

# Torfaen County Borough Council

## Draft Affordable Housing Delivery Statement Supplementary Planning Guidance



March 2009

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## Foreword

A shortage of affordable housing is one of the most pressing issues the County Borough faces. Despite the current recession, property prices are still far too high for many households; preventing many people from being able to buy or rent a home.

This Affordable Housing Delivery Statement is a completely new document that sets the direction and targets for affordable housing in the County Borough during the period 2007–2011. It will clarify the Council's planning policies on affordable housing as it has also been prepared as supplementary planning guidance. It increases the proportion of affordable homes the Council will seek on new housing schemes to up to 30% and sets clear guidelines about how the Council will determine the type and tenure of dwellings as well as their design and layout. It also reflects the Council's desire to maximise the level and range of affordable housing, enable the provision of supported housing for vulnerable people and assist property owners to maintain and improve their homes.

The delivery of this Statement will be based on the partnerships we have with the community, council services, housing associations, developers and organisations that all have an interest in housing.

Attracting the necessary level of resources is going to be a challenge and will test our ability to compete with other parts of Wales. We have however managed to attract a significant amount of inward investment in recent years, but we must build on these achievements if we are to meet the needs identified.

This document has been prepared in draft as we are seeking your views on it, by Wednesday 22<sup>nd</sup> April 2009, before it is finally adopted by the Council, hopefully in May 2009.

Finally, I would like to thank officers and partners for their valuable contributions in compiling this vital document.



Councillor Gwyneira Clark  
Executive Member Housing, Planning & Public Protection

# 1. INTRODUCTION

## Background

- 1.1 The "One Wales: A progressive agenda for the government of Wales" (June 2007) document committed the Welsh Assembly Government (WAG) to increasing the supply of affordable homes in Wales by at least 6,500 between 1<sup>st</sup> April 2007 and March 31<sup>st</sup> 2011. One Wales also identifies a commitment to place a statutory duty for local authorities to prepare a delivery plan for affordable housing, consistent with their housing strategy, to include target numbers through Affordable Housing Delivery Plans (now known as Affordable Housing Delivery Statements (AHDS)). The Assembly has stated that AHDSs are likely to inform the allocation of Social Housing Grant monies for the 2010/11 and 2011/12 bidding round. AHDSs are also intended to ensure that authorities, in their planning role, are fully equipped to deliver affordable housing through the planning system during the period leading up to the adoption of their Local Development Plan.
- 1.2 The Council published its first ever Corporate Plan at the end of October 2006. Each year an annual update is published which highlights the Council's planned improvements for the year ahead as well as the progress made towards achieving the five key priorities of the original Corporate Plan. These five priorities are the Council's primary focus to 2010/11 for improving quality of life in Torfaen and include:

*"To improve the **quality**, variety and affordability of **housing**, and reduce the level of **homelessness**."*

## Preparation Process

- 1.3 This AHDS has been produced in line with the Welsh Assembly Government document 'Affordable Housing Delivery Statements, 2007-2011: Final Guidance, February 2009'. It has also been produced in consultation and partnership with key stakeholders (including the Home Builders Federation) and delivery agents (including Housing Associations / Registered Social Landlords, developers and the voluntary sector) who attended a workshop in October 2008.
- 1.4 The AHDS has been prepared in draft as we are seeking your views on it, by **Wednesday 22<sup>nd</sup> April 2009**, before it is finally adopted by the Council, hopefully in May 2009. It will then be used for planning and implementation purposes and submitted to the Welsh Assembly Government for information.

## Planning Status

- 1.5 WAG consider that an AHDS prepared in accordance with the principles and advice set out in their guidance and based on evidence contained within the LHMA, will be a material consideration that should be afforded significant weight when determining planning applications for housing and in dealing with such proposals at appeal.
- 1.6 WAG, whilst recognising that *"each local authority will need to decide the precise form and content of the AHDS depending upon its own local circumstances"* also consider that, as is the case of Torfaen, *"Local planning authorities without adopted Unitary Development Plans should include interim affordable housing policies in the AHDS using evidence drawn from the LHMA,*

*Housing strategy and early stage LDP work where available. Consultation would be required.”* This view is based upon an assumption that the current development plan affordable housing policies are inflexible and out of date; especially with regard to the threshold number of dwellings at which affordable housing will be sought or the % of dwellings that will be sought. However, in Torfaen, this is not the case as Gwent Structure Plan Policies H5 & H6 and Torfaen Local Plan Policies S4 & G2 (See **Appendix 1**) are considered both flexible and appropriate. Therefore, this AHDS has not included interim affordable housing policies, but has provided supplementary planning guidance on how the current development plan policies will be implemented.

### **Supplementary Planning Guidance**

1.7 Whilst AHDSs are an interim measure, as the Council progresses to the adoption of the Torfaen Local Development Plan (LDP), they are primarily concerned with setting and achieving an affordable housing target. There is also a need to provide supplementary planning guidance on how the affordable housing policies of the current development plan (i.e. the adopted Gwent Structure Plan and the adopted Torfaen Local Plan) and the future Torfaen Local Development Plan will be applied, in such areas as site thresholds, % requirements, tenure, mix, design, etc. Therefore, this document has been written to cover both the WAG requirements to produce an AHDS and the Council’s commitment to producing an Affordable Housing SPG, as stated in the Torfaen LDP Delivery Agreement.

## **2. ASSESSING THE NEED FOR AFFORDABLE HOUSING**

### **Definition of Affordability and Affordable Housing**

2.1 The Council uses the following definition of Affordability and Affordable Housing which is based upon Ministerial Interim Planning Policy Statement (MIPPS) 01/2006 on ‘Housing’ and Technical Advice Note 2 (TAN2) on ‘Planning & Affordable Housing’: -

**Affordable Housing is a dwelling (including Council or Registered Social Landlord gypsy traveller pitches) where there are secure mechanisms in place to ensure that it is accessible to those who cannot sensibly (in terms of income multipliers) afford market housing (having regard to local incomes and local house prices / rents), both on first occupation and for subsequent occupiers (unless staircasing to full ownership takes place; in which case any subsidy should generally be recycled to provide replacement affordable housing).**

**Affordable housing includes:-**

- **Social Rented Housing** which is provided by local authorities and registered social landlords where rent levels have regard to WAG’s ‘Guideline and Benchmark Rents’; and
- **Intermediate Housing** where prices or rents are above those of social rent but below market housing prices or rents (the lowest quartile of market rent values being ignored for quality reasons). This can include equity sharing schemes (known as Help2Own, DIY Homebuy and Mortgage Rescue in Torfaen) where the equity or rented property is retained by a registered social landlord.

**All other types of housing are referred to as Market Housing which is private housing for sale or rent where the price is set in the open market and their occupation is not subject to control by the local planning authority or registered social landlord.**

- 2.2 We would expect affordable homes to be available only to people who are not able to satisfy their housing needs reasonably within their own resources at open market prices.

### **Affordability of Intermediate Housing**

- 2.2 At the time the Section 106 agreement is made, the Council will agree limits on rents and sale prices of intermediate affordable homes that reflect local incomes, local house prices in the context of the three Local Housing Market Areas of Torfaen and the lending practices of mortgage institutions; who for example are at present making it almost impossible for those in affordable housing need to obtain mortgages for intermediate housing for sale.
- 2.3 The assessment of mortgage eligibility for owner occupation of intermediate housing adopted for this AHDS is based upon the Welsh Assembly Government Local Housing Assessment Guidance; with lending for single incomes assumed to be a maximum of 3.5x the income and lending for joint incomes based on a 3.0x maximum multiplier. However, **the Council will expect a minimum 30% discount of either the Open Market Value or Acceptable Cost Guidelines for the intermediate property for sale, whichever is the lower.**
- 2.4 The assessment for intermediate rent is also based upon Welsh Assembly Government Local Housing Assessment Guidance; with 25% of household gross income assumed to be available for rent. In this case we would expect the rent levels to be set at a level affordable to the majority of those in need.
- 2.5 Another element of affordability is the running cost of a property. The Council will expect all affordable homes to achieve a rating of at least Level 3 in the Government's Code for Sustainable Homes. This will ensure affordable heating and lighting as well as good quality and sustainability in terms of building design and construction. Service charges, where applicable, will be taken into account in assessing the affordability of a home.

### **Projected Housing Requirement (Both Market and Affordable)**

- 2.6 **Joint Local Housing Market Assessment (JLHMA), 2007** - Opinion Research Services (ORS) were jointly commissioned by Torfaen County Borough Council, Newport City Council and Monmouthshire County Council to carry out a Local Housing Market Assessment for the three local authorities in order to inform planning policies regarding housing and affordable housing provision for this sub-regional area. The study was based primarily on the analysis of 5,100 household interviews across the sub region as well as the analysis of secondary data from a range of other sources. The main findings of the survey, in terms of affordability in Torfaen, were as follows: -
- A required need of 36.6% of all new build properties in the sub region to be affordable (to be delivered over a 5-year period);

- Household income in Torfaen is lower than the sub-region (Torfaen, Newport and Monmouthshire) as a whole, implying people in Torfaen cannot afford to spend as much on housing as the rest of the sub region;
- With regards to the tenure of housing stock, 27% of the total stock in Torfaen is rented from social landlords. Of the remainder, 67% of the housing stock is owned outright or owned with a mortgage whilst 6% is in the private rented sector. The percentage of social rented housing in Torfaen is higher than for the sub-region as a whole, and is the second highest for a local authority in Wales behind Blaenau Gwent;
- The percentage of 4 and 5 bedroom properties in Torfaen is lower than for the sub-region as a whole, implying that fewer people can afford larger properties; and
- 19.2% of people in Torfaen are in receipt of housing benefit. This is higher than for the sub-region as a whole at just over 15%.

2.7 The JLHMA calculated the following 5-Year housing requirements by housing type for Torfaen: -

	Net Housing Requirement	Housing Type		
		Market	Affordable	
			Intermediate	Social
<b>Torfaen</b>	2,278	1,444	242	590
<b>%</b>	100.0%	63.4%	10.7%	25.9%

Note: Figures do not sum due to rounding

### 3.0 MEETING THE NEED FOR AFFORDABLE HOUSING

#### Affordable Housing Target

3.1 Based upon the JLHMA we can calculate the following 4 year and annual housing requirements for Torfaen: -

Torfaen	Net Housing Requirement	Housing Type			
		Market	Affordable		
			Intermediate	Social	Total
4 Year	1,822	1,155	194	472	<b>666</b>
Annual	456	289	48	118	<b>166.5</b>

Note: Figures do not sum due to rounding

3.2 Within this requirement for affordable housing, there is a need for 'Specialist Needs' and 'Extra Care' housing; proposals for which will be developed over time by the Council and its RSL partners. In addition, the Council has recently appointed consultant's to carry out a study to identify potential new Gypsy Travellers sites for both permanent and transit pitches; the result of which will be hopefully be taken forward as site allocations in the Deposit Torfaen Local Development later this year.

#### Developer Provision

3.3 **Provision of affordable housing will be made on site, either as serviced land provided at no cost with an appropriate contribution towards the build cost of the affordable housing and or completed dwellings. Contributions in lieu of on site delivery, such as money, provision of the**

**affordable housing on another site or off site land provision with a financial contribution, may be accepted in exceptional circumstances or where the Council has other requirements for specialist / supported housing or for the provision of gypsy traveller site(s).**

- 3.4 The presumption is that the affordable homes will be provided on the development site. This will ensure that the development provides a mix and balance of homes. The preferred approach is where the developer builds the homes and transfers them to a Registered Social Landlord. The Council will seek affordable housing contributions in the following order of preference: -
- On site provision;
  - Part on site / part off site provision;
  - Part on site / balance met by commuted sum;
  - Off site provision by applicant / developer; and then
  - A commuted sum in lieu of on-site provision.

### **Use of Social Housing Grant**

- 3.5 Social Housing Grant is normally made available from the Welsh Assembly Government to RSL's, through the Council, to cover 58% of the cost of providing an affordable dwelling. An Acceptable Cost Guideline is currently published annually by the Welsh Assembly that specifies this cost dependant on the size of the dwelling proposed and its location (there are six locational bands which reflect that the spatial differences across Wales in land values and construction costs). Given that the amount of money available from the Welsh Assembly will not cover the total demand for affordable housing in Wales, Social Housing Grant will not always be available. In which case the RSL should only pay up to 42% of the Acceptable Cost Guidance for each dwelling, with the developer having to make up the difference; which should be reflected in the price the developer pays for the housing land. Therefore, it is in the developer's interest to liaise with an RSL and the Council at the earliest possible stage.

### **Alternative Developer Contributions**

- 3.6 There may be exceptional circumstances where it is not possible to provide affordable housing on the site. This could include, for example, a small conversion scheme where it is not possible to separate the affordable housing from the market housing and where this would present difficulties in terms of management arrangements and service charges. In such instances, the Council may agree to a financial commuted sum contribution or the provision of the affordable housing on another site, normally in the local housing market area, in lieu of the on-site affordable housing. The commuted sum should be equivalent to 58% of the ACG cost of the affordable housing that would have been provided on site, plus 30% of the total for the reason identified below. This financial contribution would be used to support the provision of affordable housing elsewhere in the County Borough. Either contribution will be calculated to take into account the increased number of market dwellings provided on the site (100% as opposed to 70%) which equates to 39% (which includes 30% of the 30% increase in market dwellings) of the total number of market dwelling on the site. This can be seen in the table below: -

### Example of Site with a Capacity of 100 Dwellings

	Market Dwellings	Affordable Dwellings	Total Dwellings
On Site Provision	70 (70%)	30 (30%)	100 (100%)
Off-site Provision	100 (100%)	39 (39%)	139

3.7 Where there is evidence of need, specialist or supported housing or sites / financial contributions for gypsies and travellers may be accepted in lieu of general needs affordable housing.

### Types & Sizes

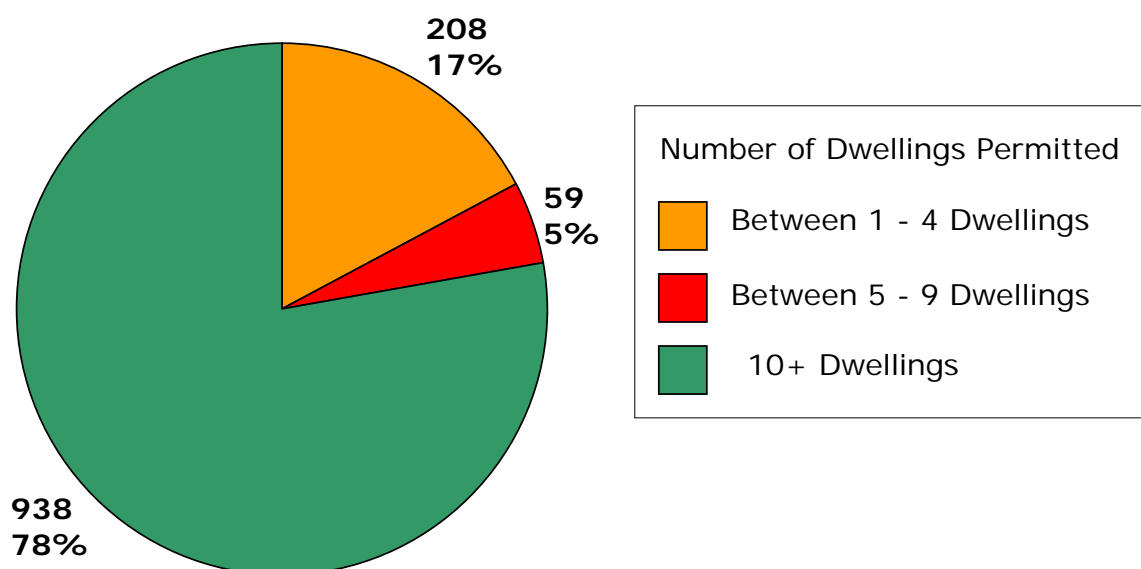
3.8 A mix of dwelling types and sizes (both market and affordable) will be required on all sites in order to create sustainable communities. In determining the types of homes, developers should have regard to the nature of the site and the needs of the County Borough.

### Affordable Housing Threshold

3.9 The Council, under Torfaen Local Plan Policy S4, currently seeks to negotiate an element of affordable housing on large sites; which by established practice and in line with the JHLAS is defined as 10 or more dwellings.

3.10 In reviewing this threshold, the pie chart below shows that, over the last 5 years, 78% of new dwellings permitted in Torfaen have been on sites of 10 or more dwellings and that if the threshold was dropped to 5 dwellings it would only add another 5% or 59 dwellings. This matter has been considered by stakeholders and it was concluded that the threshold should remain at 10 or more, but measures should be put in place to stop applicants avoiding the threshold either by applying for less dwellings or splitting a site up.

Torfaen Residential Permissions 2003 - 2008 (from Torfaen JHLAS)



3.11 **Therefore, the Council will seek to negotiate affordable housing on sites of 10 or more dwellings or 0.33ha (by applying a minimum density of 30 dwellings per developable ha regardless of the number of dwellings applied for) whichever is the smaller. This threshold will also**

**apply to sites if they have been sub-divided, or a larger site area could be applied for or where the Council considers that other actions have been taken to avoid the threshold.**

### **Affordable Housing Quota**

- 3.12 On 23<sup>rd</sup> September 2008, the Council formally adopted the Joint Housing Market Assessment for both planning and housing purposes and approved the **“implementation of a planning policy for seeking up to 30% affordable housing on eligible sites in advance of the preparation and adoption of the Local Development Plan, using the Development Appraisal Toolkit where necessary.”**
- 3.13 Whilst the 2007 Joint Local Housing Market Assessment showed that there was an overall 37% requirement for affordable housing in Torfaen, the Council has had to be cognisant of the facts that it has a high percentage of brownfield sites which are normally associated with higher development costs; the markets ability to deliver such a % in this area, which has the lowest average house prices in the study sub-region and thus a lower land value to subsidise affordable housing; and the affordable housing policies of our neighbouring local authorities to ensure that it is not more attractive to build elsewhere where lower affordable housing % or site thresholds are sought. For example, Monmouthshire is seeking 25% affordable housing on sites of 10 dwellings or more in urban areas and 5 dwelling or more in rural areas; Newport is seeking up to 30% affordable housing on sites of 1.0ha / 25+ dwellings within the urban boundary or on sites of 0.4ha / 10+ dwellings elsewhere; and Blaenau Gwent is seeking 20% affordable housing on sites of 30 or more dwellings. Therefore, it can be seen that Torfaen has the most stringent affordable housing requirements of the sub-region.
- 3.14 As regards tenure, assuming the same pro-rata proportions as the 37% overall need, this 30% affordable housing target will normally be sought on the basis of 21% Social Rented and 9% Intermediate housing.
- 3.15 Notwithstanding this, the Council will be pursuing the provision of affordable housing outside the planning system through other measures, which include the sale of its own land, 100% affordable housing sites, bringing empty homes back into use, affordable acquisitions, etc.

### **Development Appraisal Toolkit (DAT)**

- 3.16 The Development Appraisal Toolkit is an Excel based piece of software used across many local authorities in England and Wales that allows the Council to assess the development economics of residential development for specific schemes. It allows the Council to test the economic implications of different types and amounts of planning obligation and, in particular, the amount and mix of affordable housing that a developer should provide. It is used in assessing the viability of a site when a developer claims that it is uneconomic to develop against the residual land value due to the levels of planning obligations being sought. If the DAT is used, the developer will be required to have an open book on the costs of developing the site and the income expected from the sale of the market properties. The use of the DAT has been agreed by the Home Builders Federation.

## **Rural Exception Policy**

- 3.17 Gwent Structure Plan Policy H6 and WAG national policy make provision, subject to certain criteria being met, for allowing affordable housing on sites adjoining existing settlements which would not normally be permitted. As such it is a policy tool that allows for the provision of affordable housing in a settlement where the demand cannot be met locally.
- 3.18 However, Torfaen is predominantly an urban authority with the three towns of Blaenavon, Pontypool and Cwmbran; all of which have substantial opportunities for new residential development and associated affordable housing. All remaining settlements in the County Borough are in close proximity to these towns; of which only Ponthir contain a level of community facilities to be considered a sustainable settlement in its own right. Furthermore, Varteg, in north Pontypool, has a current housing allocation where the 30% site quota should meet local need.
- 3.19 Indeed, under Torfaen Rural Development Plan (RDP) (which uses the WAG population density definition), Torfaen has two 'Rural Wards', i.e. Blaenavon and Llanyravon South and 5 rural 'Service Centres', i.e. the wards of Abersychan, Wainfelin, Cwmyrnyscoy, Two Locks and Llantarnam. Affordable housing was not considered in the RDP which concentrated more on economic development, rights of way, sport & recreation, heritage and landscape / biodiversity stewardship.
- 3.20 The table below, shows that all of these 'rural' wards have permitted and allocated strategic housing sites (with a capacity of 100 or more dwellings) in the Torfaen Local Plan and LDP Preferred Strategy. Additional non-strategic housing sites are likely to be allocated in the Deposit LDP in these wards.

Estimated Housing Numbers in 'Rural' Wards 2006 - 2021

<b>Ward</b>	<b>Estimated Housing Numbers 2006 - 2021</b>
Blaenavon	112
Llanyravon South	300
Abersychan	678
Wainfelin	226
Cwmyrnyscoy	119
Two Locks	17
Llantarnam	456
<b>TOTAL</b>	<b>1,908</b>

- 3.21 Furthermore, Torfaen does not have a rural housing enabler in recognition of these factors. Although, Torfaen does have an affordable housing enabler at a sub-regional level.
- 3.22 Stakeholder consultation on this matter concluded that whilst the rural exceptions policy allows for flexibility in its application, its use is limited. The less bureaucratic current flexible urban boundary Policy G2 of the Torfaen Local Plan is preferred and has been used instead in the northern half of the Borough.
- 3.23 **Therefore, a zero target is set for rural exceptions sites.**

### **100% Affordable Housing Sites**

- 3.24 **100% affordable housing sites will be supported in lieu of rural exceptions sites in areas that fall outside of the Flexible Urban Boundary north of Pontymoile as defined by the criteria of Torfaen Local Plan Policy G2.**

### **Disposal of Torfaen CBC Land**

- 3.25 Decisions on the disposal of Council land will be taken on a site by site basis, through the officer Capital Programme Review Board and then member consideration through the Executive member and Cabinet system. Like all public bodies, there are many competing priorities for the capital generated through the disposal of land. Notwithstanding this, the Council as a matter of practice normally sells any retained land that was originally allocated to the housing function to approved RSLs at less than market value. Consideration may on occasion be given to discounting other non-housing land depending on circumstances and if significant public value can be realised. The Council has a track record of working in this way in order to support the high corporate priority attributed to affordable housing delivery, e.g. the affordable housing site at Blenheim Square, Cwmbran. On all land sales on the open market, the Council, as a matter of course, follows the normal planning practice of negotiating an element of affordable housing on development sites in accordance with its adopted planning policy.

### **Availability of Other Public Sector Land**

- 3.26 The Council has contacted both the Welsh Assembly Government and the Welsh Health Estates on the potential of surplus land being available for affordable housing. Their ownerships are limited and in most instances unused land is on employment sites (being former WDA employment sites) and therefore is unsuitable for housing. However, there is limited opportunity for the development of surplus sites for 100% affordable housing and for the provision of the relevant % of affordable housing on sites suitable for a mix of market and affordable housing.

### **S106 Agreement Priorities**

- 3.27 In negotiating Section 106 Agreements, priority will be given to essential works first, then normally a mix of education, affordable housing, highway, recreation and public open space provisions. If a site cannot support the above contributions for economic reasons, choices will be made, on a site by site basis, dependant on local priority and following local consultation with the general public where development frameworks or briefs have been prepared and elected members in all cases. The Council will shortly be preparing a Section 106 Supplementary Planning Guidance which will specify these requirement and processes in greater detail.

## **4.0 SECURING AFFORDABLE HOUSING**

### **Legal Agreements**

- 4.1 Section 106 of the Town and Country Planning Act 1990 allows for the use of legal agreements to ensure the delivery of those aspects of a scheme which are necessary for the development to be acceptable, but cannot be secured through a condition on a planning permission. The agreement will normally cover the following aspects of the scheme (in relation to affordable housing): -
- the number of affordable homes, or the area of land to be developed for affordable housing, or the financial payment in lieu of on-site provision;
  - the phasing / timing of the construction of the affordable homes or transfer of the affordable housing land to an RSL or financial payment to the Council in relation to the development of the rest of the site;
  - the transfer of the homes or land to, and management by, a Registered Social Landlord (or as otherwise agreed by the County Borough Council);
  - the retention of the homes as affordable housing on a rented or shared ownership basis in perpetuity (subject to exceptions for mortgagees in possession, people who staircase to full ownership and people who exercise their Right to Acquire; where the capital receipt is recycled for affordable housing);
  - the sizes; tenure and location of the affordable homes; and
  - the standards of construction of the affordable homes.

### **Empty Homes**

- 4.2 The Council encourages owners of empty properties to bring them back into use. This helps in meeting the housing need in the County Borough. It also reduces the costs associated with an empty property and avoids properties falling into disrepair, which in turn can cause further problems on other properties in the area. Empty properties can be a magnet for vandals, etc. If you know of a property that has been empty for some time, please contact the Public Health Team.
- 4.3 The Torfaen Empty Property Strategy, 2005/6 is currently being updated to reflect new legislative changes that increase the Council's powers to bring empty property back into use. These powers include: -
- Works in default to tackle a run down property / land; which can lead to an enforced sale of the property to recover the debt incurred;
  - Helping sell an unwanted empty property; through either voluntary acquisition with an RSL who will then carry out the renovations or acting as a broker to link owners with builders or developers;
  - Using Empty Property Management Order (EDMOs) to enable the Council to take management control of privately owned empty homes so they can secure occupation of them. They provide for possession rather than ownership of the dwelling; and
  - Compulsory Purchase of an empty property in areas of housing need where the purchase of that property would result in a qualitative or quantitative housing gain. When subsequently sold on the open market the property will be subject to covenants requiring the new owner to return the property to occupation within a specified time period.

- 4.4 We have the potential, with our partner RSLs, to offer a Private Sector Leasing Scheme in the Borough. This scheme involves homeowners passing over their properties to the Housing Association to manage for an agreed period of time for a monthly return. The Council also works with Private Sector Landlords in the Borough. For further information please contact the Public Health Team.

### **Design Standards for Affordable Housing**

- 4.5 The Council is committed to ensuring that all new housing is built to a high standard of design so that communities, both now and in the future, will be stable and healthy whilst living in clean, safe and sustainable environments. Any proposal should follow the Council's latest guidance for highway and parking standards, general design principles and address the integration of the market and affordable homes (see paragraph 4.10 below). Particular attention should be paid to the layout of any site and the space about buildings. Furthermore, regard should be had to the Council's yet to be written 'Design & Crime' and 'Domestic Buildings & Extensions' SPGs. The Council will expect a 'Design Statement' (which should cover how these design matters and those listed below have been addressed) and an 'Access Statement' (with regard to vehicular and transport links and inclusive access) with any planning application to fully support the proposal. These objectives are shared by the Council's partner RSLs who will normally be involved in the provision of the affordable homes and may also have their own checklists of design standards in addition to those listed below.
- 4.6 **WAG Development Quality Requirements (DQR)** - All new and refurbished housing built for RSLs that is intended for rent (or could in the future become part of the rented stock), irrespective of whether Social Housing Grant is received must be designed and built in accordance with the standards set out by the Welsh Assembly Government 'Development Quality Requirements: Design Standards and Guidance, July 2005'. DQR cover issues such as space, standards, accessibility, energy efficiency and security. DQR does not apply to low cost home ownership products which do not receive Social Housing Grant.
- 4.7 **Lifetime Homes** - is a residential standard, developed by the Joseph Rowntree Foundation, made up of 16 design features, including the approach and entrances to a home as well as internal arrangements. The standard provides accessible and adaptable accommodation for everyone, from young families to older people and individuals with a temporary or permanent physical impairment. Under DQR, all public sector funded housing in Wales is built to the Lifetime Homes standard; with a target of 2016 for all private sector dwellings as the standard has been incorporated into the Code for Sustainable Homes.
- 4.8 **Code for Sustainable Homes** - The Welsh Assembly Government is committed to achieving annual 3% reductions in greenhouse gas emissions in areas within their devolved competence from 2011 onwards; with housing being seen as the main contributor to this reduction. The Assembly has specified that all Assembly Government funded housing should meet a minimum of level 3 of the Code of Sustainable Homes working towards achieving level 5 by 2011. Also, WAG have consulted on planning policies that will require level 3 on all larger new private housing sites with the prospect of

increasing to level 4 and 5 in the future. The Code for Sustainable Homes is the national standard for assessing housing construction and measures the sustainability of a new home against categories of sustainable design, rating the 'whole home' as a complete package. The Code uses a 1 to 6 star rating system to communicate the overall sustainability performance of a new home. The Code sets minimum standards for energy and water use at each level.

- 4.9 **Secured by Design** - is the UK Police initiative supporting the principles of "designing out crime" by use of effective crime prevention and security standards for a range of applications. In Wales, as part of DQR, all RSLs sites funded by Social Housing Grant have to be built to Secured by Design standards. In designing a site, RSLs should incorporate Secured by Design principles in liaison with their local Police Architectural Liaison Officer and the Council's development control planning section.

### **Integration of Market and Affordable Homes**

- 4.10 In designing a housing development scheme, it is important that the scheme is designed as a whole, with both the market and the affordable homes together, rather than as two separate schemes. This is so that the principles of a safe and sustainable development, in terms of layout and orientation, can be applied to both elements of the scheme. If the two elements of the scheme are designed independently, there may be insufficient regard to the effects of the design and layout of one part of the scheme upon the other.
- 4.11 The Council considers that in order to ensure the creation of mixed and integrated communities, the affordable housing should not be visually distinguishable from the market housing in terms of build quality, materials, details, levels of amenity space and privacy.
- 4.12 The affordable homes should not generally be restricted to one part of the site, particularly in larger schemes where they should be distributed evenly across the site, often referred to as "pepper potting". Small clusters across the site are preferred. Planning applications should include plans which identify the location of the affordable homes.

### **Obtaining Planning Permission**

- 4.13 Developers are strongly advised to speak to the Council's Planning and Housing Officers (see **Appendix 3** for contacts) prior to the submission of a planning application. They will be able to advise the applicant of the requirements under the development plan and this AHDS/SPG, the amount and types of affordable housing to be provided and the best way of locating them on the site. The Council will also be able to advise the applicant of an RSL who would be able to advise them on whether grant funding is likely to be available and work with them to deliver the affordable homes and subsequently purchase and manage them. The developer is advised to open discussions with a RSL at an early date so that a scheme can be worked up which is acceptable to all parties and the funding can be determined.
- 4.14 On submission of a planning application, the applicant should be able to supply the following details of the scheme:
- The location on the site;
  - 'Access' and 'Design' Statements;

- The overall mix of housing;
  - The number of affordable homes to be provided and potential phasing;
  - The numbers of social rented and intermediate homes (full and reserved matters applications only);
  - The sizes and types of each home (full and reserved matters applications only);
  - Alternative arrangements to on-site provision (in exceptional cases only); and
  - If known, the name of the partner RSL.
- 4.15 The developer should consider whether they wish to hand over serviced plots to the affordable housing provider or build homes on behalf of, and to the agreed specifications of, an affordable housing provider and then sell to them at an agreed price. Where social rented housing is provided, the cost to the provider should be not more than the amount which the provider can finance from proposed rents. Where intermediate housing is provided, it should be offered to the provider at a price which will enable them to offer the house at an affordable cost/rent to a household in need.

### **Ensuring Delivery/ Phasing**

- 4.16 The Council will seek to ensure that the affordable homes are actually delivered and built alongside the market homes. Therefore, it will make provision for 'trigger points' in section 106 planning agreements to ensure that the affordable housing is provided in step with the market housing or at an agreed time. Similarly, the Council will not enter into section 106 agreements which allow the developer to revert to market housing if the affordable housing provisions fail; the onus will be on the developer to ensure delivery.

## **5.0 MONITORING THE DELIVERY OF AFFORDABLE HOUSING**

### **Annual Monitoring Report (AMR)**

- 5.1 The Council, in liaison with its partners will produce and publicise an Annual Monitoring Report setting out progress towards identified AHDS targets. The AHDS will primarily be monitored through the Torfaen Joint Housing Land Availability Study and the new, more detailed, annual returns on affordable housing to the WAG Statistical Directorate which are likely to be implemented in 2009. The AMR will suggest actions if the targets are not being met and, if necessary, include a risk assessment to identify obstacles and constraints to housing delivery and include a management strategy to address any risks. The AMR will be copied to WAG for information.

### **Affordable Housing Delivery Summary Statement (2007 - 2011)**

- 5.2 The following table sets out the Council's affordable housing annual commitment for the period 2007–2011. (It should be noted that the table is a summary statement. More detailed returns on affordable housing are undertaken annually by the WAG Statistical Directorate and a new system is to be implemented in 2009).

## AFFORDABLE HOUSING DELIVERY SUMMARY STATEMENT (2007 - 2011)

Action	2007/8 Completed	2008/9 Projected	2009/10 Projected	2010/11 Projected	4 year Total
<b>SHG Funded (subject to WAG allocation)</b>					
General Needs inc. Homebuy	11	14	80	59	<b>164</b>
Vulnerable Households & extra care	20	35	0	48	<b>103</b>
Mortgage Rescue (not included above)	2	4	3	3	<b>12</b>
Rural Exception sites (not included above)	0	0	0	0	<b>0</b>
Empty Homes (not included above)	0	0	10	0	<b>10</b>
Strategic Capital Investment Fund (SCIF)	0	4	Ongoing	Ongoing	<b>4</b>
<b>Non-SHG Funded</b>					
Section 106 - New build units (committed & windfall)	12	6	13	13	<b>44</b>
Rural exceptions policy inc. Community Land Trusts	0	0	0	0	<b>0</b>
Empty Homes initiatives	0	3	3	3	<b>9</b>
Other measures (DIY Homebuy, Help2Own & Mortgage Rescue)	1	9	5	5	<b>20</b>
Affordable Acquisitions (private leased, etc)	37	9	0	0	<b>46</b>
<b>Totals</b>	<b>83</b>	<b>84</b>	<b>114</b>	<b>131</b>	<b>412</b>
<b>Target Delivery figure</b>	<b>166</b>	<b>167</b>	<b>166</b>	<b>167</b>	<b>666</b>
<b>Variance</b>	<b>83</b>	<b>83</b>	<b>52</b>	<b>36</b>	<b>254</b>

**EXISTING DEVELOPMENT PLAN POLICY IN TORFAEN**

The adopted Gwent Structure Plan contains the following two policies on Affordable Housing: -

**H5** New housing development on a substantial scale in both urban and rural areas should incorporate a reasonable mix and balance of house types and sizes to cater for a range of housing needs. Where there is a demonstrable lack of affordable housing to meet local needs, the local authority may reasonably seek to negotiate with developers for an element of affordable housing.

**H6** Favourable consideration will be given to the siting of affordable housing in or adjoining existing settlements on land which would not normally be released for development provided that all the following conditions are met:

- I) the scheme would meet a genuine local need which would not otherwise be met;
- Ii) there are arrangements to ensure that the benefits of low cost housing will be secured for subsequent occupants;
- Iii) any such land released will be additional to the provision for general housing needs;
- Iv) adequate services either exist, or are reasonably accessible, or can be readily and economically provided;
- V) the scale, design and character of the development is appropriate to the area;
- Vi) the development does not have an unacceptable impact on the environment of the area;
- Vii) the additional traffic can be accommodated on the existing road network without unacceptable consequences.

The adopted Torfaen Local Plan contains the following additional policy on Affordable Housing: -

**S4** In the event of there being a demonstrable need in the County Borough for affordable housing, the provision of such housing within large sites and the means of ensuring the continued occupation of such housing by those for whom it was intended, will be negotiated with the developer(s) of those sites.

The adopted Torfaen Local Plan contains the following policy on development outside the Urban Boundary: -

**G2** Development outside the designated Urban Boundary in areas north of Pontymoile will only be permitted where the proposal satisfies the criteria of Policy G1 and all of the following: -

- A The proposal relates well to the designated Urban Boundary or existing settlement and does not constitute a ribbon, sporadic or fragmented form of development or is required for either agriculture or forestry purposes, or constitutes an appropriate rural use.

- B The proposal is of appropriate scale and design such that it would not detract from the overall character and appearance of the area to an unacceptable degree.**
- C The existing highway and drainage infrastructure is capable of supporting such development.**
- D The site is, or can be, adequately serviced without requiring visually intrusive infrastructure.**

## **CHECKLIST OF DESIGN STANDARDS**

### **Design and Access Statements**

'Design and Access Statements: How to Write, Read and Use Them', 2006, Commission for Architecture and the Built Environment (CABE).

<http://www.cabe.org.uk/AssetLibrary/8073.pdf>

'Planning and Inclusive Design (Access Statements): Final Interim Guidance', November 2007, Welsh Assembly Government.

<http://new.wales.gov.uk/topics/planning/developcontrol/accesstatements?lang=en>

### **Development Quality Requirements (DQR)**

'Development Quality Requirements: Design Standards and Guidance, July 2005', Welsh Assembly Government.

<http://wales.gov.uk/topics/housingandcommunity/housing/designandconstruction/devquality/?lang=en>

### **Code for Sustainable Homes**

'The Code for Sustainable Homes: Setting the Sustainability Standards for New Homes, February 2008'. Department for Communities and Local Government.

<http://www.communities.gov.uk/documents/planningandbuilding/pdf/codesustainablestandard.pdf>

### **Secured by Design**

Secured by Design Documents

<http://www.securedbydesign.com/guides/index.aspx>

### **Lifetime Homes**

An Introduction to Lifetime Homes, Joseph Rowntree Foundation

<http://www.jrf.org.uk/housingandcare/lifetimehomes/>

The Lifetime Homes Standards, Joseph Rowntree Foundation

<http://www.jrf.org.uk/housingandcare/lifetimehomes/table2.asp>

### **Building for Life**

Building for Life Documents, CABE and Home Builders Federation

<http://www.buildingforlife.org/publications>

## **LIST OF CONTACTS**

## **Appendix 3**

### **Torfaen Planning (Policy)**

Forward Plans Team  
Planning & Public Protection Service  
County Hall  
Cwmbran  
Torfaen  
NP44 2WN  
Tel: 01633 648039  
Fax: 01633 647328  
Email: [ldp@torfaen.gov.uk](mailto:ldp@torfaen.gov.uk)

### **Torfaen Planning (Development Control)**

Development Control Team  
Planning & Public Protection Service  
County Hall  
Cwmbran  
Torfaen  
NP44 2WN  
Tel: 01633 648095  
Fax: 01633 647328  
Email: [environment@torfaen.gov.uk](mailto:environment@torfaen.gov.uk)

### **Torfaen Housing**

Housing Strategy Team  
Social Care & Housing Service  
Fairfield House  
c/o Civic Centre  
Pontypool  
Torfaen  
NP4 6YB  
Tel: 01495 742632  
Fax: 01495 742644  
Email: [nicola.perkin@torfaen.gov.uk](mailto:nicola.perkin@torfaen.gov.uk)

### **Empty Property in Torfaen**

Public Health Team  
Planning & Public Protection Service  
County Hall  
Cwmbran  
Torfaen  
NP44 2WN  
Tel: 01633 647621 or 647622  
Fax: 01633 647328  
Email: [adminteam.planning&pp@torfaen.gov.uk](mailto:adminteam.planning&pp@torfaen.gov.uk)

### **Registered Social Landlords**

#### **Aelwyd**

Tel: 029 2048 1203  
No general e-mail

#### **Bron Afon**

Tel: 01633 620111  
[enquiries@bronafon.co.uk](mailto:enquiries@bronafon.co.uk)

#### **Charter**

Tel: 01633 679911  
[sue-tidley@charterhousing.co.uk](mailto:sue-tidley@charterhousing.co.uk)

#### **Fairlake**

Tel: 01633 679977  
[vicki.ebdon@fairlake-properties.co.uk](mailto:vicki.ebdon@fairlake-properties.co.uk)

#### **First Choice** (Learning Disabilities only)

Tel: 029 2070 3758  
[admin@firstchoicehousing.co.uk](mailto:admin@firstchoicehousing.co.uk)

#### **Gwent Homes**

Tel: 01633 679977  
[vicki.ebdon@fairlake-properties.co.uk](mailto:vicki.ebdon@fairlake-properties.co.uk)

#### **Hafod**

Tel: 029 2067 5800  
[enquiries@hafod.org.uk](mailto:enquiries@hafod.org.uk)

#### **Hafod Care**

Tel: 029 2067 2300  
[enquiries@hafodcare.org.uk](mailto:enquiries@hafodcare.org.uk)

#### **Linc-Cymru**

Tel: 029 2047 3767  
[info@linc-cymru.co.uk](mailto:info@linc-cymru.co.uk)

#### **Melin Homes**

Tel: 01873 857531  
[enquiries@melinhomes.co.uk](mailto:enquiries@melinhomes.co.uk)

#### **United Welsh**

Tel: 029 2085 8100  
[tellmemore@uwha.co.uk](mailto:tellmemore@uwha.co.uk)

**GLOSSARY**

**Access Statement** – An access statement is a document that accompanies a planning application, showing that the applicant has taken accessibility issues into account when applying for planning permission. It should include a written description and justification of the planning application with regards to accessibility and can be linked to planning decisions by conditions if developers are to be required to follow them.

An access statement needs to include two potential aspects of access. This is not to say they are separate, and the statement should show that all access issues have been considered together. The statement should consider vehicular and transport links – i.e. why the access points and routes have been chosen, and how the site responds to road layout and public transport provision – and inclusive access – i.e. how everyone can get to and move through the place on equal terms regardless of age, disability, ethnicity or social grouping.

**Affordability** - The ability of households or potential households to purchase or rent property that satisfies the needs of the household without subsidy. This could be based on an assessment of the ratio of household income or earnings to the price of property to buy or rent and available in the open market in the required local housing market area.

**Affordable Housing** - Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.
- include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for replacement affordable housing provision.

**Affordable Housing Quota** – Amount of affordable housing the Local Authority will seek on new development sites through planning conditions and Section 106 agreements.

**Affordable Housing Toolkit** - A signposting document produced by the Welsh Assembly Government which looks to provide advice to local authorities and their partners in order to maximise their supply of affordable housing. Also provides examples of good practice in affordable housing provision.

**Annual Monitoring Report** - The Annual Monitoring Report will be produced on an annual basis following the adoption of this Affordable Housing Delivery Statement. Its purpose is to report to the Welsh Assembly Government the progress that has been made on the targets and objectives as set out in the statement and measures, if needed, to ensure that these targets and objectives will be met in future.

**Code for Sustainable Homes** - The code is the national standard for assessing the sustainability of housing construction.

**Community Land Trusts** – Locally base, private, non-profit organisations which acquire and hold land for the benefit of the community. They provide secure and affordable access to land and potential housing for community residents through a trust which is democratically controlled by the community.

**Corporate Strategy** - A document which sets out the overall corporate vision of the Council.

**Delivery Agents** - Groups such as Registered Social Landlords, developers and the voluntary sector who make things happen and ensure that plans for affordable housing become a reality.

**Density** - A measure of the number of dwellings per hectare.

**Design Statement** - A design statement is a document that accompanies a planning application, showing that the applicant has taken design issues into account when applying for planning permission. It should include a written description and justification of the planning application with regards to the design thinking behind the development and can be linked to planning decisions by conditions if developers are to be required to follow them.

A design statement needs to discuss 'the process' of design – i.e. how the physical characteristics of the scheme have been informed by a rigorous process which should include assessment, involvement, evaluation and design concepts in general. The statement should also cover design aspects such as use, amount (the amount built on the site), layout, landscaping, scale and appearance.

**Development Appraisal Toolkit** - The Development Appraisal Toolkit provides the user, in most cases the local-authority, with an assessment of the economics of residential development for specific schemes. It allows the user to test the economic implications of different types and amounts of planning obligation and, in particular, the amount and mix of affordable housing that a developer should provide.

**Empty Homes** - A dwelling that has been empty for a significant period of time, usually for over 6 months.

**Gwent Structure Plan** - The Gwent Structure Plan (1991-2006) was adopted by the former Gwent County Council in 1996, and covers the five former districts of Blaenau Gwent, Islwyn, Newport, Monmouth and Torfaen. Its main purpose is to provide a broad policy framework for determining planning applications, and to guide the preparation of local plans. It will remain a policy consideration for Torfaen until the Local Development Plan is adopted in early 2011.

**Homebuy** - A low-cost ownership scheme operated by registered social landlords under which social housing tenants and those on housing waiting lists can purchase a home with an interest-free equity loan.

**Housing Demand** - The quantity and type / quality of housing which households wish to buy or rent and are able to afford. It takes account of both preferences and ability to pay.

**Housing Need** - Households lacking their own housing or living in housing which is judged to be inadequate or unsuitable, who are unlikely to be able to meet their needs in the housing market without some financial assistance.

**Housing Requirements** - The total amount and type of housing necessary to accommodate a given (or projected) population at appropriate minimum standards. Includes both housing needs and housing likely to be demanded in the market.

**Intermediate Housing** - This is a type of Affordable Housing where prices or rents are above those of social rented housing but below market housing, include equity sharing schemes such as Homebuy. Intermediate housing differs from low cost market housing; which the Assembly Government does not consider to be affordable housing for the purpose of the land use planning system.

**Joint Housing Land Availability Study** - A Study undertaken to ensure that sufficient land is genuinely available to provide a 5 year supply of land for housing, judged against the strategy contained in the adopted development plan. The purpose of these studies is to:

- monitor the provision of market housing and affordable housing;
- provide an agreed statement of residential land availability for development planning and control purposes; and
- identify the need for action in situations where an insufficient supply is identified.

**Key Stakeholders** - Representative groups who have a key say on housing issues in Torfaen. Include registered social landlords and developers - essentially groups who have or can make a key contribution to housing in the Borough.

**Land Disposal** - The sale of the Council's land to another body. Can include the sale of land to developers for housing, including for an element of, or 100%, affordable housing.

**Lifetime Homes** - Lifetime Homes is a concept developed by the Joseph Rowntree Foundation whereby homes are designed to incorporate sufficient flexibility and adaptability to cater for the changing circumstances of households, in particular in relation to accessibility. The standards for Lifetime Homes include 16 design features.

**Local** - In relation to housing, this is defined as the geographical area in which a substantial majority of the employed population both live and work and where those moving house without changing employment choose to stay. For Torfaen these can be categorised as the Local Housing Market Assessment areas of Pontypool, Cwmbran and North Torfaen (Blaenavon and Abersychan).

**Local Development Plan** - Part 6 of the Planning and Compulsory Purchase Act 2004 (covering Wales) requires each local authority to prepare a Local Development Plan (LDP) for its area (Section 62 of the 2004 Act). This process is designed to build upon the work many local authorities have undertaken in developing their local plans and unitary development plans. The LDP is designed to be more streamlined, succinct and developed with a higher degree of community engagement than previous plans have required. Torfaen are currently working on the production of the Local Development Plan which, when adopted in early 2011, will replace the current Gwent Structure Plan and Torfaen Local Plan as the statutory development plan for the Borough.

**Local Housing Market Areas** - Geographical areas within which there are clear links between where people both live and work. These areas can be defined by patterns of household movement and are influenced by factors such as proximity to family, friends, employment, education and other facilities, and are likely to operate across local authority boundaries.

**Local Housing Market Assessment** - The Local Housing Market Assessment analyses the number of additional houses, including affordable homes, needed in a local authority area as a result of the formation of households. Local Housing Market Assessments form an important part of the evidence base for policies on housing within local authorities, informing key strategic documents such as the Local Housing Strategy and Local Development Plan. The Local Housing Market Assessment for Torfaen was published in 2007 and will provide an important consideration for the housing requirements detailed in the upcoming Local Development Plan.

**Market Housing** - Private housing for rent or sale where the price is set in the open market.

**Material Consideration** - A process in development planning in which the decision maker, when assessing an application for development, must consider in deciding on the outcome of an application.

**Mixed Community** - A mixed community is a community, in affordable housing terms, providing a variety of housing types including market and affordable. A mixed community should ensure that there is a balance of house types to meet the housing requirements of all households.

**Monitoring Delivery** - Process which occurs in the future to ensure the objectives as set out in the Affordable Housing Delivery Statement can and will be achieved.

**Mortgage Rescue** - Process designed to prevent vulnerable families from losing their homes and facing the trauma of repossession.

**Off-Site Provision** - Agreement made between a housing developer and local authority to fund the provision of affordable housing off-site as is it not practical and viable to locate affordable housing on the site of the initial development.

**One Wales** - The One Wales document was published in June 2007 as a coalition agreement between the Labour and Plaid Cymru Groups in order to deliver a four-year programme of government for the people of Wales. A key aim of this programme is to ensure that everyone in Wales can afford a decent home, requiring local authorities to prepare a delivery plan for affordable housing which is consistent with their housing strategy.

**Pepper Potting** - Pepper potting relates to the provision of affordable housing within a market led scheme. It ensures that the delivery of affordable housing is dispersed and not isolated, so there is a mix of uses throughout the site providing balanced communities.

**Perpetuity** - An annuity that has no definite end or can continue forever. The providing of affordable housing in perpetuity will ensure that affordable housing sold on to subsequent occupiers remains affordable.

**Planning Agreements/Planning Obligations** - Agreements between a developer and local authorities at the time of determination of a planning application in which the applicant agrees to provide community or infrastructure benefits. They are often referred to as "Section 106 agreements" and may include an agreement to provide an element of affordable housing.

**Planning Conditions** - These conditions are imposed on planning permissions where there is a clear land use planning reason for doing so. The local planning authority must give clear, full and precise reasons for any conditions imposed. A test of a legitimate condition is if the proposal would have been refused without it.

**Planning Policy Wales** - Document produced in March 2002, setting out the land use planning policies of the Welsh Assembly Government. Provides guidance to local authorities on housing matters (referring to the Ministerial Interim Planning Policy Statement 01/2006 on housing which supersedes chapter 9 of Planning Policy Wales).

**Public Consultation** - Public consultation, or simply consultation, is a regulatory process by which the public's input on matters affecting them is sought. In this regard, public consultation has been undertaken on this Affordable Housing Delivery Statement.

**Registered Social Landlords** - Technical name for social landlords that own or manage social housing and are registered with, and regulated by, the Welsh Assembly

Government. Most RSLs are Housing Associations (independent, not-for-profit organisations that are able to bid for Social Housing Grant funding).

**Right to Acquire** - Introduced in the Housing Act 1996 and gives eligible housing association tenants a statutory right to purchase at a discount the property in which they live. The Right to Acquire only applies to properties built or acquired by housing associations, both charitable and non-charitable, with public funds from 1<sup>st</sup> April 1997 onwards. Some properties are exempt including those in small rural settlements and sheltered housing.

**Risk Assessment** - The overall process of identifying all the risks to and from an activity and assessing the potential impact of each risk; in this case identifying and assessing the risks emanating from the objectives as set out in this statement.

**Rural Affordable Housing Enabler** - The role of the Rural Affordable Housing Enabler is to work with rural communities providing independent advice and support, acting as a facilitator and helping them through the complicated process of providing affordable housing. The Rural Housing Enabler works with local landowners, planning officers, housing associations and other relevant individuals and organisations, helping to find practical solutions to meet the housing needs of rural communities in Torfaen.

**Rural Exception Policy** – A policy allocated within a local authority development plan to potentially allow for affordable housing on a rural exception site (as defined below)

**Rural Exception Site** - Land within or adjoining existing rural settlements, not allocated in the development plan, identified as being suitable for a small scale affordable housing site due to an identified local need.

**Rural Wards** - Classification of wards by the Welsh Assembly Government based on population density with the sparsest wards being classified as rural. Torfaen has seven rural wards; namely Blaenavon, Llanyravon South, Abersychan, Wainfelin, Cwmynscoy, Two Locks and Llantarnam.

**Section 106 Agreements (Planning Obligations)** - Arrangements to overcome obstacles which may otherwise prevent planning permission from being granted. May be used to offset negative consequences of development, to help meet local needs or to secure benefits which would make a development more sustainable. Often used in permissions for residential development to secure an element of affordable housing either on or off site.

**Site Thresholds** - The numbers of houses on a residential development site above and over which an element of affordable housing can be secured. For Torfaen, the threshold has been set at 10 units.

**Shared Ownership Housing/Shared Equity Housing** - Homes which are sold under a shared ownership lease whereby the purchaser buys a share of the property (typically about 40-50%) and pays a fixed rent on the remaining unsold equity.

**Social Housing Grant (SHG) Programme** - Capital grant provided by the Assembly Government to local authorities to fund Registered Social Landlords to fully or partially invest in social housing. Not all affordable housing receives SHG.

**Social Rented Housing** – Rented housing of a high standard owned and managed by registered social landlords in Torfaen at below market costs for households in housing need, for which guideline target rents are determined through the WAG rent regime.

**Strategic Capital Investment Fund (SCIF)** - Welsh Assembly Government Funding of £400 million to support the delivery of sustainable public projects across Wales from the period 2008 up until 2011, including investments in affordable housing.

**Strategic Housing Partnership** – The Strategic Housing Partnership is a group of key stakeholders from both the private and public sectors (including Registered Social Landlords, developers and representatives from the Local Authority) who play an important role in delivering the housing objectives for Torfaen.

**Supplementary Planning Guidance** - These planning documents provide supplementary information in respect of the policies in a current or emerging local plan or national policy. Can cover topic based issues, such as on affordable housing, or provide further guidance in respect to the development of particular site areas. They are not subject to independent examination and do not form part of the development plan itself.

**Supported Housing** - Supported Housing is shared or self contained accommodation provided with support to enable people to live independently within the community and assist them to secure and maintain their tenancies.

**Sustainable Development** - A generic term given to development which meets local needs whilst minimising harmful social, economic and environmental impacts. The widely used definition quoted by the World Commission on Environment and Development in 1987 states "Development which meets the needs of the present without compromising the ability of future generations to meet their own needs"

**Sustainable Settlements / Communities** - Places where people want to live and work, now and in the future. They meet the diverse needs of existing and future residents, are sensitive to their environment and contribute to a high quality of life. They are safe and inclusive, well planned, built and run, offering equality of opportunity and good services for all.

**Technical Advice Notes** - A series of notes provided by the Welsh Assembly Government on planning related issues such as affordable housing (TAN 2). They are designed to provide further guidance to local authorities in the preparation of development plans and in the consideration of planning applications on such matters.

**Tenure (Housing)** - The term tenure in relation to housing refers to the financial arrangements under which someone has the right to live in a property including tenancy, where rent is paid to a landlord, and owner occupancy.

**Torfaen Community Strategy** - This strategy aims to ensure successful communities within Torfaen, striving to make the area a place where everyone is proud to live. Key visions and objectives are highlighted; an example being to ensure that people are able to find housing in the communities of their choice.

**Torfaen Housing Strategy** - The Housing Strategy for Torfaen was published in 2004; called Better Homes, Better Lives and is designed to run for a 5-year period up until 2009. The Strategy is progressive as it sets out the broad framework of a long-term housing vision for Torfaen, involving key groups such as house builders and Registered Social Landlords in this process.

**Torfaen Local Plan** - This is the adopted development plan for the Borough of Torfaen covering the period 2000 to 2006. It will remain the statutory development plan for determining planning applications until the Local Development Plan for the Borough is adopted in early 2011.