

DARTFORD BOROUGH COUNCIL

**STRATEGIC HOUSING BOARD**

**MINUTES** of the meeting of the Strategic Housing Board held on Wednesday 16 October 2019.

**PRESENT:** Councillor David J Mote (Chairman)  
Councillor Jeremy A Kite MBE (Vice-Chairman)  
Councillor Mrs Ann D Allen MBE  
Councillor Kelly Grehan

**Dartford Borough Council Officers:-**

Peter Dosad	–	Head of Housing	
Sheri Green	–	Strategic Director	(External Services)
Jackie Pye	–	Housing Development & Policy Manager	
Teresa Ryszkowska	–	Head of Regeneration	

**10. APOLOGIES FOR ABSENCE**

There were no apologies for absence.

**11. DECLARATIONS OF INTEREST**

There were no declarations of interest.

**12. CONFIRMATION OF THE MINUTES OF THE MEETING OF THE STRATEGIC HOUSING BOARD HELD ON 10 JULY 2019 AND MATTERS ARISING**

The Chairman noted that the Board had discussed identifying different categories of housing customers and segmentation along with the possibility of establishing a draft work plan to give direction to the Board's work. The Strategic Director (External Services) explained that it was important to discuss the segmentation that had been identified and to agree the approach towards this before determining a work programme.

**RESOLVED:**

That the minutes of the meeting of the Strategic Housing Board held on 10 July 2019 be confirmed as an accurate record.

**13. URGENT ITEMS**

There were no urgent items.

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### **14. REFERENCES FROM OTHER COMMITTEES**

There were no references from other committees.

### **15. STRATEGIC HOUSING BOARD CLIENT GROUPS AND DEFINITIONS**

The Head of Housing explained that he had used the list of client target groups provided by the Chairman as a starting point in drawing up the target group segmentation for agreement. He noted that some of the groups overlapped and blurred with other categories.

The Chairman explained that he wanted to create a mosaic of customer groups, whittled down to a manageable and realistic list to produce a gant chart whereby the x axis would form the different categories of housing target groups and the y axis would describe the circumstances of the various client groups. His aspiration was to create a tool that could be used by each client to establish precisely where they were positioned in terms of obtaining the different categories of housing tenure in the local Dartford housing economy and thereby what options were available to them. As an example the levels of household income that would be needed to purchase a 2, 3 or 4 bedroomed property or the levels of income needed to rent those properties. To do this it was important to agree the categories and different sets of circumstances that could apply as clearly as possible and then to identify any issues to be resolved.

The Vice-Chairman said that this seemed a sensible approach but that he was concerned that the categories currently listed in the report tended to focus on the Council's housing categorisations and that the role of the Board was much wider. The Board should be focussing on the housing economy including the private sector and the specific needs of other client groups such as families going through the trauma of marital break-up or seeking executive homes and thinking outside the box. It was as much about the needs of those employed in different vocations as those in social need.

The Chairman explained that his original list had done this but tended to focus on the categories of people which the Council dealt with directly. The Head of Housing explained that these other groups were reflected in the categorisation so that those on benefits or equity rich groups were also included but were not identified as separate categories.

The Vice-Chairman suggested that once the list of categories had been agreed these should be supported by a short paragraph on each one to clarify the categorisation. The Chairman felt that these could appear along the y axis of circumstances in his model.

A Member raised the particular needs of ex-servicemen who were ending their service careers and had no experience of procuring non-service housing. She wondered whether there was any potential for working through the Armed Forces Covenant to obtain funding from the Ministry of Defence for assistance in finding homes to rent or buy.

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The Chairman said that he was happy to hold a meeting to 'brainstorm' these issues and to bring something back to the next meeting and that this could be developed into a leaflet designed to signpost people to the different sources of information, options and points of contact. He envisaged doing this by the end of November with a view to putting together a mosaic of options for delivery next Spring.

The Strategic Director (External Services) said that it would be possible to put together a simple, overarching document within the proposed timeframe but that if the intention was to drill down much further or to involve experts from outside organisations this would be much more time-consuming. The Chairman said that he understood this and that the document must be clear and simple but without skimping. He thought that this could be achieved by cross-referencing the work of other organisations and including links to sources of information. The Vice-Chairman said that this was, in reality, about good communication and was something that could be put on the Council's web site with a single page supporting each category with a simple narrative that could be populated with information and could grow and develop over time. This could cross refer and link to sites in the private sector (without specifically promoting the virtues of any particular company as it was important that the Council was not seen to be promoting/advertising particular companies). He wanted this organised in such a way as it could be readily identified by web search engines so that it was the first page identified by those searching for housing in Dartford or making enquiries about the housing economy in Dartford. He noted that currently such a search did not readily identify the most important pages relating to Council housing services. The Chairman felt that a leaflet could also be useful to support anything on the web site.

The Vice-Chairman said that he was a little concerned about the categorisation of vulnerable people and that the assessment of housing needs had to be based on a person's circumstances rather than through categorisation. He also felt that it was important that anyone searching for specific information should be able to find it by accessing no more than three layers of information. The Strategic Director (External Services) explained that the categories listed in the report were merely a tool for the officers to assist them to produce the information to support this work but were unlikely to be used in the final document.

The Chairman felt that he should take this work forward in the first instance, working with Councillors Allen and Grehan to produce a list that could then be presented to officers for their input.

The Head of Housing felt that the main Housing Services web page already signposted people towards various options and other services available. Members felt that this might well be the case but that the web site might need some re-configuration so that people were taken directly to the relevant information and that the web site was not particularly intuitive. The Vice-Chairman explained the methodology that had been used to develop

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information for 'Family Services'. This had involved writing one page of information at the outset then adding further pages over time and reordering them as necessary until a fully developed end product had been reached. He felt that a similar approach could work for developing the housing model. It would be important to look at the different categories of housing and to build this into the mosaic and the level of income required to aspire to each type of property. It was noted that some commercial housing companies already had algorithms in place that did this and it was suggested that the Council could provide links to such sites as these were regularly used and updated.

The Chairman said that he would aim to put together a list of circumstances that could cross reference the list of categories to produce a tableaux to be signed off through Housing Policy, the Local Plan Working Group, the Executive and at political level. This would build upon the information already contained on the Council's web site which could provide a springboard.

The Vice-Chairman said that he wanted the information readily available for those people in crisis or emergency who often needed guidance on where they could find information and who may not be able to easily access digital services. Once the digital work and leaflet had been agreed it was important to ensure that these were readily available in places where people in these circumstances were likely to go.

The Board also reflected on the provision of Council mortgages and whether there could be an opportunity for the Council to work with finance providers to provide a similar product. This could be revisited should such an opportunity arise in the future.

### **16. AFFORDABLE HOME OWNERSHIP OPTIONS - BRIEFING PAPER**

The Strategic Housing Board considered a briefing paper which outlined the options available for affordable home ownership including Help-to-Buy products such as shared ownership, the existing Help-to-Buy and the New Help to Buy scheme. It also described innovative housing models such as Build-to-Rent, Co-Living and Community Land Trusts. The eligibility criteria and requirements of each scheme were outlined. The Housing Policy & Development Manager explained that much of this information was already available on the Council's web site.

The Chairman wondered where people generally went to obtain mortgage advice when they were considering a Help-to-Buy equity loan and whether the Council could establish a group of mortgage advisers that people could use rather than one arranged through the developer. It was explained that in many cases this was provided through an independent government sponsored agent or the person seeking advice could go directly to an agent rather than to an adviser supplied by the developer (in which case it was recommended that the customer should operate through a solicitor).

The Board also considered options for micro-housing which could be a route into home ownership for first time buyers and could be to a high design

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specification, although it was noted that this would not meet the Council's current spatial planning requirements. The Head of Regeneration said that there was already some interest from developers for Build-to-Rent and although there were no developments in the Borough yet there were a couple of sites that could be of interest to developers. The Head of Housing explained that co-living projects in the UK tended to be organised to meet the needs of vulnerable people and in terms of housing this would require resources and skills that the Council currently didn't have. Also it was not a popular housing model in this country and there was no established tradition of this form of tenure unlike that in some other countries.

The Chairman thanked the Housing Policy & Development Manager for producing an interesting briefing note which would support other work being undertaken by the Board.

### **17. FUTURE WORK PLAN AND NEXT STEPS**

The Strategic Director (External Services) asked whether the Board wanted to identify particular areas of the local housing economy and to drill down on more specific issues. The Chairman explained that he wanted to focus on matters that the Council could influence and that he didn't want to emulate the practices of other committees which invited visitors from outside organisations to attend to discuss issues over which the Council had no remit. The Vice-Chairman questioned whether there was a need for a Work Plan given that there was a clear direction of travel which would result in an end product and would have opportunities to input to the Local Plan. The Chairman explained that he wanted to identify key deliverables to demonstrate value for the Dartford housing economy. It was agreed that the Chairman would continue to work on the tableaux of housing categories and circumstances and that the Board would evaluate where it wished to go thereafter.

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The meeting closed at 3.15 pm

Councillor D Mote  
CHAIRMAN