EAST PECKHAM NEIGHBOURHOOD DEVELOPMENT PLAN

TOPIC PAPER 3

HOUSING

Version: 2nd ~~1st~~ Draft for Committee Review **Date:** ~~25 June~~1 October 2026

SUMMARY

East Peckham had **1,349 households** at the 2021 Census, occupying a stock that is older, larger, and more under-occupied than the national average (*see Topic Paper 1 for demographic information*).

Energy Performance Certificate data shows only **9.4% of the assessed stock was built since 2012**, confirming very limited recent housebuilding, while 81% of households are under-occupied by at least one bedroom. This paper sets out the existing stock, the development constraints, and the socio-economic housing needs in summary.

- **Very limited recent development:** only 9.4% of EPC-rated properties were built from 2012 onward; over a third (34.2%) pre-date 1976.
- **Severe under-occupation:** 80.7% of households have an occupancy rating of +1 bedroom or more (i.e. more bedrooms than the standard formula requires) — consistent with an ageing population remaining in family-sized homes.
- **Below-average energy efficiency:** only 38.5% of EPC-rated stock is rated A–C, against an England average of around 48.7%, reflecting the older age profile of the housing stock.

The National Planning Policy Framework, (NPPF) 2026 policy HO2 5 sets out that *"a housing requirement figure should also be set for designated neighbourhood plan areas, unless it is impractical to do so (because a neighbourhood planning area has been designated at a late stage in the local plan preparation process, or after the plan has been adopted, or in instances where the local plan is out of date; in which case the local planning authority should provide an indicative figure instead). This requirement figure should take into account factors such as the latest evidence of local housing need, the population of the neighbourhood area and the most recently available planning strategy of the local planning authority."* ~~2024 paragraph 69 sets out that *"Strategic policy-making authorities should establish a housing requirement figure for their whole area"* and that *"strategic policies should also set out a housing requirement for designated neighbourhood areas which reflects the overall strategy for the pattern and scale of development and any relevant allocations."* Further paragraph 70 states that *"where it is not possible to provide a requirement figure for a neighbourhood area, the local planning authority should provide an indicative figure, if requested to do so by the neighbourhood planning body. This figure should take into account factors such as the latest evidence of local housing need, the population of the neighbourhood area and the most recently available planning strategy of the local planning authority."*~~

It is further noted that the Levelling-up and Regeneration Act 2023 (Commencement No. 11 and Saving and Transitional Provisions) Regulations 2026 were made on 2 March 2026 and the statutory instrument brought into force section 99 of the Levelling-up and Regeneration Act 2023 on 25 March 2026. Section 99 amends the Basic Conditions against which a neighbourhood plan is assessed, principally Subsection (2) introduces a new Basic Condition (paragraph ea) for neighbourhood plans only, which sets out that they must not result in the development plan for the area proposing less housing development than would have been the case if the plan were not to be made.

The Housing Needs Survey is launching on 6 July 2026 and running for 6 weeks. It is being undertaken by **RACE** (Rural and Community Housing Enabling). The outcome of that Survey will inform this Topic Paper in detail and will require significant further detailed analysis.

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Any new development, including housing development, must have regard to the constraints set out in the other Topic Papers and particularly Topic Paper 2: Natural Environment.

In addition to amending the Basic Conditions against which a neighbourhood plan is assessed, Section 98 of the statutory instrument brought into force the Levelling-up and Regeneration Act 2023 provides express legal clarification in relation to the contents of a neighbourhood plan, notably:

- Subsection (A1)(a) sets out that a neighbourhood plan can allocate land for development in the neighbourhood area, setting out the amount, type and location, and timeframe for delivery of that development.
- Subsection (3) inserts subsection (2B) and (2C) after subsection (2A) of section 38B of the Planning and Compulsory Purchase Act 2004:
  - Subsection (2B)(a) provides that so far as considered appropriate, the plan must be designed to secure that the development and use of land in the neighbourhood area contribute to the mitigation of, and adaptation to, climate change.
  - Subsection (2B)(b) provides that so far as considered appropriate, the plan must be designed to take account of any local nature recovery strategy, under section 104 of the Environment Act 2021 that relates to all or part of the neighbourhood plan area.

If the legal requirements are considered collectively then the provision of any housing development must also have regard to nature based recovery, given the importance of supporting nature-based recovery as a means to repair damaged environments, support mitigation and adaption to climate change and improve human health and well-being. Furthermore, any housing development must be accessible to key facilities whilst providing for the key demographics. Provision of any housing will therefore likely involve compromises and balance between competing demands and priorities.

1,349 HOUSEHOLDS (2021 CENSUS)	**586** TMBC-ASSESSED DELIVERABLE YIELD (5 SITES)	**81%** OF HOUSEHOLDS UNDER-OCCUPIED	**9.4%** OF EPC-RATED STOCK BUILT SINCE 2012

1. EXISTING HOUSING STOCK

1.1 Number, Size and Type of Households

1.1.1 There were **1,349 households** in East Peckham at the 2021 Census (OA best-fit, parish-scaled — see *Topic Paper 1 Section 3* for the full breakdown of household size, accommodation type and tenure). This paper adds detail on bedroom and room counts not previously reported:

Bedrooms	2021 households	2021 %
1 bedroom	77	5.7%
2 bedrooms	278	20.6%
3 bedrooms	598	44.2%
4 or more bedrooms	399	29.5%
Total	**1,351**	**100%**

1.1.2 Nearly three-quarters of households (73.7%) have 3 or more bedrooms, and only 5.7% have a single bedroom — a stock profile heavily weighted towards family-sized homes, with very little smaller accommodation suited to single people, couples, or downsizing older residents (see Section 5).

1.1.3 Occupancy rating (bedrooms) — the clearest single measure of under-occupation:

Occupancy rating (bedrooms)	2021 households	2021 %
+2 or more (severely under-occupied)	**660**	**48.8%**
+1 (under-occupied)	**431**	**31.9%**
0 (exactly matched)	235	17.4%
−1 (overcrowded)	23	1.7%
−2 or less (severely overcrowded)	3	0.2%

1.1.4 80.7% of households have at least one bedroom more than the standard occupancy formula requires, and almost half (48.8%) have two or more spare bedrooms. Only 1.9% of households are overcrowded. This is a direct, measured confirmation of the finding in *Topic Paper 1* that East Peckham's ageing population is largely remaining in place in family-sized homes rather than downsizing — likely because suitable smaller alternatives are not available locally (Section 5).

1.1.5 Central heating provision:

Heating type	2021 households	2021 %
Mains gas only	965	71.4%
Two or more types (excl. renewable)	137	10.2%
Electric only	93	6.9%
Oil only	88	6.5%
Tank or bottled gas only	21	1.6%
Two or more types (incl. renewable)	14	1.0%
No central heating	15	1.1%
Other (wood, solid fuel, renewable, district)	17	1.3%

1.1.6 98.9% of households have some form of central heating. The 6.5% relying on oil-only heating — well above the national average — reflects the parish's rural character and distance from the gas network in some areas, with implications for the cost and pace of decarbonising the existing stock.

1.1.7 A household is considered fuel poor if a) it is living in a property with an energy efficiency rating of band D, E, F or G; and b) its disposable income (income after housing costs and energy needs) would be below the poverty line. In East Peckham, the proportion of households in fuel poverty has increased, from 8.57% in 2013 to 10.87% in 2023. This latest figure for East Peckham is lower than in England (11.4%) and higher than in Tonbridge and Malling (8.63%).

1.2 Age of Housing Stock

1.2.1 Energy Performance Certificate (EPC) records were matched to parish postcodes, giving **742 properties** with a recorded construction age band (residential and commercial combined). The distribution confirms a stock dominated by mid-20th-century and older development, with very little built since the 1990s:

Construction age band	Properties	Share
1950–1966	138	18.6%
Before 1900	117	15.8%
1967–1975	117	15.8%
Not recorded	86	11.6%
2012 or later	**70**	**9.4%**
1976–1982	50	6.7%
1900–1929	42	5.7%
1983–1990	38	5.1%
1996–2002	31	4.2%
1991–1995	18	2.4%
1930–1949	16	2.2%
2007–2011	10	1.3%
2003–2006	9	1.2%

1.2.2 Over half of the recorded stock (50.2%) pre-dates 1967, consistent with the account in *Topic Paper 1* of the village's major 1950s–1980s residential expansion. Only 9.4% of properties were built in 2012 or later — confirming very limited housebuilding activity in the last 14 years.

1.3 Condition and Energy Efficiency

1.3.1 EPC energy ratings for the same 742 matched properties:

EPC rating	Properties	Share
A / A+	5	0.6%
B	75	10.1%
C	207	27.9%
A–C (high efficiency)	**287**	**38.5%**
D	287	38.7%
E	129	17.4%
F–G (low efficiency)	**39**	**5.3%**

1.3.2 Only 38.5% of the parish's rated stock is in the high-efficiency A–C band, below the wider England average (around 48.7% per the OCSI Local Insight benchmark report for the area). This is consistent with the age profile above — older properties are harder and more expensive to retrofit, and the parish's above-average reliance on oil heating (Section 1.1) compounds the net-zero retrofit challenge.

2. PLANNING APPLICATIONS — PAST 5 YEARS

2.1 15 New houses have been built, since 2022:

- 2.0.2 1 new build Church Lane

- 2.0.3 10 in Brunswick Square
- 2.0.4 4 at Rhoden Farm

3. EMPTY HOMES DATA

3.1 Tonbridge & Malling Borough Council (TMBC) do not produce Empty Homes data broken down to Parish level. Around 470 homes across the borough have been empty for more than six months (as at January 2026) – the point at which they are classed as long-term empty properties. It includes a mix of flats, bungalows, and family houses.

3.2 Local knowledge estimates that there are 4 social rented houses currently empty.

4. KEY DEVELOPMENT CONSTRAINTS AND CHALLENGES

4.1 Provision of any housing will likely involve compromises and balance between competing demands and priorities:

4.1 National Planning Policy

4.1.1 The NPPF is clear in terms of national planning policy that the Housing Requirement number must be in accordance with the TMBC Local Plan.

4.2 Natural Environment Constraints

4.2.1 *Topic Paper 2* identifies in detail the constraints regarding the Natural Environment. Green Belt status, agricultural grade land, flood risk and priority habitat. At this stage it is clear that housing must have regard to the constraints set out in Topic Paper 2.

4.3 Other Constraints

4.3.1 *Topic Paper 4* identifies heritage and conservation constraints.

4.3.2 *Topic paper 5* identifies relevant Amenities and Services. Any development must be accessible to key facilities.

4.3.3 *Topic Paper 6* identifies Transport and Connections considerations.

4.4 Meeting local need

4.4.1 The Housing Needs Survey is launching on 6 July 2026 and running for 6 weeks. It is being undertaken by **RACE** (Rural and Community Housing Enabling). The outcome of that Survey will inform this Topic in detail and will require significant further detailed analysis.

4.4.2 Provision of any housing development must have regard to nature based recovery, be accessible to key facilities whilst providing for the key demographics. Provision of any housing will likely involve compromises and balance between competing demands and priorities.

5. KEY HOUSING NEEDS FROM THE SOCIO-ECONOMIC DATA

5.1 *Topic Paper 1* (Demographics) provides the detailed socio-economic evidence base; this section draws out the implications specifically for housing:

- **An ageing population remaining in oversized homes:** 25.0% of residents are aged 65+ (the highest share in the district), and 80.7% of all households are under-occupied by at least one bedroom (Section 1.1). *Topic Paper 1* reports that 60% of one-person households are an older person living alone.
- **A severe shortage of smaller, accessible units:** only 5.7% of households have a single bedroom, and *Topic Paper 1* records that just 6.8% of the housing stock is flats of any kind. There is no

structural pathway for older residents to downsize within the village. The shortage of smaller properties will also adversely impact young people who wish to stay in East Peckham but cannot find suitable accommodation.

- **Demand for specialist older-persons' housing is real but currently unquantified locally***: Topic Paper 5* identifies 22% of respondents want more activities for older residents, and the qualitative evidence across this evidence base (*Topic Papers 1 and 5*) consistently identify a lack of retirement-appropriate housing as a standing concern. The outcomes of the Housing Needs Survey are awaited for further detail.
- **Affordability pressure on younger and family households:** *Topic Paper 5* records "lack of affordable housing" as a concern for 31% of respondents and "lack of housing for older residents" for 34% — these are different needs requiring different housing typologies, not a single undifferentiated "more housing" response.

6. SUMMARY: STANDOUT ISSUES AND CONNECTIONS

6.1 The table below draws together the key evidence from this paper and its connections to the rest of the evidence base:

Issue	Evidence	Planning consideration
Severe under-occupation	80.7% of households under-occupied by 1+ bedroom (Section 1.1)	Strong case for a higher proportion of smaller units (1–2 bed) in any new allocation to enable downsizing
Very limited recent housebuilding	Only 9.4% of EPC stock built since 2012 (Section 1.2)	Confirms the parish has not kept pace with demographic change through organic replacement of stock
No identified pathway for downsizing	Only 6.8% flats; only 5.7% one-bedroom homes (Sections 1.1, 4)	Specialist/accessible housing should be an explicit policy priority, not an incidental by-product of general allocations
Below-average energy efficiency	38.5% of EPC stock rated A–C vs ~48.7% England (Section 1.3)	Retrofit and embodied-carbon policy should reflect the older, oil-reliant character of the existing stock
Compromises and balance between competing demands and priorities:		Housing Requirement against constraints

6.0.2 Census data: ONS Census 2021 (Nomis API), parish-scaled — Housing_Bedrooms, Housing_Rooms, Housing_OccupancyRating_Beds, Housing_CentralHeating. See Topic Paper 1 for full demographic and household evidence base.

6.0.3 Housing condition: Energy Performance Certificates (MHCLG), TN12 postcode extract matched to 142 parish postcodes; 742 properties with recorded construction age band and EPC rating.

6.0.4 Development capacity: Tonbridge & Malling Borough Council Land Availability Assessment — 27 East Peckham sites, manually matched to HM Land Registry INSPIRE parcels (TMBC does not publish LAA GIS boundaries).

6.0.5 This is a first-pass draft. The section marked "EVIDENCE GAP" identifies specific further work needed before a final version is produced.

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