

5.10. Affordable Housing

Policy Context

5.10.1. The affordable housing policies contained in the Local Plan complement the Council's 'Strategy for Housing', and the proposals in its annual Housing Investment Programme. Affordable housing requirements are primarily based upon the regular assessment of housing need, both on a District-wide and local Parish basis. In future the Council intends to produce a supplementary planning document on affordable housing to provide further assistance.

District-wide Housing Needs Surveys

5.10.2. The extent and location of the demand for affordable housing has been determined through the commissioning of District-wide Housing Needs Surveys both in 1996 and 1999 and a 2003 Update.

Parish Appraisals

5.10.3. Where more detailed and qualitative local Parish Appraisals and housing needs surveys are undertaken within three years of a District-wide survey, their findings will take precedence for the purpose of determining specific local needs for affordable housing. These will be particularly relevant in relation to Exceptions sites (as assessed under policy HN6) to provide homes for local people in rural communities.

Housing Needs Survey 2000

5.10.4. The Housing Needs Survey 2000 took into account the vacant housing stock, the Council's Empty Homes target for bringing properties back into use, and the sub-division of existing larger properties into smaller units.

Survey findings

5.10.5. The latest survey published in 2000 examines immediate housing need, but also covers a five-year period between 1999-2003. The overall findings address the needs of both established and newly forming households.

Employment and Affordability – general

5.10.6. Nearly half of all householders are employed, but two-fifths of them earn less than £12,000 per year. House prices are very high in some rural parts of the District. Published house price indices confirm that within Gloucestershire, Stroud is fourth (of six Authorities) in terms of affordability. Of 1,435 purchases between January to June 2000, the lower quartile sales price in Stroud was £63,000 and the Median house price was £85,000 [Source: H M Land Registry].

Affordable Housing – definition

5.10.7. Stroud District Council defines affordable housing as: 'Housing that needs to be provided for those people who are in housing need, but who cannot afford open market rents or prices'. Both public and private sector housing should therefore be provided at subsidised sub-market rent levels, different forms of subsidised home ownership, and opportunities for low-cost open market home ownership.

Affordable Housing – for rent

5.10.8. The District-wide survey found that the existing supply of social rented housing was, in principle, sufficient in quantitative terms to meet the specific demand for it. However, in qualitative terms, it is not clear whether the vacancies generated within existing stock will provide appropriate accommodation in the right locations.

5.10.9. The supply of private sector rented accommodation cannot meet the specific demand for it, giving rise to a gross shortfall of 359 properties for rent in the private sector over the five-year period 1999-2003, or an average shortfall of 70 dwellings each year. An increase in the supply of private sector rented accommodation would help to meet some of this demand. However, taking into account issues such as benefit dependency, and using accepted definitions of affordability (the proportion of net income available to meet housing costs), income data demonstrates that a proportion of those who aspire to private sector rented accommodation cannot afford it, and those aspirational needs will actually manifest themselves as additional demand for social rented housing.

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Affordable Housing – assisted home ownership

5.10.10. The 1999-2000 Survey determined that there is a need for shared ownership or other types of assisted home ownership. The existing supply of shared ownership accommodation cannot meet the specific demand for it, giving rise to a gross shortfall of 148 properties over the five-year period 1999-2003, or an average shortfall of 30 dwellings each year. Assisted home ownership will also serve to meet the needs of those who aspire to full owner-occupation, but whose incomes are such that they cannot afford it.

Affordable Housing – strategic implications

5.10.11. The levels of housing need identified by the local housing authorities within Gloucestershire will predominantly be met through supply within their respective local authority areas. However, the local housing authorities have also reacted to Government guidance which recognises that housing need does not always respect existing local authority boundaries, and that needs assessment should not be constrained to the authority as a free-standing unit. Complementary guidance relating to the funding of affordable housing has resulted in the formulation of Multi-District Joint Commissioning Partnerships as a basis for addressing strategic needs. A framework for joint investment has been established, involving local authorities, Government departments, and housing providers.

5.10.12. Affordable housing need will therefore also be met through the creation of sustainable new communities, designed to reduce social exclusion and crime. This will be achieved through co-operation between housing authorities. Stroud District Council has entered a Joint Commissioning partnership with Tewkesbury Borough and Gloucester City Councils, and other partnerships are likely to develop over the life of the Local Plan. The first Partnership will develop major Local Plan sites located where the boundaries of the three authorities meet. The levels of need have been determined through analysis of our individual and combined Housing Needs Surveys and a target set to achieve 30% affordable housing provision within Stroud District.

Affordable Housing – Summary of Housing Needs Survey 2000

5.10.13. Survey findings have concluded that: in Stroud District, over a five year period 1999-2003:

- the demand for social rented housing from those who specifically expressed a need for it cannot be met from anticipated vacancies in existing social housing stock
- an overwhelming aspirational demand for owner-occupation needs to be balanced by the realities of affordability
- 68% of first household members are in full or part-time work, but 41% of all first household members earn less than £12,000 pa.
- A significant number of low income households cannot afford to buy a home in the lower quartile of house prices, and cannot afford to rent in the private sector
- 45% of households pay less than £75 per week for their housing
- 11% of households expressed a demand for private rented housing, but 25% of them cannot afford more than £75 per week
- a further 30% of households expect to pay no more than £100 per week for their housing
- Based upon Survey Update 2003 data there is a shortfall in all types of affordable dwellings of 300 per annum

5.10.14. In addition to provision on appropriate housing and mixed use allocations, the Council will generally seek 30% of completed units on windfall sites for affordable housing purposes. Alternatively it will seek land or plots sufficient for the construction of an equivalent number of affordable housing units. The amount of affordable housing will be negotiated on the basis of housing need, the site, and market conditions at the time of application. The amount may exceed 30% in some cases, for example where there is a higher level of local need or where affordable housing may be more readily provided. The amount sought may be less than 30% where unusually high costs associated with the development or where the realisation of other planning objectives which take priority make this not viable. Such dwellings should be integrated physically and visually within the overall development scheme to promote social mix.

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5.10.15. The District-wide Survey process will be repeated in 2003-4 to cover the five-year period 2004-2008, and again in 2008-9 for the period 2009-2013.

5.10.16. The Council's Housing Needs Survey and 2003 Update has identified a considerable demand for affordable housing within Stroud District, and Stroud District Council is committed to enabling that demand to be satisfied as far as possible. Proposed changes to PPG3 in 2003 suggested a site size threshold of 0.5 hectare or 15 dwellings below which normally it will be inappropriate to seek affordable housing. An exception may be where a smaller site forms part of a wider development on the same or adjoining area of land. The Council regards unusually high costs associated with the development of sites to be matters such as the cost of removing extensive amounts of heavily contaminated land from sites, or significant land stabilisation. Normal planning considerations such as off-site highway works, or contributions towards recreation facilities if appropriate, are not considered to be exceptional matters that would be set against the need to provide affordable dwellings. Other planning objectives may include, for example, the restoration of the Stroudwater and Thames and Severn canal.

5.10.17. In settlements in rural areas, proposed changes to PPG3 in 2003 advised that sites below the 15 dwelling/0.5 hectare threshold should be considered for the provision of affordable housing. In Stroud District, the vast majority of sites which come forward in villages are small-scale. Most recent development of such sites in these settlements has been of large detached 'executive' type housing. A threshold considerably lower than the one appropriate for urban areas is considered appropriate. In settlements with a population of 3,000 or less, affordable housing will be sought where a demonstrable need for affordable housing exists on any site of 0.2 hectare or more or on any site capable of development of 4 or more dwellings. On the comparatively larger sites, it is likely that a mix of dwelling types and sizes will be appropriate, but also that some of the affordable housing provided should be social housing for rent.

POLICY HN4

An element of affordable housing will be sought where a demonstrable need for affordable housing exists:

1. In or adjacent to the Stroud Urban Area, and the defined settlements of Cam and Dursley, Hardwicke, Minchinhampton and Wotton-under-Edge sites of 0.5 hectare or more or sites capable of development of 15 or more dwellings;
2. On any other site elsewhere in the District, of 0.2 hectare or more or capable of development for four units or more; unless unusually high costs associated with the development of the site, or the realisation of other planning objectives which take priority, make this not viable.

POLICY HN5

The affordable housing provided by the operation of Policy HN4 shall provide for a mix of affordable housing which reflects local housing need, and should be integrated into the development of which it forms a part.

Affordable housing provided by the operation of Policy HN4 is expected to be provided as affordable housing in the longer term, and will be subject to restriction to ensure this is the case.

5.10.18. It will usually be necessary for the developer and/or landowner to enter into a Section 106 or similar Legal Agreement, to ensure their long-term provision as affordable housing units. Such schemes will need to be managed by a responsible body, usually a Registered Social Landlord, and the priority for occupancy will be controlled so that affordable dwellings are occupied only by persons who are considered to be in need of such housing.

5.10.19. If the District Council cannot nominate a person or persons, then the managing authority will be permitted to do so from persons in an area specified in the Section 106 or other agreement relating to the particular scheme. This area will normally comprise towns or parishes adjoining. If this procedure fails to fill a

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vacancy, then the managing authority may nominate any person it considers to be in need of such accommodation.

5.10.20. In parts of the District where significant housing development takes place very rarely, a particular housing scheme large enough to incorporate affordable housing may only occur very infrequently. It is therefore important to seek to provide affordable housing for as many local households as possible each time such a scheme is constructed. Whenever a scheme allows, a mix of affordable housing should be provided. It should often be possible, for example, to provide family social housing for rent within the same development as low cost affordable housing for smaller households.

5.10.21. The importance of new housing developments providing a mix of different properties in terms of size and tenure is recognised and promoted through this Plan's allocations. In order to promote a sense of community, and to avoid any stigmatisation of the occupiers of affordable housing, it is also desirable to integrate the affordable housing element of any scheme within the development as a whole.

Exception Sites

5.10.22. In line with the recent revisions to PPG3, consideration will be given to the allocation of sites solely for affordable housing at rural settlements for inclusion in future policy. These sites will be viewed as an exception to normal plan policies to help attain mixed communities, on land which would not otherwise be considered suitable for housing.

5.10.23. In addition releases of land as windfall sites will only take place in exceptional circumstances. Such sites will normally be related to those rural settlements which have a primary level of local community facilities and services and where they will contribute to mixed communities. This will avoid undue development in unsustainable locations. Such schemes should be small in scale, and provide for a particular local need at a given time, should be located within or adjacent to settlement boundaries, and should be sympathetic to the form and character of the village. Policy HN6 is designed to ensure the provision of affordable housing for local people in genuine need, and to ensure that this provision continues in

perpetuity. Section 106 Legal Agreements entered into in respect of schemes covered by Policy HN6 will be expected to ensure that the proposed occupiers:-

- are resident in the same village, parish or adjoining parishes as the scheme; or
- are employed in the same village, parish or adjoining parishes; or
- have a strong local connection with that village, parish or adjoining parishes, such as family association with the village, parish or adjoining parishes, or have previously resided in the village, parish or adjoining parishes.

POLICY HN6

Permission may be granted for affordable housing to meet local needs within or adjacent to the settlement boundaries of the villages with a population of 3,000 or less as an exception to the Local Plan's Housing Policies, provided the following criteria are met:

1. a local need is established, which cannot be met in any other way; and
2. arrangements are made through a Section 106 Legal Agreement or similar, for the benefit of the affordable housing to be retained for future occupiers.

5.11. Loss of Housing

5.11.1. It is necessary to consider the question of whether the District's housing stock as a whole should be protected. The requirement to allocate sites for new dwellings to provide for additional households within the District comes about because the number of households is expected to grow faster than the supply of housing unless such allocations are made. The major part of this equation relates to the rate at which new housing units are being provided. The other side, however, which tends to receive less attention, is the rate at which existing housing units are being lost. In an area where the provision of new housing causes difficulties, it is essential to keep these losses to a minimum.

5.11.2. Some losses of dwellings occur without needing planning permission, such as when two

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houses are converted into one larger one. Others, however, occur with the benefit of planning permission, such as when a redevelopment for a commercial use results in the loss of housing units on the site. It is not intended that such redevelopments should be prevented, but it is considered important that, when they do take place, attention should be given to replacing the lost dwellings on site. These replacement dwellings may be smaller than those previously on site, but will contribute to the overall housing stock of the District, and promote mixed uses upon a site.

5.11.3. The exception to this presumption towards retaining residential accommodation on a site is where that accommodation is not desirable. Examples of this are where the occupiers of a dwelling would suffer from unacceptable noise, smell or disturbance, or where they would suffer from unacceptable highway danger in accessing the site on foot.

POLICY HN7

Permission will not be granted for a proposal which involves the net loss of one or more units of residential accommodation, unless the unit to be lost is on a site where residential accommodation is not desirable, or where such loss would facilitate the achievement of other Local Plan aims.

5.12. Residential Development Within Urban Areas and Main Settlements

5.12.1. It is important that the best use is made of sites that become available for development within settlement boundaries. In many cases this may mean building at higher densities than has occurred in the recent past. Stroud District Council is committed to encouraging high standards of urban design, as set out in Policies BE1, BE2 and BE3 and believes that it is possible to achieve high standards whilst also building at relatively high densities.

5.12.2. All development covered by Policy HN8 should be compatible with its surroundings, and will need to provide appropriate amounts of car and cycle parking, appropriate amounts of private amenity space, and a reasonable amount of privacy for the occupiers of the

dwellings. However, where the new housing will be located within walking distance of Stroud or Dursley town centres, (within 800 metres of either town centre boundaries, as defined on the Proposals Map) and can contribute to both a more sustainable pattern of development, and to the regeneration of those town centres, high density development will be encouraged, with reduced car parking, amounts of private amenity space, and levels of privacy. The reduced car parking requirement is set out in the Council's adopted Parking Standards (see Appendix 8). Advice on privacy levels and appropriate private amenity space is to be found in the Council's adopted Residential Design Guide.

5.12.3. In order to promote sustainable development, it is not appropriate for new residential development to be promoted in all settlements in the District. Some settlements are therefore not covered by Policy HN8, and do not have defined settlement boundaries. This is because of a combination of lack of access to facilities, public transport, and employment. Applications for new housing in these settlements will be considered against Policy HN10.

5.12.4. The settlement boundaries have usually been drawn around the edge of the curtilage of a property, which is considered as being within the settlement. It does not mean, however, that where a piece of land is included within the settlement boundary, it is automatically acceptable for development to take place there. New development located between the settlement boundary and the existing built form of the settlement can often create a hard edge where the settlement joins the countryside, and appear as an intrusion into the countryside.

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POLICY HN8

Within settlement boundaries permission will be granted for residential development or redevelopment, provided all the following criteria are met:

1. the proposed housing is of a scale, layout and design compatible with the part of the settlement in which it would be located, and would not cause harm to the character and appearance of that part of the settlement;
2. the density proposed is at as high a level as is acceptable in townscape and amenity terms;
3. the development includes dwellings of various sizes, both in respect of physical size and type;
4. it would not result in development between the settlement boundary and the existing built form of the settlement where this would appear as an intrusion into the countryside;
5. it would not cause the loss of, or damage to, any open space which is important to the character of the settlement;
6. any natural or built features on the site and worthy of retention have been incorporated into the scheme; and
7. where dwelling houses are proposed, an appropriate area of private amenity space is provided for the occupiers of each dwelling house. Where other types of residential accommodation are proposed, an appropriate level of amenity space to serve the scheme as a whole is provided.

5.12.6. The use of floors above shops for residential use is, in many circumstances, permitted development. Where permission is required, and the proposal is for a change of use of existing floorspace, rather than new build, the normal requirements for parking spaces and amenity space will be waived.

POLICY HN9

Proposals to use the upper floors above shops and offices in town and local centres for residential use will be permitted where this does not threaten the viability of the ground floor commercial use.

5.12.5. In addition to development close to Stroud or Dursley town centres, opportunities also exist in most of the District's town centres, and some local centres, to make better use of the upper floors of retail and commercial premises. Encouragement will be given to the active use of such floorspace, particularly for residential use, providing it does not unacceptably prejudice the function of the ground floor shop. In some circumstances, it may only be possible to gain access to considerable areas of unused upper level floorspace by rearranging a shopfront to allow a separate access. Where this is the case, some loss of retail frontage may be acceptable.