



affordable housing



Local Development Framework





Affordable Housing
Supplementary Planning
Document

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1 INTRODUCTION

- 1.1 This SPD expands upon those housing policies in the adopted Warwick District Local Plan (1996-2011) which are concerned with the provision of affordable housing. These policies include:
- Policy SC11 Affordable Housing, and
 - Policy RAP4 Providing Rural Affordable Housing.
- 1.2 The supplementary information in this SPD provides guidance and information to developers of housing sites on aspects such as:
- the Council's definition of affordable housing
 - when affordable housing will be sought on private housing development sites;
 - how much affordable housing will be required;
 - what types of affordable homes are most needed in Warwick District;
 - ways in which the Council and its partners will ensure that the affordable homes meet the needs of those unable to afford housing on the open market;
 - how the affordable homes can remain affordable;
 - how the Council works with affordable housing providers and developers to deliver affordable housing; and
 - in the rural areas, how exceptions can be made to restrictive planning policies to allow affordable housing developments in special circumstances.
- 1.3 The Council also produces **Guidance for Developers** on Affordable Housing which is updated on a regular basis. This complements the SPD by providing up to date information on housing costs and sizes, indicative rent levels, household incomes and standards of accommodation in relation to affordable housing. Both this SPD and the Guidance for Developers are available on the Council's web site www.warwickdc.gov.uk.

2. POLICY BACKGROUND

- 2.1 The policy background to affordable housing is set out in national guidance, the Development Plan for Warwick District, and other national, regional and local strategies.

Planning Policy Statement 3: Housing (PPS3)

- 2.2 National planning policy for housing is set out in Planning Policy Statement 3: Housing (PPS3) which was issued in November 2006. In terms of affordable housing, PPS3 sets out the government's commitment to "providing high quality housing for people who are unable to access or afford market housing, for example, vulnerable people and key workers as well as helping people make the step from social rented housing to home ownership". Affordable housing is defined as social rented and intermediate housing.
- 2.3 PPS3 states that planning documents should set targets for different types of affordable housing and specify the types of housing that are required. They should set out the circumstances in which affordable housing will be required and the approach to developer contributions as an alternative to the provision of the affordable homes on-site. In rural areas, plans should consider allocating and releasing sites solely for affordable housing, where practical and viable, including the use of a rural exception site policy.

West Midlands Regional Spatial Strategy (RSS)

- 2.4 The West Midlands Regional Spatial Strategy (RSS) was adopted in June 2004 and covers the period 2001 to 2021. It forms part of the Development Plan for Warwick District. A review of the housing aspects of the Strategy commenced in 2005 and is expected to be adopted in early 2009.
- 2.5 Policy CF5 of the RSS is concerned with the delivery of affordable housing and mixed communities. The policy requires local authorities to co-operate with housing providers to create more balanced and mixed communities through the provision of a range of housing types and tenures. They should keep under review the need for affordable housing and consider whether there is a need for affordable housing to be sought on sites below the site size threshold set out in national guidance
- 2.6 The RSS recognises the need for 6,000-6,500 affordable dwellings per year across the region although these needs differ across the region. Broadly speaking, there is poor quality and choice in the Major Urban Areas whilst insufficient affordable housing is the main problem in the south and west of the region.

West Midlands Regional Housing Strategy

- 2.7 The West Midlands Regional Housing Strategy (RHS) was published in June 2005. The strategy was supported by extensive research into the housing circumstances of the region.

This research informed the identification of the region's four Housing Market Areas (HMA's). Warwick District is included within the South HMA along with Stratford on Avon District and the six Worcestershire districts.

- 2.8 The RHS states that intra-regional migration from the conurbation, coupled with migration from the South East, has created a high demand, highly unaffordable, housing market in the South HMA. The RHS expects further pressures on the South HMA to result from the Milton Keynes/ South Midlands Growth Area.
- 2.9 The South HMA is attractive to commuters and economically active households and has high rates of owner occupation. A very low proportion of the area's housing stock is affordable housing and as a consequence the South HMA has high levels of homelessness and affordable housing needs. Within the HMA, Warwick District and Stratford Town have the highest affordable housing needs. In terms of the wider allocation of funding, however, the RHS identifies the regeneration of the low demand areas in the West Midlands conurbation as being of greatest priority.

Warwick District Local Plan 1996-2011

- 2.10 The Local Plan was adopted in September 2007 and forms part of the Development Plan for the District. In respect of affordable housing, the Plan sets out:
- The Council's definition of affordable housing
 - The need for additional affordable housing and the target for provision
 - A policy for ensuring that new affordable dwellings will be provided on suitable sites; that the need will be met in terms of type, size and affordability; and that new affordable dwellings will be made available in perpetuity (Policy SC11)
 - A policy to enable the provision of affordable housing in rural areas on exception sites (Policy RAP4)
 - Other opportunities for the provision of affordable housing (Policies SC2, UAP1 and RAP1)

Policies SC11 and RAP4 are set out in Appendix I with cross references to this SPD

Council Corporate Policy

- 2.11 The Council's Corporate Strategy 2003-2007 has been produced following consideration of the needs and aspirations of the community and partners and the present and past levels of performance. One of the social objectives is to "Meet the Housing Need" and the priority actions for achieving this include:
- To increase the number of affordable homes within the District, and
 - To improve the quality of housing.

These priorities are supported by Corporate Targets for the period 2003-2007 which seek to increase the number of affordable homes by 100 per year and to meet the Decent Homes Standard for council homes of 78% by 2007 and 100% by 2010. These targets are currently under review.

Housing Strategy

- 2.12 The Council's current Housing Strategy was produced in 2003 and is under review in 2007. It takes forward the objectives from the Community Plan and the Corporate Strategy. An Officer-led Steering Group, the Housing Strategy Steering Group, brings together Officers from Housing and Planning Departments, Members and Tenant Groups to monitor and review progress. This has included involvement in developing the housing policies of the Local Plan.

Homelessness Strategy

- 2.13 The Council's Homelessness Strategy was updated in June 2005 and meets the requirements of the Homelessness Act 2002. It sets out a review of current provision for meeting the needs of homeless people, identifies future needs and formulates a strategy to meet those needs.

Warwickshire Local Area Agreement (LAA) 2007

- 2.14 The LAA is an agreement between central Government and partners within Warwickshire that aims to tackle issues identified by the people of the County. The LAA is structured around 6 functional blocks. Within the Stronger Communities block outcome St4 identifies a need to "meet local housing needs". One of the indicators that will measure the extent to which this outcome is achieved is "numbers of affordable housing units built on land identified as public land/ premises".

Joint Working – Planning and Housing

- 2.15 The Council recognises the importance of joint working between Housing and Planning Departments in order to meet the corporate priorities in relation to affordable housing. Housing and Planning Officers work together in developing housing policy such as the Housing Strategy, the Local Plan housing policies and Supplementary Planning Documents related to housing. At councillor level, the Housing and Environment Portfolio Holders are jointly involved in matters related to affordable housing.
- 2.16 In terms of the implementation of affordable housing schemes, the Council's Housing Development Officer (based in the Housing Department) liaises with developers and affordable housing providers in bringing forward these schemes. The post is the first point of contact for developers thus ensuring that developers are informed about the Council's strategic priorities at an early stage.

3 HOUSING NEED IN WARWICK DISTRICT

3.1 Housing need in the District is evidenced by a number of different studies at sub-regional, district and parish levels.

Joint Housing Assessment for South Warwickshire 2006

3.2 This Joint Assessment of the housing needs of Warwick and Stratford on Avon Districts was undertaken by Outside UK Ltd. The study used a combination of primary and secondary data to assess levels of affordability in line with Government guidance as set out in the draft practice guidance "Housing Market Assessments" (ODPM December 2005). The source of the primary data was a household survey which combined postal and face-to-face questionnaires. The main findings of the survey, in terms of affordability in Warwick District, were as follows:-

- The entry-level price of a dwelling was £179,856 (2005 prices)
- The gross annual income required to be able to afford to purchase an entry-level house would be £62,019 for a two (or more) earner household and £51,387 for a single earner household
- The price of an entry-level house would be outside the affordability range of 90% of two (or more) earner households and 95% of single earner households
- A total of 821 additional affordable dwellings would need to be provided each year in order to meet housing need over the next five years.
- Up to 20% of new affordable homes could be provided as shared ownership dwellings
- The priorities for new affordable dwellings in terms of size and type are two- and three-bed houses and two-bed flats.
- The distribution of need across the District is proportionate to population

South Housing Market Area Assessment 2007

3.3 This desk top Housing Market Assessment was carried out by Rupert Scott on behalf of the South Housing Market Area Partnership. The study analysed the supply of, and demand for, entry level housing which is defined as housing priced at or below the lowest quartile price. In Warwick District, this price is £151,000. The following Table illustrates the types of homes which new households can afford.

| TABLE 2 Annual Housing Need & Supply | | |
|---|--------------------------|----------------------|
| Dwelling Tenure/Cost | Annual Gross Need | Annual Supply |
| Buy 100%* | 532 | 669 |
| Private Rent | 94 | 194 |
| Buy 75%* | 145 | 0 |
| Buy 50%* | 256 | 0 |
| Social Rent only | 763 | 394 |
| Total | 1,790 | 1,257 |
| * of lowest quartile price of £151,000 | | |

3.4 The study also found that:

- The sub-region, particularly South Warwickshire, is subject to migration pressures from the south as well as the north and this leads to higher house prices and longer commuting distances
- The growth in the number of households is mainly driven by older people living longer
- Even areas with a proposed increased rate of new supply will not be able to meet locally generated needs
- The problem of housing supply has been exacerbated by the increased proportion of smaller housing units as these house fewer people, have higher vacancy rates and create lower activity in the rest of the local market
- The greatest need in the affordable housing sector is for new and growing families
- The rural areas contain some of the highest house prices and have a limited supply of lower priced property
- In Warwick, a single income of £40,986 and a joint income of £49,446 is required to afford to buy a house at the lowest quartile price
- In Warwick District, 65% of households in need each year cannot afford to buy or rent in the open market. Of these, the majority (66%) can only afford social rented accommodation
- In Warwick, housing in the intermediate sector would need to cost no more than the equivalent of 50% of the lower quartile price to be genuinely affordable

Village /Parish Housing Needs Assessments

- 3.5 The Housing Assessment 2006 included a sample survey in the rural area as a whole but, due to the large number of small settlements and the small numbers of households, this sample was insufficient to be meaningful at parish level. However the assessment did identify a clear need for affordable housing in the rural area generally.
- 3.6 A better way of estimating need in rural villages or parishes is to carry out a housing needs survey or assessment where every household receives a questionnaire. Some parishes carry this out as part of a wider Parish Plan survey. The Warwickshire Rural Housing Association also carries out such surveys on behalf of parishes where there is a prospect of providing affordable housing locally. The Council is able to advise as to whether such surveys have recently been carried out.

The Warwickshire Black and Minority Ethnic Housing Needs Study

- 3.7 The Warwickshire Black and Minority Ethnic Housing Needs Study (Bob Blackaby, May 2005) was commissioned by the five Warwickshire District Councils and the Supporting People Team to research the specific housing and housing related support needs of minority ethnic groups in the county. In 2001, Warwick District's population had a higher proportion of people in black and minority ethnic groups (7.1%) than any other Warwickshire District. Further, 25% of the county's total black and minority ethnic population lived in Warwick District.
- 3.8 Recommendation 1 of the study was that:

The Councils and local housing associations should continue to give urgent consideration to ways in which they can increase the supply of social housing for rent. There is a particular need to increase the supply in Leamington Spa. Efforts to expand supply should include consideration of:

- *a new build programme for rent*
- *acquisition of existing housing*

Decisions about the mix of housing to be provided under the programme should be informed by the results of this research, alongside the results of general housing needs surveys and other intelligence. It is clear that a range of accommodation sizes is needed. Provision in Leamington Spa should include houses with four bedrooms.

South Housing Market Area Gypsy and Traveller Accommodation Assessment

- 3.9 A study into the accommodation needs of gypsies and travellers in the South Housing Market Area is due to be completed by the end of 2007. If a need is identified in Warwick District, the Local Development Framework will allocate suitable sites.

4. THE COUNCIL'S DEFINITION OF AFFORDABLE HOUSING

- 4.1 The Warwick District Local Plan includes the Government's definition of affordable housing as contained within PPS3 (Appendix B) as follows:

"Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.*
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision"*

- 4.2 PPS3 defines **social rented housing** as:

"Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the rent regime. The proposals set out in the three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed by the local authority or Housing Corporation as a condition of grant."

- 4.3 PPS3 defines **intermediate housing** as:

"Housing at prices and rents above those of social rent, but below market prices or rents, and which meets the criteria set out above. These can be shared equity products (e.g. Home Buy), other low cost homes for sale and intermediate rent."

- 4.4 The Local Plan also states that affordable housing should, by definition, be affordable to those in housing need. The Council will, therefore, expect **housing for rent** to be no more than Housing Corporation benchmark rents and be within the limits of those receiving housing benefit. Intermediate housing is often unaffordable to those in housing need, and certainly to those in receipt of housing benefit. However, the Council accepts that there is a role for such housing for those wishing to make the transition from rented housing to home ownership. The Council, therefore, will accept **intermediate housing** only where the costs are considered to be affordable in relation to the income of newly-forming households. This relationship is based on the mortgage cost of the dwelling which should be no more than 3.5 times the income of newly forming households.

- 4.5 Government guidance states that where **gypsy and traveller sites** are owned and managed by local authorities or Registered Social Landlords, they are included within the definition of affordable housing.

5. THE AFFORDABLE HOUSING REQUIREMENT

- 5.1 Policy SC11 (Affordable Housing) sets out the affordable housing requirement on residential development sites (see Appendix I for full policy).

Policy SC11

Residential development on the following sites will not be permitted unless provision is made for a minimum of 40% affordable housing to meet local needs:

- a) within towns, sites of 10 or more dwellings or 0.25 hectare or more in area irrespective of the number of dwellings;**
- and**
- b) within the rural areas, sites of 3 or more dwellings**

- 5.2 All schemes providing self-contained units of accommodation, whether in new-build or conversion schemes, will be subject to the policy.

Site Size

- 5.3 Site size, in terms of hectares, refers to the gross site area. Where the site is a subdivision of a larger site or adjacent to another potential housing site, the site size for threshold purposes will be taken to be the larger development site. Thus where a site has been subdivided, or is in separate ownerships, the site size will be all the sites taken together.

- 5.4 In determining whether two or more adjacent development sites should be considered as one, the council will consider the following:
- whether a previous application incorporated parts of both sites;
 - whether the sites are inter-dependant in any way – for example, functionally or physically;
 - whether there is a community of interest between the two owners; and/or
 - whether there is a reasonable prospect of developing both sites together

- 5.5 In applying the threshold of 10 units in the urban areas, the Council will have regard to the density of the development as well as the numbers of units proposed. For example, there may be instances where a scheme, which provided less than 10 dwellings, is judged to have an inappropriate density in order to circumvent the policy requirement. In such cases the Council may refuse the application if the density of the development is contrary to local and national policy.

Site Suitability -Towns

- 5.6 The towns in Warwick District are Warwick, Leamington Spa, Whitnash and Kenilworth. The boundaries between the towns and the rural areas are shown on the Local Plan Proposals Maps.
- 5.7 The general presumption is that the affordable housing will be provided on the development site. This will ensure that new developments contribute towards mixed and

balanced communities. All four towns offer sustainable locations for residential development in terms of access to jobs, services and public transport. The Housing Assessment 2006 found that there is demand for affordable housing throughout the District pro-rata to population levels. It is unlikely, therefore, that any urban site would not be suitable for affordable housing.

Site Suitability – Rural Areas

- 5.8 Local Plan Policy RAP1 (Directing New Housing) only allows market housing development in the rural areas in certain circumstances. In terms of market dwellings, sites of 3 dwellings or more (the threshold for affordable housing) are only likely to be granted permission on previously developed land in the Limited Growth Villages. This is because these villages have a reasonable level of services and access by public transport to the towns. Permission will only be granted for such sites where there is evidence of local need for the **market dwellings**. This need should be demonstrated in a parish/ village appraisal or assessment carried out by the local community.
- 5.9 The Housing Assessment identified a need for affordable housing across the rural area generally. However, the availability of suitable sites in sustainable locations in the rural area is a serious problem in this District. Therefore, where a private development site emerges in a Limited Growth Village the Council will require an element of affordable housing on sites of 3 dwellings or more. The housing will be offered, firstly, to people with a local connection with the parish or, in the unlikely event that insufficient such need is identified, other rural parishes. An exception may be where the Parish and District Councils have agreed a specific lettings policy. The criteria for determining “local connection” are set out in paragraph 9.16.
- 5.10 There will be no requirement to identify a specific local need for rural affordable housing (provided as part of market housing site) due to the small numbers of units which are likely to be delivered and the relatively large amount of general need identified in the Housing Assessment. However, where an up-to-date assessment or survey of local needs exists, this will be taken into account in determining the types of homes. See Section 9 for development on “rural exception sites”.

The Amount of Affordable Housing

- 5.11 The Council will require 40% of the total (gross) number of dwellings provided on the site to be affordable. Where a scheme is amended to increase the number of dwellings, following the grant of planning permission, a proportionate increase in the amount of affordable housing will also be required.

Site Viability

- 5.12 It is expected that developers will be aware of their obligations in respect of affordable housing, and other planning requirements, at the outset and that the financial implications of these will have been taken into account prior to negotiations on the purchase of the land. Where applicants claim that they are unable to provide 40% affordable housing because this would make the scheme unviable, the Council will require written evidence of the costs of the scheme. A list of the major components of a scheme for which details should be provided is given in Appendix II. Alternatively, developers may wish to utilise the Housing Corporation’s “Economic Appraisal Tool” which is available on their web site (www.housingcorp.gov.uk). All such information would be confidential between the Council and the developer and the details would need to be validated by an independent Chartered Surveyor, appointed by the Council.

- 5.13 In cases where the Council is satisfied that the scheme could not be viable with 40% affordable housing, Officers will negotiate with the applicant on either the mix of homes to be delivered or the numbers to be provided. In doing so, they will take into account the affordable housing priorities in that particular location and the nature of the overall development.

Alternative Developer Contributions

Policy SC11
“provision will be made on site either as serviced land and/or dwellings” (sub-section I)

“Contributions in lieu of on site delivery, such as money, land or off site provision, may be accepted in exceptional circumstances.”

- 5.14 The presumption is that the affordable homes will be provided on the development site. This will ensure that the development provides a mix and balance of homes. The preferred approach is where the developer builds the homes and transfers them to a Registered Social Landlord.
- 5.15 There may be exceptional circumstances where it is not possible to provide affordable housing on the site. This could include, for example, a small conversion scheme where it is not possible to separate the affordable housing from the market housing and where this would present difficulties in terms of management arrangements and service charges. In such instances, the Council may agree to a financial contribution in lieu of the affordable housing. This financial contribution would be used to support the provision of affordable housing in other locations. The contribution will be calculated on the basis that the site size, in terms of dwellings, is equal to the numbers of dwellings provided on the site plus 40%. This takes into account the increased number of market dwellings provided on the site (100% as opposed to 60% - see Table below). Further guidance on the calculation of financial contributions is given in the Council’s Guidance for Developers.

| Calculations of Affordable Housing Requirement in the Case of | | | |
|--|-------------------------|-----------------------------|------------------------|
| (1) On-site Provision of Affordable Housing and | | | |
| (2) Off-site Provision of Affordable Housing | | | |
| Example of Site with Capacity of 100 Dwellings | | | |
| | Market Dwellings | Affordable Dwellings | Total Dwellings |
| (1) Provision On-site | 60 on-site (60%) | 40 on-site (40%) | 100 (100%) |
| (2) Provision Off-site | 100 on-site (60%) | 66 off-site (40%) | 166 (100%) |

- 5.16 Alternatively, the Council may consider the provision of the affordable housing on an alternative site if such a site can be identified and secured for the provision of housing to meet the needs of the district. As with the example cited above, the amount of affordable

housing to be provided off-site will reflect the increase in the number of market homes which can be provided on the development site itself.

- 5.17 In the case of both financial contributions and off-site provision, the details of the arrangements will be set out in a planning (Section 106) agreement.

6. ENSURING THE AFFORDABLE HOUSING MEETS NEEDS

- 6.1 The Local Plan seeks to ensure that any affordable housing provided under the policy does actually meet the needs of the District

Policy SC11

- II. the accommodation provided will be determined on the basis of local need as identified by the Council in accordance with the Housing Strategy and Housing Needs Study and, where appropriate, by other local needs surveys and information;**
- III. the accommodation provided is genuinely available to those households who have been identified as being in need;**
- IV. forms of tenure other than social rented housing will be considered provided that:-**
 - a) they achieve weekly outgoings significantly below the maximum affordable to households in housing need, and**
 - b) such housing is available in perpetuity, where practicable, and only to those with a demonstrable housing need;**

Affordability and Tenure

- 6.2 The affordable homes to be provided must meet the definition of affordable housing as outlined in 4.1 above. However within this definition there are different types of affordable housing needs which we must meet. These include the range from those households with sufficient funds/income to enter the intermediate market to those whose needs can only be met in the social rented sector. The Housing Assessment 2006 found that, of those households whose needs could not be met in the open market, only 17% could afford intermediate housing. The SHMA Assessment 2007 found that 22% of households (whose needs cannot be met by the market) could afford intermediate housing at a level of ownership of not more than 50%. As a general rule, therefore, the Council will require a minimum of 80% social rented housing and a maximum of 20% intermediate housing unless the developer can demonstrate that such a mix is inappropriate on the particular site.

Housing Types and Sizes

- 6.3 A mix of dwelling types and sizes (both market and affordable) will be required on all sites in order to create sustainable communities. In determining the types of homes, developers should have regard to the nature of the site and the needs of the District.
- 6.4 Evidence from the Housing Assessment 2006 indicates that, in terms of affordable housing, the greatest need is for 2- and 3-bed houses and 2-bed flats. The SHMA Assessment 2007 supported this evidence but also found that the shortage of 2- and 3-bed houses was compounded by the fact that re-lets of these properties are particularly infrequent. Further, they provide a more sustainable type of dwelling than flats as there is less need to move to more suitable accommodation as the family grows. The Council's priority, therefore, will be for 2- and 3-bed houses with a limited number of 2-bed flats and 4-bed houses. One-bed flats will not normally be accepted as part of the affordable housing requirement unless they form a very small percentage of the total number. The

Guidance for Developers document provides floorspace figures for the different types of dwellings.

- 6.5 Where there is evidence of need, specialist or supported housing or sites for gypsies and travellers may be accepted in lieu of general needs affordable housing.

Housing Costs

- 6.6 Affordable housing for rent must be let at rent levels which comply with the Housing Corporation's target rent regime and be affordable for those relying on housing benefit. Indicative target rents are set out in the Guidance for Developers document.

- 6.7 The test of affordability for intermediate housing is based on the relationship between the occupation cost of the property and average income levels. This relationship is tested using a "multiplier" which, in this District, is a maximum of 3.5. Another test of affordability for intermediate housing is that the occupation costs should not exceed 33% of average income of newly forming households.

- 6.8 In summary, the following principles should be taken into account in setting housing costs:
- In rented housing, rents should be at or below Housing Corporation benchmarks and within the limits prescribed by the Rent Service for receipt of full housing benefit.
 - In intermediate housing, the rent charged on un-owned equity should be at the target level set by the Housing Corporation (2.75% of un-owned equity per annum in 2007)
 - In intermediate housing, the maximum multiplier applicable between occupation costs and average income is 3.5.
 - In intermediate housing, occupation costs should not exceed 33% of average income

- 6.9 The Council's Guidance for Developers document provides further information on housing costs. Developers should also contact the Council's Housing Development Officer for up-to-date data on income and rent levels.

- 6.10 Another element of affordability is the running cost of a property. The Council will expect all affordable homes to meet the Housing Corporation's Design and Quality Standards and to achieve a rating of at least Level 3 in the Government's Code for Sustainable Homes (see Section 7). This will ensure affordable heating and lighting as well as good quality and sustainability in terms of building design and construction. Service charges, where applicable, will be taken into account in assessing the affordability of a home.

Affordability in Perpetuity

- 6.11 The Council will need to ensure that the affordable homes remain affordable for as long as they are needed. The best way of ensuring this is by transferring the homes to a Registered Social Landlord (RSL). In cases where a RSL is not involved in the delivery of the affordable housing, the Council will require the provider to agree to the retention of the homes in perpetuity in a planning (Section 106) agreement. Exceptions are made for mortgagees in possession of the affordable homes, people who have "staircased" to 100% ownership and people who have exercised their "right to acquire" an affordable home. It should be noted, however, that shared ownership leases will not normally allow tenants to "staircase" to full ownership.

7. DESIGN STANDARDS FOR AFFORDABLE HOUSING

- 7.1 The Council is committed to ensuring that all new housing is built to a high standard of design so that communities, both now and in the future, will be stable and healthy whilst living in clean, safe and sustainable environments. This objective is shared by the Council's partner RSLs who will normally be involved in the provision of the affordable homes.

Integration of Market and Affordable Homes

- 7.2 In designing a housing development scheme, it is important that the scheme is designed as a whole, with both the market and the affordable homes together, rather than as two separate schemes. This is so that the principles of a safe and sustainable development, in terms of layout and orientation, can be applied to both elements of the scheme. If the two elements of the scheme are designed independently, there may be insufficient regard to the effects of the design and layout of one part of the scheme upon the other.
- 7.3 The Council considers that in order to ensure the creation of mixed and integrated communities, the affordable housing should not be visually distinguishable from the market housing in terms of build quality, materials, details, levels of amenity space and privacy.
- 7.4 The affordable homes should not generally be restricted to one part of the site, particularly in larger schemes where they should be distributed evenly across the site. Small clusters across the site are preferred. Planning applications should include plans which identify the location of the affordable homes.

Standards of Internal and External Design

- 7.5 The following Table gives a guide to the standards that the Council will expect all affordable housing schemes to meet. These include the standards set out in the Housing Corporation's "Design and Quality Standards". Specialist housing schemes (e.g. wheelchair housing) will have additional standards. Individual RSLs may also have their own checklists of standards which may differ from the standards below. This information will be up-dated as necessary in the Council's Guidance for Developers.

| Checklist of Standards for Affordable Housing | |
|--|--|
| Standard | Requirement |
| 1. Internal Standards | |
| Housing Quality Indicators (HQIs) Communities & Local Government | Minimum Scores for different elements as follows: Size: 41 Layout: 32 Noise, Services, Light: 22 Storage: Meets HQI requirements for the occupancy |
| Lifetime Homes Standard Joseph Rowntree Foundation | 30% of homes where practical and appropriate |
| 2. Sustainability | |
| Code for Sustainable Homes Levels 1-6 Communities & Local Government | Level 3 |
| 3. External Environment | |
| Secured by Design | Submit Application |
| Building for Life (CABE & HBF) Rural & street-fronted infill: All other Developments: | 50% positive response (10 out of 21) 60% positive response (12 out of 20) |

- 7.6 With the exception of the Lifetime Homes and Secured by Design standards, the above standards represent the **minimum requirements** for schemes which receive Housing Corporation funding.
- 7.7 Developers are also referred to “Checklist West Midlands” (Advantage West Midlands & West Midlands Regional Assembly) which is a sustainability checklist for new development.
- 7.8 The government's draft timetable for improved energy/carbon performance in new homes includes a 25% improvement by 2010, 44% by 2013 and zero carbon homes by 2016.¹ If this timetable is agreed following consultation, other standards are likely to include more challenging targets in parallel.
- 7.9 Developers are advised to refer to the Housing Corporation document “Design and Quality Standards” (April 2007). Further information on the standards and the relevant web site address for each is given in Appendix III.

¹ Building a Greener Future: Towards Zero Carbon Development. CLG Consultation. December 2006

8. WORKING IN PARTNERSHIP TO DELIVER AFFORDABLE HOMES

Funding of Affordable Housing

- 8.1 Affordable housing on private development sites is normally funded by the developer and the RSL or other affordable housing provider. In exceptional circumstances Social Housing Grant is available from the Housing Corporation. This is where the affordable housing scheme brings “added value” such as, for example, where it supports another regeneration initiative or where it includes exemplary standards of design and construction. Homes funded in this way must meet the high standards set down by the Housing Corporation.
- 8.2 There is no set formula for determining the developer’s share of the funding. In general the developer will be required to subsidise the housing to the extent that the affordable housing provider can provide homes which meet the Council’s definition of “affordable”. The Council accepts that the nature of the housing (i.e. houses/flats or rented/intermediate) will impact on the subsidy required to deliver the homes. In addition, the high land and property prices in the District mean that the level of subsidy can be quite high in order to make the homes affordable. Therefore it is vital that the affordable housing obligation is taken into account in determining the purchase price of the land at the outset. It is the increase in the value of the land, as a result of the permission for housing, which is expected to provide the subsidy for the affordable homes.

The Joint Commissioning Partnership

Policy SC11

**“the affordable housing will be normally provided through the involvement of a Registered Social Landlord who is also a Joint Commissioning Partner”
(Sub-section V)**

- 8.3 Delivering affordable homes on private development sites involves a number of different bodies including the Council, the developer, the affordable housing provider and occasionally the Housing Corporation.
- 8.4 The Council considers that RSLs are the most effective suppliers of affordable housing, particularly those which have a good track record of operating in the area and a local management presence. The Council works with such RSLs through a formal Joint Commissioning Partnership (JCP). The strategic objectives agreed by the JCP are:
- to secure affordable housing which meets the Council's planning policy requirements in respect of the schemes identified within the Council's current development programme,
 - to put the necessary funding and delivery arrangements in place; and
 - to meet or exceed the Council’s corporate housing need target, by providing an average of 100 new affordable homes a year (2003-2007).
- 8.5 There are currently 5 preferred partner RSL’s and these are listed in Appendix IV. The Council does, however, consider applications from any affordable housing provider which can demonstrate an ability to contribute to the delivery of the Council’s Housing Strategy.

- 8.6 The operation of the JCP ensures that all the partners work together to maximise their effective contribution to meeting housing needs within Warwick District and, in particular, to secure the delivery of more new homes, providing a variety of tenure choices at an affordable cost.
- 8.7 Applicants are advised to work in partnership with one or more of the partner RSLs. This may involve inviting bids from each of the RSL's for the purchase of the affordable housing units.

Obtaining Planning Permission

- 8.8 Developers are strongly advised to speak to the Council's Planning and Housing Officers (see Appendix V for contacts) prior to the submission of a planning application. They will be able to advise the applicant of the requirements under Policy SC11, the amount and types of affordable housing to be provided and the best way of locating them on the site. The Council will also be able to advise the applicant of an RSL who would be able to advise them on whether grant funding is likely to be available and work with them to deliver the affordable homes and subsequently purchase and manage them. The developer is advised to open negotiations with a RSL, or other affordable housing provider, at an early date so that a scheme can be worked up which is acceptable to all parties and the funding can be determined.
- 8.9 On submission of a planning application, the applicant should be able to supply the following details of the scheme:
- The overall mix of housing
 - The number of affordable homes to be provided
 - The location on the site
 - The numbers of social rented and intermediate homes (full and reserved matters applications only)
 - The sizes and types of each home (full and reserved matters applications only)
 - Alternative arrangements to on-site provision (in exceptional cases only)
- See Appendix IV

- 8.10 The developer should consider whether they wish to hand over serviced plots to the affordable housing provider or build homes on behalf of, and to the agreed specifications of, an affordable housing provider and then sell to them at an agreed price. Where social rented housing is provided, the cost to the provider should be not more than the amount which the provider can finance from proposed rents. Where intermediate housing is provided, it should be offered to the provider at a price which will enable them to offer the house at an affordable cost/rent to a household in need. The Guidance for Developers sets out further details of expected receipts.

Timescale for Delivery

- 8.11 The Council will need to ensure that the affordable homes are actually built alongside the market homes.

Policy SC11

**“the affordable housing should be built within an agreed timescale”
(Sub-section VI)**

- 8.12 The best way of achieving this is to include a clause in a planning (Section 106) agreement to the effect that, where completed units are sold to an affordable housing provider,
- no more than 50% of the open market dwellings shall be occupied until 50% of the affordable houses are ready for occupation; and
 - no more than 95% of the open market dwellings are occupied until all of the affordable houses are ready for occupation.

Where serviced land is transferred to a provider, or a financial contribution is paid instead, the Section 106 agreement will state that no more than 50% of the open market dwellings shall be occupied until the affordable housing land is transferred to the provider or the financial contribution is paid to the Council.

Legal Agreements

- 8.13 Section 106 of the Town and Country Planning Act 1990 allows for the use of legal agreements to ensure the delivery of those aspects of a scheme which are necessary for the development to be acceptable, but cannot be secured through a condition on a planning permission. The agreement will normally cover the following aspects of the scheme (in relation to affordable housing):

- the number of affordable homes;
- the timing of the construction of the affordable homes in relation to the development of the rest of the site;
- the transfer of the homes to, and management by, a Registered Social Landlord (or as otherwise agreed by the District Council);
- the allocation of the homes to persons on the HomeChoice lettings scheme;
- the retention of the homes as affordable housing on a rented or shared ownership basis (subject to exceptions for mortgagees in possession, people who staircase to full ownership and people who exercise their Right to Acquire);
- the sizes and tenure of the affordable homes (full planning permission or reserved matters only) and
- the standards of construction of the affordable homes (full planning permission or reserved matters only).

- 8.14 The Council has produced model Section 106 Agreements for residential developments and these are appended to the Guidance for Developers document or available on the Council's web site².

² www.warwickdc.gov.uk

9. AFFORDABLE HOUSING ON RURAL EXCEPTION SITES

- 9.1 This chapter is concerned with affordable housing on “rural exception sites” under Local Plan Policy RAP4 (See Appendix 1). Government policy in PPS3 allows small groups of affordable homes to be built, subject to planning permission, in rural settlements to meet the needs of that settlement on sites where housing development would not normally be allowed. Thus, where proposals for affordable housing satisfy the criteria in Policy RAP1 - for example, the scheme is located on brownfield land within the boundary of a Limited Growth Village - the provisions in Policy RAP4 need not be applied.
- 9.2 Local Plan Policy RAP4 allows “the development of affordable housing in the rural area to meet the local needs of a village or parish in exceptional circumstances”. These exceptional circumstances relate to:
- the evidence of need,
 - the scale and location of the development, and
 - the ability of the homes to meet the particular need in perpetuity.

Evidence of Need

- 9.3 The requirements of Policy RAP 4 in relation to evidence of need are as follows:

Policy RAP4

- a) there is full, detailed and up to date evidence, in the form of a parish or village survey of housing need, which demonstrates that the proposal will meet a particular local housing need which cannot be met in any other way;**

- 9.4 Needs Surveys may be carried out as part of a Parish Plan or as a one-off housing needs assessment/appraisal or survey. The involvement of the Parish Council is desirable but not essential. Some needs surveys are carried out by Warwickshire Rural Housing Association which is the main provider of rural affordable housing in Warwick District. A Housing Needs Survey is only ever a “snapshot” of housing need in an area and in determining whether the information in a Needs Survey is still valid the Council will consider:
- the age of the survey;
 - the size of the settlement; and
 - the extent to which there has been any change in the supply of affordable housing since it was carried out
- 9.5 Surveys should normally cover the parish in which the housing is to be provided. Surveys must aim to gather information on the realistic, rather than aspirational, housing needs of residents. They must aim to gather information on existing housing circumstances; future housing requirements; disposable income and savings; and links with the village/parish. The results should also be able to show that any genuine housing need cannot be met in any other way. Although surveys could be carried out of the needs of clusters of settlements/parishes, ultimately the information should be analysed on an individual settlement/parish basis because the affordable housing must meet the needs of the settlement in which it is located .

- 9.6 Further advice and information on carrying out, and interpreting the results of, a housing needs survey can be obtained from Warwickshire Rural Housing Association and/ or the Rural Housing Enabler for Warwickshire. See Appendix IV for contact details.

Size, Design and Location of the Scheme

- 9.7 Proposals for rural exception sites must meet the strict development criteria of Policy RAP4:

Policy RAP4

b) the proposed development is small in scale, of appropriate design and is located within or adjoining an existing settlement;

- 9.8 Government guidance in PPS3 states that rural exception schemes should be located on “small sites”. In Warwick District sites tend to accommodate less than 8 dwellings mainly because villages are small in size. The acceptability of sites, in terms of size, will therefore depend upon:
- the level of the identified need;
 - the nature and size of the existing settlement; and
 - the nature and size of the site and the way in which it relates to the existing settlement
- 9.9 All the dwellings must meet an identified need in a recent survey. However, notwithstanding the level of need, only small scale developments will be allowed and these should blend well into the existing settlement.
- 9.10 A settlement is defined as a village having at least one of the following basic services:
- a shop/general stores selling food and day-to-day household goods
 - a primary/junior school
 - a post office
 - a community building, e.g. public house, church, social club or village hall
 - an hourly daytime public transport service to a major town
- 9.11 The design and layout of the scheme should be essentially rural in character and should integrate well with the styles and materials which predominate in the surrounding area. Although the development may be an exception in terms of settlement policy, the scheme should comply with all other planning policies, in particular, Local Plan Policies DP1-DP15 as well as the Housing Corporation standards set out in paragraph 7.5 above.
- 9.12 The scheme must be located within, or adjoining, an existing settlement. In the Limited Growth Villages, Policy RAP1 allows affordable housing within the defined Limited Growth Village boundary on brownfield land. Thus, other sites within or adjacent to a Limited Growth Village must satisfy Policy RAP4 and be located within the village boundary or abut it.
- 9.13 In other settlements with at least one of the basic services, all proposals for affordable housing must meet the requirements of Policy RAP4. Sites should be located within or adjoining the settlement and should abut one of the buildings which form part of the main settlement. The Local Plan does not define settlement boundaries for these other villages.

- 9.14 Rural exception housing will not normally be allowed in, or adjoining, settlements without one of the basic services listed in paragraph 9.10 above. Where proposals are put forward in such settlements, very strong justification will be required as to why affordable housing is appropriate in this location. Proposals in the open countryside will not be acceptable.

Meeting Local Needs in Perpetuity

- 9.15 The Local Plan policy sets out the basic principles which must be met in order to ensure that the homes meet local needs, in perpetuity, which cannot be met in any other way.

Policy RAP4

c) the following principles are established:-

- I. all of the housing provided will be for exclusive occupation of people with a demonstrable need to be housed in the locality;**
- II. the type of accommodation to be provided will be determined on the basis of local need;**
- III. forms of tenure other than social rented housing will be considered provided that they achieve weekly outgoings significantly below the maximum affordable to households in housing need; and**
- IV. such housing is available, both initially and for subsequent occupancy, only to those with a demonstrable housing need.**

- 9.16 People with a demonstrable need to be housed in the locality Include:
- people who currently live in the parish and have done so continuously for at least the last 2 years and are seeking more suitable accommodation;
 - people who have lived in the parish for at least 2 years out of the last 10 years;
 - people who used to live in the parish and who have immediate family (mother, father, son, daughter, brother or sister) living in the parish;
 - people who have relatives living in the parish to whom it is desirable to live near for support e.g. elderly relatives, young families; and
 - people who have been permanently employed in the parish for at least 12 months.
- 9.17 The housing to be provided must meet the needs identified in the survey in terms of type, size and tenure. They should ideally be provided, and subsequently managed, by a Registered Social Landlord who is also a member of the Council's Joint Commissioning Partnership (see paragraphs 8.3 – 8.7). However, other providers such as Community Land Trusts³, would also be acceptable providers.
- 9.18 The tenure of housing will normally be social rented. This is because other forms of subsidised housing, such as shared ownership housing, is often still too expensive for those in housing need. However, where there is evidence of such need, a small proportion of intermediate housing will be considered where the cost is affordable. Affordability of such homes is assessed by comparing the weekly cost of the property with the amount considered to be affordable to those earning the average income of newly forming households. Evidence of affordability will be required.

³ Locally-based, not for profit organisations which own assets such as land & buildings through a trust which is democratically controlled by a community.

9.19 Another element of affordability is the running cost of a property. This is particularly important in the rural area where gas supplies may not be available. The Council will expect all affordable homes to meet the Housing Corporation's Design and Quality Standards and to achieve a rating of at least Level 3 in the Government's Code for Sustainable Homes (see Section 7). This will ensure affordable heating and lighting as well as good quality and sustainability in terms of building design and construction. The

Council's Guidance for Developers document gives further advice on affordability and standards of development.

9.20 Affordable homes provided by way of a rural exception scheme will need to be secured to ensure that they are always only available to local people with a housing need. The preferred and most appropriate means of doing this is by involving a Registered Social Landlord in the provision and subsequent ownership and management of the homes.

9.21 The homes should be made available both initially and subsequently to people who have a local connection and a proven housing need. Initial occupants should ideally be those identified in the housing needs assessment. If the property later becomes available, it will be offered firstly to people with a housing need and a local connection (as identified in 9.16 above) from within the village or parish in which it is situated. In the unlikely event that no one comes forward, the home will be offered to those from neighbouring parishes with a similar local connection to that parish and a proven housing need.

9.22 Social rented homes provided in a rural exception scheme will always remain in the ownership of the provider, usually a Registered Social Landlord. There will be no opportunity for tenants to buy the home under the "right to acquire" scheme. In the case of shared ownership or shared equity properties, part owners will not be able to buy the homes outright. This will ensure that the homes remain affordable to local people and are never sold on the open market.

Rural Exception Sites in the Green Belt

9.23 A large proportion of the rural area of Warwick District is designated as Green Belt. The Government accepts rural exception schemes in the Green Belt but greater controls are needed to ensure that the fundamental objectives of the Green Belt are not harmed – in particular, the retention of the open nature and rural character of the countryside.

Obtaining Planning Permission

9.24 Applicants should hold discussions with the Council's Housing and Planning Officers at the earliest opportunity in order to establish whether the site, the subject of a planning application, is suitable for affordable housing. The applicant should involve the local community in drawing up the scheme.

9.25 Only detailed (full) applications for planning permission in respect of exception scheme housing will be accepted. This is because the proposals must demonstrate that the housing to be provided will meet specific local needs in terms of size, type and tenure.

Policy RAP4

...Outline planning applications will not be accepted for such proposals. Detailed permission will be valid for 2 years from the date of the decision and will expire if development has not commenced within this period.

- 9.26 Applications should be accompanied by the findings of the housing needs survey with an indication of which specific needs will be met. It is because the housing is aimed at meeting specific needs that the permission will only be valid for 2 years – beyond this period, the specific needs of the village/parish may have changed. However, since many rural exception schemes depend upon Housing Corporation funding, a 3 year permission will be considered if this is essential in order to allow sufficient time to apply for, and receive, the funding.
- 9.27 The owners of the affordable homes will be expected to enter into a planning (Section 106) Agreement with the Council to ensure that:
- development is not commenced until contracts for the purchase of the land have been exchanged with an agreed provider;
 - the affordable dwellings are only occupied by persons who qualify as being in housing need and who have a local connection
 - the affordable dwellings are not sold outright to any occupier

Grant Funding

- 9.28 The increased cost of building small groups of homes in the rural area is generally recognised. The Housing Corporation will consider grant funding to rural exception schemes in Warwick District provided that they are genuinely affordable; available only to those with a proven local housing need; and meet the required standards of development. These standards are set out in paragraph 7.5 above.

APPENDICES

- I Local Plan Policies
- II Checklist for Test of Viability
- III Checklist of Standards
- IV Information Required on Submission of Planning Application
- V Contacts

| Policy RAP4 Providing Rural Affordable Housing | SPD Paragraph Reference |
|---|--|
| <p>The development of affordable housing in the rural area to meet the local needs of a village or parish may be permitted in exceptional circumstances where:-</p> <ul style="list-style-type: none"> a) there is full, detailed and up to date evidence, in the form of a parish or village survey of housing need, which demonstrates that the proposal will meet a particular local housing need which cannot be met in any other way; b) the proposed development is small in scale, of appropriate design and is located within or adjoining an existing settlement; and c) the following principles are established: - <ul style="list-style-type: none"> I. all of the housing provided will be for exclusive occupation of people with a demonstrable need to be housed in the locality; II. the type of accommodation to be provided will be determined on the basis of local need; III. forms of tenure other than social rented housing will be considered provided that they achieve weekly outgoings significantly below the maximum affordable to households in housing need; and IV. such housing is available, both initially and for subsequent occupancy, only to those with a demonstrable housing need. <p>Outline planning applications will not be accepted for such proposals. Detailed permission will be valid for two years from the date of the decision and will expire if development has not commenced within this period.</p> | <p>9.4 – 9.6</p> <p>9.8 – 9.14</p> <p>9.16</p> <p>9.17</p> <p>9.18 – 9.19</p> <p>9.20 – 9.22</p> <p>9.26</p> |

APPENDIX II

CHECKLIST FOR VIABILITY

In cases where the applicant wishes to demonstrate to the Council that a development cannot be made viable if the full requirement for affordable housing is provided, the following is a guide to the type of information which may be required

Revenue

Sale of market and affordable housing

Costs

Site purchase price (and date of purchase)

Site purchase costs

- Stamp duty
- Acquisition agent
- Legal fees

Construction Costs:

- Contingency
- Highway works
- Planning contributions
- Other costs (including abnormal costs)

Planning & Building Regulations fees

Finance

Architect & other professional fees

Developer profit

Alternative use site value

APPENDIX III

CHECKLIST OF STANDARDS

Design & Quality Standards.

Housing Corporation. April 2007

http://www.housingcorp.gov.uk/upload/pdf/Design_quality_standards.pdf

Housing Quality Indicators

Housing Quality Indicators Version 2
Department for Communities and Local Government.

<http://www.communities.gov.uk/index.asp?id=1152812>

Code for Sustainable Homes

Code for Sustainable Homes. Technical Guide
Department for Communities and Local Government. October 2007

<http://www.communities.gov.uk/publications/planningandbuilding/codeguide>

Secured by Design

Secured by Design Principles

<http://www.securedbydesign.com/pdfs/SBD-principles.pdf>

Secured by Design Residential Application Form 2007

http://www.securedbydesign.com/pdfs/Residential_Application_2007.pdf

Lifetime Homes

An Introduction to Lifetime Homes
Joseph Rowntree Foundation

<http://www.jrf.org.uk/housingandcare/lifetimehomes/>

The Lifetime Homes Standards
Joseph Rowntree Foundation

<http://www.jrf.org.uk/housingandcare/lifetimehomes/table2.asp>

Building for Life

Delivering great places to live. 2007
CABE and HBF

<http://www.buildingforlife.org>

Checklist West Midlands

A checklist for sustainable development
Advantage West Midlands & West Midlands Regional Assembly

<http://www.checklistwestmidlands.co.uk/>

APPENDIX IV

INFORMATION REQUIRED ON COMPLETION OF PLANNING APPLICATION

| Application/Development Details | |
|--|--|
| Site Address | |
| Applicant/Agent | |
| Description of Development | |
| | |
| Total no. dwellings proposed | |
| Total no. affordable dwellings | |
| % total dwellings | |
| Site Area (hectares) | |

| Dwelling Mix | | | | | | | | |
|---|--------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|
| | Flats | | | Houses | | | | Total |
| Tenure | 1-bed | 2-bed | 3-bed | 1-bed | 2-bed | 3-bed | 4-bed+ | |
| Private | | | | | | | | |
| Social Rented | | | | | | | | |
| Shared Ownership | | | | | | | | |
| <i>The location of different house types by tenure should be shown on the site plans accompanying the application</i> | | | | | | | | |

| Alternative Arrangements to On-site Provision (exceptional circumstances only) | |
|--|--|
| If alternative arrangements to on-site provision of affordable housing have been agreed please state below | |
| Off-site (no. of affordable units) | |
| Financial contribution (£'s) | |

The above dwelling mix/ alternative arrangements should be agreed between the Council's Housing Development Officer and the applicant/agent

For further information on the Council's policy on affordable housing and the mix of housing please refer to the Council's "Guidance for Developers" document.

APPENDIX V

CONTACTS

| | |
|--|---|
| Warwick District Council | |
| Planning Policy | Senior Planner 01926 456330 |
| Housing Strategy | Housing Development Officer 01926 456335 |
| | |
| Partner Registered Social Landlords | |
| Bromford Housing Group | 01926 485384 |
| Orbit Housing Group | 02476 438094 |
| Jephson Housing Association | 01926 457827 |
| Servite Houses | 0121 441 6012 |
| Warwickshire Rural Housing Association | 01530 276545 |
| | |
| Other Contacts | |
| Warwickshire Housing Enabler | 02476 303232 |

GLOSSARY

| | |
|---|---|
| Affordable Housing | Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should: <ul style="list-style-type: none"> • meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices. • include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision |
| Brownfield Land | Previously-developed land which was, or is, occupied by a permanent structure. It includes land within the cartilage of the developed land and any associated fixed surface infrastructure. (See PPS3 Annex B) |
| Code for Sustainable Homes | The code is the national standard for assessing the sustainability of housing construction. |
| Community Land Trusts | Locally based, not for profit organizations which own assets such as land and buildings through a trust which is democratically controlled by a community |
| Corporate Strategy | A document which sets out the overall corporate vision of the Council. |
| Density | A measure of the number of dwellings per hectare |
| Development Plan/ Development Plan Documents | The collective term given to all relevant statutory documents that provide the basis for determining planning policy within an area. The Development Plan for Warwick District in 2007 included the West Midlands Regional Spatial Strategy, parts of the Warwickshire Structure Plan and the Warwick District Local Plan. |
| Greenfield Land | Undeveloped or vacant land, including agricultural and forestry land and buildings (See PPS3 Annex B). |
| Housing Corporation | The national government agency that funds new affordable housing and regulates affordable housing providers in England. It is proposed to merge the Housing Corporation with English Partnerships to form a new agency Communities England. |
| Housing Market Areas | Geographical areas defined by household demand and preferences for housing. They reflect the functional linkages between places where people live and work. |
| Housing Strategy | The Council's framework for identifying housing priorities in the District |
| Intermediate Housing | Housing at prices and rents above those of social rent, but below market prices or rents, and which meet the criteria for affordable housing (see above). The homes can be shared equity products and other low cost homes for sale and intermediate rent. |
| Lifetime Homes | Lifetime Homes is a concept developed by the Joseph Rowntree Foundation whereby homes are designed to incorporate sufficient flexibility and adaptability to cater for the changing circumstances of households, in particular in relation to accessibility. The standards for Lifetime Homes include 16 design features. |
| Market Housing | Private housing for rent or for sale, where the price is set in the open market |

| | |
|---|---|
| Parish Plans | Plans prepared by local communities to identify key facilities and services, to set out the problems that need to be tackled and to demonstrate how distinctive character and features could be preserved. They may include an Action Plan setting out their needs and aspirations and how they can be realised. |
| Planning Agreements/ Planning Obligations | Agreements between a developer and local authorities at the time of determination of a planning application in which the applicant agrees to provide community or infrastructure benefits. They are often referred to as "Section 106 agreements" and may include an agreement to provide an element of affordable housing. |
| Planning Conditions | These conditions are imposed on planning permissions where there is a clear land use planning reason for doing so. The local planning authority must give clear, full and precise reasons for any conditions imposed. A test of a legitimate condition is if the proposal would have been refused without it. |
| Planning Policy Statement (PPS) | National planning policies that regional planning bodies and local planning authorities need to take into account when drawing up development plans and other documents and when making decisions on planning applications |
| Regional Spatial Strategy (RSS) | A regional planning document which sets the framework for local development documents in a region. It is part of the development plan for authorities in that region. |
| Registered Social Landlord (RSL) | A term introduced in the Housing Act 1996 to describe local housing companies and housing associations which are registered and monitored by the Housing Corporation |
| Right to Acquire | Introduced in the Housing Act 1996 and gives eligible housing association tenants a statutory right to purchase at a discount the property in which they live. The Right to Acquire only applies to properties built or acquired by housing associations, both charitable and non-charitable, with public funds from 1 st April 1997 onwards. Some properties are exempt including those in small rural settlements and sheltered housing. |
| Shared Ownership Housing/Shared Equity Housing | Homes which are sold under a shared ownership lease whereby the purchaser buys a share of the property (typically about 40-50%) and pays a fixed rent on the remaining unsold equity. |
| Social Housing Grant (SHG) | Grants from the Housing Corporation to social housing providers towards the provision of affordable housing. Not all affordable housing receives SHG. |
| Social rented housing | Rented housing owned and managed by local authorities and registered social landlords for which guideline target rents are determined through the rent regime. It may also include rented housing owned or managed by other persons and provided under equivalent rented arrangements to the above as agreed by the local authority or Housing Corporation as a condition of grant. |
| Supplementary Planning Document | These planning documents provide supplementary information on specific policies in Development Plan Documents. They are not subject to independent examination and do not form part of the development plan itself. |
| Supported Housing | Supported Housing is shared or self contained accommodation provided with support to enable people to live independently within the community and assist them to secure and maintain their tenancies. |

| | |
|--------------------------------|---|
| Sustainable development | A generic term given to development which meets local needs whilst minimising harmful social, economic and environmental impacts. The widely used definition quoted by the World Commission on Environment and Development in 1987 states “Development which meets the needs of the present without compromising the ability of future generations to meet their own needs” |
|--------------------------------|---|