



## **SUPPLEMENTARY PLANNING GUIDANCE**

### **AFFORDABLE HOUSING**

**MARCH 2004**



City and District of St Albans  
Council Offices  
Civic Centre  
St Albans  
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Front cover: Affordable housing under construction at Napsbury Park, London Colney

## **1.0 INTRODUCTION**

- 1.1 Government policy, as laid down in Planning Policy Guidance Note 12 (Development Plans), acknowledges the valuable role that Supplementary Planning Guidance (SPG) can play in supplementing the policies and proposals of the Development Plan. Government advice also indicates that SPG may be taken into account as a material consideration in the assessment of development proposals.
- 1.2 In response to Government guidance this supplementary planning guidance has been produced by St Albans District Council to provide additional information to assist with the implementation of affordable housing policy. The Council is strongly committed to encouraging the provision of affordable housing to meet housing needs in the District. The St Albans Housing Strategy (2002-2005) gives importance to providing a range of housing that meets needs in the District, including affordable housing.
- 1.3 The Council carried out a Housing Needs Survey in 2002, the results of which will inform the Council's Development Plan Document and will feed into the current review of the Council's Housing Strategy.
- 1.4 The Council will make use of its powers to seek affordable housing to help satisfy its local housing needs. This will involve negotiating for an element of affordable housing on suitable development sites, with the Council's negotiating position being set out within this SPG.
- 1.5 The aim of this SPG is to help meet housing needs in the District and create mixed communities by maximising opportunities to provide affordable housing. The SPG provides a mechanism for securing and delivering affordable housing in accordance with Government guidance and will help to reduce uncertainty, ensure a consistent approach and provide clear guidance for developers regarding the Council's approach towards affordable housing provision.
- 1.6 The Council recognises that a reasonable and flexible approach is required, reflecting individual site characteristics. However the Council considers that it is important and helpful to be as clear as possible over its approach on all of the key issues.
- 1.7 On 16 October 2003, the Council's District Plan Second Review Members' Steering Group approved the draft version of the SPG for public consultation purposes. Public consultation on the draft SPG took place in November and December 2003. Copies of the representations on the draft document were submitted to the District Plan Steering Group on 8 January and 16 March 2004. The report to the March meeting summarised the representations and suggested a 'Council's response' to each representation. A recommended finalised version of the SPG was also presented to this meeting.
- 1.8 This SPG was adopted by the Council's Cabinet on 31 March 2004. Appendix A to the SPG consists of a statement of consultation undertaken, the representations received and the Council's response to those representations.
- 1.9 The contents of this guidance will be taken into account as a material planning consideration in determining planning applications submitted after 16 April 2004.

- 1.10 This SPG provides supplementary guidance on the Council's main policy on Affordable Housing, Policy 7A of the District Plan, which is set out in Appendix B. The SPG also takes account of more recent Government Guidance in PPG3 (Housing) and Circular 6/98 (Planning and Affordable Housing).
- 1.11 Policy 7A is entitled 'Affordable housing in towns and specified settlements'. Policy 2 in the District Plan classifies St Albans and Harpenden as towns and Bricket Wood, Chiswell Green, How Wood, London Colney, Park Street/Frogmore, Redbourn and Wheathampstead as specified settlements (i.e. large villages excluded from the Green Belt). This SPG will also apply to open market housing developments that may be permitted in the Green Belt.
- 1.12 The Council will monitor the operation of the Local Plan Policy 7A and this guidance and the output of affordable housing. The monitoring findings will be included in the Council's annual Housing Monitoring Report.

### **Affordable Housing in the Metropolitan Green Belt**

- 1.13 Planning Policy Guidance Note 3 "Housing" recognises that in rural areas there are often difficulties in securing affordable housing for local needs. PPG3 allows very limited affordable housing schemes only in these rural areas as an exception to established countryside restraint policies. This guidance does not alter the general presumption against inappropriate development in the Metropolitan Green Belt.
- 1.14 The Council recognises in Local Plan Policy 8 that there may be a need for such schemes as an exception to normal Green Belt policy. Policy 8 states that these schemes will only be considered following a detailed assessment of local housing needs, and evidence that this need cannot be met in a non-Green Belt location.
- 1.15 It is emphasised in Policy 8 that these "rural exception schemes" must not prejudice environmental and landscape concerns, and should be located within the reasonable physical limits of Green Belt settlements in locations dominated by buildings rather than open countryside. District Plan Review Policy 2 classifies Annables, Kinsbourne Green; Colney Heath; Folly Fields; Gustard Wood; Lea Valley Estate; Radlett Road, Frogmore; Sandridge; Sleafshyde; and Smallford as Green Belt settlements. Such schemes should involve small sites not normally exceeding 0.4 hectares.

## **2.0 POLICY FRAMEWORK**

### **St Albans District Local Plan Review – Adopted 1994**

- 2.1 The Local Plan forms part of the development plan for St Albans District. The Plan contains Policy 7A on affordable housing in towns and specified settlements (see Appendix B), which sets out the Council's intention to provide affordable housing within the District by negotiating for an element of affordable housing on suitable housing developments.

### **Planning Policy Guidance Note (PPG) 3: Housing (March 2000)**

- 2.2 Since the adoption of the Local Plan, Government guidance in the form of PPG3 has been revised, updating guidance relating to affordable housing. This states that a community's need for affordable housing is a material consideration which should be taken into account in formulating development plan policies and in deciding planning applications involving housing.

### **Circular 6/98: Planning and Affordable Housing (April 1998)**

- 2.3 PPG3 is supplemented by Circular 6/98, which sets out in more detail the Government's approach to affordable housing. It aims to provide a clearer framework for preparing plan policies and practical advice to local authorities on how they should encourage the supply of affordable housing in appropriate circumstances through negotiation with developers and others.

### **RPG9: Regional Planning Guidance for the South East of England (March 2001)**

- 2.4 RPG9 encourages the provision of a mix of house types and sizes from existing stock and new provision to cater for the needs of all sections of the community. Access to housing for those in greatest need is considered of particular importance. RPG9 refers to a provisional indicator of 18,000 – 19,000 affordable homes in the South East outside London. This amounts to 46%-49% of the total housing target.
- 2.5 The guidance states that affordable housing consists of both subsidised housing and low cost market housing which is available to people who cannot afford to occupy housing on the open market.
- 2.6 For regional planning purposes, Hertfordshire is now in the East of England Region. The Draft Regional Planning Guidance for the East of England (RPG14) is due to be published in October 2004.

### **Government Consultation on Proposed Changes to PPG3 (July 2003)**

- 2.7 The Government has issued proposals in consultation papers on supporting the delivery of new housing which ensures that the planning system delivers "sufficient and better designed homes to meet the housing needs of all the community". The aim is a policy framework that will secure more affordable housing without affecting the overall supply of housing. The consultation paper on "Influencing the size, type and affordability of housing" outlines the potential to deliver more affordable housing by reducing the site threshold to 15 units from 25 and from 1 to 0.5 hectare for seeking affordable housing provision. The consultation also mentions the possibility of smaller sites having an affordable housing requirement.

## **St Albans Housing Strategy**

- 2.8 The Housing Strategy for the District 2002/2005 was published by the District Council in July 2002. This Strategy provides a framework for identifying the level of need for affordable housing and deciding priorities for action to meet those needs. It is currently being reviewed and a new strategy for 2004 -2007 is in production.
- 2.9 The provision of affordable housing through the planning process is identified as one of the principal means to achieve an increase in the supply of affordable housing.

### **3.0 THE NEED FOR AFFORDABLE HOUSING**

#### **The Housing Market in St Albans**

- 3.1 A buoyant local economy, high household income levels, and limited releases of land for development, have contributed to the creation of a housing market where many on lower incomes are unable to buy or even rent properties in the general housing market. The need for housing is extended beyond those on the Housing Register to large sectors of the population on lower incomes.
- 3.2 Average property prices in the District of £243,000 in 2002 were approximately seven times the average household income of £34,000. The average price of £118,250 for one bedroom flats and maisonettes is over four times the income of 69% of new forming households at around £25,000.
- 3.3 Rent levels in 2002 were £500 to £650 per month for the cheapest one and two-bedroom flats. Combined with a limited private-rented sector of around 7.7% of the housing stock (2001 Census), this has made finding accommodation difficult for those unable to purchase their own property or access the social sector such as through stock managed by Housing Associations or owned by the Council, which are also low at only 12.6% of the stock (source: 2001 Census) compared to the national average level of 19.2%

#### **Housing Needs Surveys**

- 3.4 The level of need for affordable housing has been established through the St Albans Housing Needs Surveys in accordance with guidance in PPG3 and Circular 6/98. The initial survey was published in 1996. It estimated the number of households in need, and those projected to fall into housing need in the future along with a projected supply. An "affordability threshold" was identified based upon the lowest-priced open market housing for purchase, and the lowest-priced private accommodation for rent. This was used to assess what portion of the population was unable to find housing in the private market for sale or rent. A shortfall of 691 units of affordable housing was identified for the period 1995- 2000. This initial survey was updated in 1999.
- 3.5 In 2000 the Department of Environment, Transport and the Regions (DETR), now the Office of the Deputy Prime Minister (ODPM) issued 'Local Housing Needs Assessment: A Guide to Good Practice'. This set out an 18 stage 'basic needs assessment model' for determining the overall surplus or shortage on affordable dwellings in a local area.

- 3.6 A new Housing Needs Survey of St Albans District was undertaken in 2002 in accordance with the DETR Good Practice Guidance. The 2002 survey was based on a postal questionnaire to 13,500 households, achieving a 37% response rate, 5,003 returns, representative by tenure and area at a 95% statistical confidence level with sampling error ratio of  $\pm 1.13\%$ . The survey provided a projection of housing needs to 2011 and the survey results were reported to the Council's Cabinet in January 2003. The findings of this latest survey reflected four years of house price increases since the previous survey. A copy of the Housing Needs Survey Executive Summary can be found at Appendix C.
- 3.7 The 2002 Housing Needs Survey shows an overall annual shortfall, after re-let stock supply of 276 units per annum, of 897 affordable units per year (total annual need was recorded at 1,173 units). The survey identifies a range of housing needs which will arise over the period 2002-2007, including a significant need for affordable housing for first time buyers, single people, and other low income households. Although the Council's picture of housing need is based primarily on the 2002 Housing Needs Survey, information from homelessness data records, the Housing Register and data from housing associations has been used to refine and complement the survey.
- 3.8 The Council's Housing Register, which is regularly updated, provides another insight into housing need in the District. This Register shows that in April 2003 there were 1,764 individuals registered for Council accommodation. Housing need is also apparent through the households who approach the Council as homeless, or threatened with homelessness. During 2002/03 the Council accepted 179 homeless households as having a priority housing need.
- 3.9 The Council has formally endorsed the findings and recommendations of the 2002 Housing Needs Survey, although it accepts that it will not be able to provide enough new affordable housing to meet all the housing needs of the District.
- 3.10 The areas of highest need identified were St Albans, Harpenden and London Colney, although there is a shortfall in all areas of the District.
- 3.11 The Housing Needs Survey also identifies the need for an additional 30 unsubsidised, small "starter" market units per annum, to meet the needs of households with income levels just adequate to access the housing market, in addition to the identified need for affordable housing. These reflect a need for small units in the stock in the general market and are not to be confused in providing affordable housing within the definition.

### **Key Workers**

- 3.12 There are growing difficulties in the provision of housing for workers on lower incomes necessary for the economic health of the County. Hertfordshire County Council has concluded that if nothing is done then the most likely scenario is one of growing polarisation, more and longer commuting, and poorer personal and public service sectors. A specific research study of the housing needs of key workers across the County has been undertaken. Housing problems are predicted to worsen both in terms of affordability and access.

- 3.13 A strategy to provide affordable housing will increasingly have to address the provision of housing for these key workers.
- 3.14 The Council's definition of key workers can be found at paragraph 5.12.



Residential/office development, which includes 22 key worker dwellings, Camp Road, St Albans.

#### **4.0 DEFINITION OF AFFORDABLE HOUSING**

- 4.1 Government guidance set out in PPG3 and Circular 6/98 defines affordable housing as that which is available to people who cannot afford to rent or buy houses generally available on the open market (Circular 6/98, Paragraph 4). In line with Circular 6/98, the Council has defined what it considers affordable in the District (PPG3, Paragraph 12) having regard to local income levels and housing costs for dwellings of varying types.
- 4.2 The Council defines affordable housing in paragraph 3.31 of the adopted Local Plan as follows:
- “Housing for sale, rent or equity sharing provided with an element of subsidy in order that it is accessible to people whose incomes are insufficient to enable them to afford adequate housing locally on the open market.”
- 4.3 The Council's definition of housing need follows that set out by the Department of the Environment, Transport and the Regions (DETR), now the Office of the Deputy Prime Minister (ODPM) in 'Local Housing Needs Assessment' (2000) as “households lacking their own housing or living in housing which is inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some assistance” (Appendix 2, p116).



- 4.4 The need for some form of “subsidy” is obvious within the practical implication of any definition that relates affordable housing to that which meets the needs of households who cannot access the general housing market. Any units therefore whether for rent or some form of low cost market housing will require financial assistance to bring the cost below market level. A subsidy in the Council’s definition can be provided by free or discounted land, grant from central government or discount from the developer to bring the property costs to an affordable level, and vitally must be able to be retained to meet the needs of subsequent as well as initial occupiers.
- 4.5 What constitutes affordability, for the purposes of this SPG, has been determined by the 2002 St Albans Housing Needs Survey with regard to local income levels and housing costs for dwellings of varying types, and will be subject to review in the light of subsequent surveys.
- 4.6 The affordability measures used in the Housing Needs Survey are no more than 3 times gross income for mortgage borrowing, and 25% of net household income for rent. The Survey revealed that 80% of new or concealed households wishing to move could not afford a weekly rent of more than £80, and 68% could not afford a mortgage of more than £400 per month. 78% of concealed households are not able to afford even the cheapest available housing in the District. Mortgage interest rates are currently at very low levels. So those who cannot afford to enter the market now may never be able to do so, especially if house prices continue to rise above inflation in future years.
- 4.7 In the light of the definition of affordable housing provided above and the results of the Housing Needs Survey, the Council recognises six categories of affordable housing, outlined in paragraph 5.2 below.

## **5.0 TYPES OF AFFORDABLE HOUSING**

- 5.1 Developers should contact the Housing Development Officer at the District Council (see Appendix D for contact details) prior to the submission of an application to be advised of the preferred mix of affordable housing for the application site. This will apply to the tenure (for example, rented, shared-equity or discounted market rent) and the size and type of units (for example, whether flats or houses, and the number of bedrooms in each dwelling). The affordable housing provided should normally be of a similar type to the open market housing on the site ie if open market family houses are built, the affordable housing should also be family houses. The Development Officer will advise on the size and type of units required.
- 5.2 There are six types of affordable housing which comply with the Council’s definition of affordable housing. They are:
- affordable rented units;
  - shared ownership with grant support;
  - shared (or fixed) equity sale;
  - discounted market rented housing;
  - low cost market housing;
  - key worker housing;

## **Affordable Rented Accommodation**

- 5.3 The local relationship between house prices and incomes is such that around 75% of new forming households are unable to purchase in their own right. The impact of Right to Buy creates a declining stock availability and the largest proportion of additional affordable units are required as rented properties, both for new forming households and existing families. The mix of affordable housing will vary on a site by site basis, but given the scale of need, as a general guide the Council will expect a significant number of the total new affordable units to be for rent, managed by a Registered Social Landlord.



Affordable rented housing under construction, Napsbury Park, London Colney.

## **Shared Ownership**

- 5.4 Shared ownership is housing that is partly sold and partly rented. The housing association would have first option on any resale so that the affordability benefits are enjoyed beyond the first occupier. In cases where the shared ownership purchaser increases their share of ownership to 100%, the Council will expect the housing association to reinvest the money in St Albans for the purposes of affordable housing.

## **Shared Equity**

- 5.5 Shared, or fixed equity is where land value is retained to provide housing for sale at below market levels and where control of the “equity discount” can be retained to meet the requirements of both initial and subsequent purchasers. A Housing Association (or the Local Authority) could retain the “equity discount” and purchasers would not be able to purchase 100% of the value of the property. This retains the house/flat for affordable housing.

## **Discounted Market Rented Housing**

- 5.6. In the Housing Needs Survey 2002 around 50 existing and 200 new households express interest in private rental, although this is a relatively small proportion of the current tenure balance. Initiatives to deliver discounted market rent could well assist households unable to afford full market costs, which are high.
- 5.7 Units provided on this basis would preferably be managed by a Registered Social Landlord (RSL) to ensure both good quality management and retention of the benefit of the initial subsidy provided from land in the long term.

## **Low Cost Market Housing**

- 5.8 Low cost open market dwellings, which can be sold to applicants in housing need, will be considered as part of the affordable housing provision.
- 5.9 However, to be affordable, it would need to be demonstrated that the accommodation would be priced well below the current access price paid by first time buyers in the general market in the District for properties of corresponding size in similar areas. The District Council considers that unless a suitable covenant carrying forward the initial discount to subsequent purchasers is applied to the dwellings, i.e available to both initial and subsequent purchasers, these dwellings will not meet affordable housing objectives.
- 5.10 Unless the above conditions are met, the Council will wish to negotiate other forms of affordable housing that will achieve affordable housing objectives.
- 5.11 In order to ensure that people in housing need occupy the dwellings, the District Council will wish to operate a nominations procedure which will be detailed in the planning permission and in the form of covenants on individual properties.



Residential development, London Road, St Albans (includes 25 affordable dwellings, 8 which will be for low cost home ownership).

## **Key Worker Housing**

5.12 The Council has formulated a definition of key workers to support its Housing Strategy and the Local Plan as outlined below:

“Key workers are people employed or taking up employment (have a confirmed and accepted job offer) in the following employment categories:

- Teachers for Hertfordshire County Council
- Police officers for Hertfordshire Constabulary
- Fire officers for Hertfordshire Fire and Rescue Service
- Health care workers in National Health Service Trusts working in Hertfordshire
- Social care workers for Hertfordshire County Council (residential care workers and social workers dealing with families/children or vulnerable adults)
- Local Authority Staff
- Or such other groups that may be nominated from time to time by the Head of Housing, St Albans District Council.”

5.13 In some cases, the affordable housing may accommodate key workers. The housing could be for rent or low cost sale. However, this decision will be made by the Council in the light of competing needs and the specific characteristics of the development.

## **6.0 AFFORDABLE HOUSING PROVIDERS**

6.1 St Albans District Council is no longer the direct provider of new affordable housing. Instead it acts as a facilitator of provision by other agencies. Circular 6/98 states that an effective way of achieving control over future occupancy of affordable housing will be to involve a Registered Social Landlord (RSL), such as a Housing Association. Developers are advised to contact the Council’s Housing Development Officer to discuss the most appropriate RSL with stock and management capacity in the District for their particular site.

6.2 A developer is not obliged to provide affordable housing through an RSL, but this is the Council’s preferred approach to ensure appropriate provision on a secure, long-term basis. Developers who wish to provide the affordable housing themselves (or through a non-approved third party) will need to satisfy the Council that occupancy can be adequately controlled and provide access to subsequent purchasers.

6.3 As stated above, the Council considers that Housing Associations are the most effective suppliers of affordable housing. The Council’s strong preference is to work with Housing Associations who have:

- rented accommodation within the District;
- a local management presence;
- recent development experience and an ongoing Housing Corporation development programme budget.

6.4 The Council is currently working in an informal arrangement with Housing Association providers, and any general-purpose affordable housing should preferably be provided through one of these partners. Contact details for these

Housing Associations are provided at Appendix E. Developers are however free to nominate other Housing Associations with which they prefer to work. The Council will wish to ensure that these associations are able to develop and manage the affordable housing proposed.

- 6.5 Where a Housing Association will be required to deliver the affordable housing, a Housing Association partner should be selected and involved in the planning process as early as possible, preferably at the pre-application stage. For each specific site, a preferred Housing Association (or a number of optional partners) will be recommended to the developer. This process will help to ensure that there is a balanced programme across the partnership as a whole and to maintain rational arrangements for managing the affordable housing.
- 6.6 The Council will seek to involve the Housing Association in the drafting of the Section 106 agreement and include the Housing Association as a party where appropriate. In cases where the potential developer of the site is unknown or the developer does not have a partner Housing Association, the S106 agreement will require the developer to offer the affordable housing to a Housing Association prior to the commencement of development or suitable arrangements to cover the delivery, management and occupancy of the affordable housing will be required under the planning permission.

### **Funding Affordable Housing**

- 6.7 Affordable housing has traditionally been funded by a combination of resources from Local Authority Social Housing Grant (LASHG), the Housing Corporation and the RSL. However, the Council has a finite Capital Programme that cannot support a large development programme in the long term. Similarly, Housing Corporation funding for every scheme cannot be guaranteed. In order to ensure the continued provision of affordable housing in the District, the Council will therefore normally seek that developers make the land available at no cost to the RSL. If developers consider that this would affect the viability of a proposed development, evidence should be submitted to support such claims. Developers should contact the Housing Development Officer at the Council at an early stage to discuss funding sources for their proposal.

## **7.0 SITE SUITABILITY AND PLANNING REQUIREMENTS**

- 7.1 The Council is keen to maintain a flow of housing development, which is available to meet housing requirements and local needs for affordable housing. Therefore, the Council will provide clear, consistent and transparent advice on affordable housing requirements for individual sites in accordance with the details set out in this SPG. Sections 7 and 8 of this SPG provide information on the level of detail that will be required by the Council about the affordable housing element.
- 7.2 Negotiations on affordable housing should take place prior to the submission of a planning application and will involve defining the appropriate provision including the number, tenure type, property type and location and, where relevant, sources of funding for affordable housing. Where a Housing Association will be delivering the affordable housing, a Housing Association partner should be selected and involved in the planning process as early as possible (see section 6).

- 7.3 The initial approach should be made to the Council's Planning Department where the Development Control Manager will co-ordinate the process leading towards the eventual decision of the planning application and the provision of the affordable housing element.
- 7.4 On sites where affordable housing is to be delivered, discussion should be held at an early stage with the Housing Development Officer who will deal with the issues relating to affordable housing requirements in the area to which the site relates. The Planning Department will refer applicants to the Housing Development Officer in cases where affordable housing will be sought (if the developer has not previously approached the Housing Development Officer).
- 7.5 In implementing the affordable housing policy, the Council will seek to ensure that there is close consultation between planning and housing officers and other agencies concerned with the operation of this policy. Appendix D provides contact details of key personnel in both Housing and Planning Departments.
- 7.6 On larger sites, the Council will often prepare a development brief, in consultation with the landowner or developer, relevant organisations and the wider community, incorporating guidance on the amount and type of affordable housing to be required.

### **Site Suitability**

- 7.7 PPG3 refers to individual site suitability, whilst Circular 6/98 defines the criteria that should be taken into account in assessing the suitability of sites. For the purposes of this SPG and to be consistent with Government guidance, the suitability of each individual site will be determined by:
- Site size / number of dwellings
  - The proximity of local services and facilities and access to public transport
  - Particular costs that may threaten the viability of the site.
  - Whether the provision of affordable housing would prejudice the realisation of other planning objectives that need to be given priority in the development of the site
- 7.8 The size of the site and the number of dwellings to be provided will be the main determinant of site suitability. The other factors listed above may affect the level or type of affordable housing that is sought or whether the provision is located on-site or off-site. However, given the proximity of most areas of the District to facilities and public transport, it is expected that the omission of the requirement to provide affordable housing on these grounds will be very rare. In most cases high development costs should be offset by lower land costs as the developer should be aware of the previous site use and should therefore have made allowance for this in determining the residual land value.
- 7.9 Policy 7A relates to affordable housing in the District's towns and specified settlements (see paragraph 1.11 above). However, as stated in paragraph 1.11, this SPG will also apply to open market housing developments that may be permitted in the Green Belt as an exception to normal Green Belt policy.

## **Site Thresholds**

- 7.10 Policy 7A of the adopted Local Plan states that the Council will normally seek an element of affordable housing on sites of over 0.4 hectares and on sites of under this size where 15 or more dwellings are proposed. However, more recent Government guidance in Circular 6/98 states that it will be inappropriate to seek any affordable housing except on housing developments of 25 or more dwellings or residential sites of 1 hectare or more, irrespective of the number of dwellings. The District Council is currently applying the thresholds in Circular 6/98. It should be noted that:
- (i) this threshold applies to proposals that are 25 or more units gross and not net (i.e. net of demolitions of existing housing);
  - (ii) consideration will be given to the appropriate density and capacity for sites in the light of PPG3 requirements to encourage higher densities. The inefficient use of land, for example in order to propose a capacity of less than 25 units, is likely to lead to refusal;
  - (iii) applications for planning permission for development, which forms part of a more substantial development, on the same land or adjoining land, will be treated as an application for planning permission for the more substantial development;
  - (iv) the threshold of 1 hectare or more applies to the net housing development area of the site as outlined in PPG 3, Annex C;
  - (v) this threshold applies to both Local Plan allocated housing sites in Policies 4 and 5 and windfall sites that may come forward.
- 7.11 As stated in paragraph 2.7 above, the Government consultation paper on proposed changes to PPG3 proposes to reduce the site size thresholds for affordable housing to 15 dwellings or 0.5 hectares. If these or some other new thresholds are confirmed by the Government, then the Council will work to the revised thresholds.
- 7.12 The consultation paper on proposed changes to PPG3 also states that affordable housing may be sought on sites of less than 15 dwellings or 0.5 hectares, where justified in local plans on the basis of local circumstances. If this proposed change to PPG3 is confirmed, the Council will probably conclude that thresholds lower than 15 dwellings or 0.5 hectares are justified in the District and should be proposed in the Consultation Document on the St Albans Development Document Plan in 2005. Any such lower thresholds would not be used as the basis of development control decisions until the Draft Plan stage of the Development Plan Document is reached.

## **The Proportion of Affordable Housing**

- 7.13 The Council will seek, by negotiation, a target level of 35% affordable units on suitable sites above the site size thresholds. The proportion of 35% is derived from the Housing Needs Assessment Survey 2002 (see paragraphs 3.4-3.11 of this SPG) and takes account of the fact that the potential for affordable housing provision on land owned by the Council or housing associations is very limited. This target is essential if the Council is to achieve anywhere near the 200 affordable dwellings per annum target in the adopted Local Plan.

- 7.14 The 35% target is not considered to prejudice the likelihood of many sites coming forward due to any reduction in land value, given the current high value of land for residential development and the percentages secured over the last year (up to 39%) on qualifying sites.
- 7.15 Whilst the target identified above is a basis for negotiation, the large scale of need identified by the 2002 Housing Needs Survey indicates that most developments should meet this target. On sites where the viability of housing development is threatened by the 35% target, an appropriate percentage will be negotiated on a site by site basis. Developers will have to produce evidence that site viability is threatened by the provision of 35% affordable housing.

### **Timing of Affordable Housing Completions**

- 7.16 In order to ensure that the affordable housing is provided within a reasonable timescale, the Council will normally require that the affordable units are constructed and transferred to the approved Registered Social Landlord ( if applicable) before the occupation of all the market units. On large sites, phasing of the affordable housing will be required. Where an RSL is not involved in the delivery of the affordable housing, the same principle concerning delivery of the affordable homes applies. If the land is being transferred to the Housing Association to develop, the land must be transferred before the developer begins work on the rest of the site.

### **Design of Affordable Housing and Dispersal within Development Sites**

- 7.17 Planning applications for all types of residential development should comply with District Plan Review Policy 70 on the design and layout of new housing (see Appendix F). Reference should also be made to the Council's Design Advice Leaflet No. 1 'Design and Layout of New Housing', which supplements Policy 70. Other policies in the Local Plan that will be relevant, depending on the location of the site, are Policy 74 (landscaping and tree preservation) and Policy 85 (development in conservation areas).



Conversion of former hospital building to affordable rented housing, Napsbury Park, London Colney.



- 7.18 The Council is committed to the fact that affordable housing does not mean substandard housing, either in terms of space or standards. The design of the affordable housing with regard to architectural detailing, materials and layout should make it indistinguishable from the rest of the development, and be of the same quality. RSLs will require all affordable housing to conform with Housing Corporation guidelines on space standards.
- 7.19 It is important to integrate the affordable housing with the rest of the development and the surrounding area. Placing the affordable housing in a number of small groups of 6 to 8 dwellings, or for flats in groups of up to 18 units is preferred; placing it in one or more large groups should be avoided.
- 7.20 If a flatted development is proposed, then it is preferable for the affordable housing to be provided in a separate building to the market housing to facilitate management and service charge levels. However, there may be good planning reasons to only have one building in the development; the site may be small, or it may benefit the character of the area for there to be only one building. In these circumstances, it may be necessary to accommodate both the affordable and market housing in the same building.

### **Car Parking for Affordable Housing**

- 7.21 District Plan Review Policy 40 sets out the Council's residential development parking standards (see Appendix G). Criterion (v) in Policy 40 states that:
- "A lower parking requirement will be applied to affordable housing schemes if secure arrangements are made to ensure that the housing will remain 'affordable' in perpetuity, rather than just for the initial occupants (see Policies 7A and 8). The extent to which parking standards will be relaxed will depend on the circumstances of the individual site. Once Project 5 (ii) has been carried out, the conclusions arising from this project will also be taken into account."
- 7.22 Project 5 (ii) in the District Plan states that:
- "...the District Council will carry out a study to assess the requirements for parking associated with affordable housing and will include a policy in the next Local Plan, subject to the results of the study."
- 7.23 The study referred to in Project 5 (ii) has not been carried out. However, it is clear that car ownership rates for housing association rented accommodation are appreciably lower than for open market housing, so a lower level of car parking provision is justified. In contrast, the evidence indicates that car ownership rates for other types of affordable housing, such as key worker and shared ownership housing, are close to those for open market housing. Therefore, the case for lower parking standards for such housing is much weaker.
- 7.24 Government guidance in PPG3, which post-dates the District Plan Review, states that local planning authorities should not adopt parking standards that would result in an average or more than 1.5 off-street car parking spaces per dwelling. PPG3 does not give any specific guidance on parking for affordable housing.

7.25 In January 2002, St Albans District Council produced a document called 'Revised Parking Policies and Standards' (available for free from the District Council Offices). This document did not include any revised residential parking standards, because Hertfordshire County Council was undertaking a review of these standards. The January 2002 document stated that further consideration would be given to residential standards once the County Council had completed its review, but in the interim the following approach would be applied:

Zone 1 :Encourage applicants to meet current standards, but the Council may accept schemes slightly below the standards.

Zone 2 :The Council may accept schemes below standards, but will still seek sufficient spaces to meet likely parking demand.

The above approach takes account of PPG3, but recognises that car ownership levels in St Albans District are very high.

7.26 All the District is in Zone 1, except for the following more accessible areas which are in Zone 2.

- St Albans city centre and adjoining areas, including part of Fleetville
- Harpenden town centre.

Plans 1 and 2 (see Appendix H) give a preliminary idea of approximately where the boundaries between Zones 1 and 2 may be drawn in the forthcoming St Albans Development Plan Document. Further detailed work prior to the consultation stage of the Development Plan Document in 2005 may result in different boundaries.

7.27 Hertfordshire County Council has still not adopted revised residential parking standards. However, the Government has now commissioned consultants to provide further advice on residential parking standards. Once any revised Government guidance on residential parking standards is issued, the District Council will review its own standards and will consider whether to set parking standards for affordable housing.

7.28 Until then, the Council will apply the approach contained in the January 2002 documents (see paragraph 7.25 above) and will accept somewhat lower levels of parking for RSL rented properties.

### **Off-Site Provision of Affordable Housing and Commuted Payments**

7.29 There is a presumption that the affordable housing should be provided within the development site. Only after it has been demonstrated that there are good planning reasons why this is not appropriate will alternative provision, such as off-site on land controlled by the applicant, be considered. Such off-site provision would be secured through a legal agreement.

7.30 In exceptional cases the Council may secure commuted payments in lieu of direct provision. This is the Council's least preferred method and will be considered appropriate only where the LPA and the developer agree that it is preferable that a financial or other contribution should be made on another site in the District. It is not anticipated that this will be the case other than in rare exceptions.

7.31 The Housing Development Officer at the District Council will advise developers:

- what payment is being sought and the use the payment will be put to;
- the timescale within which the payment will be spent;
- and the mechanism for accounting for the use of the payment.

## **8.0 PLANNING CONDITIONS AND OBLIGATIONS**

8.1 Where affordable housing is sought as part of a proposed development, planning conditions to secure the delivery of affordable housing will be used where appropriate. However the Council's preferred approach is for the applicant to enter into a planning obligation, involving a Section 106 or other appropriate legal agreement, to secure the agreed provision and to ensure that the provision remains genuinely affordable for as long as is required. Developers will also be encouraged to enter into partnership arrangements with Housing Associations whose interest in the property will control initial and future ownership and occupation.

8.2 Affordable housing should be available, both initially and for subsequent occupancy, only to those with a demonstrable housing need and at a price level which can be sustained by them.

8.3 It is intended that the Council will consider draft S106 agreements at the same time as the planning application. The Council will ensure that the agreement is executed before the granting of planning permission. In order to be as specific as possible about the amount and type of affordable housing to be provided, the Council will encourage the submission of full rather than outline applications.

8.4 The Section 106 Agreement will usually include clauses setting out requirements with regard to:

- the housing mix, type, tenure and number of affordable units;
- the location and distribution of affordable housing within the site;
- the use of Housing Corporation Scheme Development Standards;
- restrictions on value of site as sold to the Registered Social Landlord;
- restrictions on cost of construction;
- the timing of construction and occupation in relation to the whole site (a development threshold to secure the affordable housing provision before a specified date or stage in the development). On large sites, phasing of the affordable housing will be required;
- the mechanisms to ensure the initial and subsequent occupancy of the affordable housing benefits those in housing need;
- the timing and conditions for the transfer of the land or affordable housing to a housing association;
- mortgagee in possession clause.

## **9.0 SUMMARY OF AFFORDABLE HOUSING REQUIREMENTS**

- 9.1 The site size thresholds above which the Council currently seeks an element of affordable housing are 25 dwellings or 1 hectare. The Council will work to any amended thresholds that may be set in revised Government guidance.
- 9.2 The percentage of affordable housing required will normally be 35%.
- 9.3 The council will negotiate a range of tenures for the affordable housing provision, but the majority of the provision is expected to be general needs rented (see section 5).
- 9.4 The Council prefers to see general needs rented housing delivered through an RSL.
- 9.5 The Council will seek the securing of the affordable housing for those in need “in perpetuity” i.e. for as long as there is a need for it in St Albans. This will be secured through a legal agreement attached to the planning permission or by planning conditions.
- 9.6 Developers are urged to contact the Planning Department prior to the submission of a planning application; the Planning Department will advise developers and refer them to the Housing Development Officer for discussion on sites where affordable housing is a requirement.
- 9.7 Affordable housing land should normally be transferred at nil cost to RSLs.

## APPENDIX A

### STATEMENT OF CONSULTATION UNDERTAKEN, REPRESENTATIONS RECEIVED AND COUNCIL'S RESPONSE TO REPRESENTATIONS

#### 1.0 Consultation undertaken on draft SPG

- 1.1 On 16 October 2003, the District Council's District Plan Second Review Members' Steering Group approved the draft version of the supplementary planning guidance (SPG) on affordable housing for public consultation purposes. The officer report to the Steering Group meeting included the following advice on the proposed public consultation arrangements:

"It is considered that the organisations and companies listed in Appendix 2 should be consulted on the draft SPG (see recommendation 2.2). The consultation period will run for a month until about the end of November. In the separate report on your agenda regarding consultation arrangements for the District Plan Second Review pre-deposit consultation document, paragraph 7.17 raises the possibility of a meeting of the Steering Group with housing interests (private and public, including housebuilders). If Members are in favour of such a meeting, it is considered that the agenda should include a discussion of the draft affordable housing SPG.

Following the consultation on the draft SPG, your officers will prepare a summary of the consultation responses. This will be submitted to the Steering Group and Members will also be presented with a recommended finalised version of the SPG."

- 1.2 The Steering Group resolved:

"That the organisations and companies listed in Appendix 2 to the officers' report and Appendix B of these minutes be consulted on the draft supplementary planning guidance."

- 1.3 The following organisations and companies were consulted on the draft SPG:

(i) Central and Local Government

Government Office for the East of England (GO-East)  
Hertfordshire County Council  
All Hertfordshire District Councils

(ii) Organisations involved with Affordable Housing provision

East of England Housing Corporation  
Aldwyck Housing Association  
ASRA  
Hanover  
Hightown Praetorian and Churches Housing Association  
London Strategic Partnership  
The Milligan House Society  
Moat Housing Group  
Nucleus Housing Group

Paddington Churches Housing Association  
Paradigm Housing Group  
Shelter  
William Sutton Trust  
Warden Housing Association

(iii) House Builders

The House Builders Federation  
Barratts  
Beechwood Homes  
Bryant Homes  
Countryside Properties  
Crest Homes Eastern  
Croudace  
Fairview New Homes  
Martin Grant Homes  
Jarvis Group  
Linden Homes  
Try Homes  
David Wilson Homes (Home Counties)  
Wilson Connolly  
Wimpey North London

- 1.4 The District Council also issued a press release to publish the draft SPG. The press release stated that copies of the draft SPG could be obtained (free) from the District Council Offices and encouraged people to comment on the draft document.
- 1.5 On 27 November 2003, a meeting was held between the District Plan Second Review Members' Steering Group, the Council's Housing Liaison Consultative Forum and housing interests. The main purpose of the meeting was to discuss the draft SPG. All the organisations and companies listed in paragraph 1.3 above except for GO-East and Hertfordshire County Council were invited to this meeting. Apart from Councillors and officers from the District Council, the meeting was attended by representatives from Aldwyck Housing Association, Chiltern Hundreds Housing Association, Hightown Praetorian and Churches Housing Association, Jarvis Group and Kirkby and Diamond (surveyors).
- 1.6 A progress report was submitted to the District Plan Second Review Members' Steering Group on 8 January 2004 and was considered at the reconvened meeting on 20 January. Copies of all representations on the draft SPG submitted by the time the report was written were appended to the report to the Steering Group. Members were informed that comments from GO-East were still awaited. Members were also informed that the possibility of including parking standards for affordable housing in the SPG was being investigated.

2.0 Representations Received and Council's Response to Representations

- 2.1 A total of 9 representations were submitted in response to the draft SPG. These representations were submitted by:

Barker Parry (planning consultants)  
Brian Barber Associates (planning consultants)

GO-East  
Hertfordshire County Council  
The House Builders Federation (Southern, Eastern and London Regions)  
Malcolm Hull (chartered surveyor)  
RPS (planning consultants) on behalf of Fairview New Homes  
Taylor Woodrow Developments  
Welwyn Hatfield Council

- 2.2 Copies of the representations from GO-East and Mr Hull were appended to the report to the 16 March 2004 meeting of the District Plan Second Review Members' Steering Group. Copies of the other representations were appended to the 8 January Steering Group report. No representations have been received from housing associations, but the housing association representatives who attended the 27 November 2003 meeting (see paragraph 1.5 above) were broadly supportive of the draft document. At the 27 November meeting, the possibility of including parking standards for affordable housing in the SPG was discussed. The SPG now includes some guidance on parking (see paragraphs 7.21-7.28 of the SPG).
- 2.3 Table 1 overleaf summarises the representations received on the draft SPG and sets out the Council's response to each point made in the representations. The table follows the order of the draft SPG, but also gives the relevant paragraph numbers in the finalised guidance. It should be noted that the Council has carried out a considerable amount of re-structuring and editing of the SPG in order to improve the clarity of the document.

Table 1 : Summary of Representations Received on Draft Supplementary Planning Guidance and Council's Response to the Representations

### 1.0 Introduction

Paragraph Old New	Organization Name	Summary of Representations	Council's Response
1.1	Barker Parry	Question value of setting thresholds in SPG. Local Plan framework too inflexible to include site thresholds as policy.	The SPG does not set thresholds, it points out that the Council is using Government thresholds.
1.1	RPS	SPG premature in light of proposed changes to PPG3	Not accepted, sites are coming forward all the time and the timetable for the introduction of a revised PPG3 has still not been confirmed, although it is unlikely to be before the summer. GO-East have not indicated that we should hold SPG back.
1.1	Taylor Woodrow	(i)SPG should abide by PPG12 para 3.15-3.18 – must relate to Adopted Local Plan, Government and Regional Guidance, not just in part. (ii)Many points of SPG fail guidance in Circular 6/98 (iii)Many points run counter to a number of planning appeals. (iv)Makes little reference to draft revision of PPG3. (v)SPG should be withdrawn and redrafted in light of imminent legislative changes.	(i) SPG does relate to these (ii) Some alterations have been made following response from GO-East and others to bring the SPG in line with Circular 6/98 (iii) Taylor Woodrow have not provided detailed evidence to back this point (iv) See paragraph 3.5, only limited weight can be given to proposed guidance, but some changes have been made to the SPG to reflect this proposed guidance (v) See response to RPS above.
1.3	RPS	Outcome of Housing Needs of Key Workers in Herts required before SPG is finalised	Disagree – key workers only one aspect of housing need, do not replace other housing needs
1.8	Barker Parry	Contrary to 9.2.1 and states that Council does not implement policy 7a.	1.8 has been amended to reflect this point and clarified in 7.10
1.8	Go-East	Pleased to see SPG cross-referenced to policy 7A of Adopted Local Plan.	Noted

### 3.0 Policy Framework

3.4.1	2.4 Barker Parry	RPG9 affordable housing percentage quoted as 45% in SPG, East Herts District Council claims 49%.	RPG9 refers to provisional indicator for affordable homes which amounts to 46-49% of the total housing target for the South East excluding London. SPG has been amended accordingly.
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#### 4.0 The Need for Affordable Housing

Paragraph Old New	Organization Name	Summary of Representations	Council's Response
4.2 3.6	Taylor Woodrow	Lack of executive summary of Housing Needs survey prevents examination of information – affects credibility and robustness.	This has now been included as Appendix C to the SPG.
4.2.5 3.11	RPS	Need for 'starter' market units to be included as part of requirement to meet housing need in District.	Starter homes are not affordable housing, they are aimed at people able to access the open market. Low cost market housing is included in the definition of affordable housing. (See paragraphs 5.8-5.11 of SPG).
4.3 3.12 - 3.14	Herts County Council	(i) Section should identify type of affordable housing considered appropriate as in 6.0. (ii) Should consider highlighting the wider context such as Government focus and alternative funding mechanisms being made available.	(i) Key worker housing is now included as a type of affordable housing (see paragraphs 5.12 and 5.13 of SPG) (ii) These keep changing and will date quickly, so no change has been made to SPG.

#### 4.0 The Definition of Affordable Housing

5.2 4.2	RPS	Definition of affordable housing not consistent with circular 6/98 and should be amended to include low cost market housing.	This quotes the definition in the adopted Local Plan and is consistent with Circular 6/98. SPG (paragraphs 5.8-5.11) now provide revised guidance on low cost market housing.
5.4 4.4	RPS	Reference to the need for funding/subsidy for the low cost market housing, inconsistent with previous definition of affordable housing.	See above. The definition reflects the definition in the adopted Local Plan and there is no inconsistency.
5.5 4.5	RPS	Revision of local incomes and housing cost information at least annually.	It is very difficult to get accurate income figures. House prices and rents are reviewed regularly
5.5 4.5	Taylor Woodrow	Request amendment of 5.5 to reflect definition of affordable housing in Adopted Local Plan – definition cannot be changed through SPG.	See response to RPS on paragraph 5.2. Also, point not made by GO East. Paragraph 5.5 (now 4.5) refers to the definition of affordability and is not a definition of affordable housing.
5.6 4.6	RPS	Affordability measures unreasonably low and do not reflect current financial practices or Housing Corporation net percentage of 30%.	This is factual information on how the Housing Needs Survey calculates affordability.
5.6 4.6	Taylor Woodrow	Reference to 3 times or 25% of income is out of date. Request deletion if not contained within Adopted Local Plan policy.	For people on below average incomes these figures are realistic and supplements footnote 1 to Policy 7A in the Adopted Local Plan.

## 6.0 What is Affordable Housing?

6.1.2	5.2	RPS	Low cost market housing to be included in definition of affordable housing	Previous definition did not exclude it, amended definition clarifies our position – see paragraphs 5.8-5.11 of SPG.
6.1.3	7.18	Taylor Woodrow	Reference in sentence 2 to Housing Corporation space standards should be deleted as not planning policy and fails PPG1.	This paragraph has been amended to reflect that it is a requirement of the RSLs and not a planning requirement.
6.2.1	5.5	RPS	Delete last sentence concerning rented tenure and managed by RSL as contrary to guidance in circular 6/98.	Amended SPG states “The mix of affordable housing will vary on a site by site basis, but given the scale of need, as a general guide the Council will expect a significant number of the total new affordable units to be for rent, managed by a Registered Social Landlord.” This statement supplements the Council’s requirements as laid out in the Local Plan.
6.4.1	5.5	RPS	Not essential for Housing Association to retain equity discount as can be vested with local authority.	Sentence 2 amended to “A Housing Association (or the Local Authority) could retain the “equity discount” and purchasers would not be able to purchase 100% of the value of the property. This retains the house/house flat for affordable housing.”
6.6.1	5.8-5.11	Go-East	Greater flexibility should be included in the definition of affordable housing and should include low cost market housing.	Our present definition does not exclude it, but we have now included some text in amended SPG
6.6.1	5.8-5.11	RPS	Delete last sentence stating that low cost market housing does not fall within the Council’s definition of affordable housing, as such housing is consistent with guidance in circular 6/98.	See above
6.6.1	5.8-5.11	Taylor Woodrow	Definition of affordable housing should be amended to include low cost market housing in line with Circular 6/98. Discount can be made available to first and subsequent occupiers.	See above
6.6.1	5.8-5.11	Barker Parry	Contrary to circular 6/98- low cost market housing encompassed within affordable housing.	See above
6.6.2	5.9	Taylor Woodrow	Delete paragraph - perpetuity accepted by Planning Inspector as 20 years. Prevention of staircasing could be in breach of human rights.	Staircasing not relevant here; staircasing relates to shared ownership and the ability of shared owners to purchase further shares in their property up to 100% ownership. The case concerning perpetuity relates to one specific site only and has not been applied to other sites to our knowledge.
6.7.1	6.7	RPS	Requirement for developers to provide land at nil cost to RSL is unfair to developers and may negatively affect viability of development. If there is no funding available from the Housing Corporation, affordable housing requirement must be modified. Provision of land at nil cost is a significant additional burden on developers.	Affordable housing is a requirement irrespective of funding, however the SPG has been amended to state that in its negotiations the Council will take into account site viability.
6.7.1	6.7	Taylor Woodrow	Reference to Circular 6/98 para 17 and draft Revisions to PPG3 para 9. Request for Council information on effect of ‘free land’ on new and affordable housing delivery.	See above, many LAs require free or discounted land. Residential land values in St Albans are generally higher than land values for other uses (employment for example)

## 7.0 Negotiations

Paragraph Old New	Organization Name	Summary of Representations	Council's Response
7.1 4.4	Taylor Woodrow	Should be amended to reflect that Adopted policy does not only require private subsidy but could be public or a mixture of both.	Paragraph 7.1 no longer refers to private subsidy. Paragraph 4.4 of the SPG provides guidance on the need to subsidise affordable housing.
7.3 7.2	RPS	Delete reference to tenure type as contrary to national policy guidance in circular 6/98 and proposed changes to PPG3.	The Consultation Paper on proposed changes to PPG3 states "Affordable housing should not normally be defined by reference to tenure, but only where this identifies an identified housing need that otherwise would not be met by other types of affordable housing", in light of this an amendment is not proposed.
7.3 7.2	Taylor Woodrow	Tenure and location not planning matters. RSL may not be required where low cost home ownership or equity share proposed.	See above. Also, amended paragraph 7.2 does not state that an RSL will be required in all cases nor does it imply that the LA will be requiring the affordable housing in a specific location, it merely states that the LA would like it to be identified in the planning application, as is normal in a full application.
7.4 - 7.5 7.3 - 7.4	Go-East	Should make clear with whom initial contact should be made.	Amended in revised SPG to state that initial contact is with the planning department.

## 8.0 Using Housing Associations

8.0 6.0	Taylor Woodrow	(i) Delete 8 - use of housing associations is not a land use or planning matter. (ii) Whether RSL has local presence is irrelevant.	(i) SPG amended (paragraph 6.2) so it is clear that this is Local Authority's preference and that other ways of delivering affordable housing can be used. (ii) Draft SPG only indicated a preference, which developer may choose to comply with. Amended SPG (paragraph 6.4) clarifies the position.
8.1 6.3	HBF	Government's new Housing Act may enable private house builders to access funds to develop affordable housing, in addition to housing associations.	The inclusion of this option in the Housing Act is by no means definite, so no change has been made to SPG. If it is included, the SPG does not preclude the provision of affordable housing by developers.
8.3 6.5 - 6.6	Go-East	Guidance should make clear that developers are not limited to which partners they can use, as per Circular 6/98.	See response (ii) to Taylor Woodrow above.

Paragraph Old	Paragraph New	Organization Name	Summary of Representations	Council's Response
8.3	6.6	Taylor Woodrow	RSL will not be involved in drafting s106 as has no legal interest in the land	Paragraph 8.3 (now 6.6) states the Council's preference and is not prescriptive.
8.3	6.5 - 6.6	RPS	(i) Object to preferred housing association will be recommended (ii) Delete final sentence-requirement for developer to offer affordable housing to a housing association prior to commencement is unacceptable and contrary to Circular 6/98 (iii) Contrary to Housing Corporation National Investment Strategy. Housing Corporation will be arbitrator of which housing association will be used	(i) and (iii) See above response (ii) to Taylor Woodrow in paragraph 8.0. (ii) See response to Taylor Woodrow in paragraph 8.3 above.

## 9.0 Site Suitability and Planning Requirements

9.1.1	7.7	Barker Parry	Bullet points are an amalgamation of para 10 (i and ii) of circular 6/98 but are an inaccurate paraphrasing.	The bullet points in amended paragraph 7.7 only summarise the points in paragraph 10(i) of Circular 6/98, which relate to site suitability for affordable housing.
9.1.1	7.7	RPS	(i) Object to sentence 2 in bullet point 4 in conjunction with proposed changes to PPG3 paragraph 9. (ii) Bullet point 5 should include statement to take into account additional section 106 requirements. Only reference should be to Circular 6/98 para 10 (i).	(i) See above response to Barker Parry. Sentence 2 in bullet point 4 has been deleted. (ii) This bullet point is a quote from Circular 6/98 and further guidance is not considered to be necessary.
9.1.1	7.7	Taylor Woodrow		We have removed references that are not included in C6/98 paragraph 10(j)
9.2.1	7.10	Barker Parry	See comments for 1.8. (i) In point a) net increase in dwellings is more relevant to assessing provisions (ii) Point c – comprehensive schemes may not be feasible due to resistance from neighbouring landowners	(i) Government guidance simply refers to schemes providing 25 or more units, therefore the point is not accepted (ii) Point (iii) in amended paragraph 7.10 uses the following wording from the Proposed Changes to PPG3: “Applications for planning permission for development, which forms part of a more substantial development, on the same land or adjoining land, should be treated as an application for planning permission for the more substantial development.”

Paragraph Old New	Organization Name	Summary of Representations	Council's Response
9.2.1 7.10	RPS	(i) Reference in point a) to 'gross' should be replaced by 'net'. (ii) Point c – comprehensive development may not be feasible to ensure implementation of affordable housing policy. Policy 7A confusing on this issue.	See above responses to Barker Parry.
9.2.1 7.10 & 9.0	Brian Barber Associates	(i) May be useful to users to highlight critical requirements, including site thresholds. (ii) Support threshold requirement of 25 or more dwellings or 1 hectare or more.	(i) Summary of affordable housing requirements included in section 9 of revised SPG (ii) Noted. This is the current position.
9.2.2 1.10	Barker Parry	Suggest reference to policy 7A should be deleted or clarified.	Feel position is now clear in revised SPG Paragraph 1.10
9.2.2 7.11, 7.12	Brian Barber Associates	Question whether paragraph is relevant to users of SPG. Last sentence confusing. Incorporate first sentence of 9.2.2 into 9.2.3.	The last sentence of paragraph 9.22 has been deleted. Also, revised SPG has been amended to clarify the position in relation to thresholds once PPG3 is revised and when the St Albans Development Plan Document is produced.
9.2.3. 7.11, 7.12	Brian Barber Associates	(i) SPG should refer to intentions of revised PPG3 when known. (ii) Thresholds below guidance advice should be subject to formal plan review process. (iii) Development Plan review process is correct forum for debating future revised thresholds and findings of housing needs assessment.	(i) See above (ii) See above (iii) See above
9.2.3 7.11, 7.12	Herts County Council	Explanation in 9.2.3 should be at beginning of this section to clarify relationship between circular 6/98, policy 7A, revised PPG3 and SPG. Danger of SPG becoming outdated very soon after adoption.	See above response to Barker Parry's comments on paragraph 9.2.2.
9.3.1 7.13 to 9.3.3 7.15	Barker Parry	35% is either a requirement or a basis for negotiation – it cannot be both. Needs clarity.	The Council will normally seek 35%, but on some sites this may affect the viability of the scheme and the percentage will be negotiated. The revised SPG makes this clear.
9.3.1 7.13	RPS	Object to target level of 35% affordable units on suitable sites as does not create balanced communities. Request target is reduced to 20%.	This point is not accepted, it might be true on a very large site if all the affordable housing was general needs rented, but a range of tenures would be sought on large sites. Where sites are small the numbers involved would not affect balanced communities.
9.3.1 7.13	Malcolm Hull	Council should go for 50% affordable housing as in GLA London Development Plan	The SPG has not been amended, as 35% is a balance between housing need and the viability of housing development.
9.3.2 7.14	RPS	(i) No basis for Council to state that 35% is not considered to prejudice sites coming forward due to any reduction in land value. (ii) Clarify that target level for affordable housing would include a proportion of key worker housing.	(i) Wording has been amended to reflect this point. See also paragraphs 6.7 and 7.15 of revised SPG regarding viability. (ii) Range of tenures acceptable is clarified in revised SPG in section 6 and now includes key worker housing.

Paragraph Old	Paragraph New	Organization Name	Summary of Representations	Council's Response
9.3.2	7.14	Taylor Woodrow	Need to demonstrate that increase to 35% will not prejudice sites coming forward.	See above response (i) to RPS.
9.3	7.13 - 7.15	HBF	(i) Use of word 'required' in 9.3.3 (ii) Implies that the planning system can address Authority's housing needs. Developers can only deliver a certain amount of affordable housing and should not be the only source of provision. (iii) 2002 Housing Needs Assessment has not been scrutinised in terms of development plan process. (iv) Text disregards government guidance on viability of sites. If 35% required, Council is seeking to use SPG to supersede affordable housing policy in the Adopted Local Plan – not permitted under planning legislation.	(i) Position now clarified in 7.13 –7.15 (ii) It is not accepted that the SPG implies that developers can meet all the Authority's housing needs. (iii) Point not made by GO East. 35% will not achieve current target of 200 affordable homes per annum in current Local Plan (iv) We are not seeking to supersede current policy. Issues concerning viability dealt with above in response (i) to RPS.
9.3	7.13 - 7.15	Brian Barber Associates	Starting point of 35% too high – 30% would be more realistic and in line with adjacent authorities requirements.	See responses to RPS and HBF above. Also, the Council's housing needs consultant recommended a higher percentage of affordable housing in St Albans than in most other Districts, due to the severity of the affordability problems.
9.5.1	5.12	Welwyn Hatfield Council	A joint definition of key workers should be developed across all LPA's in Hertfordshire to enable consistency and monitoring. Matter to be addressed through Hertfordshire Technical Chief Officers Association.	Our definition is in line with current practice in Hertfordshire
9.5.2	5.2 & 5.13	Welwyn Hatfield Council	Consider that joint approach as described in comments re 9.5.1 should be extended to clarify whether key worker housing is affordable housing.	SPG has been amended to make it clear that key worker housing is a type of affordable housing.
9.6	7.17- 7.20, 7.30	Taylor Woodrow	(i) Contrary to Circular 6/98 - off site agreements must be agreed with developer, not a choice by LPA. (ii) Support delivery of affordable housing through 'tenure blind' designs.	(i)Needs to be agreed by both developer and council in accordance with C6/98, as now stated in paragraph 7.30. (ii)Comment noted – see paragraphs 7.17 and 7.18 of revised SPG, but the Council's view is that for sustainable, balanced communities concentrations of particular tenures should be avoided.
9.6.2	7.19	RPS	Object to possible requirement for affordable housing to be provided in clusters of 6-8 dwellings or 18 flats. Reference to a breakdown should be deleted	See above response (ii) to Taylor Woodrow. RSLs have commented that the numbers suggested are suitable on management and maintenance grounds.
9.6.3	7.20	RPS	Support for flatted schemes for affordable housing "to be provided in a separate building to the market housing".	Noted

Paragraph Old	Paragraph New	Organization Name	Summary of Representations	Council's Response
9.6.3	7.20	Welwyn Hatfield Council	SPG should give reasons why flatted affordable housing to be provided in separate building, as appears to contradict first sentence in 9.6.2.	Paragraph 9.6.3 (now 7.20) now gives reasons
9.6.4	7.16	HBF	(i) Seeks to restrict provision to housing associations – contrary to Government guidance. (ii) No justification given as to why construction and transfer should be tied to occupation of 50% of market units.	(i) This point has been met by adding "(if applicable)" after "approved Registered Social Landlord" in sentence 1. (ii) Amended to read "before the occupation of all the market units" and refer to a phased approach on large sites. See above responses to HBF.
9.6.4	7.16	RPS	Delete first sentence - requirement that affordable housing units are constructed and transferred to approved RSL before occupation of 50% of market units.	
9.6.4	7.16	Taylor Woodrow	There are practical issues in transfer of land to RSL and a LPA should use Grampian conditions.	Do not accept that issues concerning transfer of land to RSL cannot be overcome
9.7.1	7.30	Barker Parry	Circular 6/98 does not suggest that affordable provision should be made elsewhere via a commuted sum if site unsuitable in locational terms.	Paragraph 9.7.1 (now 7.30) has been amended to reflect C6/98.
9.7.2	7.31	Taylor Woodrow	(i) Payment should be related to the site but should not exceed the amount of Social Housing Grant that would have been invested in the scheme. (ii) Timescale should be within the time it takes to develop the site and if not used, returned to the developer with interest.	(i) This point is not accepted, as the amount of SHG is not relevant to the calculation. (ii) This point is not accepted as delivery will be dependent on securing a suitable site.
9.8.1	6.0	HBF	SPG suggests that it is for the Council to prescribe the most appropriate RSL. Government guidance states that developers can use various avenues for the delivery of affordable housing.	Section 6 of the revised SPG clarifies the position and meets the point made by the HBF.
9.9	1.13 - 1.15	Herts County Council	Section should be reviewed in light of proposed changes to PPG3 and ability of local authorities to secure affordable housing on sites of less than 0.5 ha and 15 dwellings (relates to rural housing)	It would not be appropriate to amend the SPG, as the proposed changes to PPG3 are not applicable in Green Belt locations.
9.9.1 to 9.9.3	1.13 to 1.15	Barker Parry	Contrary to para 26 of circular 6/98, which recognises that isolated houses in open countryside are permissible under rural exception policies. Annex B of PPG3 (2000) recognises exceptions in or adjoining Green Belt settlements.	This suggestion is contrary to Policy 8 in the adopted Local Plan, which limits affordable housing schemes in the Green Belt to sites in Green Belt settlements. Also, PPG2 on Green Belts does not allow isolated affordable houses in open Green Belt countryside.

## 10.0 Planning Obligations

Paragraph Old	Paragraph New	Organization Name	Summary of Representations	Council's Response
10.0	8.1	Go-East	Wherever possible, planning conditions should be used in preference to a planning obligation.	Amended to include reference to planning conditions, but states that the preferred approach is planning obligations.
10.0	8.1	Barker Parry	Circular 6/98 states that either planning obligations or conditions are an appropriate mechanism to secure affordable housing provision.	See above responses to GO-East.
10.1	8.1	RPS	Object to requirement for planning obligation where affordable housing sought as can be achieved by planning condition or legal agreement.	See above responses to GO-East.



## APPENDIX B

### POLICY 7A

#### AFFORDABLE HOUSING IN TOWNS AND SPECIFIED SETTLEMENTS

The District Council's target for affordable housing is to secure at least 200 dwellings per annum through new house building and conversions. In the towns and specified settlements as defined in Policy 2, the Council will therefore normally seek to negotiate an element of affordable housing on sites of over 0.4 hectares and on sites of under this size where 15 or more dwellings are proposed. This applies to the sites listed in the schedules in Policies 4 and 5 and also to other sites that may be brought forward for development. The policy also applies to the Hill End/Cell Barnes and Napsbury Hospital sites (see *Policies 137 and 139*). Planning applications will be assessed against the following criteria:

- (i) on each suitable site, the Council will seek to negotiate a proportion of affordable housing based on site and marketing conditions and local housing need;
- (ii) secure arrangements must be made to ensure that:
  - (a) the housing is reserved permanently for people with strong local connections, namely:
    - 1) those who live in the District;
    - 2) those who used to live in the District, but have moved out because of a lack of affordable housing;
    - 3) those who have employment in the District;
  - (b) the housing is for sale, rent or equity sharing at a low cost, not only for the initial occupants but also for subsequent occupants<sup>(1)</sup>.

Such arrangements will normally involve a housing association or a landlord approved by the Housing Corporation; or covenants between the original landowner and developer; or agreements under Section 106 of the Town and Country Planning Act 1990 and Section 33 of the Local Government (Miscellaneous Provisions) Act 1982; or planning conditions;

- (iii) proposals should normally comply with Policy 4 (sites in towns) or Policy 5 (sites in specified settlements) and with Policy 69. Policy 70 also applies with the exception of parking provision, which will be considered under Policy 40, criterion (v) and the results of Project 5.

In accordance with Government advice, any housing permitted under this policy will count towards the dwelling increase proposed by Policy 3.

#### *Footnote*

*(1) The Council will monitor house prices and rented housing costs on an annual basis (see Policy Intention 35 and para. 21.3). This will be done by reference to regular housing price indices such as those produced by Hertfordshire County Council, Nationwide Anglia Building Society and the Halifax Building Society and information on rental levels such as the NFHA (National Federation of Housing Associations) CORE data. Subject to the results of this monitoring, the Council will expect the price of affordable housing to be based on the following principles;*

- (i) *affordable housing for sale or equity sharing should be affordable to people whose incomes are insufficient to enable them to afford adequate housing locally on the open market;*
- (ii) *affordable housing for rent should be let at a rental level in line with current rents for new housing association lettings in the area.*



**St Albans**  
CITY AND DISTRICT

# 2002 Housing Needs Study



Summary Report

by



HOUSING • DEVELOPMENT  
REGENERATION • CONSULTANTS

## HOUSING NEEDS SURVEY

This report contains a summary of the results from an assessment of housing needs conducted by DCA on behalf of St Albans District Council.

The purpose of the study was to examine the housing requirements (needs, aspirations and demands) for the communities and households of the District.

The overall aims of the project were to:-

- ▶ Determine the levels of housing supply and demand in the District;
- ▶ Support the annual HIP bid and development of the Housing Strategy;
- ▶ Provide robust information at a local level in accordance with PPG3, to guide the location of new provision and support Local Plan Policies.

**In this summary you will find the main findings from a study undertaken through:-**

- ▶ A postal questionnaire 13,500 households in 20 ward areas;
- ▶ Face-to-face interviews with 250 households will be undertaken in January 2003. Interviews will be structured as 100 Black and Minority Ethnic households interviews and 150 Elderly households interviews.
- ▶ A housing market survey utilising the Land Registry and Halifax House Price databases and a telephone survey of estate agents on the supply and cost of private rented housing;
- ▶ Secondary data analysis drawing upon HIP and Housing Register data on the flow of social stock and need, 1991 Census, household and population projections and other national research.

Such a wide ranging and rigorous assessment is important, providing key information to assist local authorities in preparing Housing Strategy Statements and for planners to incorporate housing needs policies into Local Plans. Success in bidding for central government funding for housing and in negotiating "affordable housing" on private development sites, is increasingly dependent on having high quality information to demonstrate not only the general housing needs of the area, but also the particular needs of specific groups.

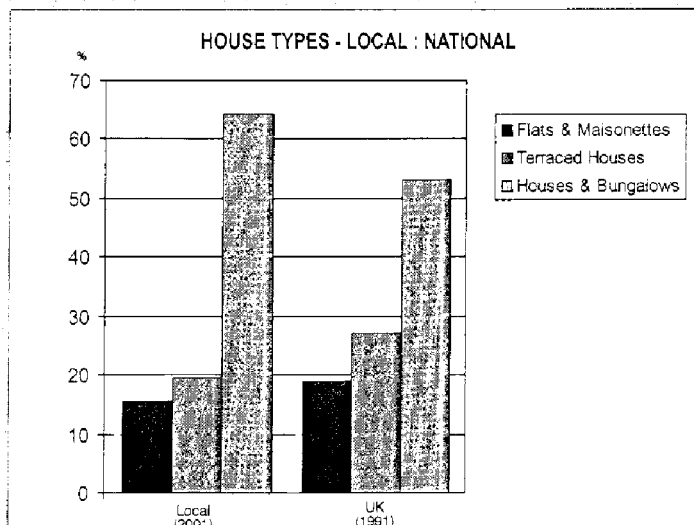
The data and the design of the survey forms were prepared by DCA in liaison with Council officers. The population projections were based on a modified version of the model used by the Council, which is the best available data. The fieldwork of the study took place in September 2002 and provides a detailed picture of the current and future housing needs and preferences in the District.

### THE HOUSING STOCK

The chart shows the characteristics of the District stock in 2002, compared to the national average level at the 1991 Census in each category.

Locally, the proportion of houses and bungalows (64.4%) is well above the national average of 53%.

The supply of terraced properties is 19.6%, well below the national average of 27%, and flats / maisonettes at 15.7% only slightly below the national average of 19%.



## THE DISTRICT POPULATION - FUTURE PROJECTIONS

An important feature in measuring housing needs is to forecast what is likely to happen over the next decade or so in order that provision for new housing can be planned. Population change in an area results from a number of factors - numbers of births and deaths, how the population is ageing, and the migration of people into and out of the area. The number of households rises and falls over time in response to these and is also affected by changes in the pattern of marriages and divorces and the general economic climate.

### What about the future?

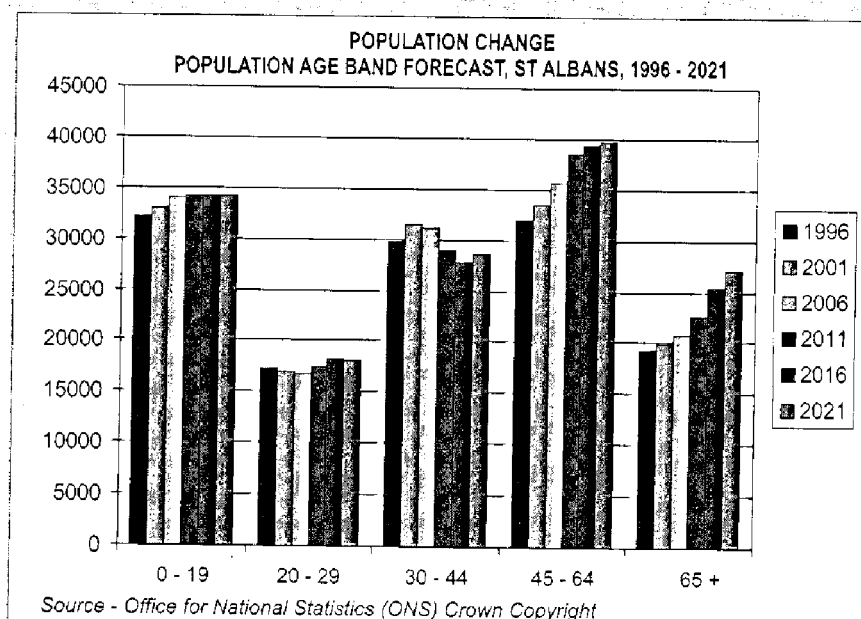
The population data provided by Hertfordshire County Council was used in the strategic forecasts for the Structure Plan. The data indicates that the population is projected to increase by approximately 17,309 people, 13.3% over the 25 years to 2021. There will be an average rise in the population of St Albans of about 0.5% per annum over the forecast period.

The 20-29 age group showed an increase in overall numbers (+875; 5.1%). Although numbers fell up to 2006 (- 545; 3.2%), an increase is then seen for the remaining forecast period (+ 1,420; 8.5%). This age range covers the main household forming group and will have implications for future affordable housing need both in the short and longer term.

The 30-44 age group, which also includes households forming and moving and is the main economically active group shows a fall in numbers over the forecast period (-1,246; 4.2%). Although numbers had undergone an increase up to 2006 (+ 1,331; 4.5%) a fall is seen between 2006 and 2021 (- 1,420; 8.5%)

The figures indicate that that St Albans District continues to have an ageing population, the over 65 age group shows a significant rise in numbers over the forecast period. A steady increase was seen up to 2006 (+ 1,562; 8.2%), with the main increase occurring between 2006 and 2021 (+ 6,302; 30.4%).

The "older" retirement group, those 75 and over grows significantly by 3,697 people (42.3%) up to 2021. The biggest increase occurring between 2016 and 2021 (+ 1,445; 13.15). This group represents 12,437 people in the District by 2021 who are much more likely to have care and support needs which should now be assessed in detail.



## THE HOUSING MARKET

The housing market is the context against which all the housing needs of the area are set. In particular, house price information is the basis on which the "affordability" of housing is measured for low-income households. In essence, we are seeking to establish who cannot afford to be in the market. This data is then related to the problems faced by the "concealed households" in the area, i.e. households living with friends and relatives unable to access the market.

### National and Regional Context

UK house price inflation for the year ending 30th June 2002 was recorded by Halifax at 16.7%. House price inflation in the second quarter of 2002 accelerated in most regions with an overall increase of 3.9%, above the 2.6% gain in the first quarter of 2002.

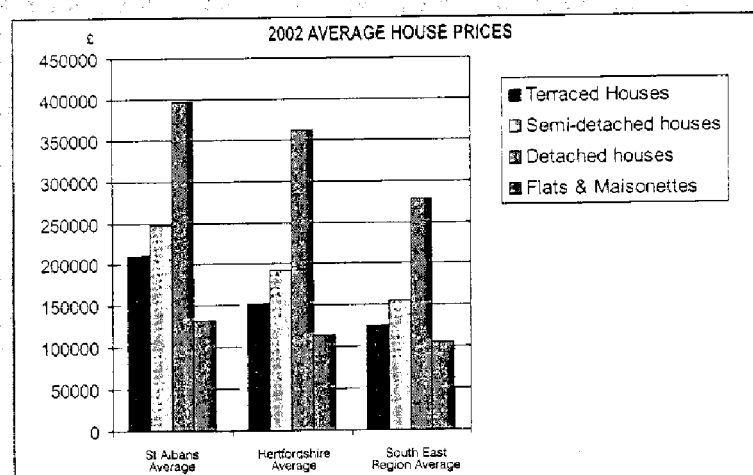
House prices in the South East Region continue to rise, showing an increase of 12.6% during the second quarter of 2002 and the annual rate of house price inflation in the Halifax Index in the South East Region at 30th June 2002 was 19%.

### The District Housing Market

The evaluation of the District market is based on specially prepared information taken directly from the Land Registry database for the year to 30th June 2002 and analysis of local estate agency sales of access level properties. The average price for all dwellings in the District was £243,377.

The data shows that the cheapest dwellings in the period were flats at average prices of about £131,538. At 21.6% of all sales they reflect both the volume and price level which provides access to the local market for first time buyers across the District. The annual income needed by new households to access the local market through flats is £25,500 per annum in Park Street / Bricket Wood, £31,000 in London Colney and £35,000 in all other areas, except Redbourn. An income of at least £18,000 would be needed to be able to access the private rented sector through the smallest units.

The average semi-detached dwelling sold for £247,409, 28.5% higher than the Hertfordshire average of £192,459. As the graph shows semi-detached house prices in the District are higher than the average for Hertfordshire and higher than the average for South East region, reflecting the level of prices for all property types in the District.



## KEY FINDINGS FROM THE HOUSEHOLD SURVEY

A major element of the study was the postal survey of almost 24.7% of resident households in the District. 5,003 responses were achieved (37.1%), providing statistical confidence at 95%  $\pm$  1.13%. 9.1% of all households in the District participated in the survey.

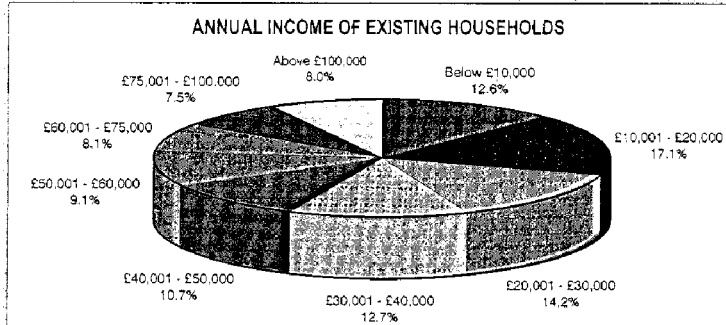
The "implied" numbers are our assessment of the total numbers after applying a weighting factor at sub-area level, linking the total population of the ward to responses received. Below we present in summary form some of the key findings from the survey with particular emphasis on the needs of concealed households.

### Adequacy of the Existing Stock

- The vast majority of households have access to all the basic amenities, including 97% with full or partial central heating, higher than the national average of 88%. The perception of most residents is that their homes are well maintained and not in need of improvement.
- 89% of households say that their accommodation is adequate for their needs. 11% (6,080 implied) say that it is inadequate. The largest single issues for those reporting an inadequacy which could be resolved in-situ were that the dwelling needed improvement / repairs, 84%. Of those requiring a move 86% (4,338 implied) indicated that the dwelling was too small.
- Based on a calculation of occupants to bedroom numbers, under-occupation affects approximately 21% of all households and over-occupation affects only 1%.

### Costs of Present Housing and Household Income

- 39% of households renting pay less than £60 per week and 55% or so less than £70. Of owner-occupiers, 45% of respondents paid no mortgage (outright owners) with a further 11% paying less than £300 per month. 20% of owner-occupier households pay in excess of £750 per month.
- 13% of households have incomes below £10,000, which is well below that for the UK as a whole (28%). Some 56% of households in the District have incomes above £30,000.



- 16% or so of households were in receipt of financial support (8,780 implied), of whom 42% or so (3,679 implied) were in receipt of Housing Benefit.

### Moving Households

- 14,880 existing households are currently seeking to move or will do so in the next five years. 6,170 existing households and 2,690 new households will be moving within the District.
- A further 5.1% (2,750 implied) wish to move but cannot, 68% giving affordability (to move, buy) as their main reason; 20% referring to lack affordable rented housing.
- 7,310 existing and new forming households anticipate moving away from the District. 3,089 households (49%) mentioned lack of affordable housing, 1,153 (18%) because of family / carer and 1,149 (18%) gave better access to work as the main reason.



## A SUMMARY OF THE MAIN FINDINGS

- 6,170 existing households and 2,690 new households will be moving within the District.

### Special Needs

- 15.5% of households in the District contain somebody with a disability, 8,180 households implied, a higher level than the national average level of 15%. In around 86% of cases only one household member was involved; in 14% two members were involved. 63% of all disabled household members were over the age of 60; 21% under 45.
- The largest group (3,819) affected by a named disability was those with a walking difficulty representing 46% of the special needs group.
- 10% of these households contained someone who was a wheelchair user, suggesting around 847 in the District as a whole. 72% of wheelchair users live in a property without suitable adaptation.
- Of households members with a disability, some 36% felt that they needed care / support, Of those, 72% were receiving sufficient care / support.
- 9% of all dwellings (4,725 implied) have been adapted to meet the needs of a disabled person. In terms of the nature of adaptations, 49% have handrails / grabrails, 36% have a ground floor toilet and 33% have bathroom adaptations.

### Key Workers

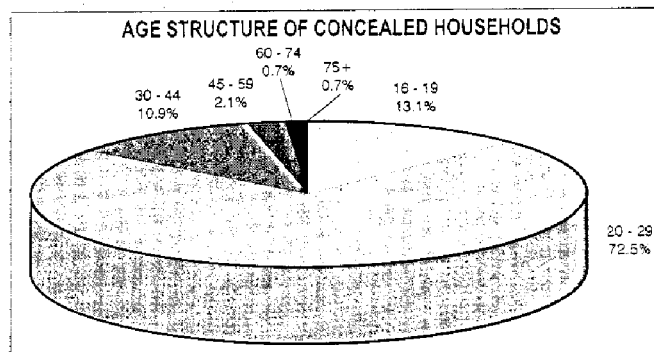
- Those households working in the Public Sector including Health / Social services, Social Care Workers, Education, other Local Authority Services, Police and Fire as Key workers for the District. 4,400 existing households gave details of work in the public sector, with 33% (1,430 implied) indicating work in Health services, 32% (1,430 implied) work in Local Authority services and 30% (1,324 implied) in Education.
- Nearly 10% (422 implied) of Key workers are existing households leaving the District to set up home somewhere else. 37% (157 implied) are leaving due to lack of affordable housing and 20% (86 implied) mentioned better employment.
- The majority of demand for house types was for semi-detached and detached properties, across all groups.
- Looking at the access levels to the owner-occupied market in the District, requiring an income of £35,000, we found that the proportions who could not afford to owner occupy in St Albans were 60% of Local Authority staff; 49% of Health / Social Services staff, 26% of Education staff; 13% of Police Service staff and 14% of Social Care Workers

### CONCEALED HOUSEHOLDS

We found that around 4.9% of households contained one or more households seeking independent accommodation, giving a total of 2,690 cases over the next five years to 2007. Around 91% are the adult 'children' of existing residents.

In the concealed households group:-

- 73% of the people in these new households are between 20 and 29 years of age and some 14% are over 30.





## A SUMMARY OF THE MAIN FINDINGS

- ▶ Less than 10% (120) were either a couple or single households with children or have a child due.
- ▶ 730 (22%) of households are being formed with a partner living in a separate household elsewhere in St Albans District.
- ▶ Around 15% of all new / concealed households (520 implied) were registered on a housing waiting list, 90% also being on the St Albans District Council List. 32% (250 implied) of new households moving within one year were so registered.
- ▶ 62% require flats / maisonettes, 19% terraced houses and 13% semi-detached houses. 49% (1,722) indicated they needed one bedroom accommodation and 42% (1,484) needed two bedrooms.
- ▶ 72% of the concealed households would prefer to buy their own home. 9% (327 implied) chose private rental and 10% mentioned social rent. 9% (334) expressed an interest in shared ownership.

### Concealed Household's Housing Costs and Incomes

Key factors relating to immediately forming households' ability to meet housing costs are that:-

- ▶ 65% could afford a weekly rent of no more than £70;
- ▶ 53% could not afford a mortgage of more than £400 per month.
- ▶ 29% or so have household incomes below £15,000 per annum, 21% earn between £15,000 - £20,000 and a further 18% between £20,000 and £25,000.

### Affordability and Access to Market Housing

The data indicates strongly that there is an affordability problem arising from the relationship between local incomes and supply of stock with below average prices.

We estimate that a new purchase would need an annual income of £25,500 per annum to buy a flat in Park Street / Bricket Wood, £31,000 in London Colney and an income of at

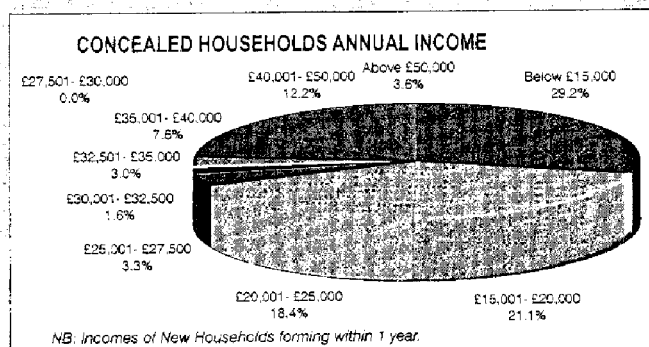
least £35,000 to buy elsewhere in the District. An income of £37,250 would be needed to access two bedroomed accommodation. There will be a limited number of one bedroom cheaper flats but these are dependent upon availability, condition and location.

The average access price of terraced houses, according to the Land Registry House Price Study, was about £210,818 although access prices are varied at £79,950 in Park Street / Bricket Wood, rising to £109,950 in Harpenden.

The survey findings indicate that income levels of around 78% of the concealed households are below the level necessary to be able to access the local market.

### Housing Stock Balance Analysis

The nature and turnover of the existing housing stock is vitally important in meeting current and future housing demand in all tenures. This is particularly so in the light of changing employment and household formation patterns and a detailed stock flow analysis was undertaken to assess the scale of supply demand imbalances of stock by type and size in specific locations throughout the Borough. The information this separate analysis provides will be of major benefit to the development of area regeneration strategies, site development briefs for the delivery of both private sector and affordable housing and in longer-term business planning.



## CONCLUSIONS

- ▶ District house prices are higher than the average in both Hertfordshire and the South East. Although a considerable spread of incomes is evident, a number of people live on relatively low incomes. Consequently, the two most important issues are the problem of affordability and the level of "concealed" households living within an existing household, the vast majority of whom are not recorded on a register of housing need.
- ▶ The house price and income study shows that over 78% of these "concealed" households are not able to afford even the cheapest available housing in the District.
- ▶ Most new household demand is for the smaller and affordable type of housing, particularly flats and terraced houses, to meet the needs of new forming households. There is a shortfall of flats in the existing stock which should be addressed to ensure there is a mix of house types and sizes available in line with the principles in PPG3 Housing, the Government Guidance issued in March 2000.
- ▶ The total affordable housing need annually is for 1,173 units. Re-lets of the existing social stock average 276 units and is the major means of addressing the scale of need identified. Even after allowing for this level of supply, there will still be an annual affordable housing shortfall of 897 units which projected over the nine year period to 2011 is a total of 8,073 units.
- ▶ This level of need greatly exceeds the number of units likely to be able to be delivered from new delivery or conversions resulting in growing levels of unmet need each year. The maximum number of new units should be negotiated as subsidised affordable housing on all suitable sites to address this scale of need.
- ▶ There is a need for low-cost market housing and planning policies and site development briefs should encourage a mix of types but mainly flats and terraced houses to meet the needs of single adults and couples and address the shortages in the stock;
- ▶ A significant finding from the study is the projected 42.3% increase in the over 75 year old population between 1996 and 2021. In view of the relationship between increasing age and dependency, consideration will need to be given to the related housing and care needs of this particular sector if the needs of this group of people are to be effectively addressed.
- ▶ To address the requirements of disabled people there is a need to:-
  - ▶ Continue to promote disabled adaptations in order to improve the ratio of suitably adapted properties for disabled people;
  - ▶ Create a register of adapted property and disabled people needing adapted accommodation in order to facilitate better matching.
  - ▶ Consider adopting Lifetime Homes standards for new housing.

December 2002

## APPENDIX D

### Contact details for St Albans District Council Staff

#### Planning Department

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Mr Tom Rea, Deputy Team Leader

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Postal Address:

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District Council Offices, St Peter's Street, St Albans, Herts AL1 3JE

#### Housing Department

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## **APPENDIX E**

### **Contact details for RSLs**

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Contact: Peter Merchant 01582 869229

Hightown Praetorian and Churches HA  
White Lion House,  
70 Queensway,  
Hemel Hempstead,  
HertsHP2 5HD

Contact: Mark Hanson 01442 292312

## APPENDIX F

### POLICY 70 DESIGN AND LAYOUT OF NEW HOUSING

The design of new housing development should have regard to its setting and the character of its surroundings and meet the objectives set out in (i) to (xii) below:

- (i) Design and layout – massing and siting of buildings shall create safe, attractive spaces of human scale <sup>1</sup>;
- (ii) Dwelling mix - to cater for a range of needs and provide a variety of layout and appearance, a mix of housing types and sizes will be negotiated on large schemes. Large concentrations of small dwellings should be designed in a manner that avoids domination of public spaces by overbearing hard surfaces and vehicles, and by lack of privacy for ground floor flats;
- (iii) Roads and footpaths - Policy 34 shall be complied with in a manner that minimises pedestrian/vehicular conflict and is visually attractive;
- (iv) Parking and garaging - the parking/garaging requirements set out in Policies 40 and 43 shall be met without allowing the motor car to dominate public areas (*see second sentence of (ii) above*);
- (v) Landscape - proposals shall comply with Policy 74;
- (vi) Privacy between dwellings - a tolerable level of visual privacy in habitable rooms and, to a lesser extent in private gardens, should be provided. This objective will normally be deemed to have been achieved if the following distances between facing windows to the rear of the dwellings have been achieved:

Window to window distance <sup>2</sup>	Permanent rear boundary screen
27 metres	1.8 metres high

A reduced window to window distance of 18 metres may be permitted if the proposed dwelling has no overlooking rear windows on upper floors and will not be overlooked by neighbouring dwellings with such windows.

Alternative methods of achieving a tolerable level of visual privacy, through such factors as screening and the disposition of land uses, will normally be acceptable.

Suitably increased distances will be required where:

- a) a feature of the character of the area is greater space between buildings;
- b) dwellings contain living rooms rather than bedrooms at second storey or above (e.g. blocks of flats);
- c) relative levels would increase the extent of overlooking.

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<sup>1</sup> See also para. 8.42 with regard to crime prevention.

<sup>2</sup> Windows of habitable rooms including kitchens.

Balconies and first floor conservatories shall not be permitted if privacy of existing adjoining dwellings and private gardens would be prejudiced.

Where dwellings are permitted, a condition removing permitted development rights for extensions or for the insertion of new windows will be imposed in locations where overlooking problems might occur;

- (vii) Privacy between dwelling and rear boundary - so that further development of adjoining land is not compromised if the application site abuts existing residential land or land with potential for residential development, a minimum of half the above distances in (vi) shall normally be attained. Account should be taken of (vi), items a), b) and c) and the fact that there may be alternative methods of achieving privacy objectives;
- (viii) Orientation - sunlight and daylight requirements as set out in the Building Research Establishment Report "Site Layout and Planning for Daylight and Sunlight, A Guide to Good Practice" shall normally be achieved;
- (ix) Amenity space around dwellings - the size of a private garden should reflect the number of persons for which the dwelling has been designed, their likely range of activities and also local residential character. Gardens may be smaller where there is public open space nearby. In the case of flats, it will normally be appropriate to provide communally shared amenity space, although ground floor flats may benefit from private space adjacent to the dwelling.  
  
Further guidance on amenity space around dwellings will be provided in Design Advice Leaflet No. 1 (*see para. 9.21*);
- (x) Defensible space - to provide a tolerable level of security and privacy, land adjacent to windows of habitable rooms at ground floor level shall normally be a minimum of 3 metres from areas to which the public has access (*see also, second sentence of (ii) above*). Exceptions may be made where it is necessary to accord with local character (*see Policy 85, Development in Conservation Areas*). Defensible space is considered to contribute to useful private amenity space (*see (ix) above and proposed Design Advice Leaflet No. 1*);
- (xi) Open space - developments with more than 30 dwellings each with 2 or more bedrooms shall normally be provided with toddlers play areas<sup>3</sup> on the basis of 3 sq. metres for every 5 such dwellings. In addition, developments of more than 100 dwellings shall normally be provided with appropriate public open space including children's playground(s) on the basis of 1.2 hectares<sup>4</sup> per 1,000 persons, e.g. 100 dwellings x 2.5 (average persons per dwelling) = 250 persons = 25% of 1.2 ha. = 0.3ha. of public open space;
- (xii) Materials - shall be durable and compatible with their location.

<sup>3</sup> See paragraphs 10.12 and 10.13.

<sup>4</sup>

0.8 ha Children's play areas as per para. 10.13

0.4 ha General amenity space

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1.2 ha Total open space per 1,000 persons

## APPENDIX G

### POLICY 40 RESIDENTIAL DEVELOPMENT PARKING STANDARDS

DWELLING SIZE (BEDROOMS)		NUMBER OF SPACES REQUIRED PER DWELLING		
		ALLOCATED <sup>1</sup>	UNALLOCATED <sup>2</sup>	TOTAL
1 (including bedsits)	either <sup>3</sup>	0	1.5	1.5
	or	1	0.5	1.5
2	either <sup>3</sup>	0	2	2
	or	1	1	2
	or	2	0.5	2.5
3		2	0.5	2.5
4 or more		3	0.5	3.5

Proposals will be assessed against the following criteria:

- (i) Policy 39 must be complied with, especially criteria (iii) and (ix);
- (ii) Elderly persons dwellings and residential homes/hostels. See *Policy 43*;
- (iii) Location of spaces.
  - a) Allocated spaces must be located within the curtilage of individual dwellings where possible and normally be visible from the dwelling to which it is allocated. A driveway in front of a garage must be at least 5.5 metres long to count as a parking space and allow for opening of garage doors;
  - b) Unallocated spaces shall be provided in smaller groups (usually of no more than 10 spaces) and normally be placed within 25 metres of the entrance to dwellings they serve. These spaces must be well lit and be visible from dwellings in order to discourage parking on the highway. The unallocated spaces shall include 0.25 per dwelling for visitors parking. Where possible, visitors parking spaces shall be provided in lay-bys adjoining a proposed new highway in a form to be adopted by the highway authority;
- (iv) Extensions to existing dwellings providing potential additional bedrooms, and residential conversions. Permission will not normally be permitted unless parking complies with the above standards (*see also Policy 39, criterion (v)*);

<sup>1</sup> Allocated parking spaces = off-street spaces allocated to individual dwellings in the form of grouped garages, allocated grouped hardstandings, or garages or hardstandings within a dwelling's curtilage.

<sup>2</sup> Unallocated spaces = parking spaces not allocated to any dwelling, but available for general public use including visitors.

<sup>3</sup> 1 and 2 bedroom dwellings and bedsits - applicants have a choice of whether or not parking provision will include spaces allocated to individual dwellings.

- (v) Parking Requirements of Affordable Housing. A lower parking requirement will be applied to affordable housing schemes if secure arrangements are made to ensure that the housing will remain “affordable” in perpetuity, rather than just for the initial occupants (see *Policies 7A and 8*). The extent to which parking standards will be relaxed will depend on the circumstances of the individual site. Once Project 5 (ii) has been carried out, the conclusions arising from this project will also be taken into account;
  
- (vi) Review of Parking Standards. The results of the County-wide review of parking standards (see *Project 5 (i)*), will also be taken into account.



APPENDIX H

PLAN 1

ST ALBANS CAR PARKING ZONES



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0 300 600 900 Metres



**PLAN 2**

**HARPENDEN CAR PARKING ZONES**



0 100 200 300 400 Metres

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