

What is Affordable Housing?

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Affordable housing is defined as "housing within the financial reach of people unable to enter the private housing market". There is a serious problem in the Chelmsford area, as elsewhere in the South East, that property prices and rents are so high that many ordinary people simply cannot afford to buy a home or even to rent one on the open market. In recent years the problem has become serious enough that key professionals such as teachers and nurses have moved away from the region, leaving significant shortages.

The basic problem is not a new one. In the 1950's and 1960's it was solved by building large council estates and subsidising rents. Large parts of these estates were sold to tenants in the 1980's. The task of providing affordable social housing was then gradually taken over by housing associations. For example, in the early 1990's the Guinness Trust built about 80 houses and flats off Park View Crescent in Great Baddow. These housing associations are funded each year in England with about £1 billion of government money and £2 billion of private sector loans. This money enables them to build new homes to let at affordable rents. Housing associations have also taken over remaining council housing: in 2002 the remaining 7000 council homes in the Chelmsford Borough, including four estates in Great Baddow, were transferred to the Chelmer Housing Partnership.

In recent years planners have moved away from building separate estates of social housing, which tend to concentrate and aggravate social problems. Instead they prefer to integrate communities by scattering affordable housing within private sector developments. The planning system can be used to oblige private sector developers to partner with housing associations so that a certain proportion of a development is affordable housing. For example, Barratt Homes partnered with the Shaftesbury Housing Association to provide 22 affordable homes for rent on the former Isolation Hospital site in Baddow Road, now Goodwin Close and Bawden Way.

This affordable housing is in no way inferior in quality or size to regular housing of the same type – indeed this has been true ever since the 1960's council estates. The difference is only in where the funding comes from and who is allowed to live there.

Chelmsford Borough Council, in its 2004-2007 Housing Strategy report, acknowledges a need for over 1000 new affordable homes per year, but recognises that it cannot meet this need. Its strategy is to provide only 150 of those homes. This will be done by requiring 35% of all new developments of 15 dwellings or more to be affordable housing. Most of these homes will be for rent to those in need from the Council's Housing Register. But 10% of all homes will be "intermediate" housing for key workers such as teachers and nurses. For example, government money has helped six key public sector workers to obtain homes in the new development in West Hanningfield Road, Great Baddow through shared ownership schemes.

The government has recently announced a major initiative "Sustainable Communities: Homes for All". This includes extending shared ownership and right to buy schemes. But such schemes cannot solve the problem unless sufficient new homes are built. Yet our council's strategy is to build only a small proportion of what is needed, and even these developments lead to public outcries.

Provision of affordable housing is not just charity, but a necessity for a sustainable community. If we want adequate schools, police, health services, council services, we need homes for workers in these sectors. We already have a hospital ward closed because staff cannot be found. If shop workers cannot afford to live in the area, our shops will be forced to close, or charge exorbitant prices. We need to make sure that these homes are provided in suitable places, and that there is adequate infrastructure to support them. It would be sad to see development of areas like Manor Farm, off Maldon Road, but what is the alternative – apart from shifting this into someone else's back yard? Failing to meet these housing needs is something none of us can afford.

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