, the strategic evidence points clearly to a growing demand.
- 12.22 There are two residential moorings on Council owned land currently, all others are on privately owned land

Children in Care

- 12.23 A Written Ministerial Statement by the Minister of State for Housing and Planning on 23rd May 2023 has made clear that LPAs should determine whether it is appropriate for studies such as this to consider the accommodation needs of children in need of social services care (children in care).

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- 12.24 It advises that LPAs should give due weight to and be supportive of applications for accommodation for looked after children in their area that reflect local needs; and that local/ unitary and upper-tier authorities should work with commissioners to assess local need.
- 12.25 The ‘sufficiency duty’ under the Children’s Act (1989) requires local authorities to take steps to secure, as far as reasonably practical, sufficient accommodation within the Authority’s area boundaries to meet the needs of children that the local authority is looking after and whose circumstances are such that it would be consistent with their welfare for them to be provided with accommodation.
- 12.26 The Council along with Windsor and Maidenhead and Richmond produced a Sufficiency Strategy¹⁶ for children in care and care leavers over the period 2023 to 2028. The duty of ‘sufficiency’ that requires local authorities and Children’s Trust partners to ensure that, through direct provision or commissioned services, a range of placements sufficient to meet the needs of all children in care are available locally or that there is a plan in place to move towards that position.
- 12.27 In addition, local authorities have a duty to accommodate homeless young people aged 16-17 and care leavers aged 18-20; and these are considerations in the allocation of social housing.
- 12.28 There is a strategic focus on seeking to avoid children being taken into care. Of looked after children, many (including most aged under 11) are accommodated in foster homes. Children’s home provision is needed in particular for those with more complex needs. A new children’s home is currently under construction on Chamberlain Way, the Council aim for this to be open in 2025 and provide 3 new bedspaces.

¹⁶ <https://5f2fe3253cd1dfa0d089->

[bf8b2cdb6a1dc2999fecbc372702016c.ssl.cf3.rackcdn.com/uploads/ckeditor/attachments/13415/Sufficiency-strategy-CIC_care_leavers_2023-28.pdf](https://5f2fe3253cd1dfa0d089-bf8b2cdb6a1dc2999fecbc372702016c.ssl.cf3.rackcdn.com/uploads/ckeditor/attachments/13415/Sufficiency-strategy-CIC_care_leavers_2023-28.pdf)

12.29 The Council's Sufficiency Strategy outlines that there were 36,400 children (aged 0-17) in the Borough in 2021/22, and identified the following prevalence rates for this group:

- Children in need - 250 per 10,000
- Children on a child protection plan 32 per 10,000
- Children in care 36 per 10,000

12.30 In all cases, these figures are below average compared to their statistical neighbours.

12.31 The largest groups of looked-after children are those aged over 10. While the vast majority are placed in foster care this number has fallen over the last five years (73% to 58%). Those placed with foster parents have increased slightly while those placed in children's homes or semi-independent accommodation have remained stable (17%).

12.32 The demographic evidence indicates that the number of children are expected to fall over the plan period; but there is a wider trend of increasing difficulty finding foster carers which may result in some additional need for children's home spaces.

Table 12.1 Projected Change in Children aged under 16

	2023	2041	Change	% change
Under 16	29,927	23,433	-6,494	-21.7%

12.33 Children's homes are not typically large, with normally between 1-4 children in a home as well as provision for staff to sleep and a number of communal rooms. They should typically include outdoor space within a garden and ideally provision for staff parking. Houses on through roads in suburban environments are thus particularly suitable.

12.34 Additional provision does not necessarily need to be new-build but will often involve conversion of existing C3 properties. Children's homes

would typically fall within a C2 use class. It should be noted that homes will need to include both bedrooms for children and for carers (so that for instance a 4-bed house could be for 3 children). There is a need for homes of varying sizes.

- 12.35 Barriers to delivery including the need for certainty associated with conversion of properties to secure approval from Ofsted for new provision; and objections from surrounding residents in some instances. The evidence of need herein is a relevant planning consideration. The WMS makes clear that it expects local planning authorities to support these vital developments where appropriate, to ensure that children in need of accommodation are provided for in their communities.

Self and Custom Build

- 12.36 As of 1st April 2016, and in line with the 2015 Act and the Right to Build, relevant authorities in England are required to have established and publicised a self-build and custom housebuilding register which records those seeking to acquire serviced plots of land in the authority's area in order to build their own self-build and custom houses.
- 12.37 The Kingston upon Thames Self-Build and Custom Housebuilding Register was introduced on the 1st of April 2016 and there have now been eight and a half base periods¹⁷ up to 30th October 2023. It does not have any eligibility criteria for entry to the self and custom build housing register and therefore it is only in one part.
- 12.38 The Council is required to grant sufficient planning permissions to meet the demand identified on the Register as per the 2015 Act (as amended)

¹⁷ A base period is a period of typically 12 months in which demand for custom and self-build is recorded. However, the first base period. The first base period began on the day on which the register (which meets the requirement of the 2015 Act) was established and ended on 30 October 2016. Each subsequent base period is the period of 12 months beginning immediately after the end of the previous base period. Subsequent base periods will therefore run from 31 October to 30 October each year.

within 3 years of the end of each base period. Although there is no reporting mechanism to know if self-build homes have actually been delivered or the people on the register have secured a plot.

12.39 In respect of the ‘duty as regards registers’, PPG on self-build and custom housebuilding is clear that authorities must have regard to their register when carrying out their planning, housing, land disposal and regeneration functions. There is no exemption from this duty. However, in respect of the ‘duty to grant planning permissions etc’, a relevant authority may make an application for an exemption if for any base period the demand for self-build and custom housebuilding is greater than 20% of the land identified by that relevant authority as being available for future housing.

12.40 Across England, there are two local authorities - the Broads Authority and the neighbouring London Borough of Richmond – which have sought and were granted exemptions by Government from Section 2A of the 2015 Act. This means that the Council has been granted an exemption by Government from the duty to permit enough serviced plots of land to meet the demand for self-build and custom housebuilding. The Self-Build Regulations make clear that where a relevant authority has been granted an exemption under section 2B of the Act in respect of a base period, no application for exemption is required for any subsequent base periods provided that the circumstances continue to apply.

12.41 The Table below provides a base period breakdown of those individuals who have expressed demand for serviced plots of land in the Borough.

Table 12.2 Self and Custom Build Register (2016 – 2023)

Base Period	Total Entries	Permissions
Base Period 1 (1 st April 2016 to 30 th October 2016)	11	
Base Period 2 (31 st October 2016 to 30 th October 2017)	110	0
Base Period 3 (31 st October 2017 to 30 th October 2018)	66	0
Base Period 4 (31 st October 2018 to 30 th October 2019)	69	0
Base Period 5 (31 st October 2019 to 30 th October 2020)	68	10
Base Period 6 (31 st October 2020 to 30 th October 2021)	92	20
Base Period 7 (31 st October 2021 to 30 th October 2022)	32	14
Base Period 8 (31 st October 2022 to 30 th October 2023)	57	7
Total	505	51
Average	59	6

Source: Right to build register monitoring and council AMR data

- 12.42 If assessed over the seven and half base periods that registration information is available for, there has been a total of 505 registered expressions of interest in a serviced plot of land in Kingston. This is an average of 59 plots per annum.
- 12.43 The Council's housing trajectory expects the completion of 3,526 new housing units between 2023/24 and 2026/27. The housing land supply in Kingston is already significantly constrained as a result of the Metropolitan Green Belt to the south and urban nature of the remainder of the borough. Much of the new development coming forward is within Kingston Town Centre itself, it is multi storey and often on brownfield land, neither of which lends itself to self-build development. The type of dwelling proposed and delivery year is shown in the table below.

Table 12.3 Summary of Deliverable Housing Supply

Type	2023/24	2024/25	2025/26	2026/27	Site Allocations	Total
C1/SG Student accommodation	0	0	0	0	0	0
C4 small HMO	0	0	0	0	0	0
Care home	0	0	0	0	0	0
Co Living Unit	0	0	0	0	0	0
Flat Apartment Maisonette	1,027	451	610	740	536	3,364
House or Bungalow	3	74	20	0	0	97
Semi Detached Home	0	21	19	0	0	40
SG HMO	0	0	0	0	0	0
Studio Bedsit	0	4	0	0	0	4
Terraced Home	0	10	11	0	0	21
Total Units	1,030	560	660	740	536	3,526
Total Houses	3	105	50	0	0	158

Source: Council Housing Trajectory

- 12.44 The total number of registrants on the Council's self build register is 505. Taking away the number of approved applications (51), results in an indicative need of 454 plots. As per the guidance the council have 3 base periods to meet this need. Providing no more applications are approved, the need for self build plots in 2026 would thus be 454.
- 12.45 The indicative need of 454 self and custom build plots would equate to approximately 13% of the Council's total identified supply which, as detailed above, includes a very larger number of flatted developments. Given that self build developments are designed, funded and constructed by the end user the likelihood of any of these permissions for flats being considered as self and custom build is very low. If these permissions are excluded from the council's supply position the total expected completions up to 2026 is only 158 dwellings.
- 12.46 The demand for self and custom build dwellings (454) not only exceeds 20% of the identified supply (158) but is almost 3 times that. Given the

constrained nature of the housing supply in the borough and the scale of demand for self-build housing, there is potential to consider requesting exemption from Section 2A of the 2015 Act, discharging the duty to permit enough plots to meet the very high demand.

Service Families

- 12.47 There are no military establishments in Kingston-upon-Thames. The most recent Ministry of Defence (MOD) statistics suggest that there are no serving MOD personnel stationed in the Borough. In the past decade a maximum of 10 MOD personnel have been stationed in Kingston.
- 12.48 Annex 2 of the NPPF identifies Military Personnel as Essential Key Workers. The Council supports the principles of the Armed Forces Community Covenant and this is taken into account in the allocation of affordable housing, with the Council's Housing Allocations Policy awarding an additional 9 months waiting time to current and former Armed Forces' personnel. It does not require services personnel or veterans to have a local connection.
- 12.49 The most acute and pressing issue is likely to be finding accommodation for those transitioning out of the forces. Affordable housing will play a part in meeting the needs of veterans. There may also be some current services personnel who need homes locally (including those with families). However the Council has appropriate policies in place to help to facilitate access to housing. There are therefore no specific policy requirements arising for this for the Local Plan.

Summary

People with specific support needs

- 12.50 There are a number of competing needs for specific groups within the Borough. And a clear variation in the type of support needed, from wet and dry accommodation for alcohol users to accommodation suitable for people with learning disabilities, people at risk of homelessness, Children in Care and many others.
- 12.51 It is clear that ongoing engagement is needed within the Council to ensure that the right accommodation for each type of support need can be found and locations that would be appropriate for newly built supported accommodation delivered.
- 12.52 There is a duty upon the council to provide accommodation to those who need it. In many cases accommodation can be provided in existing buildings and a simple change of use application is needed in order to provide these new spaces. The Council should work to support these change of use applications for specialist housing where it is appropriate.

Self-Build & Custom Housebuilding

- 12.53 The demand for self and custom housing is high within Kingston, and in 2026 the need for plots that the council are expected to have given planning permission to could rise to 454 plots. As this report has discussed Kingston's housing supply is very constrained and when comparing the scale of self-build need to the land identified for new housing overall, there is potential to consider requesting exemption from Section 2A of the 2015 Act. This would discharge the duty of the Council to permit enough plots to meet the very high demand, and allow other housing types, such as affordable, to be prioritised.

13. Conclusions & Recommendations

- 13.1 The evidence in this report overall points to particular housing delivery challenges in RB Kingston. Housing needs are significant across a range of areas, including needs for affordable housing, specialist housing for a growing older population. But the supply of land is constrained; and the build-out of land opportunities has been slow.
- 13.2 The evidence points to comparatively weak population growth in RB Kingston. Much of this growth has been focused on those aged 65+ as supply constrains the movement of families and younger households into the Borough.
- 13.3 The report has included a trend-based projection to understand the implications of housing delivery continuing in line with past trends. Based on delivery of 490 homes a year, the Borough might see population growth of around 7,100 between 2023-41. However almost all of this growth would be in those of retirement age (65+); with the population of children in particular falling. There are clear and evident benefits of higher delivery in achieving a more balance population structure, supporting the local economy and service provision including school populations.
- 13.4 Ultimately we would expect the housing requirement through the Plan to be based on capacity. There is a strong basis for adopting a stepped trajectory, as provided for in London Plan Para 4.1.10. In an urban context, land supply visibility is only realistic for c. 10 years; and therefore it is realistic that longer-term targets would be informed by a plan review.
- 13.5 Affordable housing is a key factor in the overall housing need, our analysis suggests a need for 1,113 affordable homes per annum across the Borough. This figure is not a target as the amount of affordable housing delivered will be limited by the viability of development. However the scale of need clearly points to the Council needing to maximise the delivery of such housing at every opportunity.

- 13.6 The London Plan sets a strategic target for 50% affordable housing, and a minimum policy requirement for 35% through the threshold approach; or 50% on industrial or public sector land. The evidence herein provides a clear justification for continuing to seek affordable housing contributions through a sliding scale on small sites.
- 13.7 There is a clear and urgent need to boost the delivery of affordable housing. The evidence indicates that this should be a key Corporate priority for the Council.
- 13.8 The evidence indicates that the priority need is for rental affordable housing, and low cost rented homes should be prioritised. Intermediate housing provision should be focused on London Living Rent. Given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as ‘genuinely affordable’ – particularly for larger homes. However there may be a justification for some provision in particular to support viability.
- 13.9 The overall recommended approach to the mix of affordable housing sought through policy is set out below:

Table 13.1 Affordable Tenure Split: Recommendations

Tenure	(%)	Products	Indicative Proportion (%)
Low-cost rented	70%	Social Rent	35%
		London Affordable Rent	35%
Intermediate	30%	London Living Rent	25%
		Shared Ownership	5%
		First Homes/Discounted Market Sale	0%

Source: Icen Analysis

- 13.10 In deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Council will need to consider the relative levels of need and also viability issues.

13.11 This report provides clear evidence of an urgent need to increase affordable housing provision, with a need shown for around 1,100 affordable homes a year in the Borough set against delivery of around 81 per annum. Delivery is thus meeting just 7% of the need shown. The Council's current actions include progressing the Cambridge Road Estate Regeneration and a number of other small sites in the Borough through the HRA Programme. However, there is a clear need to go further. Potential options for further policy interventions and strategy to increase the delivery of affordable housing include the following:

- Updating the affordable housing policy through the new Local Plan, informed by updated viability evidence. This should include continuing to require contributions from small sites to affordable housing provision.
- Evaluating the potential to use funding from S106 receipts to support direct acquisitions of properties, including empty properties, to provide affordable housing short-term.
- Closer joint working with HA partners to encourage and support investment in the Borough by RPs, focusing short-term particularly on those who are maintaining and seeking to build their development programme.
- Evaluating the potential for the Council itself to establish a Local Housing Company which can acquire and deliver land within the Borough for affordable housing.
- Investigating opportunities in the medium-term to enhance access to affordable housing funding, working with the GLA, RPs and through direct delivery by the Council.
- Consideration of a land release programme of council owned land to HA partners or Registered Providers for the delivery of affordable housing
- Ensure a minimum of 50% affordable housing on public land disposals (affordable housing embedded in land disposal opportunities)
- Providing a 'top-up' subsidy on schemes to ensure a minimum of 35% affordable housing is delivered and the maintenance of a grants programme for affordable housing subsidy

- Considering specific site allocations for affordable housing through the Local Plan;
- Development of a formal Housing Delivery Plan for the borough; and
- Considering external infrastructure funding to improve viability/deliverability of key sites.

13.12 In terms of the overall mix of unit sizes on new developments, these are impacted by a range of factors including demographic changes, future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis within this report points to a recommended housing mix for both market and affordable homes to be as below:

Table 13.2 Recommended Housing Mix

	Market	Affordable home ownership	Affordable housing (rented)	
			General needs	Older persons
1-bedroom	5%	30%	15%	60%
2-bedrooms	25%	40%	35%	40%
3-bedrooms	50%	20%	35%	
4+-bedrooms	20%	10%	15%	

Source: Icen Analysis

13.13 Provision of suitable and attractive 2- and 3-bed market housing might help to support downsizing, as well as specialist housing schemes for the Borough's aging population. This then provides the opportunity to release family homes for other households.

13.14 In addition to the delivery of both market and affordable housing, it is clear that there is need within Kingston for supported accommodation, whether this is for older people, children in care, adults with physical and learning difficulties and other support needs. It is acknowledged that the Council are seeking to deliver specialist housing for two sites in the Borough. However, given the finite supply of land within Kingston, the Council should assess how varying types of specialist housing will be prioritised

and consider further intervention in order to deliver additional accommodation.

- 13.15 The needs evidence suggests a need to 2041 for:
- 742 units of housing with support (such as retirement living schemes), focused on market provision;
 - 792 units of housing with care, of which the need is for 585 leasehold units and 207 affordable;
 - 539 care home bedspaces.
- 13.16 What particularly stands out from the data is the lack of any existing Housing with Care provision. The evidence suggests that provision of extra care housing should be a key focus; but given the current situation the delivery of the need in full is unlikely to be realistic.
- 13.17 Given the limited supply of specialist housing provision in the Borough and the ageing population, there would be a case for the identification of specific site allocations within the Plan for specialist older persons housing. However there are potential deliverability issues with this; and allocations for care homes/ extra care may however impact on affordable housing delivery (depending on the scale of growth envisaged).
- 13.18 The evidence base also shows a need for 504 wheelchair-user homes (equivalent to 28 per annum) and needs for a wider range of supported housing.
- 13.19 The wider needs evidence shows a market for build-to-rent and co-living, and it is reasonable to expect these sectors to be a key focus of development in Kingston Town Centre, alongside the potential for some additional student accommodation. Given HMO market dynamics and wider constraints on PRS growth, we can expect this to be a growing market. The report has sought to provide advice on appropriate policies in these areas.

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- 13.20 The demand for self and custom housing is high within Kingston, and in 2026 the need for plots that the council are expected to have given planning permission could rise to 454 plots. As this report has discussed Kingston's housing supply is very constrained and when comparing the scale of self-build need to the land identified for new housing overall, there is potential to consider requesting exemption from Section 2A of the 2015 Act. This would discharge the duty of the Council to permit enough plots to meet the very high demand, and allow other housing types, such as affordable, to be prioritised.
- 13.21 As discussed above there are particular housing delivery challenges in RB Kingston. Going forwards it is expected that the housing requirement in the plan is based on capacity; but consideration might reasonably be given as part of the plan-making process to whether greenfield (and Green Belt) land might be released to support demographic growth, affordable housing delivery and a balanced population structure. Furthermore, given the urban nature of the borough it is recommended that the Council seek to adopt a stepped trajectory to reflect the visibility of land supply and ensure accuracy.
- 13.22 The evidence points to a clear need to increase the delivery of affordable housing within the Borough, this report talks to a number of policy interventions that would seek to do this but it is clear that an overall prioritisation of affordable housing is needed.