

SUFFOLK COASTAL LOCAL PLAN SECOND ALTERATION – AFFORDABLE HOUSING

PARAGRAPHS 3.49 TO 3.57, INCLUDING POLICIES AP37 AND AP38, WILL BE DELETED AND REPLACED WITH THE FOLLOWING

THE NEED IN THE DISTRICT

1. “Affordable Housing” is defined in Circular 06/98 as “both low cost market and subsidised housing (irrespective of tenure, ownership – whether exclusive or shared – or financial arrangements) that will be available to people who cannot afford to rent or buy houses generally available on the open market”.
2. In December 1999 Suffolk Coastal District Council commissioned a detailed District-wide housing needs survey - an assessment and projection of housing need as the basic building block in informing housing, planning and care strategies for the future. The District Council also commissioned further analysis of the results, comparing the Housing Needs Survey with size, type and tenure of the existing dwelling stock.
3. The total need for subsidised affordable housing for the period 2000 to 2005 is predicted to be 884 units annually. Re-lets of the existing social stock average 400 units per annum and will be the major means of addressing the scale of need identified. On balance there will still be a need for 484 new units annually.
4. In addition, there is a need for unsubsidised low cost market housing and planning policies and site development briefs should continue to encourage more smaller dwellings to meet current needs. A target of 450 units overall was recommended.
5. The total requirement for affordable housing is extremely high in relation to the number of dwellings built per annum in total. However, the Council desires to achieve as many affordable houses on as many sites as possible.
6. The research, therefore, shows that the provision of two forms of affordable housing has to be a priority given the predicted annual increase in need.
7. The first form consists of smaller units of accommodation provided as part of a range of house type and size. Such accommodation is more affordable as a result of being smaller, and contributes to the needs of first-time buyers in the district. A subsidy on such accommodation is not necessary. Policy AP36 will be used to seek such a provision.
8. The second form is often referred to as “social housing” and this can be broken down into two elements:
 - (a) The provision of rented accommodation. This will be important in the Suffolk Coastal District given that 75% of households expected to form within the next five years would struggle to access the local housing market.
 - (b) Shared equity or shared ownership social housing. The aspiration towards home ownership is high and this can be assisted by shared equity which represents an opportunity to own a proportion of the housing unit and, perhaps, through “stair-

casing” have the opportunity to purchase the remaining proportion. This is considered to be extremely important as it represents the chance to step on the property ladder and, eventually, achieve home ownership.

- 9 A social housing agency, otherwise known as a Registered Social Landlord (RSL) and usually a housing association, controls social housing. This has the advantage of ensuring that the units are available for occupation in perpetuity by those in local need.
- 10 The two means by which social housing can be achieved through the planning system – as exceptions to normal planning policy and as a proportion of housing development – are considered in the next sections. Proposals will also be considered against the Council’s adopted Supplementary Planning Guidance.

Exception Sites

- 11 It is Government policy that in future, local authorities should be the “enablers” rather than the “providers” of accommodation for those not able to access open market housing. The providers are normally likely to be social housing agencies such as housing associations. One recognised method of achieving affordable housing, with controls in respect of such matters as occupancy, is the development of land normally subject to restraint, such as outside the defined physical limits boundaries. In such cases, the District Council will only allow development as an exception to normal policies where it is for affordable housing.
- 12 Housing need is increasing and supply, within towns as well as villages, is not meeting it sufficiently. It is expected, therefore, that with such a proven need for the affordable housing in Suffolk Coastal, and no means of achieving it within the defined physical limits, then exceptions admitted under Policy AP37 should equally apply to market towns as well as villages. Such towns are Aldeburgh, Framlingham, Leiston, Saxmundham and Woodbridge. They do not include Felixstowe and those parts of the Parishes of Kesgrave, Purdis Farm, Martlesham and Rushmere St Andrew that are within the defined Town area. Here, there should be sufficient opportunities within the physical limits to identify suitable sites.
- 13 Policy AP37 will, therefore, read as follows:-

POLICY AP37A

Affordable Housing in Suffolk Coastal on Exception Sites

Exceptionally, the District Council may be prepared to permit a small residential development in order to meet a particular local need for affordable housing for those whose incomes are too low to buy in the open market, and for whom there is insufficient rented accommodation which cannot be provided in any other way, on a site which abuts or is well-related to the physical limits boundary of a market Town or Village, subject to the following criteria:

Any proposal will be considered in relation to the scale and character of the town or village, availability of services and facilities, highway safety, effect on the surrounding countryside and residential amenity. Proposals likely to set a precedent for ribbon development on the edge of towns or villages will be resisted.

The local need for affordable housing shall first have been quantified within an area to be agreed by the District Council.

The site shall be subject to a Legal Agreement with the District Council, which provides for permanent control and management to ensure the retention of proposals for local need.

Footnotes:

"Market towns" are Aldeburgh, Framlingham, Leiston, Saxmundham and Woodbridge with part of Melton.

Affordable housing is as defined in paragraph 23

- 14 It must be emphasised that, in adopting this policy, the District Council will not consider proposals for speculative housing, even though they may contain an element of affordable units. Such proposals will continue to be judged against the normal housing policies set out in this plan.

Affordable Housing in Suffolk Coastal as Part of Other Residential Developments

- 15 PPG3, Circular 6/98 and Policy AP38 make it clear that the District Council can require affordable housing as a part of suitable housing developments. Site size thresholds, before this requirement come into play, are set out in the Circular although it can be varied where the size and circumstances of the settlement indicate a lower threshold.
- 16 The circumstance prevalent in respect of this District is that of few opportunities whereby planning permission is granted for developments of the sizes referred to in the Circular. Although large scale developments may be taking place or have planning permission now, the Council cannot apply a policy retrospectively. Looking to the future, therefore, the Council must apply a significantly lower threshold if it is to meet its affordable housing needs in Suffolk Coastal.
- 17 Therefore, within this District, it is expected that for the following reasons the threshold in respect of eligible settlements will be significantly below that advocated in Circular 6/98:
 - Since the adoption of the Local Plan the Council has had the benefit of a Housing Needs Survey and ancillary analysis.
 - A considerable proportion of housing developments which will take place in the next five years already have the benefit of planning permission, and requirements for affordable housing cannot be applied retrospectively.

- Only one site allocated in the Local Plan for residential development and suitable for a proportion of affordable housing, does not have planning permission.
- If the past five years is representative, a significant proportion of new planning consents for housing in villages will be granted on small, unidentified sites
- Even in towns, developments on large sites will be infrequent
- Other circumstances may include the fact that exception sites (Policy AP37) may not be appropriate due to the sensitive landscape setting of some settlements.
- Suffolk Coastal has experience of high (and increasing) house prices. There is a clear gap between the cost of property and the ability of many local people to purchase it.
- Market rents are also high and above the affordable level of those in need of social housing.

18 Therefore, within all settlements (other than where there is a lack of identified need), the threshold is to be:

- **Three units** in settlements classed as **Villages**; and
- **Six units** in settlements classed as **Towns**.

19 At or above this figure an appropriate proportion of affordable housing units will be expected and the survey results point towards achieving **1 in 3 affordable housing units in Suffolk Coastal** from the total of all suitable sites coming forward for planning consent. However, each site will need to be assessed individually, targets being subject to wider planning, economic priority, viability and sustainability considerations.

20 This will result in the following:

1-2	units	-	0 units of affordable housing (villages only)
3-5	units	-	1 unit "
6-8	units	-	2 units (villages and towns)
9-11	units	-	3 units "
12-14	units	-	4 units "
15-17	units	-	5 units "
			etc

21 The Council's priority will be to see affordable housing being provided on site in order to contribute to the creation of balanced communities. However, it accepts that on certain sites, as a last resort, it may not be appropriate for affordable housing to be sought or provided. In such cases the District Council will expect appropriate financial contributions to be made towards the provision of affordable

housing on different sites within the District (but within the same defined local need area) which is considered suitable for affordable housing.

22 Policy AP38 will, therefore read:

POLICY AP38A

Affordable Housing in Suffolk Coastal on Residential Sites

In considering planning applications for the development of:

- **six or more housing units in Towns and**
- **three or more units in Villages**

whether in total or in phases, the District Council will expect 1 in 3 units to be affordable housing unless its provision is not required due to:

- (a) Lack of identified local need in the area.**
- (b) Site conditions, suitability and economics of provision.**
- (c) The proximity of local services and facilities, as well as suitable access by public transport to a town or service centre.**
- (d) Whether the provision of affordable housing would prejudice the realisation of other planning objectives.**

The District Council will need to be satisfied as to the adequacy of arrangements to ensure that houses are offered to local people, who can demonstrate need, at a price which they can afford and that its enjoyment is by successive, as well as initial, occupiers.

Where the District Council and the developer consider that a site is not suitable to accommodate an element of affordable housing, the District Council will expect a financial or other contribution towards the provision of affordable housing on a different site within the same area.

Footnote:

Affordable housing is as defined in paragraph 23

23 To summarise, the priority component of affordable housing in Suffolk Coastal is considered to be:

- Social housing, which will consist of:
 - Housing for rent, and
 - Shared ownership/equity housing

It will be sought through policy AP37 (exception sites) and AP38 (as a proportion of new developments).

A second component of affordable housing will not be the subject of these policies, namely:

- Low cost (unsubsidised) market housing

This is primarily expected to consist of small units of accommodation and be achieved through policy AP36.

P/p/second alteration/modifications/modifications deposit document nov 2005