

Affordable Housing

Supplementary Planning Document



February 2008

Winchester District

Affordable Housing

Supplementary Planning Document



Delivering Affordable Housing on sites where planning policies require part of a development to be set aside for affordable housing.

(District Local Plan Review Policy H.5)

Adopted February 2008



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Executive Summary

Housing affordability is one of the biggest challenges facing the District. Local communities continually identify the high cost of housing as being one of the most serious problems in the area. It would need most of the new homes that are planned to be built in the District to be affordable if housing needs were to be met. However, not only do we need more affordable housing it needs to be the right kind of housing and of the right quality.

Increasing the supply of affordable housing is one of the most important local priorities and its provision is more important than the provision of other forms of housing.

This document is a guide to the affordable housing development process to ensure that the right kind of high quality affordable housing is provided on sites where planning policies (District Local Plan Review (Adopted July 2006) Policy H.5) require part of a development to be set aside for affordable housing.

The overarching aim of this Supplementary Planning Document is to improve the supply of affordable homes and meet local needs, with the priorities being:

- 1. Providing additional social rented housing.**
- 2. Promoting the provision of high quality affordable housing that contributes towards sustainability, provides a suitable range of housing types and sizes, and helps create mixed and balanced communities.**

The document contains a series of policies that set out in detail what is required from developments. Developers and landowners are advised to discuss potential schemes with the Council at a very early stage so they can gain a full appreciation of what will be expected on an individual site.



Supplementary Planning Document Policy Summary

- Policy 1:** A variety of affordable dwelling types and sizes should be provided to meet the wide range of identified housing needs.
- Policy 2:** Priority is given to the provision of affordable housing for social rent. Where 5 or less affordable dwellings are to be provided all should be for social rent. Any additional affordable dwellings provided should be split evenly between social rented and intermediate tenures.
- Policy 3:** Affordable housing should be well integrated with market housing, in a way which results in different kinds of housing being in close proximity to each other. Large groupings of single tenure dwellings or dwelling types should be avoided.
- Policy 4:** Affordable housing should be indistinguishable from market housing in terms of appearance and meet the design standards set out below.
- Policy 5:** Provision should, preferably, be by a partner Registered Social Landlord, although an alternative provider may be agreed with the Council, provided specific requirements are met.
- Policy 6:** Affordable housing land should be made available clean and serviced and at nil cost. Reasonable build costs will be required.
- Policy 7:** Affordable housing should be reserved for households identified as being in housing need and registered on one of the Council's housing registers or a register, such as the Zone Agent's register, approved by them. Nominations will be made by the Council from those registers.
- Policy 8:** Affordable housing should be provided on-site, except as set out in this document.
- Policy 9:** The affordable housing that is provided must remain available for as long as the need exists.
- Policy 10:** Service charges should not render dwellings unaffordable.
- Policy 11:** Affordable housing should be delivered free of public subsidy, unless the use of subsidy would improve the numbers or mix of dwellings, in which case the level of subsidy needed should be minimised.
- Policy 12:** Affordable housing will be secured through a planning obligation.
- Policy 13:** An Affordable Housing Statement should accompany a planning application.



Preface

Housing affordability is one of the biggest challenges facing the District.

Local communities continually identify the high cost of housing as being one of the most serious problems in the area. These views are backed up by research and a robust evidence base. In 2006 an income of around £50,000 was needed to buy the cheapest homes. There has been an increase of over 50% in the number of households on the Council's Housing Register since 2001, and it would need most of the new homes that are planned to be built in the district to be affordable if housing needs were to be met.

It goes without saying that good quality homes are needed for everyone as basic shelter. But it is important to remember that inadequate housing can lead to a whole range of problems and inequalities, including health, environmental, economic prosperity (both of individuals and spatially), educational attainment, and family cohesion. This means that not only are there personal consequences of inadequate housing, there are also costs to society.

Increasing the supply of affordable housing is one of the most important local priorities and its provision is more important than the provision of other forms of housing.

However, not only do we need more affordable housing, it needs to be the right kind of housing and of the right quality. The Council will encourage innovative development and the adoption of best practice, in particular Building for Life principles.





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PART 1 Background and Priorities

Purpose of the Supplementary Planning Document

- 1.1 This Supplementary Planning Document (SPD) provides details of how affordable housing needs should normally be addressed on sites where planning policies require an element of the housing to be affordable¹.
- 1.2 The SPD is based on policies contained within the adopted Local Plan and it is considered necessary in order to add certainty and clarity to the affordable housing development process. The only other realistic option is to do nothing and this would be likely to lead to difficulties in achieving planning and housing objectives.
- 1.3 The SPD applies to all housing development, irrespective of whether public subsidy will be involved in the provision of affordable housing.
- 1.4 The requirements in this document (and the Local Plan and Housing Strategy²) should be taken into account when considering acquiring or developing a site. Landowners, developers and agents should discuss affordable housing issues with the Council at an early stage.
- 1.5 In view of the scale of the District's affordable housing problem it is important that all suitable sites provide on-site, affordable housing. This includes sites which owners and developers propose be used for sheltered or other specialist housing. In land use terms if a site is suitable for housing, then it is also suitable for the provision of affordable housing. Developers and architects should regard the need to provide affordable housing as a key driver in determining how, and for what, a site should be developed.
- 1.6 By following the guidance and discussing proposals with the Council, the time it takes to determine a planning application will be minimised and the probability of success increased.
- 1.7 **A planning application that does not comply with local planning policy will be refused.**
- 1.8 A Sustainability Appraisal has been carried out to ensure that this SPD supports sustainable development in the Winchester District. A Statement of Participation has also been prepared. These are available as separate documents and can be viewed at www.winchester.gov.uk.

Housing Needs and Policy Background

Housing Needs in Winchester District

- 1.9 In 2001 Winchester City Council commissioned DCA Ltd to undertake a Housing Needs Survey to update the need for affordable housing in the District. This Survey was published in 2002, identifying a significant overall annual shortfall of affordable dwellings, confirming the significant need for affordable housing in the District.
- 1.10 Area based Housing Market Assessments that cover part of the District, namely the West of Waterlooville Major Development Area and the part of the District that lies within the South Hampshire Sub-Region were carried out in 2005 and 2006. These assessments support the need for affordable housing provision.
- 1.11 In 2007 the Council together with several other Hampshire Local Authorities commissioned a sub-regional Strategic Housing Market Assessment³ (SHMA). This provides up-to-date information on housing need in the District, however, while some of its conclusions and recommendations inform this SPD, due to planning regulations others can only be addressed through the preparation of documents for the Local Development Framework.

¹ The guide does not apply to rural exception sites where affordable housing may be allowed as an exception to usual planning policies.

² www.winchester.gov.uk

³ www.winchester.gov.uk

- 1.12 The SHMA highlights a priority need for social rented housing, together with a more modest need for intermediate affordable housing. It concludes that there will be a requirement for some 440 affordable units (of which at least 380 should be social rented) to be provided annually. This number is likely, however, to be an underestimate due to the difficulties in assessing current hidden need e.g. those households in need but not registered on a housing register or waiting list.
- 1.13 Based on the housing target of 612 dwellings per annum (South East Plan Panel Report 2007) and an annual affordable housing requirement of 440 units this represents about 72% of provision, compared to about 14% which has actually been delivered in recent years.
- 1.14 It is clear therefore there is a need for a range of affordable housing sizes, including family accommodation. While headline figures in the SHMA indicate that the majority of social rented affordable housing need is for smaller homes, this must be viewed in the context of allocation policies that restrict households to particular housing types and sizes. If households in need of affordable housing were allowed to occupy the same amount of space as those in market housing the greatest need would be for 2 and 3 bed properties. This data also ignores the pattern of re-lets that sees smaller properties being re-let most frequently. The SHMA indicates that taking account of this factor the greatest need is for 1 bed and 3 bed homes. However, the study warns against over-delivery of 1 bedroom properties. These are the least flexible dwellings and building in extra space in the social rented stock would have benefits in terms of limiting polarisation developing between this and the market sector. The costs of providing an extra bedroom can be marginal and the benefits in terms of flexibility and the stability of communities significant.
- 1.15 The greatest demand for intermediate affordable housing is for 2 bed properties.
- 1.16 The Council holds a Housing Register that provides up to date information on households seeking affordable housing. There are currently around 2750 households on the register (Dec 2007). The Housing Corporation's Zone Agents (Swaythling Housing Society) operate the Council's Intermediate Affordable Housing Register. There are currently 760 households registered on this.

Government Planning Policy on Affordable Housing

- 1.17 Government policy on affordable housing is now contained in Planning Policy Statement 3 (PPS 3) on Housing, supplemented by advice in "Delivering Affordable Housing", both published in November 2006. They supersede the earlier Planning Policy Guidance Note 3, and Circular 6/98 on Planning and Affordable Housing.
- 1.18 A substantial amount of the advice on affordable housing in PPS 3 is directed towards the new planning system, with SHMAs being produced to inform Regional Spatial Strategies and Local Development Documents within the Local Development Framework.
- 1.19 PPS 3 does, however, emphasise the key role of the planning system in securing the delivery of new affordable housing (paragraphs 27 – 30) and, until replaced by relevant Local Development Documents, this will continue to be achieved through affordable housing policies in the Local Plan Review, which is a "saved plan" within the District's Local Development Framework.
- 1.20 The PPS reflects the Government's main aims for affordable housing, to provide everyone with an opportunity for a decent home which they can afford, within a sustainable mixed community. The PPS refers to strategic policy objectives (in paragraph 9), to provide a wide choice of high quality homes, both market and affordable, to meet the needs of the whole community in terms of tenures and price ranges. The Government's affordable housing policy is, therefore, based around 3 themes:

- Providing high quality homes in mixed sustainable communities for those in need;
- Widening the opportunities for home ownership;
- Offering greater quality, flexibility and choice to those who rent.

1.21 Advice on the nature and provision of affordable housing includes a definition of affordable housing which the Government has adopted:

- *"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 housing provision."*

1.22 The PPS recognises that affordable housing can take more than one form:

Social rented housing is defined as:

"Rented housing owned and managed by local authorities and registered social landlords, for which guideline target rents are determined through the national rent regime. ...it may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Housing Corporation as a condition of grant".

Intermediate affordable housing is defined as:

"Housing at prices and rents above those of social rent, but below market price or rents, and which meet the criteria set out above. These can include shared equity products, other low cost homes for sale and intermediate rent".

1.23 The PPS clarifies that the definition of affordable housing can include homes provided by private sector bodies or provided without grant funding, whereas 'low cost market' housing will not be considered, for planning purposes, as affordable housing.

1.24 The PPS emphasises the need for a good mix of tenures, with affordable housing provided as an integral part of sustainable mixed communities, in both urban and rural areas.

1.25 The strong presumption is that affordable housing will be provided on the application site so that it contributes towards creating a mix of housing.

1.26 The document Delivering Affordable Housing is published to be read in conjunction with PPS 3, and aims to support local authorities and others *"in delivering more high quality affordable housing within mixed sustainable communities by using all the tools available to them"*. It provides more detailed information on the roles of local and national government, different types of affordable housing, affordable housing providers, the HomeBuy scheme, and provision of grant and developer contributions.

Regional Spatial Strategy

- 1.27 The South East Plan is the Regional Spatial Strategy covering South East England, providing the statutory regional framework for the area, and the context within which Local Development Documents will be prepared. It covers the 20 year period 2006 – 2026.
- 1.28 The Plan submitted to Government in March 2006 contained a core set of principles that were used to guide its development. This included the need for a substantial increase in the supply of appropriate affordable housing, and for a package of measures to deliver that goal.
- 1.29 Policy H4 of the Plan requires Local Development Documents to set targets for the provision of affordable housing, based on assessments of need and demand set out in strategic housing market assessments. This will need to have regard to the overall regional target that 25% all new housing should be social rented accommodation and 10% should be other forms of affordable housing.
- 1.30 The Examination in Public of the South East Plan was held November 2006 – March 2007, and the Panel Report was published and submitted to the Secretary of State in August 2007. The Panel Report endorses the need for increased provision of affordable housing through the planning system.
- 1.31 The South East Plan establishes that the need to provide affordable housing in the District is certain to continue into future years. The Plan will, when adopted, provide a new spatial framework for the region, but until that time the Hampshire County Structure Plan provides the broad strategic background for the District.

Development Plan Policies and Local Plan Strategy

- 1.32 The Hampshire County Structure Plan 1996 – 2011 and the adopted Winchester District Plan Review 2006 together form the statutory development plan for the District. Both contain policies requiring the negotiation of an element of affordable housing on development sites which include housing.
- 1.33 The Local Plan's overall aim is:

To guide development in the District to meet the needs of the local community and the strategic responsibilities imposed on the Local Planning Authority, to ensure that necessary development is located, designed and implemented to protect and enhance the character of its setting, to help sustain a buoyant local economy and to avoid the wasteful use of resources.
- 1.34 A key objective of this aim is:

To promote development which meets local needs, particularly for housing which is affordable and of an appropriate type and tenure, as well as to meet local business, shopping, leisure and facility needs.
- 1.35 The more recent definition of affordable housing is in PPS 3 and is consistent with the principles of the definition set out in the Local Plan. The PPS definitions are, however, more generalised as they are intended to apply nationally.
- 1.36 The City Council aims to maximise the provision of affordable housing on suitable sites, by seeking the maximum achievable target level of affordable housing from new developments. The proportion sought varies within different parts of the District, but is up to 40% on suitable sites. The different proportions sought are set out in Policy H.5 and amplified in paragraphs 6.43 – 6.51 of the Local Plan.

- 1.37 The Local Plan requires the affordable housing element of any housing scheme to be provided on-site as part of the housing development, and designed to provide a mix of sizes, types and tenures. However, the Plan allows for any part-units negotiated as a proportion of the total units to be accepted as an equivalent financial contribution. Contributions would then be used to provide affordable housing in the locality. The Plan also allows for off-site contributions to be sought within the smaller settlements (of less than 3000 population), where they would be more effective in achieving affordable housing, having regard to site and viability considerations.
- 1.38 The City Council needs to be satisfied that affordable homes will continue to be available to local people in need. The Local Plan therefore indicates that an effective way of achieving this is by involving a registered social landlord to develop and manage the scheme. The Plan also sets out the City Council's intention to negotiate an acceptable Section 106 obligation to control the occupancy of the homes.

Affordable Housing Requirements

District Local Plan Review (Adopted July 2006) Policy H.5

The Local Planning Authority will permit housing development on suitable sites where affordable housing forms:

- (i) – 40% provision within the defined built-up area of Winchester; and
– 30% provision within the defined built-up areas of the other larger settlements; where 15 or more dwellings are proposed, or the site is 0.5 hectares or more;
- (ii) 40% provision within the Major Development Area at Waterlooville and the Strategic Reserve Major Development Areas at Waterlooville and Winchester City (North), if confirmed.
- (iii) 30% provision within the defined built-up areas of the smaller settlements and elsewhere in the District, where the site can accommodate 5 or more dwellings, or exceeds 0.17 hectares.
- (iv) 35%⁴ of the housing within the Local Reserve housing sites at:
Pitt Manor, Winchester;
Worthy Road/Francis Gardens, Winchester;
Little Frenchies Field, Denmead;
Spring Gardens, Alresford;
should the need for the release of any of these sites be confirmed.

The number, type and tenure of the affordable dwellings will be negotiated for each development, taking into account the need for affordable housing, market and site conditions, and other relevant factors.

The Local Planning Authority will need to be satisfied that appropriate arrangements are in place to ensure that the affordable housing remains genuinely available to those in housing need as long as the need exists (subject to any statutory provisions).

⁴ Para 6.58 of the Local Plan Review indicates that these sites should provide a minimum of 35% of the housing as affordable dwellings if the release of any of the four sites is required as the result of the annual monitoring of housing supply in the District.

Affordable Housing Development Guide

- 1.39 The Guide was adopted by the Council's Cabinet in 2006. It provides details of how affordable housing needs should normally be addressed on sites where Local Plan Policy H.5 requires affordable housing to come forward as part of development proposals. The Guide was adopted as an interim measure pending the production of SPD and is superseded by this document.

South East Regional Housing Strategy

- 1.40 This Strategy, published in 2006, has as a priority the need to build more affordable homes, recognising that the need is most acute for social rented housing. It also states there is a need to encourage social cohesion, create sustainable communities and to promote good design and environmental sustainability. The 2007 draft replacement strategy promotes similar themes. In June 2007, in making recommendations to ministers on housing investment in the regions, the Regional Housing Board emphasised the need to prioritise investment in social rented homes. It also noted that the shift in recent years towards the construction of smaller homes is meaning that the needs of families are not being adequately met, and that stock is consequently less flexible. The Board established targets for larger homes and announced it would be encouraging the provision of houses wherever possible.

Winchester Housing Strategy

- 1.41 The Council's Housing Strategy was adopted in 2004. It will be reviewed in 2008. The Strategy identifies the need to provide more affordable housing as its top priority. It explains that while a significant proportion of households in housing need aspire to some form of home ownership, because of prices and incomes this is only a reality for a minority. This means that while a range of new affordable housing tenures need to be provided, the emphasis is on homes for social rent. The Strategy also identifies the need to meet a range of housing needs, create mixed, diverse, dynamic communities and see affordable housing being built in small pockets on larger private development sites.

The Community Strategy

- 1.42 The Community Strategy, adopted by the Winchester District Strategic Partnership in 2007, indicates that house prices are well beyond the reach of many households and that this has far reaching implications for the sustainability of the area. It acknowledges the contribution affordable housing makes to economic prosperity and social inclusion and that it is necessary to meet housing needs of all sectors of the community. It has as a priority the need to improve the supply of affordable homes. Following extensive consultation, Winchester Housing Board (which provides housing support to the Local Strategic Partnership) has made improving the supply of affordable homes and meeting local needs its top priority.

The Priorities

Aim: To improve the supply of affordable homes and meet local needs.

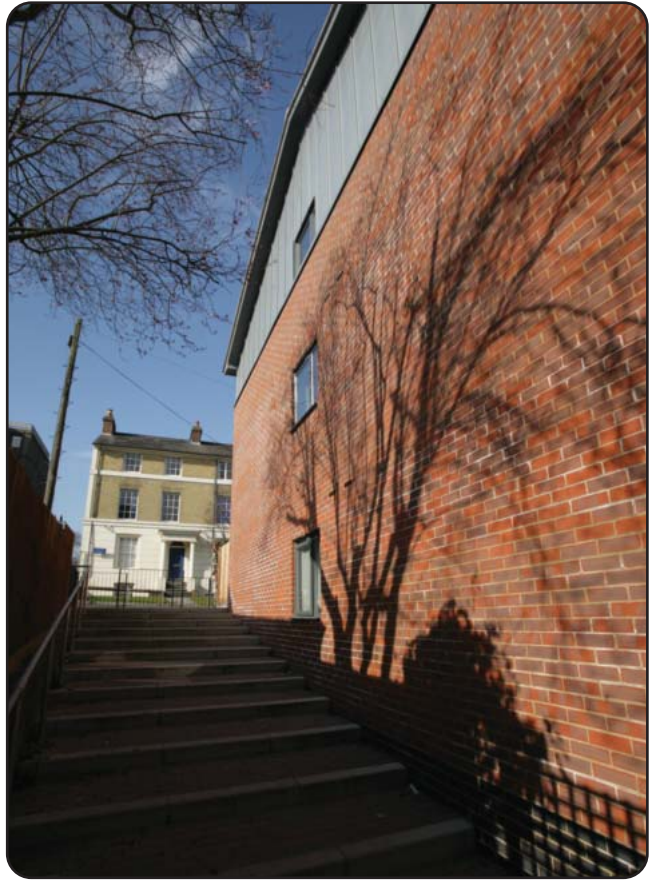
- 1.43 The vast majority of households on the housing registers need, and can only realistically afford, social rented housing. The priority is, therefore, the provision of social rented housing.

Priority 1: To meet Council objectives by providing additional social rented housing.

- 1.44 It is, however, important that other forms of affordable housing are provided in order to establish mixed and balanced communities and to avoid polarisation. For this reason, in appropriate circumstances, as set out below, intermediate affordable housing will be promoted as part of mixed tenure schemes.
- 1.45 There is a need for a range of types of housing; small dwellings, family housing, bungalows for older people for instance. Development will need to reflect this range of needs and take account of the flows that can be created in the housing stock by building particular kinds of units. It must also take account of the sustainability benefits of providing a range of housing types and sizes. Most developments will be expected to provide a range of housing sizes and/or types, including a significant proportion of family homes. The Housing Strategy and Development Team will be able to provide advice on individual schemes.
- 1.46 Quality and sustainability are also key priorities and it is crucial that these issues are taken into account in designing new developments. New dwellings must be of a high quality, contribute towards the creation of mixed, sustainable communities and be of a size and type that meet housing needs.

Priority 2: To meet Council objectives by promoting high quality affordable housing that contributes towards sustainability, provides a suitable range of housing types and sizes, and helps create mixed and balanced communities.





Part 2 Detailed Guidance

- 2.1 This section sets out a series of policies and principles that should guide the design and development process. All these policies supplement Policy H.5 of the Local Plan Review (WDLPR). Some policies, however, also supplement other WDLPR policies, and this is indicated where appropriate.
- 2.2 It is essential that affordable housing requirements are considered at the outset of the design process. Details of how affordable housing requirements have been taken account of should be contained within the design statement and an Affordable Housing Statement (see Policy 13 below) should be prepared.
- 2.3 Discussion with the Council on affordable housing issues should be an integral part of pre-application discussions.

1. What type and size of dwellings should be provided?

Policy 1: A variety of affordable dwelling types and sizes should be provided to meet the wide range of identified housing needs.

Also supplements WDLPR Policy H.7)

- 2.4 Though in absolute terms single people form the highest number of households on the Housing Register, families with children often have to wait longer for homes. The 2007 Strategic Housing Market Assessment identifies particular pressures on 3 bedroom stock. Providing larger homes can also help families living in overcrowded conditions in smaller accommodation move to more suitable accommodation and free up a smaller home for a single person. On occasions there may be need for more specialist accommodation, such as bungalows, and sometimes these will need to be wheelchair accessible.
- 2.5 The mix of housing required on individual sites will be determined by the local planning authority taking account of local affordable housing needs and the character of the remainder of the development and neighbourhood. Unless identified housing needs indicate an alternative dwelling type is required, the affordable housing element should be of a similar size (in terms of bedrooms) and character to the market dwellings on the development site. For instance, where 45% of the market homes are 3 bed or larger, 45% of the affordable homes should be 3 bed or larger. As noted in Part 1, 1 bed properties are the least flexible types of dwellings. There will, therefore be a preference for the provision of modestly sized 2 bedroom properties (with 3 bedspaces) rather than 1 bedspace properties.
- 2.6 Most developments will be expected to provide a range of housing sizes and/or types, including a significant proportion of affordable family homes. As a general rule smaller homes, including flats, are more likely to be acceptable in city centre locations (if flats are being provided as part of the market element), whereas in the suburban parts of the City and beyond there will be a greater emphasis on houses. Houses rather than flats are strongly preferred as family homes and, for reasons of affordability, there will be an emphasis on providing family houses for social rent rather than as intermediate affordable homes. The Housing Strategy and Development Team will be able to provide advice on individual schemes.
- 2.7 The precise mix must be agreed with the Council, but Local Plan Policy H.7 requires that at least 50% of the total number of dwellings (market and affordable) will be either 1 or 2 bed⁵. In applying this policy regard must be had to the desire to provide a range of dwelling sizes, so, for instance, there is not a disproportionately large proportion of affordable 1 bed dwellings on a site.

⁵ See District Local Plan Policy H.7 www.winchester.gov.uk/planning

- 2.8 1 bed properties should have 2 bedspaces, 2 beds 4 bedspaces (other than those provided at the expense of 1 bed properties which may be permitted to have 3 bedspaces) people, 3 beds 5 bedspaces, 4 beds a minimum of 6 bedspaces.⁶

2. What tenure is required?

Policy 2: Priority is given to the provision of affordable housing for social rent. Where 5 or less affordable dwellings are to be provided all should be for social rent. Any additional affordable dwellings provided should be split evenly between social rented and intermediate tenures.

- 2.9 Where more than 5 affordable dwelling are proposed then, unless there are local reasons that suggest otherwise, such as housing need or neighbourhood tenure mix, the split between any affordable dwellings over 5 should be 50% social rent, 50% intermediate affordable housing (provided the dwellings are considered affordable).
- 2.10 The City Council will determine the tenure mix within the intermediate affordable housing element by reference to the Affordability Test⁷ and relative housing need. Intermediate affordable housing will normally take the form of shared ownership or equity homes. Providers will need to ensure that rental charges on any unsold equity do not render the homes unaffordable and also that the equity share is sufficiently low to be attractive to the Council's identified target market. In some cases, with the Council's agreement, again taking account of affordability and relative need, other forms of intermediate housing may be permitted, for instance intermediate rent.
- 2.11 In accordance with PPS3 and the District Local Plan Review low cost market housing is not considered to be affordable housing within the district.

3. How should the layout be designed?

Policy 3: Affordable housing should be well integrated with market housing, in a way which results in different kinds of housing being in close proximity to each other. Large groupings of single tenure dwellings or dwelling types should be avoided.

(Also supplements WDLPR Policy DP.3)

- 2.12 As a guide, there should normally be no groupings of more than 5 affordable dwellings, except where they are provided in flats, when a higher number may be appropriate. However, rather than simply "design by numbers" in applying this guide figure, account will be taken of the overall design philosophy underpinning the scheme and the need to meet its functional requirements, for instance communal private spaces for flats.
- 2.13 In designing a scheme it is important to take account of the value that informal resident interaction has on creating a sustainable community. Opportunities for interaction can be created in several ways, for instance through the use of well designed and located open space, communal space and footpaths. The attention that developers pay to such issues will be important in judging the acceptability of a scheme.
- 2.14 Where a design code is being prepared this should reflect these objectives.
- 2.15 The principles of Secured by Design should be adopted and schemes should be eligible for the award.

⁶ Winchester Affordable Housing Quality Framework (Appendix 1); Housing Quality Indicators (www.communities.gov.uk/housing)

⁷ Affordability Test: In this context the aim should be to ensure housing costs (mortgage (at a lender's standard variable rate), rent & service charge) account for 30% or less of the median gross annual household income of residents on the Zone Agent's Register. For the purposes of this calculation 1 bed affordability will be calculated on the basis of single person households, the affordability of 2 bed dwellings or larger, on the basis of 2 person households (or larger).

- 2.16 If a developer's design means that the required form of affordable housing cannot be accommodated then the proposals should be redesigned to allow provision.

4. Are there any dwelling design requirements?

Policy 4: Affordable housing should be indistinguishable from market housing in terms of appearance and meet the design standards set out below.

(Also supplements WDLPR Policy DP.3)

- 2.17 Dwellings should meet Housing Corporation Design and Quality Standards⁸ and achieve, at least, Code for Sustainable Homes Level 3⁹ (or equivalent Housing Corporation requirements to secure funding). In doing so they must also achieve acceptable Housing Quality Indicator and Building for Life scores. Winchester's Affordable Housing Quality Framework sets out local agreed standards aimed at ensuring customer satisfaction. Developers should work to these standards and to individual Registered Social Landlord (RSL) design briefs. Dwellings should be built to Lifetime Home Standards¹⁰ unless there are demonstrable reasons why this cannot be achieved on a particular site.
- 2.18 Again, if a developer's design means that the required form of affordable housing cannot be accommodated then the proposals should be redesigned to allow provision.

5. Who will provide the affordable housing?

Policy 5: Provision should, preferably, be by a partner RSL, although an alternative provider may be agreed with the Council, provided the requirements set out below are met.

- 2.19 The preferred provider should be identified at an early stage so they can be involved in the design process. The Housing Strategy and Development Team will advise on which partner RSL is best placed to become involved in a scheme.
- 2.20 Alternative providers (for instance non-partner RSLs or developers) will be considered if they agree to the Council's nomination requirements, can demonstrate, to the Council's satisfaction, suitable long term management, community development and involvement arrangements, have been approved by the Housing Corporation and have been awarded 4 Green Traffic Lights as part of the Housing Corporation Assessment (or comparable assessment). This will allow Winchester's needs for affordable housing to be effectively tackled and ensure providers can work with the Council to create sustainable communities.

Working with partner RSLs or other providers means:

- There is no need for developers to seek prior approval for affordable housing providers or managers, other than agreeing which partner to work with;
- Council support for discussions with the Housing Corporation, and;
- There is no impact on how planning permissions for market homes are implemented as partner RSLs have funds available to implement schemes, irrespective of grant availability, at the time a developer wishes to build.

- 2.21 Subject to any Housing Corporation rules that may prohibit this, providers should agree to recycle developer subsidy and capital receipts from staircasing, Right to Acquire or Social HomeBuy acquisitions into the provision of more affordable housing in the City Council area.

⁸ www.housingcorp.gov.uk

⁹ www.communities.gov.uk

¹⁰ www.jrf.org.uk

6. How will the affordable housing be provided?

Policy 6: Affordable housing land should be made available clean and serviced, and at nil cost. Reasonable build costs will be required.

- 2.22 Land owners will be required to transfer clean, serviced land to the affordable housing provider that is sufficient to accommodate the required affordable housing at nil-cost. Land should be serviced to the site boundary.
- 2.23 The affordable housing provider will then be responsible for the construction of the dwellings. In some cases a build contract will be agreed with the developer of the market units. The price negotiated should reflect the build cost not the property value and relate to the Royal Institute of Chartered Surveyors Building Cost Index. In the interests of affordability and to ensure value for money in terms of public investment only reasonable build costs may be required of a RSL or other provider. If necessary, arbitration measures will be adopted.
- 2.24 Where flats are to be transferred as part of a mixed tenure block the cost of transfer should reflect the subsidy that would have been provided by the application of the Council's nil value land transfer approach. Servicing should be up to the front door of each dwelling.
- 2.25 Due to high values and the level of affordable housing sought by Local Plan Policy H.5 it is not expected that requirements will render development proposals unviable. Where a developer does wish to contend that requirements make a scheme unviable an open book approach must be adopted and the claim substantiated by detailed evidence that allows viability to be tested. Developers should consider fully the financial implications of affordable housing provision before acquiring land. Failure to do so will not be accepted as justification for departing from planning policy.
- 2.26 Land for housing should be transferred freehold. In the case of flats a lease of a minimum of 125 years would be appropriate.
- 2.27 Where the developer is to construct the affordable housing prior approval of a programme and timetable for implementation will need to be obtained from the Council.

7. Who will live in the dwellings?

Policy 7: Affordable housing should be reserved for households identified as being in housing need and registered on one of the Council's housing registers or a register, such as the Zone Agent's register, approved by them. Nominations will be made by the Council from those registers.

(Also supplements WDLPR Policy E.3)

- 2.28 Nominations of eligible households will be made to all dwellings from the Council's housing registers, or, with agreement, registers held by RSLs and Zone Agent. This provides an objective, open and accountable way of allocating properties.
- 2.29 The RSL or other provider will be required to accept nominations that have been made in accordance with appropriate allocations policies.
- 2.30 While the need for housing for key workers is an issue of strategic relevance, the Council does not normally expect developers or landowners to require the occupation of affordable housing to be restricted to this particular client group. It is important that the Council retains the flexibility to use affordable housing in a way that best meets local priorities. The provision of housing for key workers will normally be dealt with through allocation policies taking account of Government funding requirements.
- 2.31 Where employers wish to provide accommodation for their employees as part of a development proposal this should normally be in addition to the affordable housing provision. Other than

in exceptional circumstances individual landowners will not be able to influence who occupies particular affordable homes unless the local planning authority agrees there are substantial community benefits or other special circumstances, in which case (subject to the local planning authority's agreement) part or all of the properties may be occupied in such a way.

8. Does the affordable housing need to be provided on-site?

Policy 8: Affordable housing should be provided on-site, except as set out below.

- 2.32 Where the proportion sought (as a result of the application of Local Plan policies) would result in a part of a dwelling being required (e.g. 10.2) then a financial contribution may be offered in lieu of that part (0.2). Details of the contribution required should be discussed with the Housing Development at an early stage. Currently the contribution levels are based on those in Appendix 2, but these are revised annually. Developers should therefore seek advice from the Housing Strategy and Development Team if this approach is to be used.
- 2.33 In smaller settlements¹¹ off-site contributions will be sought if this is a more effective way of achieving affordable housing provision (for instance greater numbers of dwellings, or better location), having regard to site and viability considerations.
- 2.34 Where an applicant wishes to displace all or part of the affordable housing requirement (whole dwellings only) to another site this will only be permitted where:
- a. alternative provision is proposed that would allow priority needs to be better met and better support the creation of mixed and balanced communities, or;
 - b. provision on-site would necessitate an unacceptable level of alteration to a listed building.
- 2.35 In assessing whether alternative provision would be acceptable account will be taken of the affordable housing requirement that would also have been generated by the development of any alternative site and whether this is to be provided by the contribution of land or via a financial contribution.
- 2.36 Where an off-site contribution is accepted a developer should make a contribution of clean serviced land (in the same settlement, unless alternative provision would better meet needs) with the necessary planning permission at nil cost.
- 2.37 It is important that off-site provision does not compromise the aim of achieving mixed and balanced communities. It will not normally be acceptable to provide alternative land in areas where there is already a high concentration, or perceived high concentration, of affordable housing.
- 2.38 The Council will not accept offers by an applicant to buy into the existing housing stock as a way of providing affordable housing off-site, particularly if it is proposed to purchase into the existing supply of smaller and access-level market dwellings. By doing so the overall supply of smaller cheaper dwellings in the local housing market would be reduced. In terms of meeting overall housing needs in the District it is important that the existing pool of such dwellings is retained.
- 2.39 Other than contributions for parts of dwellings, only in exceptional circumstances might a financial contribution be accepted in lieu of provision.

¹¹ Smaller settlements are those with a population of 3000 or less – details can be obtained from the Strategic Planning Team

9. How long must the affordable housing that is provided be available for?

Policy 9: The affordable housing that is provided must remain available for as long as the need exists.

- 2.40 For as long as the need exists. Given that the need for affordable housing greatly outstrips supply it is unlikely that this need will disappear.

10. How are service charges dealt with?

Policy 10: Service charges should not render dwellings unaffordable.

- 2.41 Levels should be discussed at an early stage. The levels of service charges to be levied on intermediate affordable units will be taken into account of when applying the Affordability Test.

11. Will any public subsidy be available?

Policy 11: Affordable housing should be delivered free of public subsidy, unless the use of subsidy would improve the numbers or mix of dwellings, in which case the level of subsidy needed should be minimised.

- 2.42 The Housing Corporation expects that affordable housing should be provided on the type of sites covered by this SPD without the need for public subsidy. However, the Council recognises that in some cases subsidy will be needed in order to achieve additional housing objectives that could not be achieved without grant. In such circumstances the aims must be to minimise public subsidy requirements and ensure that any bids for grant are considered as good value for money by the Housing Corporation.
- 2.43 While, from time to time, limited local resources may be available, the Housing Corporation is likely to be the main source of public subsidy. The Council will only support bids for Housing Corporation subsidy by partner RSLs or other providers it has agreed to work with, and provided it is satisfied with their proposals.
- 2.44 Subsidy is secured through a competitive process which is only open to certain affordable housing providers, most particularly RSLs. It is important that the Housing Corporation are involved in discussions at a very early stage on any schemes that may require subsidy. RSLs or other providers must involve the Council in discussions with the Housing Corporation.
- 2.45 In view of the competitive process for securing subsidy it is vital that requirements for subsidy are minimised, that it can be demonstrated that the subsidy would allow for either more affordable housing or a more appropriate mix, and that costs are not artificially inflated by subsidy, thus offsetting the benefit of free land.
- 2.46 In most cases partner RSLs are willing to forward fund schemes in anticipation of grant being received. This is a further reason for working with partner RSLs who have a long term commitment to the area. It maximises the chances of the desired scheme being achieved and ensures that grant availability has no impact on the development of the market homes.

12. Will a planning obligation be required?

Policy 12: Affordable housing will be secured through a planning obligation.

- 2.47 The heads of terms must be agreed prior to the submission of an application and a draft obligation (based on the City Council's model) submitted with the planning application.



- 2.48 Planning applications may be refused if the details and terms proposed for provision and management cannot, or the local planning authority believe will not, be agreed in a timely manner.
- 2.49 It is important to bear in mind that the model obligation only covers affordable housing issues and other common issues. There may be other planning requirements that need to be built into the obligation. These should be discussed with a planning officer at an early stage. Applicants will be expected to meet the Council's reasonable legal expenses.

13. What information should accompany a planning application?

Policy 13: An Affordable Housing Statement should accompany a planning application.

(also supplements WDLPR Policies DP.1 and DP.3)

- 2.50 An Affordable Housing Statement that should include:
- a schedule of the number, size and type (bedroom numbers and floorspace (gross internal area)) of dwellings. Both market and affordable dwellings should be clearly marked on a plan.
 - a site layout plan showing the location of dwellings and the area of land to be transferred for affordable housing (including external spaces and areas that will not be transferred but to which rights of access will be granted e.g. parking courts, footpaths, play spaces, public open space);
 - information relating to tenure;
 - a statement indicating compliance with design standards, most particularly the Affordable Housing Quality Framework (Appendix 1) and Design and Quality Standards, and Code for Sustainable Homes, Building for Life and Housing Quality Indicator scores or ratings;
 - a transfer statement or schedule detailing the transfer arrangements for land/dwellings, including details of where access/parking rights will exist, and;
 - a statement accepting the terms of the affordable housing planning obligation.

Failure to provide a suitable Affordable Housing Statement may lead to a delay in determination of a planning application or a refusal.



Part 3 - Glossary

Affordable Housing	Housing provided with subsidy for people who are unable to resolve their housing requirements in the local housing market because of the relationship between housing costs and incomes.
Affordability Test	Housing costs (mortgage (at a lender's standard variable rate), rent & service charge) should account for 30% or less of the median gross annual household income of residents on the Zone Agent's Register. For the purposes of this calculation 1 bed affordability will be calculated on the basis of single person households, the affordability of 2 bed dwellings or larger, on the basis of 2 person households (or larger).
Building for Life	Building for Life is a national benchmark for well designed neighbourhoods and homes that allows an assessment to be carried out of design quality. The Housing Corporation require minimum levels to be reached to make a scheme eligible for funding (www.buildingforlife.org)
Clean and serviced land	Land free from any contamination which would prejudice the use of the land for affordable housing. Services include electricity, telephone, gas, water, foul and surface water drainage, cable television and other services.
Eligible households	Households who are registered by the Council as in need of affordable housing and unable to buy or rent suitable housing unassisted.
Housing Corporation	An executive agency of the Government that regulates and provides funding for affordable housing (www.housingcorp.gov.uk).
Design and Quality Standards	Sets out the Housing Corporation's requirements for all new homes which receive Social Housing Grant (www.housingcorp.gov.uk).
Housing Quality Indicators	The Housing Quality Indicator system (HQI) is a measurement and assessment tool designed to allow housing schemes to be evaluated on the basis of quality rather than simply of cost. They are an important tool in assessing eligibility for Housing Corporation subsidy (www.communities.gov.uk/housing)
Intermediate Affordable Housing	Housing at prices or rents above those of social rent but below market prices or rents. Housing can include shared ownership/equity (e.g. HomeBuy) or rented housing with rents typically 75% of market rent. The requirements of the Affordability Test should be met. Low cost market housing is not considered to be affordable housing.

Key Workers	Employees who are eligible for housing assistance under the Government's key worker housing scheme or certain other employees who provide an essential public service in Winchester. Further details can be found in the Council's Key Worker Housing Strategy (www.winchester.gov.uk) and from www.HomesinHants.co.uk . Eligible employees include some NHS staff and teachers.
Lifetime Homes	The Lifetime Homes Standards provide guidance on how to develop flexible and adaptable forms of accommodation. These standards make it possible to respond to changing household circumstances cost, effectively and without upheaval (www.lifetimehomes.org.uk).
Right to Acquire	A scheme allowing the outright purchase of a social rented RSL dwelling.
RSL	Registered Social Landlord, most commonly a housing association.
Social HomeBuy	A scheme allowing the purchase of an equity stake in an existing social rented home.
Social Rented Housing	Rented housing owned by RSLs, local authorities or other eligible bodies available to eligible households at target rent levels (target rents being determined through the national regime set out in the Government's Guide to Social Rent Reforms 2001 or equivalent rental arrangements).
Secure by Design	Secured by Design is the UK Police flagship initiative supporting the principles of "designing out crime" (www.securedbydesign.com).
Settlements	Large: Those over 3000 population (currently Winchester, Bishop's Waltham, Colden Common, Denmead, Kings Worthy, New Alresford, Whiteley but reviewed annually) Small: Other settlements subject to Policy H.3 in the Local Plan.
Staircasing	Purchases by the householder of additional shares in shared ownership/equity dwellings.

This glossary provides a non-technical description of some of the terms used in this document. The descriptions should not be taken as precise legal or policy definitions.

Appendix 1

Affordable Housing Quality Framework

Preface

Good quality homes are important not only for shelter, but also as a contributor to a range of other objectives, including those related to health, the environment, economic prosperity (both of individuals and an area), educational attainment, and family cohesion.

This guidance is relevant to all new affordable housing development proposed in the area setting out a range of standards and objectives the Council is seeking to achieve for new affordable housing development, irrespective of tenure or public subsidy.

Its fundamental aim is to improve residents' satisfaction with the homes they live in.

It has been developed taking account of the significant body of research on satisfaction and well-being, a range of guidance from statutory and non-statutory bodies and the views of residents. It also takes account of local circumstances, highlighting issues that are particularly significant in the local context.

Headings and sub-topics follow the format adopted by the Code for Sustainable Homes (Communities and Local Government 2006). Providers must meet the Core Standards contained in the Housing Corporation's Design and Quality Standards 2007. They are also encouraged to meet all the recommendations contained in Annex 2 of the document and to adopt Building for Life Principles.

Main Aims -	Improved comfort, satisfaction & well-being of residents and communities.
Other Aims -	Lower home running costs for residents; limitation of environmental impact.

This document applies to all affordable housing development in Winchester District; regardless of tenure and irrespective of whether public subsidy is being used to support the scheme.

General Principles

- Building for Life Principles should be adopted and application for the award is strongly encouraged, a score of at least 14 should be achieved.
- Layout and design should aim to create safe and attractive places, limit the use of private cars and improve local biodiversity.
- Information from tenants and residents should be used to inform the design process, through, for instance, design panels, satisfaction surveys, tenant choice and community plans.
- Scheme reviews and impact assessments, including customer satisfaction surveys, should be carried out and reported to Winchester City Council within 14 months of completion.
- Account should be taken of how the use of a building and the needs of occupants may change over the development's lifespan.
- Design approaches to issues such as space, privacy and flexibility should take account of

the needs arising from the designed level of occupancy.

- Designs should take account of the needs of those with a mobility or visual impairment.
- Design and layout should provide opportunities for informal social interaction, including safe play for children, while maintaining privacy.
- Secured by Design principles should be adopted and the award sought.
- Consideration should be given to child densities when planning a scheme. Account should also be taken of the Council's scheme of allocations and a local lettings plan agreed if necessary.
- Developments should contribute to the range of housing types available in the neighbourhood.
- Appropriate levels of community support should be put in place.
- There must be adherence to Housing Strategy objectives, Local Plan policies and Supplementary Planning Document requirements.
- Schemes should be conceived using a design and access statement approach and discussed at an early stage with Winchester City Council. Designs should take account of context and the nature of demand that is likely to arise from the location. The statement should also set out how the issues raised in this document have been addressed and should form part of the pre-application discussions.
- Design standards for all schemes must be at least at the level required by the Housing Corporation to make schemes eligible for funding.



Category 1 Energy/CO2

- Orientation of dwelling to maximise the potential for passive solar gain and daylight to main living spaces (aim to achieve 4.0 extra Code for Sustainable Homes Daylight points).
Benefits: Environment; running cost to resident; fuel poverty; health; well being.
- Covered, lockable, external bike store for all dwellings.
Benefits: Environment; congestion; health; travelling costs; reducing the need to travel.
- Home Office - Space for home working for adults & children.
- Quiet, private area - separate from sources of noise e.g. TV.
- Double socket & phone line.
- Space for desk & chair.
- Consideration of position of ducting for smart cabling.
Benefits: Economy; educational attainment; reduce commuting.
- Low energy bulbs fitted on first occupation and a scheme in place to make replacements available.
Benefits: Environment; running cost to resident; fuel poverty.

Category 2 Water

- Bath; energy efficient shower & shower screen/tiling.
- Dual flush WC.
- Flow reducing/aerating taps.
- Water butt.
- Water consumption less than 105 litres per person per day.
Benefits: Reducing; running cost to resident, water consumption and surface water run off.

Category 3 Materials

- No local standards.

Category 4 Surface Water Run-Off

- Porous paving used on outside surfaces.
Benefits: Environment.

Category 5 Waste

- Internal space for bins for 3 forms of waste.
- Composting facilities where communal gardens.
- Composting bin for houses with gardens.
- Bin stores/spaces to be well screened and accessible to people with disabilities and to comply with the Council's draft SPD Storage and Collection of Domestic Waste and Recyclable Materials
Benefits: Environment, accessibility.

Category 6 Pollution

- No local standards.



Category 7 Health and Wellbeing

- Schemes should achieve a score of at least 60 for HQI Internal Environment.
 - Internal and external storage should exceed the HQI unit layout requirement for the designed occupancy.
 - Flexible homes
 - Changing space
 - Lifetime Home Standards should be achieved.
 - Consider how the design can assist future remodelling to meet changing needs; for instance, non load bearing walls, wide span floor construction to allow for repositioning of partition walls.
 - Consider positioning of services and windows so that flexibility is not compromised – see also home office, Category 1
 - Consider larger 1 bedroom dwellings suitable for conversion to 2 beds.
 - Consider possible multifunctional use of rooms, including size of bedrooms to allow for dual use e.g. home office, space for reading.
 - Expanding space
 - Roof design to allow for loft conversion to habitable room & space on lower floor for potential staircase.
 - Consideration of how a single storey extension could be accommodated.

Benefits: Meet changing needs over time; wider appeal e.g. diverse BME community (extended families), older people (adaptability); health advantages by reducing overcrowding; home working; community stability; reduced cost of alterations; mixed communities.

- Internal Space (This section provides guidance for flats and 2 storey houses. For other property types refer to Housing Quality Indicators (www.communities.gov.uk/housing))
 - 1 bed 2 bedspace property
 - Minimum 45 sq.m. Gross Internal Area (GIA).
 - 2 bed property
 - Separate kitchen; space for comfortable chair in 1 bedroom if only one living area provided.
 - 3 bedspace property – minimum 57 sq.m. GIA
 - 4-bedspace property – minimum 67 sq.m. GIA
 - Larger dwellings
 - Two living areas provided separated by wall/door.
 - Separate kitchen; space for casual dining.
 - 3 bed 5 bedspace-property - minimum 82 sq.m. GIA
 - 4 bed 6 bedspace property - minimum 95 sq.m. GIA

Note: Winchester District Local Plan Review Policy H7 requires that at least 50% of any development should be 1 and 2 bedroom dwellings (not exceeding 75 sq.m. floor area).

- Noise
 - Between properties: For terraced properties and flats - achieves standards in excess of e.g. Building Regulations; demonstrated by post-completion testing or robust details.
 - Within properties: see home office/internal space and flexible homes above.
- Private Open Space
 - Balconies –sufficient space for chairs/table; privacy screen.
 - Communal spaces.
 - Resident input into design.
 - Creates opportunities for informal interaction.
 - Seating provided where residents wish.
 - Opportunities for safe, informal play for children.
 - Direct access from ground floor flats.
- Private back gardens.
 - Sizes of back gardens to houses to reflect likely maximum occupancy level.
 - Private back gardens to be provided to ground floor flats where space will remain for communal provision for upper floor flats. Direct access to private gardens from ground floor flats.
 - 1.8m high fence extending at least 2m from wall of house into garden.
- Parking
 - Clear arrangements publicised for the use of parking outside curtilages. Allocated spaces preferred; including disabled parking.
 - Bungalows should include space for wheelchair storage and provide for a charging facility.
- Mixed and Balanced Communities
 - The external appearance of affordable housing should mirror that of market housing.
 - No more than 5 affordable houses of a single tenure grouped together (larger numbers may be acceptable for flats).
 - Street level mixing of tenures.
 - No more than 6 flats off a single access; or landing in larger schemes.
 - Separate front door access for ground floor flats.
 - Design and layout should provide opportunities for informal social interaction; particularly for children.
 - Developments should provide active frontages/front door access to streets and create natural surveillance of public/semi public spaces.
 - Developments should contribute to the range of housing types available in the neighbourhood.

Benefits: Health and wellbeing; community interaction; neighbourhood relations; fuel poverty; mixed communities; family cohesion; privacy.



Category 8 Management

- Heating system easily programmable
- Home user guide
 - To include relevant non-technical information on the operation and environmental performance of the home.
 - Information on the use of low energy light bulbs and signposting to suppliers/provision by landlord.
 - Information on recycling and composting.
 - An explanation of how to minimise condensation.
 - Available in languages other than English.
 - Available in alternative formats, e.g. large print, CD, website, Makaton.
 - Support provided by trained housing management staff.
- Secured by Design Achieved.
- Entry phone to main entrances of flats.
- Hard wired smoke alarms on each floor and in each bedroom.
- "Conveyance" plan attached to tenancy agreement setting out areas of tenant's responsibility.
- Nominations should be sought early enough to give tenants the opportunity to have a choice of finishes.
- Appropriate levels of community support should be put in place to help new communities establish themselves and assist individuals.

Benefits: Health and wellbeing, safety and security, environmental; reduced running costs to residents; fuel poverty

Category 9 Ecology

- No local standards





Appendix 2

Affordable Housing Commuted Sums Table

1 bed property	£90,000
2 bed property	£118,000
3 bed property	£137,000
4 bed property	£165,000

In cases where an applicant considers the commuted sums set out above will render a scheme unviable they should present relevant evidence to the Council for consideration, justifying why this is the case and proposing an alternative contribution.

This table replaces previously published tables and reflects the findings in the Community Infrastructure Levy Residential Viability Report (November 2012)

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