**East Suffolk Consultations on Supplementary Planning Document.**

1. Saxtead Parish Council welcomes the opportunity to comment on the above document released on 2nd November 2021.
2. It is acknowledged that the Supplementary Planning Document has to service a technical, regulatory and statutory objective which to some extent puts it beyond the reach of parish councillors who may not be familiar with the specialist language and technical concepts employed. The Parish Council therefore comments as “laypersons” taking a practical view of the impact of policy rather than an academic perspective.
3. For example the term “Affordable Housing” might suggest such housing is within the reach of employed working people on lower incomes who are the back bone of our communities often providing routine essential services.
4. It might be assumed that an employed person on an average East Suffolk income which is currently just under £30,000 should be able to afford a home discounted by 30% under the First Homes initiative.
5. In East Suffolk the average price of the majority of residential sales transactions are between £200,000 and £250,000 but the overall average is increased to £317,000 by more expensive homes
6. An indicative housing equation might be £250,000 less 30% discount by “First Homes” assistance to give a sale price of £175,000. The likely mortgage capacity on average income is four times salary therefore £30,000 x 4 produces a figure of £120,000. The purchaser has to find £55,000, a significant shortfall. This sum is more than a person on an average East Suffolk income can afford. However an affordable housing policy should be able to help employed people below average income.

**THE CONCERN RAISED BY THE PARISH COUNCIL IS THAT THE SUPPLEMENTARY PLANNING DOCUMENT DOES NOT APPEAR TO IMPROVE THE OPPORTUNITIES FOR EMPLOYED PEOPLE ON LOWER INCOMES TO PURCHASE A HOME THAT IS TRULY AFFORDABLE.**

1. In 2019-2020 the Affordable Policy produced 197 homes. The Parish Council is advised that the overall waiting list for all varieties of Affordable Housing is in the region of 4000 applicants and the urgent waiting list is about 1000 applicants. At this rate of housing provision, it seems the housing crisis will worsen as house prices escalate post the pandemic.
2. It appears from the available evidence that the housing and planning policies are disconnected and this needs to be to be addressed. On the face of it the policies seem to be obstructive rather than proactive.
3. With COP 26 having just concluded it may be opportune for the Council to promote off site manufactured housing which will reduce the carbon footprint of traditional construction. Overtime off site construction will provide more affordable homes with a decreased carbon footprint. Production volumes in the lower cost segment of the housing market should increase, provided planning policies work proactively with the product.

**THE PARISH COUNCIL ASKS WHETHER THE OVERALL POLICY IS FIT FOR PURPOSE IF SUPPLY AND DEMAND IS SO FAR APART AND IF MORE INNOVATIVE THINKING IS REQUIRED TO CLOSE THE GAP.**

**FINALLY THE PARISH COUNCIL IS CONCERNED THAT THE COMMUNITY INVESTMENT LEVY (CIL) CONTRIBUTION AND THE REQUIREMENT TO PROVIDE HIGHER PERCENTAGES OF AFFORDABLE HOUSING AS PART OF HOUSING DEVELOPMENTS HAS BECOME A SIGNIFICANT TAX BURDEN THAT DEVELOPERS MERELY PASS ON TO THE CONSUMERS BY CHARGING HIGHER PRICES. THIS IN TURN MAKES AFFORDABLE HOUSING EVEN MORE UNAFFORDABLE THAN IT NEEDS TO BE.**

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**SAXTEAD PARISH COUNCIL. NOVEMBER 2021**