Shaping Our Place 2026

Local Development Framework

Core Strategy Policy Background Paper Affordable Housing

January 2010





Working in partnership for the people of Herefordshire

LDF CORE STRATEGY: POLICY DIRECTION BACKGROUND PAPER

Policy: Affordable Housing

Preferred Policy Direction

The two elements in determining a general affordable housing policy are related to establishing overall targets or percentages to be required and the site size threshold appropriate to require and elements of affordable housing.

The policy options for establishing indicative percentages of affordable housing requirements are:

- 1. Continue to apply an indicative target of 35% for all of Herefordshire;
- 2. Set an indicative target of 35% for the entire county except for Leominster where a target of 25% would be set;
- 3. Set an indicative target of:
 - a. 40% affordable housing for sites in Ledbury, Ross-on-Wye and their rural hinterlands and in the rural north of the county (including Bromyard);
 - b. 35% for Hereford its rural hinterland, Kington and the west of the county;
 - c. 25% in Leominster.

In addition, affordable housing policy will define site size thresholds for affordable housing. In urban areas (i.e. Hereford and the market towns) it is proposed to retain the existing threshold of 15 dwellings. However, in rural areas the areas the options for thresholds are:

- 1. Retain a threshold of 6 dwellings;
- 2. Reduce threshold to 1 dwelling (requiring a financial contribution on sites of 1 or 2 dwellings)

Affordable housing policies will also:

- Maximise opportunities to deliver affordable housing within the policy framework of any rural Settlement Hierarchy;
- Maximise opportunities to deliver affordable housing through the rural exceptions scheme.

1.0 Introduction

- 1.1 This report provides background information and evidence to support the policy directions that will form part of the Core Strategy Place Shaping Paper. The full policy wording will form part of the pre-submission Core Strategy.
- 1.2 The Core Strategy will set out the vision and objectives for the Herefordshire Local Development Framework (LDF), together with the 'place shaping policies' at a strategic level, explaining how the county as a whole is expected to develop up to 2026.

- 1.3 The remainder of this report seeks to address the following questions:
 - What is the current situation (issue)?
 - What is the national, regional and local policy framework?
 - What is the available evidence base indicating?
 - What can the Core Strategy do?
 - What were the results/indications for the Developing Options Consultation?
 - What further consultation has taken place?
 - What conclusions can be drawn?
 - What happens next?

2.0 The need for the policy

- 2.1 Affordable housing is generally defined as low cost housing for sale or rent, often from a housing association, to meet the needs of local people who cannot afford accommodation through the open or low cost market, or subsidised housing.
- 2.2 The provision of affordable housing is a key consideration. National planning policy recognises the importance of the issue in Planning Policy Statement 3 (PPS3): Housing, while both the approved regional plan and the revision to it, include policies to meet the need for affordable housing.
- 2.3 The latest edition of the State of Herefordshire Report (March 2009) found that in the 2nd quarter of 2008 the average price of property in Herefordshire was £194,000. In comparison, the average price property prices for England and Wales and the West Midlands were £175,000 and £144,000 respectively.
- 2.4 The preferred measure for house price affordability is the ratio of lower quartile house price to lower quartile earnings; figures for these ratios are published by the Department for Communities and Local Government (CLG). In 2008, the ratio for Herefordshire was 9.2, that is, for those on lower quartile earnings, a house at the bottom end of the market would cost them 9.2 times their annual earnings. As a consequence, Herefordshire Council is facing an increasing urgency to tackle affordability issues.

3.0 The policy framework

- 3.1 The Government's key housing policy goal is to ensure that everyone has the opportunity of living in a decent home, which they can afford, in a community where they want to live.
- 3.2 PPS3, published in November 2006, provides a national policy framework for planning for housing and sets out what is required at regional and local levels to deliver housing within sustainable communities.
- 3.3 The main objectives of PPS3 are:
 - To ensure that a wide choice of housing types is available, for both affordable and market housing, to meet the needs of all members of the community;

- To deliver a better balance between housing demand and supply in every housing market and to improve accessibility where necessary;
- To create sustainable, inclusive, mixed communities in all areas developments should be attractive, safe and designed and built to a high quality, and located in areas with good access to jobs, key services and infrastructure.
- 3.4 Local planning authorities are urged to develop density policies and the presumption is that in developing density policies, the minimum should be no less than 30 dwellings per hectare. PPS3 sets out an approach which suggests minimum densities for city centre, urban, suburban and rural locations.
- 3.5 There is a need to take account of the relevant sub-regional Housing Market Assessment (HMA) and regional and local housing strategies in determining the overall mix of different household types and sizes. A broad mix of housing should be provided on large sites. On smaller sites, a mix should be provided that contributes to the creation of sustainable communities.
- 3.6 Sub-regional HMAs should determine whether affordable housing is needed and guide the size, type and location of affordable housing provision. Separate targets for social rented and intermediate housing (shared ownership) should be set by local planning authorities where appropriate.
- 3.7 PPS3 makes clear that local planning authorities should set a site size threshold for the provision of affordable housing and take into account the level of affordable housing to be sought, site viability, the impact on the delivery of provision and the objective of creating mixed and sustainable communities. The presumption is that affordable housing should be provided on-site.
- 3.8 New development should be of high quality inclusive design and layout and be informed by its wider context, having regard not just to neighbouring buildings but also to the townscape and landscape of the wider locality. This does not mean however, that new development should replicate its surroundings; the key consideration is whether a development positively improves the character and environmental quality of an area and the way it functions. Local planning authorities should encourage applicants to apply the principles of sustainable and environmentally friendly design and construction to new developments, in particular referring to the Code for Sustainable Homes.

The Housing Green Paper

- 3.9 The Housing Green Paper outlines the Government's commitment to addressing the affordability issues that are increasingly evident across the country, together with the need to achieve an increased level of housing supply at an appropriate mix. Among other things, the Green Paper sets out the intention to deliver three million new homes by 2020, supported by a proposed increase in investment of approximately £3 billion and a significant increase in the supply of affordable housing.
- 3.10 The target for 60% of new housing to be on brownfield land has superseded by more recent developments in regional policy (see below). There will be a

continued role for developer contributions, either through section 106 agreements or, possibly, the Community Infrastructure Levy (although this depends on anticipated legislation during 2010).

3.11 The Green Paper also contains proposals for assisting first time buyers and a drive for more homes under shared ownership and shared equity with encouragement to the private sector to play a greater role in offering shared equity mortgages or shared ownership homes.

Living Working Countryside: The Taylor Review

- 3.12 In 2007, Matthew Taylor MP was asked by the Prime Minister to undertake a review of the countryside, and to make recommendations about how to nurture a healthy rural economy and ensure an adequate supply of affordable rural housing. The review Living Working Countryside was published in July 2008.
- 3.12 Summarising, Living Working Countryside finds that the high cost of homes coupled with the low wages of rural workers is creating unsustainable pressure which threatens the future of rural communities. With the flight from major urban conurbations to the countryside (the rural population has grown by 800,000 people in the last decade, twice the rate of urban areas) driving up house prices, young families are being priced out of the communities in which they work. The average wage for people working in rural communities is now £4,655 lower than the national average, whilst first time buyer homes (the cheapest 25%) cost £16,000 more.
- 3.13 The review makes the recommendation that new planning policies should aim to shift the growth of market towns and rural areas from endless bland housing estates to create instead new neighbourhood extensions with shops and community facilities, workplaces and open spaces.
- 3.14 Mr Taylor states that:

"The English countryside is a wonderful places to live and work – if you can afford a home, if you can find a reasonably paid job. But for too many people country life is challenging and urgent action is vital to stop villages dying and our market towns being wrecked by unsympathetic development."

"If we fail to build the affordable homes to enable the people who work in the countryside to live there we risk turning our villages into gated communities of wealthy commuters and the retired."

"In many cases just a handful of well designed homes, kept affordable in perpuity for local people, will make all the difference to the sustainability of a village and its services."

- 3.25 These views are incorporated in the following proposals on affordable housing:
 - A new 'community-led affordable housing' initiative, encouraging rural communities to develop small groups of affordable housing for local

- New encouragement for landowners to offer land for this affordable housing at affordable prices, including options for nominating a family member or employee for some of the property if that helps bring forward more affordable homes needed for the community;
- The review also examines the issue of second homes and concludes that they raise issues for a relatively small number of smaller communities where lack of full-time residents puts schools and other services at risk.

Regional guidance

- 3.27 The West Midlands Regional Spatial Strategy (WMRSS) acknowledges in Chapter 6: Communities for the Future that housing should be provided for those whose access to and choice of accommodation is restricted for reasons of affordability, notwithstanding the marked difference in affordable housing needs across the West Midlands region. There are a number of policies which underpin this objective, namely Policy RR1: Rural Renaissance and Policy CF2: Housing beyond the Major Urban Areas.
- 3.28 Policy CF5: Delivering Affordable Housing and Mixed Communities within the WMRSS advises rural local planning authorities to specify the balance of affordable housing to be achieved between market towns and villages where there is a need to retain or strengthen services. Development plans must indicate how many affordable homes need to be provided throughout the plan area whilst considering the need to prevent the unjustified use of affordable housing provision for general housing market purposes.
- 3.29 There is also a need to ensure adequate provision is made for suitable sites to accommodate gypsies and travellers. Such provision should reflect the order of demand in the area as indicated by the trends shown by CLG's annual count and additional local information.
- 3.30 Although the panel report into the Phase 2 Revision of the WMRSS (September 2009) is yet to be sanctioned by the secretary of state, it is clear that the existing regional affordable housing target of 70% will remain valid. In addition, Herefordshire Council and Shropshire Council are expected to deliver a combined total of 760 affordable dwellings per annum up to 2026

Regional Housing Strategy

- 3.31 The principles and policies inherent within the Regional Housing Strategy (RHS) dovetail those in the WMRSS. In short, some of the main housing priorities for the region are:
 - To build more affordable homes;
 - To bring good quality housing within the reach of people on lower incomes;
 - To improve the quality of new housing and existing stock.
- 3.32 Affordability, among other things, is highlighted as a significant problem across the region, but the strategy claims that the situation can be improved

through the provision of a range of affordable housing including low cost home ownership and intermediate rent.

- 3.33 In accordance with Policy CF5 of the WMRSS, local authorities, developers and social housing providers are advised to work collaboratively in order to create more balanced and mixed communities through the provision of a range of housing types and tenures within new housing developments across the region.
- 3.34 To assist in the delivery and increase the provision of affordable housing, the strategy suggests that local authorities should use their full range of planning powers, including where appropriate compulsory purchase orders to facilitate an adequate supply of land for affordable housing.

Sub-regional guidance

- 3.35 Within Herefordshire there are five documents which directly relate to this topic:
 - The Sustainable Community Strategy;
 - The Local Area Agreement;
 - The Economic Development Strategy;
 - The Housing Needs Assessment;
 - The Housing Strategy
 - The Unitary Development Plan.
- 3.35 The **Herefordshire Sustainable Community Strategy** sets out aspirations for the county by 2020 and how we might achieve them. The strategy also acts as Herefordshire's Local Agenda 21 Plan and Regeneration Strategy and is closely integrated with the emerging LDF for the county.
- 3.36 The **Vision** is that Herefordshire will be a place where people, organisations and businesses working together within an outstanding natural environment will bring about sustainable prosperity and well being for all.
- 3.37 The **Local Area Agreement (LAA)** is closely aligned with the Sustainable Community Strategy and is structured around five themes:
 - Economic and Enterprise;
 - Children and Young People;
 - Healthier Communities and Older People;
 - Safer and Stronger Communities;
 - Environment.
- 3.38 Within each theme there are a number of outcomes, underpinned by performance indicators which are regularly monitored to show progress towards the achievement. An important LAA priority 2008-11 is to increase the availability of appropriate, decent and affordable housing.
- 3.39 Though it has been prepared to address the key challenges facing local trade and industry, the **Herefordshire Economic Development Strategy (2006)** acknowledges that affordable housing is a key issue for a county where incomes are relatively low while house prices are above the national average.

- 3.40 The council's **Housing Needs Assessment (2008)** aims to bring together all available information on housing, and particularly affordable housing, since the previous report issued in 2005. The assessment reveals that Herefordshire will require 320 affordable housing units per year between 2006-11 and then 232 per year between 2011-26. These figures are largely based on the council's population forecasts.
- 3.41 Work is currently ongoing to produce an updated version of the council's **Housing Strategy**, which describes the housing issues affecting Herefordshire and sets out the priorities for action, which have been agreed through a variety of consultation media. Also of importance is the ongoing programme of housing needs surveys across the rural parishes of Herefordshire. The particular aim of these is to assess local housing need so as to provide evidence if required for local Exception Sites where development is currently permitted under Policy H10 of the **Herefordshire Unitary Development Plan (UDP)** in order to supply the needs of local people via a section 106 agreement.
- 3.42 The UDP has been operating as part of the LDF since its adoption on 23 March 2007. Once the UDP expires in March 2010, only the policies which have been formally saved will continue in effect. In January 2009, the council formally commenced work on the process of saving policies, taking into account the close links that exist between UDP policies, the WMRSS and the Sustainable Community Strategy, and the need to ensure effective planning control whilst the Core Strategy is in preparation.
- 3.43 All policies concerning housing contained in Chapter 5 of the UDP have been submitted to the Secretary of State to be saved, and a decision on the saved policies is expected on the saved policies in early 2010.
- 3.44 The housing policies in this chapter aim to:
 - Fulfil the requirements for additional dwellings to satisfy local household growth, including those needing affordable housing, as well as migration into Herefordshire in accordance with the policies of the Regional Spatial Strategy;
 - Promote the re-use of previously developed land and buildings for housing purposes, in preference to the use of greenfield land;
 - Promote a sustainable pattern of development.
- 3.45 These aims underpin the following set of specific objectives:
 - To ensure that sufficient new housing is made available in sustainable locations primarily within urban areas and larger rural settlements, taking into account relative accessibility by public transport and the availability of services;
 - To ensure that the additional provision offers a mix and range of housing types to meet the variety of needs and requirements in any area, including affordable housing;
 - To encourage rural regeneration;
 - To promote good design and the more efficient use of land;
 - To integrate new housing into the existing built fabric harmoniously.

- 3.46 Policy S3 sets out the UDP's general policy in relation to housing and is based upon the provision of an appropriate range of housing which is energy efficient, respects the environmental capacity of the locality and supports existing settlements.
- 3.47 The UDP recognises the need for affordable homes through policy H9, which supports the guiding principles set within Policy S3 and is in conformity with both the Sustainable Community Strategy and Policies CF2 and CF5 within the WMRSS. The policy does not however, repeat national and regional policy. It is locally specific, guiding the delivery of affordable housing in areas of major change and ensuring that affordable housing is provided as part of most developments.

4.0 Evidence base

- 4.1 Over the last few years and as part of its LDF the council has been preparing a wide range of background studies as evidence to support its Core Strategy. In July 2007, the West Housing Market Area Partnership (WHMAP) commissioned a Strategic Housing Market Assessment (SHMA) from Outside Consultants. The final report, published in June 2008, provides a subregional market analysis of housing demand and housing need, identifying the key drivers in the West Housing Market Area.
- 4.2 The assessment has provided an indicative affordable housing target for Herefordshire based on a model developed especially for the research undertaken, as well as a synopsis of existing and future housing markets in each of the seven sub-market areas within the county.
- 4.3 However, although the SHMA seeks to provide robust evidence which can inform the preparation of local policies and strategies, the proposed target of 100% affordable housing does not meet the requirements of the WMRSS in terms of the delivery of market housing.
- 4.4 For that reason the council has commissioned an Affordable Housing Viability Study from the Three Dragons Consultancy and Roger Tym and Partners, which assesses the viability of market housing schemes against a range of potential affordable housing options and growth scenarios.
- 4.5 The study reveals that there are significant differences in the residual value of residential land in the county. These values impact upon the ability of sites to deliver affordable housing. Residual values in Hereford, the west of the county and Hereford hinterlands suggest that a target of 35% is appropriate; however residual values are lower in Leominster and a target of 25% affordable housing is considered appropriate.

Policy options on affordable housing targets/site thresholds

- 4.6 The final report provides guidance on the options for affordable housing policy targets and thresholds in Herefordshire. The options put forward are:
 - A **single** target across the county with a realistic expectation that the target can be generally achieved without a grant;

• A **split** target which seeks different amounts of affordable housing in different parts of the county



Figure 1: Herefordshire sub market areas

- 4.7 The consultants' have put forward two options for the split target approach, the second of which includes a higher target percentage in those market value areas which can afford to do so. The split target options are as follows:
 - 40% in Ledbury, Ross-on-Wye and their hinterlands;
 - 35% in Hereford and its hinterland;
 - 25% in Leominster.
- 4.8 On the one hand a single target across the county has the advantage of clarity and ease of operation, but on the other hand a split target helps take account of the different values identified across the county.
- 4.9 Given the high level of need for affordable housing, the study suggests the introduction of a lower site size threshold than the national indicative minimum of 15 dwellings. It proposes a threshold of 15 dwellings in the towns and a very low threshold in rural areas.

Local Housing Market Assessment

4.10 On a slightly separate note, the council is also preparing a Local Housing Market Assessment, which will examine needs and demands of housing in the seven sub-market areas. This will be published in early 2010.

5.0 What can the Core Strategy do?

5.1 The emerging Core Strategy can enable improvements in the supply of good quality affordable homes by delivering the aspirations of the Sustainable Community Strategy. To achieve this, the following long-term headline spatial vision is proposed:

"By 2026, Herefordshire will be a place of distinctive environmental, historical and cultural assets and local communities, with sustainable development fostering a high quality of life for those who live, work and visit here. A sustainable future for the county will be based on the interdependence of the themes of social progress, economic prosperity and environmental quality with the aim of increasing the county's self-reliance and resilience."

5.2 There are twelve objectives underpin this vision, one of which directly concerns affordable housing:

Objective 1: To meet the housing needs of all sections of the community (especially those in need of affordable housing), by providing a range of quality, energy efficient homes in the right place at the right time.

Key issues addressed:

- Providing for the needs of all generations;
- Ensure appropriate housing provision and affordability;
- Ensuring high quality, locally distinctive sustainable design and construction.

Sustainable Community Strategy priorities:

- Ensure vulnerable people have access to a range of housing options, including support and the ability to live independently;
- Provide affordable housing and address homelessness.

6.0 Developing Options Consultation Results

- 6.1 Public engagement is an important element of developing the Core Strategy and a Developing Options Consultation took place through the summer of 2008 in order to determine the options which the council should address in more detail.
- 6.2 The consultation period ran from 16 June to 8 August 2008 and residents, statutory consultees and other interested bodies were encouraged to examine and comment upon, among other things, the council's draft spatial vision and objectives.
- 6.3 The Developing Options Paper asked the following question in respect of affordable housing:

- 1. How should we address the need for affordable housing in the county?
 - a. Increase the percentage of affordable housing required on sites (currently 35%);
 - b. Lower the site thresholds for affordable housing, particularly in rural areas where most housing is completed on sites smaller than existing thresholds;
 - c. A combination of the two options;
 - d. Identify settlements or areas where new housing development is limited only to affordable housing, this could mean that rural exceptions sites for affordable housing are the subject of specific allocations.
- 6.4 The results of the Developing Options Consultation revealed that there was strong support among respondents for a combination of options A and B (74%) which suggested both increasing the percentage of affordable housing required on development sites, whilst lowering the site threshold for affordable housing. Views on identifying sites solely for affordable housing were polarised with 51% of respondents saying 'yes' and 49% saying 'no'.
- 6.5 Some respondents made additional comments in respect of affordable housing, but these did not identify any distinctive reasonable alternative options to those already consulted upon. As such, the preferred policy direction is an approach based upon option C of the Developing Options Paper (itself a combination of options A and B). Option D has not been taken forward at this stage as the evidence suggests that without a housing grant; 100% affordable housing schemes would not be viable. However, the Core Strategy will still include a rural exceptions policy for affordable housing.

Sustainability Appraisal and Habitat Regulation Assessment

- 6.6 As part of the Sustainability Appraisal (SA) process of the whole Core Strategy, the objectives were appraised in April 2008 at the Developing Options stage. The results of that exercise were published in June 2008 and the objectives relating to affordable housing were considered to be in conflict with the following SA Objectives:
 - Objective 12 (Waste);
 - Objective 14 (Energy);
 - Objective 16 (Climate Change);
 - Objective 17 (Flood Risk);
 - Objective 18 (Pollution).
- 6.7 The likely effects of options A and D (para 6.3) were considered to be moving towards sustainability, whilst the likely effects of options B and C were considered to be neutral.
- 6.8 The Habitat Regulation Assessment (HRA) reveals that affordable housing numbers are unlikely to impact upon designated sites. Housing development will however, place additional pressure on the supply of potable water.

7.0 Further consultation undertaken and Sustainability Appraisal

- 7.1 Over the next few months, the council will be undertaking further consultation with relevant internal departments and external organisations in order to finalise a preferred policy. The list of consultees can be found at Appendices 1 and 2 of this report.
- 7.2 In August 2009, the council undertook four SA workshops in order to assess the sustainability of the emerging set of preferred directions for affordable housing policies. Increasing the target for affordable housing on development sites, whilst lowering site size thresholds was considered to be moving towards sustainability, and a full copy of the SA and HRA of the Place Shaping Paper can be found on the council's website.

8.0 Conclusion

- 8.1 In conclusion, national, regional and sub-regional policy all identify a need for increased provision of affordable homes. PPS3 requires local planning authorities to set an overall target for the amount of affordable housing to be provided and outline separate targets for social, rented and intermediate affordable housing where appropriate. This is reinforced by policies CF2 and CF5 within the WMRSS, both of which seek a substantial increase in the provision of affordable housing across the region. The SHMA prepared by Outside Consultants goes further to suggest that up to 100% affordable housing could be justified.
- 8.2 Emerging evidence is likely to demonstrate that the need for affordable homes exceeds supply and that consequently there is a need to maximise opportunities for delivery. On this basis, and in light of the results of the Developing Options Consultation, policies in the Core Strategy should increase the percentage of affordable housing required on development sites whilst lowering the site threshold for affordable housing, particularly in rural areas where most housing is completed on smaller plots.

9.0 Way forward

- 9.1 Whilst Herefordshire Council needs to demonstrate that there are clear mechanisms for monitoring the outcomes of policies (including affordable housing policies) within its Core Strategy, it is not the purpose of this report to propose indicators to measure all affordable housing outcomes.
- 9.2 The impact of affordable housing policies will be closely monitored however, to ensure that they are having the desired effect of delivering affordable homes and are not impacting on the overall delivery of homes. The results will be collected from the details on planning applications and will be included in the Annual Monitoring Report.

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Appendix 1: List of internal consultees

Jane Thomas – Strategic Housing Manager Tina Wood - Housing Development Officer Nick Griffiths - Housing Needs and Development Officer Ruth Lovelace - Senior Research Officer (Housing) Kevin Bishop Principal - Planning Officer (DM Central) Andrew Banks Principal - Planning Officer (DM North) Edward Thomas - Principal Planning Officer (DM South)

Appendix 2: List of external consultees

Herefordshire Partnership The Gypsy Council for Health, Education and Welfare Rural Community Council for Hereford & Worcester County Association of Local Councils Campaign to Protect Rural England Homes and Communities Agency South Wye Regeneration Partnership Two Rivers Housing West Mercia Housing Group

Appendix 3: Bibliography and Further Reading

National documents

DCLG (2008): *Living Working Countryside – The Taylor Review of Rural Economy and Affordable Housing,* Communities and Local Government Publications: Wetherby

DCLG (2007): Homes for the Future: more affordable, more sustainable – Housing Green Paper, London: HMSO

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DCLG (2006): PPS3 - Housing, London: HMSO

Regional documents

GOWM (2008) Regional Spatial Strategy for the West Midlands (Incorporating Phase 1), London: TSO

Sub-regional documents

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The Herefordshire Partnership (2008): *Herefordshire Story of Place Local Area Agreement 2008-2011,* Hereford

The Herefordshire Partnership (2006): *The Community Strategy for Herefordshire "A Sustainable Future for the County"*, Hereford

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Herefordshire Council (2009): Core Strategy - Developing the Vision and Objectives Background Paper, Hereford