

AFFORDABLE HOMES ON DEVELOPMENT OFF FORD ROAD ('Arundel Gate')

WHY *House prices and rents in Arundel are too high for many people.*

That's why the Arundel Neighbourhood Plan recommended that a Community Land Trust should be involved in the Arundel Gate development

- House prices and rents in Arundel are too high for most people
- Local people are priced out and have to move elsewhere.
- Arundel needs a sustainable community of people of all ages to live here and work in local businesses.
- Government and Arun Council require developers to provide 30% Affordable Homes.
- The Norfolk Estate committed to this within the legal agreement ('Section 106') linked to the Planning Permission.
- The Arundel's Neighbourhood Plan said that a Community Land Trust should be involved in delivering the AH for the development off Ford Road.

WHAT *27 Affordable Homes: 20 at Social Rent and 7 Shared Ownership*

- 30% of the total development of 90 homes will meet Government definitions of 'Affordable' – that makes 27 affordable homes.
- 20 of the 27 will be Social Rent – this means rent levels will be around 50-60% of market rents.
- The freeholds for the Social Rent will owned by Arundel Community Land Trust and leased on to Aster, a Registered Provider of Social Housing
- Aster will manage the tenancies and maintain the properties.
- The 20 Social Rent homes include: six 1-bedroom maisonettes; ten 2-bedroom house; four 3-beroom houses
- The other 7 of the affordable homes will be Shared Ownership –a system introduced in the 1980s where occupiers own a proportion of the property and pay rent on the remainder,
- Aster will own the freeholds for the Shared Ownership. They will sell part of the equity and rent the remainder. Shared Owners can 'staircase up' to 100% home ownership.
- The 7 Shared Ownership homes includes two 1-bedroom maisonettes; three 2-bedroom houses; and two 3-bedoom houses.

WHO *There will be priority for people with local connections*

People with local connections will have priority for all 27 of the Affordable Home Homes under Arundel CLT's Local Lettings Policy.

The Local Lettings Policy is embedded in the legal agreements ('Section 106') linked to the Planning Permission.

To qualify for the one of the 20 Social Rented Units, you must be unable to afford to rent privately or purchase a property on the open market within Arundel.

Gross Household Income must be below:

£26,000 for 1 bed*

£33,000 for 2 bed*

£40,000 for 3 bed*

AFFORDABLE HOMES ON DEVELOPMENT OFF FORD ROAD ('Arundel Gate')

* Calculated as no less than four times Local Housing Allowance (LHA) levels as at October 2020 and subject to annual review on 1 April each year. LHA changed in April 2024 for the first time in years. ACLT has proposed to Arun District Council that these amounts should increase in line with the current LHA.

Also, for the Social Rent homes, you must have savings of no more than £25,000.

To qualify for one of the seven Shared Ownership homes you must meet Government criteria:

- household income is £80,000 a year or less
- cannot afford deposit and mortgage payments for a home that meets needs

For Shared Ownership, the Government criteria also requires one of the following:

- first-time buyer
- used to own a home but cannot afford to buy one now
- forming a new household - for example, after a relationship breakdown
- an existing shared owner, and want to move
- own a home and want to move but cannot afford a new home that meets needs

WHEN - 2025-2026

Esquire Developments are responsible for construction as part of a Joint Venture with Fitzalan Estates (a property company within the Norfolk Estate).

Construction dates are not fixed, although the affordable homes will be handed over in phases, currently anticipated to handover from early 2026.

This will ensure proper notice for Arun District Council and Aster to mobilise the Nominations and Allocations processes for the 20 Social Rent homes. And, for Aster, to market the 7 Shared Ownership homes.

Contractor's 'phase 2' will almost certainly include all the Shared Ownership units. On current projections (June 2024) these will be ready before the Social Rent units.

WHAT THE LOCAL LETTINGS POLICY SAYS

Local Connection – same for Social Rent and Shared Ownership

Priority 1 Local connection with Arundel through residency or work

- Currently live in the Civil Parish of Arundel and has done so throughout the previous 5 years; or
- Work in the Civil Parish of Arundel or work is primarily carried out in the parish, having done so for a continuous period of at least 2 years, or
- Lived in the Civil Parish of Arundel for a period of 5 years in the past 10 years;

Priority 2 Other local connection with Arundel

Strong local connection with Arundel such as

- Family Member living in the Civil Parish of Arundel, who has done so for a continuous period of at least 5 years

AFFORDABLE HOMES ON DEVELOPMENT OFF FORD ROAD ('Arundel Gate')

- at least 5 years of their upbringing took place in the Civil Parish of Arundel
- an eligible household member is at school in the Civil Parish of Arundel and has been so for a continuous period of at least 18 months

Priority 3 Local connection with defined adjacent parish through residency or work

As Priority 1 but relating to Adjacent Parishes of Burpham; Houghton; Lyminster & Crossbush; Madehurst; Poling; South Stoke; and, Warningcamp

Priority 4 Other local connection with Adjacent Parish - as Priority 2 but Adjacent Parishes

Priority 5 Arun District Council standard criteria

- (i) Currently lives in the Arun District Council area and have done so throughout the previous 5 years; or
- (ii) Has lived in the District for a period of 5 years' time in the past 10 years; or
- (iii) Strong local connection to the Arun District:
 - works in the Arun District and have done so for a continuous period of at least 2 years
 - At least 5 years of upbringing took place in the Arun District
- (iv) Armed Forces and former service personnel who do not qualify under Priority 1, 2, 3 or
 - a) members of the Armed Forces and former Service personnel, where the application is made within five years of discharge
 - b) bereaved (or divorced or separated) spouses and civil partners of members of the Armed Forces leaving Services Family Accommodation following the death of (or divorce or separation from) their spouse or partner
 - c) serving or former members of the Reserve Forces who need to move because of serious injury, medical condition or disability sustained as a result of their service

HOW TO APPLY – more details on Arundel CLT's website

To apply for the Social rented homes carry out both steps below.

1. Register through Arun DC 'e-form' to check eligibility under Local Lettings Policy
 - see below for what should happen after doing this.
2. Register on Arun's main Housing Register.

If you are not eligible due to household income being too high, try again in a few weeks/months as Financial Thresholds should go up (it may take a few weeks/months to update process with ADC so probably worth making contact ACLT if you are in this situation)

Information from Arun Housing Options Team about registrations for Social Rent

Q: When you receive a registration through the e-portal, do you advise to also register on the main ADC Housing Register if you do not already have a record of them as registered there?

A: *Once we get a successful e-form, we add them to a spreadsheet of all CLT applicants and send them a letter which asks them to apply to the Arun Housing Register and provide some documentation if they are not already on the housing register for other purposes.*

Q: Do applicants found to be not eligible under the Local Lettings Policy also get some form of communication from you to say this?

AFFORDABLE HOMES ON DEVELOPMENT OFF FORD ROAD ('Arundel Gate')

A: Not at the initial stage, if they have produced a successful form then we send out the letter requesting a housing register application. If they subsequently don't meet the criteria once we have reviewed their application and documentation then they will be sent a rejection letter. Worth noting though that we do skim through the applications before requesting the application etc. as we have had applicants, for example, living on Arundel Rd in Littlehampton who have ticked 'yes' to living in the parish of Arundel, in those instances, one of the team has contacted them to advise they do not meet criteria and have further discussions around any other housing need.

Shared ownership homes

- There are only 7 and interest appears high, but if you don't register you will miss out, so don't delay
- Register through Arun DC 'e-form to check eligibility under Allocations Policy
- Make yourself familiar with Aster's website pages on Shared Ownership to be ready for when they start marketing¹.
- Currently (June 2024), neither Arun nor Aster are acknowledging registrations so keep a record, together with evidence (e.g. screen shot of final page of e-form and save in way which links the screen shot to the date you completed the registration)

Registrations through Arun District Council portal

	Jun-22	May-23	May-24
<u>Social Rent</u>			
applicant appears to qualify	10	18	50*
applicant appears not to qualify	8	21	45
<u>Shared Ownership</u>			
applicant appears to qualify	16	36	48**
applicant appears not to qualify	2	3	Not available

*Arun District Council Housing Options Team have had 50 forms that have 'passed' at the initial stages, but not all of these have gone on to complete ADC's Housing Register or provided documents requested.

** Not validated to eliminate more recent duplications

¹ The ACLT Local Lettings Shared Ownership Allocations Policy incorporated within the S106 legal agreement requires ACLT to hold at least one public meeting 3-4 months ahead of the expected completion date of the properties to provide information and advice, and advertise through all Arundel Town Council usual channels. On current projections, this will be later in 2025.