# Supplementary Guidance SG04

# Affordable Housing









Stirling Council Local Development Plan October 2014





# Supplementary Guidance

# Affordable Housing SG04

#### 1. Introduction

- 1.1 This Supplementary Guidance supports Primary Policy 2 'Supporting the Vision and Spatial Strategy' and Policy 2.2 'Planning for mixed communities and affordable housing'.
- 1.2 The Guidance seeks to clarify how, when and why affordable housing will require to be provided in new residential development schemes across the Stirling area. It is of interest to all parties involved in delivering new housing in the area. The guidance is statutory and part of the Local Development Plan and together with the aforementioned policies, represents Stirling Council's Affordable Housing Policy.

# 2. Policy Context

- 2.1 Scottish Planning Policy (SPP) broadly defines affordable housing as "housing of reasonable quality that is affordable to people on modest incomes". More detailed definitions are provided in PAN2/2010 and at Section 4 of this Guidance. SPP requires the Local Development Plan to allocate sufficient land to meet all housing needs, including affordable housing where it is identified as a shortfall in the Local Housing Strategy (LHS) and the Housing Need and Demand Assessment (HNDA). The need for affordable housing should be met, where possible, in the housing market area where it arises. In Stirling's case, the housing market area is the whole Council area (see HNDA).
- 2.2 Consistent with SPP, this Supplementary Guidance is being used to set out how an affordable housing requirement for the area is expected to be delivered including developer contributions and methodologies for their calculation,





and design and management issues. A 25% percentage affordable housing contribution will be sought from developers of new housing developments (including conversions), where this is justified by the HNDA, LHS and Local Development Plan. This percentage may vary on sites where it is locally justified (see paragraphs 3.8 and 3.9).

2.3 SPP requires affordable housing policies to be realistic, taking into account issues such as development viability and funding availability. The Council's Policy and this supporting Supplementary Guidance allows for flexible approaches to be considered.

#### Planning Advice Note (PAN) 2/2010

- 2.4 PAN 2/2010 provides advice and information on how the planning system can assist the increase in the supply of affordable housing. It describes a range of tenure types that contribute to affordable housing. These are further discussed in Section 4 of this Guidance.
- 2.5 PAN 2/2010 also provides a general guide to the development thresholds when on-site affordable housing provision will be required i.e. 20 or more units. For smaller developments, on-site, off-site provision or a commuted sum may be appropriate. The approach taken in Stirling is to seek affordable housing contributions from all new residential development schemes<sup>1</sup>, including conversions, of four units or more in Highly Pressured Areas and 10 units and more elsewhere. On-site, off-site provision, commuted sums or a combination may be appropriate. Our approach and the justification for this, is set out in Section 3 of this Guidance.

<sup>1</sup> A 'development scheme' is defined within the Glossary to the Plan and at Section 5 of this guidance.



### Housing Need and Demand / Local Housing Strategy

- 2.6 Stirling's HNDA was confirmed as robust and credible by Scottish Government in July 2011. The HNDA is an assessment of the housing need and demand within the housing market area (Stirling Council area), and provides the evidence base on which the housing supply targets have been developed within the LHS. These supply targets are used to determine the housing land requirement for the LDP and to ensure suitable land is allocated to meet this requirement.
- 2.7 The LHS provides the strategic direction for addressing housing need and demand, and informs future investment in housing across the Council area. The LHS sets the housing supply targets for the Council area, including any shortfalls in affordable housing that should be addressed in Local Development Plans as part of the housing land allocation. Using the HNDA as evidence, the LHS provides the justification for any policy interventions necessary to assist the supply of different housing tenures.
- 2.8 Stirling's LHS covers the period 2012/17 and confirms the need for an affordable housing planning policy² due to the high levels of outstanding need identified and the need for new affordable housing provision through new development. The LHS specifies the different types of tenure that are considered to represent affordable housing in the Stirling area. The types of tenure are detailed in section 4 of this Supplementary Guidance.

www.stirling.gov.uk/services/housing/local-housing-strategy





# 3. The Need For Affordable Housing

### **HNDA Findings**

- 3.1 The HNDA identifies a range of factors, which provide the evidence base to consider the continuation of an affordable housing policy in the Stirling LDP area. These are further explained in the LHS and include:
  - Projections indicate the Stirling LDP area is forecast to attract continuing levels of population growth up to 2032 (9.4%).
  - Inward migration is forecast to continue to be strong within the Stirling area and in-migrants often have higher purchasing ability than existing residents, contributing to house price inflation in the area.
  - The age structure of the population will increasingly focus on the over 70's as life expectancy improves. The number of very old people (85+) is set to triple by 2032 presenting significant challenges in the type of housing provided in the future.
  - The early working age population (25-34) is also likely to increase creating demands for first time buyer/lower income housing.

    Alongside this, the number of new households is likely to increase by around 300 per annum and average household size is set to drop from 2.25 persons per household to 2 per household by 2032. There is likely to be a greater proportion of single person and single parent households, and their ability to access affordable housing and smaller housing units will need to be planned for
  - The ratio of house prices to average income varies across the Stirling area. Across the housing market area as a whole affordability continues to be an issue.
  - Stirling house prices have been consistently higher than the Scottish equivalent figures over the last 10 years.
  - Within the LDP area since 2001, 58% of houses approved with Planning consent were for 4 bedrooms or more. New flatted properties have provided the majority of 1 and 2 bed properties.



- Across the housing market area there are major shortfalls within quartile 1 (market entry level housing currently up to £105k) in all parts and particularly in the Stirling Rural Area. There would appear to be no evidence of a need for additional housing development in quartile 4 (£222k upwards, in 2009) in any part of the housing market area.
- Areas of multiple deprivation continue to be in evidence in the City and the eastern villages.
- The biggest changes in the housing stock has been the continued decline in the amount of Council housing stock, increase in the Registered Social Landlord stock and an increase in private renting.
- Council house sales have reduced however, partly due to the introduction in 2009 of Pressured Area Status<sup>3</sup>.
- The RSL housing stock has continued to increase with an average of 67 new units being built each year across the whole housing market area.
- Second homes (1%) and vacant properties (3%) represent a relatively small proportion of all housing stock.
- The number of private rented properties remains high (mostly within Stirling Core), boosted by the large student population.
- The impact of the recession and reduction in housing market activity in the area means that affordability in the area is unlikely to improve in the near future until lending conditions ease.

<sup>3</sup> Pressured Area Status (approved by Scottish Government) exists for the Stirling Rural Sub-Area and for the Stirling Core Area in Cambusbarron, Dunblane, Bridge of Allan, Causewayhead, Stirling town centre, Broomridge, St Ninians, Riverside and Braehead, Bannockburn, Whins of Milton, Hillpark and Firs.

### Affordable Housing Need

3.2 Through the HNDA, it was found that 47% of Stirling's households were assessed as being unable to purchase market housing at 'entry level' prices i.e. within the lower quartile of house prices in the previous year (up to £105k). The following table highlights this along with the split between the LDP Core Area and the LDP Bural Area.

Table 1: Percentages and Numbers unable to afford lower quartile

Housing Sub Area	Lower Quartile	Households That		
	Price	Cannot Afford		
		Lower Quartile		
		Market Housing		
		%	No.	
Stirling Core	100,000	46%	12,917	
Stirling Rural	143,500	53%	3,282	
Total Stirling	105,000	47%	17,847	

Source: HNDA

- 3.3 The HNDA has also shown that there is a backlog of nearly 6,600 households in the housing market area, which are in housing need, with 1,700 thought to be in need of affordable housing. Added to this is the newly arising need of between 821 and 999 households. Although some supply is planned for (see 3.5), there will continue to be a significant and ongoing level of unmet affordable housing need across the Stirling area.
- 3.4 The HNDA confirms that the Stirling Council housing market area has an affordable housing shortfall ranging between 465 units and 660 units per annum, depending on assumptions about the level of new household formation. If this shortfall is left unchecked it will grow to between 5,130 and 6,950 units in total, over the next 10 years. Approximately 60% of this need is located within Stirling-Core. There is however significant and growing need in the Stirling Rural Area.

### Affordable Housing Supply Target

- 3.5 The supply of affordable housing is likely to be affected by cuts in Scottish Government funding. The Council's Strategic Housing Investment Plan (SHIP) identifies priorities for investment over a three year period. However due to government cuts, the options available for investment are severely reduced which has left uncertainty about the programme in future years. The Council's own house-building programme will deliver some affordable units and the Council's priorities remain the regeneration areas and the pressured areas. The Council house-building programme aims to construct 154 new houses with 34 homes completed in 2011, and a further 20 currently on site.
- 3.6 The LHS sets a supply target of 88 affordable housing units per annum to year 2024 (total 1,232). A large proportion of this (c.600 units) is already part of the established land supply<sup>4</sup> and either allocated through the development plan, with planning permission or subject to other planning status. A further supply of c.600 units will require to come forward through new land allocations.
- 3.7 The priority locations for the development of affordable housing are the pressured areas and the Council's 3 regeneration areas. In 2009 the Scottish Government awarded pressured area status to around half the Council stock<sup>5</sup>. As part of the LHS and drawing on evidence from the HNDA, it is now proposed to differentiate between what are considered to be 'highly preserved' areas and 'pressured areas'. '

#### 3.8 Highly pressured areas:

In highly pressured areas in the Stirling LDP area, the affordable housing contribution on sites will be 33%. This is to ensure that the level of contribution is more able to assist in meeting the high levels of housing need that exist locally and are exacerbated by high house prices and few development opportunities. The highly pressured areas are the Stirling Rural Villages Area (LHS Stirling Rural sub-area), Dunblane & Bridge of Allan. They are geographically defined in the LDP Settlement plans and Key Diagram (see map overleaf).

- 4. This information is taken from the 2011 Housing Land Audit, Stirling Council.
- 5. Due to Scottish Government guidance changing in 2011, the Council will consider seeking to extend its pressured

#### 3.9 Pressured areas:

The balance of the pressured areas is in Stirling Core Area and includes popular areas like Cambusbarron, Riverside, Bannockburn and Whins of Milton. Outside the highly pressured areas including the Regeneration areas and the Eastern Villages – the affordable housing contribution will be 25%, (See Map overleaf)

#### 3.10 Regeneration areas:

There are several sites in Cornton, Cultenhove and Raploch which the Council and its partners have yet to redevelop. The plans for these sites are under review and will be reviewed further once more information is available from Scottish Government about the future funding for affordable housing, beyond 2011/12. The regeneration areas remain a high priority for the Council.

The percentage requirements will be reviewed as part of future updates of the LHS.

# Affordable Housing Policy

- 3.11 Based on the evidence from the HNDA and LHS, a specific policy intervention in the planning process, in the form of an affordable housing policy is required, to increase the supply of affordable housing in the LDP area. The type of policy response the Council has put forward is based on the following:
- The majority of all new residential development schemes (including conversions) will contribute to affordable housing.
- Each relevant development scheme should contribute 25% of the total number of units on the site as affordable (33% will be required in highly pressured locations). This is to ensure that new good quality affordable houses are provided in all communities across the housing market area, including in the less pressured areas.
- The on-site delivery of affordable housing is a priority as it supports the Council's Vision and Spatial Strategy in the Plan, which seeks to deliver a range and mix of

housing in communities through the allocation of a generous land supply across the area.

- The delivery of affordable housing which is social-rented will be a priority, although other types of affordable housing will be considered appropriate in specific circumstances.
- Developer's affordable housing contributions will be used to provide greater flexibility in future investment in affordable housing. In some instances, the affordable housing contribution could be a financial contribution, some or all of which could be used to provide unsubsidised affordable housing on site or in more pressured areas.
- Ensuring affordable housing is secured in-perpetuity or over the longer-term.

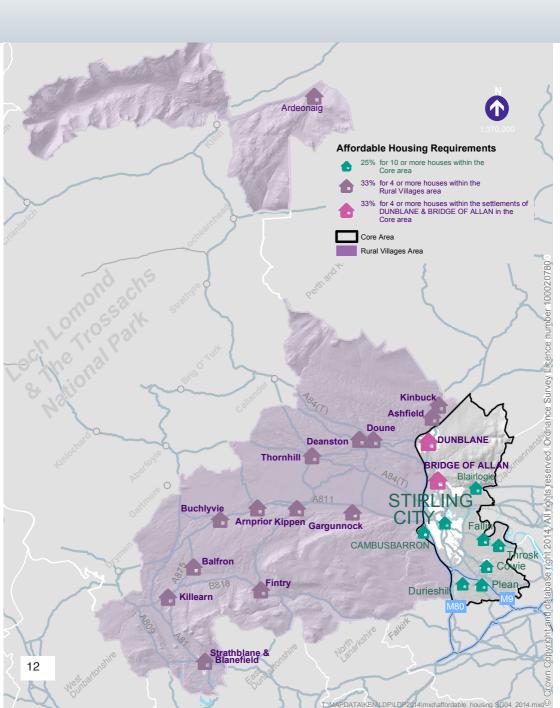
# 4. Types Of Affordable Housing

- 4.1 Stirling Council defines the following tenure types as affordable housing for the purposes of the Policy. This is based on SPP and the definitions within PAN2/2010 and reflects the housing need requirements and affordability issues for the area as identified through the HNDA and LHS. It includes both government subsidised and unsubsidised approaches.
- 4.2 Appropriate affordable housing tenure types (subsidised and unsubsidised):

Social rented: Housing provided at an affordable rent and managed by the Council, a Registered Social Landlord or other not for profit social housing provider.

Mid market rented: Private rented accommodation rented out at less than the Local Housing Allowance<sup>6</sup> (above Registered Social Landlord rents, but below private sector rents). This may be appropriate in some locations.

Shared equity: Housing where the owner pays the majority share in the property with a developer, a Registered Social Landlord, the Council or Scottish Government holding the remaining share (jointly or individually) under a shared equity agreement. This includes the Scottish Government LIFT scheme. The shared equity element can be a 'golden share' or on the sale of the property any sum realised can be vested in future affordable housing provision. This approach is likely to be appropriate where







the buying price (ie. the market price minus the shared equity element) comes within the lower quartile of house prices<sup>7</sup> in the previous year<sup>8</sup>.

## Lower cost market housing (also termed 'entry level housing for sale')

This is where the buying price of the property is at an affordable level ie. comes within the lower quartile of house prices in the previous year in the Stirling Council area.

The following tenure types are not supported as appropriate forms of affordable housing (unsubsidised):

Developer shared equity – This is a model where the equity is held by the developer and repayable within around 7 to 10 years. It is essentially a deferred purchase and therefore not affordable in the long term. However, if developers were to offer longer terms, eg. 19 years, this model might be considered as affordable housing.

Shared Ownership – This involves part ownership of the property and part renting the remainder from the Registered Social Landlord. The Scottish Government announced in 2011 that it will no longer fund shared ownership.

Discounted housing for sale – Because the discounted element would benefit only the first purchaser, shared equity is considered to be a preferable model.

- 6 The local housing allowance (LHA) is a rate set by Government for determining the levels of subsidy available for housing benefit purposes. Stirling is covered by the LHA set for the Forth Valley area.
- 7 In 2011, this was £105,000.
- The Council acknowledges that in some circumstances Registered Social Landlord's participating in the New Study Shared Equity (NSSE) scheme may struggle to achieve a lower quartile sale price. Experience has shown that this requires a careful balance in terms of housing mix in order to meet the NNSE affordability criteria laid down by Scottish Government and the affordable level of £105k for shared equity shares.





- 4.3 In exceptional cases, tied accommodation or properties for estate workers controlled by occupancy conditions, may be considered affordable rented. However if the conditions are removed, an affordable housing contribution will be required at the prevailing rate, or transfer of the property to the Council or Registered Social Landlord.
- 4.4 Specialist accommodation built specifically for older people (particular needs) ie. nursing, residential care homes, or other institutional accommodation, will not require to contribute to affordable housing. However all market housing will require to contribute.

Table 2: The Different Tenure Types - General Advice

Subsidised					Un subsidised			
RSL/Council Sector		Private Sector						
Rented Housing		Housing for Sale						
Council Housing & RSL Housing	RSL/ Council Mid-Market (MMR)	Private Sector Mid Market (MMR)	Lower Cost			Median Cost	Upper Median Cost	Higher Cost
			Shared Equity or Shared Ownership	Dis- counted or Shared Equity	Up to £105k	£105k to £155k	£155k to £222k	£222k & above
Affordable Housing					Market Housing			





Note: £105k refers to the purchaser's stake in a shared equity property (2011).

# 5. DELIVERING AFFORDABLE HOUSING

# **Development Size Thresholds**

- 5.1 Although affordable housing need is required across the whole Stirling LDP area, it is recognised that not every size of development will be able to contribute. Smaller development schemes (less than 4 units) are likely to be unduly constrained by a requirement for on-site provision, as the Council and RSLs would be less able to benefit from economies of scale that would allow for an affordable approach to managing the units. In these instances, no affordable housing contribution will be sought.
- 5.2 In some instances however, small sites (less than 4 units) which are being taken forward solely by the Council or a Registered Social Landlord, may be considered for 100% on-site provision.
- 5.3 In accordance with Policy 2.2 in the LDP, all developments in Highly Pressured Areas involving the provision of 4 or more residential units (including conversions) across the entire development scheme<sup>9</sup> will require to provide a minimum affordable housing contribution of 33%. In the remainder of the Plan area, all developments involving the provision of 10 or more units (including conversion) across the entire development scheme<sup>9</sup> will require to provide a minimum 25% affordable contribution. Early discussions should take place with the Council to determine the specific requirements for the scheme, likely funding availability and appropriate delivery mechanism. The roles and responsibilities for all the parties involved are set out in Section 6.
- 5.4 A sequential approach, in the following priority order, will be applied in deciding whether on or off-site provision will be necessary. The approach will be determined by the Council in terms of its local housing need priorities, and available funding opportunities.



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### 1. On-site provision (units or land)

- 5.5 On-site provision will apply to any residential development scheme providing 20 units or more. The affordable housing units will either be built by or transferred to the Council and/or RSL with the exception of lower cost market housing described above. Alternatively, the land for the affordable housing element can be transferred to the Council or the RSL for them to develop.
- 5.6 A partnership approach with the Council and/or local RSL will be required which ensures that the development provides the right location and size of site, tenure type and size of affordable housing required to meet the needs in the area. Affordable housing should be integrated with the overall layout, whilst recognising the housing management requirements, and be of suitable housing mix, type and design appropriate for the site and location.
- 5.7 Where land is being transferred to the Council or RSL, it should be provided fully serviced at an appropriate end-use value or at a value agreed between all parties.
- 5.8 The timing of land transfer and/or completion of the development scheme, particularly where it is reliant on government subsidy, should be determined early on. The affordable housing element should not be subject to any particular development constraints that would prevent it coming forward to meet the agreed timescales.
- 5.9 On certain priority development schemes, up to 5 or 7 years will be specified in the planning obligation during which time the Council/RSL will seek to secure the subsidy required to provide the full affordable housing requirement on site. If an appropriate level of subsidy cannot be secured within the specified timeframe, a fallback position will be agreed as part of the S75 agreement to provide unsubsidised affordable housing on-site or to provide a financial contribution to be used elsewhere (see below).

Glossary definition of development scheme - a scheme may consist of one planning application or a series of planning applications which are sufficiently connected by time, location, design or other relevant characteristics for the Planning Authority
 to treat the applications as one development scheme.





5.10 On development schemes where it is unlikely that subsidy will be made available within a reasonable timeframe, the Council may negotiate with developers to provide unsubsidised affordable housing either on-site or off-site or to provide a financial contribution which the Council will use to deliver affordable housing elsewhere.

## 2. Off-site provision (units or land)

- 5.11 In circumstances where it is deemed inappropriate to provide affordable housing onsite, due to site-specific constraints, infrastructure availability or lack of government subsidy, off-site provision may be possible. This approach will need to be agreed with the Council in advance. Off-site provision will normally be through the provision of serviced land and/or built units for the Council or RSL in an alternative location. Land values will be determined in terms of the end-value use or at a value agreed by all parties.
- 5.12 The alternative site will require to be located in a pressured area where it can contribute to the creation of a more vibrant and mixed community. The site should either have planning permission, or be allocated for housing within the Plan, and be suitable for the provision of affordable housing ie. within the urban area or settlement boundary and close to local facilities and public transport services. It should not be subject to any land ownership or infrastructure constraints that would not provide the Council or RSL with a flexible and developable land asset. The provision of discounted serviced plots for self-build may also contribute, particularly in the Rural Area, providing it complies with the Housing in the Countryside Policy 2.10 and Design Guidance.
- 5.13 At a minimum, the site area and number of affordable units will be equivalent to that which was required on-site, in addition to any specific affordable housing requirement that might be required on the alternative site. A fall-back position may be established within the planning obligation in the event that off-site provision is not delivered within an agreed timescale.



### 3. Developer financial contributions

5.14 Financial contributions will be sought when reasonable efforts to identify other opportunities for on-site or off-site provision have been exhausted, and the Council agrees that this is the most suitable approach in relation to the proposed development scheme. In the planning obligation where other forms of on-site or off-site provision are the preferred option, developer financial contributions may be established as a fall-back position to cover the eventuality that the preferred option is not delivered or achieved. Financial contributions are likely to be the most appropriate mechanism when less than 20 housing units are proposed, for housing development schemes in the Countryside (on sites which are remote from existing settlements), and where the development scheme comprises of mostly converted properties.

# The methodology for calculating a financial contribution towards affordable housing

5.15 The methodology is based on applying the required percentage (25% or 33%) to the Median House Price<sup>10</sup> for the housing market area. This is then multiplied by 25% times the total number of units proposed within the development scheme. This approach provides a degree of certainty for developers in terms of what they would likely need to contribute. Examples of the method are included below.

Example 1: Development scheme of 4 houses outwith a highly pressured area.  $(25\% \times £155,000) \times (25\% \times 4) = £38,750$ .

Example 2: Development of a scheme of 4 houses within the highly pressured area.  $(33\% \times £155,000) \times (25\% \times 4) = £51,150$ 

Essentially the contribution amounts to £9,600 per unit, where the requirement is 25% and £12,700 per unit, where the requirement is 33%. Any houses to be built in the lower quartile (currently £105k) will qualify as affordable housing.

10 The Median House Price of £155k being employed in Stirling is based on 2012 sale price data for Stirling made available by Scottish Government. The figure for future years will be posted on the Council website and will be employed by Stirling Council from the beginning of October of that year.





- 5.16 Financial contributions will be paid to the Council and kept within the Strategic Housing Account where they will be reinvested in the provision of affordable housing in the Housing Market Area. In general terms, contributions secured in Stirling's Rural Area will be retained for his area and contributions secured in the Stirling Core area retained for this area these areas relate to the sub-areas identified in the HNDA and LHS. As well as funding the actual housing build, the funds may also be used to assist the purchasing of sites or property, or to meet particular infrastructure constraints, in order to assist the delivery of affordable housing on the ground.
- 5.17 There may be exceptional circumstances where the provision of the required financial contribution might render a development unviable. In these circumstances, the developer will be required to provide their full development viability appraisal to the Council and demonstrate why the financial contribution cannot be afforded. The Council will be willing to review the timing or phasing of paying financial contributions to assist the financial viability of a scheme.

# **Planning Obligations**

5.18 For a development scheme requiring the provision of an affordable housing contribution, a planning obligation (normally a Section 75 Agreement but a Section 69 Agreement may also be used in certain circumstances) will require to be entered into by all relevant parties to secure the affordable housing contribution. The planning obligation will be used to regulate the provision of land, provide clarity on any definitions to be used and detailed site requirements, the phasing of the development, the payment of financial contributions, and any fall-back positions for either of the parties involved. The agreement will require to be concluded prior to the issuing of any associated planning consent.





- 5.19 It is usual for the planning obligation to state that if the Council does not use all or part of the affordable housing contribution within 7 years of the date of payment, the Council will be obliged to repay the unused contribution. It is also usual for the planning obligation to state that any affordable housing contribution not paid in full on the due date, the Council shall be entitled to charge interest until the date such contribution is paid.
- 5.20 Further guidance on planning obligations is contained within Supplementary Guidance SG16 on Developer Contributions.

#### 6. ROLES AND RESPONSIBILITIES

#### 6.1 Developers should:

- With reference to the Local Development Plan, and any site-specific guidance,
- Development Frameworks, Masterplans or Briefs, assess whether affordable housing is likely to be a requirement.
- Have pre-application discussions with Stirling Council Planning and Housing Services to obtain the Council's view of the preferred delivery mechanism and levels of government subsidy available.
- Have early (pre-application submission) discussions with local RSL partners, demonstrating that agreement can be reached and work with the RSL to produce a brief for the development scheme.
- Consent to the use of a planning obligation to ensure the provision of affordable housing.
- Ensure that the requirements for affordable are reflected in the land price negotiations for the site.
- Demonstrate in the submission of an Affordable Housing Statement to accompany the submission of the planning application the following:
  - That the proposal is consistent with the most recent view given by the Council.
  - That agreement has been reached with the Council or RSL where





# 6.2 Stirling Council will:

- Engage in pre-application discussions and advise on the mechanisms, levels of subsidy, and type of housing required to meet the needs specific to the area of the proposed development scheme.
- Consider any highlighted site constraint issues and advise on whether there may be exceptional circumstances to on-site provision.
- Advise on the suitability of any alternative approaches including off-site provision and financial contributions.
- Assess planning applications for their compliance with the Local Development Plan and this Guidance in particular the submission of an Affordable Housing Statement.
- Liaise between the Planning and Housing Service to ensure that a co-ordinated and consistent response is given.
- Ensure that the affordable housing contribution will be secured through a planning obligation where appropriate.
- Monitor the outputs of the Affordable Housing Policy to inform future reviews of the Local Housing Strategy and LDP.

# 6.3 Registered Social Landlords will:

- Seek early agreement with Stirling Council Housing Service on the priority for grant funding.
- Develop good working relations with developers and coordinate joint development proposals.
- Where an RSL is directly involved in the development of a site with a private developer, RSLs should work with the developer to produce a comprehensive brief for the whole development scheme. This should set out the preferred housing mix, amenities required and design standards / specifications. This will assist the production of draft layouts / designs and the submission of the Affordable Housing Statement.



# 7. MONITORING AND REVIEW

In order to keep the policy up to date and responsive to funding conditions, the affordable housing policy and the methods of delivery will be kept under review as part of reviewing the LHS and LDP.

The ongoing monitoring of planning approvals and completions through the annual Housing Land Audit, and the programming of the SHIP, will inform the priorities and future review of policy.



# **Further Information**

#### Please contact:

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