



Affordable Housing Statement

August 2021

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The Lanes, Penwortham

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Outline application for a residential led mixed-use development

The Lanes, Penwortham

Homes England and Taylor Wimpey

August 2021

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with Strategic Housing

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(June 2020)

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Executive Summary

- i. This Affordable Housing Statement considers the need for affordable housing in South Ribble Borough, and the benefits arising from the proposed development by Homes England and Taylor Wimpey for up to 1,100 dwellings at The Lanes, Penwortham.
- ii. The Proposed Development includes 30% affordable housing (up to 330 dwellings) which meets the requirements of adopted Core Strategy Policy 7.
- iii. There is a national housing crisis, as evidenced by an array of Government announcements and initiatives over the last ten years, and extensive research by voluntary and third sector organisations.
- iv. The adopted Development Plan and Corporate Documents show that the delivery of affordable housing is an important corporate priority of South Ribble Borough Council.
- v. At the local level, the latest assessment of affordable housing need is in the Central Lancashire Housing Study 2020, which found a need for 208 affordable dwellings per annum between 2018/19 and 2035/36.
- vi. Against this need figure, the Council has delivered on average just 62 affordable dwellings per annum since 2010/11 and is losing an average of 6 dwellings per annum through the Right to Buy. The Council has accrued substantial shortfalls against any of the three most recent assessments of affordable housing need.
- vii. Affordability indicators paint a mixed picture. Some trends are improving, such as in the lower quartile affordability ratio, and in median house prices. However, many indicators remain poor. Most strikingly, the housing register stood at 1,135 households in March 2020.
- viii. The Proposed Development will help to meet the Council's challenging identified affordable housing need as part of the planned supply of open market and affordable housing. It will meet the needs of a wide range of households including those in priority need and those seeking to purchase but who are currently prevented from doing so. It will also help to reduce the not unsubstantial waiting list. The delivery of this site forms part of the planned land supply for the Borough and clearly the addition of 1,100 homes will form a very important component of future housing land supply for the remainder of the Plan period. **The prompt approval of the Proposed Development by the Council will therefore enable the timely delivery of much-needed affordable housing.**

Introduction

Section 1

1.1 This Affordable Housing Statement is prepared by Tetlow King Planning (“TKP”) on behalf of Homes England and Taylor Wimpey. It examines the need for affordable housing in South Ribble Borough, Central Lancashire.

1.2 Homes England and Taylor Wimpey are seeking outline planning permission for residential and mixed use development at The Lanes, Penwortham. The description of the Proposed Development is as follows:

Outline application for a residential led mixed-use development

1.3 As part of the application, Homes England and Taylor Wimpey propose to provide 30% affordable housing. This equates to up to 330 affordable homes. The provision of 30% affordable housing accords with the requirements of Policy 7 of the adopted Central Lancashire Core Strategy.

1.4 The Proposed Development forms the majority of a wider site (also known as Pickering’s Farm) (Policies Map Ref: EE) totalling approximately 79ha and allocated to provide for the development of up to 1,350 dwellings. The Application Site delivers the necessary infrastructure for the area and to facilitate the wider Allocation. This is set out in Policy C1 of the South Ribble Local Plan.

1.5 The proposals have been subject to initial discussion with the Strategic Housing team at South Ribble Borough Council. Copies of the correspondence are provided at **Appendix 1**. The comments note that there is an ‘acute’ need for social rented housing in the Borough and also provide guidance on dwelling mix.

1.6 The applicants are well-placed to secure the delivery of affordable housing on site because:

- Homes England is a public agency sponsored by the Ministry of Housing, Communities and Local Government, with a statutory remit to improve the supply and quality of housing in England; to secure regeneration and development; to support communities and their continued wellbeing; and to contribute to the achievement of sustainable development. Homes England’s strategic objectives include supporting more affordable housing and home ownership products.

- Taylor Wimpey is a leading national housebuilder of open market and affordable homes with the resources and expertise to bring forward much-needed new homes at this site.
- 1.7 This Affordable Housing Statement considers the need for affordable housing and the contribution that the Proposed Development can make towards meeting the affordable housing needs of South Ribble Borough. It concludes that there is a genuine and acute need for the proposed affordable homes now and that planning permission should be granted promptly.
- 1.8 The Statement takes account of a range of affordable housing indicators as well as consideration of national planning policy, performance against plan requirements, affordability issues, wider strategic economic imperatives, and the Council's own corporate objectives.
- 1.9 Tetlow King Planning therefore recommends that the Proposed Development is approved, to enable the prompt delivery of much-needed affordable housing.

Structure of this Statement

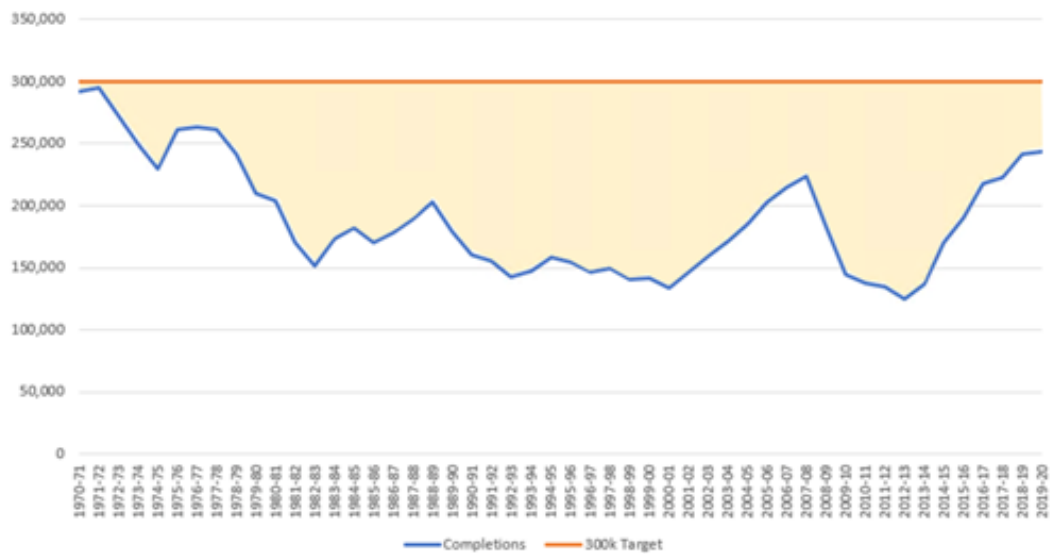
- 1.10 This Statement comprises the following seven sections:
- Section 2 considers the national housing crisis and the extent of the national shortfall in housing delivery;
 - Section 3 analyses the planning policy framework including corporate documents;
 - Section 4 considers the need for affordable housing in South Ribble;
 - Section 5 considers the track record of affordable housing delivery in South Ribble;
 - Section 6 considers an array of housing affordability indicators;
 - Section 7 considers the justification for the Proposed Development; and
 - Section 8 draws together a summary and conclusions.

The National Housing Crisis and the Extent of the National Housing Shortfall

Section 2

- 2.1 There is irrefutable evidence that there is a national housing crisis in the UK affecting many millions of people, who are unable to access suitable accommodation to meet their housing needs. This section highlights some of this evidence and the Government's response to grappling with this issue.
- 2.2 There is an ever-increasing wealth of evidence that unaffordability and inability to get on the housing ladder is a significant problem. As far back as 2011, the Government published 'Laying the Foundations: A Housing Strategy for England' which set out a programme of reforms which have since become well-established, including the overhaul of national planning policy upon publication of the original National Planning Policy Framework in 2012. Since then, there has been an array of policy announcements through the Cameron, May and Johnson governments, with the aim of tackling various aspects of the housing crisis.
- 2.3 Concurrently, voluntary and non-governmental organisations have produced an array of reports and evidence documents. Leading bodies such as the National Housing Federation and Shelter have reported extensively on the shortfall in housing supply and the effect that the housing crisis is having on real households
- 2.4 It is widely accepted that 300,000 new homes are needed per annum and have been for quite some considerable time. The last time the country built more than 300,000 homes was in 1969. Since that time there is an accumulated shortfall of 5,542,181. This shortfall is set out in Figure 2.1 below.

Figure 2.1 National Housing Shortfall since 1970/71



Source: MHCLG Live Tables 209 and 122

- 2.5 On 6 August 2020 the Government published its consultation on the future of the planning system, entitled ‘White Paper: Planning for the Future’.
- 2.6 The Planning White Paper identifies a need for radical reform. The Foreword from the Prime Minister, Boris Johnson, makes clear on page 6 the need for a whole new planning system that “*above all, that gives the people of this country the homes we need in the places we want to live at prices we can afford, so that all of us are free to live where we can connect our talents with opportunity*” (TKP emphasis).
- 2.7 In his foreword, the Secretary of State for Housing, Communities and Local Government, Robert Jenrick, states that their proposals for the planning system seek a significantly simpler, faster and more predictable system. They aim to facilitate a more diverse and competitive housing industry, providing the “*affordable housing existing communities require*” (page 8).
- 2.8 The White Paper’s introduction at page 8 identifies the shortcomings of the current system, including that there is a “*shortage of beautiful, high quality homes...and our capacity to house the homeless and provide security and dignity*”, with particular reference to the shortage of affordable homes.
- 2.9 It goes on to say (page 12) that the current system “*simply does not lead to enough homes being built*” and that “*the result of long-term and persisting undersupply is that housing is becoming increasingly expensive*”.

- 2.10 The Government's considers that a key objective of the new system will be to "*increase the supply of land available for new homes where it is needed to address affordability pressures, support economic growth and the renewal of our towns and cities, and foster a more competitive housing market*" (page 14) and to create a virtuous circle of prosperity including in villages, to support their ongoing renewal and regeneration.
- 2.11 One of the Government's proposals (number 21) is to reform the Infrastructure Levy, so that it also provides affordable housing. At paragraph 4.21, the Government states its commitment to deliver on-site affordable housing at least at present levels (this is confirmed in one of its consultation questions). The consultation however proposes that this would be secured through in-kind delivery on-site as part of the reformed Levy.
- 2.12 The Prime Minister's approach is perhaps best summed up in the summary of the press release that accompanied the launch of the consultation – 'PM: Build, Build, Build'
- 2.13 It is clear that successive Governments have failed to ensure enough new homes, especially affordable homes, are being built.
- 2.14 On a national level, in every scenario, against every annual need figure identified since the publication of the seminal Barker Review in 2004, the extent of the shortfall in housing delivery in England is staggering and ranges from a shortfall of -1,105,490 to a shortfall of -2,635,490 homes over the past 17 years depending on which annual target actual housing completions are measured against.
- 2.15 Most recently, a report in May 2021 by Shelter titled "*Denied the Right to a Safe Home; Exposing the Housing Emergency*" sets out that the country is experiencing a 'housing emergency' and explains its effects in stark terms. Page 4 highlights that an estimated 17.5 million people in the UK are affected by the housing crisis, for reasons of cost, insecurity of tenure, poor conditions and discrimination. Page 10 explains that Shelter is calling for 90,000 social homes to be built each year. Pages 25 and 26 detail the particular challenges faced by children through housing instability, which include deteriorating mental health and development. Page 33 sets out conclusions, making clear that "*when it comes down to it, there's only one way to end the housing emergency. Build more social housing*" (emphasis in original).

Conclusions on the National Housing Crisis and Extent of the National Shortfall in Housing Delivery

- 2.16 The evidence is clear and demonstrates the pressing requirement to build more homes to meet the significant level of unmet need, particularly for homes that are affordable. A shortfall of over 5.5 million homes is nothing short of a national scandal. Looking specifically at affordable housing, it is notable that leading charity Shelter recommends that 90,000 affordable houses are delivered each year; MHCLG data shows that in 2019/20, only 57,644 affordable houses were completed. The evidence suggests that failure to build more homes to meet these pressing needs will present a risk to the future economic and social stability of the United Kingdom.

The Development Plan Position

Section 3

Introduction

- 3.1 In accordance with Section 38(6) of the Planning and Compulsory Purchase Act 2004, the application should be determined in accordance with the Development Plan unless material considerations indicate otherwise.
- 3.2 The Development Plan for South Ribble currently comprises the South Ribble Local Plan (2015), and the Central Lancashire Core Strategy (2012). In Penwortham, the Development Plan also includes the made Penwortham Town Neighbourhood Development Plan (2017).
- 3.3 Other material considerations include the NPPF (2021), the Planning Practice Guidance (“PPG”), the Central Lancashire Affordable Housing Supplementary Planning Document (2012) (“SPD”) and the Review of the Central Lancashire Local Plan.

The Development Plan

South Ribble Local Plan (2015)

- 3.4 The South Ribble Local Plan was adopted in July 2015. It allocates sites and sets development management policies pursuant to the overall strategy contained in the Central Lancashire Core Strategy.
- 3.5 Whilst there are no specific policies on affordable housing in the Local Plan there is an Affordable Housing sub-heading which states:

‘There is no affordable housing policy included within this Local Plan as the Central Lancashire Core Strategy includes a policy dedicated to this issue – Policy 7, which sets a target of 30% affordable housing to be sought from market housing schemes, 35% from schemes in rural areas and villages and 100% in all exception sites including those in the Green Belt. The threshold will be sites of 15 dwellings, or five dwellings in rural areas.

There is also an Affordable Housing Supplementary Planning Document that offers more guidance.’

The Lanes

- 3.6 The Lanes (also known as Pickering's Farm) (Policies Map Ref: EE) is approximately 79 hectares in area and is allocated in Policy C1 to provide for the development of up to 1,350 dwellings and deliver the necessary infrastructure for the area. The application site does not extend to the full allocation area but instead covers the land held by the Applicants.
- 3.7 The application proposes a range of uses which reflect the policy requirements, such as residential, green infrastructure, community facilities (including a nursery and primary education provision) and a local centre (including a mobility hub and third space). The Proposed Development delivers the infrastructure required to ensure the development is sustainable, and that will facilitate the delivery of the rest of the allocation, as a sustainable development.

Central Lancashire Core Strategy (2012)

- 3.8 The Core Strategy was adopted in 2012 and covers the combined areas of Preston, South Ribble and Chorley for the period between 2010 and 2026.
- 3.9 At paragraph 1.7 at page 10, the Plan sets out trends that the Core Strategy needs to plan for over the next 15 years, explicitly stating that "there are pockets of deprivation and some poor housing in the plan area but generally the residential offer is quite attractive albeit there is a shortage of affordable housing" (TKP emphasis).
- 3.10 Page 33 sets the Plan's vision for Central Lancashire in 2026 highlighting that it expects residents to have "high quality affordable homes."
- 3.11 The Plan's Strategic Objectives are set out on page 36. Strategic Objective 8 seeks to "significantly increase the supply of affordable and special needs housing..."
- 3.12 Section 8 of the Plan deals with 'Homes for All', clearly stating at paragraph 8.1 at page 67 that "*the Government's key housing policy objective is to ensure that everyone has the opportunity of living in a decent home, which they can afford, in a community they want to live*".
- 3.13 Paragraph 8.23 at page 73 highlights that "*the percentage of owner occupied properties is higher within Central Lancashire than the national average, increased also through the 'Right to Buy' initiative where many Council homes were transferred to private ownership*".

- 3.14 Paragraph 8.35 at page 76 notes that “*until recently the cost of purchasing housing in Central Lancashire had been rising rapidly, whereas local income levels have risen at a far slower rate*”.
- 3.15 The ‘Level of Affordable Housing Need’ is dealt with at paragraphs 8.36 to 8.37 which state that:
- “The level of affordable housing required must take account of a current lack of provision for existing households, as well as the needs of newly forming households and future households. The Central Lancashire SHMA identified an annual average shortfall of 1,780 dwellings per year up until 2014, which is more than the Core Strategy annual housing requirement. However, in affluent areas where house prices are high it is common for the need for affordable housing to outstrip the total housing requirement”.*
- 3.16 The section goes on to note that the Housing Viability Study demonstrated that although levels of economic viability varied over the plan area in most locations, market housing developments could support 30% of the scheme being affordable.
- 3.17 Provision of a suitable mix is covered by paragraph 8.38 which states that “when delivering affordable housing there needs to be a suitable mix of housing types and tenures to suit the broad needs of the population requiring access to affordable homes, the SHMA advises on these matters”.
- 3.18 Policy 7 is concerned with affordable and special needs housing. The full policy text is presented below in Figure 3.1.

Figure 3.1: Affordable housing policy requirements

Policy 7: Affordable and Special Needs Housing
<p><i>Enable sufficient provision of affordable and special housing to meet needs in the following ways:</i></p> <p><i>(a) Subject to such site and development considerations as financial viability and contributions to community services, to achieve a target from market housing schemes of 30% in the urban parts of Preston, South Ribble and Chorley, and of 35% in rural areas on sites in or adjoining villages which have, or will have, a suitable range of services; on any rural exception sites including those in the Green Belt there will be a requirement of 100%.</i></p> <p style="text-align: right;"><i>Continued overleaf...</i></p>

Policy 7: Affordable and Special Needs Housing

- (b) Aside from rural exception sites the minimum site size threshold will be 15 dwellings (0.5 hectares or part thereof) but a lower threshold of 5 dwellings (0.15 hectares or part thereof) is required in rural areas.*
- (c) Where robustly justified, off-site provision or financial contributions of a broadly equivalent value instead of on-site provision will be acceptable where the site or location is unsustainable for affordable or special housing.*
- (d) Special needs housing including extra care accommodation will be required to be well located in communities in terms of reducing the need to travel to care and other service provision and a proportion of these properties will be sought to be affordable subject to such site and development considerations as financial viability and contributions to community services.*
- (e) Special needs housing including extra care accommodation will be required to be well located in communities in terms of reducing the need to travel to care and other service provision and a proportion of these properties will be required to be affordable.*
- (f) An accompanying Supplementary Planning Document will establish the following:*
 - i. The cost at and below which housing is considered to be affordable.*
 - ii. The proportions of socially rented and shared ownership housing that will typically be sought across Central Lancashire.*
 - iii. Specific spatial variations in the level and types of affordable housing need in particular localities.*
 - iv. How the prevailing market conditions will affect what and how much affordable housing will be sought.*

Penwortham Town Neighbourhood Development Plan (2017)

- 3.19 The Penwortham Town Neighbourhood Development Plan covers a period 2016 to 2026 and sets out policies in the Penwortham area to address local planning priorities. There is no specific policy for affordable housing however Policy 3 'Types of Residential Property' seeks for an element of affordable housing to be suitable for older persons, stating that "provision of 10% of units specifically for occupation by older people will be supported".

Other Material Considerations

Emerging Central Lancashire Local Plan Issues and Options (2019)

- 3.20 The emerging Central Lancashire Local Plan will cover the period 2021 to 2036 upon its adoption. An Issues and Options consultation was undertaken between November 2019 and February 2020.
- 3.21 The vision for the Plan is set out on pages 11 to 14 and notes that “*residents will have easy access to public services, good jobs and decent, high quality affordable homes*”.
- 3.22 The proposed objectives of the Plan are set out on page 13. Objective four is concerned with housing stating that Plan will seek to:
- “Provide a mix of housing types and sizes to create healthy, vibrant, safe and sustainable communities that deliver the City Deal and meet the changing housing needs of Central Lancashire’s population, and support a range and variety of tenures alongside a range of family homes and any potential need for the Traveller community, with affordable housing delivery being a high priority” (TKP emphasis).*
- 3.23 Section 3 deals with ‘Delivering Homes’ and highlights at paragraph 3.1 that “*affordable housing is a key priority, delivering new homes for social or affordable rent is essential to tackling inequality and improving the life chances of those who fall into homelessness, including young people and children*” (TKP emphasis).
- 3.24 The section considers the overall approach to housing need over the Plan period but makes no specific references to affordable housing need. The consultation document does not seek any views on the wording of future policy or future level of needs.

Central Lancashire Affordable Housing Supplementary Planning Document (2012)

- 3.25 The SPD was adopted in October 2012 and is intended to provide advice on how the Council’s affordable housing policy is to be implemented. Its content is informed by the Strategic Housing Market Assessment 2009 (“SHMA”)¹.
- 3.26 Paragraph 11 explains that the SPD establishes the following:
- The cost at, and below which, housing is considered to be affordable;
 - The mix of affordable housing tenures;

¹ The SHMA is discussed further at Section 4 of this Statement

- Any specific spatial variations in the level and types of affordable housing; and
 - Prevailing market conditions and impacts on viability.
- 3.27 Paragraph 14 details that the 2009 SHMA indicated that South Ribble had an estimated annual shortfall of 660 affordable homes, just less than Chorley.
- 3.28 It goes on at Paragraph 18 to set out that data from the 2009 SHMA suggests the demand for affordable housing in South Ribble is more varied in its type and size than evident in Chorley and Preston. The highest demand is for two-bedroom properties but 16% would like a 4-bedroom detached house.
- 3.29 The SPD reveals at paragraph 28 that the cost of affordable housing, whether rental levels of shared ownership costs, should be affordable to eligible tenants. It states that in order to access market housing for purchase the cost of property should be no more than 3.5 times the gross household income for a single household or 2.9 times gross household income for a two-income household.
- 3.30 For market renting the threshold is 25% of gross household income and for shared equity rent and mortgage repayments should total no more than 25% of gross household income. It considers that any household falling below these thresholds is in need of affordable housing.
- 3.31 Paragraphs 35 and 36 discuss the approach to tenure mix, with an overall aim of 70% affordable rented housing being sought. It also confirms tenure mix will be considered on a case-by-case basis. The paragraphs state that:
- “35. Where an element of affordable housing is required, at least 70% of the affordable housing units should be for Social Rent or Affordable Rent, unless the Council is satisfied that an alternative mix meets an independently assessed proven need and agrees to such alternative provision. The evidence to support an alternative mix will need to be provided by the applicant/developer at their own cost.*
- 36. Where affordable housing is provided the mix in terms of dwelling tenure, type and size must be incorporated which reflect the site’s characteristics and the development as a whole. The Council will negotiate the exact tenure, type and size split on each site through pre-application discussions”.*

Corporate Documents

Corporate Plan 2019 – 23

3.32 The Council's Corporate Plan 2019-23 sets out the Council's vision and corporate priorities for the 4 year period. The housing and homelessness priorities within the Corporate Plan are as follows:

- Reduce the number of homeless through developing a health and prevention focused approach;
- Seek to deliver different models to provide quality homes that people can afford to live in whether they choose home ownership or rental accommodation;
- Identify actions to take forward from the 'Private Sector Stock Condition Survey'; and
- Work with partners and developers to manage the rate of delivery of new homes and commercial floor space by unlocking City Deal sites prioritising infrastructure development.

Corporate Strategy 2020/21 – 2022/23

3.33 The Corporate Strategy 2020/21 – 2022/23 presents four overarching priorities which include:

- An exemplary council;
- Thriving Communities;
- A fair local economy that works for everyone; and
- Good homes, green spaces and healthy places.

3.34 Within the Foreword, the Leader of South Ribble Council, Councillor Paul Foster states:

Our vision is simple. "A healthy and happy community, flourishing together in a safer and fairer borough that is led by a council recognised for being innovative, financially sustainable and accountable".

Draft South Ribble Housing Strategy 2020-2025

3.35 The South Ribble Housing Strategy is currently being reviewed and will focus on four key areas:

- Quality Homes;
- Housing delivery;
- Health and wellbeing; and
- Homelessness.

3.36 The draft strategy emphasises the importance of good quality housing, setting out that:

‘Our vision is that by 2025, South Ribble will offer good quality, safe and secure housing that our current and future residents can afford to live in and can call home. We recognise that having the right housing offer will help our local communities and neighbourhoods to thrive.’

South Ribble Homelessness Strategy 2020 – 2025

3.37 The Foreword to the Homelessness Strategy, by Cllr Mick Titherington, the Cabinet Member for Health, Wellbeing and Leisure highlights the importance of housing to the Council and to its residents, stating that *“Housing and the homes that we live in play a key role in our lives and have a direct impact on our health and wellbeing and as such reducing homelessness is a key priority for the Council”*.

3.38 The Executive Summary of the Homelessness Strategy summarises data set out in the Council’s Homelessness Review It notes the top three causes of homelessness in South Ribble, namely where friends and family are no longer willing to accommodate; the ending of an assured shorthold tenancy; and domestic abuse. It also notes that although rough sleeping levels in South Ribble are low, there are increasing numbers of single persons presenting as homeless. The Executive Summary also identifies specific concerns with younger persons disengaging with the service, but who are also struggling to access accommodation (for example, where guarantors are required in order to access housing in the private rented sector).

Conclusions on the Development Plan and Related Policies

3.39 The Development Plan for South Ribble currently comprises the South Ribble Local Plan (2015), and the Central Lancashire Core Strategy (2012). In Penwortham, the Development Plan also includes the made Penwortham Town Neighbourhood Development Plan (2017).

3.40 The evidence set out in this section clearly highlights that within adopted policy and a wide range of other plans and strategies, providing affordable housing has long been established as, and remains, a key priority for South Ribble Borough Council.

- 3.41 Given the recognised shortfall in affordable housing across South Ribble, including that noted by the Strategic Housing team in their pre-application correspondence (at **Appendix 1**), the application proposals provide an affordable housing contribution which would contribute significantly towards addressing this key corporate priority.
- 3.42 Moreover, the Proposed Development secures 30% affordable housing in full compliance with the expectations of adopted Core Strategy Policy 7.

Summary

- 3.43 A range of documents including the Development Plan and corporate documents, all show that the delivery of affordable housing is a clear corporate priority for South Ribble Borough Council.

Affordable Housing Needs in South Ribble

Section 4

4.1 Since the preparation of the Central Lancashire Core Strategy (which was adopted in 2012), there have been several assessments of affordable housing need in South Ribble including the Central Lancashire Strategic Housing Market Assessment (September 2009), Central Lancashire Strategic Housing Market Assessment (September 2017) and Central Lancashire Housing Study (2020). This section of the Statement provides a summary of these assessments over time.

Central Lancashire Strategic Housing Market Assessment (September 2009)

4.2 The Strategic Housing Market Assessment (“SHMA”), used to inform the Core Strategy, was published in 2009. The SHMA used a combination of quantitative and qualitative methods in order to obtain the information required. The research drew upon a combination of primary research, telephone interviews and analysis of existing and emerging secondary data sources. To date, the SHMA is the only assessment of affordable housing need in South Ribble that has been tested through Examination.

4.3 The SHMA covered the period between 2009 and 2014 with the Housing Market Area consisting of Preston, South Ribble and Chorley Councils. It found an estimated annual shortfall of 660 affordable homes in South Ribble, compared to 397 in Preston and 723 in Chorley. South Ribble therefore has the second-highest shortfall across the HMA.

Central Lancashire Strategic Housing Market Assessment (September 2017)

4.4 The 2017 SHMA covered the same HMA as the 2009 SHMA. It covers the period 2014 to 2034 and identified a net need for 12,402 affordable homes across the HMA, equivalent to 620 per annum across the 20 years from the SHMA base date of 2014 up to 2034.

4.5 When this is broken down to local authority level, the SHMA (Table 59) finds a total annual need for 603 net affordable homes in South Ribble. Table 59 also identifies that the annual supply from existing stock is 368 homes, meaning there is an annual net need of 235 affordable homes.

- 4.6 In analysing the tenure split, the SHMA reported a need for 12% intermediate affordable homes and 88% social/affordable rented homes in South Ribble².

Central Lancashire Housing Study (2020)

- 4.7 The Central Lancashire Housing Study Final Report dated March 2020 (“CLHS”) addresses amongst other considerations the revised definitions of affordable housing set out in the NPPF (which have been carried forward into the July 2021 iteration) and the affordable housing need of the three Central Lancashire councils.
- 4.8 Table 5.6 (estimated need for rented affordable housing per annum) finds that within South Ribble in the 18-year period between 2018 and 2036 there is a net need for 208 rented affordable homes per annum. The overall need figure for Central Lancashire is 590 dwellings per annum.
- 4.9 Table 5.7 provides a comparison of affordable housing needs assessments with the 2017 SHMA, which found an overall need of 620 affordable homes per annum across the HMA.
- 4.10 Crucially, at paragraph 5.22 the study identifies that, *“For the individual local authorities, the analysis in this report shows a slightly higher level of need in Chorley, but lower in the other two authorities. Regardless, both studies clearly demonstrate a substantial need for additional affordable housing and the Councils should seek to maximise delivery where opportunities arise”* (TKP emphasis).
- 4.11 In analysing affordable home ownership, the study found no net requirement for provision based upon identified needs and current supply.
- 4.12 However, this appears to be significantly qualified in paragraph 5.45 which states that, *“Given the analysis above, it would be reasonable to conclude, on the basis of the evidence, that in general terms there is no substantive need to provide housing under the new definition of ‘affordable home ownership.’ Overall whilst there are clearly some households in the gap between renting and buying, they in many cases will be able to afford homes below lower quartile housing costs. This said, it is important to recognise that some households will have insufficient savings to be able to afford to buy a home on the open market (in terms of the ability to afford both a deposit and stamp duty) and low cost home ownership homes - and shared ownership homes in particular - will*

² It is noted that the Council currently typically seeks 70% affordable and social rent and 30% intermediate housing as the starting point for considering planning applications.

therefore continue to play a role in supporting some households in this respect (TKP emphasis).

- 4.13 Furthermore, the 2020 study identifies that, “*the evidence points to a clear and acute need for rented affordable housing* from lower income households, and it is important that a supply of rented affordable housing – around 70% of which should reasonably be social rent - is maintained to meet the needs of this group including those to which the authorities have a statutory housing duty” (TKP emphasis).

Affordable Housing Delivery in South Ribble

Section 5

Past Affordable Housing Delivery in South Ribble Borough

5.1 Figure 5.1 illustrates the delivery of affordable housing in South Ribble since the start of the Core Strategy period, which sets a base date of 2009.

Figure 5.1: South Ribble Gross Additions to Affordable Housing Stock 2009/10 to 2019/20

Monitoring Year	Total housing completions (Net)	Additions to Affordable Housing Stock (Gross)	Gross affordable additions as a %age of total completions
2009/10	177	25	14%
2010/11	276	40	14%
2011/12	199	33	17%
2012/13	154	29	19%
2013/14	211	38	18%
2014/15	477	82	17%
2015/16	430	101	23%
2016/17	237	66	28%
2017/18	312	24	8%
2018/19	437	98	22%
2019/20	412	205	50%
Total 2009/10 to 2019/20	3,322	741	22%
Average 2009/10 to 2019/20	302	67	22%

Source: MHCLG Live Tables 691 and 1008C

5.2 Figure 5.1 shows that on average between 2009/10 and 2019/20, South Ribble has added just 67 affordable dwellings per annum, equivalent to 22% of the total number of housing completions. This compares poorly with the Council's policy expectation of 30% to 35% affordable housing provision (depending on locational requirements in Policy 7). The affordable completions figure is a gross figure and does not take into account any losses from the affordable housing stock.

Accounting for the Right to Buy

- 5.3 In light of the gross delivery figures outlined above, it is important to consider the impact of losses from the stock affordable housing that is available to be used for housing people in need. At a national level almost two million households have exercised their Right to Buy since it was introduced in 1980. In July 2015, the Conservative Government published 'Fixing the Foundations: Creating a More Prosperous Nation' which confirms that the Government is committed to extending the Right to Buy to housing association tenants, noting that "*since the Right to Buy for council tenants was reinvigorated in the last Parliament, the number of sales has increased by nearly 320%*".
- 5.4 However, ongoing losses of dwellings from the affordable housing stock through Right to Buy sales are putting increasing pressure on the availability of affordable housing stock, underlining the need to deliver more affordable homes in South Ribble.
- 5.5 It is understood that South Ribble Borough Council does not hold its own affordable housing stock and that all affordable housing in the Borough is held by Registered Providers. Data on Registered Provider sales of affordable housing to tenants is contained in Statistical Data Returns for the period 2011/12 to 2019/20. Figure 5.2 below sets out the recorded Right to Buy sales in South Ribble for this period. A total of 53 Right to Buy sales was recorded, an average of 6 dwellings per annum over the nine years between 2011/12 and 2019/20 for which the Statistical Data Returns are available.

Figure 5.2: Registered Provider Right to Buy Sales in South Ribble, 2009/10 to 2019/20

Monitoring Year	Registered Provider Right to Buy sales
2009/10	data not available
2010/11	data not available
2011/12	0
2012/13	-7
2013/14	-12
2014/15	-5
2015/16	-4
2016/17	-6
2017/18	-5
2018/19	-7
2019/20	-7
Total 2011/12 to 2019/20	-53
Average 2011/12 to 2019/20*	-6

Source: Statistical Data Returns

Calculation of total and average excludes years 2009/10 and 2010/11 for which data is not available

- 5.6 Whilst, on face value, the loss of six affordable dwellings each year through the Right to Buy appears modest, it nonetheless represents 9% of the average rate of 67 gross affordable housing completions per annum in South Ribble. Put another way, for approximately 11 affordable houses completed, one is lost to through the Right to Buy.
- 5.7 Figure 5.3 below calculates the affordable housing delivery per annum since the start of the Core Strategy period in 2009, net of Right to Buy losses. The loss of 53 affordable dwellings over this period equates to over 7% of the gross affordable housing completions of 741 affordable dwellings over the Core Strategy period.

Figure 5.3: South Ribble Net Additions to Affordable Housing Stock 2009/10 to 2019/20

Monitoring Year	Total housing completions (Net)	Additions to Affordable Housing Stock (Gross)	Registered Provider Right to Buy sales	Additions to Affordable Housing Stock (Net of Right to Buy Sales)	Net affordable additions as a %age of total completions
2009/10	177	25	Not available	25	14%
2010/11	276	40	Not available	40	14%
2011/12	199	33	0	33	17%
2012/13	154	29	-7	22	14%
2013/14	211	38	-12	26	12%
2014/15	477	82	-5	77	16%
2015/16	430	101	-4	97	23%
2016/17	237	66	-6	60	25%
2017/18	312	24	-5	19	6%
2018/19	437	98	-7	91	21%
2019/20	412	205	-7	198	48%
Total 2009/10 to 2019/20	3,322	741	-53	688	21%
Average 2009/10 to 2019/20	277	62	-4*	57	21%

Source: MHCLG Live Tables 691 and 1008C; Statistical Data Returns

*Calculation of average Right to Buy losses differs from Figure 5.2 above as it is calculated over 11 years here instead of 9 years as in Figure 6.2.

- 5.8 The seriousness of the impact was considered in a Newspaper article in the Independent newspaper in June 2020. The article is attached as **Appendix 2**. The reporter considered how Council housing sell-off continues as government fails to replace most homes sold under Right to Buy.
- 5.9 It advised that, “Two-thirds of the council homes sold off under Right to Buy are still not being replaced by new social housing despite a promise by the government, official figures show”. It went on to say that “Housing charities warned that enough “desperately needed” genuinely affordable housing is simply not being built, with an overall net loss of 17,000 homes this year from social stock. Since the policy was updated in 2012-13, 85,645 homes have been sold through the policy, but only 28,090 built to replace them, statistics from the Ministry of Housing, Communities and Local Government show”.

- 5.10 The articles goes on to quote Jon Sparkes, chief executive at homelessness charity Crisis, who said: *“These statistics demonstrate just how serious the current housing crisis is. What few social homes that are available are largely being removed from the market as part of Right to Buy, and the supply is not being replenished in line with this. People in desperately vulnerable circumstances are being left with dwindling housing options as a consequence of our threadbare social housing provision. This is all the more worrying considering the rise we expect in people being pushed into homelessness as a result of the pandemic”.*
- 5.11 Right to Buy losses are depleting the affordable housing stock in South Ribble Borough. The recent comments of Crisis underline the serious effect this is having upon the supply of affordable homes and for those people in housing need.

Affordable Housing Delivery Compared to Affordable Housing Needs

- 5.12 The Central Lancashire SHMA (2017) found an annual net need of 235 affordable homes in South Ribble between 2014 and 2034. However, this has not been tested at Examination.
- 5.13 More recently, the Central Lancashire Housing Study (2020) found a need for 208 net rented affordable homes per annum in South Ribble between 2018 and 2036, but in the same vein as the 2017 SHMA, it has also not been tested at Examination.
- 5.14 The only objectively assessed affordable housing need figure to have been tested at Examination is that of the 2009 SHMA which found a need for 723 net affordable homes per annum in South Ribble between 2009 and 2014.
- 5.15 Comparative analysis of net completions since 2009 shows that a cumulative shortfall of 3,737 affordable homes had arisen by 2014/15 alone as illustrated by Figure 5.4.

Figure 5.4: Affordable Housing Delivery Compared to 2009 SHMA

Monitoring Period	2009 SHMA Affordable Housing Needs Per Annum (net)	Affordable Housing Completions (Net)	Surplus / Shortfall
2009	660	25	-635
2010	660	40	-620
2011	660	338	-627
2012	660	22	-638
2013	660	26	-634
2014	660	77	-583
Total	3,960	223	-3,737

Source: MHCLG Live Tables 691 and 1008C; Statistical Data Returns); SHMA (2009)

- 5.16 When consideration is given to the needs identified in the 2017 SHMA (146 net per annum in South Ribble between 2014 and 2034) a substantial shortfall of 1,077 affordable dwellings has still arisen against this lower need figure. This is shown in figure 5.5.

Figure 5.5: Affordable Housing Delivery compared to 2017 SHMA

Monitoring Period	2017 SHMA Affordable Housing Needs Per Annum (net)	Affordable Housing Completions (Net)	Surplus / Shortfall
2013/14	235	26	-209
2014/15	235	77	-158
2015/16	235	97	-138
2016/17	235	60	-175
2017/18	235	19	-216
2018/19	235	91	-144
2019/20	235	198	-37
Total	1,645	568	-1,077

Source: Freedom of Information Response (2 July 2021); Statistical Data Returns); SHMA (2017)

- 5.17 The already accrued shortfall of 1,077 affordable homes is equivalent to over four times the annual need. I consider that any shortfall in delivery should be dealt with within the next five years. This is also an approach set out within the PPG³ and endorsed at appeal.

³ Paragraph: 035 Reference ID: 3-035-20140306

5.18 The Inspector presiding over the appeal at land off Aviation Lane, Burton-upon-Trent⁴ which was allowed in October 2020 set out at paragraph 5 that:

“The annual requirement for new affordable housing contained within the East Staffordshire Borough Council Local Plan 2015 (Local Plan) is 112 units. This is based on the findings of the Strategic Housing Market Assessment 2013, updated 2014 (SHMA). It is agreed within the Affordable Housing Statement of Common Ground (AHSOCG) that since the start of the plan period, 638 affordable dwellings have been completed, equating to 80 dwellings per annum, leaving a shortfall of 258 dwellings.”

5.19 At paragraph 8 of her decision, she indicates that:

“In my view, the extent of the shortfall and the number of households on the Council’s Housing Register combine to demonstrate a significant pressing need for affordable housing now. As such, I consider that, the aim should be to meet the shortfall as soon as possible” (TKP emphasis).

5.20 The Inspector went on to set out at paragraph 11 that:

‘My concern, given the nature of the development proposed, is whether the affordable housing needs of the Borough are being met. These are households in need of a home now. While the Council is of the view that there is not an overwhelming need for affordable housing which cannot be met within the settlement boundary, on allocated sites or through current planning permissions, just by excluding these three sites from its five year housing supply, the Councils expectation of 884 houses coming forward within five years is reduced to 768 which would be below the five year requirement of 818 dwellings including the existing shortfall.’ (TKP emphasis).

5.21 If the accrued shortfall was to be removed in the next 5 years (the PPG approach to removing backlog) the annual need would increase to 450 affordable homes per annum. This assumes there are no further losses through the Right to Buy over the five year period.

5.22 Even when consideration is given to the lower-still needs identified in the 2020 CLHS (208 net per annum in South Ribble between 2018/19 and 2035/36) a shortfall has still arisen against this substantially reduced need figure over just two years. This is despite the affordable housing delivery in 2018/19 and 2019/20 being markedly better than the average for the Core Strategy period.

⁴ Appeal reference APP/B3410/W/20/3245077

Figure 5.6: Affordable Housing Delivery compared to 2020 CLHS

Monitoring Period	2020 CLHS Affordable Housing Needs Per Annum (net)	Affordable Housing Completions (Net)	Surplus / Shortfall
2018/19	208	91	-117
2019/20	208	198	-10
Total	416	289	-127

Source: Freedom of Information Response (2 July 2021); Statistical Data Returns; CLHS 2020

- 5.23 The already accrued shortfall of 127 affordable homes is equivalent to 61% of the annual need. If this shortfall was to be removed in the next 5 years (the PPG approach to removing backlog) the annual need would increase to 233 affordable homes per annum.

Conclusions on Affordable Housing Demand in South Ribble

- 5.24 There is an acute need for affordable homes in South Ribble with the 2009 SHMA, which was tested at Examination, identifying a shortfall of 660 net affordable homes per annum between 2009 and 2014. Even when consideration is given to the substantially reduced needs figure of the 2017 SHMA, a shortfall in delivery has still arisen since the base period of the SHMA in 2014. Against the further reduced needs figure of the 2020 CLHS, a shortfall in delivery has arisen since the base period of the CLHS in 2018.

Affordability Indicators

Section 6

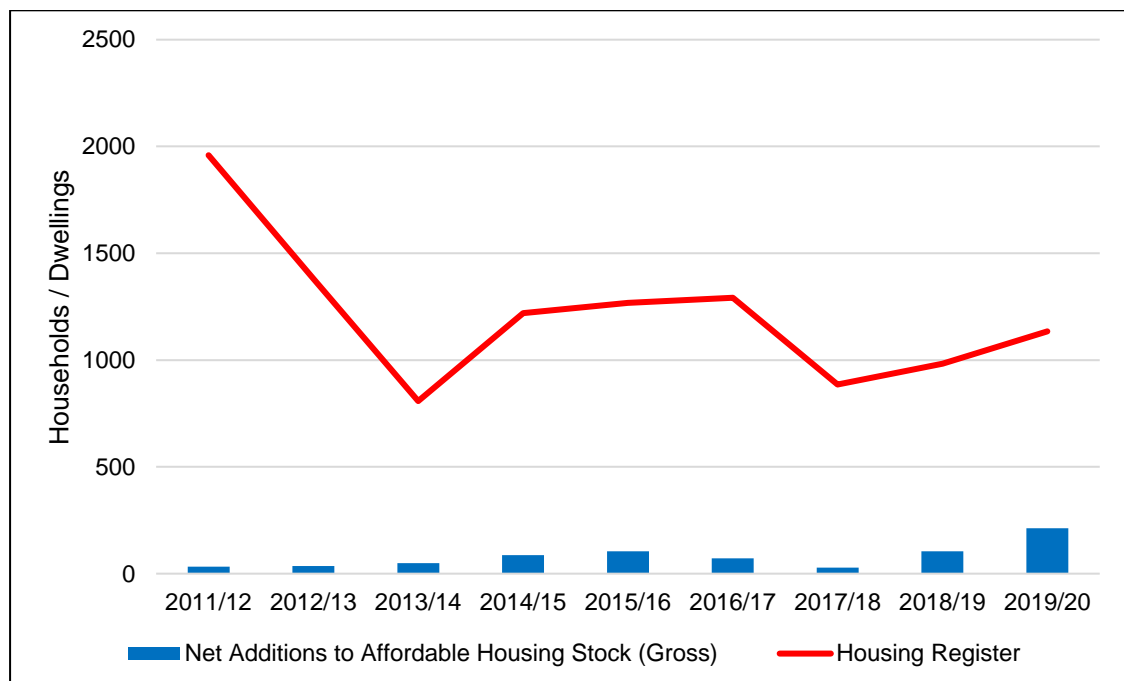
Market Signals

- 6.1 The PPG recognises the importance of giving due consideration to market signals as part of understanding affordability.

South Ribble Housing Register

- 6.2 MHCLG data confirms that as at 31 March 2020 there were 1,135 households on the Housing Register in South Ribble. Figure 6.1 provides a comparative analysis of the number of households on the Housing Register and net affordable housing delivery in the Borough over the Core Strategy period since 2009/10. The Housing Register has fluctuated over this period but has risen in each of the last two monitoring years.

Figure 6.1: Number of Households on the Housing Register Compared with Net Affordable Housing Delivery 2009/10 to 2019/20



Source: MHCLG Live Table 600

- 6.3 Figure 6.1 clearly illustrates the stark difference between net affordable housing delivery and the number of households on the Housing Register each year in South

Ribble. The net additional affordable housing delivery represents only a small fraction of the total number of households on the housing register.

- 6.4 The importance of the Housing Register was highlighted in the recent appeal decision at Oxford Brookes University Campus at Wheatley⁵. Inspector DM Young asserted that in the context of a lengthy housing register of 2,421 households, the delivery of affordable housing carried substantial weight. Paragraph 13.101 of the Inspector’s Report explained: *“It is sometimes easy to reduce arguments of housing need to a mathematical exercise, but each one of those households represents a real person or family in urgent need who have been let down by a persistent failure to deliver enough affordable houses”* (TKP emphasis). The Inspector went on to state at paragraph 13.102 that *“Although affordable housing need is not unique to this district, that argument is of little comfort to those on the waiting list”* before concluding that *“Given the importance attached to housing delivery that meets the needs of groups with specific housing requirements and economic growth in paragraphs 59 and 80 of the Framework, these benefits are considerations of substantial weight”*.
- 6.5 It is also important to note that the Housing Register is only part of the equation relating to housing need. The housing register does not constitute the full definition of affordable housing need as set out in the NPPF – Annex 2 definitions i.e. affordable rented, starter homes, discounted market sales housing and other affordable routes to home ownership including shared ownership, relevant equity loans, other low cost homes for sale and rent to buy, provided to eligible households whose needs are not met by the market.
- 6.6 There is no “Housing Register” for households who do not meet the Council’s qualification criteria for social or affordable rented dwellings but still need assistance with their accommodation because they cannot afford a property on the open market. Intermediate housing is an important part of the affordable housing needs of the Borough, however there is no Housing Register for those needing an intermediate or shared ownership dwelling.
- 6.7 In short there remains a group of households who fall within the gap of not being eligible to enter the housing register but who also cannot afford a market property and as such are in need of affordable housing. It is those in this widening affordability gap who, I suggest, the Government intends to assist by increasing the range of affordable housing types in the 2018 NPPF and carried forward in the 2021 version.

⁵ Appeal reference APP/Q3115/W/19/3230827

6.8 The Franklands Drive Secretary of State appeal decision⁶ in 2006 underlines how the Housing Register is a limited source for identifying the full current need for affordable housing. At paragraph 7.13 of the Inspector’s report the Inspector drew an important distinction between the narrow statutory duty of the Housing Department in meeting priority housing need under the Housing Act, and the wider ambit of the planning system to meet the much broader need for affordable housing. The Inspector noted that:

“while I recognise that [an approach focused on defined housing need] will have value in identifying groups most in need of assistance in realising their housing aspirations, I regard the approach as retaining a relatively narrow and unduly restrictive approach to the concept of what comes within the ambit of the term Affordable Housing”.

6.9 As such the number of households on the Housing register will only be an indication of those in priority need and whom the Housing Department have a duty to house. But it misses thousands of households who are in need of affordable housing, a large proportion of whom will either be living in overcrowded conditions with other households or turning to the private rented sector and paying unaffordable rents.

Private Rental Market in South Ribble

6.10 The average lower quartile monthly rent in South Ribble in 2020/21 was £525 per calendar month (pcm). This represents a 6% increase from the figure reported in 2013/14⁷ where average lower quartile monthly rents stood at £495 pcm.

6.11 It should be noted that the rate of growth of private sector rents in South Ribble has been relatively modest when compared with the national and regional figures. Notably, where private sector rents in South Ribble were above the national average in 2013/14, they were below the national average by 2020/21. Nonetheless, the 2020/21 figure for South Ribble continues to exceed the average for the North West region which stood at £485 pcm over the same period. A household paying the lower quartile rent in South Ribble is still paying £40pcm than the regional average, therefore placing additional pressure on household finances.

⁶ Appeal reference APP/Q3630/A/06/1198326

⁷ The earliest year for which private rental market data is available

Figure 6.2: Lower Quartile Private Sector Rents 2013/14 to 2020/21

	Lower Quartile Monthly Rent 2013/14	Lower Quartile Monthly Rent 2020/21	Change
England	£465	£565	22%
North West	£410	£485	18%
South Ribble	£495	£525	6%

Source: Valuation Office Agency, ONS

Average House Prices in South Ribble

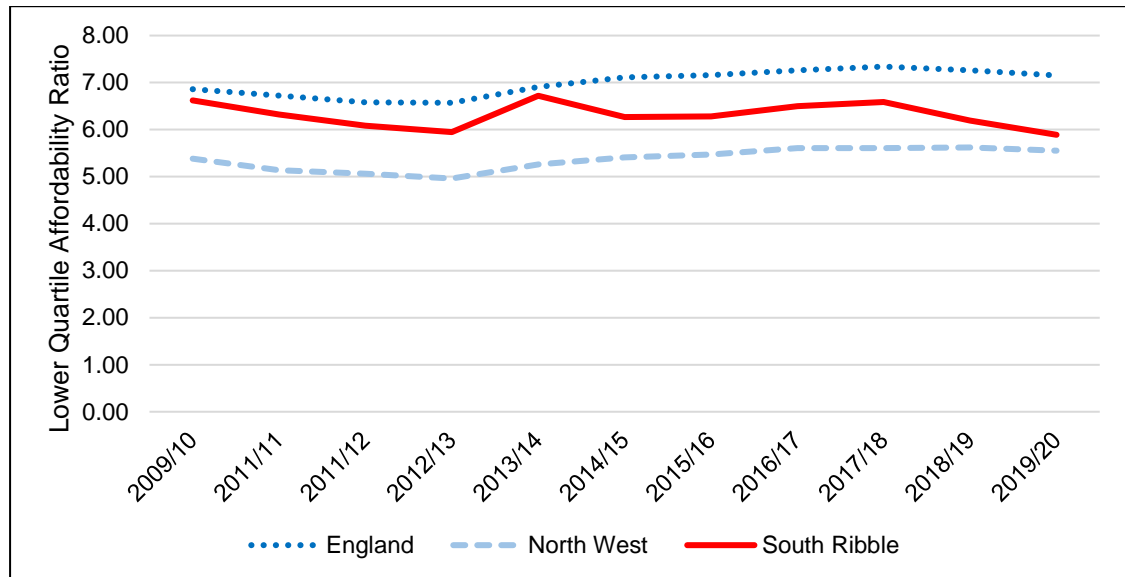
- 6.12 The National Housing Federation (“NHF”) produces an annual report for each of the regions in England, looking at various elements of the housing market across each area.
- 6.13 The 2019/20 Home Truths report (**Appendix 3**) for the North West reported that the ratio of average house prices to average incomes in South Ribble stood at 7.0 in 2018/19. This means that average house prices in South Ribble are seven times average incomes.
- 6.14 The NHF also reported that in 2018/19 an income of £44,451 per annum would be required in order to obtain an 80% mortgage in South Ribble. This represents a 28% increase since the first NHF Home Truths North West report was produced in 2011/12 (**Appendix 4**) where the figure stood at £34,244 per annum for the period 2010/11.
- 6.15 By comparison the average annual earnings in the Borough in 2018/19 were £27,617 a 40% increase from 2010/11 where the figure stood at £19,828. In terms of house prices themselves, the NHF reported that the average house price within South Ribble in 2018/19 was £194,474, a 22% (£159,805) increase since 2010/11.
- 6.16 The NHF data provides useful context in understanding affordability trends. In South Ribble, it appears that housing affordability has improved but that this can be attributed more to wage growth (which increased 40% since the first Home Truths report covering 2010/11) than a fall or steadying in housing prices (which increased by 22% over the same period). For those households which have not been able to benefit from this growth in wages, the improving picture in affordability terms is of little comfort.

Lower Quartile House Prices in South Ribble

- 6.17 For those seeking a lower quartile priced property (typically considered to be the ‘more affordable’ segment of the housing market), the ratio of lower quartile house price to

incomes in South Ribble stands at 5.89 in 2019/20. This is an improvement on the position at the start of the Plan period when the ratio stood at 6.62 times earnings.

Figure 6.3: Ratio of Lower Quartile Incomes to Earnings in South Ribble (2009/10 to 2019/20)



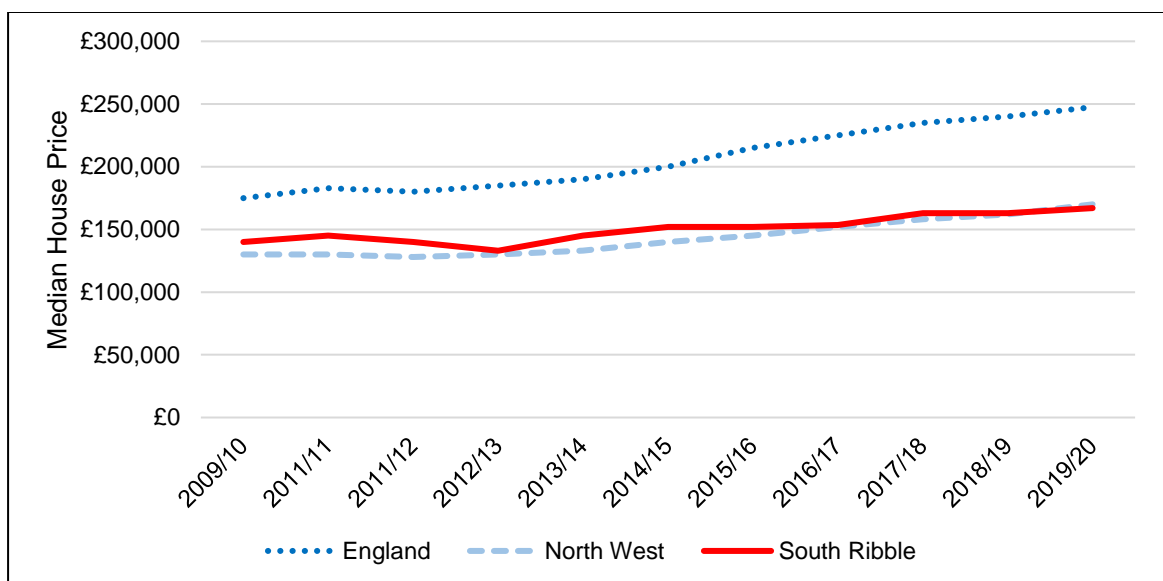
Source: ONS Ratio of House Price to Work-place Based Earnings Table 6C

- 6.18 Despite this improvement in the affordability ratio, it nonetheless remains the case that those on the lowest incomes in the Borough, seeking to purchase a home in the lower end of the property market, now need to find almost six times their annual income to do so.

Market Conditions in South Ribble

- 6.19 Figure 6.4 illustrates the median house sale prices for South Ribble. It demonstrates that they have increased dramatically between the start of the plan period in 2009/10 and 2019/20.

Figure 6.4: Median House Price Comparison (2009/10 to 2019/20)



Source: ONS Dataset 9. Median price paid for administrative geographies

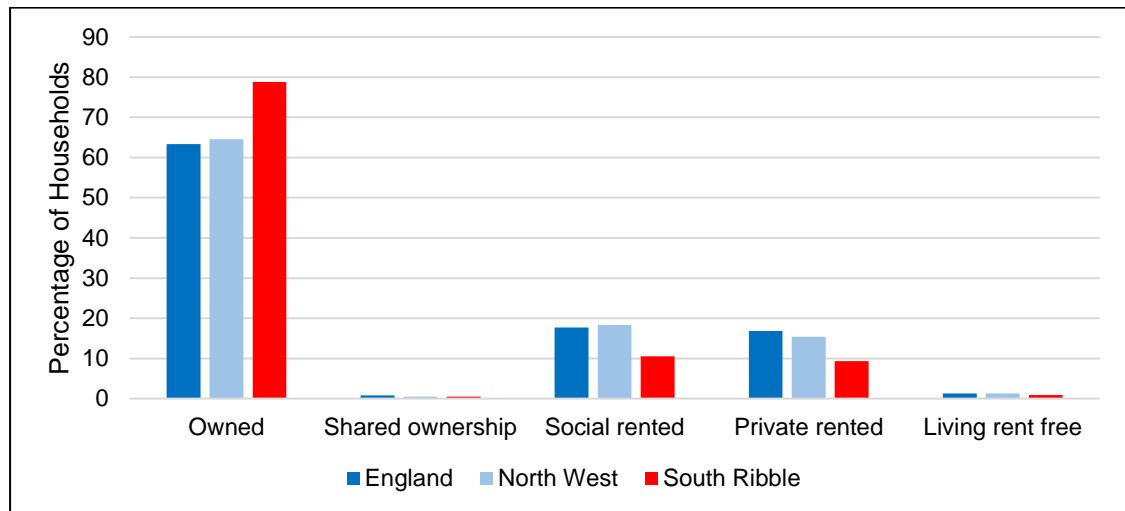
- 6.20 At the start of the Plan period, prices in South Ribble tracked above the average for the North West. However, since 2016/17 the local and regional average prices have largely converged and in 2019/20 the South Ribble average dipped below the regional average. The average house price in South Ribble in 2019/20 was £167,000; 2% below the regional average of £170,000.

Tenure

- 6.21 Figure 6.5 below shows the tenure split for South Ribble, the region and the nation. It shows that the owner occupied sector in South Ribble is significantly larger than the national or regional average (79% of all households in South Ribble, compared with 65% in the North West and 63% in England). By contrast, the social rented sector in South Ribble is significantly smaller than the national or regional average (11% of all households in South Ribble, compared with 18% in both the North West and in England).
- 6.22 The tenure imbalance is noted within the Core Strategy and is attributed in part to the depletion of social rented housing through the Right to Buy. Paragraph 8.23 at page 73 highlights that “the percentage of owner occupied properties is higher within Central Lancashire than the national average, increased also through the ‘Right to Buy’ initiative where many Council homes were transferred to private ownership”.

6.23 Such an imbalance in the housing market only makes it more challenging for households in affordable housing need to access the accommodation that they require.

Figure 6.5: Tenure (2011)



Source: ONS Dataset 9. Median price paid for administrative geographies

Conclusions on Affordability Indicators

6.24 As demonstrated through the analysis in this section, the affordability indicators in South Ribble are mixed. There are several positive trends; for example:

- the lower quartile affordability ratio has improved;
- the rise in lower quartile private sector rents has been lower than the national or regional average;
- median house prices have tracked closer to the regional average for the last five years than previously.

6.25 However, some indicators continue to give cause for concern:

- The housing register is high, at 1,135 households in March 2020. The housing register has grown in each of the last two years;
- Lower quartile private sector rents are still markedly above the regional average, with rents costing £40 more per calendar month in South Ribble than the region;
- Whilst there have been improvements in the affordability ratio, it remains the case that the income needed to obtain a mortgage for the average property is much higher than average earnings; and

- There is a marked tenure imbalance in South Ribble with a much smaller proportion of social rented homes than the national or regional average.
- 6.26 Analysis of market signals is critical in understanding the affordability of housing. In the view of Tetlow King Planning, there remains an acute housing crisis in South Ribble Borough, with an average house price to average income ratio of seven.
- 6.27 Improvements in certain indicators give cause for optimism and the Council has the opportunity, through the prompt grant of planning permission for the Proposed Development at The Lanes, to maintain some of this recent momentum.

Justification for the Proposed Development

Section 7

- 7.1 Homes England and Taylor Wimpey seek planning permission for residential led mixed-use development at The Lanes, Penwortham, which has been allocated for residential-led development. As part of this, 30% affordable housing will be secured through the Section 106 agreement. As part of a scheme of up to 1,100 dwellings, this equates to up to 330 affordable homes. This provision fully accords with the policies in the adopted Development Plan.
- 7.2 The analysis of housing needs and delivery and of affordability indicators in South Ribble shows that there are serious challenges in terms of housing in the Borough. Over the Core Strategy period since 2009/10 and against any of the three assessments of affordable housing need undertaken since then, **significant shortfalls** have arisen in the delivery of affordable housing. That said, the Council observed 198 net affordable housing completions in 2019/20, which comes close to meeting the identified need for 208 affordable dwellings.
- 7.3 A review of affordability indicators shows improvement in certain areas. The lower quartile affordability ratio has gone down since the start of the Core Strategy period; increase in house prices and private sector rents have been less severe than the national or regional average.
- 7.4 South Ribble may therefore be about to reach a 'turning point' in respect of housing affordability. Whilst past delivery and many indicators point to a seriously challenging situation for affordability in the Borough, some affordability and delivery trends are positive. The opportunity now exists for the Council to support the continued delivery of affordable housing and ensure the needs of its residents are met now and in the future.
- 7.5 This section discusses two key issues that arise in respect of affordable housing in South Ribble; the ability for the Council to meet its identified affordable housing need, and the benefits of new affordable homes in the context of challenging housing market conditions.

Key Issue 1: Meeting Identified Needs for Affordable Housing

- 7.6 Successive SHMAs in 2009 and the CLHS in 2020 have identified significant levels of affordable housing need in South Ribble. The most recent assessment of affordable housing need, set out in the CLHS 2020, stands at 208 affordable dwellings per annum.
- 7.7 Across the Core Strategy period, the Council has not been able to deliver enough affordable housing to meet its identified needs. Substantial shortfalls have arisen against the assessed need figures in the 2009 and 2017 SHMAs, and although only two years have elapsed since the base date of the CLHS 2020, a shortfall has already arisen against its need figure. In this context it is also important to note the impact of losses to the affordable housing stock through the Right to Buy.
- 7.8 The delivery of affordable housing (even at policy-compliant levels) is not an abstract 'numbers game' or numerical exercise. Housing is a key part of ensuring a good quality of life for all and delivers real social and economic benefits. The affordable housing need figure represents those households who are currently experiencing difficulties in their housing situation (through issues such as cost, overcrowding, poor quality or insecurity of tenure) or will do so in the future. It is important not to underestimate the serious day-to-day impact that this can have on real people; the May 2021 report by Shelter spells out the real challenges and hardship that arise from the housing crisis.
- 7.9 The Proposed Development will alleviate these challenges by providing high quality affordable housing. Occupants will benefit from lower rents than in the private rented sector, the benefits of living in a modern house suitable for their needs, in better condition and more energy efficient than existing stock. The provision of affordable home ownership dwellings will also help to meet the needs of households wishing to buy but 'trapped' in the private rented sector or occupying affordable rented housing that could be released to meet priority needs. The Proposed Development is in a sustainable location, recognised by the Council's decision to allocate the site through the Local Plan.
- 7.10 It should be noted that notwithstanding the significant shortfalls that have been observed over the Core Strategy period, the last two monitoring years have seen a more positive trend in affordable housing delivery. In the most recent year, 2019/20, the Council almost delivered its annual affordable housing need figure in full. As such, the Council has the opportunity to maintain this recent momentum in affordable housing delivery.

- 7.11 The prompt grant of planning permission for the Proposed Development at The Lanes will enable speedy delivery of affordable dwellings. Moreover, the site's status as an allocated site in the adopted Local Plan means that **the delivery of site is not merely desirable, but wholly necessary to enable the Council to meet its needs for open market and affordable housing.**

Key Issue 2: Addressing Poor Affordability and the Housing Register

- 7.12 A range of affordability indicators in South Ribble continue to show that affording a house to rent or buy in the Borough is more difficult than the national and regional average.
- 7.13 The most critical indicator is the Housing Register, which comprises households who the Council has acknowledged as being in housing need. The housing register stood at 1,135 households in March 2020 – a significant number of households and one which has grown for the two preceding monitoring years. The housing register is not exhaustive; it does not, for example, count those households who cannot afford to buy a home without assistance. It does however represent those households in acknowledged housing need, who are experiencing the problems of poor housing in their daily lives.
- 7.14 Other indicators also point to problems in the housing market in South Ribble. Lower quartile private sector rents are still markedly above the regional average, with rents costing £40 more per calendar month in South Ribble than the region. This has a real impact on hard-pressed household budgets, especially at this entry level of the housing market. For prospective purchasers, the lower quartile affordability ratio stands at 5.89 times earnings, considerably more than what might realistically be offered by mortgage lenders. Indeed, the NHF adopt a more conservative 3.5 times earnings for their calculations.
- 7.15 Although housing affordability in South Ribble is showing an improving trend over time, it remains the case that median prices are high in comparison to median incomes. The NHF's Home Truths report notes that that in 2018/19 an income of £44,451 per annum would be required in order to obtain an 80% mortgage in South Ribble. By comparison the average annual earnings in the Borough in 2018/19 were £27,617. In such circumstances, home ownership can be a very challenging proposition for households without access to financial support from their family or inherited wealth.
- 7.16 The tenure in South Ribble is imbalanced, with a greater proportion of owner-occupied homes and a smaller proportion of social rented homes than the national or regional

average. Shared ownership homes are also rarely found in the Borough, standing at just 0.5% of households.

- 7.17 All these factors combine to create a challenging situation for anybody in need of affordable housing to rent or to buy in South Ribble.

Summary

- 7.18 South Ribble is experiencing challenges in the affordability and availability of housing. The Council has accrued shortfalls against all three most recent assessments of affordable housing need and Right to Buy sales are depleting the affordable housing stock further. This is in the context of a range of affordability indicators which point to affordability challenges, although some of these trends are improving.
- 7.19 The delivery of up to 330 affordable dwellings as part of the Proposed Development at The Lanes will offer a significant increase in the supply, choice and availability of affordable housing in the Borough. To put this in context, 330 affordable dwellings is equivalent to around 30% of the entire housing register.
- 7.20 The Proposed Development will deliver a mix of affordable tenures to meet a variety of housing needs, to be discussed at the planning application stage.
- 7.21 Overall, the Proposed Development will make a significant contribution to meeting the identified affordable housing needs of South Ribble, as well as expanding the choice and availability of housing in the Borough.

Summary and Conclusions

Section 8

- 8.1 The applicants, Homes England and Taylor Wimpey, together have the resources and expertise needed to bring forward houses at this site promptly. The site is allocated in the South Ribble Local Plan and the addition of 1,100 homes will form a very important component of future housing land supply for the remainder of the Plan period.
- 8.2 The grant of planning permissions at this site will therefore enable a significant number of additional affordable homes to be delivered, helping to meet the Council's existing identified need sooner. Households needing affordable housing will also spend less time on the waiting list stuck in unsuitable accommodation. This will improve the lives of those real households who will benefit from the provision of high quality, affordable homes that meet their needs. In the context of 1,135 households on the waiting list at the most recent count, the site is clearly needed now.
- 8.3 The Proposed Development will also mean the Council is better placed to address the most severe housing issues such as addressing homelessness, which has been identified as a corporate priority of the Council. The proposed affordable housing will come forward in a mix of tenures including affordable rented housing and affordable routes to home ownership, therefore helping to meet the needs of different parts of the housing market.
- 8.4 In summary, the Proposed Development will:
- Help to meet the Council's challenging identified affordable housing need as part of the planned supply of open market and affordable housing;
 - Meet the needs of a wide range of households including those in priority need and those seeking to purchase but who are currently prevented from doing so;
 - Deliver tangible benefits through better housing for real people in real need, now;
 - Help reduce the not unsubstantial waiting list.
- 8.5 Tetlow King Planning therefore recommends that the Proposed Development is approved, to enable the prompt delivery of much-needed affordable housing.

Appendix 1

Pre-Application Correspondence with Strategic Housing



Jamie Roberts

From: Blundell, Suzanne [REDACTED]
Sent: 11 February 2021 11:02
To: Mark Phillips
Cc: [REDACTED]
Subject: RE: Pickerings Farm - Affordable Housing
Attachments: Pickerings Farm Consultation Response Jan 2020.pdf

Good Morning Mark

Thanks for your email. Yes, I am aware of the application, I know it was quite a while ago now but I have attached my consultation comments to the Masterplan application if you haven't already seen these.

In terms of the affordable housing approach, as you're likely aware our policy requirement would be 30% on-site and the supported tenure mix would be a minimum of 70% of the affordable homes to be rented tenure. We have an acute need for Social Rent tenure across the borough and I would particularly support this for the location of this site. Given the proposed inclusion of a local centre, retail, employment and community uses amongst others, the site if developed would present a suitable location for the delivery of affordable housing.

Happy to discuss further with you over Teams or I can give you a call at a suitable time?

Kind regards

Suzanne

Suzanne Blundell (CIHCM)

Strategic Housing Officer (Enabling)

South Ribble Borough Council

T: 01772 62(5520) (Please be advised I am currently home-working without phone access)

A: Civic Centre, West Paddock, Leyland, PR25 1DH

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From: Mark Phillips [REDACTED]
Sent: 10 February 2021 16:41
To: Blundell, Suzanne [REDACTED]
Cc: [REDACTED]

Subject: RE: Pickerings Farm - Affordable Housing

Hi Suzanne

I am currently reviewing affordable housing as part of the outline planning application and wanted to ask your views on what would be the Council's preferred approach to affordable housing. You will hopefully be aware of the application which is for 1,100 homes. I am aware of the Local Plan policy but would like to understand what your current thoughts are for housing needs in this location and advice on what affordable tenure mix would be supported at this site.

I am happy to have a discussion on the phone.

Regards

Mark Phillips MRICS
Senior Planning & Enabling Manager – Land
Homes England

Office: 0161 200 6146



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Strategic Housing Planning Application Consultation

Application No:	Masterplan submission and planning applications 07/2020/00014/FUL and 07/2020/00015/ORM
Development:	<ol style="list-style-type: none"> 1. Masterplan submission for 99 hectare site comprising of land allocated under Policies C1 (Pickering's Farm, Penwortham) and S2 (Safeguarded Land) of the South Ribble Local Plan 2. Planning application 07/2020/00014/FUL – Proposed construction of Link Road between the A582 Penwortham Way and the B5254 Leyland Road 3. Planning Application 07/2020/00015/ORM – Outline application (access applied for) for a residential development comprising of up to 1,100 dwellings (C2 residential care and C3 residential dwellings Use Classes), a local centre including retail, employment and community uses (A1, A2, A3, A4, B1 and D1 Use Classes), a primary school (D1 Use Class), a community/skills centre building (D1/D2 Use Classes) together with associated green infrastructure, sections of a Link Road and other infrastructure following demolition of existing buildings
Location:	Pickering's Farm Site, Penwortham (Land east of Penwortham Way and west of Leyland Road)
Proposed Housing Details:	Residential development of up to 1,100 dwellings, a mix of 1, 2, 3, 4 and 5 bedroom mews, semi-detached, detached and apartment properties including the potential for specialist elderly accommodation
Applicable Policies:	<ul style="list-style-type: none"> • South Ribble Local Plan 2015 • Central Lancashire Adopted Core Strategy 2012 • Affordable Housing Supplementary Planning Document
Data Sources:	<p>Central Lancashire Strategic Housing Market Assessment</p> <p>Central Lancashire Housing Study</p> <p>South Ribble Housing Needs and Demand Study</p> <p>Housing our Ageing Population Panel for Innovation (HAPPI)</p>
Discussions with developers:	Pre-app meeting 31.01.2019
Consultation Response:	Policy C1 of the South Ribble Local Plan requires a Masterplan to be submitted for the comprehensive development of the site to make provision for a range of land uses including residential, employment and commercial uses, green infrastructure and community

facilities. Justification sets out that community facilities (including a nursery and primary education provision), a small local centre and health care provision will need to be included within the infrastructure delivery schedule and provided through developer contributions. This provision will help to ensure that the site is sustainable and support the delivery of market housing, affordable housing and specialist housing for older people.

Affordable Housing

Policy 7 of the Central Lancashire Adopted Core Strategy places a 30% target for affordable housing to be provided on sites of 15 homes or more. Given the proposed number of homes on this site is up to 1,100, it would be expected for this target to be achieved to ensure that the development can provide for a mix of housing including for people in housing need who cannot afford housing on the open market.

The Council's Strategic Housing Market Assessment, Central Lancashire Housing Study and Local Housing Needs and Demand Study identifies a shortfall of affordable housing in the borough, particularly for rented accommodation.

The Affordable Housing SPD advises that *"Where an element of affordable housing is required, at least 70% of the affordable housing units should be for Social Rent or Affordable Rent, unless the Council is satisfied that an alternative mix meets an independently assessed proven need and agrees to such alternative provision. The evidence to support an alternative mix will need to be provided by the applicant/developer at their own cost"*.

Tenure Split

Council housing studies identify a clear shortfall of social and affordable rented homes and therefore it is recommended that the tenure split is delivered as set out in the Affordable Housing SPD delivering a mix of social rent and shared ownership as the most affordable intermediate tenure.

Property Types

Although the application is in outline form, proposals include for a mix of 1, 2, 3, 4 and 5 bedroom mews, semi-detached, detached and apartment properties. It is not yet understood the property types proposed as affordable housing, however given the size of the site, a range of house types should be provided including smaller 1 and 2 bedroom homes and 2, 3 and 4 bedroom family homes.

Management

	<p>It is recommended that the affordable housing is owned and managed by a local registered provider and should be transferred to a registered provider at a price that enables the provider to operate the required affordable housing tenure. Affordable housing should be tenure blind and be pepper-potted throughout the development to ensure sustainable, mixed communities.</p> <p>Housing for Older People The outline application submitted includes for the development of residential care under a C2 use class.</p> <p>Policy 7 of the Central Lancashire Adopted Core Strategy sets out that special needs housing including extra care accommodation will be required to be well located in communities in terms of reducing the need to travel to care and other service provision. Provision of community facilities, a local centre and health care provision on the site as required by Policy C1 of the South Ribble Local Plan will help to meet these aims.</p> <p>Housing for older people is a priority in South Ribble due to the ageing population in the borough which is evidenced by ONS population projections. Such housing should adopt the principles within the HAPPI report to provide an attractive choice for older people to move into. HAPPI also recommends that older people's housing schemes should be in a healthy, attractive environment close to local facilities.</p> <p>In addition to the recommendations above, homes delivered on the site should be built to accessible housing standards in accordance with Part M(4), Category 2 of the Building Regulations Approved Document M which has replaced the Lifetimes Homes standard.</p> <p>Policy 6 of the Central Lancashire Adopted Core Strategy sets to increase the provision of accessible housing and neighbourhoods in the borough referencing the Lifetime Homes standard to help achieve this. Homes built to accessible and adaptable standards will help support the changing needs and circumstances of both current and future residents.</p> <p>As the application is in outline form, further detail relating to the housing mix will be provided as part of any future reserved matters application.</p>
Strategic Housing Contact:	Suzanne Blundell
Date:	12.02.2020

Jamie Roberts

From: Suzanne Blundell [redacted]
Sent: 22 February 2021 12:13
To: Mark Phillips
Cc: [redacted]
Subject: RE: Pickerings Farm - Affordable Housing

Hello Mark

In terms of need for social/affordable rent, we have a need for smaller 1 and 2 bedroom homes as well as a need for 2, 3 and 4-bed family homes. I have detailed the mix need below for both rent and intermediate based on recent housing studies.

Bed Size	Social / Affordable Rent		Intermediate	
	SHMA 2017	CLHS 2020	SHMA 2017	CLHS 2020
1 Bed				
45%	45%	12%	13%	
2 Bed				
28%	28%	42%	44%	
3 Bed				
25%	26%	38%	36%	
4+ Bed				
2%	2%	8%	6%	

I would welcome the provision of a small number 4-bed homes for rent as these homes are in short supply and also welcome early engagement with local RPs as they will also have local market knowledge in relation to the demand for intermediate (shared ownership) homes in the area.

We have a number of active RPs in South Ribble who are partners to our CBL scheme – Progress Housing, Accent, Onward, Places for People, Great Places, Jigasaw, Community Gateway and Together. Progress are our largest RP and most local to the area.

Kind regards

Suzanne

Suzanne Blundell (CIHCM)

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From: Mark Phillips [redacted]
Sent: 16 February 2021 16:35
To: Suzanne Blundell [redacted]
Cc: [redacted]

Subject: RE: Pickerings Farm - Affordable Housing

Hi

Thank you for this advice Suzanne. Is there any guidance or advice on likely bedroom spaces need (i.e. is the rent need equally spread across 1,2 & 3 bed units) that the affordable homes would have? Are there any RPs active in the Penwortham area that you know of who I might contact for local views?

Rgds

Mark Phillips MRICS
Senior Planning & Enabling Manager – Land
Homes England

Office: 0161 200 6146

[Redacted]



OFFICIAL

From: Blundell, Suzanne [Redacted]
Sent: 11 February 2021 11:02
To: Mark Phillips [Redacted]
Cc: [Redacted]

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To: Blundell, Suzanne [REDACTED]

Cc: [REDACTED]

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Appendix 2

Independent Newspaper Article (June 2020)



Independent PremiumUK news

Council housing sell-off continues as government fails to replace most homes sold under Right to Buy

Home ownership has fallen since the policy was introduced and flats are ending up in the hands of private landlords, writes **Jon Stone**



Sunday 21 June 2020 09:18

Two-thirds of the council homes sold off under [Right to Buy](#) are still not being replaced by new [social housing](#) despite a promise by the government, official figures show.

[Housing](#) charities warned that enough “desperately needed” genuinely affordable housing is simply not being built, with an overall net loss of 17,000 homes this year from social stock.

Since the policy was updated in 2012-13, 85,645 homes have been sold through the policy, but only 28,090 built to replace them, statistics from the Ministry of Housing, Communities and Local Government show.

Under [Right to Buy](#), the government sells off council housing at discounts of up to £100,000 to tenants.

Despite pitching the policy as a way to get more people on the property ladder, overall home ownership has actually fallen significantly since it was introduced in the 1980s.

Previous studies have shown that around 40 per cent of flats sold under the policy since the 1980s have ended up in the hands of private landlords, who let the homes out to private tenants at higher rates. The proportion is thought to be even higher in areas of high housing pressure like London.

Councils warned ministers when the policy was updated that the steep discounts meant the money would not be enough to replace homes one-to-one, and that the very existence of the policy undermined their ability to finance housebuilding by making it impossible to reliably borrow against future rents.

The government officially committed to replace the extra homes sold due to an increase in discounts in 2012-13, but housing charities say the affordable sector cannot afford to bleed stock at all. The government is still around 7,000 homes short of its own target, which covers construction up to the third quarter of 2016-17 because councils are given three years to replace the sold stock.

Jon Sparkes, chief executive at homelessness charity [Crisis](#), said: “These statistics demonstrate just how serious the current housing crisis is. What few social homes that are available are largely being removed from the market as part of Right to Buy, and the supply is not being replenished in line with this.

“People in desperately vulnerable circumstances are being left with dwindling housing options as a consequence of our threadbare social housing provision. This is all the more worrying considering the rise we expect in people being pushed into homelessness as a result of the pandemic.

“To address this, we need to see the government suspend Right to Buy going forward and prioritisation for social housing being given to people who are homeless so they are able to better access what is currently available. Alongside this, we also need commitment to build significantly more social homes in the coming years to keep in step with demand.

“Ending homelessness in the UK is completely within our grasp, but requires a rethink of existing policies that stand in the way.”

In 2018 Theresa May announced that a long-standing borrowing cap preventing councils from building more homes would be lifting. A survey by the Local Government Association

conducted in March 2019 found that a startling 93 per cent of councils were planning to use the extra headroom.

The Scottish and Welsh governments have already ended Right To Buy, citing its effect on the council housing stock.

Commenting on the Right to Buy figures, Polly Neate, chief executive of the housing charity [Shelter](#), said: “The coronavirus pandemic has drummed into us the importance of having a safe home like nothing before. By the same token it’s made it crushingly clear that not enough people do – including the million-plus households stuck on social housing waiting lists. Many of whom are homeless or trapped in grossly overcrowded accommodation right now.

“Despite being desperately needed, our recent track record on building new social homes is atrocious. There was actually a net loss of 17,000 social homes last year, and as it stands Right to Buy isn’t helping. While some people have benefited from the scheme, the failure to replace the properties sold has deprived many others of a genuinely affordable social home.

“But the status quo can be changed. As the government plots its economic recovery from coronavirus, it could give councils the means they need to replace and build social housing. As well as helping to create jobs and get housebuilding going again, this would offer all those without one, their best shot at a safe home.”

Asked about the figures, a spokesperson for the Ministry of Housing, Communities, and Local Government said: “The government is committed to Right to Buy, which has helped nearly two million council tenants realise their dream of home ownership and get on the property ladder.

“Since 2010 we have delivered more homes for social rent – over 140,000 in total – compared to the number of homes sold under the Right to Buy scheme.”

The ministry’s statement is misleading, however, as the 140,000 figure refers to all social housebuilding rather than those homes built to replace housing sold under Right To Buy using receipts earmarked for this purpose.

Appendix 3

National Housing Federation – Home Truths North West
2019/20





Home Truths

The housing crisis in the North West

Created in December 2020

Solving the housing crisis

Housing associations are united by a single purpose – to ensure everyone in the country can live in a quality home that they can afford.

We meet shifting housing needs by building more homes, by providing extra support when it's needed and by innovating to tackle the challenges people face.

We generate income which doesn't go to shareholders so we can reinvest all our profits in homes and communities. That's what we have always done; it's what we will always do.

If you share our sense of purpose, we want to work with you. If you want to end the housing crisis, you need to work with us.

	North West	England
Income required for 80% mortgage in 2018/19	£44,451	£69,259
Average (mean) house prices in 2018/19	£194,474	£303,006
Percent of Housing Benefit claimants in employment in 2018/19	13.7%	20.7%
Ratio of house prices to incomes in 2018/19	7	10
Mean monthly private sector rents in 2018/19	£610	£858

North West	Long term empty homes in 2018 ¹	Average (mean) house prices in 2018/19 ²	Percent of Housing Benefit claimants in employment in 2018/19 ³	Income required for 80% mortgage in 2018/19 ⁴	Ratio of house prices to incomes in 2018/19 ⁵	Mean annual earnings in 2018/19 ⁶	Mean monthly private sector rents in 2018/19 ⁷	Second homes in 2018 ⁸	Shortfall in new homes (cumulative 5 years) ⁹	Total housing association affordable homes in 2018/19 ¹⁰	Unemployment rate in 2018/19 ¹¹
England	216,186	£303,006	20.7%	£69,259	10	£30,170	£858	252,630	482,905	2,753,583	4.1%
North West	39,769	£194,474	13.7%	£44,451	7	£27,617	£610	27,849	39,755	518,363	3.9%
Blackburn with Darwen UA	1,203	£141,814	9.2%	£32,415	6	£24,196	£492	192	497	11,821	5%
Blackpool UA	1,459	£119,248	15.4%	£27,257	6	£21,762	£521	610	525	2,462	5.7%
Cheshire East UA	1,685	£285,907	15.7%	£65,350	9	£31,580	£736	1,516	901	21,973	3.1%
Cheshire West and Chester UA	1,630	£237,339	14.5%	£54,249	8	£29,598	£643	862	0	20,008	3.7%
Halton UA	430	£164,800	6.1%	£37,668	6	£26,395	£545	107	0	14,693	4.3%
Warrington UA	723	£221,098	13.7%	£50,537	7	£30,009	£633	486	1,675	15,100	3.6%
Cumbria	4,751	£192,943	12.4%	£44,101	7	£27,108	£535	8,201	0	31,636	2.4%
Allerdale	820	£190,383	9.8%	£43,516	7	£28,148	£511	1,308	0	8,973	3.1%
Barrow-in-Furness	837	£147,136	11.1%	£33,631	5	£27,612	£522	263	0	943	4.5%
Carlisle	789	£165,117	12.8%	£37,741	7	£24,924	£478	585	0	7,902	2.6%
Copeland	847	£143,311	9.8%	£32,757	5	£29,021	£510	817	0	6,051	4.1%
Eden	471	£228,196	14%	£52,159	10	£23,785	£567	1,362	0	2,743	1.9%
South Lakeland	987	£258,432	18.5%	£59,070	9	£28,543	£679	3,866	0	5,024	1.8%
Greater Manchester (Met County)	10,840	£198,271	15.8%	£45,319	7	£27,342	£681	10,851	30,735	203,440	4.4%
Bolton	1,362	£161,061	15.1%	£36,814	6	£25,646	£583	553	3,245	25,906	4.4%
Bury	972	£195,370	15.4%	£44,656	7	£28,673	£624	318	1,584	5,039	4.5%
Manchester	1,132	£207,332	18.5%	£47,390	8	£26,021	£839	6,225	7,238	52,374	4.7%
Oldham	1,154	£153,714	18.4%	£35,135	6	£24,341	£562	254	1,965	18,970	5.1%
Rochdale	852	£152,449	13.7%	£34,845	6	£25,308	£515	311	605	21,106	5.4%
Salford	1,163	£182,627	16.2%	£41,743	7	£25,802	£747	1,361	4,081	30,150	4.5%
Stockport	1,108	£264,679	15.3%	£60,498	8	£31,512	£727	597	3,338	7,277	3.3%
Tameside	981	£159,843	13.7%	£36,536	7	£24,622	£550	120	2,478	22,292	4.6%
Trafford	774	£324,022	15.1%	£74,062	9	£34,559	£862	701	3,583	16,050	3.8%
Wigan	1,342	£156,213	11.4%	£35,706	6	£26,884	£509	411	2,618	4,276	3.9%
Lancashire	7,519	£177,139	12.9%	£40,489	6	£27,555	£558	3,173	1,566	59,396	4.4%
Burnley	976	£105,613	8.9%	£24,140	4	£26,962	£458	196	0	6,152	6.3%
Chorley	499	£196,460	15.3%	£44,905	7	£28,132	£582	158	0	7,168	2.8%
Fylde	547	£225,985	15.7%	£51,654	7	£32,422	£588	584	14	3,001	2.3%
Hyndburn	674	£114,671	10%	£26,210	4	£26,250	£471	75	121	4,992	4.5%
Lancaster	1,050	£178,875	11.9%	£40,886	7	£26,281	£585	707	393	3,100	4.5%
Pendle	862	£126,804	14.5%	£28,984	5	£26,270	£464	180	653	4,668	3.9%
Preston	1,150	£167,755	15.7%	£38,344	7	£24,159	£547	556	800	11,999	4.5%
Ribble Valley	198	£251,416	12.1%	£57,467	8	£31,647	£692	213	0	2,420	2.4%
Rossendale	474	£165,383	8.4%	£37,802	6	£29,276	£525	133	293	4,718	4%
South Ribble	413	£182,345	16.2%	£41,679	7	£27,674	£596	91	182	5,471	3.2%
West Lancashire	537	£221,784	7.6%	£50,693	8	£28,730	£584	110	0	1,695	4.4%
Wyre	139	£178,301	15.6%	£40,755	7	£26,317	£563	170	419	4,012	2.8%
Merseyside (Met County)	9,529	£169,182	11.5%	£38,670	6	£27,253	£525	1,851	8,120	137,834	3.4%
Knowsley	865	£150,429	7.2%	£34,384	6	£26,562	£571	43	0	18,511	3.9%
Liverpool	3,703	£151,494	13%	£34,627	6	£26,962	£499	194	3,682	59,395	3.9%
Sefton	1,918	£194,083	9.9%	£44,362	7	£26,250	£578	401	1,767	19,253	3%
St Helens	946	£148,197	9.3%	£33,874	5	£27,555	£533	593	854	17,606	3.2%

North West	Long term empty homes in 2018 ¹	Average (mean) house prices in 2018/19 ²	Percent of Housing Benefit claimants in employment in 2018/19 ³	Income required for 80% mortgage in 2018/19 ⁴	Ratio of house prices to incomes in 2018/19 ⁵	Mean annual earnings in 2018/19 ⁶	Mean monthly private sector rents in 2018/19 ⁷	Second homes in 2018 ⁸	Shortfall in new homes (cumulative 5 years) ⁹	Total housing association affordable homes in 2018/19 ¹⁰	Unemployment rate in 2018/19 ¹¹
Wirral	2,097	£190,680	13.5%	£43,584	7	£28,740	£550	620	2,417	23,069	2.8%

1. MHCLG - Table 615 Vacant Dwellings by LA district. Date range: Oct 2004-Oct 2018. Next update Apr 2020.
2. ONS - HPSSA Dataset 12a. Date range: 95/96-18/19. Next update: Sept 2020. PLEASE NOTE: DATES ARE FINANCIAL YEAR (2018=2018/19).
3. Calculated from DWP - Stat-Xplore. Date range: 08/09-18/19. Next update: Aug 2020. PLEASE NOTE: DATES ARE FINANCIAL YEAR (2018=2018/19).
4. National Housing Federation analysis. Date range 95/96-18/19. Next update: Sept 2020. PLEASE NOTE: DATES ARE FINANCIAL YEAR (2018=2018/19).
5. National Housing Federation analysis. Date range 01/02-18/19. Next update: Oct 2020. PLEASE NOTE: DATES ARE FINANCIAL YEAR (2018=2018/19).
6. ONS - ASHE Table 8. Date range: 01/02-18/19. Next update: Oct 2020. PLEASE NOTE: DATES ARE FINANCIAL YEAR (2018=2018/19).
7. Valuation Office Agency - Private Rental Market. Date range: 10/11-18/19. Next update: Nov 2020. PLEASE NOTE: DATES ARE FINANCIAL YEAR (2018=2018/19).
8. MHCLG - Council Taxbase: LA level data. Date range: September 2010 - September 2019. Next update Nov 2020.
9. National Housing Federation analysis, based on TCPA 'New estimates of housing requirements in England 2012-2037'.
10. Homes England - Statistical Data Return 2019. Date range: 11/12-18/19. Next update Oct 2020. PLEASE NOTE: DATES ARE FINANCIAL YEAR (2018=2018/19).
11. ONS - NOMIS model-based estimates. Date range: 04/05-18/19. Next update: Jul 2020. PLEASE NOTE: DATES ARE FINANCIAL YEAR (2018=2018/19).

Appendix 4

National Housing Federation – Home Truths North West
2011/12



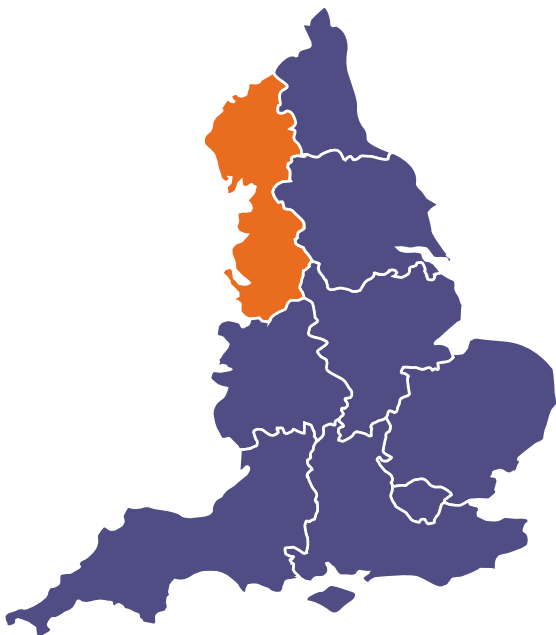
**NATIONAL
HOUSING
FEDERATION**

north west

Home Truths 2011

Fixing our broken housing market

North West



The housing market is failing

The North West is taking a disproportionate hit from public spending cuts. It is suffering the highest percentage loss of public sector jobs of any area, and looks set to lose government funding of £68m as a result of the New Homes Bonus policy, the worst outcome for any region.

These are disadvantages the North West can ill afford. They will have serious consequences for the regional economy and housing market. Social housing is already under enormous strain. Housing waiting lists grew by almost 7% last year, the fastest increase in the country. More than 250,000 households are now waiting for an affordable home in the region.

And, despite the recession, buying a home remains beyond the financial reach of too many families, with continuing high prices, high deposit requirements and restricted mortgage supply.

Housing associations are doing their best to make a difference. In 2010/11 they provided 4,120 new affordable homes, including 442 low cost home ownership properties, and they now house one in every seven North West households.

But the region needs more government support. We are seeing the damaging effects of housing market failure. There are still some areas of low demand housing, acting as a brake on regional economic development. To fix the broken market, ministers should implement a range of measures that ensure housing continues to be built at scale, remains affordable and is effectively regulated across all sectors.

We need more affordable homes

The housing and economic challenge

- Despite the recession, house prices in the North West are still 16% higher than in 2005 and 126% higher than ten years ago. A 25% deposit on the average home costs £40,000, twice the average regional salary.^{1,2,3}
- The average house price in the North West in 2010 was £159,805, more than eight times the average regional income.^{1,2}
- Only 9,250 new homes were built in the North West in 2010/11, providing homes for just 43% of the 21,520 new households estimated to form in the region each year.⁴
- Housing waiting lists in the North West have been the fastest growing in England over the past five years. One in 12 households is now on a waiting list.⁴
- Over 3,880 households were accepted as homeless by local authorities in the region in 2010/11.⁴
- At 8.6%, the unemployment rate in the North West is higher than the national average and the region's jobs are the hardest hit by cuts in the public sector.⁵

Housing associations are meeting these challenges

- In 2010/11, housing associations in the North West built or refurbished 4,120 affordable homes, an increase of 28% on the previous year, despite tough economic conditions.⁶
- In the five years to 2008, housing associations invested over £25m in employment and enterprise schemes in the region, helping to create over 3,500 jobs.⁷

HOME TRUTHS 2011

Fixing our broken housing market

	Average (mean) house prices 2010 ¹	Average lower value house prices 2010 ¹	Average (median) incomes 2010 ²	Gross annual income needed for a mortgage (75% at 3.5x) ³	Ratio of house prices to incomes ^{1,2}
ENGLAND	£240,033	£125,000	£21,398	£51,436	11.2
NORTH WEST	£159,805	£91,000	£19,828	£34,244	8.1
Blackburn with Darwen UA	£114,755	£69,000	£18,039	£24,590	6.4
Blackpool UA	£113,232	£80,000	£15,995	£24,264	7.1
Cheshire East UA	£231,940	£123,000	£20,992	£49,701	11.0
Cheshire West and Chester UA	£198,398	£120,000	£20,670	£42,514	9.6
Halton UA	£139,596	£81,000	£18,600	£29,914	7.5
Warrington UA	£184,482	£106,950	£22,282	£39,532	8.3
Chester	£217,448	N/A	£21,029	£46,596	10.3
Congleton	£207,035	N/A	£21,835	£44,365	9.5
Crewe and Nantwich	£180,181	N/A	£19,474	£38,610	9.3
Ellesmere Port and Neston	£164,520	N/A	£20,498	£35,254	8.0
Macclesfield	£294,418	N/A	£22,303	£63,090	13.2
Vale Royal	£191,255	N/A	£20,446	£40,983	9.4
Cumbria	£171,004	£95,000	£19,058	£36,644	9.0
Allerdale	£166,152	£92,000	£19,479	£35,604	8.5
Barrow-in-Furness	£114,025	£71,000	£19,843	£24,434	5.7
Carlisle	£140,433	£87,491	£18,663	£30,093	7.5
Copeland	£133,590	£78,000	£25,761	£28,626	5.2
Eden	£211,913	£135,000	£15,075	£45,410	14.1
South Lakeland	£240,467	£145,000	£18,840	£51,529	12.8
Greater Manchester	£152,971	£88,775	£19,932	£32,779	7.7
Bolton	£131,462	£75,500	£18,465	£28,170	7.1
Bury	£146,763	£92,500	£21,752	£31,449	6.7
Manchester	£146,543	£91,000	£18,195	£31,402	8.1
Oldham	£128,539	£80,000	£19,391	£27,544	6.6
Rochdale	£124,096	£76,375	£20,524	£26,592	6.0
Salford	£132,310	£80,000	£19,063	£28,352	6.9
Stockport	£190,757	£116,000	£21,663	£40,876	8.8
Tameside	£123,027	£83,000	£19,037	£26,363	6.5
Trafford	£248,180	£131,000	£23,093	£53,181	10.7
Wigan	£125,387	£80,000	£20,030	£26,869	6.3
Lancashire	£152,578	£90,000	£19,526	£32,695	7.8
Burnley	£89,441	£50,000	£18,736	£19,166	4.8
Chorley	£169,091	£108,000	£20,405	£36,234	8.3
Fylde	£200,145	£125,000	£21,772	£42,888	9.2
Hyndburn	£98,459	£62,000	£19,510	£21,098	5.0
Lancaster	£155,682	£102,038	£19,334	£33,360	8.1
Pendle	£111,342	£57,000	£18,585	£23,859	6.0
Preston	£139,665	£85,000	£18,039	£29,928	7.7
Ribble Valley	£217,443	£130,000	£22,417	£46,595	9.7
Rossendale	£129,317	£80,000	£17,493	£27,711	7.4
South Ribble	£162,479	£113,000	£20,342	£34,817	8.0
West Lancashire	£194,899	£120,000	£21,445	£41,764	9.1
Wyre	£160,803	£108,875	£17,758	£34,458	9.1
Merseyside	£145,992	£88,000	£20,036	£31,284	7.3
Knowsley	£114,851	£80,000	£19,895	£24,611	5.8
Liverpool	£130,707	£77,000	£20,571	£28,009	6.4
St. Helens	£132,055	£81,500	£19,661	£28,297	6.7
Sefton	£168,539	£110,000	£18,970	£36,115	8.9
Wirral	£162,625	£100,000	£21,060	£34,848	7.7

Average lower value house prices are based on lower quartile house prices, i.e. the value below which the 25% lowest lie
N/A Data not available

	Total LA rented homes 2010 ³	Total HA rented homes 2010 ⁴	All new HA homes completed with HCA funding 2009/10 ⁵	New lettings made by LAs 2009/10 ³	New lettings made by HAs 2009/10 ⁴	Households on waiting list 2010 ⁷	Change in affordable housing stock (HA and LA) 2005-10 ^{3,4}		Change in affordable lettings (HA and LA) 2005-10 ^{3,4}	
	1,767,872	2,242,657	47,499	154,163	184,137	1,751,982	-35,593	-1%	-33,892	-9.1%
	153,028	425,375	3,219	17,988	34,504	253,521	-19,585	-3%	-7,004	-11.8%
	1	11,315	140	0	995	5,526	-199	-2%	-540	-35.2%
	5,321	1,934	14	801	155	6,769	63	1%	-143	-13.0%
	23	18,776	49	0	1,421	6,896	106	1%	1,421	N/A
	5,645	16,006	30	520	989	12,568	-271	-1%	1,509	N/A
	40	13,678	138	0	1,119	2,751	-625	-4%	-257	-18.7%
	8,645	5,224	109	1,079	476	10,016	-132	-1%	52	3.5%
	<i>N/A</i>	<i>N/A</i>	<i>98</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
	<i>N/A</i>	<i>N/A</i>	<i>56</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
	<i>N/A</i>	<i>N/A</i>	<i>60</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
	<i>N/A</i>	<i>N/A</i>	<i>10</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
	<i>N/A</i>	<i>N/A</i>	<i>116</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
	<i>N/A</i>	<i>N/A</i>	<i>11</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>	<i>N/A</i>
	5,931	26,561	228	546	2,353	18,191	-978	-3%	-435	-13.0%
	3	8,585	97	0	798	1,775	-126	-1%	-68	-7.9%
	2,717	750	0	293	28	1,506	-133	-4%	-207	-39.2%
	24	7,402	18	0	727	6,987	-422	-5%	5	0.7%
	0	6,277	36	0	471	3,677	-492	-7%	-100	-17.5%
	0	2,331	44	0	207	930	79	4%	-11	-5.0%
	3,187	1,216	33	253	122	3,316	116	3%	-54	-12.6%
	117,187	145,172	1,031	13,980	11,927	106,652	-10,213	-4%	-2,533	-8.9%
	18,145	7,188	65	2,099	662	24,226	-622	-2%	-21	-0.8%
	8,404	4,318	29	967	312	2,450	-126	-1%	-38	-2.9%
	18,107	51,856	244	3,422	3,713	22,448	-2,509	-3%	-134	-1.8%
	13,799	6,912	142	1,394	523	6,414	-1,473	-7%	-761	-28.4%
	13,772	7,402	28	1,931	611	3,631	-1,901	-8%	-391	-13.3%
	10,519	21,124	230	964	2,029	14,492	-1,436	-4%	-775	-20.6%
	11,595	5,761	64	1,214	489	7,626	-389	-2%	209	14.0%
	0	21,709	84	0	2,061	7,839	-455	-2%	346	20.2%
	0	15,753	105	0	1,227	12,853	-207	-1%	-539	-30.5%
	22,846	3,149	40	1,989	300	4,673	-1,095	-4%	-429	-15.8%
	10,134	52,231	348	1,062	4,325	19,643	-1,079	-2%	-1,788	-24.9%
	0	5,799	34	0	561	491	-191	-3%	-61	-9.8%
	0	5,832	39	0	293	765	141	2%	-395	-57.4%
	0	2,304	38	0	167	2,971	38	2%	-24	-12.6%
	5	4,905	10	0	287	2,842	4	0%	-280	-49.4%
	3,810	2,114	5	470	407	1,872	-133	-2%	272	45.0%
	0	4,525	2	0	365	1,673	-215	-5%	-241	-39.8%
	0	10,938	15	0	900	2,458	-298	-3%	-764	-45.9%
	4	1,784	86	0	119	739	78	5%	-18	-13.1%
	0	4,568	46	0	408	1,844	-234	-5%	-145	-26.2%
	0	4,995	16	0	443	1,543	118	2%	93	26.6%
	6,315	907	22	592	82	2,438	-548	-7%	-249	-27.0%
	0	3,560	35	0	293	7	161	5%	24	8.9%
	101	134,478	781	0	10,744	64,509	-6,257	-4%	-1,133	-9.5%
	0	18,056	60	0	1,479	2,024	-1,220	-6%	155	11.7%
	101	57,960	314	0	4,864	21,238	-4,020	-6%	-325	-6.3%
	0	17,199	120	0	1,427	5,378	-465	-3%	-109	-7.1%
	0	18,729	115	0	1,260	16,645	-423	-2%	-609	-32.6%
	0	22,534	172	0	1,714	19,224	-129	-1%	-245	-12.5%

Figures shown in italics are estimates

What the Government should do

To fix the broken North West housing market, the Government should:

- Make a renewed commitment to building the homes the region needs at scale
- Identify housing as a key driver of economic activity in the North West
- Deliver a reformed planning system that supports the building of affordable homes, ensuring that private developers continue to build social housing on sites of private development across the region through the use of planning gain
- Ensure that councils in the North West undertake robust housing needs assessments on which to base future development plans
- Place a greater emphasis in the planning framework on providing suitable housing options for older people and specialist housing for others with support needs
- Identify suitable surplus public land and make it available for the building of affordable homes
- Restore £300m annual funding to support and restructure failing housing markets
- Encourage the banks to increase mortgage availability
- Regulate the private rented sector to tackle the problem of rogue landlords
- Abandon plans for an overall benefits cap for each family
- Drop proposals to cut housing benefit for social housing tenants deemed to be under-occupying their homes, and
- Maintain the right of social housing tenants to have their housing benefit paid direct to their landlord.

Sources

1. Land Registry data, 2000, 2005 and 2010
2. Annual Survey of Hours and Earnings (ASHE), 2010
3. Gross income required for 75% mortgage at 3.5x median regional income
4. Communities and Local Government (CLG) statistics, 2005, 2010 and 2011
5. Office for National Statistics, North West regional profile and labour force surveys, 2011
6. Homes and Communities Agency (HCA), 2011
7. *Northern Lights*, National Housing Federation, 2006

The facts in this booklet use the latest available official government statistics at the time of going to print. In some areas, the National Housing Federation has carried out additional analysis to draw out the social and economic implications of the figures. The commentary is our own. Some of this data is © Crown copyright.

For more information contact our research and futures team on **020 7067 1188**.

Footnotes to tables

1. Land Registry, 2010
2. Annual Survey of Hours and Earnings (ASHE), 2010
3. Communities and Local Government Housing Statistics Live Tables, 2010
4. Tenant Services Authority, Regulatory and Statistical Return, 2010
5. Homes and Communities Agency completions data, 2009/10

***Home truths 2011* shows that:**

- Housing waiting lists in the North West are growing faster than in any other region
- The North West is building less than half the homes it needs each year
- The region is suffering disproportionate damage from public spending cuts.

The National Housing Federation represents 1,200 independent, not-for-profit housing associations in England and is the voice of affordable housing. Our members provide two and a half million affordable homes for more than five million people.

National Housing Federation

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