



Local Development Framework

# Supplementary Planning Document Affordable Housing

January 2010





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# 1 Introduction

**1.1** The Government's key housing policy objective is to ensure that everyone has the opportunity of living in a decent home, which they can afford, in a community where they want to live (PPS 3 para. 9). To achieve this, the Government is seeking to widen opportunities for home ownership, ensure the provision of a wide variety of high quality affordable and market housing, and create sustainable, inclusive communities.

**1.2** The aim of this Supplementary Planning Document (SPD) is to set out the expectations of the Council in relation to affordable housing provision on development sites, to ensure that prospective developers are aware of the requirements that need to be met when submitting a planning application for residential development.

**1.3** The SPD will not have the same status as the development plan, but once adopted, will be an important material consideration in planning decisions. This SPD forms part of the St.Helens Local Development Framework (LDF) that will eventually supersede the 1998 Unitary Development Plan (UDP).

**1.4** The key objectives of this SPD are to:

- Provide clear guidance to assist in the determination of planning applications for developments;
- Increase the provision of affordable housing in the borough in order to meet local needs;
- Provide a range of affordable homes in relation to tenure, size and location; and
- Ensure that local residents have the opportunity to buy or rent a home that is affordable for their income.



## 2 Policy Context

### National Policy

**2.1** The Government's policy on affordable housing is set out in Planning Policy Statement 3 (Housing) (PPS3) and the companion paper Delivering Affordable Housing (November 2006). According to PPS 3 affordable housing should:

- Meet the needs of eligible households at a cost low enough for them to afford, with regard to local incomes and local house prices; and
- Include provision for the home to remain at an affordable price for future eligible households or, if these restrictions are removed, for the subsidy to be reused to provide alternative affordable housing.

**2.2** Local Authorities should set an overall housing target, informed by an economic viability assessment (EVA), which meets the needs of current and future occupiers identified in the most up-to-date Housing Market Assessment. It sets a national indicative minimum threshold of 15 dwellings for developments where affordable housing would be required, although it also states that Local Authorities can set lower minimum thresholds where viable and practicable, including in rural areas. According to Paragraph 29 of PPS 3, Local Authorities will need to undertake an informed assessment of the economic viability of any thresholds and affordable housing targets, including their likely impact upon overall levels of housing delivery and creating mixed communities. Furthermore, Local Authorities are required to specify the size and type of affordable housing and set separate targets for social-rented and intermediate affordable housing.

**2.3** In seeking developer contributions, the presumption is that affordable housing will be provided on site to create a mix of housing. However, “where it can be robustly justified, off-site provision or a financial contribution in lieu of on-site provision (of broadly equivalent value) may be accepted as long as the agreed approach contributes to the creation of mixed communities in the local authority area” (PPS 3 para. 29).

### Regional Policy

**2.4** The North West Regional Spatial Strategy (RSS) was adopted in September 2008. Policy L5 of the RSS states that Local Authorities should use housing market area studies to inform the setting of affordable housing quotas and thresholds, along with an indication of the type, size and tenure of affordable housing required.

**2.5** The policy states that local plans and strategies should set out a wide variety of delivery mechanisms through which affordable housing may be secured. As part of this, Local Authorities may seek a proportion of affordable housing on all development sites which are above the relevant thresholds; use local occupancy controls to support provision for local housing need, providing this can be secured through the use of planning conditions and obligations; seek developer contributions towards affordable housing where on-site affordable housing provision is not feasible; and utilise publicly owned land and existing housing stock. Local Authorities should ensure, wherever possible, that property remains affordable and available in perpetuity.

**2.6** The 2005 Regional Housing Strategy aims to deliver a housing offer that will facilitate economic growth within the region, ensuring residents have access to quality housing in sustainable communities. According to the Strategy, Local Authorities must assess and identify housing needs as part of their evidence bases.

**2.7** The 2008 Draft Regional Housing Strategy Consultation Paper was issued in October 2008. The production of an Interim Housing Statement for the North West in September 2007 highlighted the need for a change in approach from the 2005 Regional Housing Strategy, partly due to the rising importance of accessing affordable homes. A key objective of the Draft Strategy is to connect people to an improved offer by helping increase access to affordable homes.

### Sub-Regional Policy

**2.8** The Liverpool City Region Housing Strategy (LCRHS) provides a framework for housing investment to support regeneration and economic growth in the City Region. It recognises that St.Helens has particularly strong housing market linkages with Warrington and Halton and aligns St.Helens with the two authorities to form the 'Eastern Market Area'. A key objective of the LCRHS is to provide for a range of affordable housing products across the City Region in recognition of the growing mismatch between income levels and lowest quartile house prices, and it highlights the delivery of a better choice of affordable housing as a strategic enabler. Furthermore, a key action for the Eastern Market Area is to develop affordable housing policies within Core Strategies and separate SPDs to achieve the affordable housing requirements within the LCRHS.

### Unitary Development Plan (1998) and Housing Need Study (2006)

**2.9** The St.Helens Unitary Development Plan (UDP) was adopted in 1998 and will remain the adopted plan for the Borough until it is replaced by the Local Development Framework (LDF). In September 2007, the Council saved a number of policies within the UDP. One such policy is Policy RES 2 'Affordable Housing', which forms the basis of this SPD, stating that on suitable sites the Council will expect provision to be made for affordable dwellings. Part of this policy has been updated by the St.Helens Housing Market & Needs Assessment (2006), which recommends an affordable housing level target of at least 30 per cent of the total of all suitable sites.

**2.10** The Assessment demonstrated how average house prices rose by 57.8% between 2003 and 2005 (para. 1.5.8) and how "an affordability problem has arisen from the relationship between local incomes and the realistic supply of the cheapest stock available" (para. 1.5.11-12).

**2.11** The Assessment established an annual affordable housing requirement of 306 units, after allowing for current re-let supply. Despite the evidence of the scale of need from existing and concealed households, there is a need to ensure that viable, sustainable developments are built (para 1.7.1).

**2.12** The target of at least 30% affordable housing set by the St.Helens Housing Market & Needs Assessment on all suitable sites includes both housing for social rent (15%) and intermediate housing (15%). This is designed to meet the needs of low-income households and those on below average incomes unable to purchase housing at open market prices, providing it would be available on a similar basis to subsequent purchasers.

## Housing Viability Study

**2.13** District Valuer Services undertook an economic viability assessment (EVA) of residential development in February 2009 to inform affordable housing policies within the LDF. The viability of 20 sites of varying sizes in different areas across the Borough were assessed, taking the 30% affordable housing target into consideration on all sites, including for sites below the 15 unit threshold.

**2.14** The study has a base date of April 2008, in line with the 2008 Strategic Housing Land Availability Assessment (SHLAA) and Housing Land Position Statement. The study assumes that the housing market as at January/February 2009 is represented by 90% of the market value of April 2008. The study also examines the viability at levels of 110% and 120% of April 2008's market value, although it is noted that this situation is unlikely to occur for at least another 3-4 years.

**2.15** Using the 30% affordable housing target, results indicate that no sites are viable under current market conditions (90%) and only 3 sites are viable under the market conditions as of April 2008 (100%). A 10% increase in market prices (110%) provides a remarkably different picture with 14 out of 20 sites being viable or at least marginal, and a 20% increase in market prices (120%) shows that 17 out of 20 sites are viable and some could accommodate a higher affordable housing element of 40%.

**2.16** Results also highlight that developer's profits do not appear to be affected by variations in thresholds. Different types of developers take on differing sizes of schemes, so that smaller developments will be undertaken by more locally based developers or building companies and these will have lower overheads compared to the larger national house builders. It further recommends that a threshold of 5 or more dwellings could be applied, although it is unlikely that Registered Social Landlords (RSLs) would be willing to purchase 1 or 2 dwellings on a site, therefore a commuted sum may be a more feasible option on such sites.

**2.17** In addition to the above, a 20% affordable housing target was applied to all sites, which demonstrated an improvement in the viability of most sites. However, these improvements were not as significant as those caused by market price changes and the study recommended not reducing the target based on current economic conditions, as the policy covers the entire plan period.

## Local Development Framework

**2.18** The St.Helens Publication Draft Core Strategy Policy CH 2, informed by the Housing Market & Needs Assessment and Housing Viability Study, states that "A suitable mix of high quality housing will be provided to deliver sustainable communities in accordance with identified local needs". The Policy sets out how the Council will ensure the delivery of affordable housing, a suitable housing mix and special needs housing.

**2.19** The Re-Publication Draft Core Strategy is due to be released for public consultation in February 2010, with a view to final adoption in 2011.

## 3 Definitions of Affordable Housing

**3.1** The definition of Affordable Housing in this SPD accords with the national definition found in PPS3 Annex B, which defines it as:

**3.2** “Housing [which] 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 alternative affordable housing provision”.

**3.3 Social rented housing** includes rented housing owned and managed by Local Authorities and RSLs, for which guideline target rents are determined through the national rent regime. It also includes rented housing owned or managed by other persons and provided under equivalent rental arrangements to the foregoing, as agreed with the Local Authority or funded with grant from the Homes and Communities Agency.

**3.4 Intermediate affordable housing** is housing at prices and rents above those of social rent, but below market price or rents. These can include shared equity products (e.g. HomeBuy), other low cost homes for sale and intermediate rent. Homes provided by private sector bodies or provided without grant funding may be considered, for planning purposes, as affordable housing. However, ‘low cost market’ housing may not be considered, for planning purposes, as affordable housing.

**3.5** It is important that affordable housing remains at an affordable price for future eligible households or that subsidy is recycled for alternative affordable housing provision in order for housing to meet the affordable housing definition.



## Qualifying Persons

**3.6** This means either of the following:

- A. A person or persons whom St.Helens Council is satisfied is a “first time buyer” (that is they do not own, or own any interest in another residential property), and who either:
- i. Resides or continually resided in the Borough of St.Helens for at least 12 months preceding the offer period; or
  - ii. Has at any time previous to the offer period resided in the Borough of St.Helens for at least 5 years; or
  - iii. Whilst not residing in the Borough of St.Helens has strong local connections to the area (e.g. by employment or close family association).

**or**

- B. A person or persons whose level of income and/or resources (or such other circumstances as the Provider, with the approval of St.Helens Council, shall determine from time to time) falls below that for which a person qualifies on financial grounds for the right to purchase an affordable dwelling, and who either:
- i. Resides or continually resided in the Borough of St.Helens for at least 12 months preceding the offer period or;
  - ii. Has at any time previous to the offer period resided in the Borough of St.Helens for at least 5 years or;
  - iii. Whilst not residing in the Borough of St.Helens has strong local connections to the area (e.g. by employment or close family association).

## 4 Overall Expectations

The delivery of affordable housing will be achieved by supporting new provision by the RSL sector and requiring private sector development to contribute as follows:

- i. A target of at least 30% of the total capacity of all new residential development on sites of 5 or more units. This target includes both housing for social rent (15%) and intermediate housing (15%) to meet affordable housing needs.
- ii. On sites between 5 and 14 units, a commuted sum in lieu of on-site provision may be acceptable unless there is an overriding local need for on-site provision.
- iii. On sites of 15 or more dwellings the presumption will be for on-site provision unless no local need exists, in which case a commuted sum in lieu of on-site provision will be required.
- iv. Any relaxation of the above requirement will only be considered if fully justified by an independent site-specific economic viability study.

Where on-site provision of affordable housing is not considered appropriate or feasible the Council will expect the developer to enter into a Section 106 agreement to provide a financial contribution for provision off-site (see Chapter 8).

**4.1** Appendix 2 clarifies the Council's approach towards sites where the calculation of the 30% Affordable Housing target does not result in the provision of a whole unit. Where the adjusted requirement cannot be split evenly into social rent and intermediate housing, the Council will negotiate the type of provision to be provided based on the greatest need.

**4.2** The most up-to-date Housing Market Assessment will determine the parts of the Borough where no local need exists for Affordable Housing.

## 5 Assessment of Sites

**5.1** The policy will be applied to all types of development where dwellings are proposed including retirement homes, extra care housing and sheltered housing but will not apply to institutions providing residential accommodation with care where units are not self-contained. On schemes for retirement homes, extra care housing and sheltered housing, the presumption will be for affordable housing to be provided off-site in lieu of on-site provision.

**5.2** Developers should consult the Council at the earliest possible stage to discuss the provision of affordable housing on a particular site. Such pre-application discussions should cover:

- Whether there is a need for affordable housing in the area;
- The proportion and number of affordable homes in the development;
- The identified split between social rented and intermediate provision;
- The type of dwellings (in terms of number of bedroom and dwelling type)
- Compliance with Homes and Communities Agency Design and Quality Standards; Lifetime Home Standards prevailing at the time; and the Code for Sustainable Homes;
- The mechanism for ensuring adequate management of the properties (e.g. via an RSL);
- The proposed location of the affordable units within the site;
- The mechanism for ensuring affordability (e.g. S106 Agreements); and
- The ability of the RSL/ managing agent to provide local and accessible services.

**5.3** The assessment of affordable housing will be carried out on a site-by-site basis and the Council will consider the evidence of need, current levels of affordable housing in the area, the existing tenure profile and other demands on site. Such demands may include open space provision and infrastructure requirements. The type of affordable dwellings required (e.g. 3-bed semi-detached), will be discussed on a site-by-site basis and will be informed by the most up-to-date Housing Market Assessment.

**5.4** If it is considered that the affordable housing target cannot be met, this will need to be justified through an independent financial appraisal. Developers will be expected to fund an independent financial appraisal, undertaken by a Consultant appointed by the Council on a retainer contract, demonstrating their justification. The costs of an appraisal would vary depending on the size of the site being considered. The appraisal would consider all costs of development including other developer contributions, the cost of the provision of affordable housing and the profit margin required by the developer. Such financial appraisals should be submitted alongside the planning application or should be discussed at the pre-application stage.

### Off-Site Provision

**5.5** On sites between 5 and 14 units, with reference to Appendix 2, a commuted sum in lieu of on-site provision may be acceptable unless there is an overriding need for on-site provision, as determined by the most up-to-date Housing Market Assessment. The Housing Viability Study (DVS, 2009) notes how there may be management issues for RSLs having isolated affordable housing units in small developments. For this reason, it considers that it may be more practical to consider commuted sum payments rather than housing provision on developments below 15 units, unless there is an overriding need for on-site provision. However, this may not necessarily be a

problem for all RSLs in the area, as some may have the capacity to manage isolated units. Therefore it will be necessary to clarify with the Council before determining whether the provision should be made on or off-site.

**5.6** Furthermore, on sites of 15 or more units located in areas where no affordable housing need exists, as determined by the most up-to-date Housing Market Assessment, a commuted sum in lieu of on-site provision will be required. In instances where an off-site contribution is required, the Council will expect the developer to enter into a Section 106 agreement to provide a financial contribution in lieu of on-site provision.

### **On-Site Provision**

**5.7** To meet the identified housing needs of the Borough, developments on sites of 15 or more dwellings will be required to provide at least 30 per cent affordable housing on-site, with reference to Appendix 2, unless no local need exists, as determined by the most up-to-date Housing Market Assessment. This target includes housing both for social rent (15%) and intermediate housing (15%) to meet affordable housing needs. On sites in Council or other public sector ownership, it is recommended that a RSL may be considered as the lead developer of Affordable Housing.

### **Social Rented**

**5.8** It is expected that the majority of social rented housing will be made available through a RSL or other suitable landlord approved by the Council. This will ensure that current and future occupancy is secured in perpetuity to meet affordable housing needs. It is anticipated that developers will transfer the approved number of affordable housing units to the RSL or landlord at an agreed discounted price.

### **Intermediate Housing**

**5.9** Intermediate housing should be secured through a partnership between the developer and an approved RSL or other suitable organisation. Once developers have completed the units, it is anticipated that they will sell the units to the RSL or other suitable organisation at an agreed discounted rate. The RSL/other suitable organisation will then share the ownership of the dwellings with the occupier and charge rent for occupation. Where 'staircasing' to full ownership is achieved, the receipts from 'staircasing' should be recycled by RSLs into the provision of new affordable housing.

## 6 Securing Affordable Housing

**6.1** A percentage of affordable housing or commuted sum in lieu of on-site provision should be secured via Section 106 Agreement before a Decision Notice is issued. If the number of dwellings changes or the initial scheme becomes unviable, a new application will be required where affordable housing, amongst other issues, will be considered afresh. Prior to the granting of planning permission, developers must also provide evidence to demonstrate that the units will remain affordable in perpetuity.

**6.2** In addition to the above, Section 106 Agreements may cover:

- Occupancy controls to ensure that dwellings will remain affordable to successive occupiers (in the absence of RSL involvement);
- The timing of on-site affordable housing provision within the overall scheme to ensure that affordable housing units are developed at an agreed rate in relation to the market housing;
- The location of the affordable housing provision within the site;
- Arrangements for the involvement and role of RSLs or other appropriate Social Housing Agencies; and
- Details of dates for the spending of commuted sums (when applicable).



## 7 Ensuring Quality Design and Integration

**7.1** PPS3 emphasises the importance of providing high quality housing that is well designed and built to a high standard. This coincides with the objectives of the St.Helens Sustainable Community Plan 2008-2018, which aims to ensure that a range of good quality housing is available that is affordable, well maintained and meets varied and changing needs.

**7.2** St.Helens Council's Design Guidance SPD was adopted in October 2007 and developers must ensure that the principles of good design set out in the document are adhered to in their proposals for affordable housing. The Council supports the principles of good quality design in the development of all housing, including new affordable housing, to secure longer-term social and environmental sustainability.

**7.3** To help create mixed and inclusive communities, new housing developments should provide an appropriate mix of dwelling types and sizes taking site characteristics and location into consideration. Affordable units should be 'pepper potted' throughout the site rather than being concentrated in a particular part of the site. The affordable housing units should integrate fully with the general market housing on a site in terms of style and quality and should be in keeping with the character of the area. This should therefore include a consistency of style, detailing and building materials. The Council will not normally accept affordable housing which, either by its design or siting, is clearly distinct from the general market housing.



## 8 Commuted Sum Calculation Method

**8.1** Where a commuted sum in lieu of on-site provision is required, the following method will be used to calculate the off-site contribution required:

- The cost to a developer in providing shared ownership and social rented housing is assumed to be 25% (i.e. units would be transferred to a Registered Social Landlord at 75% of open market value);
- The level of financial contribution required in lieu of on-site provision is 30% (assuming 30% provision) of the 25% cost, in line with the 30% affordable housing requirement;
- 7.5% (i.e. 25% of 30%) of total open market value will therefore be required;
- The open market value of each type of property will be based on the most up-to-date Land Registry average ward house price data; and
- These will be totalled to calculate the total open market value, of which 7.5% will be sought.

**8.2 For example:** Assuming a development of 72 dwellings:

Dwelling type	% of mix	No. dwellings	Avg. price	Open market value
Flat	20%	14	£100,774	£1,410,836
Terrace	15%	11	£92,967	£1,022,637
Semi-detached	40%	29	£130,811	£3,793,519
Detached	25%	18	£236,451	£4,256,118
<b>Total</b>	100%	72		£10,483,110
		<b>Financial contribution (7.5% of total open market value)</b>		<b>£786,233.25</b>

## 9 Monitoring and Implementation

**9.1** Secured affordable housing will be monitored to ensure that it is being undertaken or paid at the agreed times. If there is a failure to comply, the Council will take appropriate enforcement action and full cost recovery will be sought.

**9.2** Off-site contributions in lieu of on-site provision will be ring-fenced for specific purposes. The spending/release of financial contributions will be monitored to ensure that contributions are spent by the Council and other relevant organisations as required by the agreement. Monitoring information will be presented in the Council's LDF Annual Monitoring Report and subsequent development control quarterly reports.

**9.3** Furthermore, affordable housing will be monitored through National Indicator 155, which requires the gross number of affordable housing completions to be monitored on an annual basis.

## 10 Further Information

### St.Helens Council

For advice on development and pre-application discussions, please contact the following:

- **Development Team Approach (DTA)**

For the Council's pre-application advice service (known as the Development Team Approach), please contact the following:

Tel: (01744) 676245

Email: [dta@sthelens.gov.uk](mailto:dta@sthelens.gov.uk)

- **Development Control East**

(settlements of Sutton, Bold, Marshalls Cross, Billinge, Seneley Green, Garswood, Haydock, Newton-le-Willows, Parr, Sutton Manor, Broad Oak and Clock Face).

General enquiries: (01744) 676218

- **Development Control West**

(settlements of Rainhill, Rainford, Moss Bank, Eccleston, Blackbrook, Windle, Haresfinch, Pocket Nook, Grange Park, Thatto Heath and Dentons Green).

General enquiries: (01744) 676217

- **Development Plans**

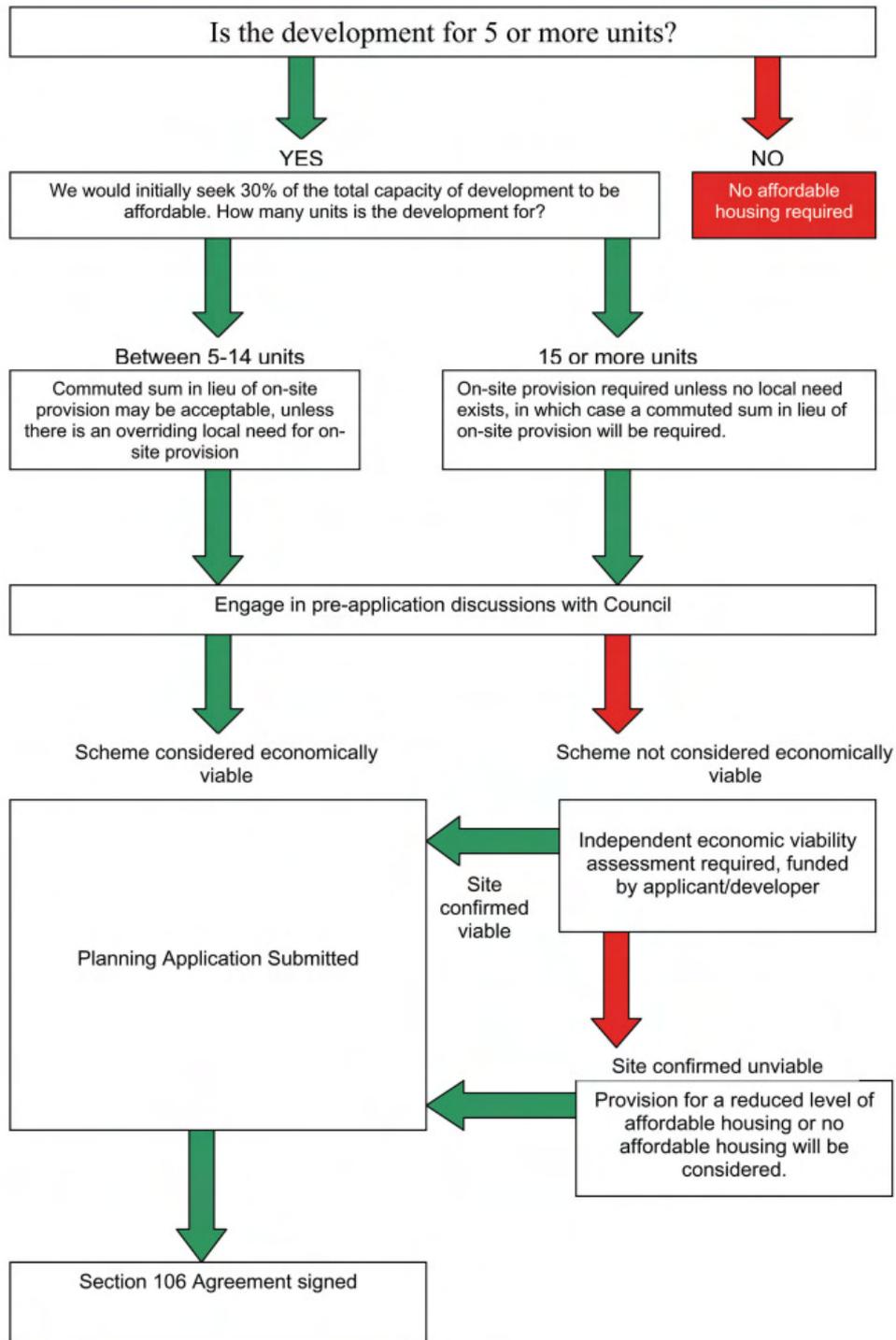
For advice on planning policy, please contact the following:

Tel: (01744) 676190

Fax: (01744) 676194

Email: [planningpolicy@sthelens.gov.uk](mailto:planningpolicy@sthelens.gov.uk)

# Appendix 1 - Affordable Housing Flowchart



Affordable Housing Flow Chart

## Appendix 2 - Calculation of the 30% Affordable Housing Target

The following table clarifies the Council's approach towards sites where the calculation of the 30% Affordable Housing target does not result in the provision of a whole unit. Where the adjusted requirement cannot be split evenly into social rent and intermediate housing, the Council will negotiate the type of provision to be provided based on the greatest need.

Units	Adjusted Requirement
<b>Method: Rounded down to nearest whole unit</b>	
5 to 6	1
7 to 9	2
10 to 13	3
14	4
<b>Method: Rounded to nearest whole unit (0.01 to 0.49 down; 0.5 to 0.99 up)</b>	
15 to 18	5
19 to 21	6
22 to 24	7
25 to 28	8
29 to 31	9
32 to 34	10
35 to 38	11
39 to 41	12
42 to 44	13
45 to 48	14
49 to 51	15
52 to 54	16
55 to 58	17
59 to 61	18

Units	Adjusted Requirement
Method: Rounded to nearest whole unit (0.01 to 0.49 down; 0.5 to 0.99 up)	
62 to 64	19
65 to 68	20
69 to 71	21
72 to 74	22
75 to 78	23
79 to 81	24
82 to 84	25
85 to 88	26
89 to 91	27
92 to 94	28
95 to 98	29
99 to 100	30
100+	Following the same methodology

## Bibliography

- **National**

Planning Policy Statement 3: Housing (Communities and Local Government, 2006)

Delivering Affordable Housing (Communities and Local Government, 2006)

- **Regional**

North West Regional Spatial Strategy (Government Office North West, 2008)

North West Regional Housing Strategy (North West Regional Housing Board, 2005)

Draft North West Regional Housing Strategy for Consultation (4NW, 2008)

- **Sub-Regional**

Liverpool City Region Housing Strategy (Sub Regional Mersey Partnership, 2007)

- **Local**

St.Helens Sustainable Community Plan 2008-2018 (St.Helens Council)

St.Helens Unitary Development Plan (St.Helens Council, 1998)

St.Helens Housing Market and Needs Assessment (DCA, 2006)

Housing Viability Assessment (DVS, 2009)

Policy CH2, St.Helens Publication Draft Core Strategy (St.Helens Council, 2009)

St.Helens Design Guidance Supplementary Planning Document (St.Helens Council, 2007)

- **Websites**

Homes and Communities Agency (HCA) - <http://www.homesandcommunities.co.uk/>

Tenant Services Authority (TSA) - <http://www.tenantservicesauthority.org/>

Lifetime Homes - <http://www.lifetimehomes.org.uk/>

## Glossary

**Code for Sustainable Homes:** For all new homes built from 1st May 2008, the Government has developed a Code against which homes will be measured. The Code measures the sustainability of a new home against categories of sustainable design, rating the 'whole home' as a complete package, and uses a 1 to 6 star rating system to communicate the overall sustainability performance of a new home. Within England, this replaces the EcoHomes scheme, developed by the Building Research Establishment (BRE).

**Decision Notice:** A document which issues a formal decision, clearly stating whether planning permission is granted or refused.

**Dwelling:** A self contained unit of accommodation where all the rooms and facilities available for the use of the occupants are behind a front door.

**Homes and Communities Agency Design and Quality Standards:** The Housing Corporation (now disbanded and split into two agencies: The Tenant Services Authority (TSA) and Homes and Communities Agency (HCA)) set out standards to ensure that home plans accord with the minimum requirements in the HCA's Design and Quality Standards in respect of dwelling size and layout.

**Lifetime Home Standards:** The Lifetime Homes concept was developed in 1991 and consists of 16 design features that ensure a new house or flat will meet the needs of most households. The overall aim of The Lifetime Homes Standard is to make homes suitable for everybody at each stage of their life.

**Local Development Frameworks (LDF):** The local development documents, set out in the form of a portfolio, which collectively deliver the spatial planning strategy for the local planning authority's area.

**Registered Social Landlord (RSL) or Registered Provider (RP):** Technical name for social landlords that are registered with the Tenant Services Authority. Most RSLs are *Housing Associations*. They own or manage some 1.4 million homes for social renting or shared ownership.

**Section 106 Agreement:** A legal agreement made under Section 106 of the Town and Country Planning Act 1990 (as amended by Section 12 (1) of the Planning and Compensation Act 1991), normally in relation to planning permissions for a new development. Usually it applies to an aspect of development that cannot be controlled or mitigated by a planning condition or other statutory controls. Can also be referred to as a planning obligation or contribution.

**Shared Ownership:** A means of facilitating home ownership. The buyer purchases a share of their home, with the remaining share being held by another agent, for example a Registered Social Landlord. When the homeowner comes to sell the home, the agent would be entitled to some of the proceeds of the sale.

**Social Housing:** Housing provided by Registered Social Landlords or the local authority at a rent lower than market rent.

**Staircasing:** Where the occupier of a house in shared-ownership purchases additional percentages of the shared ownership house.

**Tenure:** The nature of the way in which people own or rent their home. Categories comprise of occupied, private rented, Local Authority or Registered Social Landlord.



## St.Helens Council

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**EQUALITY**  
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**INVESTORS  
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**2003-2004**  
*Rethinking Construction*  
**2007-2008**  
*Healthy Schools*  
**2008-2009**  
*Improving Accessibility*

**2009-2010**  
*Homes for the Future*  
**2009-2010**  
*Raising economic  
prosperity through  
partnership*