

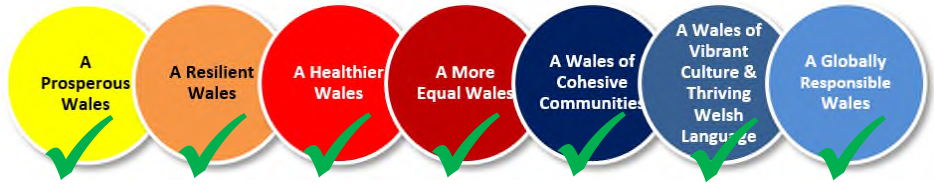


## Well-being Objective 7

### Live Well - Increase the availability of rented and affordable homes

#### So why is this important?

- Good quality affordable homes promote **health and well-being**, meeting the individual needs of the residents, building strong sustainable communities and places where people want to live.
- Good quality energy efficient affordable homes are good for the **People and the Environment** - as the energy use within the home will be reduced, having a significant effect on reducing the fuel costs for the occupying residents. It will also have a significant effect on reducing pollutants in the atmosphere and mitigating fuel poverty in our communities.
- It's good for the **Social Structure** - well-placed affordable housing developments allow communities to welcome a wide range of families and to create a vibrant, diverse, group of residents.
- It's good for the **Economy** - in order to thrive, new businesses need easy access to its workforce. Affordable housing developments ensure that working families will remain in their community.



#### Why this should concern us?

- People told us during our consultation on affordable Housing in 2015 that we need to:
  - ✓ Target help where the need is highest, in both urban and rural areas, by delivering more affordable homes for rent and buy.
  - ✓ Be more flexible - whether by bringing wasted homes back into use, buying existing homes or building new ones.
  - ✓ Do whatever it takes by developing innovative and creative ways to deliver more homes.
  - ✓ Use our resources in the best possible way to ensure as many new homes as possible.
  - ✓ Use the expertise, skills and resources of those we work with.

#### What do we need to do?

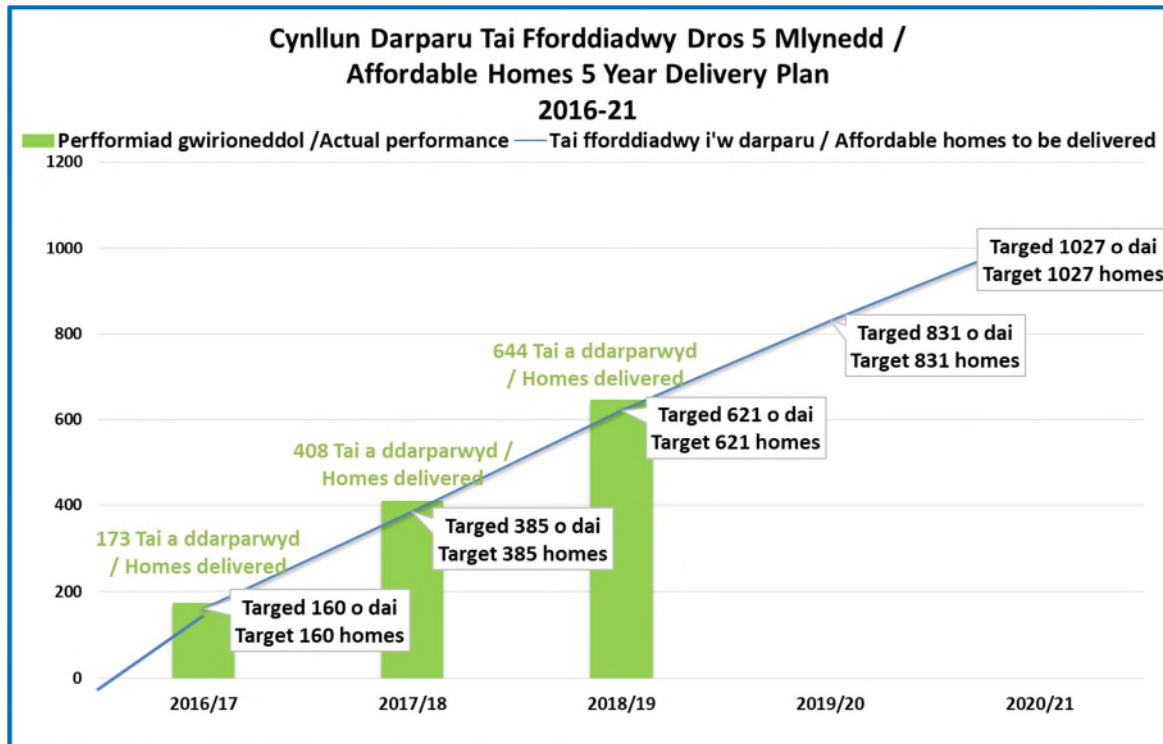
- We need to provide additional affordable homes to meet the needs of residents in Carmarthenshire.
- We need to build new council homes across the County.
- We need to actively work with private landlords to encourage them to make their properties available at affordable rental levels, including bringing more private sector homes into the management of our in-house 'Simple Lettings Agency'.
- We need to work in partnership with Housing Associations in Carmarthenshire to maximize the supply of new build affordable homes.
- We need to actively work with property owners to bring empty homes back into use.
- We need to purchase homes from the private sector and increase the Council Social Housing stock.
- We need to maximize the number of affordable homes delivered through developer contributions from the planning system.
- We need to maximize all funding opportunities for both the Council and Housing Associations.

#### How will we do this?

- A. We will deliver all of the above through our [Affordable Homes Delivery Plan](#). This is currently being further developed with more focus on building new Council and low cost affordable homes that will have a huge impact on the health, economic and social well-being of the County. We will also continue to bring empty homes back into use to increase choice and provide the right type of home in the right areas.

## Key Measure of Success

Number of affordable homes in the County (7.3.2.24)



## An example of what we are doing

### Helping people to get on the property ladder.

Since the beginning of the plan we have helped over 50 families get on the property ladder. We have done this by providing homes on an equity share basis through our Low Cost Home Ownership programme. The homes have been provided from the Local Development Plan (LDP) Section 106 Affordable Housing process. The LDP requires all developers delivering more than 5 homes to provide affordable homes on the development. This can range between 10% and 30% depending on where in the County these developments are located.



Our homes are nominated to eligible individuals and families from the Affordable Housing Register. To be eligible, the household income cannot exceed than £25,000, meaning that these families would not be able to afford to buy their own home on the open market without subsidy. The homes remain affordable in perpetuity through the use of a local land charge. If the property is to be sold, it is again nominated to eligible households from the Affordable Housing Register.



Lead Executive Board Member  
Cllr Linda Evans



View our [detailed delivery plan](#) against this objective