



AFFORDABLE HOUSING

**Supplementary Planning Document
Adopted July 2006**



SUPPLEMENTARY PLANNING DOCUMENT AFFORDABLE HOUSING

CONTENTS

Glossary of Terms

	Page		Page
1. Introduction	2	8. Design and Appearance of Affordable Housing	10
2. Housing Needs Survey October 2001	3	9. Financial Contribution Formula	11
3. Derbyshire Dales Corporate Plan and Derbyshire Dales and High Peak Local Strategic Partnership Community Strategy 2003	3		
4. Derbyshire Dales and High Peak Housing Strategy	3		
5. Government Policy	3		
6. Definition of Affordable Housing	4		
7. Procedures for the Delivery of Affordable Housing	5		
7.1 Sites within Matlock, Ashbourne & Wirksworth	5		
7.2 Sites within Other Settlements	7		
7.3 Sites Outside the Settlement Framework Boundaries	8		
7.4 Occupancy and Management	8		
7.5 Rural Exception Sites	9		
7.6 Occupancy and Management	9		

Appendices

Appendix 1	Policies from the Adopted Derbyshire Dales Local Plan
Appendix 2	Registered Social Landlord Details
Appendix 3	Procedures For The Delivery Of Affordable Housing
Appendix 4	Schedule of Financial Contributions
Appendix 5	Useful Information, Contacts, Publications and Web Site

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GLOSSARY OF TERMS

Note: these are not precise definitions but are provided to give the reader a simple introduction to some of the technical terms used in the document.

Affordable Housing: Housing available to people who cannot afford to rent or buy houses generally on the open market.

Citizens Panel: A selection of the public from across the district who receive regular questionnaires from the Council concerning its activities.

Empty Property: Residential or commercial accommodation that is not currently in use but which has the potential to be brought back into use as housing.

Housing Association: An organisation that provides affordable housing either through rent, shared equity or low cost home ownership.

Housing Corporation: A government body established to regulate housing associations and provide funding for new development.

Housing Needs Survey: A survey of housing need amongst a given population, often within an identified parish or across a wider area such as the entire District.

Housing Register: This is effectively a list of all the people who have expressed a desire to move into housing provided by housing associations within Derbyshire Dales.

Low Cost Home Ownership: Housing developed by housing associations or private developers that can be bought outright so that the occupier is also the owner.

Nomination Rights: The Council retains a right to put forward new and replacement tenants from the Housing Register when new developments are completed by Housing Associations.

Registered Social Landlord: A Housing Association which is registered with the Housing Corporation, and complies with standards concerning housing management, development and funding.

Rural Exception Site: An area of land that outside the normal development boundary for a village which can only be used for providing affordable housing.

Rural Housing Enabler: A person independent of the Council and Housing Associations who works with the local community to identify housing need and provide guidance to communities on the development process.

Supplementary Planning Document: Formal guidance issued by the Council that provides further detail on planning issues.

Supported Housing: Housing provided for particular groups of people who may be vulnerable or at risk such as older people with support needs, disabled people or victims of domestic violence.

Shared Equity or Shared Ownership: Housing which allows the occupier to purchase a proportion of a home but which a housing association always retains part of the property.

1. Introduction

- 1.1 Housing prices have risen substantially in recent years across Derbyshire Dales. This has made it increasingly difficult for local people to be able to afford suitable housing. This has been borne out by the results of a Housing Needs Survey commissioned by the Council in 2001. This indicated that only a few emerging households might be able to afford below average market prices for cheaper properties, and that first time buyers would be likely to struggle with low cost housing, even with the prevailing average market price at that time of £75,000. Since then average house prices have risen in the District to £215,000, making it increasingly difficult for those in housing need to find suitable housing. This is reinforced by the findings of a recent Joseph Rowntree Foundation study revealed that Derbyshire Dales District has a house price to income ratio of 5.24. This is the highest figure in the region which compares to a regional average of 3.42, and is one of only six areas outside of London/South-East and South-West with ratios over 5.
- 1.2 In response to this situation, the Council has included a comprehensive set of policies in the adopted Derbyshire Dales Local Plan (November 2005) that seek to secure the provision of affordable housing on suitable sites. These policies are set out in Appendix 1.
- 1.3 The extent of need for affordable housing in the local plan area, and the priority given to it in the Council's Community Strategy 2003 means that it is important that the Council takes a pro-active approach to the delivery of affordable housing. The Council will therefore seek to work with developers submitting planning applications for residential development to ensure that the required affordable housing element can be delivered.

The purpose of this document is;

- To provide detailed guidance on the procedures the Council will operate to determine the amount, type and size of affordable housing to be provided in accordance with the policies in the adopted Derbyshire Dales Local Plan.
- To provide certainty to developers about the requirements on affordable housing as part of residential developments
- To demonstrate to local residents that the Council is being pro-active in seeking to deliver an increase in the availability of affordable housing to meet local housing needs.
- To provide detailed guidance on the amount of financial contribution in lieu of on site provision of affordable housing.
- To provide principles on the design, appearance and layout of affordable housing.

2 Housing Needs Survey October 2001

- 2.1 In order to obtain an objective assessment of the housing needs of the residents of the District, a Housing Needs Survey was undertaken in October 2001. The survey assessed the general characteristics of households across the District, housing need for the whole District, and affordability in the housing market, taking into account house prices, rental and income levels.
- 2.2 The outcome of the survey indicated that across the whole District as at October 2001, there was a net shortfall of affordable housing of 2,284 dwellings. Some of this shortfall will be met by development undertaken by Dales Housing and other Housing Associations across the District, and from the re-use of empty properties. This will not however meet the entire backlog of housing need.
- 2.3 The Housing Needs Survey indicated that the extent of need for affordable housing for the period up to 2011 is dependent upon changes in the housing market. Where house prices rise more rapidly, the need for affordable housing becomes more acute, and conversely where house prices remain static or contract, the need for affordable housing remains fairly static or contracts as more people can afford accommodation to meet their needs.
- 2.4 However, whatever changes occur in the housing market, the Housing Needs Survey indicates that there will be a continuing need for affordable housing over the period up to 2011.

3. Derbyshire Dales Corporate Plan and Derbyshire Dales and High Peak Local Strategic Partnership Community Strategy 2003.

- 3.1 Both documents place the provision of affordable housing as a priority. The Community Strategy recognises *“that everybody should have access to affordable housing that meets the needs of local people and contributes to healthy thriving neighbourhoods”*. This is reflected in the Council’s Corporate Plan 2005/06 which acknowledges the need to enable affordable housing.

4. Derbyshire Dales and High Peak Housing Strategy

- 4.1 The District Council and High Peak Borough Council have published a joint Housing Strategy that takes into account the conclusions and recommendations made in the housing needs assessments to address amongst other items affordable housing within the Peak Sub region. One of the priorities is to enable the provision of new affordable housing appropriate to the needs of the local population.

5. Government Policy

- 5.1 Planning Policy Guidance Note 3: Housing (March 1992), and Circular 06/98 'Planning and Affordable Housing' (April 1998), establishes the Government's preferred approach to the provision of affordable housing through the planning system.
- 5.2 Circular 06/98 states that, where there is a demonstrable lack of affordable housing to meet local needs based on up to date surveys and other data of local need, Local Planning Authorities should include in the Local Plan a policy for seeking an element of affordable housing on suitable sites.

5.3 In January 2005 the Government published an amendment to PPG3 (Housing) entitled "Planning for Sustainable Communities in Rural Areas". This states that adequate housing, including affordable housing, should be provided to meet local needs and deliver sustainable communities in rural areas. It also states that affordable housing provision in rural areas should be supported by a rural exception site policy. Rural exception sites should be small, solely for affordable housing and on land within or adjoining existing small rural communities which would not otherwise be released for general market housing. The affordable housing provided on such sites should meet local needs in perpetuity and count towards the overall level of housing provision.

5.4 In January 2005 the Government also published a consultation paper titled "Planning for Mixed Communities". This contained a number of proposals which may replace Circular 6/98 and has informed a review of PPG3 in the form of a Draft PPS3 (Housing).

5.5 Draft PPS3 was published Autumn of 2005 and acknowledges the importance of creating mixed and inclusive communities that can offer a range of housing and promote social inclusion. The document also proposes to reduce the minimum site size threshold, above which an element of affordable housing should be sought, to 15 dwellings or 0.5 hectares. It indicates that lower thresholds than 15 dwellings or 0.5 hectares could be applied in areas where a particular need is demonstrated or where the majority of housing supply comes from smaller sites. The presumption is that affordable housing provided through planning obligations will be in kind and on site. The document also proposes to amend the Government's definition of affordable housing to "non-market housing, which can include social-rented housing and intermediate housing".

5.6 In response to Government Guidance and given the evidence from the Council's Housing Needs Survey, the Council has included policies in the adopted Derbyshire Dales Local Plan that:

- *Seek an element of affordable housing on suitable sites to make a contribution to meeting local housing needs:*

The Council will in certain circumstances seek to secure a proportion of the development as affordable housing on the sites involving the provision of open market housing within the Settlement Framework Boundaries of Market Towns and Other Settlements as defined in the adopted Derbyshire Dales Local Plan. In certain circumstances the Council, will however accept a financial contribution in lieu of on-site provision.

- *Provide for Rural Exception Sites:*

Seek an element of affordable housing on a "rural exception site" to meet local needs in rural areas as an exception to the normal policy of restraint in the countryside.

6. Definition of Affordable Housing

6.1 Circular 06/98 sets out that affordable housing should encompass both low cost market and subsidised housing (irrespective of tenure or financial arrangements) which is available to people who cannot afford to rent or buy houses generally available on the open market. For the purposes of clarity, the following definition is considered appropriate for affordable housing in Derbyshire Dales:

"Affordable Housing encompasses both low cost market and subsidised housing (irrespective of tenure, ownership whether exclusive or shared or financial arrangements) that will be available to people who cannot afford to rent or buy houses generally available on the open market"

- 6.2 Whilst the definition of affordable housing in the adopted Derbyshire Dales Local Plan makes reference to low-cost market housing, the Council's desire is that where affordable housing is provided its benefits pass in perpetuity to those people for whom it is most needed. The evidence from the Housing Needs Survey is that the provision of low cost market housing will not be affordable to those in greatest housing need, and that the only way of those in need meeting their housing requirements is with an element of subsidy provided by for example a Registered Social Landlord.
- 6.3 The Council's preferred approach for controlling the occupancy of any affordable housing provided will be for its management to be undertaken by a Registered Social Landlord, or through a shared ownership scheme.
- 6.4 Consequently, where residential development takes place on sites above the thresholds set out in the Derbyshire Dales Local Plan, and affordable housing is provided on-site, the Council will generally not accept solutions that involve the provision of low cost market housing.
- 6.5 To ensure consistency in terms of the quality of service provided to future tenants of affordable housing schemes the Council will seek to limit the number of Registered Social Landlords with which developers can work within Derbyshire Dales. The Council will generally support schemes where the registered social landlord is a partner within the joint commissioning partnership for the Peak-Sub Region. The list

of registered social landlords that meet the Council's required standards are set out in Appendix 2.

7. Procedures for the Delivery of Affordable Housing

To ensure that the amount of affordable housing provided by developers reflects the needs of the area in which sites are brought forward, and to reflect government planning policy, the adopted Derbyshire Dales Local Plan sets out different locational requirements for the provision of affordable housing. The following procedures will apply to residential development proposals where the Council considers that affordable housing should be provided.

A summary of the procedures for each set of circumstances is set out in Appendix 3.

7.1 Sites within Matlock, Ashbourne, and Wirksworth Exceeding Thresholds in Policy H10

- 7.1.1 Where the Council receives a planning application for residential development on sites that are within Matlock, Ashbourne and Wirksworth that exceeds the thresholds set out in Policy H10 in the adopted Derbyshire Dales Local Plan, the applicants will be advised that the need for affordable housing will be a material consideration in the determination of the planning application.
- 7.1.2 The Council will initially indicate to the applicant the number of properties to be provided as affordable housing on-site as required by policy in the Derbyshire Dales Local Plan, or that the Council considers that a financial contribution in lieu of on site provision is required.

- 7.1.3 The number of properties to be provided will normally equate to 45% of the total number of properties indicated on the application form. If the application is an outline application for planning permission, and unless alternative arrangements have been agreed, the Council will on the grant of planning permission, impose a condition indicating that 45% of all properties will have to be provided as affordable housing.
- 7.1.4 In cases where the Council advises applicants that a financial contribution is required in lieu of on-site provision, the level of financial contribution will be based upon Table 1 in Appendix 4.
- 7.1.5 The Council is keen to ensure that all new affordable housing schemes provided by developers under this policy are affordable to both initial and subsequent occupiers. The Council's preference is for a developer to design, and build the required number of affordable houses on-site, and to gift them to an approved registered social landlord to manage.
- 7.1.6 In the event that a developer considers that they are unable to gift the completed units to a registered social landlord and a financial or other arrangement is proposed to facilitate the transfer to a Registered Social Landlord the Council will need to be satisfied that any such arrangements enable properties to be affordable to both initial and subsequent occupiers. The Council will require the submission of details of the financial or other arrangements and the proposed rental levels/shared ownership costs.
- 7.1.7 On the basis of the evidence submitted the Council will as part of the determination of the planning application assess whether the proposed arrangements are considered to be satisfactory.
- 7.1.8 The Council will require the submission of a financial appraisal of the development costs and future valuation in the event of the following:
- (i) A developer fails to agree to make any provision of affordable housing on site or a developer fails to agree to make any financial contribution; or
 - (ii) A developer offers alternative arrangements/provision to that initially set out by the Council.
- 7.1.9 On the basis of the evidence submitted the Council will as part of the determination of the planning application assess whether there are other material considerations that outweigh the Council's initial request. In all cases the Council will seek to maximise the amount affordable housing provided.
- 7.1.10 In circumstances where a developer agrees to offer to make a contribution towards the provision of affordable housing, but not the 'full' requirements of the Policies in the adopted Derbyshire Dales Local Plan the Council will seek to facilitate discussions between a Registered Social Landlord on the Council's 'approved' list and the developers to assist in the provision of affordable housing.

7.2 Sites within Other Settlements Exceeding Thresholds in Policy H11

- 7.2.1 Where applications are received for residential development on sites within the Settlement Framework Boundaries of Other Settlements (which include Brailsford, Hulland Ward, Cromford, Matlock Bath, Darley Dale, Middleton Doveridge, Tansley) that exceeds the thresholds set out in Policy H11 in the adopted Derbyshire Dales Local Plan the applicant will be advised that the need for affordable housing will be a material consideration in the determination of a planning application. The number of properties to be provided will normally equate to 33% of the total number of properties indicated on the application form. If the application is an outline application for planning permission, and unless alternative arrangements have been agreed, the Council will on the grant of planning permission, impose a condition indicating the 33% of all properties will have to be provided as affordable housing.
- 7.2.2 In cases where the Council advises applicants that a financial contribution is required in lieu of on-site provision, the level of financial contribution will be based upon Table 1 in Appendix 4.
- 7.2.3 The Council is keen to ensure that all new affordable housing schemes provided by developers under this policy are affordable to both initial and subsequent occupiers. The Council's preference is for a developer to design, and build the required number of affordable houses on-site, and to gift them to an approved registered social landlord to manage.
- 7.2.4 In the event that a developer considers that they are unable to gift the completed units to a registered social landlord and a financial or other arrangement is proposed to facilitate the transfer to a registered social landlord the Council will need to be satisfied that any such arrangements enable properties to be affordable to both initial and subsequent occupiers. The

Council will require the submission of details of the financial or other arrangements and the proposed rental levels/shared ownership costs.

- 7.2.5 On the basis of the evidence submitted the Council will as part of the determination of the planning application assess whether the proposed arrangements are considered to be satisfactory.
- 7.2.6 The Council will require the submission of a financial appraisal of the development costs and future valuation in the event of the following;
- (i) A developer fails to agree to make any provision of affordable housing on site or a developer fails to agree to make any financial contribution; or
 - (ii) A developer offers alternative arrangements/provision to that initially set out by the Council
- 7.2.7 On the basis of the evidence submitted the Council will as part of the determination of the planning application assess whether there are other material considerations that outweigh the Council's initial request.
- 7.2.8 The delivery of affordable housing on site is the primary aim of this guidance note. In all cases the Council will seek to maximise the amount affordable housing provided.
- 7.2.9 In circumstances where a developer agrees to offer to make a contribution towards the provision of affordable housing, which is less than the 'full' requirements of the Policy, the Council will seek to facilitate discussions between a registered social landlord on the Council's 'approved' list and the developers in order to assist in the provision of affordable housing.

7.3 Sites Outside Settlement Frameworks Boundaries in Policy H12

- 7.3.1 The policies in the adopted Derbyshire Dales Local Plan generally resist proposals for open market residential development beyond Settlement Framework Boundaries in the open countryside. Where applications are received for residential development on sites outside the Settlement Framework Boundary the Council will advise applicants of the proportion or number of properties to be provided as affordable housing on the basis of advice from the Council's Strategic Housing Officer. The affordable housing requirements will be based on information contained on the housing register, in the District Housing Needs Survey, and other sources such as parish Housing Needs Surveys.
- 7.3.2 However where the Council resolves that open market residential development is acceptable in the countryside, such as by way of conversion and change of use of existing buildings, a financial contribution based upon Table 1 in Appendix 4 will be required.
- 7.3.3 In the case of any dispute in respect of the amount of financial contribution to be provided, the Council will require the developer to submit a financial appraisal of the site development costs, and future valuations. On the basis of the evidence submitted the Council will assess whether it is appropriate to accept an alternative amount.
- 7.3.4 In the case, where no financial appraisal is submitted the Council will in deciding the planning application consider whether there are other material considerations that outweigh the need for the provision of a financial contribution.

7.4 Occupancy and Management

- 7.4.1 The Council considers it important to ensure that properties provided by developers on-site as affordable housing are available to those in greatest need, initially, and in perpetuity. The following procedures for will be applied to the occupancy and management of affordable housing;
- (i) Except where the affordable housing scheme has been provided for a particular group such as disabled or elderly people or where occupancy is limited by condition or by the terms of a S106 Obligation, affordable housing will be open to those who are currently on the Council's housing register.
 - (ii) The Council will seek to negotiate 100% nomination rights for the first 10 years of a scheme, dropping to 75% thereafter.
 - (iii) Rental levels or shared ownership costs should be affordable to future tenants. The Council will, before granting planning permission, need to be satisfied that any agreement reached between a developer and registered social landlord for the on site provision of affordable housing, that the rental levels or shared ownership costs will be affordable initially and in perpetuity.

For schemes involving shared ownership there is generally no opportunity to staircase up to 100% ownership.

7.5 Rural Exception Sites

7.5.1 Advice in Annex B to PPG3 indicates that many rural areas face particular difficulties in securing an adequate supply of land for affordable housing for local needs. It advises that where there is a lack of affordable housing to meet local needs, local planning authorities in rural areas should consider including a 'rural exception policy' in their plans.

7.5.2 The evidence from the housing needs survey is that there is still considerable pressure for the provision of affordable housing in the rural areas of the District. In response to this continuing need in rural areas, the Council has indicated in the adopted Derbyshire Dales Local Plan that it will allow sites to be brought forward for affordable housing to meet local needs in rural areas as an exception to the normal policy of restraint in the countryside. The circumstances when the Council will allow a site to be brought forward as a rural exception site are set out in Policy H13 in the adopted Derbyshire Dales Local Plan.

A summary of the procedures for bringing a rural exception site forward is set out in Appendix 3.

7.5.3 The delivery of rural exception sites for affordable housing can be a complex issue for parish councils, landowners, and the local community to comprehend.

7.5.4 Before the Council will grant planning permission for affordable housing on a rural exception site, it will need to be satisfied that there is a genuine need for affordable housing in the locality. To establish that a genuine need exists the Council will require evidence from a parish level Housing Needs Survey.

7.5.5 Only after the Council is satisfied that a genuine need exists will it consider the suitability of the site as a location for

affordable housing. In general terms, the Council will only consider the grant of planning permission for sites that are situated within or on the edge of settlements with defined Settlement Framework Boundaries. New development must be capable of being integrated into the existing pattern of development in the village without having an adverse effect upon the character of the village itself. Development that does not maintain or enhance the character of the settlement will not be acceptable.

7.6 Occupancy and Management of Rural Exception Sites

7.6.1 To ensure that the properties are available in perpetuity the delivery of affordable housing on a rural exception site should be facilitated through a registered social landlord rental scheme or shared ownership scheme.

7.6.2 The Council considers it important to ensure that properties provided as affordable housing are available in perpetuity to meet the needs of the local community. The occupation of affordable housing provided on rural exception sites will be limited to the following groups of people;

- a) People residing continuously for a period of not less than five years out of the previous ten years in the parish or adjoining parishes and currently living in accommodation that is overcrowded or otherwise unsatisfactory.
- b) People residing continuously for a period of not less than five years out of the previous ten years in the parish or adjoining parishes and forming a household for the first time.
- c) People who are related to a resident of the parish or are not now resident in the parish but who have resided continuously within the parish for more than ten years out of the previous twenty.

- d) People who have an essential need arising from age or disability to live close to other people who have lived continuously within the parish for more than five years out of the previous ten.
- e) People who have an essential need to live close to their work in the parish or adjoining parishes.

7.6.3 The Council must be satisfied that tenants of the scheme genuinely fall into one of the above groups. To ensure that this is achieved the Council will seek to negotiate appropriate agreements with the registered social landlord implementing an affordable housing scheme on a rural exception site.

7.6.4 Rental levels or shared ownership costs should be affordable to future tenants. The Council will, before granting planning permission, need to be satisfied that the agreement between the landowner and registered social landlord responsible for the provision of affordable housing enables the rental levels to be maintained at affordable levels.

7.6.5 Any planning permission granted for an affordable housing scheme as a rural exception scheme will normally be subject to the signing of a section 106 obligation under the Town and Country Planning Act 1990. This will seek to ensure that the affordable housing scheme remains available to those in local need initially and in perpetuity, at an affordable rate and are managed appropriately.

7.6.7 Anybody contemplating bringing forward an affordable housing scheme is advised to discuss their proposals with the Council's Planning Officers, prior to the submission of any planning application. Affordable housing schemes should not be submitted on a purely speculative basis.

8 Design and Appearance of Affordable Housing

Where affordable housing is to be provided on-site the following principles shall apply to its design, appearance and layout:

8.1 Type & Size of Properties

8.1.1 To ensure that the affordable housing to be provided meets local housing needs, the type and size of property to be provided will be based upon advice from the Council's Strategic Housing Officer, and will be based on information contained on the housing register, the Housing Needs Survey, and other sources such as parish Housing Needs Surveys.

8.2 Design

8.1.2 PPG 3 sets out that new housing and residential environments should be well designed and should make a significant contribution to promoting urban renaissance and improving the quality of life. One of the key aims and objectives of the adopted Derbyshire Dales Local Plan is that new development should protect and enhance the character and appearance of towns and villages. There is the potential that to enable housing to be provided at a level that makes it affordable, the attention paid to their design and appearance will not be the same as that paid to properties to be sold on the open market. This could have a detrimental impact upon the character and appearance of the area in which they are situated. Consequently the Council will require that all properties provided, as affordable housing must satisfy the requirements of Policy H9 in the adopted Derbyshire Dales Local Plan.

8.3 **Layout and Distribution**

8.1.3 Advice in PPG 3 encourages local planning authorities to provide wider housing opportunity and choice and a better mix in the size, type and location of housing than is currently available, and seek to create mixed communities. The Council considers that on sites where affordable housing is provided this can only be achieved where the affordable housing is integrated into the design and layout of the site. With the exception of affordable housing provided as flats, the Council expects the affordable housing to be ‘pepper-potted’ across the site rather than being situated together in part of the site.

9. **Financial Contribution Formula**

9.1 Where the Council indicates that it considers that it is appropriate for an applicant to make a financial contribution in lieu of on-site provision, the amount of contribution will reflect the type, size and number of properties that would have been required to be provided on-site. It will also enter into a Section 106 planning obligation with the developer to secure a payment of commuted sum sufficient to facilitate equivalent provision elsewhere.

9.2 To ensure that the financial contribution is reasonably related to local need, information contained on the:

- housing register,
- District housing needs survey, and
- any other source such as parish housing needs survey.

be used to identify generally the type of need required locally. This allows for the cost of provision of that type of property to be established for each location.

9.3 The financial contribution will also be calculated upon a Total Cost Indicator (TCI) used by the Housing Corporation which provides a benchmark for all the costs associated with the provision of affordable housing. This is enhanced for ‘rural areas’ (defined as towns and villages with a population of 3000 or less) to reflect the additional costs of bringing forward schemes in these areas. The Council considers it appropriate that where a financial contribution is required it should be on the basis that the contribution takes account of the whole costs of providing affordable housing off-site and not the grant rate that a development may expect to attract from the Housing Corporation.

9.4 In order to provide a consistent basis for the calculation of the financial contribution, a benchmark size for each property type has been identified. This is set out on the table below;

1 Person	34 sq. metres
2 Person	50 sq. metres
3 Person	62 sq. metres
4 Person	75 sq. metres
5 Person	87 sq. metres

9.5 For each property type the Housing Corporation’s TCI provides a benchmark unit cost. To reflect the extra costs associated with developing in a rural area, a rural multiplier of 1.2 is applied to the benchmark unit cost.

9.6 Table 1 in Appendix 4 sets out the criteria that must be used in calculating the financial contribution towards affordable housing.

Calculation of Financial Contribution for Affordable Housing

9.7 It is necessary to identify the amount that each development proposal should contribute towards the provision of affordable housing. The Council consider that 33% is a reasonable target for the provision of affordable housing for sites outside of the Market Towns, taking account of the development economics, and the limited site sizes. It is therefore considered that given the potential for higher development costs associated with barn conversion, and the limited numbers that might come forward for open market residential development, that 33% is a reasonable target to apply. Consequently the formula for calculating the financial contribution is;

TCI Costs of Local Need for Property Type x No. Units of Open Market Residential x 33%

9.8 In the event that a developer does not consider that there is sufficient value in a development to make the level of financial contribution required they will be requested to submit a financial appraisal of the costs and values of the proposed development. In appropriate cases the Council will commission an independent assessment of the appraisal to establish whether a reduced level of financial contribution would be acceptable.

9.9 In order to maintain the financial viability of development sites, the Council will through the Section 106 Agreement look to the developer to provide the financial contribution prior to occupation of the first property or three years after the grant of planning permission, whichever is the sooner. The Council wants to make best use of any financial contributions it receives to assist in the delivery of affordable housing. Consequently it will use any financial contribution to either assist

- the development of affordable housing schemes by registered social landlords; or
- grant assistance to private sector landlords to fund the renovation and repair of properties to enable them to be made available for those in need of affordable housing.

9.10 The Council does not consider it appropriate to provide a financial subsidy towards the provision of affordable housing where a developer would normally be required to provide affordable housing on-site. It will therefore use its best endeavours to use any financial contribution to provide a subsidy to a registered social landlord to facilitate the development of a stand alone affordable housing scheme.

9.11 Advice in Circular 6/98 allows for any contribution to be used anywhere in the local plan area. The Council will therefore utilise any financial contribution it receives within those parts of the Derbyshire Dales which lie outside of the Peak District National Park Area.

9.12 The Council wants to ensure equity, as far as possible, in the use of any financial contributions it receives. It will therefore use its best endeavours to utilise any financial contributions it receives for the provision of affordable housing in the vicinity of the site from which a contribution has been derived.

9.13 In the event that this cannot be achieved, the Council will seek to utilise the financial contributions it receives within the area covered by the Derbyshire Dales Local Plan.

9.14 The Council will return the financial contribution to the applicant, if it has not managed to use it to subsidise an appropriate affordable housing scheme within ten years of the receipt of the financial contribution.

Example: Worked Calculation

Location: Longford
Development: Barn Conversion to form 8 dwellings
Predominant Need: 3 Person Units from Register
Total Cost Indicator: £93,296
Affordable Housing Requirement: 8 (dwellings) x 33% (proportion of contribution) = 2.64

Equivalent Financial Contribution = £93,296 x 2.66 = £248,167

APPENDIX 1

ADOPTED DERBYSHIRE DALES LOCAL PLAN (2005).

AFFORDABLE HOUSING POLICIES

Policy H10

Affordable Housing Within The Settlement Framework Of Market Towns

In determining applications for residential development within the Settlement Frameworks shown on the Proposals Map of the defined Market Towns the Council will seek to negotiate the provision of 45% of all dwellings as affordable housing on allocated sites and sites of 0.5 hectares and above, or where the number of dwellings proposed is 15 or more.

In assessing the suitability of a site for providing affordable housing the Council will take account of the economics of developing the site, the proximity of local services, and access to public transport.

Policy H11

Affordable Housing Within The Settlement Frameworks Of Other Settlements

In determining applications for planning permission for residential development within the Settlement Framework boundaries of the Other Settlements defined on the Proposals Map the Council will seek to negotiate the provision of 33% of all dwellings as affordable dwellings on sites of 0.1 hectare or more and/or capable of accommodating 2 or more dwellings.

Policy H12

Alternative Provision For Affordable Housing Outside Settlement Frameworks

In determining applications for residential development outside defined Settlement Frameworks, the Council will seek to negotiate a financial or other contribution towards the provision of affordable housing on suitable sites elsewhere in the plan area.

Policy H13

Affordable Housing Exceptional Sites In Rural Areas

As an exception to normal planning policies applying throughout the area, the Council will grant planning permission for affordable housing on sites that would not normally be released for housing development, provided that:

- (a) it would meet a genuine local need as defined in paragraph 3.66 above that would not otherwise be met;
- (b) there are arrangements made to ensure that the benefits remain in perpetuity for local people who cannot afford to occupy houses generally available on the open market;
- (c) it is of a size, type, occupancy, and cost suitable to meet the identified local needs; and
- (d) it takes full account of environmental considerations as set out in policies elsewhere in the local plan. Sites should be located within or adjoining the built up areas of settlements.

Proposals will only be permitted where the detailed siting, scale, design, use of colour, materials and landscape treatment do not have an adverse impact upon the character and appearance of the area.

APPENDIX 2

REGISTERED SOCIAL LANDLORD DETAILS

1 Equity & North Cheshire Housing Association

Armitt House
Monmouth Road
Cheadle Hulme,
Stockport
SK8 7EF
Tel 0161 486 9911

2 Home Housing Association

2 St Andrews House
Vernon Gate
Derby
Derbyshire
DE1 1UJ
Tel 01332 294505

3 Nottingham Community Housing Association

Unit 3
Clumber Court
Pelham Avenue
Sherwood Rise, Nottinghamshire
Tel No. 0115 910 4321

4 Northern Counties Housing Association Ltd

East Midlands Regional Office
Unit 2, Holmewood Business Park
Chesterfield Road
Holmewood
S42 5US
Tel 0845 605 9000

5 Housing 21

5-7 Upper Brook Street
Rugeley
Staffordshire
WS15 2DP
Tel 01889 583822

6 Derwent Living

1 Centro Place
Pride Park
Derby
DE24 8RF
Tel No. 01332 346477

7 Peak District Rural Housing Association

First Floor
10 Cromford Mill
Cromford
Derbyshire
DE4 3RQ
Tel 01629 826040

8 Dales Housing Ltd

4 Lime Grove Walk
Matlock
Derbyshire
Tel 01629 760965

9 Care and Home Support

95 Sheffield Road
Stonegravels
Chesterfield
S41 7JH
Tel 01246 550515

10 South Yorkshire Housing Association

17 Albion Road
Chesterfield
Derbyshire
S40 1LJ
Tel 01246 200215

11 Walbrook Housing Association Ltd

The Market Place,
Uttoxeter, Staffs,
ST14 8HY
Tel 01889 561600

12 East Midlands Housing Association

Jubilee House
Stenson Road
Coalville
Leicestershire
LE67 4NA
Tel 01530 276000

13 The Guinness Trust

3.1 Clarendon Park
Clumber Avenue
Nottingham
NG5 1AH
Tel 0115 962 8200

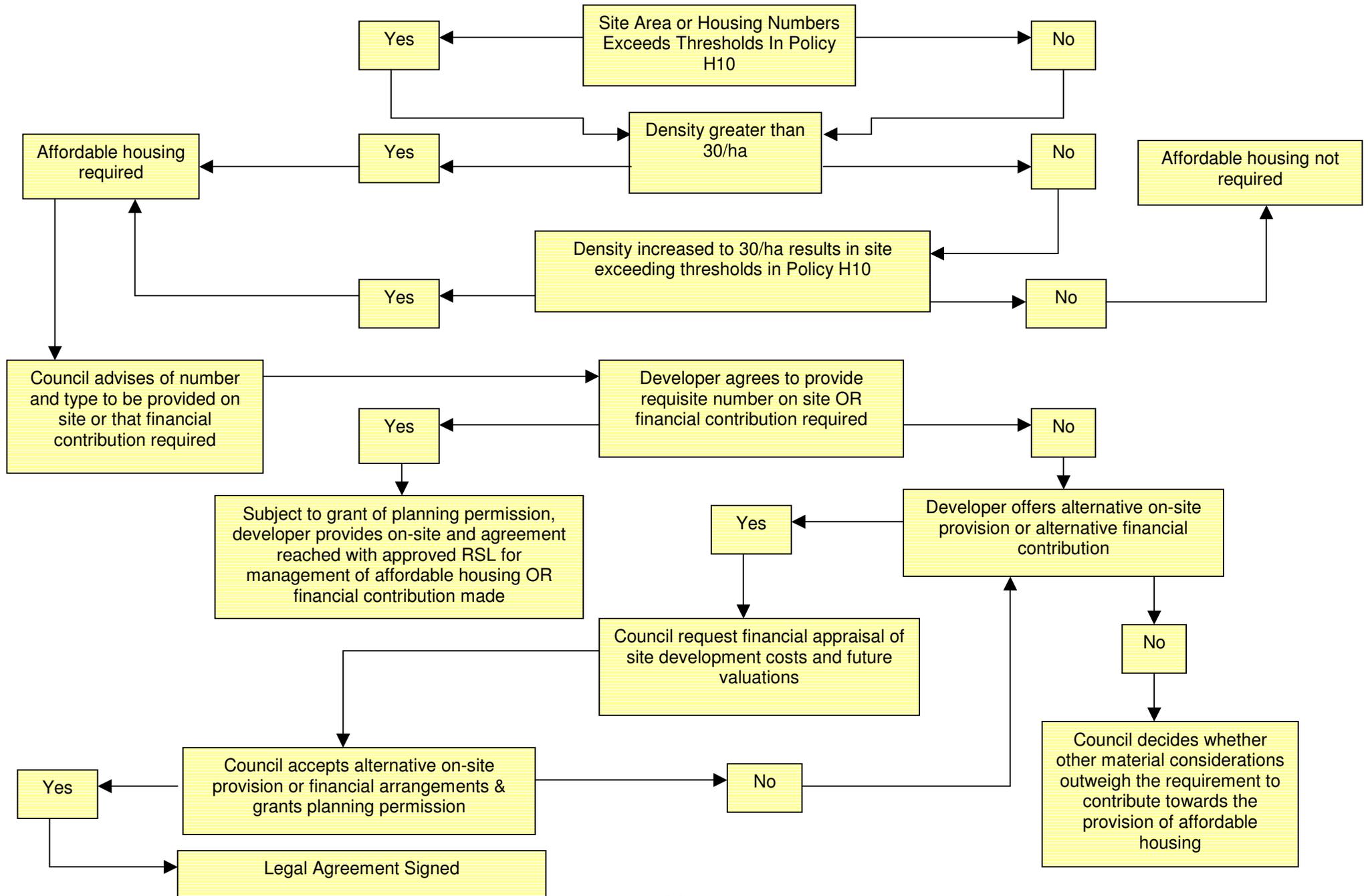
14 English Churches Housing Association

1st Floor Chatsworth House
Rainsway
Derby
DE21 2SR
Tel 0845 0707071

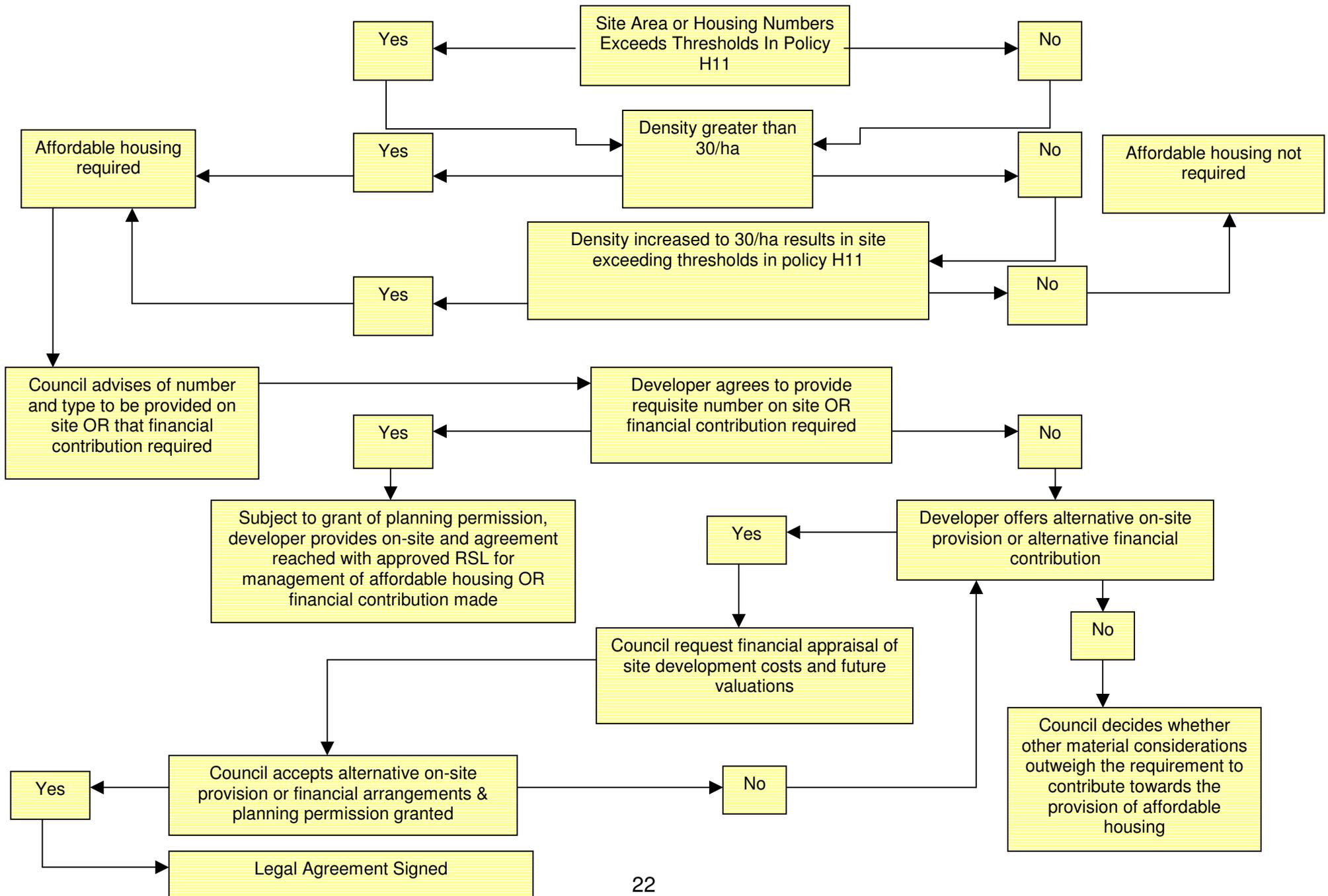
APPENDIX 3

PROCEDURES FOR THE DELIVERY OF AFFORDABLE HOUSING

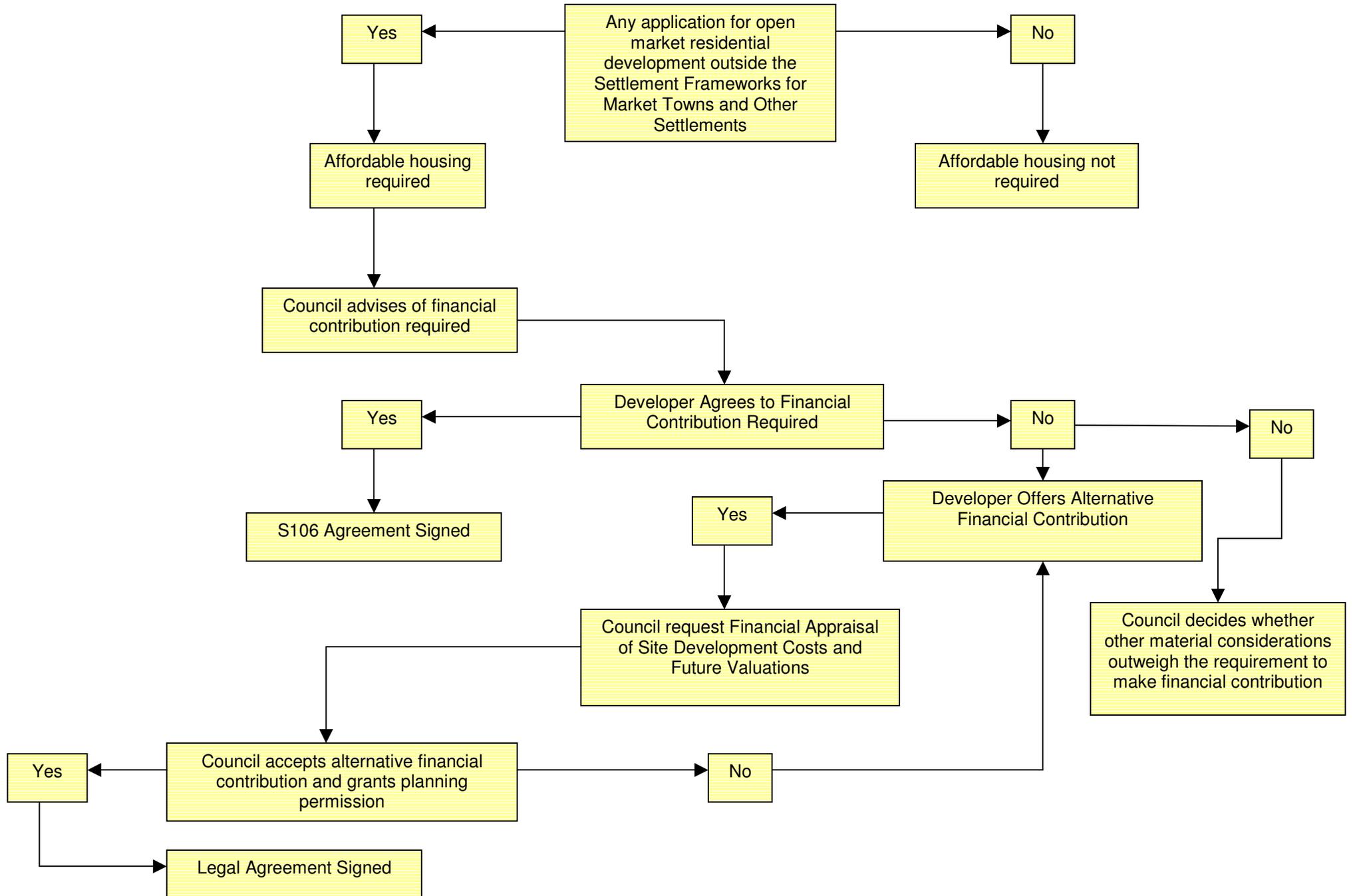
PROVISION OF AFFORDABLE HOUSING IN MATLOCK, ASHBOURNE & WIRKSWORTH



PROVISION OF AFFORDABLE HOUSING IN OTHER SETTLEMENTS



PROVISION OF AFFORDABLE HOUSING IN THE COUNTRYSIDE (OTHER THAN RURAL EXCEPTION SITE)

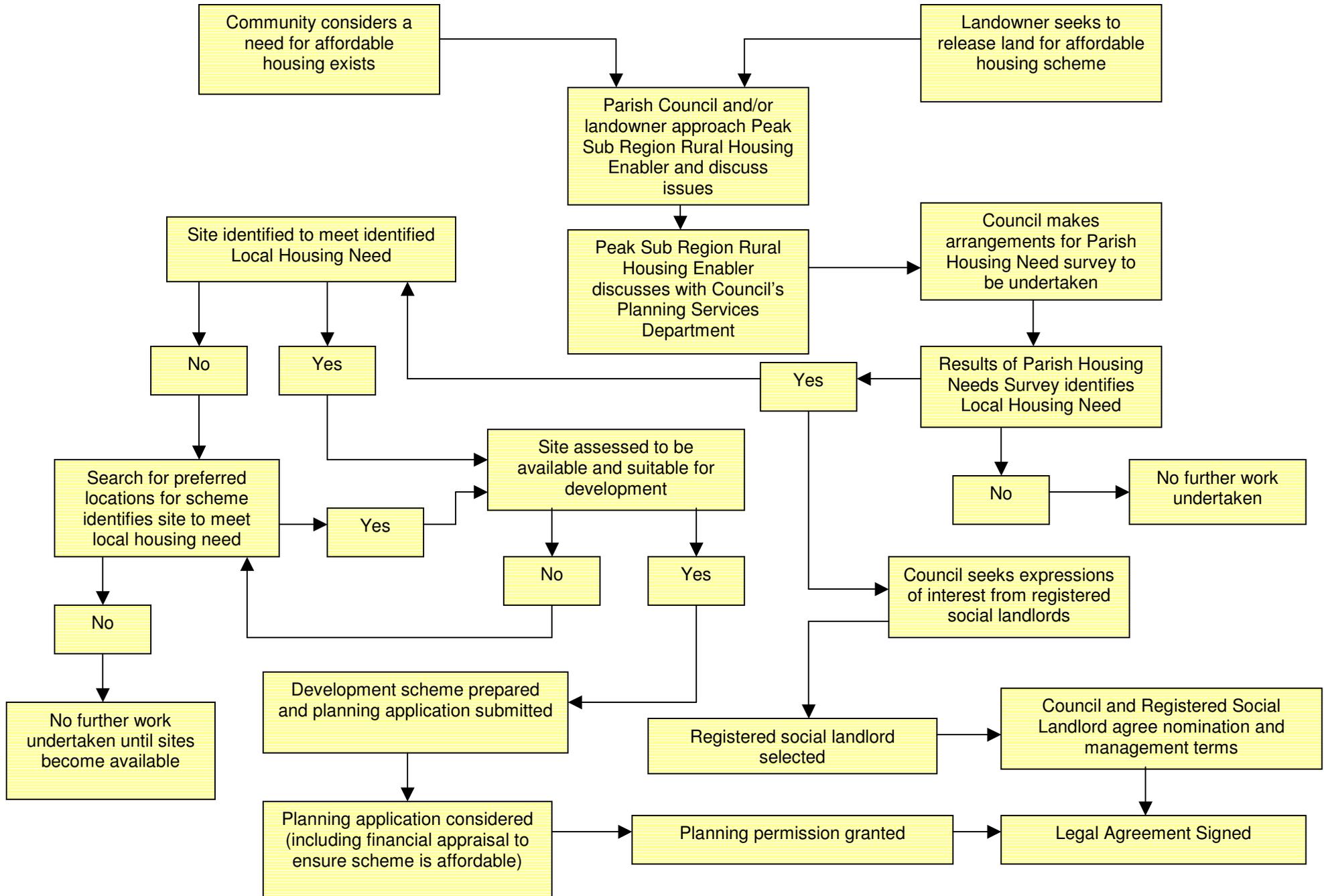


AFFORDABLE HOUSING ON RURAL EXCEPTION SITES A SUMMARY STEP-BY-STEP GUIDE

1. A rural community considers that a need for affordable housing exists or a landowner seeks to bring forward a site for affordable housing.
2. Either the Parish Council or the landowner approaches the Peak Sub Region Rural Housing Enabler to discuss the procedures, and the issues. The Peak Sub Region Rural Housing Enabler will then discuss the issues with the Council's Planning Services Department.
3. The Council will then make arrangements for a parish housing needs survey to be undertaken. The Council will analyse the surveys and establish whether a need exists. If no need is established, no further work is undertaken.
4. If a need is established, the Council, in conjunction with the Peak Sub Region Rural Housing Enabler seeks to locate a site on which to bring forward a scheme to meet the established need. Once a site or series of sites, has been identified they will be discussed with the Council's Planning Services Department to establish their suitability. Simultaneously the Council will seek to identify a registered social landlord to deliver the established need.
5. Once a preferred and available site has been identified, that appears to meet the Council's planning policy requirements, the preferred registered social landlord will be expected to prepare a development scheme, and submit a planning application. The Council expects that in order to ensure that the scheme will be affordable to future tenants, the details submitted with the planning application will include a financial appraisal of the development costs of bringing the site forward.
6. The Council draws up, and agrees with registered social landlord the basis for a legal agreement, controlling occupancy, management and rental levels/shared ownership costs.
7. Planning Permission granted, and legal agreement signed.
8. The Council complete the necessary supporting documents in order to satisfy Housing Corporation requirements

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AFFORDABLE HOUSING ON RURAL EXCEPTION SITES



APPENDIX 4

SCHEDULE OF FINANCIAL CONTRIBUTIONS

Location	Population	Multiplier	1 Person	2 Person	3 Person	4 Person	5 Person
Market Towns							
Ashbourne	6870	1	£52,600	£65,500	£78,400	£87,000	£99,900
Matlock	9720	1	£52,600	£65,500	£78,400	£87,000	£99,900
Wirksworth	5020	1	£52,600	£65,500	£78,400	£87,000	£99,900
Other Settlements							
Brailsford	1010	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Cromford	1650	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Darley Dale	5170	1	£52,600	£65,500	£78,400	£87,000	£99,900
Doveridge	1480	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Hulland Ward	1010	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Matlock Bath	930	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Middleton	740	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Tansley	1250	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Other Locations							
Bonsall	830	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Boylestone	180	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Bradley	320	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Brassington	570	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Carsington	130	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Clifton	500	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Cubley	240	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Ednaston	Less than 1000	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Hognaston	260	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Hollington	170	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Hopton	100	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Hulland	170	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Kirk Ireton	480	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Kniveton	400	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Longford	350	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Mapleton	170	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Marston Montgomery	350	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Norbury & Roston	300	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Northwood	650	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Osmaston	150	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Rodsley	100	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Rowsley	520	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Shirley	270	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
South Darley	790	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Sudbury	980	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Wyaston	190	1.19	£62,594	£77,945	£93,296	£103,530	£118,881
Yeaveley	300	1.19	£62,594	£77,945	£93,296	£103,530	£118,881

1 Person	34 sq. metres	£52,600
2 Person	50 sq. metres	£65,500
3 Person	62 sq. metres	£78,400
4 Person	75 sq. metres	£87,000
5 Person	87 sq. metres	£99,900

APPENDIX 5

USEFUL PUBLICATIONS AND WEB SITES

WEB SITES

Derbyshire Dales District Council
Housing Corporation
Department for Communities and Local Government (DCLG)

www.derbyshiredales.gov.uk
www.housingcorp.gov.uk
www.communities.gov.uk

USEFUL CONTACTS

Subject	Contact Officer	Telephone	Email
Housing Strategy and Policy	Rob Cogings	01629 761354	rob.cogins@derbyshiredales.gov.uk
Housing Strategy and Policy	Simon Beynon	01629 761306	simon.beynon@derbyshiredales.gov.uk
Planning Policy	Mike Hase	01629 761251	mike.hase@derbyshiredales.gov.uk
Planning Development Control	Jonathan Bradbury	01629 761331	jonathan.bradbury@derbyshiredales.gov.uk
Building Control	Peter Liley	01629 761320	peter.liley@derbyshiredales.gov.uk
Dales Housing	Jenny Bedford	01629 593206	jenny.bedford@daleshousing.co.uk
Peak Park Planning	Mary Carr	01629 816328	mec@peakdistrict-mpa.gov.uk

TAX IMPLICATIONS OF AFFORDABLE HOUSING

The Council advises that landowners should seek advice from the Inland Revenue and professional guidance from lawyers and accountants as necessary.