Strategic Planning Research Unit
A specialist team within DLP Planning Ltd

For and on behalf of
Boningale Homes Ltd

Affordable Housing Statement

In support of an Outline Application for erection of up to 800 no. residential dwellings, land for a Secondary School and a Care Facility on Land West of Newhouse Lane, Albrighton, WV7 3DB

Shropshire District

Prepared by
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1.0 INTRODUCTION

1.1 This Affordable Housing Statement has been prepared and submitted by DLP Planning Limited on behalf of Boningale Homes Ltd ("the Applicant") and is in support of an Outline Application for erection of up to 800no. residential dwellings, land for a Secondary School and a Care Facility on Land West of Newhouse Lane, Albrighton, WV7 3DB (the "Application Site").

1.2 The application scheme is proposed to deliver a range of different dwelling types. In accordance with the affordable housing requirements of Policy DP3 of the emerging local plan for Shropshire and National Policy, 20% of the proposed dwellings are to be affordable. Therefore, up to 160 of these dwellings are proposed as affordable. Policy DP3 also suggests a mix of 70% social or affordable rent accommodation and 30% intermediate or other affordable housing. A proposed mix is detailed below.

Affordable Housing Mix	Percentage Per Policy	Estimated Number of Dwellings
First Homes	15%	24
Shared Ownership	15%	24
Affordable Rent	70%	112
Total		**160**

1.3 The rationale for older person housing is not covered in this statement but is presented in the planning statement for this application.

2.0 PLANNING POLICY

a) National Policy

i) *National Planning Policy Framework*

2.1 The National Planning Policy Framework (the "Framework"), which was last updated in December 2023, sets out the Government's planning policies for England.

2.2 The definition of affordable housing is within Annex 2 of the Framework

> Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:
>
> a) Affordable housing for rent: meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
>
> b) Starter homes: is as specified in Sections 2 and 3 of the Housing and Planning Act 2016 and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household's eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
>
> c) Discounted market sales housing: is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
>
> d) Other affordable routes to home ownership: is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to Government or the relevant authority specified in the funding agreement.

2.3 In paragraph 20 of the Framework is states that strategic policies just make sufficient provision for housing including that which is affordable.

2.4 Paragraph 61 identifies that to determine the minimum number of homes needed, strategic policies should be informed by a local housing need assessment.

2.5 Paragraph 63 goes on to state that the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies. These groups should include (but are not limited to) those who require affordable housing; families with children; older people (including those who require retirement housing, housing-with-care and care homes); students; people with disabilities; service families; travellers; people who rent their homes and people wishing to commission or build their own homes.

2.6 Paragraph 64 states that:

Where a need for affordable housing is identified, planning policies should specify the type of affordable housing required, and expect it to be met on-site unless:

a) off-site provision or an appropriate financial contribution in lieu can be robustly justified; and

b) the agreed approach contributes to the objective of creating mixed and balanced communities.

2.7 Paragraph 65 identifies that the provision of affordable housing should not be sought for residential developments that are not major developments, other than in designated rural areas.

2.8 Paragraph 66 states:

Where major development involving the provision of housing is proposed, planning policies and decisions should expect at least 10% of the total number of homes to be available for affordable home ownership, unless this would exceed the level of affordable housing required in the area, or significantly prejudice the ability to meet the identified affordable housing needs of specific groups. Exemptions to this 10% requirement should also be made where the site or proposed development:

a) provides solely for Build to Rent homes;

b) provides specialist accommodation for a group of people with specific needs (such as purpose-built accommodation for the elderly or students);

c) is proposed to be developed by people who wish to build or commission their own homes; or

d) is exclusively for affordable housing, a community-led development exception site or a rural exception site.

ii) *Planning Practice Guidance*

2.9 'Housing needs of difference groups' (updated 24th May 2021) sets out the guidance for affordable housing.

2.10 Paragraph 006 Reference ID: 67-006-20190722 states that the unmet (gross) need for affordable housing by assessing past trends and current estimates of:

- *the number of homeless households;*
- *the number of those in priority need who are currently housed in temporary accommodation;*
- *the number of households in over-crowded housing;*
- *the number of concealed households;*
- *the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and*
- *the number of households from other tenures in need and those that cannot afford their own homes, either to rent, or to own, where that is their aspiration.*

2.11 Paragraph 007 Reference ID: 67-007-20190722 states that:

There will be a current supply of housing stock that can be used to accommodate households in affordable housing need. As well as future supply. Therefore, assessing the total affordable housing supply requires identifying:

- *the number of affordable dwellings that are going to be vacated by current occupiers that are fit for use by other households in affordable housing need;*
- *suitable surplus stock (vacant properties); and*
- *the committed supply of new net affordable homes at the point of the assessment (number and size).*

2.12 Paragraph 008 Reference ID: 67-008-20190722 identifies how the total annual need for affordable housing is calculated:

The total need for affordable housing will need to be converted into annual flows by calculating the total net need (subtract total available stock from total gross need) and then converting total net need into an annual flow based on the plan period.

The total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, taking into account the probable percentage of affordable housing to be delivered by eligible market housing-led developments. An increase in the total housing requirement included in the plan may need to be considered where it could help deliver the required number of affordable homes.

iii) *Affordable Homes Update (Written Ministerial Statement 2021)*

2.13 The Minister of State for Housing, Christopher Pincher, issued a statement outlining the government's plans for the delivery of affordable housing in May 2021, focusing on the introduction of First Homes and changes to the Shared Ownership model through the planning system.

2.14 The statement reaffirmed the government's commitment to increasing homeownership opportunities for households and families across England. Despite previous efforts to aid homeownership, challenges such as rising prices and difficulties accessing mortgage finance persist, prompting the government to take further steps to address the issue.

2.15 The statement introduced First Homes, a scheme aimed at providing homes for first-time buyers at a minimum discount of 30%. It highlights the extensive process conducted by the government and outlines the criteria for First Homes, including eligibility requirements and flexibility for local authorities to set discounts and price caps based on local needs.

2.16 The statement also introduced a new model for Shared Ownership, which includes lowering the minimum share to be purchased and allowing for staircase in increments over 15 years. Other reforms aim to improve the accessibility and fairness of the Shared Ownership scheme.

2.17 The statement provided an overview of the government's plans to address the housing affordability crisis by introducing measures to facilitate homeownership for first-time buyers and enhance the Shared Ownership scheme to create a more inclusive housing market. Stressing the importance of affordable housing delivery

b) Local Policy

i) *Shropshire Core Strategy (2006-2026)*

2.18 The Shropshire Core Strategy (adopted 2011)

2.19 Policy CS1 identifies a need for affordable housing; the need over the plan period 2006 – 2026 was estimated to be 9,000 affordable dwellings, which equates to 450 dwellings per year. This policy focuses on the strategic delivery in terms of location in development of housing to ensure sustainable development.

2.20 Policy CS5 underscores the importance of controlling development in line with national planning policies. It permits controlled development in appropriate sites within the countryside, particularly for small-scale economic activities, essential rural worker housing, and affordable housing to meet local needs. The policy also encourages the conversion of rural buildings for economic use, tourism, or community purposes while ensuring compatibility with the surrounding landscape.

2.21 Policy CS11 outlines measures to meet the diverse housing needs of Shropshire residents. It sets targets for local needs for affordable housing and advocates for a mix of tenures, including social-rented and intermediate housing. It requires contributions from open-market housing developments towards affordable housing provision and permits exception schemes for affordable housing in designated areas, subject to specific criteria and prioritisation for local residents. Within the first 5 years of the plan, the target was 33% affordable housing, with 20% being social rented and 13% intermediate affordable housing.

ii) *Shropshire Emerging Local Plan (2016 - 2038)*

2.22 The Emerging Local Plan is currently at examination. The plan proposes two policies associated with affordable housing Policy DP3 and Policy DP4.

2.23 Policy DP3 requires the provision of affordable housing for residential developments meeting certain criteria, including size and location. Specific percentages are required for affordable housing provision based on geographic areas within Shropshire (10% in the North and 20% in the South (see below).

Figure DP3.1: Affordable Housing Target Rates

Source: Regulation 19: Pre-Submission Draft of the Shropshire Local Plan

2.24 Affordable housing is expected to be integrated into developments and indistinguishable from market housing. The tenure requirements are noted as 70% social or affordable rent accommodation and 30% intermediate or other affordable housing, unless local need dictates otherwise. Ensures maintenance of affordable housing units in perpetuity.

2.25 Policy DP4 encourages the development of exception schemes consisting of 100% local needs affordable housing under specific criteria. The policy also requires affordability, tenure, and community engagement considerations. Ensures retention of affordable housing units as affordable in perpetuity.

3.0 AFFORDABLE HOUSING NEED

3.1 The adopted Core Strategy and Strategic Housing Market Assessment (SHMA) form part of the evidence base. Shropshire Council commissioned the SHMA (2020) to provide an objective assessment of the need for housing in Shropshire, which complies with the National Planning Policy and Published Practice Guidance in part of the local plan development.

a) Net change in Affordable Housing Supply

3.2 The table below sets out the net changes to affordable housing stock as recorded in the government live table (Table 100).

3.3 This shows that the Local Authority Stock has reduced between 2010 and 2022 by 212 dwellings (4.99%) but that this loss has been compensated by the provision of 1855 Housing Association properties (an increase of 14.2%).

3.4 The affordable housing stock has increased in the last 12 years with a net increase of 9.49%.

Table 1. Affordable Housing Stock

Shropshire	Local Authority	Housing association	Other public sector	Total Affordable Provision
2010	4251	13067	101	17419
2011	4240	13458	819	18517
2012	4203	13506	821	18530
2013	4189	13547	821	18557
2014	4115	13657	759	18531
2015	4135	13778	728	18641
2016	4099	13841	730	18670
2017	4112	14174	730	19016
2018	4282	14538	734	19554
2019	4280	14669	734	19683
2020	4050	14726	748	19524
2021	4065	14897	627	19589
2022	4039	14922	667	19628
Change 2010-2022	**-212**	**1855**	**566**	**2209**
Average Annual Change	**-18**	**155**	**47**	**184**
Percentage Change 2010 to 2022	**-4.99%**	**14.20%**	**560.40%**	**12.68%**

Source: Live Table 100

b) Shropshire Core Strategy (2006-2026)

3.5 Policy CS1 of the adopted local plan, identifies a need for 9,000 affordable dwellings between 2006 and 2026. This equates to 450 affordable houses per annum to accommodate the need. The plan was adopted in 2011, so the figure is extremely dated.

c) The 2020 SHMA

3.6 As part of the updated local plan evidence base, the most recent SHMA concluded a need for 17,574 affordable houses over the 22-year plan period (2016 - 2038), equating to 799 affordable dwellings per annum. This figure is based on the current need, which was estimated to be 3,582 dwellings post completions (para. 4.122), along with the future need

d) Delivery against need identifies in the Core Strategy and the SHMA

3.7 The table below displays the housing delivery based on most up to date data available. The AMR data was used up until 2019/20 and then on the 1008 Live tables data has been used for the affordable housing completion. These completions are shown in the table against the need from the core strategy and the more updated SHMA and have the overflow/shortfall

Table 2. Completions compared to completions

Year	Core Strategy Affordable Homes Requirement	Affordable Completions	Oversupply / Shortfall Against Core Strategy Requirement	2020 SHMA Requirement	Oversupply / Shortfall Against SHMA Requirement
2015/16	450	227	-223		
2016/17	450	441	-9		
2017/18	450	459	9		
2018/19	450	260	-190		
2019/20	450	223	-227		
2020/21		291		799	-508
2021/22		248		799	-551
2022/23		301		799	-498
Total	**2250**		**-640**	**2397**	**-1557**
Average		306.25	-80		-519

Source: *Shropshire AMR 2019/2020, Live Tables 1008, Shropshire Core Strategy 2011, Shropshire SHMA 2020*

3.8 Table 1 shows the delivery of affordable housing has been consistently short. This shows in accordance with the updated need indicated in the delivery, there has been a shortfall of 1557 dwellings; the annual need should be reconsidered. Adding this shortfall to the originally identified need for the plan period in paragraph (4.124) should be reviewed.

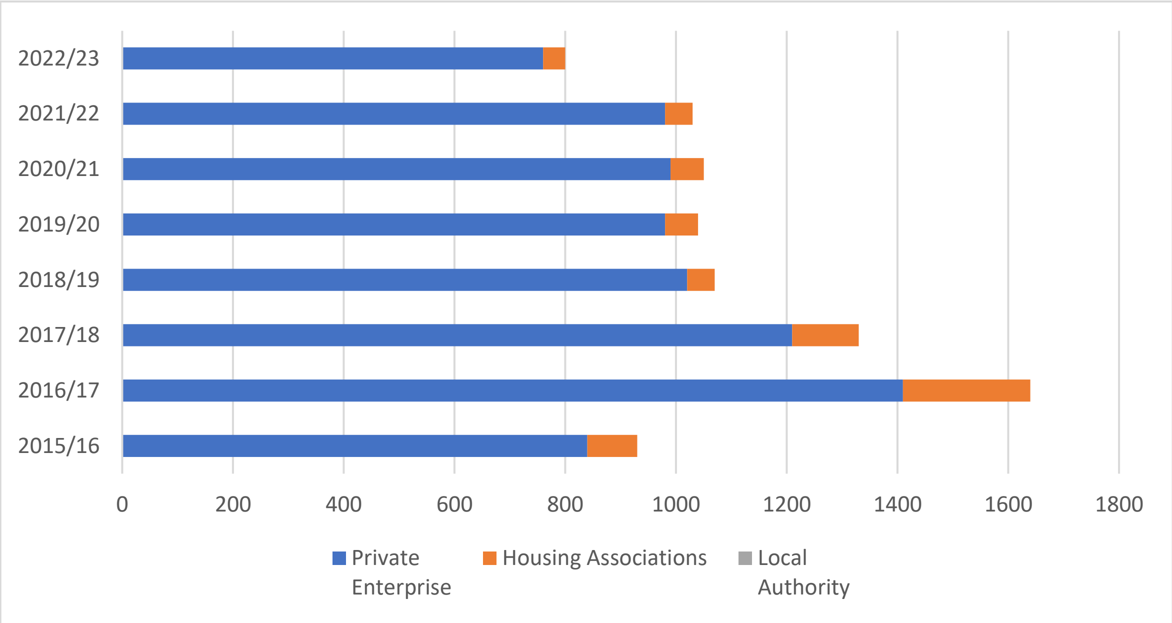
3.9 Based on actual completions of 2223 affordable dwellings since 2016, the remaining need for the plan period is 15,351 affordable dwellings. This equates to approximately 1023 dwellings per year over the next 15 years.

4.0 HOUSING MARKET INDICATORS

a) Completions Data

4.1 The below figure shows the total completions by tenure in Shropshire from 2015/16 to 2022/23

Figure 1. Shropshire Dwelling Completions by Tenure



Source: Live Tables 253

4.2 The data indicates that private enterprise dwellings make up the largest portion of dwellings being completed in Shropshire, with housing association dwellings being a very poor second and the local authority delivering no dwellings.

4.3 Housing delivery as a whole peaked in 2016/17, for both private enterprise and housing association. Since then, the completion of both private enterprises and more specifically Housing Association have been dwindling since. This reinforces the underdelivers noted in Table 2.

4.4 This demonstrates the relationship between market and affordable provision has not been strong and that there have been relatively few affordable dwellings delivered via legal agreements as a part of a market led housing scheme.

b) Dwelling stock

4.5 Table 3 shows the total dwelling stock per year (2009-2022), according to the government live table 100 data

4.6 There has been a total increase of 11.11% in Shropshire from 2010 to 2020 with the total stock rising from 134,343 to 149,263 dwellings.

4.7 The largest percentage increase has been in the other public sector stock; this increased by 560.40%. However, the largest numerical increase was in private-sector dwellings with 12,711 proportionally this only equates to an increase of 10.87%.

4.8 The biggest loss to housing stock was local authority with a -4.99% decrease. However, the housing association stock has increased by 14.2% which does help to fill this void.

4.9 In respect of affordable housing as a whole, the average annual net increase of affordable housing was 184 dwellings per year; this is still much lower than the affordable housing need in Shropshire.

Table 3. Total dwelling Stock

Shropshire	Local Authority	Housing association	Other public sector	Private sector (R)[1]	Total Dwelling Stock
2010	4251	13067	101	116924	134343
2011	4240	13458	819	117055	135572
2012	4203	13506	821	117623	136153
2013	4189	13547	821	118297	136854
2014	4115	13657	759	118988	137519
2015	4135	13778	728	119884	138525
2016	4099	13841	730	121108	139778
2017	4112	14174	730	122522	141538
2018	4282	14538	734	123711	143265
2019	4280	14669	734	125249	144932
2020	4050	14726	748	126800	146324
2021	4065	14897	627	128168	147757
2022	4039	14922	667	129635	149263
Change 2010-2022	**-212**	**1855**	**566**	**12711**	**14920**
Average Annual Change	**-18**	**155**	**47**	**1059**	**1243**
Percentage Change 2010 to 2022	**-4.99%**	**14.20%**	**560.40%**	**10.87%**	**11.11%**

Source: Live Tables 100

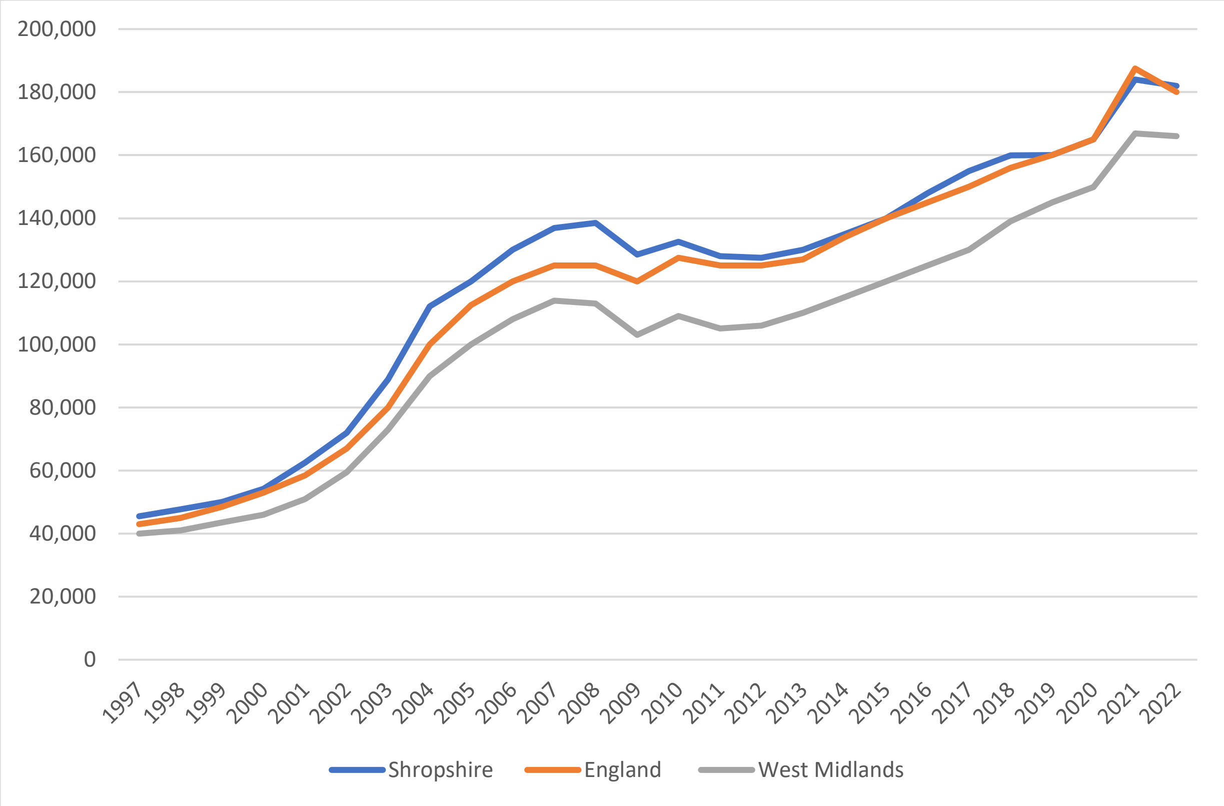
c) Market Signals data

4.10 Figure 2 shows the lower quartile house price change and compares the district of Shropshire to the regional and national data.

4.11 Shropshire's lower quartile housing prices have remained comparable with the national average. Between 1997 and 2022, Shropshire's lower quartile house prices increased by 300%, which is less than the national (319%) and regional (315%) averages.

4.12 However, Shropshire has a lower quartile house price that is £16,000 greater than the rest of the West Midlands, but just £2,000 higher than the national average.

Figure 2. Lower Quartile House Price



Source: Ratio of house price to workplace-based earnings (lower quartile and median), 1997 to 2022, ONS

4.13 Figure 3 shows the ratio of lower quartile house price to lower quartile gross annual workplace-based earnings in Shropshire and compares them to regional and national data.

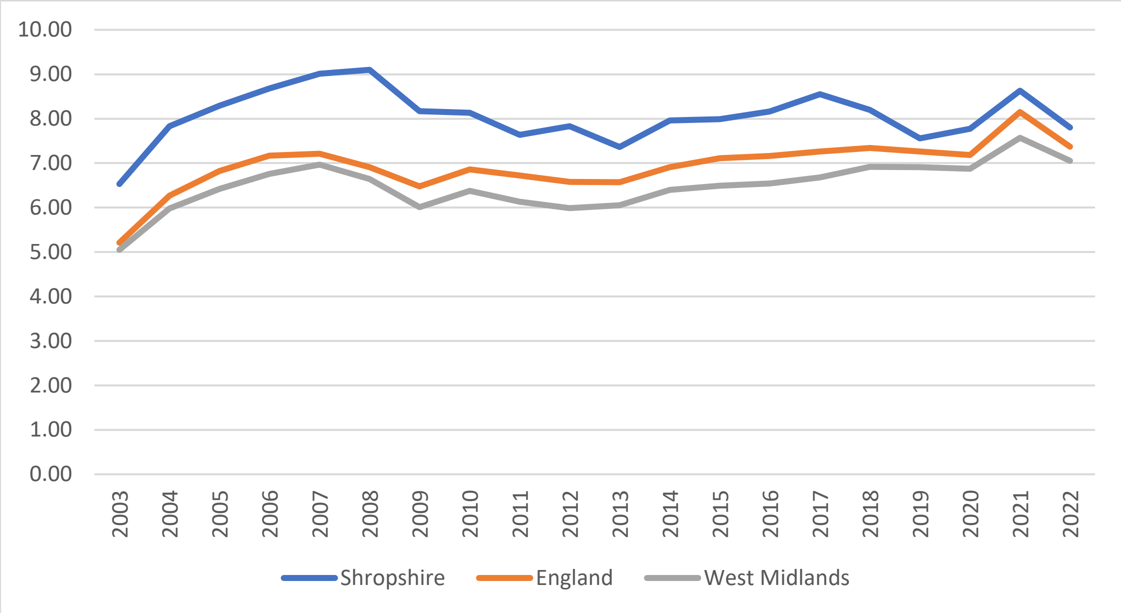
4.14 Shropshire consistently has a higher lower quartile house price to lower quartile gross annual workplace-based earnings ratio than the national and regional averages, although the gap between Shropshire, West Midlands and England's ratio has narrowed since 2018.

4.15 In terms of the importance of the lower quartile house price it can assist in considering access to market for households. Mortgage lenders have an absolute limit set by the UK's Financial Conduct Authority (FCA) on the number of mortgages they're allowed to issue at more than 4.5 times an individual's income.

4.16 Ratios greater than 4 become progressively unaffordable and again are an indication of undersupply, which is why the Standard Method applies an uplift based upon the degree to which the ratio is above this level. In Shropshire the ratio was 7.8 in 2022, compared to 7.05 regionally and 7.37 nationally.

4.17 The median work-based earnings of £32,954 (in 2022) would generate a mortgage offer at 4 times earnings of £131,816 which is just 52% of the median house price of £250,000 and only 72% of the lower quartile median house price at £182,000.

Figure 3. Ratio of lower quartile house price to lower quartile gross annual workplace-based earnings



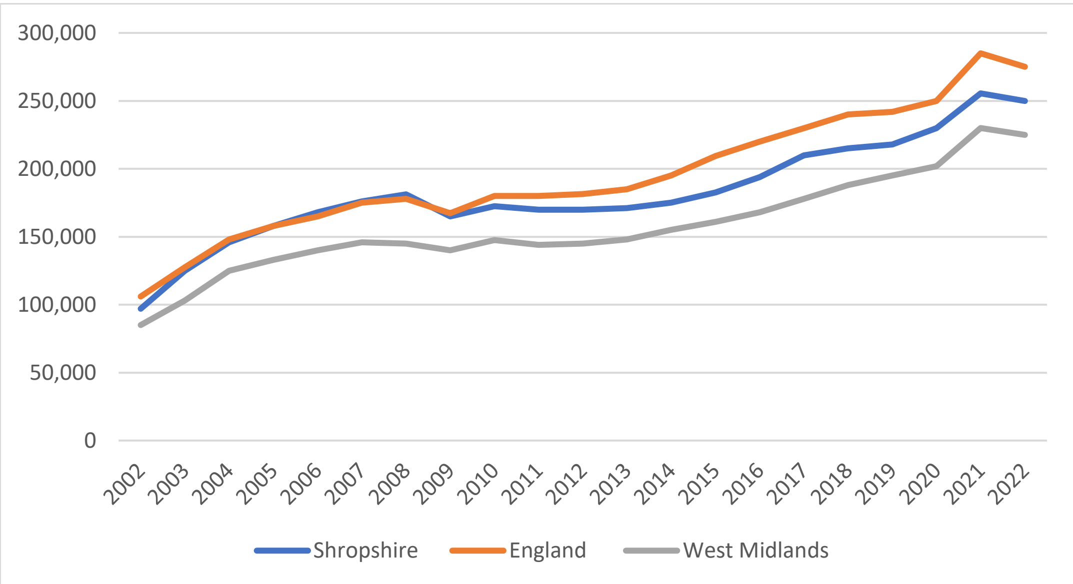
Source: Ratio of house price to workplace-based earnings (lower quartile and median), 2003 to 2022, ONS

4.18 Figure 4 shows the median house price of Shropshire compared to regional and national levels.

4.19 Shropshire's median house price increased by 158% from 2002 to 2022, marginally lower than the national average of 159% and lower than the regional growth of 165%. The level of housing price growth has remained relatively consistent with the national and regional trend.

4.20 In 2022, Shropshire median house price was roughly £25,000 below the national average but £25,000 above the regional average.

Figure 4. Median House Price

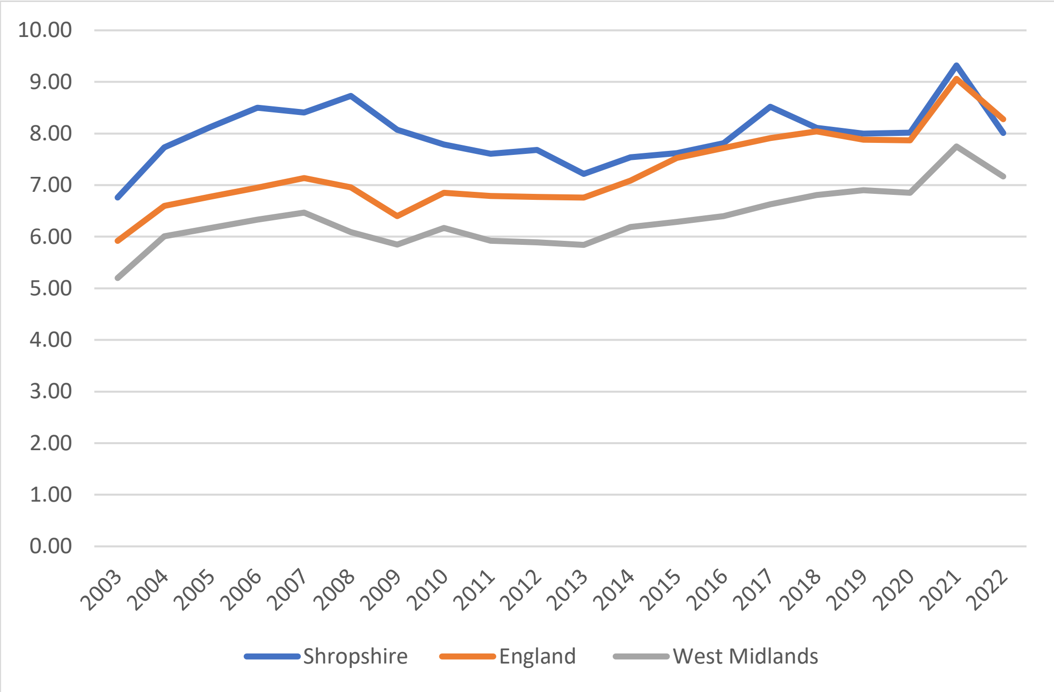


Source: Ratio of house price to workplace-based earnings (lower quartile and median), 2002 to 2022, ONS

4.21 Figure 5 shows the ratio of median house price to median gross annual workplace-based earnings in Shropshire and at a regional and national Level

4.22 The data demonstrates that the ratio fluctuates largely for Shropshire. In 2003 the ratio was much higher at 6.76 than both the national average (5.92) and regional (5.20) average. Whereas now Shropshire is more consistent with the affordability ratio of England as a whole. In 2022 the affordability ratio for Shropshire was 8.01 compared to 8.28 nationally and 7.17 for West Midlands.

Figure 5. Median House Ratio



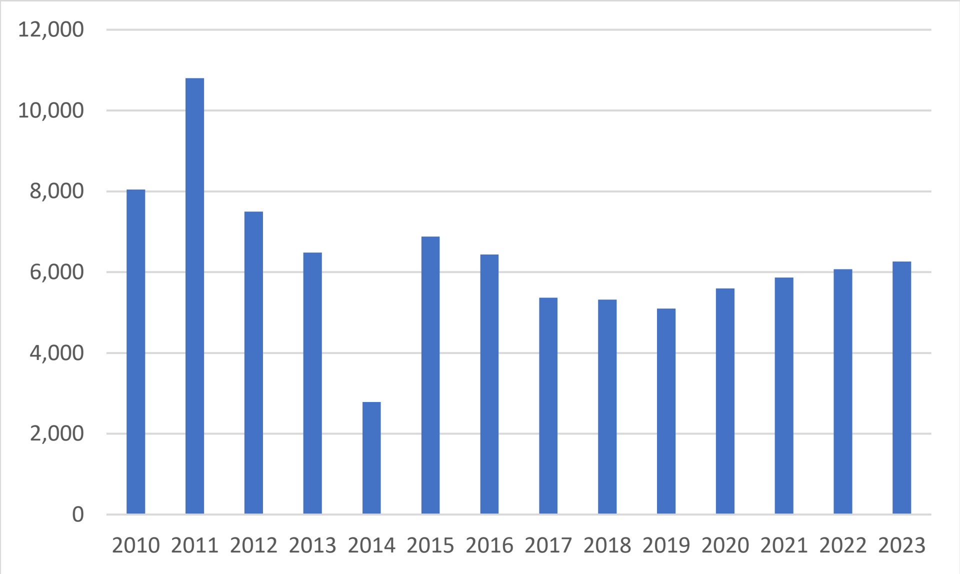
Source: Ratio of house price to workplace-based earnings (lower quartile and median), 2003 to 2022, ONS

d) Housing register Data

4.23 Figure 6 demonstrates the number of households on Local Authorities' waiting list from 2010 to 2022. The highest amount was in 2011 with 10,798 households and the lowest level was 2014 with just 2,783 households. In recent years the number has slowly begun to increase. The last recorded number of households was 6,259

4.24 It should be noted that changes to how households are recorded on waiting lists means that they are not directly comparable with previous years.

Figure 6. Number of households on local authorities housing waiting list



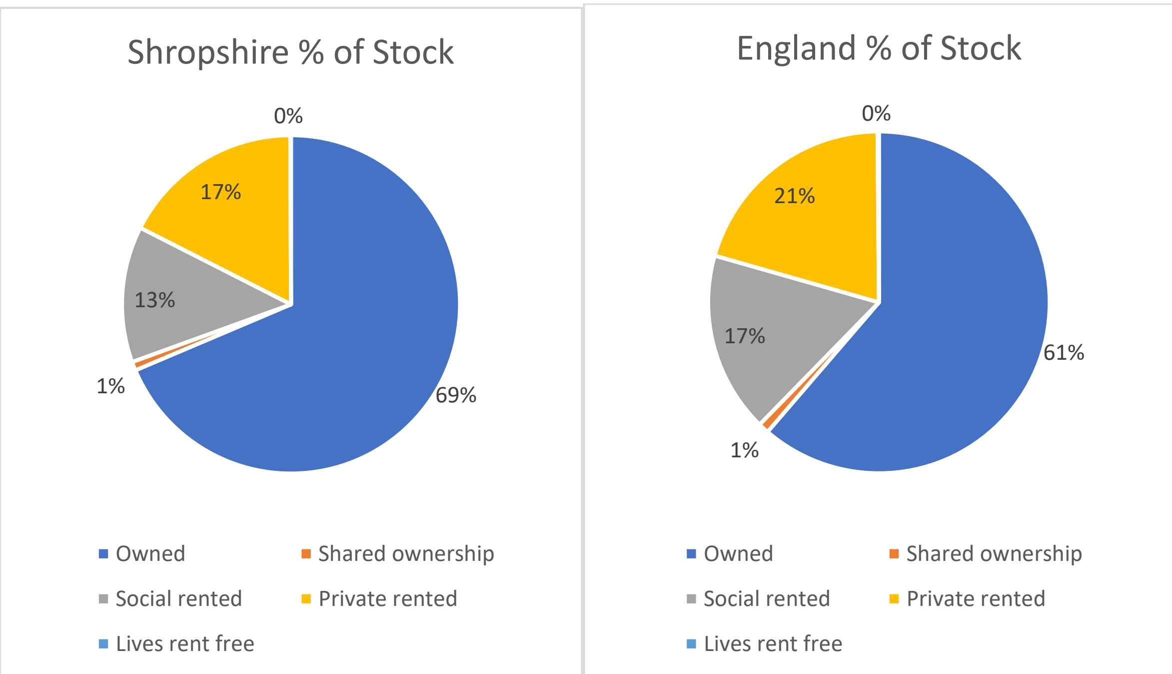
Source: Live Table 600

e) Tenure Profile Data

4.25 Figure 7 shows the percentage of occupancy by tenure in Shropshire and England using census data from 2021.

4.26 According to the data, Shropshire had 8% more owned dwellings than the national average. In terms of rental properties, the majority were privately rented (17%), which is consistent with the national trend but it is lower than the national average of 21%. Shropshire has only 13% of households living in social rented housing, which is 5% less than the national average.

Figure 7. Percentage of stock in Shropshire and England, 2021



Source: Census (2021) –TS054 Tenure

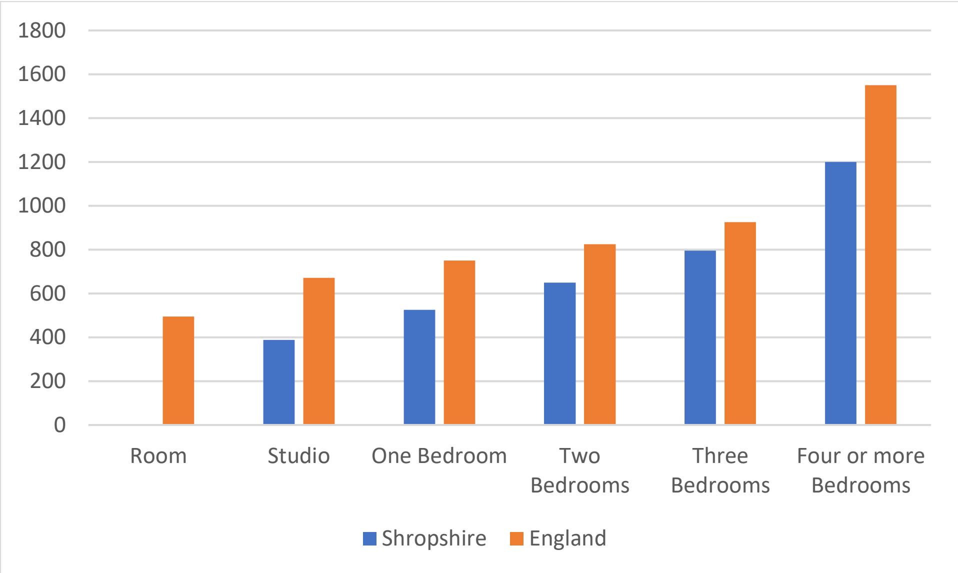
f) Private Rent Data

4.27 Figure 8 demonstrates the private rental market statistics of Shropshire from the 1st October 2022 to the 30th of September 2023.

4.28 Based on the data, houses with four or more bedrooms have the highest private rents. There is a clear association between the number of bedrooms and the private rent charged, which is consistent with national trends.

4.29 Shropshire's market statistics closely correlates with national averages. However, there are three notable differences: first, there is no recorded data for Room type dwellings; second, the average rent for Studio apartments in Shropshire is 388, which is almost half of the national average of 671; and third, for properties with four or more bedrooms, Shropshire's average rent is £350 less than the national average.

Figure 8. Median Private Rental Market Statistics



Source: Private Rental Market Statistics, ONS – 1 October 2022 to 30 September 2023

g) Transactions Data

4.30 Figure 9 shows the price paid per dwelling type in Shropshire in 2023.

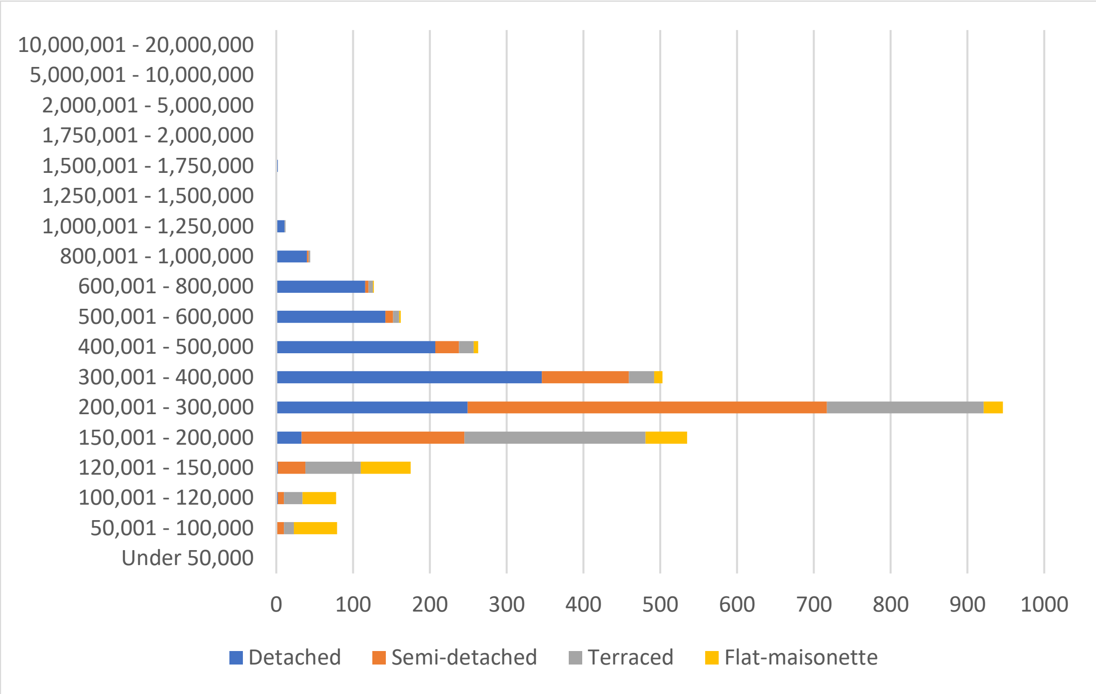
4.31 The data demonstrates the most common house price range paid was £200,001 - £300,000 made up of mainly Semi-detached properties (468), followed by detached at 249 properties

4.32 The highest portion of detached dwellings were sold in the £300,001 - £400,000 price range

4.33 Only 4 properties were purchased in excess of £1,250,000, all 4 of these were detached dwellings.

4.34 In contrast, the cheapest sold property was flat/maisonettes; the most common price was £120,001 - £150,000. The second most common price range was £50,001 - £100,000

Figure 9. Price Paid data for Shropshire 2023

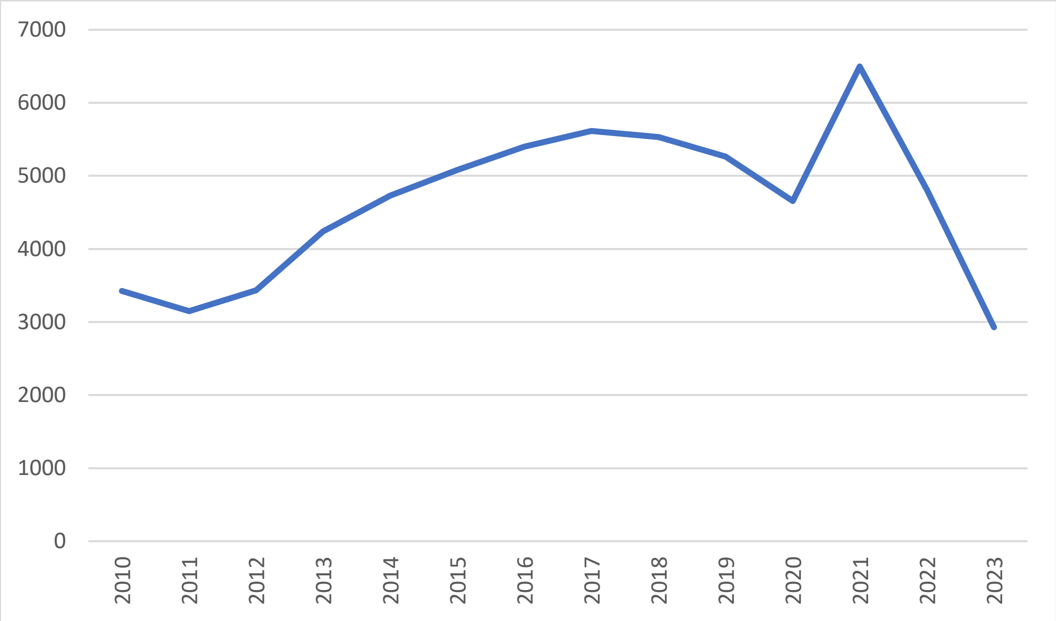


Source: Housing Land Registry

4.35 Figure 10 shows the total sales in the Shropshire property market from 2010 to 2023.The maximum number of sales was in 2021, 6,497, with a sharp decline in the last two years to the lowest amount of sales in 2023 at 2,928.

4.36 This pattern is not unique to Shropshire, but it highlights the need for additional affordable homes. The era 2012-2017 represents the period of recovery following the global financial crisis. In recent years, the cost of living crisis and growing inflation have hindered the housing market nationwide.

Figure 10. Total sales



Source: Housing Land Registry

h) Conclusion of housing market indicators

4.37 The analysis of Shropshire housing data indicates major trends that have implications for the region's affordable housing needs.

4.38 Firstly, the predominance of private enterprise residences in housing completions highlights a huge gap in the supply of affordable housing. While private sector construction has been strong, the availability of affordable housing through market-led plans or legal agreements has been limited.

4.39 Despite an overall rise in dwelling stock, the supply of affordable housing units has not kept up with demand. The average annual growth does not meet Shropshire's identified demand for affordable housing, increasing affordability issues for many households.

4.40 The analysis also emphasises the affordability challenges that Shropshire residents face. The ratio of house prices to workplace earnings is higher than the national and regional averages, indicating a lack of affordability in the housing market. This difference may make it difficult for households to find adequate and affordable housing options.

4.41 The large number of households on local authority housing waiting lists demonstrates Shropshire's continuous need for affordable homes. While the figures have fluctuated over time, the general trend indicates that affordable housing options are still needed to alleviate the region's affordable housing pressures.

4.42 In terms of market trends, Shropshire's housing market generally follows national averages. The recent fall in property transactions points to broader economic issues that may have an influence on house affordability. As transaction volumes decline, the need for affordable housing grows, especially in light of economic concerns.

5.0 CONCLUSION

5.1 In light of the emerging plan and associated policies it is important the council considers the benefit of additional affordable housing to the community and performance of the area. With the most recent lower quartile affordability ratio 7.8 (2022).

5.2 Shropshire clearly requires additional affordable homes, as seen by the gradual increase in local authority waiting lists since 2019. Likewise, it is evident that the current stock in Shropshire is insufficient. The vast majority of housing in Shropshire is privately owned (69%), which is 8% higher than the national average.

5.3 It was demonstrated in the SHMA (2020) there was an affordable annual requirement of 799 dpa, this was to account for the continued shortfall in delivery.

5.4 The continued failure to meet the delivery targets from the adopted Core Strategy and SHMA (2020), have led to an under delivery of 2197 since 2015/16, indicating the need for the plan period remains at **15,351 affordable dwellings**. This equates to approximately **1023 dpa**.

5.5 In alignment with the adopted plan Policy CS11, the intention is to deliver 20% affordable homes, despite the emerging plan requiring a delivery of 20% in Policy PD3. Therefore, the site is both policy-compliant and will offer a larger amount of affordable housing than the emerging plan requires.

5.6 This proposal intends to deliver up to **140 affordable dwellings** in compliance with the adopted local policy. In accordance with Policy DP3 of the emerging plan an estimated mix for this development would be **21 First Homes**, **21 Shared Ownership**, and **98 Affordable Rent**.

5.7 Overall, there is an immediate need for affordable housing in Shropshire, and the continuing inability to provide highlights the importance of action. To address this deficit, local governments, developers, and other stakeholders must work together to prioritise affordable housing provision and guarantee that all residents have access to adequate housing.

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