

5 Core Policies for Housing and Services

CORE POLICY 3

AFFORDABLE HOUSING

The Council will seek to achieve a borough-wide target of 40% affordable housing units in new developments, applicable on sites capable of accommodating ten or more dwellings. Affordable housing should be delivered on-site unless in exceptional circumstances, for example where on-site affordable housing would not support the aims of creating sustainable communities. The mix of affordable housing should reflect the need for larger family units as required by Core Policy 5.

Some form of contribution towards affordable housing will be expected on all new housing sites. Developments of less than ten dwellings will be assessed in order to determine the level of financial contribution required towards affordable housing off-site. For developments of less than ten dwellings, the Council will seek to achieve a financial contribution to deliver off-site affordable housing based on a borough-wide target of 20% affordable housing.

In order to determine the precise number of affordable housing units to be delivered for each development, the Council will plan for balanced and sustainable communities and work with developers and other partners to agree an appropriate figure, taking into consideration site-specific land values, grant availability and viability assessments, market conditions, as well as the relative importance of other planning priorities and obligations on the site. The Council will monitor the implementation of these targets and identify any need to review them via the preparation of the Annual Monitoring Report.

The Council will aim for a borough-wide affordable housing tenure mix ratio of 70% social rented and 30% intermediate provision.

Justification

- 5.20** The Borough's affordable housing targets are based on the recommendations of Enfield's Affordable Housing Economic Viability Study (2009), which provides an assessment of the effect of changes to affordable housing policy on residential development viability, alongside other planning obligations. This is to ensure that the Council's policies are locally relevant and viable and do not deter development through reducing the supply of land brought forward for residential development in general. The policy is designed to increase the delivery of affordable housing, whilst supporting wider planning obligations and maintaining sufficient incentive for landowners to release land for development.
- 5.21** Targets are also based on an assessment of the likely level of finance available through public subsidy and have regard to the National Affordable Housing Programme 2008-11 and discussions with the Homes and Communities Agency.
- 5.22** The requirement for developments with less than ten dwellings to contribute to the delivery of affordable housing reflects the large number of developments of this size coming forward in the Borough and to minimise the existing incentive



Figure 5.5 Affordable housing: Brimsdown

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for developers to bring forward schemes below the threshold. A financial contribution in lieu of on site provision is considered to be the most appropriate option to ensure the effective management of new properties.

- 5.23** A borough-wide ratio of 70% social rented and 30% intermediate provision follows recommendations in Enfield's 2008 Housing Market Assessment. The recommendations are based on evidence emerging from the survey commissioned as part of this study, which made a distinction between households who will be social renting and those who are candidates for intermediate sector affordable housing. To be a candidate for the intermediate sector, a household has to be both able to afford that type of housing and to have expressed an interest in the products available.

Implementation

- 5.24** The Development Management DPD will set out details on the mechanisms for providing affordable housing and for determining applications. In the interim the Council will continue to use the GLA's affordable housing toolkit to calculate the viability of providing affordable housing and other planning contributions and abnormal costs associated with developing specific sites will be taken into account.

Monitoring and Targets

- 5.25** Affordable housing completions will be monitored against the three year target of 648 gross affordable housing completions between 2008/9 to 2010/11, which will be updated in the Local Area Agreement.
- 5.26** The percentage of affordable housing completions will be measured against the target that 40% of total housing units completed are to be affordable.
- 5.27** The provision of affordable housing will be monitored against the target that of the affordable housing provided, 70% are social rented and 30% are intermediate housing units.

5.3 Housing quality and type

- 5.28** The provision of good quality housing and the improvement of the existing housing stock are key aspects of the Council's housing policy. The London Plan sets out design, density and construction policies for new developments, in association with the Mayor's Supplementary Planning Guidance on Sustainable Design and Construction. The London Plan states that at least 10% of new homes should be designed to be wheelchair accessible or be easily adaptable for residents who are wheelchair users. The aim of this is to promote the provision of more wheelchair accessible housing in London and so help to combat some of the discrimination that disabled people experience in finding suitable housing in both the private and social rented sectors.