



**FAVERSHAM**  
COMMUNITY LAND TRUST

## What is a CLT?

A Community Land Trust is a community based organisation, run by volunteers, that aims to provide truly affordable housing for local people.

## What are the main characteristics of a CLT?

- CLTs are locally driven, controlled and democratically accountable
- CLTs can meet local housing needs even in areas with very high house prices
- CLTs, by retaining an equity share in each property, provide housing that is permanently affordable, benefiting many generations of residents
- CLTs give the community an asset for the future
- CLTs genuinely empower local communities, where assets that serve the aspirations of the community can be used to benefit their local area

# Newsletter

## Hidden homeless

Last year with a grant from Swale Borough Council the Faversham Community Land Trust commissioned research from specialist consultants ARC4 on the extent of housing need in Faversham. Some of you may not have had time to complete it, but so many of you did and for that I thank you, as it is only from people taking the time can we understand the true housing need in Faversham.

The report can be found here:

<https://www.favershamcommunitylandtrust.org/>

The 2020 ARC4 report concluded that, "Faversham needs a significant additional supply of affordable housing to meet the requirements of its existing households, and households that are likely to form from existing residents in the next 5 years." There is an under supply of one and two bedroom houses, flats and bungalows for younger and older households.

So now we come on to our 'Hidden Homeless' - these are residents that are living in over-crowded situations, they are already in our infrastructure, they work in Faversham, are registered at the local surgeries and/or their children attend the local schools. You can read some of their stories on the back page of this newsletter.

I would like to thank the residents that came forward and shared their stories, it takes courage to do this and they are not alone. Evidence in the Housing Needs Survey showed that last year there were at least 211 sofa surfers in Faversham and I suspect that this figure is indeed higher.

We all know that Housing Developments are going up all over Faversham, hundreds of houses are being built but the developers are not building what the town needs. The FCLT has started to challenge these applications.

Not since the railway was built has Faversham seen such an increase in housing and influx of people, and our infrastructure will not be able to sustain this momentum. Now is the time to push back and demand that the developers deliver the 35% affordable housing that is required from them and to also deliver the correct tenure.

*Claire Martin, Chair of Faversham Community Land Trust (FCLT)*



# Housebuilders are NOT building the homes that local people need

The Faversham Housing Needs Survey (FHNS) identified that the highest level of housing demand from Faversham residents is for one and two bed homes. We are conscious that these are not being built in sufficient numbers by the volume of house builders active in Faversham - they favour four bed homes which are more profitable. There are high levels of demand for these from newcomers relocating to the town from higher value areas. Considerable equity is released when upsizing and local households cannot compete. They are compelled to move out of Faversham and this disrupts community roots. Smaller houses, for which there is the highest level of housing need, are not being planned or built enough to meet the levels of demand evidenced in the FHNS.

This is alarming in the context of the 3,410 new homes allocated in Faversham under the provisions of the emerging local plan, and cannot be allowed to continue. The supply imbalance must be addressed and consequently we are mounting a campaign to demand that the new housing developments in the town provide the housing we need. The FHNS provides a significant body of evidence for the Faversham Community Land Trust to resist house building that is not required by local people, and to prioritise that which is needed. We are using this to challenge the new planning applications coming forward in the system and our first target is the application submitted by Crest Nicholson for Phase 2 Lady Dane. Out of 88 homes proposed there are no one bed and only six two bedroom homes for open market sale.

To support our case, we have looked at the mix from the six major housing schemes in Faversham approved under the current local plan and are now being built. There are 327 (33%) four bed homes allocated out of total of 1023 and 227 (21%) two beds. This



disproportionate four bed supply displaces the provision of the smaller homes that Faversham residents need across all tenures. Double the number of two beds could have been plotted on the four bed sites. Land approved for development in the town is being inefficiently used and is not addressing local housing need.

If you would like to learn more or wish to support our campaign to build the housing that local people need, please look at our Lady Dane objection which is posted on the 'Swale planning portal' on the link below:

[\(https://pa.midkent.gov.uk/online-applications/\)](https://pa.midkent.gov.uk/online-applications/)

Enter the application number **(21/502927/Full)** into the 'key word' box on the simple search page and look for the Faversham Community Land Trust representation under the documents tab.



# Does Faversham need more houses

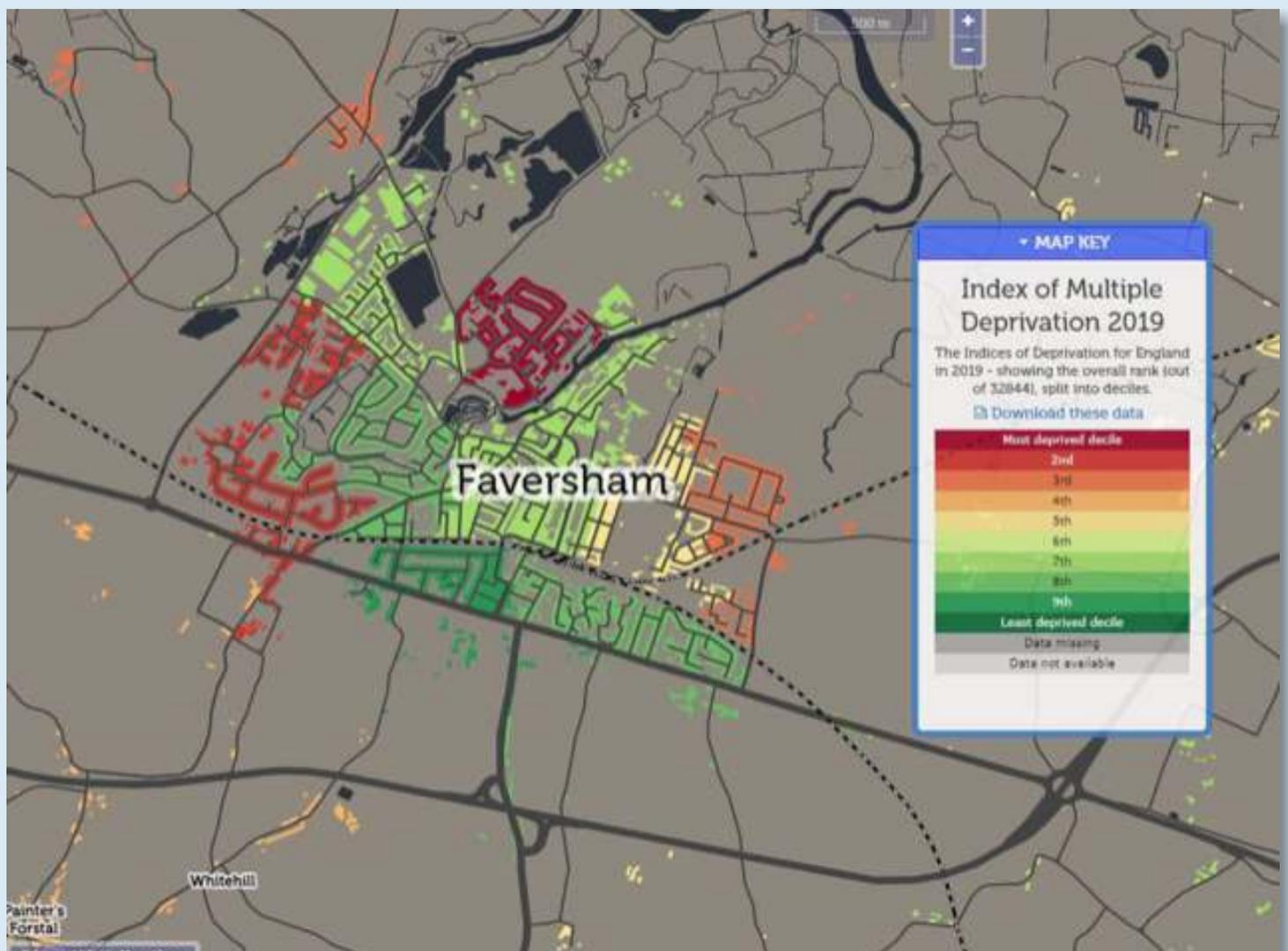
Faversham has many examples of excellent housing built to accommodate local working families in the last century. It was built between the wars and post WWII to house those unable to purchase in the housing market. In the 1980's this stock of quality social housing was sold off through the National Government's right to buy. Unfortunately, the money raised was not invested in new social housing.

Housing is the first of the social services and it is also one of the keys to increased productivity. Work, family life, health and education are all undermined by crowded housing.

Prime Kent agricultural land is worth £10,000 per acre. Development land with planning consent for housing is currently worth in excess of £1,000,000 per acre, according to the government figures from 2015.

Central Government now determines how many houses should be built using a national algorithm. It is now left to a small number of National /Large housing developers to build them. There is no incentive for developers to build houses at a rate that might reduce sale prices.

National Government currently defines affordability as 80% of the market price or rent. The Faversham Community Land Trust commissioned a Housing Needs Survey from a specialist housing market analysis company, ARC4 in 2020. They found that households would need a minimum income of £30,590 per annum to afford the lowest cost affordable home ownership option. An income of £56,186 per annum would be required to fund the entry-level market house price. Household's seeking rented accommodation would need a combined income of £33,264 to afford rented accommodation.



We all know that Faversham is a wonderfully attractive place to live and bring up children which is why families have lived here for generations. It has a sense of place and community. It is well connected by road and rail to London and Ashford. This is why developers have their sights on Faversham. From the Consumer Data Research Centre 2019 Index of Multiple Deprivation Map there are many deprived households in our town and there is a significant housing need in Faversham. The housing being imposed on our town **WILL NOT** meet local need and because of that we will find that our town is going to change. Families will become fragmented, you will not be able to rely on extended family helping with childcare or looking after elderly relatives. People who work locally will not be able to live locally and Faversham will lose its identity along with everything that we love about it.

So yes, Faversham does need more houses but it needs the right houses and that does not include the large number of four bed houses that are being built, which are out of most locals' financial reach. We need flats, bungalows and small family homes (2-3 bedroom), houses for first time buyers, social rented housing for low-income households and housing suited to frail elderly and disabled people.

*Harold Goodwin & Claire Martin, Chair of Faversham Community Land Trust (FCLT)*



# FAVERSHAM

## COMMUNITY LAND TRUST

**FCLT is campaigning to get  
more really affordable  
housing for local families**

**We are not able to solve individual  
housing problems**



# 6 Housing Facts from Swale Borough Council

1. 283 New affordable homes were provided in Swale in 2020/21 of which 45 were social rent, 140 were affordable rent – this is more new affordable homes than for any other year in the last seven.

2. All affordable rent homes in Swale are allocated according to Swale's housing allocations policy, to people on Swale's housing register.

3. To join Swale's housing register households must have lived in the borough for two years prior to their application date. Some exceptions apply for example: those covered by the Armed Forces Covenant, or fleeing domestic violence.

4. There are 708 new affordable homes in the pipeline across Swale, where both planning permission and a registered provider are in place, this includes new homes on six sites in Faversham. Sites in Faversham include properties on Davington Fields development provided by Optivo, at Kingsmead (Lady Dane Farm) provided by Clarion, Perry Court provided by Golding homes, Land at Ham Road provided by Hyde housing, Ospringe Brick Works & Faversham Lakes provided by West Kent Homes. All providers **MUST** allocate housing according to Swale's housing allocations policy including residents criteria.

5. New developments of ten or more homes in Faversham are required to provide 35% of housing as affordable tenure.

6. Swale operates a choice based, leggings system; that is to say, those on the housing register place bids on properties that meet their needs and that they like within the borough, with the property being allocated to the household with the highest banding and the longest date of those who bid. The longest date indicates the date the household joined the register.



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## ADVISORY PANEL

The FCLT is looking for people who would like to be on our Advisory Panel. These are qualified people in their fields that perhaps do not have the time to be a full-time board member, but would be able to offer advice when needed to the board. You would dip in and out of board meetings as and when required. We are all too aware that time is precious and some people cannot make a regular commitment but would still like to support the FCLT.

We are specifically looking for the following to join the team:

- Architect
- Quantity Surveyor
- Financial Advisor
- Solicitor
- Media Guru
- Building Surveyor
- Civil Engineer



*"I have lived in Faversham all my life, but now in my late thirties, am having to seriously contemplate leaving the area due to the lack of affordable housing."*

*"We are a married couple in our mid 30s with 4 children. We live in a very small 3 bed housing association property. We both work for the NHS and have a joint income around 50k. So we are entitled to no benefits and don't claim anything. We pay our full rent around 600 per month. We cannot afford to buy a house and fear our situation will never change. Having 4 children and cars required for work and usual living expenses there is no way we can save for a deposit which is a minimum of 10%. The maximum mortgage we would potentially be eligible for is 200-250,000 so we would need a massive £25,000 deposit which is completely unachievable and the properties in this price bracket are 2 bed flats. Not ideal for a family of 6."*

*"My situation is that me and partner have a 2 month old baby we are having to sleep in the front room of my mum's council property. We also live with my two other brothers who have health issues. Our housing situation has caused us both mental health issues as we are desperate for our own place. We are currently on the housing list but not having any luck. We can't afford to buy even though I earn over £20k and my partner earns £15k. Shared ownership property's are just a waste of money. We can't afford childcare due to childcare cost so relying on family help."*

*"There definitely needs to be the provision of affordable housing, otherwise there is no way one can progress in life. I'm aware some have the opinion that owning a home should not be viewed as a 'right' but I personally believe it is a deeper issue, for example the feeling of stagnating, due to the inability of gaining full independence and freedom as a result of the lack of affordable housing, really can have a detrimental effect on one's mental well being. Life should be about progression, not taking steps backwards, so to speak."*

*"It is definitely an issue which needs to be addressed. The current climate of unaffordable housing and sky-rocketing property prices is unsustainable and certainly a disheartening thought for future generations, in addition to my own."*

*"I am currently living in a 2 bedroom council house with my 3 grown up sons aged 23, 22 and 18 in one bedroom. This is a very stressful situation for both myself and my sons – and I need to be able to move to a bigger house as my Sons or myself have no way of being able to fund living in the private sector. The boys all sharing a bedroom impacts on their personal lives and mental health which then starts to affect me. We have always lived in Faversham and both myself and my oldest son also work in the town and we do not want to relocate outside of the town – nor should we have to. My Parents, brother and his family all live in Faversham."*

*"Faversham is crying out for more affordable homes without it more and more people will move out and the rich and Londoners move in."*

*"I was living in a rental property for a couple of years but have since had to move back into my parents' house as it seemed a waste of money, as opposed to saving for a deposit etc. Not only is there a lack of affordable housing in the area, it feels like an impossible task to get onto the property ladder, given I am a single female and self-employed...clearly a poor prospect in terms of securing a mortgage."*

*"Given my family and friends are all located in Kent, I am sad to leave the area and although there are probably more affordable areas of the UK, there really isn't anywhere else I'd like to live. Therefore, I see my only option being moving abroad."*

*"It feels like we are being pushed out of the area and others who are from out of town are given priority. Me and my partner have our support network in Faversham and I have lived here for over 25 years and neither of us wants to leave the area."*

## HOW TO GET INVOLVED

If you are over 18 and would like to support the objectives of the Faversham Community Land Trust by becoming a member, please visit the FCLT website to join for just £1

[www.favershamcommunitylandtrust.org](http://www.favershamcommunitylandtrust.org)

Alternatively drop us an email at [info@favershamcommunitylandtrust.org](mailto:info@favershamcommunitylandtrust.org) or give us a call on 01795 583286

Please note: some of the details in the 'Hidden Homeless' stories throughout this newsletter have been deliberately altered so that individual families cannot be identified.

