

AFFORDABLE HOUSING STATEMENT

Real People in Real Need

LAND OFF FRYATTS WAY
BEXHILL



June 2021

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EXECUTIVE SUMMARY

- i. This Statement examines the key indicators of affordable housing need within Rother District and the town of Bexhill. It represents real people in real need who are unable to access suitable affordable homes. The shortage of affordable housing is causing serious long-term impacts on both physical and mental health at national and local level.
- ii. There is an acute affordable housing need within the district and at local level within Bexhill, which is not being addressed. The statistics demonstrate the significant level of unmet affordable need.
- iii. At national level, there were **1.11 million households on local authority waiting lists** on 1 April 2018. The largest group is “People occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions”, which covers 233,600 households. This costs the NHS between **£1.4bn and £2.5bn annually**.
- iv. The lack of affordable homes in Rother is contributing towards the national shortage of suitable homes and associated economic and health impacts.
- v. In 2017 **4.1% of households** were identified as being overcrowded.
- vi. **1,699 households** are on the Rother Housing Register waiting for an affordable home.
- vii. Since 2011, the Council has delivered 548 affordable homes, which equates to an average of 69 dwellings per annum. This average is significantly lower than the annual need of 97. On this basis, the Council will be unable to deliver the required affordable housing to meet the needs of families in the district.

1 INTRODUCTION

1.1 The Scope of the Report

1.1.1 This Affordable Housing Statement has been prepared in support of an outline planning application for the development for up to 210 dwellings at Fryatts Way, Bexhill. In accordance with the Local Plan, the proposals will provide 30% (up to 63) affordable homes.

1.1.2 This responds to the acute affordable housing need at district and local level. There are a significant number of families living in unsuitable accommodation that cannot access an affordable home. These are real people in real need, on a waiting list, whose needs cannot be met through currently adopted policy mechanisms.

1.1.3 The social and economic harms of unsuitable housing are demonstrated through this statement. Housing is a key social determinant of health across adults and children. This applies to both physical health and mental wellbeing.

1.1.4 The proposed development will deliver up to 63 affordable homes, lifting circa 139 people out of housing need. It provides an opportunity to address the scarcity of affordable homes which will not be met elsewhere. This is demonstrated by the significant and persistent under-delivery over a lengthy time period. The delivery of affordable housing should be attributed no less than very significant weight in the planning balance.

2 ECONOMIC AND HEALTH IMPACTS

2.1 National Research in Numbers

2.1.1 This section looks at the significant impacts of unsuitable housing at national level. First, it is important to consider the statistics surrounding the need for affordable housing.

2.1.2 According to DCLG Housing Statistical Release Paper, there are **1.11 million households** on local authority social housing waiting lists (April 2018)¹.

2.1.3 The publication also stated that “People occupying insanitary or overcrowded housing or otherwise living in unsatisfactory housing conditions” covered **233,600 households**. The second largest group was “People who need to move on medical or welfare grounds, including grounds relating to a disability”, which covered **114,900 households**.

2.1.4 In the same year (2017-2018) only 47,355 (gross) affordable homes were built.² At this level of delivery, it will take over 23 years to address the current waiting list. This is before factoring in future housing need. On this basis, it is clear that many people on the waiting list will not live long enough to find a suitable home.

2.1.5 On 14th January 2019, Shelter published ‘Building for our future: A vision for social housing’³. The report identified that over 25% of households that had been allocated a social home had to wait more than a year and 7% had to wait more than 5 years. Shelter identified that there is simply not a sufficient amount of social housing being delivered to meet the demand.

¹ DCLG Housing Statistical Release 24th January 2019

² DCLG Affordable Housing Supply 22nd November 2018

³ Building for our future: A vision for social housing 14th January 2019

2.1.1 The report also identifies that there has been a loss of housing stock and a failure to replace it, which has resulted in a significant reduction in the number of social homes, with around 1.5 million fewer social homes today than there were in 1980.

2.2 Economic Impacts

2.2.1 In December 2015, the Government published a number of briefing papers on “Understanding the Cost of Poor Housing to Health”.⁴ BRE (Building Research Establishment) produced the ‘Homes and Ageing in England’ briefing paper on behalf of Public Health England (PHE), using English Housing Survey data. This paper provides an overview of the housing conditions of older people (aged 55+ years).

2.2.2 The report concluded that unsuitable housing costs the NHS between **£1.4bn and £2.5bn annually**. This is also considered to be an underestimate as it does not factor in minor hazards. Further, it does not consider health and care issues which linger long after the immediate NHS treatments costs.⁵ The figure could therefore be much higher. To put this into context, it is costing the NHS a similar amount that smoking does annually (£2.3-3.3bn).

2.2.3 The BRE report also states that outside of the NHS, unsuitable housing costs wider society **£18.6bn per year**.

2.2.4 The Government published guidance on “Improving Health through the Home” and stated that:⁶

⁴ <https://www.gov.uk/government/publications/homes-and-ageing-in-england-understanding-the-cost-of-poor-housing-to-health>

⁵ BRE Briefing Paper, The Cost of Poor Housing to the NHS, P.9

⁶ <https://www.gov.uk/government/publications/improving-health-through-the-home/improving-health-through-the-home>

“The right home environment is essential to delivering NHS England’s Five Year Forward View, and local authority plans for social care... It is also essential to ambitions for the economy”.

2.2.5 The economic implications of unsuitable housing are evident. Every new affordable home built will help reduce the significant sums above.

Housing Benefits

2.2.6 Housing benefit costs the economy several billion pounds per year. In part, this is down to a shortage of affordable housing and people are being forced into private rented accommodation.

2.2.7 The Office for Budget Responsibility was created in 2010 to provide independent and authoritative analysis of the UK’s public finances. In their latest report “Welfare Spending: Housing Benefit”, the amount spent on housing benefit is predicted to increase by £1.5 billion in a 12-month period:

“In our latest forecast, overall outturn spending on housing benefit was estimated to be £21.9 billion in 2017-18... We expect overall housing benefit spending in 2018-19 to total £23.4 billion, with 4.6 million recipients paid an average of £5,035 each. That would represent 2.9 per cent of total public spending and 1.1 per cent of national income”.⁷

2.2.8 This cost could be reduced significantly by providing the identified affordable homes needed to lift families out of unsuitable and expensive private rented accommodation.

⁷ <http://obr.uk/forecasts-in-depth/tax-by-tax-spend-by-spend/welfare-spending-housing-benefit/>

2.3 Health Impacts

Physical Impacts

2.3.1 The Association of Directors of Public Health (ADPH) is the representative body for Directors of Public Health (DsPH) and advise on national public health policies.

2.3.2 ADPH produced a Policy Position Paper on Housing and Health in November 2017 predicated on a series of research papers. It concluded that housing is a key social determinant of health across the life course and housing affordability has worsened in all local authority districts in the last two decades. The following statements were made:

- i. Unsafe housing is associated with increased falls and estimates suggest that **10% of excess winter deaths** are due to fuel poverty, with **21.5% of excess winter deaths** attributable to the coldest 25% of homes.⁸
- ii. Fuel poverty can lead to cold, damp homes, which may lead to poor health outcomes and **increased morbidity and mortality including cardiovascular disease, respiratory diseases and mental health problems.**⁹
- iii. Poor housing can result in up to **25% higher risk of serious ill-health or disability** during childhood and early adulthood, increased risk of **meningitis, asthma, slow growth, mental health problems, lower educational attainment** and greater likelihood of unemployment and poverty.¹⁰

⁸ ADPH, Housing and Health, P.3

⁹ ADPH, Housing and Health, P.3

¹⁰ ADPH, Housing and Health, P.1

- iv. local authorities accepted **14,600 households as being statutorily homeless**, and the total number of households in temporary accommodation on 31st March 2017 was 77,240, up eight percent on a year earlier. **The average age of death of a single homeless person is 30 years lower** than the general population.

2.3.3 The Paper also addresses the impacts of overcrowding. Overcrowding is defined as where two or more people aged 10 or above and of opposite sexes, not living together as husband and wife, must sleep in the same room. Living in overcrowded accommodation can lead to a host of **negative health impacts in children such as respiratory conditions, tuberculosis, viral or bacterial infections, and slow growth**. There is also evidence of an association between overcrowding and **poor psychological health in children**.¹¹

Mental Health Impacts

2.3.4 In April 2017, Shelter in partnership with the research agency, ComRes, explored the relationship between housing and mental health through a two-stage research project.

2.3.5 The key findings are as follows:¹²

- i. **1 in 5 English adults** (21%) said a housing issue had negatively impacted upon their mental health in the last 5 years.
- ii. **Housing affordability was the most frequently referenced issue** by those who saw housing pressures having had a negative impact upon their mental health.

¹¹ ADPH, Housing and Health, P.4

¹² SHELTER, the Impact of Housing Problems on Mental Health, P.4

- iii. **3 in 10** of those who have had a housing problem or worry in the last five years, not only said that it had had a negative mental impact, but that they had no issue with their mental health previously.

2.3.6 The Government published Guidance on “Improving Health through the Home” and stated that:¹³

“The right home environment is essential to health and wellbeing, throughout life. It is a wider determinant of health... The right home environment protects and improves health and wellbeing and prevents physical and mental ill health.”

2.3.7 It is clear that the Government considers that housing and mental health is directly linked. The Guidance stated that the right home and environment enables people to:

- i. manage their own health and care needs, including long term conditions.
- ii. live independently, safely and well in their own home for as long as they choose.
- iii. complete treatment and recover from substance misuse, tuberculosis or other ill-health.
- iv. move on successfully from homelessness or other traumatic life event.
- v. access and sustain education, training and employment
- vi. participate and contribute to society.

2.3.8 The points raised above are all essential for a decent standard of living.

¹³ <https://www.gov.uk/government/publications/improving-health-through-the-home/improving-health-through-the-home>

3 NATIONAL PLANNING POLICY

3.1 The National Planning Policy Framework

3.1.1 The Framework uses the word “health” over 20 times. In order to achieve healthy communities, the Framework (8a) states the following:

“A social objective – to support strong, vibrant and healthy communities, by ensuring that a sufficient number and range of homes can be provided to meet the needs of present and future generations; and by fostering a well-designed and safe built environment, with accessible services and open spaces that reflect current and future needs and support communities’ health, social and cultural well-being..”

3.1.2 This is one of the key objectives to achieving sustainable development. For plan-making this means **as a minimum**, provide for objectively assessed needs for housing¹⁴.

3.1.3 At local Level, the Framework states that strategic policies should also set out a housing requirement for designated neighbourhood areas. This figure should take into account factors such as the latest evidence of local housing need, the population of the neighbourhood area and the most recently available planning strategy of the local planning authority¹⁵.

3.1.4 The link between health and housing is clearly identified within the Framework and meeting housing needs is a requirement at both district and local level.

¹⁴ NPPF 11b

¹⁵ NPPF 66

4 THE RELEVANCE TO ROTHER DISTRICT

4.1 Rother Local Plan Core Strategy

4.1.1 The Core Strategy sets out a number of “Main Issues”, including delivering affordable housing to meet all needs. It highlights the challenge for the local population in accessing the housing market given the disparities between wages and house prices.

4.1.2 Section 14 of the Local Plan Core Strategy focuses on health and communities. The text clearly states that making an area a more attractive area to live in is integral to the physical and mental well-being of any community.

4.1.3 Given that Rother has a higher proportion of elderly people than most districts, housing must be good quality and enable older people to be able to afford live independently and receive the care they need.

4.1.4 Both health and affordable housing are considered priorities within the Local Plan.

4.2 Affordable Housing Need in Rother District

Rother Strategic Housing Research Project

4.2.1 The Strategic Housing Research Project for Rother District Council was published in January 2018. It provided the following conclusions:

- i. In 2017 **4.1% of households** were identified as being overcrowded¹⁶.
- ii. Approximately **30%** of homes fail to achieve the Decent Homes Standard.

4.2.2 The Core Strategy states:

¹⁶ Rother Strategic Housing Research Project

“The relative affordability of housing in Rother has been a significant issue for some time and is getting worse. The house price/ earnings affordability ratio for Rother in 2013 showed it as being the ‘least affordable’ district in East Sussex and notably less affordable than both the national and regional averages.”¹⁷

- 4.2.3 It is notable that the Core Strategy includes a total housing requirement of at least 335 dwellings per annum. The affordable housing requirement in Rother is site-dependent, based upon the location and number of dwellings proposed. Policy DHG1 in the Development and Site Allocations Local Plan (DaSA) states in Bexhill the requirement is for 30% on-site affordable housing on schemes of 15 or more dwellings (or over 0.5 hectares).
- 4.2.4 Since 2011, the Council has delivered 548 affordable homes, which equates to an average of 69 dwellings per annum¹⁸. This average is significantly lower than the annual need of 97 dwellings in Rother, identified in the Hastings and Rother Strategic Housing Market Assessment Update: Housing Needs Assessment. In short, the Council are not meeting its affordable needs through adopted policy mechanisms.
- 4.2.5 Furthermore, the Core Strategy acknowledges that many people over 45 relocate to Rother district. These people are often able to out-bid local people for housing which affects the availability and affordability of housing for people on lower incomes. As a result, evidence suggests that 40% of households cannot afford to rent or buy property within the district.¹⁹

¹⁷ Rother Local Plan Core Strategy Section 4.2

¹⁸ Rother District Council Housing Land Supply incorporating Housing Trajectory April 2019 Position Statement, P.6

¹⁹ Rother Local Plan Core Strategy Section 15.1

4.2.6 Consideration should also be given to young people who will be looking to buy their first home in the next few years.

The National Context

4.2.7 The acute affordable housing need in Rother District is directly contributing to the following:

- i. The 1.1 million households on the waiting list in England (**1,699 households are on the waiting list in Rother**);
- ii. The 14,600 households statutorily homeless in England;
- iii. A £1.4 – 2.5 billion annual cost to the NHS due to unsuitable housing.

4.2.8 The health and economic harms identified in Section 3 are directly applicable to Rother District. On the Council's figures alone, Rother District will be unable to deliver the necessary affordable homes and thousands of local households will live in unsuitable housing.

5 THE RELEVANCE TO BEXHILL

5.1 Context

5.1.1 The Core Strategy and DaSA Local Plan identify Bexhill as the principal settlement, with a population equivalent to some 48% of that of the whole district. It is primarily residential but has a well-established town centre and employment opportunities. The Local Plan requires a total minimum requirement of 3,100 dwellings at Bexhill.

5.1.2 The Local Plan states that Bexhill is a focus for housing and employment growth appropriate to the settlements scale and character.

5.2 Indicators of Housing Need

House Prices and Wages

5.2.1 In 2019, the average salary in Rother increased to £28,106²⁰ (as of April 2019) and the average house price was £227,042.²¹ This is now 8 times the full time the average salary.

5.2.2 In April 2019, the average house price in Bexhill was £304,601²². In order to afford the average home with a mortgage of 3.5 times salary, the salary required would equate to over £87,029 per annum, with a 15% deposit being £45,690.

²⁰ <https://www.nomisweb.co.uk/reports/lmp/la/1946157379/report.aspx>

²¹ Land Registry

²² <https://www.zoopla.co.uk/house-prices/bexhill/>

Housing Register

- 5.2.3 Through a freedom of information request, the Council confirmed by email on 1st April 2020 that there are 1,699 households seeking an affordable home in Rother.
- 5.2.4 The Council were unable to provide how many of those households identified Bexhill as their preferred area as this is not an option on the current forms. Given that Bexhill is the principal settlement in the district, it is likely that there is high demand for affordable housing in Bexhill.

6 CONCLUSION

6.1 Real Families in Real Need

6.1.1 This Government has stated that “The right home environment is essential to health and wellbeing, throughout life. It is a wider determinant of health”. The physical and mental harms of unsuitable homes is widely accepted.

6.1.2 There is also a significant economic harm of unsuitable housing. It costs the NHS over £2.4 billion annually. There is also a current welfare annual welfare bill which is fast approaching £24 billion annually.

6.1.3 The acute affordable housing need in Rother District and Bexhill is directly contributing towards these national figures. Rother has failed to meet its affordable housing needs and has only delivered an average of 69 affordable homes per annum since 2011, while 1,699 households are on the waiting list.

6.1.4 The policy mechanisms in place and the current delivery rates of affordable homes will not meet the affordable need.

6.1.5 The proposals will provide up to 63 affordable homes in Bexhill, where there is a significant affordable housing need. These are real people in real need susceptible to the health conditions referred to in this statement. No less than very significant weight should be given to providing homes for up to 63 families currently living in unsuitable accommodation.

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