

Housing, Health, and Community Committee	
Meeting Date	3 rd July 2025
Report Title	Affordable Housing Emergency - Update
EMT Lead	Emma Wiggins, Director of Regeneration and Neighbourhoods
Head of Service	Charlotte Hudson, Head of Housing and Communities
Lead Officer	Charlotte Hudson, Head of Housing and Communities
Classification	Open
Recommendations	<p>The committee is recommended to:</p> <ol style="list-style-type: none"> 1. To note the current progress on the Affordable Housing Emergency Motion.

1 Purpose of Report and Executive Summary

- 1.1 This report provides the Housing, Health, and Community Committee with an update on the Affordable Housing Emergency that was declared on the 3rd of April 2024.

2 Background

- 2.1 On the 3rd of April 2024 Full Council unanimously declared an Affordable Housing Emergency, the Council resolved to conduct a number of actions in support of the motion.
- 2.2 According the Regulator of Social Housing data sets in 2024 there were 9,963 social and affordable homes in Swale operated by 32 registered providers, an increase from 9,505 reported in 2023. Southern Housing remain the largest provider as our LSTV with 68.2% of the homes, with Moat Homes (10.4%) and Hyde (6.7%).
- 2.3 During 2024/25 there were 228 Affordable Housing Completions in the borough reported to SBC, 153 affordable rent, 73 shared ownership and 2 First Homes. The housing register at the time of drafting the report contained 1,859 households. 105 in Band A, 666 in Band B, 1056 in Band C, 31 in Band D and 1 in Band E. Total lets through the housing register for the 2024/25 financial year was 388.
- 2.4 The Comprehensive Spending Review that took place on 11th June 2025, outlined a range of measures for Housing, which should support additional delivery of Affordable Housing. The below summary is from the District Council's Network Briefing, although it is too early to fully understand the direct impact that this may have on Swale and delivery of new affordable homes.

- £39 billion for a successor to the Affordable Homes Programme over 10 years from 2026-27 to 2035-36. Spending will reach £4 billion per year in 2029-30 and rise in line with inflation subsequently.
- 10-year social housing rent settlement from 2026 at Consumer Price Index +1%, alongside a consultation to follow shortly on how to implement social rent convergence.
- £2.5 billion low-interest loans over the SR for social housing providers.
- £950 million investment for the fourth round of the Local Authority Housing Fund to support local authorities in England to increase the supply of good-quality temporary accommodation and drive down the use of costly bed and breakfasts and hotels.
- £100 million, including from the Transformation Fund, for early interventions to prevent homelessness.
- £840 million to turn the Household Support Fund into a new Crisis and Resilience Fund for households, incorporating discretionary housing payments.
- £1 billion new investment between 2026-27 and 2029-30 to accelerate remediation of social housing, by giving social housing providers equal access to government funding as private building owners.
- Confirming £4.8 billion in financial transactions (such as guarantee schemes) from 2026-27 to 2029-30. This additional capacity will be managed by Homes England.
- Investing in infrastructure and land remediation to deliver new housing schemes in partnership with the private sector.
- £200 million to transform the asylum system and end the use of asylum hotels this Parliament.
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2.5 The table below details the actions agreed at Full Council and the status of these actions.

No.	Action	Response	Status
1	Declare an Affordable Housing Emergency for the Borough of Swale.	This was declared on 3 rd of April 2024	Complete
2	Recognise and endorse the work of the Leader of the Council in working with District Council's Network in highlighting and tackling this issue.	This does currently form part of the Lobbying work being undertaken by District Council Network that we are a part of and will continue to be a focus.	Complete
3	Continue to work with the sector and try and engage Government to develop long term solutions to fix the national housing crisis.	Members and officers continue to engage and look for long-terms solutions. The government have announced a range of policy ambitions to increase and accelerate housing delivery, and a range of funding	In Progress

		measures was announced in the CSR.	
4	Call on the Secretary of State for Levelling Up, Housing and Communities and the housing minister to urgently seek proper solutions to this crisis.	This has been actioned.	In Progress
5	Lobby government, for Local Housing Allowance Rates to be matched to Affordable Rent levels and to be linked to future increases in the Affordable Rent levels.	This forms part of the overall lobbying strategy.	In Progress
6	Policy and Resources committee to consider introducing and implementing discounts on planning fees for Registered Providers for land led schemes which deliver new social rent homes.	As fees are nationally set this is not something that we can change locally.	Complete / Not progressed.
7	Policy and Resources Committee consider increasing the length of the council tax exemption period for Unoccupied properties owned by a charity to 12 months instead of 6 months to encourage registered providers to undertake works to bring existing social and affordable rent homes that are long term empty back into use instead of selling them off.	This will be considered when the policy is next reviewed. Consultation will take place with RP's ahead of the policy review to understand their views and if this would have a tangible impact.	Scheduled to progress.
8	That the Housing & Health Committee consider updating the rules for applying and use of the Community Housing Fund grants to allow applications for grants towards capital spend as well as for research.	The CHF Swale BC has is not available for capital spend as per the Conditions of Grant imposed nationally on the fund.	Complete / Not progressed.
9	Lobby for Government to update the rate at which housing benefit can be claimed for temporary accommodation costs to be set at current Local Housing Allowance rates and to be index linked.	This forms part of the Lobbying work being undertaken by District Council Network that we are a part of and will continue to be a focus. We can claim current and full LHA rate for our own stock which we do. The government have also	In Progress

		provided LAHF to enable the purchase of our own TA.	
10	That the Property and Regeneration Committee review the land holdings of the council particularly in areas that were transferred under the stock transfer to “Swale Housing Association” to ascertain if the transfer of some of this land to registered providers or community led housing organisations could provide additional new social and affordable rent homes.	There are several small parcels of land that exist, these have previously been explored with Registered Providers and viability was an issue. The Property Officer working group will monitor this work as part of the Property Asset Strategy and bring a report forward to Economy and Property Committee in due course. The working groups TOR have been updated to ensure that any disposals also consider Affordable Housing as part of the options analysis.	In Progress

3 Proposals

3.1 To note the current progress on the Affordable Housing Emergency Motion.

4 Alternative Options

4.1 None

5 Consultation Undertaken or Proposed

5.1 None

6 Implications

Issue	Implications
Corporate Plan	Health & Housing - To aspire to be a borough where everyone has access to a decent home and improved health and wellbeing.
Financial, Resource and Property	As an update report there are no additional financial, resource and property implications. There are implications related to some of the actions and these will be highlighted in relation to the individual decision making.

Legal, Statutory and Procurement	The Housing Motion has been declared in relation to the challenge to be able to deliver our statutory responsibilities in relation to Homelessness Services.
Crime and Disorder	None at this stage.
Environment and Climate/Ecological Emergency	None at this stage.
Health and Wellbeing	There is a significant link between the impact of quality affordable homes and the wider determinants of health.
Safeguarding of Children, Young People and Vulnerable Adults	None at this stage.
Risk Management and Health and Safety	The TA budget has been identified as a corporate risk, due to demand on the service and the budgetary impacts. The Affordable Housing Emergency and its associated actions are in place to assist in controlling the risk.
Equality and Diversity	None identified at this stage.
Privacy and Data Protection	None identified at this stage.

7 Appendices

7.1 None

8 Background Papers

8.1 Affordable Housing Emergency - [Agenda for Council on Wednesday, 3 April 2024, 7.00 pm \(swale.gov.uk\)](#)