Affordable Housing in Kent

Affordable housing figures were published in November 2025 and the House price to income affordability ratio in March 2025 by the Ministry of Housing, Communities and Local Government (MHCLG).

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

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Kent facts and figures

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

Summary

- There were 1,771 affordable homes delivered in Kent during financial year 2024/25 accounting for 22.9% of the total number of dwelling completions in that year.
- Nationally there were 64,762 affordable homes delivered accounting for 31.0% of total dwelling completions.
- During 2024/25, Canterbury delivered the highest number of new affordable dwellings (496), 40.2% of the total delivered in Kent as a whole.
- 47.5% of the additional affordable homes in Kent were intermediate affordable housing (part rent/part buy) and 39.5% were affordable rent dwellings.
- In 2024 Kent had a higher affordability ratio (8.72) than the national average (7.71) and lower than the South East average (9.30), making Kent less affordable than the national average but more affordable than the South East average.

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Introduction

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

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

Figures are presented for financial years ending 31 March and are presented unrounded, unless otherwise noted. The latest year available is 2024/25. They represent the Ministry of Housing, Communities and Local Government's (MHCLG) best estimate at the time of publication and may be subject to future revisions.

Definition of affordable housing as provided by the MHCLG

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

a) Affordable housing for rent meets all the following conditions:

- the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent or is at least 20% below local market rents (including service charges where applicable).
- the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and
- it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

b) Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary

legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.

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

MHCLG's housing statistics and English housing survey glossary provides these definitions.

Data collection

There are several data sources which are used to produce affordable housing supply statistics:

- The Investment Management System (IMS) used by Homes England (HE) and the Greater London Authority (GLA), which contains information provided by investment partners in accordance with monitoring requirements for the payment of grants.
- The Project Control System (PCS) used by HE, and the GLA (until 2017/18), which contains data on several housing and regeneration programmes.
- The GLAOps system used by the GLA since 2017/18.
- HE figures for Private Finance Initiative (ceased in 2017/18).
- GLA figures on additional units not reported in the main IMS/GLAOps returns.
- The Local Authority Housing Statistics (LAHS) return submitted to the Department by local authorities.
- Administrative data from the Department's Affordable Homes Guarantees programme delivery partner.
- The bi-annual traveller caravan count published by MHCLG, which records the number of caravans and pitches on sites across England in January and July.

Additional affordable dwellings provided

There were 1,771 affordable homes delivered in Kent during the financial year 1 April 2024 to 31 March 2025. This figure accounts for just under a quarter of all dwelling completions during that year (22.9%). This is a lower proportion than that seen in England where 31.0% of all completions were additional affordable dwellings.

Within Kent's local authority districts, Canterbury delivered the highest number of affordable dwellings with 496 in 2024/25 which accounted for 40.2% of all additional dwellings in the district, and 28.0% of all additional affordable housing delivered in Kent as a whole. Sevenoaks delivered the highest proportion of affordable dwellings with 41.4%, or 60 out of a total of 146 dwellings.

Folkestone & Hythe (9) and Tunbridge Wells (48) delivered the fewest additional affordable dwellings during 2024/25.

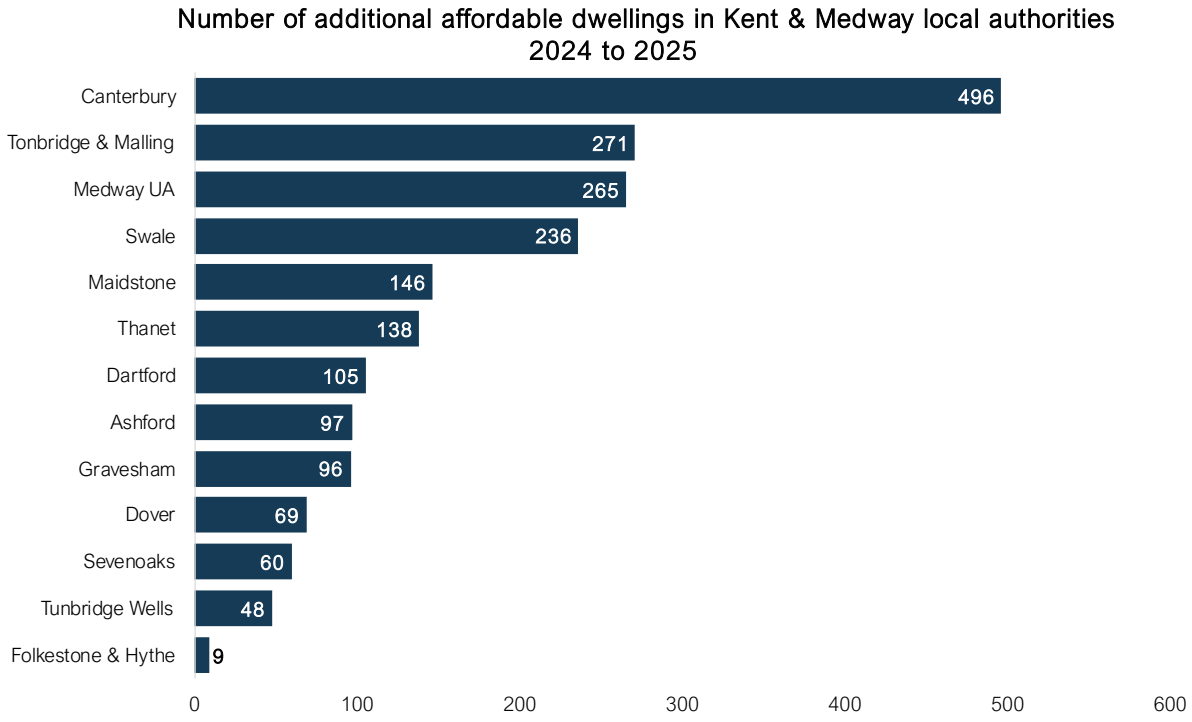
Table 1: Additional affordable dwellings 2024-2025

Area	Net additional dwellings	Total additional affordable dwellings	% additional affordable dwellings
England	208,600	64,762	31.0%
Kent	7,724	1,771	22.9%
Ashford	604	97	16.1%
Canterbury	1,235	496	40.2%
Dartford	817	105	12.9%
Dover	633	69	10.9%
Folkestone & Hythe	326	9	2.8%
Gravesham	546	96	17.6%
Maidstone	654	146	22.3%
Sevenoaks	146	60	41.1%
Swale	610	236	38.7%
Thanet	848	138	16.3%
Tonbridge & Malling	689	271	39.3%
Tunbridge Wells	616	48	7.8%
Medway UA	647	265	41.0%

Source: MHCLG, Presented by Kent Analytics, Kent County Council
Live Table 122 Net additional dwellings* by local authority district, England 2001-02 to 2024-25
Table 1008C: Total additional affordable dwelling completions provided by local authority area
*Net additions measure the absolute change in stock between one year and the next, including losses and gains (from new builds, conversions, changes of use and demolitions).

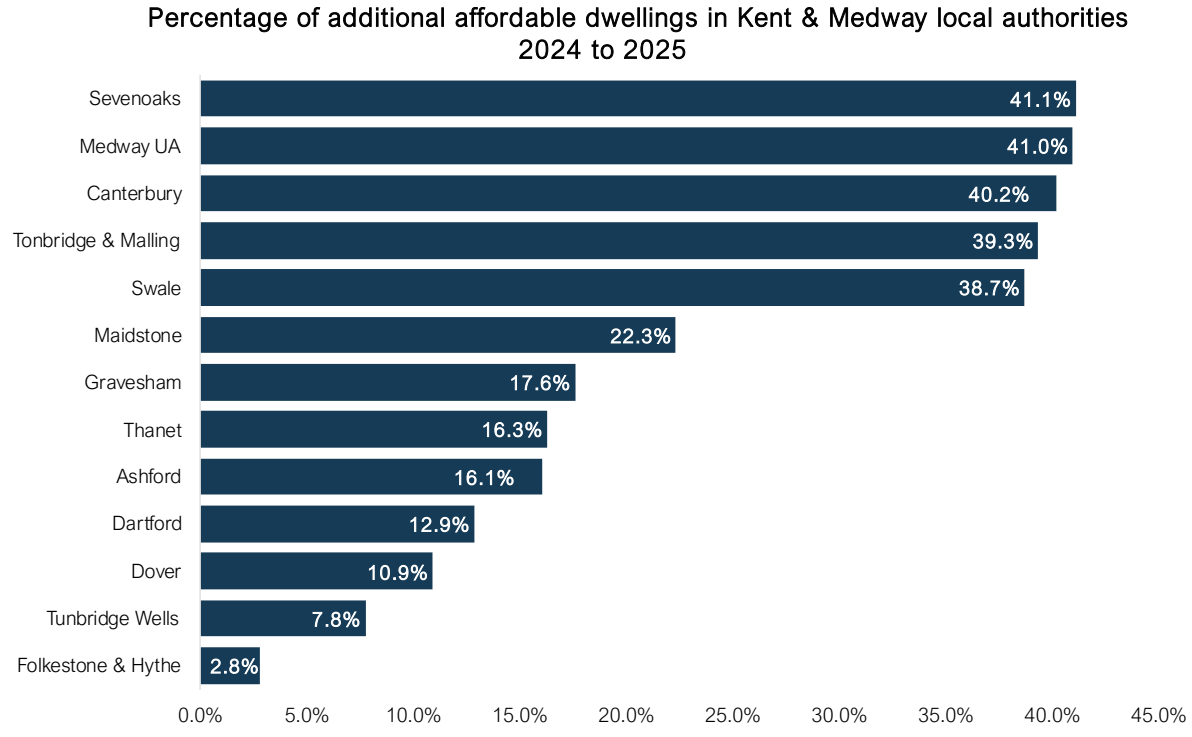
Charts 1 and 2 overleaf show the number and proportion of additional affordable dwellings delivered in Kent & Medway local authorities in 2024/25.

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



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

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



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

Additional affordable dwellings by category

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

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

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

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

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

In Kent during 2024/25, 39.5% of additional affordable housing were affordable rent dwellings, with intermediate affordable housing accounting for 47.1% of total additional affordable dwellings, and social rent dwellings accounting for 13.0%. First homes account for 0.3% of additional affordable housing.

Within Kent's local authority districts, Tonbridge & Malling provided the highest number of additional affordable rent dwellings (159, accounting for 58.7% of the additional affordable dwellings in the district) while Folkestone & Hythe had the highest proportion with 100.0% of additional affordable housing being affordable rent dwellings. Ashford had the second highest proportion with 63.9% being affordable rent dwellings.

Tunbridge Wells provided no additional affordable rent dwellings in 2024/25.

Canterbury (333) provided the highest number of additional intermediate affordable housing while Tunbridge Wells had the highest proportion with 70.8% of additional affordable dwellings being intermediate affordable housing.

Maidstone (64) and Gravesham (60) provided the highest number of additional social rent dwellings. In Maidstone this equates to 43.8% of new affordable dwellings in the area, and Gravesham had the highest proportion of new affordable dwellings being social rent dwellings with 62.5%.

Three local authorities (Dartford, Folkestone & Hythe, and Tonbridge & Malling) provided no new social rent dwellings.

6 of the additional affordable dwellings in Kent were provided by the First Homes scheme, equating to 0.3%. These were in Canterbury (4) and Swale (2).

Table 2 overleaf shows the additional affordable dwellings provided in Kent districts and Medway compared to national figures in 2024/25 by category.

Table 2: Additional affordable dwellings by category: 2024/25

Area	Total additional affordable dwellings	Affordable rent dwellings provided	% Affordable rent dwellings provided	Intermediate affordable housing provided (part-buy/part-rent)	% Intermediate affordable housing provided (part-buy/part-rent)	Social rent dwellings provided	% Social rent dwellings provided	First Homes	% First Homes provided
England	64,762	23,563	36.4%	23,982	37.0%	12,198	18.8%	292	0.5%
Kent	1,771	699	39.5%	835	47.5%	231	13.0%	6	0.3%
Ashford	97	62	63.9%	16	16.5%	19	19.6%	0	0.0%
Canterbury	496	138	27.8%	333	67.9%	21	4.2%	4	0.8%
Dartford	105	40	38.1%	65	61.9%	0	0.0%	0	0.0%
Dover	69	18	26.1%	11	15.9%	40	58.0%	0	0.0%
Folkestone & Hythe	9	9	100.0%	0	0.0%	0	0.0%	0	0.0%
Gravesham	96	6	6.3%	30	31.3%	60	62.5%	0	0.0%
Maidstone	146	44	30.1%	38	26.0%	64	43.8%	0	0.0%
Sevenoaks	60	37	61.7%	21	35.0%	2	3.3%	0	0.0%
Swale	236	123	52.1%	108	46.6%	3	1.3%	2	0.8%
Thanet	138	63	45.7%	67	48.6%	8	5.8%	0	0.0%
Tonbridge & Malling	271	159	58.7%	112	41.3%	0	0.0%	0	0.0%
Tunbridge Wells	48	0	0.0%	34	70.8%	14	29.2%	0	0.0%
Medway U.A.	265	149	56.2%	115	43.4%	1	0.4%	0	0.0%

Source: MHCLG, Presented by Kent Analytics, Kent County Council
Completions provided by local authority area available from MHCLG live tables:
Table 1008C: Total additional affordable dwellings; Table 1006aC: Additional affordable rent dwellings; Tables 1007aC; 1007bC; 1007cC: Additional units of intermediate affordable housing; Table 1007dC: Additional units of first homes; Table 1006C: Additional social rent dwellings

As stated earlier in this bulletin, losses of affordable dwellings through demolitions, sales to tenants and other sales are not included so the statistics here show as the new additions to the affordable housing stock. For this reason, we are unable to present the total affordable housing stock as at 2024/25.

Additional affordable dwellings by category and type of scheme

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

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

Tables 3, 3a and 3b present the total number and proportions of additional affordable housing delivered in Kent during 2024/25 by type of scheme and category.

Table 3: Additional affordable dwellings by scheme & category in Kent: 2024/25

Kent	All affordable categories	Affordable rent dwellings	Intermediate affordable housing	Social rent dwellings
Total additional affordable dwellings	1,771	699	841	231
Local Authorities	177	108	10	59
Private Registered Provider	911	205	571	135
Section 106 grant	637	348	252	37
Non-Registered Provider Homes				
England Funded	8	0	8	0
Other	38	38	0	0

Live Table 1011C: Affordable housing supply statistics
Source: MHCLG
Table presented by Kent Analytics, Kent County Council

Table 3a: Proportion of additional affordable dwellings by scheme in Kent: 2024/25

Kent	All affordable categories	Affordable rent dwellings	Intermediate affordable housing	Social rent dwellings
Total additional affordable dwellings	1,771	699	841	231
Local Authorities	10.0%	15.5%	1.2%	25.5%
Private Registered Provider	51.4%	29.3%	67.9%	58.4%
Section 106 grant	36.0%	49.8%	30.0%	16.0%
Non-Registered Provider Homes				
England Funded	0.5%	0.0%	1.0%	0.0%
Other	2.1%	5.4%	0.0%	0.0%
Total %	100.0%	100.0%	100.0%	100.0%

Live Table 1011C: Affordable housing supply statistics
Source: MHCLG
Table presented by Kent Analytics, Kent County Council

Table 3b: Proportion of additional affordable dwellings by category in Kent: 2024/25

Kent	All affordable categories	Affordable rent dwellings	Intermediate affordable housing	Social rent dwellings	Total %
Total Additional dwellings	1,771	39.5%	47.5%	13.0%	100.0%
Local Authorities	177	61.0%	5.6%	33.3%	100.0%
Private Registered Provider	911	22.5%	62.7%	14.8%	100.0%
Section 106 grant	637	54.6%	39.6%	5.8%	100.0%
Non-Registered Provider Homes England Funded	8	0.0%	100.0%	0.0%	100.0%
Other	38	100.0%	0.0%	0.0%	100.0%

Live Table 1011C: Affordable housing supply statistics
Source: MHCLG
Table presented by Kent Analytics, Kent County Council

Additional affordable dwellings - new build and rehabilitation / acquisition

All new dwellings regardless of affordability are either new build properties or are rehabilitated, refurbished, or acquired existing stock. The rehabilitated/acquired stock can be of any previous existing land use. During the year 2024/25, 95.0% of the additional affordable dwellings delivered in Kent were new build dwellings. This is higher than that seen in England (91.0%). Note that England figures exclude an additional 1,023 dwellings where new build or rehabilitation/acquisition status is unknown.

Five out of twelve local authority districts in Kent delivered 100% new build additional affordable dwellings during 2024/25.

Six Kent authorities delivered additional affordable dwellings from both new build and rehabilitations or acquisitions. In all six of these authorities, the majority were delivered from new build dwellings, ranging from 70.1% in Ashford to 99.8% in Canterbury.

All of Folkestone & Hythe's additional affordable dwellings (9) were delivered from rehabilitation or acquisition.

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

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

2024/25	Total additional affordable dwellings	New Build	% new build	Rehabilitation / Acquisition	% Rehabilitation / Acquisition
England	64,762	58,958	91.0%	4,781	7.4%
Kent	1,771	1,682	95.0%	89	5.0%
Ashford	97	68	70.1%	29	29.9%
Canterbury	496	495	99.8%	1	0.2%
Dartford	105	105	100.0%	0	0.0%
Dover	69	67	97.1%	2	2.9%
Folkestone & Hythe	9	0	0.0%	9	100.0%
Gravesham	96	96	100.0%	0	0.0%
Maidstone	146	146	100.0%	0	0.0%
Sevenoaks	60	49	81.7%	11	18.3%
Swale	236	234	99.2%	2	0.8%
Thanet	138	103	74.6%	35	25.4%
Tonbridge & Malling	271	271	100.0%	0	0.0%
Tunbridge Wells	48	48	100.0%	0	0.0%
Medway U.A.	265	252	95.1%	13	4.9%

Live Table 1011C: Affordable housing supply statistics
Source: MHCLG
Table presented by Kent Analytics, Kent County Council

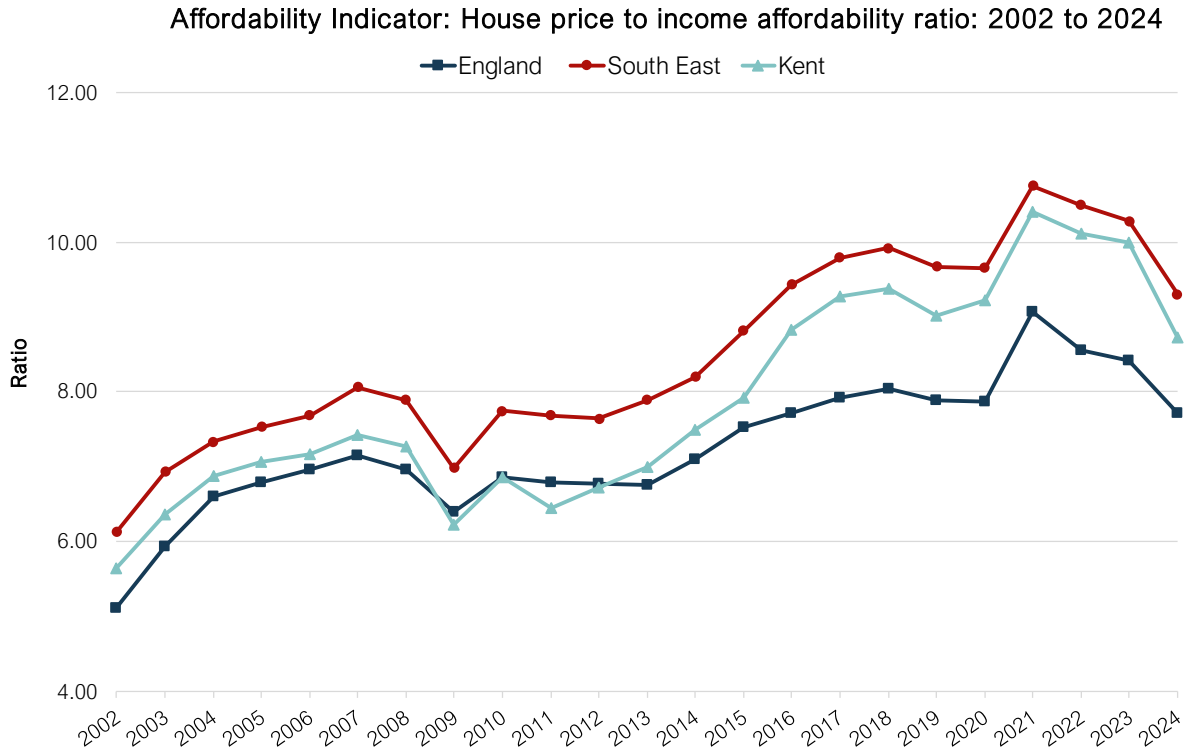
MHCLG House price to income affordability ratio

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

The latest published figures are for the 2024 calendar year. These show that the affordability ratio for England is 7.71. The ratio for Kent is 8.72, higher than the England ratio though lower than the South East (9.30). This makes Kent less affordable than the national average but more affordable than the South East as a whole.

Chart 3 shows the house price to income affordability ratio in Kent compared to the South East and England from 2002 to 2024.

Chart 3: House price to affordability ratio: 2002 to 2024



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

In 2024, with the exception of Dover, all the local authority districts in Kent and Medway have an affordability ratio which is higher than the national figure of 7.71. The ratio in Dover is 7.36 making it the most affordable area in Kent, and just below the national average.

Within Kent the affordability ratio varies. Sevenoaks has the highest affordability ratio at 10.42. Although this is lower than the previous year (11.27), this makes it the least affordable area in Kent.

The affordability ratio for Kent overall reached a peak of 10.41 in 2021 and has fallen for the last 3 years to its lowest level since 2016.

Tables 5a and 5b show the house price to income affordability ratio from 2002 to 2024 in Kent local authorities, Medway, the South East and England.

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

Area	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
England	5.11	5.93	6.60	6.78	6.95	7.14	6.96	6.40	6.85	6.79	6.77
South East	6.12	6.93	7.33	7.53	7.68	8.06	7.89	6.98	7.74	7.68	7.64
Kent	5.63	6.36	6.87	7.06	7.16	7.42	7.26	6.22	6.85	6.45	6.71
Ashford	5.84	6.88	7.14	7.49	7.64	8.44	7.85	6.99	7.64	6.82	6.78
Canterbury	6.28	6.84	7.34	6.94	7.31	8.56	7.91	6.48	7.64	6.64	7.29
Dartford	5.01	6.41	6.30	6.80	6.87	6.85	6.90	5.75	6.20	6.16	6.73
Dover	4.66	5.58	6.65	6.80	6.82	6.90	6.20	5.81	5.92	5.88	5.88
Folkestone & Hythe	5.14	6.55	6.44	7.02	7.87	8.38	7.40	6.88	7.17	6.74	6.42
Gravesham	4.93	5.92	6.44	6.38	5.90	6.91	6.91	5.83	6.02	6.03	6.24
Maidstone	6.12	6.53	7.51	7.24	7.24	7.53	7.78	6.13	6.87	6.66	6.82
Sevenoaks	7.35	8.00	8.04	8.58	8.62	8.15	8.16	7.87	7.96	8.69	9.37
Swale	4.76	5.38	5.78	6.15	6.57	6.59	6.47	5.56	5.95	5.32	5.53
Thanet	5.03	6.24	6.62	7.03	7.45	7.00	7.29	6.94	7.55	6.95	7.09
Tonbridge & Malling	7.17	7.67	8.08	8.50	8.31	8.70	8.24	6.80	7.88	7.37	7.52
Tunbridge Wells	6.16	7.28	7.84	8.19	8.34	8.92	7.75	6.98	8.08	7.22	7.30
Medway	4.24	5.35	5.83	6.18	5.82	6.26	6.04	5.13	5.56	5.33	5.24

The lower the ratio, the more affordable the housing

Source: Office for National Statistics

Tables 1c; 3c and 5c: Ratio of median house price to median gross annual (where available) residence-based earnings by country and region, county & local authority district, 2002 to 2024

Table presented by Kent Analytics, Kent County Council

Notes:

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

Table 5b: Affordability Indicator: house price to resident income affordability ratio, 2013 to 2024

Area	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
England	6.76	7.09	7.53	7.72	7.91	8.04	7.88	7.87	9.06	8.56	8.41	7.71
South East	7.89	8.20	8.81	9.43	9.79	9.92	9.67	9.65	10.75	10.49	10.28	9.30
Kent	6.99	7.49	7.92	8.83	9.27	9.37	9.01	9.22	10.41	10.12	9.99	8.72
Ashford	7.32	8.31	8.25	8.74	9.10	9.44	8.92	9.93	11.05	10.48	10.95	9.42
Canterbury	6.92	7.45	7.47	9.29	8.78	9.63	8.67	10.37	11.36	10.00	10.34	9.37
Dartford	6.74	7.06	8.45	8.57	9.32	8.91	9.17	8.43	10.03	9.55	9.49	8.27
Dover	6.05	6.55	7.39	8.36	8.84	8.45	8.07	7.25	9.26	9.33	9.20	7.36
Folkestone & Hythe	6.53	7.20	7.09	8.98	8.95	9.18	8.76	8.64	9.48	9.33	9.15	8.22
Gravesham	6.54	7.09	7.73	8.60	9.66	9.52	8.96	10.08	10.58	10.37	8.95	9.26
Maidstone	7.76	7.80	8.21	8.94	9.84	10.31	10.18	9.83	10.94	10.52	10.66	9.74
Sevenoaks	9.52	9.66	11.39	11.65	11.56	13.10	10.49	11.16	11.62	13.61	11.27	10.42
Swale	5.89	6.24	6.42	7.93	7.89	7.94	7.99	7.82	9.18	8.87	8.10	7.81
Thanet	6.54	7.42	7.89	8.21	8.69	9.38	9.10	9.19	10.22	9.73	9.43	7.90
Tonbridge & Malling	8.06	8.99	8.12	9.55	10.04	9.84	9.66	9.72	10.23	10.63	10.29	10.11
Tunbridge Wells	7.26	7.52	8.54	11.17	11.48	10.31	10.18	9.05	12.26	13.14	12.36	9.53
Medway	5.69	5.67	6.33	7.27	7.64	7.96	7.90	7.67	9.35	8.93	8.61	7.83

The lower the ratio, the more affordable the housing

Source: Office for National Statistics

Tables 1c; 3c and 5c: Ratio of median house price to median gross annual (where available) residence-based earnings by country and region, county & local authority district, 2002 to 2024

Table presented by Kent Analytics, Kent County Council

Notes:

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

Related documents

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

Kent Analytics, Kent County Council

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