



Long Lane, Chapel-en-le-Frith

Seddon Homes

Affordable Housing Statement

August 2015

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1 Introduction

1.1.1 This statement is submitted by WYG Planning & Environment (WYG) on behalf of Seddon Homes with the purpose of establishing the Affordable Housing Scheme for the proposed development at Long Lane, Chapel-en-le-Frith.

1.1.2 The Affordable Housing Scheme is submitted in accordance with the Signed Section 106 Agreement between High Peak Borough Council and the Owners (S106). It states that an Affordable Housing Scheme:

'means a scheme for the provision of Affordable Housing within the Development which shall be submitted by the Owners to the Council in accordance with Clause 2.2 which shall contain details of the following:

(a) the exact numbers, type and tenure of the Affordable Housing Units to be made; and

(b) the location of the Affordable Housing Units and its phasing in relation to the occupancy of the Open Market Dwellings'

1.1.3 The S106 defines Affordable Housing as:

'subsidised housing that will be available to persons who cannot afford to rent or buy housing generally available on the open market and which will comprise 30% of the total number of Dwellings to be erected on the Site and shall comprise 80% Affordable Rented Housing and 20% Shared Ownership Housing Units and include at least 15% bungalows or as may be agreed in accordance with the Affordable Housing Scheme'.

2 Affordable Housing Scheme

2.1.1 The Affordable Housing Scheme should be read in conjunction with the Layout Plan (Drawing No. 3681/11F).

2.1.2 In accordance with Council Policy, and the requirements of the S106, it is proposed to provide 30% of the units as affordable housing (31 units).

2.2 Tenure and Mix

2.2.1 The proposed affordable housing split is set out as follows;

- 8 one bed flats (Ashley) - all 8 of which will be social rented tenure
- 4 two bed bungalow (Barratt) - 2 social rent and 2 shared ownership
- 10 two bed house (Chadkirk) – 8 social rent and 2 shared ownership
- 9 three bed house (Dutton) - 7 social rent and 2 shared ownership

2.2.2 The Affordable Housing Scheme therefore proposes 31 affordable units, of which 4 would be two bed bungalows, as well as an additional 4 one bed ground floor garden flats. In total 25 of the 31 units would be social rented tenure and 6 would shared ownership. The outlined split is not only in line with the requirements of the S106 but also the recommendations of the Council's Affordable Housing Officer.

2.3 Unit Sizes and Standards

2.3.1 The detailed design offers four different house types. The Square footage for these house types can be seen in the table below:

| House Type | Size (Sq Ft) |
|-----------------------------|--------------|
| 1 bed cottage flat (Ashley) | 559 |
| 2 bed bungalow (Barratt) | 737 |
| 2 bed house (Chadkirk) | 782 |
| 3 bed house (Dutton) | 906 |

2.3.2 Seddon Homes has been in discussions with Equity Housing Group who will be managing the properties once they are transferred. The House Types listed above will be built in compliance with

the Homes and Community Agency Design and Quality Standards and to the design and build standards specified by Equity Housing Group. This is fully in accordance with paragraph 2.1 of the Section 106.

2.4 Delivery and Phasing

2.4.1 In relation to delivery the Section 106 stipulates the following:

'No more than 40% of the Commercial Dwellings in that phase shall be Practically Completed until the Affordable Housing Units have been completed and transferred to a Registered Provider in accordance with the criteria set out in Schedule 1 of this Agreement and are available for occupation in accordance with those criteria.'

2.4.2 The 'layout' of the development is being submitted as one phase and therefore all of the Affordable Housing Units will be delivered prior to the Practical Completion of 40% of the Commercial Dwellings; in full accordance with 2.6 of the Section 106.

3 Planning Policy Context

3.1 National Planning Policy Framework (NPPF)

- 3.1.1 The NPPF was published in March 2012 and is a material consideration for all planning applications. Whilst much of its policy is relevant in this case, the most pertinent policies relating to affordable housing are set out below.
- 3.1.2 Paragraph 50 of the Framework identifies the importance of delivering a range of targeted housing delivery, including affordable housing provision which is a key aspect of boosting the economy as a whole.

'To deliver a wide choice of high quality homes, widen opportunities for home ownership and create sustainable, inclusive and mixed communities, local planning authorities should:

- plan for a mix of housing based on current and future demographic trends, market trends and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes);
- identify the size, type, tenure and range of housing that is required in particular locations, reflecting local demand; and
- where they have identified that affordable housing is needed, set policies for meeting this need on site, unless off-site provision or a financial contribution of broadly equivalent value can be robustly justified (for example to improve or make more effective use of the existing housing stock) and the agreed approach contributes to the objective of creating mixed and balanced communities. Such policies should be sufficiently flexible to take account of changing market conditions over time.'

3.2 High Peak Borough Local Plan Saved Policies

- 3.2.1 The High Peak Local Plan was adopted in March 2005 and under the provisions of the Planning and Compulsory Purchase Act 2004, policies were valid for a period of three years. Local Planning Authorities were invited by the Department for Communities and Local Government (DCLG) to make an application to the Secretary of State to issue a direction to save selected Local Plan policies beyond this 3-year period. In March 2008 the Saved Local Plan Policies was approved by the Government Office of the East Midlands (GOEM) and came into effect.

- 3.2.2 Policy H9 (Affordable Housing for Local Needs) sets out the requirement for affordable housing for new residential housing schemes. The policy acknowledges that the Council will negotiate with developers to ensure the provision of a proportion of affordable housing for local needs, and the Policy is triggered by developments of 15 dwellings or more.

3.3 High Peak Local Plan Submission Version

- 3.3.1 The emerging High Peak Local Plan was submitted to the Secretary of State for examination in August 2014, and the examination hearing sessions commenced in January 2015. In February 2015 the Inspector requested further information from the Council this was followed by a further letter in March of this year requesting that this further information consider the updated housing projections. The updated information is expected to go to consultation in June 2015 prior to it being submitted to the Inspector.

- 3.3.2 Policy H4 of the submitted Local Plan sets the following requirements for housing developments:

- 'a) Meeting the requirements for affordable housing within the overall provision of new residential development as set out in Policy H5
- b) Providing a range of market and affordable housing types and sizes that can reasonably meet the requirements and future needs of a wide range of household types including for the elderly and people with specialist housing needs, based on evidence from the Strategic Housing Market Assessment or successor documents
- c) Providing a mix of housing that contributes positively to the promotion of a sustainable and inclusive community taking into account the characteristics of the existing housing stock in the surrounding locality
- d) Ensuring new residential development includes a proportion of housing suitable for newly forming local households
- e) Requiring dwellings, including small dwellings, to be designed to provide flexible accommodation which is capable of future adaptation to meet the criteria in Lifetime Homes or successor documents.'

- 3.3.3 Policy H5 identifies that on sites over 25 units 30% affordable housing is required. The affordable housing provision target stipulated within this policy is 80% social rented and that this can be adjusted where discussed and agreed with the Local Planning Authority. Further information

regarding this can be found within the affordable housing statement which accompanies this application.

3.4 Chapel-en-le-Frith Neighbourhood Development Plan

3.4.1 Chapel-en-le-Frith Neighbourhood development plan was designated in April 2013. The plan has been reviewed by the Inspectorate and a referendum on the issue of adoption is due to be held on 16 July 2015.

3.4.2 The Neighbourhood Plan includes several policies in relation to housing within Chapel-en-le-Frith, including the following:-

Policy H7 States that the affordable housing provided on site should be well integrated with sizes and affordable homes which meet the specified and up-to-date needs.

3.5 High peak Borough Council Strategic Housing Market Assessment (2008)

3.5.1 Paragraph 7.27 of the SHMA estimated the size and distribution required of affordable housing properties suggesting the following need:

- 34% one bedroom accommodation
- 43% two bedroom accommodation
- 20% three bedroom accommodation
- 3% four or five bedroom accommodation.

3.5.2 Paragraph 8.19 identifies the overall housing need across the borough as:

- 15% 1 bed
- 33% 2 bed
- 44% 3 bed
- 7% 4 bed
- 1% 5 bed

3.5.3 Paragraph 10.67 makes the following recommendation for policies on the Mix of Market Housing:

‘The problem of housing affordability in the District is partly due to this bias in the housing stock of the District. Overall affordability could be improved by encouraging development of

smaller units (2 and 3 bed properties) when in many locations the natural inclination of the market will be to build larger family houses, which are likely to particularly appeal to in-migrants. Caution should be exercised in encouraging the development of very small units (eg 1 bed properties) since they are inherently less flexible than larger units and hence less suitable for a wide range of different households.'

3.6 Chapel-en-le-Frith Housing Needs Survey 2009

3.6.1 The survey was carried out in 2009 in order to obtain clear evidence of the affordable housing need in Chapel-en-le-Frith. The aim of the survey was to establish the type and tenure of housing required to meet the local need.

3.6.2 Page 7 of the Housing Need survey states the following need within the local area:

'The survey indicates a clear requirement for 1 bed bungalows and 2 bed houses, with a lesser need for 1 bed flats and 3 bed houses. The need for one bed households identified in need would, under normal circumstances, only be offered one bed house under the Home-Options allocations scheme as they are single people or couples without children. However, the local authority may wish to consider whether to pursue 1 or 2 bed homes as developers are not keen to build one bed properties due to their lack of flexibility.'

3.7 High Peak Borough Council Strategic Housing Market Assessment and Housing Needs (2014)

3.7.1 This Report was undertaken by NLP to replace the 2008 SHMA study. Although this does provide significant insight into housing need, there are several areas which are covered within the 2008 Report but which are not covered within this report such as the overall housing need across the Borough. It is therefore suggested that both reports be used to provide a view on the current needs within High Peak Borough.

3.7.2 Table 9.3 of the Report identifies the households currently on the Housing Register and the number of bedrooms required. This therefore indicates the general mix of affordable housing required in the borough to date and is as follows:

| No. Bedrooms | High Peak (%) |
|--------------|---------------|
| 1 bed | 62.6% |
| 2 bed | 24.6% |
| 3 bed | 10.0% |
| 4 bed | 2.4% |
| 5 bed | 0.4% |

4 Planning Considerations

4.1.1 The Affordable Housing to be provided within this scheme is policy compliant and in full accordance with the Section 106. The Scheme not only provides a policy and legally compliant mix of affordable housing, but also addresses the affordable housing needs identified by High Peak BC.

4.1.2 The High Peak Strategic Housing Market Assessment and Housing Needs: Final Report (SHMA) suggests within paragraph 9.19 that:

‘Additional smaller properties are needed, particularly 1-bed, within the affordable housing stock.’

4.1.3 This is further supported within table 9.3 of the SHMA which suggests that 62.6% of people on the housing register require 1 bedroom properties, 24.6% require 2 bedroom properties and 10.0% require 3 bedroom properties. The identified need is fully represented within the Scheme, with 8 one bed properties being provided and 14 two bed properties.

4.1.4 Paragraph 9.34 of the SHMA also suggests that there is still a requirement to provide for larger families. Although the SHMA indicates that there isn’t an increase in need for 3 bedroom properties, purely meeting modelled need does not necessarily meet aspirations. It is also of critical importance to the viability of new developments that it represents the stock a Registered Provider (RP) requires in an area.

4.1.5 Equity Housing Group is to be the Registered Providers on the proposed scheme. In order to deliver a viable scheme and comply with paragraph 2.1 of the Section 106 it is important to provide a mix and tenure which Equity Housing Group can deliver. A letter from Equity Housing Group is provided as Appendix A, which confirms the layout, mix and tenure meets their preferences. This is of increased importance, as there was no interest from any of the other preferred Registered Providers. The provision of these units with a contracted Registered Provider guarantees the delivery of the affordable housing on this site.

4.1.6 The affordable housing has been distributed across the layout with at least three defined pockets of housing. This includes a row of housing fronting directly onto Long Lane. In addition a mix of terraced housing, and 4 bungalows are located within the heart of the scheme; this location provides the residents with direct access to the footpath routes through the site to the community parkland. The third area of housing is located along the western edge.

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- 4.1.7 The dwellings are all located with good footpath links to the train station and routes to Long Lane which would provide the residents with strong connections to sustainable transport solutions; which may be of increased importance for these households. Within the scheme there is a significant amount of incidental public open space which assists in establishing a scheme which blends seamlessly within its semi-rural surroundings. The use of usable public open space assists in creating a community feel by providing play space for children which is in a visible location.
- 4.1.8 All two and three bedroom dwellings have been provided with two car-parking spaces. Those units which comprise of 1 bedroom dwellings have a single car parking space. This meets the required space standards.
- 4.1.9 Equity Housing Group requires the dwellings to be built to their space and build standards, providing a strong product which provides an affordable home to many.

5 Conclusion

- 5.1.1 The proposed scheme complies fully with the Section 106 for the site and the standards required both by the Homes and Communities Agency and the Registered Provider.
- 5.1.2 The proposed mix meets the current housing need for High Peak as is identified within the Strategic Housing Market Assessment (2014). It provides a varied mix of affordable housing which is not only necessary but includes an element of aspirational growth in accordance with the recommendations within the same document.
- 5.1.3 The design and location of the affordable units is in accordance with High Peak Borough Council Policy. The housing is distributed across the site and the provision of a strong and sustainable design will encourage the use of the incidental public open space.

Appendices

Appendix A – Letter from Equity Housing Group