

Summer 2010

Policy into Practice

Affordable Housing

A policy to practice overview



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Introduction

There are currently two big national housing challenges: firstly there are not enough new homes being built, and secondly new ways must be found of making houses more affordable.

This paper has been developed by Action for Market Towns to give practitioners an understanding of the challenges specifically in relation to market towns, providing guidance on:

- policies in place to develop affordable housing at a national, regional and local level;
- challenges to developing affordable housing within market towns; and
- the 'place shaping agenda' including an introduction to processes practitioners can engage with to inform the delivery of affordable housing within their market towns.

The aim is to unravel the complexities involved in planning for and developing affordable housing, so that those involved in community planning within market towns can feel empowered to input into this area of policy.

The provision of affordable housing is important within any community. It provides high quality housing for people who are unable to access private rented accommodation or afford to buy a home of their own. Development can make important contributions to communities by meeting the needs of local people, sustaining local amenities, services and the economy; and supporting the social mix and networks within communities.

Affordable housing, or the lack of it, is a key issue in many market towns. Higher than average house prices and lower than average wages has resulted in households on lower and median incomes being unable to remain in market towns and the surrounding rural hinterlands. This is often where they were born and have family roots, those who have left the area cannot afford to return to take up work or support relatives. This situation can create challenges for individual families, the local economy and the wider sustainability of the community.

Affordable Housing in Practice

For the purpose of this paper, five case studies have been developed to highlight the barriers faced in providing affordable housing within market towns and the potential to overcome them. The case studies, which can be found in **Appendix A**, cover the following areas:

Case Study Area	Description
Hitchin, North Hertfordshire	High demand for housing outstripping supply. Recession impacting on partnerships to develop sites with a mix of affordable and market housing

Penrith, Cumbria	Large market town in Eden valley where local authority successfully developed town centre mixed tenure development
Wells next the Sea, North Norfolk	Sub regional partnership involving community partnership to improve evidence base to support the case for increased affordable housing provision.
Whitehill Borden, East Hampshire	Previous overspill area for London seeing large scale development in the 1970s and 1980s. Town recently awarded eco-town status.
Coalville, Stoke on Trent	Ex-mining market town that became part of City of Stoke on Trent, which itself, is one of nine housing market renewal pathfinder areas. The whole town is undergoing extensive regeneration.

Appendix B contains more detailed information on the issues covered within this paper, while **Appendix C** highlights useful websites for further reading.

Part I: What is affordable housing?

Gaining a good understanding of what constitutes ‘affordable housing’ is vital if you are to influence the provision of affordable housing within your community.

Not everyone is able to find a suitable home that they can afford on the open market, whether to buy or to rent, so the Government has a policy to provide subsidy for rents (housing benefit) as well as providing subsidised housing, called ‘affordable housing’. Affordable housing is only available for households whose means (incomes and savings) are not sufficient to buy or rent a home on the open market.

Annex B of [‘Planning Policy Statement 3: Housing’](#), Communities and Local Government (CLG), November 2006 states that “affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the open market. Affordable housing should:

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

Social rented housing is rented housing owned and managed by local authorities and registered social landlords (known as Housing Associations).

Intermediate affordable housing is housing at prices above those of social rents, but below market house price or rents. There are a range of schemes available to help people buy their home and they include shared equity products and low cost home ownership products.

What is an affordable price?

Affordable housing has to be provided at a price that households can afford. This is usually determined by local incomes and local house prices:

- A property is deemed unaffordable if it costs more than 3.5x a single or 2.9x a joint gross household income. Households entering owner-occupation are also assumed to have at least a 5% deposit.
- A rented property is deemed unaffordable if it costs more than 25% of gross household income.

What are Housing Associations?

Over the last 20 years, Housing Associations have been the unassailable market leaders of new affordable housing provision in the UK. Often referred to as Registered Social Landlords (RSLs), Housing Associations are non-profit making charitable organisations that exist to provide good quality affordable homes for people in housing need. They own, let and manage rental and intermediate affordable housing. With their status as not-for-profit organisations, revenue acquired through rent is ploughed back into the acquisition and maintenance of property.

Beyond this definition there is very wide variation. Housing Associations may or may not be registered charities, and they may or may not be geared towards assisting particular social groups with accommodation – for instance, older or disabled people. Rent may or may not be subsidised to varying degrees.

They are run by committees or boards comprising unpaid members of the public, councillors or tenants who give time to the Association and monitor its activities to ensure a good quality services are provided to the Association's tenants. They are accountable to the Tenant Services Authority and receive funding from the Homes and Communities Agency.

How is affordable housing allocated?

Choice Based Lettings (CBL)

In January 2005 CLG's five year housing plan, ['Sustainable Communities: Homes for All'](#) was published. It set out the Government's plans for taking forward its Choice Based Letting (CBL) policy. In effect, all English local authorities will have adopted CBL by 2010. This includes not only local authority and RSL properties, but also low cost home ownership and properties to rent from private landlords.

CBL replaces the traditional way of allocating housing where a housing officer sought to match applicants who have priority on the waiting list to available vacancies. CBL allows applicants for social housing (and existing tenants seeking a move) to apply for available vacancies which are advertised widely by landlords (e.g. in the local newspaper or on a website). Applicants can see the full range of available properties and can bid (i.e. apply) for any home to which they are suited (e.g. a single person would not be eligible for a three-bedroom house). The successful bidder is the one with the highest priority under the

scheme. Authorities provide feedback that helps applicants to assess their chances of success in subsequent applications.

The Housing Register

Whilst the push is for all local authorities to have a Choice Based Lettings policy by 2010, this may not as yet be the case everywhere, so it is worth understanding the traditional two routes that could be taken to be registered for Housing Association accommodation. Households could have either applied directly to the relevant Housing Association, or to the local authority and be 'nominated' for properties. In both cases, households would have joined a waiting list, or Housing Register, which, depending on where they live, could be long. Some Housing Associations would not consider households unless they met certain criteria, for example, age, length of residency within an area or income details.

The National and Regional Policy Context

Appendix B, Sections 1 and 2, describe how affordable housing policy is structured at the national and regional levels.

At the local level it is local authorities who have the key role of facilitating the delivery of affordable housing. Local councils are run by democratically-elected councilors. They are responsible for making decisions on behalf of the local community about local services, such as affordable housing.

In most of the country there are two tiers of local government, county councils and district councils. County Councils have responsibility for services such as education, waste management and strategic planning. District or Borough authorities are responsible for services such as housing and local planning. In some areas local authorities have merged creating a unitary authority. In England there are 27 two-tier counties and 55 unitary authorities. Larger towns and cities have just one council providing all the functions of the two. Collectively these authorities are known as the 'principal authorities'.

In addition, except in larger town and cities, there are town or parish councils. These are also elected and can undertake a number of local activities such as parks and public clocks. They have a consultative role in planning.

In terms of affordable housing, the local authority's role is to deliver in the right place within the provisions of government policy guidance at the national and regional level. Nationally there is a push towards housing being at the heart of the 'new place shaping agenda' and encourages local authorities to take full and proper account of housing as part of the strategic vision for the area.

Part II: Developing affordable housing at the local level: The new ‘place shaping agenda’

The role of local authorities

‘Place-shaping’ is now widely understood to describe the ways in which local players collectively use their influence, powers, creativity and abilities to create attractive, prosperous and safe communities, places where people want to live, work and do business.

Local authorities are strategic leaders in place-shaping, responding to residents’ ambitions and aspirations and working with partners to deliver relevant services. **Appendix B, Section 3** contains further information on the specific role of the local authority in the place-shaping agenda, including the need to develop a comprehensive strategic housing evidence base and the components of this. It is worth being aware of this framework so that you can more effectively feed into it at the earliest planning stage.

This is a positive step for local residents and to maximise a community’s ability to influence the planning and development of affordable housing at an early stage requires knowledge of this place-shaping framework of which the following elements are key:

- Local Strategic Partnership
- Sustainable Community Strategy
- Local Area Agreement
- Local Development Framework

Appendix B, Section 4, explains these elements in more detail. If affordable housing is a critical issue in your district, then it will be highlighted as a priority within the Sustainable Community Strategy (SCS). In addition the local authority’s will have developed housing strategies and planning policies which are, in effect, the detailed delivery mechanisms for affordable housing.

‘Total Place’ thinking

When talking about the new ‘place-shaping agenda’ for local authorities, you may also hear mention of ‘Total Place Thinking’.

The ‘Total Place’ Initiative is a pilot initiative looking at how public money is spent in a local area and how it can be used more efficiently to improve local services. One of the intended outcomes of the project is to explore ways in which business, voluntary and public sector bodies can work together to provide a wide range of public services under one roof.

£5 million is being invested in 13 areas which were chosen by the former Communities Secretary to pilot the initiative following trials in Cumbria and Birmingham. The pilots consist of two phases. First, to bring leaders together from all public sector bodies to agree the needs of the area, the services to be provided, and the levels of public spending. Secondly, working groups will explore ways to overcome organisational and cultural barriers to improvement.

Local area agreements (LAAs) set the targets that local strategic partnerships (LSPs) are working together to deliver. Total Place is a new initiative that looks at how a ‘whole area’ approach to public services can lead to better services at less cost. It seeks to identify and

avoid overlap and duplication between organisations – delivering a step change in both service improvement and efficiency at the local level, as well as across government.

Community consultation and the new place shaping agenda

Understanding affordable housing policy at the local level is important, but the next step is to influence the process. As a result of the Empowerment agenda, there are now a range of duties on local authorities to actively engage with their communities. For example local authorities are now expected to undertake an annual Place Survey to gather evidence of residents' requirements and aspirations. They are also required to undertake a Joint Strategic Needs Assessment which provides evidence of local needs across a range of functions. This will support local authorities and LSPs to deliver their place-shaping role effectively.

There are a number of other mechanisms available to you to get your voice heard and influence the affordable housing agenda in your area including:

- The Duty to Involve
- Contacting your local councillor
- Engage in the Local Strategic Partnership
- Consultation requirements for the Sustainable Community Strategy
- Consultation requirements for the Local Development Framework

For more information on these please see **Appendix B, Section 5**.

Big Society

The new Coalition Government's push for empowerment and change is brought out in the Big Society concept which describes "a society with much higher levels of personal, professional, civic and corporate responsibility; a society where people come together to solve problems and improve life for themselves and their communities; a society where the leading force for progress is social responsibility, not state control." It focuses on three areas:

- **public service reform** – our public sector reform programme is designed to cut costs while improving standards, and to enable social enterprises, charities and voluntary groups to play a leading role in delivering public services and tackling deep-rooted social problems;
- **to empower communities to come together to address local issues** - for example, we will enable parents to start new schools, empower communities to take over local amenities such as parks and libraries that are under threat, put neighbourhoods in charge of the planning system and enable residents to hold the police to account in neighbourhood beat meetings;
and
- **to support the work of neighbourhood groups, charities and social enterprises** – requiring a cultural change toward mass engagement: a broad culture of responsibility, mutuality and obligation.

In terms of affordable housing, the Coalition Government wants to enable social housing that

promotes opportunity, social mobility and pride in neighbourhoods. In line with Big Society, the aim will be to reform the planning system and to put real power in the hands of local people, protect the environment and work with communities to build more family homes.

Community led planning (CLP)

CLP is a step-by-step structured process, used by local community groups, activists and volunteers to work with local residents and businesses to create both a vision for the community and an action plan to achieve it. The process uses a mix of evidence collection and different types of consultation and debate within the community. It ensures the links are made with external service providers and local government officers and members that may be needed to bring the action plan to fruition.

Action for Market Towns (AMT) has produced a policy to practice paper on '[Community Led Planning](#)' and the principles are the same for influencing local authorities as regards the level of affordable housing provision within your area. CLP has long been promoted by AMT across England and has provided a very effective way of empowering communities to identify issues and deliver appropriate local solutions.

Community Land Trusts (CLT)

CLTs are not for profit community based organisations, run by a voluntary board of Trustees. Their purpose is to meet local needs for a particular service, benefitting a geographically defined community. They are locally controlled and democratically accountable with an aim to becoming self financing.

The model can operate in an urban or rural context, however currently in the UK rural projects are more common. Their reasons for existence can range from developing a range of social and economic assets on behalf of a community to developing or managing affordable housing. Land or properties can be acquired via a number of routes, purchased off the open market, transferred from private or public ownership at less than market value or, bequeathed or donated to the CLT to benefit the local community.

The Housing and Regeneration Act 2008, Part 1, Chapter 2 defined CLTs as follows:

A Community Land Trust is a corporate body which:

- 1) is established for the express purpose of furthering the social, economic and environmental interests of a local community by acquiring and managing land and other assets in order -
 - to provide a benefit to the local community
 - to ensure that the assets are not sold or developed except in a manner which the trust's members think benefits the local community
- 2) is established under arrangements which are expressly designed to ensure that:
 - any profits from its activities will be used to benefit the local community (otherwise than by being paid directly to members)
 - individuals who live or work in the specified area have the opportunity to become members of the trust (whether or not others can also become members)
 - the members of a trust control it.

Further information on Community Land Trusts in an urban and rural context is available from www.communitylandtrust.org.uk.

Part III: Challenges to developing affordable housing in market towns

Over the past five years there have been three government inquiries particularly significant to the affordable housing agenda in market towns:

1. Barker Review of Housing Supply 2004
2. Affordable Rural Housing Commission 2006
3. Taylor Review of the Rural Economy and Affordable Housing 2007

Further details on the inquiries can be found in **Appendix B, Section 6**.

Within the context of the need for more housing, and more affordable housing, the main findings and recommendations of these inquiries pose a number of challenges to market towns in particular:

Challenge 1: Are we developing market towns where people of all ages can and want to live?

The Taylor Review noted that whilst market towns face huge growth over the next decade, present planning policies are not optimal for delivering the attractive new neighbourhoods needed to enhance existing communities. Towns facing growth in the past have often been seen to be ringed by unattractive and unsustainable housing, business and retail estates.

The Housing Green paper made a commitment to build 3 million homes by 2020 with the greatest proportion of planned new housing to take the form of extensions to existing towns, including the growth of many larger rural settlements. It is imperative that growth does not occur piecemeal, rather it is planned in a holistic way offering vibrant new neighbourhoods and community extensions that enhance, not separate, market towns.

Two of the case studies illustrate this:

- Whitehill Bordon: People in the town did not feel there was a sense of community, with it being split between two areas, as previous development had not created a town centre.
- Hitchin: Growing and ageing population, where local people are not able to afford house prices due to town's position within London Commuter Belt Sub Region.

Challenge 2: Is there a lack of thought to the future impact of development within market towns?

The Taylor Review commented that Local Development Frameworks and Local Area Agreements were meant to encourage local authorities to deliver a new 'place shaping' role. It concluded however that most rural development is developer-led resulting in a piecemeal approach to development, where the supply of homes is assessed on a year-on, year-off basis rather than assessing that a mix of services, employment opportunities or significant green spaces has been achieved. Clearly this needs to be addressed.

The case studies provide the following evidence:

- Whitehill Bordon: Developers are not keen to provide a percentage of affordable homes on market sites and in some cases planning permission is granted for new development without affordable housing or instead offering financial contribution.
- Whitehill Bordon: Conversions, demolitions and Right to Buy have resulted in less affordable homes being provided and existing affordable housing stock diminishing. Any new supply is actually making up the deficit in council housing and housing association provision.
- Hitchin: Housing Associations cannot compete with private developers to purchase brown field sites within the development boundaries of market towns.
- Coalville: Areas within the town are increasingly becoming affected by low demand for existing housing stock, with low employment levels and deteriorating properties. This has resulted in limited housing choice with homes valued at low prices, resulting in residents having difficulty in moving out of an area and trapped in homes they cannot afford to maintain or improve.

Challenge 3: The need to sustain diverse communities in market towns through affordable housing

The Affordable Rural Housing Commission report stated that without more affordable housing, those on lower incomes would increasingly be excluded from living in many parts of the countryside, offering the next generation little choice but to move away to find homes. This is challenge that needs to be addressed as families separated by distance would be less able to support one other, for example by providing childcare or doing shopping for elderly relatives, and local services would become increasingly difficult to maintain.

The case studies provide the following evidence:

- Penrith: High house prices in and around the National Parks exclude local people from living in these communities threatening social and economic sustainability. There are 7,374 second homes in Cumbria, the majority – 4,136 – concentrated in and around the Lake District National Park. Most of the others can be found in the Eden Valley and the Solway Coast Area of Outstanding National Beauty.
- Penrith: Housing developments in the past have been focussed at the top end of the market, 4 to 5 bed-roomed and selling for £300,000 plus, out of the reach of many local people.
- Hitchin: Large farming hinterland and these communities also not sustainable as house prices too high for people wishing to move to/remain in the area.
- Wells next the sea: Many home owners have been in the same dwelling for over half a century and since real prices and rents have risen, equity holding is now a major factor in creating a high price and high demand for housing.
- Wells next the sea: High house prices are due to the popularity of the area. Low wages and seasonal work mean buying a home is out of the reach of local residents. As a result, many people have left the area; this has affected the community demographics and created a seasonal economy.

Challenge 4: How the credit crunch is impacting on peoples' housing choices in market towns

The Taylor review recommends that new planning policy should better recognise that all forms of business can be appropriate in the countryside. It proposes an end to planning rules and practices that encourage small rural businesses to move out of the countryside into urban centres as soon as they start to grow. If market towns are to be sustained as thriving centres, this challenge needs to be addressed.

The case studies provide the following evidence:

- Penrith: Growth in number of people employed on minimum wage and insecure service sector jobs impacts on their housing options. Cumbria's household incomes are below national and regional averages. There is uncertainty over the future of key areas of the Cumbrian economy (nuclear, defence manufacturing and agriculture). This makes decision making for investment in housing difficult. It is also a remote area with declining levels of value added economic activity meaning there will be less money available to invest in housing by individuals.
- Hitchin: Concerns raised by business community, over the concentration on affordable housing and housing developments, perhaps equal effort and research needed into building small business units, to maintain town's economy. The economic recession has delayed housing schemes.
- Coalville: Low wages make it difficult for people to remain in the area; there is a need for good quality affordable housing.

Part IV: Conditions that should be in place to assist in the development of affordable housing in market towns

Having described the policy context and explored the challenges, it is possible to identify potential conditions that can be put in place to aid community involvement in developing affordable housing in market towns.

Evidently the recent economic downturn has made an impression on the success-rate of affordable housing schemes, and awareness of the impacts must not be understated.

Appendix B, Section 7 explores the impacts of the recession in more detail.

The Taylor Review commented that population growth, and hence the need for more housing, will happen independent of which political party is in Government locally or nationally. It warned however that future development must ideally not occur in the same manner as that of the past, where estates grew up around towns creating a 'doughnut' effect, where the new estates were largely cut off from the traditional town and community centre with little integration of the two. Without a grand vision, the report suggests that there would be no community cohesion and no sense of place. Conditions that can be put in place include:

Condition 1: Ensure participation and ownership from all sections of the community

Communities need to feel they belong to a place and have a say or ownership over how it develops:

- Communities need to recognise the need for change and understand the processes that will result in change. Coalville Residents Association and Wells Area Partnership were able to become involved with the future of their areas. In Wells next the Sea for example the community, working with the District Council, had identified their needs and used local resources (rented properties) to help alleviate problems with lack of affordable housing.
- Local Businesses need to be engaged as they create the economy that ultimately supports the housing market. In Wells next the Sea visitors are attracted to the area because it still is a working fishing town and has good all year facilities which service the needs of locals and those that retire and visit the area. People in these tourism-based businesses support the need for a balanced community; 'Homes for Wells' website has a number of sponsored links to self catering and leisure businesses.
- In Whitehill Borden the town is working in partnership to build a sense of community with different regeneration projects, all in preparation for the Eco Town development.

Condition 2: Ensure a good approach to place-making

A good approach to place-making should cover everything from good design of buildings, to how residents will access services, to the environment within which the buildings are built - improving housing supply and neighbourhood quality:

- Understanding the potential impact that unsightly and poor quality housing can have on an area enabled Coalville to attract 'Renew' funding. This ensured a comprehensive development of the Coalville estate rather than a piecemeal approach to development of new housing without tackling issues with the existing community.
- Active development within a market town using existing brown field site will help maintain the historic town centre, and help it to remain a place where people live and work.
- Even a small amount of housing can make a big difference to areas within market towns. There is an opportunity for small local developments on infill sites to generate work in the local economy by providing 2 to 3 homes. This will help the sustainability of the town and the same policy could be adopted in the smaller surrounding villages.

Condition 3: Ensure a variety of tenure to provide a social mix necessary for a diverse community

In order to support a social mix of people with different backgrounds and incomes, affordable housing should be integrated within sites and developers should be encouraged to provide a percentage of affordable housing on all new development.

- Within the many constraints to developing affordable housing and lack of supply in the housing market as a whole, there is an argument for more market housing that goes beyond meeting demand, because of its bringing a substantial affordable housing number with it.
- Planning policy should help developers provide affordable housing, advice given on current housing need, additional costs (contamination and flooding). In Penrith Eden District Council employ a dedicated Affordable Housing Officer to work with developers.

- In some areas the recession has helped unveil the affordability gap in the market for 1 to 2 bedroom properties by reducing market value and making them affordable for first time buyers. Developers are beginning to build such properties in smaller developments and guarantee a return on investment.
- In Coalville, Renew North Staffordshire are considering an initiative to allow owner-occupiers living on the Coalville estate, to improve their homes to bring them into line with the properties being refurbished by Renew. Market towns act as a geographical centre for many rural hinterlands and they have a role in providing specialist accommodation with a level of support for vulnerable groups.
- In Penrith, Foyer schemes provide secure housing for young local people, to remain in the area, ensuring sustainability of the town & a balanced community.

Condition 4: Effective partnership working

Delivery of affordable housing in market towns needs to happen as part of a larger vision including green spaces, employment opportunities, schools, shops and pubs. In order for this to happen all the interests that have decision making responsibility for these services need to have some level of involvement or information on housing supply.

- The case studies reveal a wealth of partnerships between private developers, RSLs and local authorities. Some have gone a step further and brought in the community as part of that partnership, as opposed to purely a sector to engage.

Condition 5: Providing diverse funding opportunities

As a result of the recession, Housing Associations, the main providers of affordable housing in England, are clearly experiencing strain on their own resources that could be used to develop affordable housing.

Increasing funding for affordable housing by lobbying is not necessarily the right way forward. Government has rolled out specific funding for projects that cover a wide range of social and environmental concerns within a community, such as the Eco-towns programme. Such a status could attract funding for associated projects.

- With the ex-military brown field site on the fringes of Whitehill Borden being awarded Eco Town status, this will provide much needed affordable housing and help solidify the regeneration process.
- In addition the Eco Towns status has attracted funding for associated schemes. Whitehill Borden has been awarded a grant of up to £500,000 to retrofit existing privately owned homes (energy efficient). East Hampshire District Council applied to the Department of Energy and Climate Change at the end of last year to become one of the communities in the Low Carbon Communities Challenge.

Part V: Conclusion and call for evidence

Affordable housing is a complex policy area. Whilst this paper is primarily aimed at communities and those operating within market towns, there are a number of recommendations relevant to organisations working to improve market and affordable housing supply in market towns. These include national government and their regional partners, local authorities and registered social landlords and individual residents and community groups concerned about the future growth of their community.

Together they form essential elements that will enable stakeholders to step back and think about the changes they are making to market towns as regards enabling market and affordable housing. Bringing together the top-down strategic evidence base that informs the need for development and the bottom-up future need to create communities and places where people want to live and work, the recommendations are:

Assumed level of knowledge

Within the majority of guidance and advice in relation to affordable housing and the planning system, there is an assumed level of knowledge which is above the level of knowledge that perhaps practitioners working on the ground have in this policy area. There has been significant change in the Government's approach to enabling housing and planning policy following most notable the Barker Review and Taylor Review.

We would ask that future guidance is created in an approach which does not discourage community members from wishing to find out more and clearly spells out how they can become involved and their level of knowledge they need to participate.

Effective community engagement

A sustainable community is often referred to as one which is socially, economically and environmentally vibrant. In achieving a sustainable community the concept of change has to be accepted. If effective engagement with communities with clear guidance and advice was more targeted at practitioners and community residents living or working within market towns, it would help to alleviate the barriers caused by the concept of 'what is the hidden agenda'.

We would ask that effective engagement with communities within market towns becomes standard practice and seeks to involve all interested stakeholders. We would also ask town councils and market town residents to become involved in the decisions affecting their community and in shaping their areas when local authorities seek to involve residents.

Partnership working

Effective partnerships are not necessarily those with the responsibility to enable affordable housing (local authorities, RSLs, HCA, Regional Assembly and private developers) and need to include all sections of the community from business interests to organised community groups.

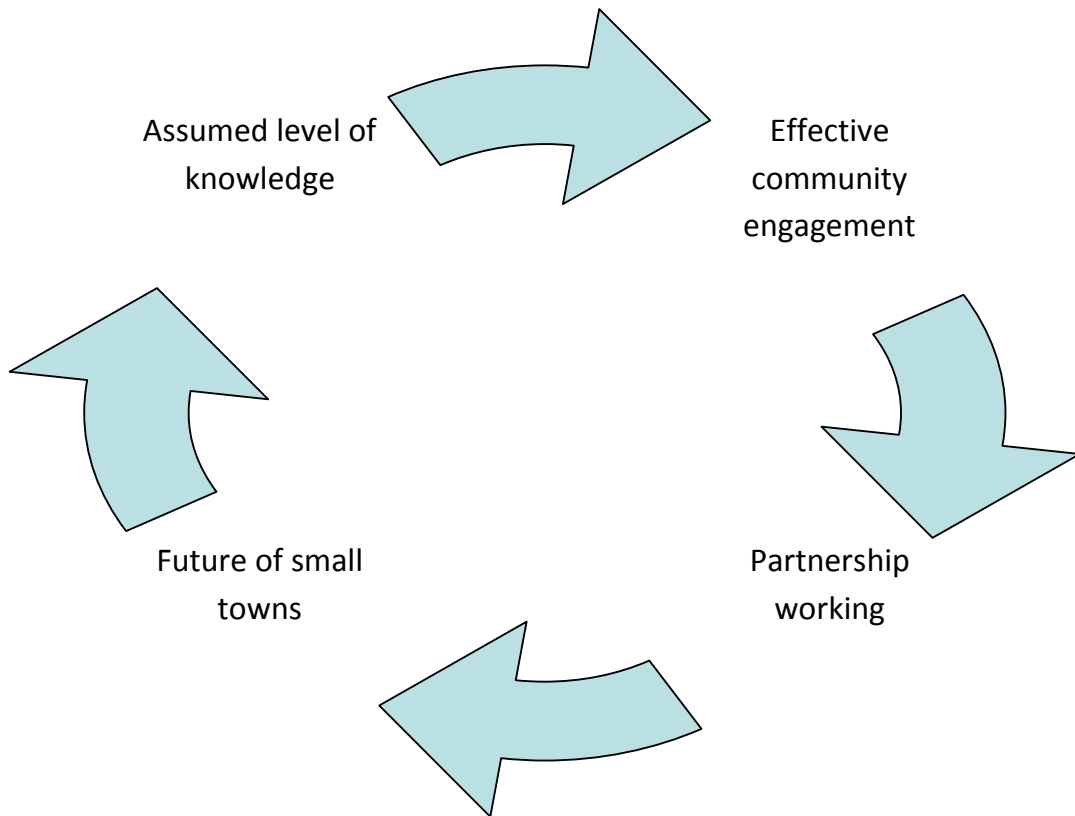
We would ask for all projects to increase or regenerated housing supply that a stakeholder analysis is undertaken that incorporates all interested parties. This in turn should inform community participation practices as regards housing development and regeneration.

Future of small towns

The expected growth in housing supply will potentially focus on small towns. It is imperative that decisions taken now for increased development do take into account possible future drivers of change that could impact on the sustainability of market towns as a whole or a particular area that is to be developed: socially, economically and environmentally.

In enabling market and affordable housing within small towns we would ask that local authorities and their partner agencies consider future drivers for change that may impact on development both at present day and in the future.

Diagram 2 illustrates the potential for a balanced approach to planning and developing affordable housing that takes into account the elements above and has, at its heart, the local community.



Call for evidence

To support Action for Market Towns in the development of a Policy Position Statement on affordable housing we would welcome your experiences of where market and affordable housing have been, or are in the process of being, developed particularly in relation to:

- Working with Housing Associations and private developers;
- Sources of funding in addition to the Homes and Communities agency grant and Housing Association finance that you have been able to access to develop affordable housing; and
- Arrangements for community participation in shaping the planned development.

Contact Information

Please send your comments and experiences to:
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