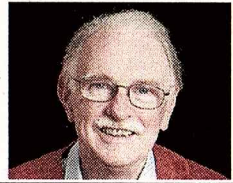


# Horsham Society

with Oliver Farley



## Who is to subsidise 'affordable' homes?

**A**s the letter pages of our press bear witness, the subject of development and affordable homes is a heated issue.

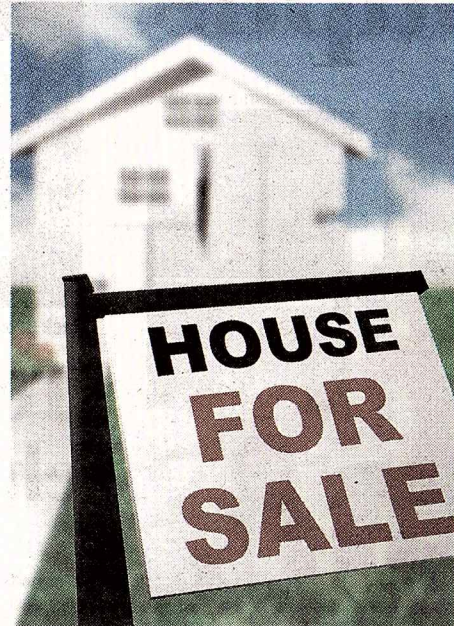
More 'decent homes for local people' is an ambition widely supported and understandably so, but wasn't it an architect who said that 'God is in the details'?

I suspect he really meant the occupant of a more netherly region but was too polite to conjoin buildings and Beelzebub. When he also said 'less is more' he certainly hadn't the affordable housing quota in mind.

That brings us to the wretched word 'affordable'. In a literal sense all houses are affordable to someone, even the £XYZ million mansion in the leafy avenues of Holland Park, so what we should be saying is 'subsidised' rather than affordable. From this point we ask who is to do the subsidising and to whom?

Owning a home of one's own is an ingrained ambition in the British psyche and homes play a huge role in the financial affairs of a family throughout a lifespan.

It's a place to start home and family, it's the centre of family and social life and in old age it's the solid nest-egg, a tangible



reassurance of resources to fund care in advanced years. For us, our homes are a necessity, a shelter, a status and financial security. Very few would rent if they could

afford to buy.

At one time the source of subsidy was clear; local authorities built thousands of homes yearly and while many a council had a long waiting list, nevertheless many a family was housed. Equally, we are too aware now of housing ghettos, sink estates and miserable high-rise blocks.

Councils stopped building and instead developers of standard housing estates for sale to the public are obliged to sell a percentage at sub-market prices to house the less well-off.

The developer doesn't finance the 'affordables' from his own resources, he adds on the cost to the fully marketable houses. In effect, those who can just about afford a mortgage are subsidising those who can't.

In this perverse world, where house prices are too high for many, the system 'affords' houses by increasing the price for those who can pay.

I doubt if any one, charged with devising a plan to subsidise housing and starting from scratch, would come up with such a contrary plan.

The volume of 'affordable' homes included in the plans for North Horsham

has declined from the initial 35 per cent to less and less.

It's no comfort to anyone but we're not alone in this distorted world.

The development around the old Battersea Power station has hit the headlines again, with the Mayor of London incensed by Wandsworth Council's reduction by 40 per cent in the number of 'affordables'.

The mayor wants powers to intervene when an original agreement is substantially reduced as work progresses.

We in Horsham share his concerns, yet with a heavy heart we see the conundrum: we're indirectly taxing an already expensive product to subsidise purchase by others.

We're put in mind of the famous reply when asking directions: "If that's where you want to go, don't start from here."

*The Horsham Society is concerned about the past, present and future of the town. It seeks to promote good planning and design for the built environment and open spaces. Membership of the Horsham Society is open to anyone who shares these concerns. For more information, visit the website [www.horshamsociety.org](http://www.horshamsociety.org) or phone 01403 259038.*