



Strategic Planning
Crawley Borough Council
Town Hall
The Boulevard
CRAWLEY
RH10 1UZ

Date: 2 March 2020

Our Ref: JR M15/0715-322

By email only:
forward.plans@crawley.gov.uk

Dear Sir/Madam

RE: CRAWLEY LOCAL PLAN: REGULATION 19 SUBMISSION DRAFT

Thank you for the opportunity to comment on the Regulation 19 consultation for the Crawley Local Plan. We represent **Rentplus UK Ltd**, an innovative company providing **affordable rent-to-buy housing** for hard-working people aspiring to home ownership. Working in partnership with Councils and Registered Provider (RPs), Rentplus provides an accessible route to achieve their dream through the rent - save - own model. Households rent the property for a defined period at an affordable rent and then receive a gifted 10% deposit upon purchase. Rentplus has recently been recognised by the National Housing Awards as the Most Innovative Home Ownership Solution for 2019.

As requested, completed representation forms are supplied alongside this letter.

Introducing Rentplus

Rentplus offers an **affordable Rent to Buy** product which can be delivered without requiring any public subsidy. Households rent the property from Rentplus' partner RPs at an affordable rent for a defined period of five, ten, fifteen or twenty years. During this time, households will benefit from security of tenure; management and maintenance from the partner RP; the ability to establish a good credit history (to assist with mortgage applications); and the opportunity to raise their own savings. At the end of the period of rent, households will have the option to purchase; Rentplus is unique in that they receive a gifted deposit equivalent to 10% of the market value of the property at that time. Rentplus tenants include those previously in both the private rented sector and social rented sector and are typically drawn from the Council's housing register; it therefore helps to free up existing social and affordable housing for those in high priority need.

Annex 2 of the NPPF defines 'affordable housing' as homes for affordable rent or sale, within four categories. Rentplus meets the definition of category d) 'Other affordable routes to home ownership' and in 2019 the Minister for Housing, Communities and Local Government confirmed in a letter that Rentplus meets this definition (see **Appendix**). It is also important to note that the Rentplus model also meets the conditions set out in category a) 'Affordable homes for rent' and this has been agreed by several Local Planning Authorities.

The need for Rentplus

The national housing crisis is well-documented. Many households find themselves 'priced out' of homeownership, not necessarily by the cost of mortgage repayments, but by the onerous task of raising a deposit. Many are in the private rented sector and face high rents, lack of security, and poor quality accommodation, although some are in the social rented sector and could release existing housing stock to meet priority needs.

The independent **Affordable Housing Commission**, chaired by one of the pre-eminent voices on affordable housing, Lord Best, published its interim report *Defining and Measuring housing affordability – an alternative approach* in June 2019. The report proposes that affordable housing definitions should relate to specific groups of people experiencing housing stress. This includes ‘frustrated first time buyers’, of which 1.6 million households ‘might’ be able to buy (1.3m in the private rental sector, 0.3m in the social housing sector). However, it explains that even where mortgage payments can be afforded “*large numbers are likely to have affordability issues when seeking to buy because of the deposit*” and that “*those just able to buy are likely to have to save for an unrealistic period or unlikely ever to be able to raise an adequate deposit*”.

In this context, it is clear that the difficulty in saving for a deposit is one of the most critical barriers to home ownership, particularly without access to ‘the bank of Mum and Dad’ or inherited wealth. It is this problem that Rentplus seeks to address, by placing households on a clear pathway to homeownership with the benefit of a 10% gifted deposit at the point of purchase (supplemented by households’ own savings). This is in contrast with other home-ownership initiatives which require an up-front deposit to be raised before purchase.

Government has recognised the role that affordable rent to buy can play in meeting housing need. This is exemplified by its inclusion within the Framework’s definition of affordable housing as updated in 2018. More recently, the then-Housing Minister, Esther McVey highlighted the importance of Rent to Buy in her speech to the RESI Convention (12th September 2019). In talking about the Government’s drive to increase home ownership she stated that it includes “*Rent to Buy, so people can rent knowing that they are going to buy, knowing that they’ve got a bit of breathing space, maybe it’s in 5 years, maybe it’s in 10 years, but they will get to own that property - so they can plan, knowing they have the certainty of getting a deposit and getting that house.*”

Comments on the Regulation 19 consultation

In general terms, we welcome Policy H5 as drafted. It enables 10% of the total number of homes on qualifying sites to come forward for affordable home ownership. This is consistent with paragraph 64 of the National Planning Policy Framework (the Framework). It also allows flexibility for the delivery of affordable routes to home ownership; it is not unduly prescriptive in this regard. The 2019 Strategic Housing Market Assessment identified an overall annually-arising need of 173 dwellings per annum for affordable routes to home ownership, so there is a clear need for this kind of housing and to meet the needs of those who fall in the gap between needing affordable rented housing and being able to access home ownership at the entry level of the open market.

Paragraph 13.23 specifically references rent to buy as an affordable route to home ownership. This is welcome; it is consistent with the Government’s intention to support delivery of rent to buy (as highlighted in the appended letter).

However, **there are details of the policy and the supporting text which are unsound in their present form** but are capable of being remedied.

Throughout the discussion of affordable housing from paragraph 13.19 to 13.31, references can be found to ‘intermediate’ housing tenures. The term ‘intermediate’ formed part of the definition of affordable housing in the 2012 Framework, but the 2019 Framework has replaced this with the four categories of affordable housing listed in the definition at Annex 2. As such, to be consistent with national policy, references to ‘intermediate’ housing should be replaced with reference to ‘affordable home ownership’ products.

In a similar vein, paragraph 13.21 of the reasoned justification states that “*The council will always pursue perpetuity in affordable housing provision to ensure the ability to serve future households over the long-term*”. Similarly, paragraph 13.26 states that “*Where affordable home ownership is agreed, securing perpetuity to ensure housing remains at a discount for future eligible households will be the council’s priority*”. Requiring affordable housing to be provided in perpetuity prevents solutions for affordable home ownership from coming forward, since the objective of such housing is that it will eventually be owned by the occupier. The Framework does not require affordable housing to be provided in perpetuity except in specific circumstances (typically rural exception sites). Instead, it sets out conditions for the ongoing provision, or recycling of receipts/subsidy, within the definitions of affordable housing contained at Annex 2. To be consistent with national policy, the final paragraph of 13.21 should be deleted and

the preceding sentence to include “*or for the subsidy to be recycled for alternative affordable housing provision*”. Paragraph 13.26 should be reworded to read “*Where affordable home ownership is agreed, the Council shall seek its ongoing provision, or for the recycling of receipts as set out within the National Planning Policy Framework*”.

Paragraph 13.30 explains that the Council will negotiate the proportion of affordable housing in instances where viability indicates that the full 40% cannot be provided. It states that “*Where this is agreed it will also be necessary for the viability assessment to undertake modelling of various affordable housing options rather than relying on an assumption that no affordable housing can be provided*”. This approach is welcomed. However, to be effective, to assist applicants and to maximise the amount of affordable housing that can be secured, additional text should be added after this sentence to state that “*The Council will carefully consider adjustments to the tenure mix of development proposals having regard to viability and evidenced housing need, to secure the maximum overall proportion of affordable housing*”. In this context it is important to note that the Rentplus model meets the requirements of “affordable housing to rent” as defined at Annex 2 of the Framework and has indeed been accepted by other Local Planning Authorities in place of traditional affordable rented housing. Therefore, Rentplus can help to achieve a wider mix of tenures whilst also supporting the delivery of higher overall proportions of affordable housing.

Summary

We trust the above comments are of assistance to the Council. Should the Council wish to discuss how affordable housing delivery and rent-to-buy can best meet local needs in Crawley, please get in touch. We would like to be notified of the progress of the Local Plan as it proceeds to Examination; please notify **Tetlow King Planning** as agents of Rentplus by email only to consultation@tetlow-king.co.uk.

Yours faithfully



JAMIE ROBERTS MPlan MRTPI
PRINCIPAL PLANNER
For and On Behalf Of
TETLOW KING PLANNING

consultation@tetlow-king.co.uk

Enc.



Ministry of Housing,
Communities &
Local Government

Kit Malthouse MP
Minister of State for Housing

**Ministry of Housing, Communities and Local
Government**

Fry Building
2 Marsham Street
London
SW1P 4DF

Tel: 0303 444 3430
Email: kit.malthouse@communities.gov.uk

www.gov.uk/mhclg

Our Ref: 4287292

18 June 2019

Extract from a redacted letter from Kit Malthouse MP, Minister of State for Housing: June 2019

"This Government is committed to making the housing market work for everyone and to increasing access to home ownership. We recognise that Rent to Buy can help people to achieve this.

.....

"In the revised NPPF, we expanded the definition of affordable housing to include a greater range of affordable routes to home ownership, including Rent to Buy. There are no specific or implicit barriers in existing planning policy or guidance that would prevent local councils from accepting Rentplus properties as affordable housing. This is demonstrated by Rentplus having reached agreement on the properties it has secured to date."

KIT MALTHOUSE MP



Crawley 2035

Ref No:

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By law, representations cannot be made anonymously. All representations will be published alongside your name, company name (if applicable), and your client's name/company (if applicable). The Council will use the information you submit to assist with formulating planning policy.

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PART B – Your representation

Please fill in a separate sheet for each representation you wish to make. You may submit multiple "PART B" sections with a single "PART A" completed.

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Please ensure that you complete all fields in 1. If a planning agent is appointed, please enter the Title, Name and Organisation in 1, and complete the full contact details of the agent in 2.

	1. Personal details	2. Agent's details
Title:	<input type="text"/>	Mr
First name:	<input type="text"/>	Jamie
Surname:	<input type="text"/>	Roberts
Organisation:	Rentplus UK Ltd	Tetlow King Planning
Address line 1:	<input type="text"/>	Unit 2, Eclipse Office Park

Address line 2:	<input type="text"/>	High Street, Staple Hill
Town/city:	<input type="text"/>	BRISTOL
Postcode:	<input type="text"/>	BS16 5EL
Telephone:	<input type="text"/>	0117 956 1916
Email:	<input type="text"/>	jamie.roberts@tetlow-king.co.uk

PART B – Your representation

3. Please tick the document that you would like to make a representation on:

- Crawley submission Local Plan
- Crawley submission Local Plan Map
- Crawley submission Sustainability Appraisal
- Habitats Regulation Assessment Screening Report

4. Which part of the Local Plan does this representation relate to?

Paragraph: Policy: Other:

5. Do you consider the Local Plan to be: (Please tick)

- | | | |
|---|------------------------------|--|
| 5.1. Legally compliant? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| 5.2. Sound? | Yes <input type="checkbox"/> | No <input checked="" type="checkbox"/> |
| 5.3. Compliant with the duty to co-operate? | Yes <input type="checkbox"/> | No <input type="checkbox"/> |

6. Please give details explaining your response to 5.1, 5.2, or 5.3 below. Please be as clear as possible.

In general terms, we welcome Policy H5 as drafted. It enables 10% of the total number of homes on qualifying sites to come forward for affordable home ownership. This is consistent with paragraph 64 of the National Planning Policy Framework (the Framework). It also allows flexibility for the delivery of affordable routes to home ownership; it is not unduly prescriptive in this regard. The 2019 Strategic Housing Market Assessment identified an overall annually-arising need of 173 dwellings per annum for affordable routes to home ownership, so there is a clear need for this kind of housing and to meet the needs of those who fall in the gap between needing affordable rented housing and being able to access home ownership at the entry level of the open market. Paragraph 13.23 specifically references rent to buy as an affordable route to home ownership. This is welcome; it is consistent with the Government's intention to support delivery of rent to buy (as highlighted in the appended letter).

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- 7. Please set out what modification(s) you consider necessary to resolve the issues you have identified above. You need to state why this modification will make the Local Plan legally compliant or sound. It would be helpful if you are able to suggest how the wording of any policy or text should be revised. Please be as clear as possible. Any non-compliance with the duty to co-operate is incapable of modification at examination.**

To be consistent with national policy, references to 'intermediate' housing should be replaced with reference to 'affordable home ownership' products.

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8. If your representation is seeking a modification, do you consider it necessary to participate in the public examination hearings? (Please tick)

No, I do not wish to participate in the examination hearings

Yes, I wish to participate in the examination hearings

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Signature

JAMIE ROBERTS

Date

02 March 2020



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