

A 3D illustration of a green house and puzzle pieces on a white background. The house is on the left, and several puzzle pieces are scattered around it, some of which are missing, suggesting a puzzle to be solved. The house has a chimney and a window. The puzzle pieces are light green with dark green outlines. The overall scene is set against a plain white background.

More affordable homes in Arun

– Ways you can get involved



Shelter

Delivering more affordable homes in Arun

Summary

Shelter believes that everyone should have a home. But there simply aren't enough affordable homes for the increasing numbers of people who need them. For decades, the construction of affordable homes has not kept pace with need. Over the same period, many people have bought their home from the council and, while this has been a great opportunity for them, it has meant that the number of affordable homes available to rent for people in desperate need has dwindled.

- People in Arun would need nearly 10 times the average income to buy an average-priced house in their area – far more than mortgage lenders typically provide.
- In a recent assessment of housing needs in the area, it was found that at least 334 affordable homes are needed in Arun per year over the next 10 years. In the last 10 years an average of 79 additional affordable homes were delivered per year – if need is to be met, then affordable housing delivery must increase sharply.
- In the South East, 357,000 households are constantly struggling to pay, or falling behind with, their mortgage or rent payments. People tell Shelter that high housing costs cause them depression and anxiety, forcing them to sell possessions and reduce spending on essentials, such as clothing for their children.
- More than 3,300 households in the Arun District of West Sussex are on the waiting list for a home. While an additional 320 social rented homes were provided between 2000/01 and 2007/08, the number of social rented homes being let out each year is nowhere near enough to meet need, with an average of only 492 homes rented a year over the last five years.

Shelter is working with local authorities to help them deliver more affordable homes. We need you to get involved to make sure that the community you live in gets the affordable homes it needs.

You can get involved in Arun District Council's plans for housing growth, including affordable housing. It expects to publish its core strategy – a document that sets out the Council's plans for development across the district – during autumn 2009 or later this year, and there will be opportunities for you to comment.



Introduction

The lack of affordable homes in Arun has hit thousands of families hard: families made homeless as a direct result of high housing costs, and families unable to afford to rent or buy a secure, comfortable home, who have no alternative but to remain in overcrowded, unsuitable or temporary accommodation.

House prices have fallen recently, but even if this trend continues, it will be some time before many of the people in Arun will be able to afford to buy a home. Arun District contains some of the most deprived people in the UK. More than 4,000 children live in low-income households and more than 3,300 households are on the waiting list for a home. Moreover, the credit crunch has meant that house price falls have not translated into improvements in affordability because banks now demand much bigger deposits from first-time buyers. The average first-time buyer now needs a deposit of around 25 per cent of the house price, which is beyond the means of most young families in the South East.

The recession may increase housing need and poverty in Arun, as families face the threat of unemployment and the repossession of their homes. Against this backdrop, the case for building more affordable homes in Arun is stronger than ever.

Arun District Council has begun to develop new approaches that will help deliver more affordable homes. It is looking to create vibrant, successful neighbourhoods where people want to live, and it has set the provision of affordable housing in these neighbourhoods as its top priority.

The Council says it wants people in Arun to help shape new developments in the district, and support its plans for affordable housing. You can get involved in shaping new homes for Arun; this booklet shows you how.

What is affordable housing?

The term affordable housing covers a range of housing types that include:

Social rented housing This is provided by local authorities or registered social landlords at rent levels below market rate, usually set in accordance with government guidance. It is allocated to people who are homeless or in housing need of some other kind.

Housing need can affect anyone. Homelessness is often the result of relationship breakdown, the ending of a private rented sector tenancy, or households no longer being able to accommodate a family member. These sudden changes in circumstances often leave the people experiencing them in need of the stability and security that social rented housing can provide.

Intermediate housing This refers to homes, either rented or owned, that are provided to households who cannot afford to buy or rent a suitable home on the open market. There are two main types of ownership scheme: shared ownership, where a share of a property is purchased (from a housing association or other provider) and rent paid on the remainder; and shared equity, where the whole property is purchased with the assistance of an equity loan. For some households, such schemes are the only way into ownership. Intermediate rent schemes are





also available; these enable certain households to rent a home at below-market rate. The new Rent to HomeBuy scheme enables eligible households to benefit from an affordable rent in a new build while they save for a deposit with an opportunity to buy a share of the property during or at the end of a specified period.

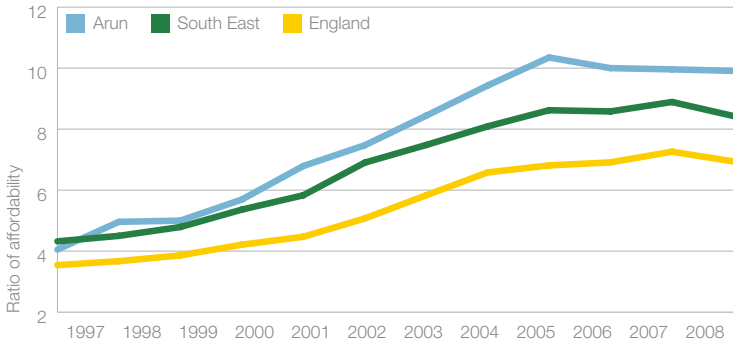
Why does Arun need affordable housing?

The cost of housing in Arun has increased sharply over recent years, but the stock of affordable homes has failed to keep pace with need. While it is now more expensive to buy or rent a home on the open market, the lack of affordable homes means it is also harder to get subsidised housing should you need it.

In 1997, a mortgage of four times average income would have enabled a family to buy an average-priced house in Arun. By 2008, prices had risen so steeply that this ratio had more than doubled, to 10 times the average income – see Figure 1, below. Although house prices are now falling, mortgages are increasingly harder to secure and more expensive, and the situation is still very difficult.

Figure 1: Average* earnings compared with average house prices

This is a snapshot of April 1 for each year.
 *Average median is the mid-point of the earning and house price distribution.

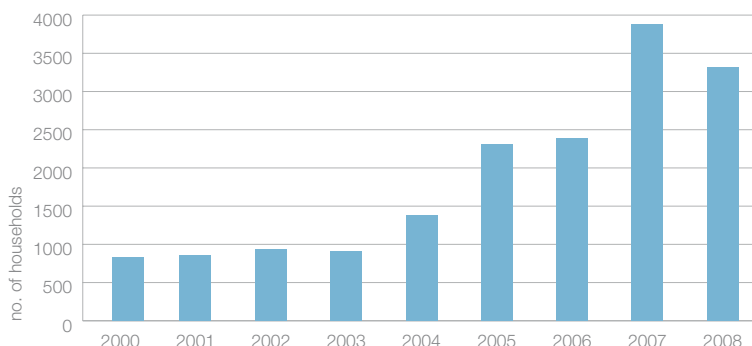


Source: CLG Live Table 577, www.communities.gov.uk



The substantial size of local housing waiting lists gives some insight into the need for affordable housing in Arun – see Figure 2, below. At the end of March 2008, more than 3,300 households were on housing waiting lists, yet during the previous year, only 536 social rented homes were let out; in other words, there were roughly six households waiting for every available letting.

Figure 2: Households on the housing waiting lists in Arun



This is a snapshot of April 1 of each year.

Source: CLG Housing Strategy Statistical Appendix Data, quoted in CLG Live Table 600, www.communities.gov.uk

Not everyone on these waiting lists represents a need for additional housing. Some people, for example, will be looking to move from one rented property into a larger one. Nonetheless, where people are living in unfit properties, or are forced to share with other households, these are real needs that can only be met by delivering more homes.

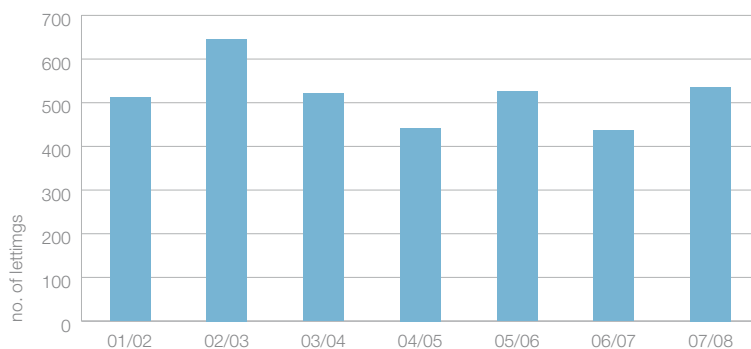
Most severely affected are people who have no permanent home. Between 2005 and 2008, an average of 96 households a year were accepted as homeless in Arun. Though homeless households tend to be given priority over those on the waiting lists, the shortage of vacant properties can mean that such households end up in temporary accommodation. As a result, at the end of December 2008, 134 homeless households were living in temporary accommodation in Arun.

Every day, Shelter sees first hand the impact that living in this situation has on people's lives. A recent study by Shelter found that 357,000 households in the South East are constantly struggling to pay, or falling behind with, their mortgage or rent payments. People tell Shelter that high housing costs cause them depression and anxiety, forcing them to sell possessions and reduce spending on essentials, such as clothing for their children. Living in temporary accommodation can be particularly unsettling for children, causing health problems, affecting schoolwork, and sometimes leading to family breakdown.

The local council and its housing association partners have been working hard to house people in need by managing their stock of social rented homes more effectively. But while the Arun Housing Needs Study 2004 estimated that more than 1,000 social rented homes are needed each year, annual lettings over the last five years have averaged just 492 (see Figure 3, overleaf) – less than half the number required to meet need.



Figure 3: Lettings of social rented housing in Arun



Source: CLG Housing Strategy Statistical Appendix Data, www.communities.gov.uk and CORE lettings data, www.core.ac.uk

To make any impact on the backlog of need for social rented homes, there needs to be a significant increase in supply. At the same time, it is important that Arun continues to deliver more homes to rent or buy on the open market, or more pressure could be put on the district's affordable housing.

How many homes does Arun need?

Arun District Council, in partnership with the other local authorities in West Sussex, has carried out an assessment of housing needs in the area: the Coastal West Sussex Strategic Housing Market Assessment 2008. This research shows that at least 334 affordable homes are needed in Arun every year for the next 10 years, on top of the existing homes that are likely to become available for re-letting. In the ten-year period 1998/9–2007/8, Arun District Council produced an average of 79 affordable homes a year; 50 for social rent and 29 intermediate homes. This is more than 250 fewer additional homes than are needed every year.

The number of households in Arun keeps growing, mainly because of increased life expectancy, people choosing to live alone, smaller family sizes, and people moving into the area. Current projections estimate that the number of households in Arun will increase by 26 per cent during the period 2006–2026. If this is the case, around 17,000 additional homes will be needed during this 20-year period – roughly 850 homes a year.

The South East Plan (a plan that sets out changes needed to improve the quality of life in the South East England region up to 2026, including the region's approach to housing) recognises the importance of Arun District in accommodating housing growth. The Plan allocates 11,300 additional homes to the area for the period 2006–2026, which equates to 565 new homes a year over 20 years. This is in the context of a target of 654,000 for the whole region.

Arun's housing allocation will provide homes for around half the new households projected, as described above, but would fail to meet total housing demand, so some people would remain unhoused. The allocation reflects the strategic policies of the regional plan that concentrate new development on selected locations, such as the regional hubs of Brighton and Portsmouth, and the Strategic Development Area at Shoreham.

The current recession is making the delivery of new market and affordable homes more difficult. Action must be taken to ensure that the homes Arun needs, get built for the people who need them.



What happens if we don't build more homes?

Bad housing can damage the health, well-being and future prospects of everybody – here we look in detail at the impact on children. Over the past five years, Shelter has undertaken extensive research into the effects on children of growing up in bad housing. The results are startling.

Shelter used figures based on the Family and Children Study to make a direct comparison between the lives of children living in bad housing and those of other children. We found:

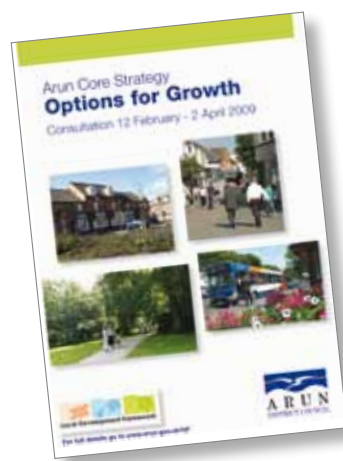
- children living in bad housing are more likely to leave school without any GCSEs, or to score below a C grade in the GCSEs they do attain
- children living in unfit and overcrowded housing are almost a third more likely to suffer respiratory problems
- children living in bad housing are more likely to suffer persistent bullying (three or more occasions in one year).

Research shows that children's life chances (the factors that affect their current and future well-being) are affected by the standard of their housing. A decent, affordable home will provide children with the stable environment they need to develop and thrive.

What is Arun District Council's plan of action?

In April 2007 the council brought in new policies to ensure that up to 40 per cent of the housing delivered in Arun is affordable. The exact level of affordable housing on each new development has been made dependent on the size of that development, so for example, if a new development has 25 homes or more, 40 per cent of these will be affordable. However, an affordable housing provision of 20 per cent can be sought from developments that provide 15–24 new homes.

Earlier this year, the council consulted on the *Options for Growth*, so local people could comment on the vision for the district up to 2026, including broad locations for future housing development.







Does the development have to be here?

Three options for future development were put forward by the Council, all linked to the following objective: **To plan and deliver a range of housing types in locations with good access to employment, services and facilities to meet the district’s housing requirements and the needs of Arun’s residents and communities, ensuring that issues of affordability and the provision of appropriate levels of affordable housing are addressed.**

<p>Spatial Option 1</p>	<p>Sustainable urban extensions to coastal towns Focus growth predominantly on the coastal towns of Bognor Regis and Littlehampton, through a combination of development within the existing built-up areas, combined with planned sustainable urban extensions. Some development will be located in other parts of the district to meet local need.</p>
<p>Spatial Option 2</p>	<p>New settlement at Ford Concentrate growth at Ford, through development of a new settlement (Ford Eco-town) providing major housing, employment and community facilities.</p>
<p>Spatial Option 3</p>	<p>Expansion of inland settlements Focus a higher proportion of new development towards the larger inland settlements, particularly Barnham/Eastergate/Westergate and Angmering.</p>

Responses to the public consultation on these options and any alternatives including possible variations, will inform the Council’s Local Development Framework (LDF), a document that will eventually replace the Arun District Council Local Plan that was adopted in 2003.

Figure 4: Spatial Option 1

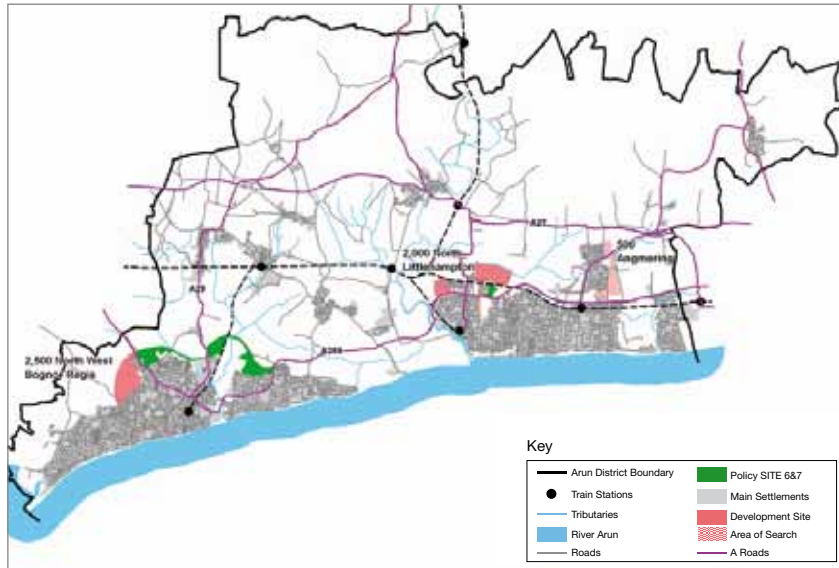


Figure 5: Spatial Option 2

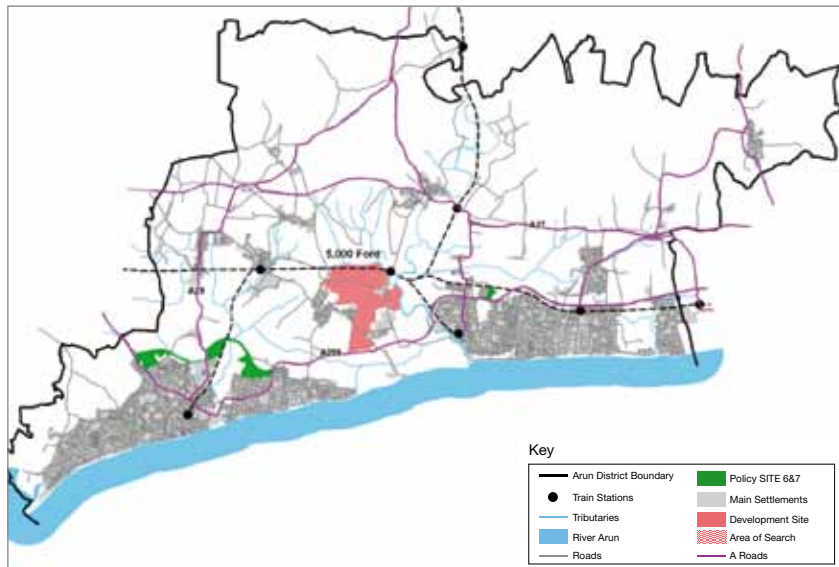
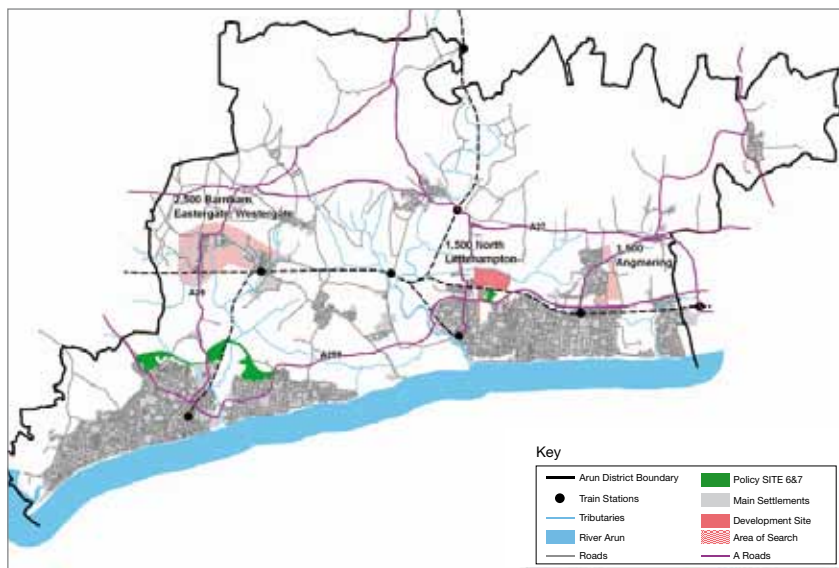


Figure 6: Spatial Option 3





Can affordable housing be delivered in the current economic climate?



Arun District Council has committed itself to working with Shelter and other partners to address the difficulties associated with delivering affordable housing during the recession.

Affordable housing delivery is directly affected by the downturn in the housing market, the squeeze on mortgage credit and the slowdown in housebuilding. The economic crisis means that there may be more people in need of affordable homes, and Arun District Council has decided to respond swiftly and decisively to help deliver the affordable housing the district so desperately needs.

Using the recent Shelter report *Building blocks: exploring ways to deliver affordable housing in the housing downturn*, Arun District Council brought together key housing delivery partners across the county to examine possible approaches for delivering affordable housing.

A number of solutions emerged, most important of which was that the Council should engage with the community and enable them to shape the way affordable housing will be delivered. There are plans to set up a consultation panel for interested residents to have their say on the strategic approach to housing in Arun and you can get involved.

Households in housing need will also be able to complete a questionnaire telling the Council what they think is important, and where they think affordable housing should be located.

How do we create vibrant, successful neighbourhoods where people want to live?

Over the next decade, thousands of homes will be built in new developments across Arun. Expectations for these homes should be high: that they are well designed, that they meet tougher environmental standards, and that they include a significant proportion of affordable homes. They must also form part of thriving, sustainable communities.

Shelter wanted to find out how recent housing developments are functioning as communities, and last year we commissioned research into three areas in the Thames Gateway.

While most residents were satisfied with their new homes, they were often disappointed at the lack of crucial elements for the creation of community, such as public transport, local shops and services, and community facilities. The shortfall between what was planned and what was delivered highlighted the challenges that exist for all new developments.



Our research shows that for developments to function effectively, residents need clear and integrated housing management services, that enable maintenance to be applied equally across all the housing in the development. This is especially important when private housing is let to tenants.

Local services, including health care, schools and shops, must be delivered from the outset – either through social enterprise models or interim measures, until a development has enough people to make it commercially viable. And planners and developers need to work with the private rented sector to ensure that the needs of private tenants are met too.

It is vital that we put these lessons into practice now if we are to reap the benefits of highly functioning new communities in the future.

How can you get involved?

- Apply to join the Local Strategic Partnership's Housing Panel. Email: housing.panel@arun.gov.uk to have the opportunity to give your views on housing in Arun.
- Get involved in future consultation on Arun's Local Development Framework. Look out for opportunities to get involved by going to <http://tinyurl.com/nudhsr>
- Discuss this information with your family, friends, neighbours and colleagues at work and let people know how important it is that everyone in the district has a decent, affordable home.

Further information

For more information contact the Housing Department at Arun District Council on **01903 737751** or email **housing@arun.gov.uk**

You can also visit the Arun District Council website at **www.Arun.gov.uk**

Visit the Shelter website **http://england.shelter.org.uk/housing_issues** for more information or to become a Shelter campaigner.





Glossary

Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices
- include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.

Brownfield land previously developed land which is, or was, occupied by a permanent structure (excluding agricultural or forestry buildings), including the entire footprint from buildings and the infrastructure that goes with them.

Green belt (not to be confused with the term 'green field land') is a designation for land around certain cities and large built-up areas, which aims to keep this land permanently open or largely undeveloped.

Green field land is land that has not previously been developed, which is either currently used for agriculture or just left to nature.

Intermediate affordable housing is housing at prices and rents above those of social rent, but below market price or rents. These can include shared equity products, other low-cost homes for sale and intermediate rent.

Low-cost home ownership this includes homes available under shared ownership and shared equity schemes. Shared ownership homes are offered to people who cannot afford to buy their own home; individuals purchase a portion of their home and pay rent on the rest. Under shared equity schemes people take out a mortgage loan for the majority of the property, with a low-cost equity loan from a mortgage lender or the Government covering the remainder.

Social rented housing formerly called council housing, these homes are provided to people in housing need by councils, housing associations and others, at affordable rents.

South East of England Plan sets out changes needed to improve the quality of life in the South East England region up to 2026. This includes the region's approach to housing.

Visit <http://tinyurl.com/5cq4ob> for more information on a number of these definitions.

Until there's a home for everyone

Shelter helps more than 170,000 people a year
fight for their rights, get back on their feet,
and find and keep a home.

We campaign for decent housing for all.

Shelter

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Cover Image by Getty.
Photos by Nick David, Sophie Laslett, Nina Stromsoy, Amy Wallace,
Getty Images and Dreamstime.
Printed on 100% recycled paper, made in a totally chlorine-free process.

Shelter would like to thank members of Arun District Council for their support with this publication and for sharing their knowledge. We look forward to working with them to ensure more affordable homes are delivered in Arun.

This leaflet has been produced with the support of Communities and Local Government as part of a programme to ensure that people have information about housing need in their area and how to take part in the consultation.

