

Affordable Housing

Draft supplementary planning document

June 2011



TIMELINE FOR CONSULTATION

Consultation on the affordable housing supplementary planning document (SPD)

We welcome your comments on the affordable housing supplementary planning document (SPD).

The affordable housing supplementary planning document will be:

- Available to the public from 14 June 2011
- Taken to Cabinet for agreement for consultation on 21 June 2011
- Available for formal consultation from 19 August to 30 September 2011

Please send us your response by 5pm Friday 30 September 2011. Any responses received after this date will not be considered.

How to make a representation

Representations should be made using our response form found at our website:

<http://www.southwark.gov.uk/ahspd>

If you do not have internet access, the response form or a letter can be sent to:

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What do we do with your representation?

When we receive your representation we will:

- Acknowledge your response by email (or letter if an email address is not provided)

- Publish your representations and our officer responses when we take the SPD forward for adoption

TIMETABLE

After consultation closes on this document, we will look at all the representations we receive and consider whether we need to make amendments to the SPD.

We will then take a final SPD and the comments made on the SPD with the officer comments, to the Council's Cabinet for adoption. The table below sets out the important consultation and adoption dates.

CONSULTATION	TIMETABLE
Consultation on Sustainability Appraisal Scoping Report	17 September – 22 October 2010
Consideration of responses	October 2010 to June 2011
Consultation on draft Affordable Housing Supplementary Planning Document, Sustainability Appraisal, consultation plan and Equalities Impact Assessment (this stage of consultation now)	14 June to 30 September 2011
Consideration of responses	October 2011
Adopt the final version of the Affordable Housing Supplementary Planning Document accompanied by a final Equalities Impact Assessment, final sustainability appraisal and a sustainability and consultation statement.	November 2011

Help with your comments

For independent help and advice on this planning document or for any other planning matter you can contact Planning Aid for London on 0207 247 4900 or by emailing info@planningaidforlondon.org.uk

If you would like a member of planning policy to attend a community meeting to discuss the SPD please get in contact with us.

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1. INTRODUCTION

1.1 The Affordable Housing SPD

- 1.1.1 Our core strategy (2011) and saved Southwark Plan policies (2007) set out how Southwark will change up to 2026 to be the type of place set out in our Sustainable Community Strategy (Southwark 2016).
- 1.1.2 Southwark 2016 sets out the key objective of making the borough a better place for people. To meet this objective we want to provide more and better homes to meet the needs of the community. Our core strategy, saved Southwark Plan and area action plan policies help us to do this. This supplementary planning document (SPD) supports these strategic planning policies by providing guidance on how homes can be provided for people on a wide range of incomes to further improve mixed communities. It will replace the adopted 2008 Affordable Housing SPD.

1.2 Why we need the SPD

- 1.2.1 Southwark has one of the highest amounts of affordable housing in the country and we are the largest landlord in London. In the 1970s approximately 70% of Southwark's housing stock was social rented housing (council housing plus housing association rented). As at April 2010, the percentage of social rented stock was down to 44% but this is still three times the national average and the highest in London. Approximately 1.5% of the housing stock is intermediate housing. Despite having this large amount of affordable housing, there still remains a considerable need for more affordable housing in Southwark.
- 1.2.2 There is a well-documented shortage of affordable homes, in Southwark, across London and the whole of the UK. A key objective of national government, the Greater London Authority (GLA) and Southwark is to provide more affordable housing. National guidance in Planning Policy Statement 3: Housing, sets out the overall policy with a view to ensure that everyone has the opportunity to live in a decent home, which they can afford, in a community in which they wish to live.
- 1.2.3 Our housing studies and statistical evidence support our priority of providing more affordable housing to meet local need. Our Strategic Housing Market Assessment (2010) and Housing Requirements Study (2009) both set out that there is a considerable need for more affordable housing, including both social rented and intermediate housing. Our core strategy housing background papers set out further information on Southwark's existing housing stock and our housing need.

1.2.4 These can be found at:

<http://www.southwark.gov.uk/ldf/evidence>

1.2.5 Through our planning policies we set out a strategy to bring forward the maximum reasonable amount of affordable housing to help meet the Southwark 2016 and core strategy objective of making the borough a better place for people by providing more and better homes. Through our Housing Strategy 2009-2016 we also set out a strategy to improve existing affordable housing in Southwark to help improve quality of life for residents.

1.3 What does this SPD do?

1.3.1 Supplementary Planning Documents (SPDs) are one of a number of documents within a set of planning documents called the local development framework (LDF). Within the LDF development plan documents, the core strategy, area action plans and the saved Southwark Plan set Southwark's policies for affordable housing. SPDs provide further guidance to these policies. SPDs cannot set new policy. SPDs are used to make decisions on planning applications. Information on our website sets out further information on the LDF. This can be found at:

www.southwark.gov.uk/planningpolicy

1.3.2 This draft SPD will replace the 2008 Affordable Housing SPD and takes into account changes in national, regional and local policies. It provides guidance on the new core strategy and area action plan policies and the saved Southwark Plan policies on affordable housing.

1.3.3 The SPD does not provide guidance on the current proposals for changes to affordable housing stemming from the emergence of the Localism Bill and other emerging changes in planning policy associated with the change in national government in May 2010. We may need to update this SPD or produce another LDF once we have clarity on the proposed changes and their implications for Southwark.

1.3.4 The LDF documents and the specific policies that this SPD provides guidance on are set out below. All the documents can be found at:

www.southwark.gov.uk/ldf/evidence

Core strategy (2011)

- Strategic Targets Policy 2 Improving Places
- Area visions
- Strategic policy 5 Providing new homes
- Strategic policy 6 Homes for people on different incomes
- Strategic policy 7 Family homes
- Strategic policy 8 Student homes
- Strategic policy 14 Implementation and delivery

Saved Southwark Plan (2007)

- Policy 2.5 Planning obligations
- Policy 3.11 Efficient use of land
- Policy 4.2 Quality of residential accommodation
- Policy 4.4 Affordable Housing
- Policy 4.5 Wheelchair affordable housing
- Policy 4.7 Non self-contained housing for identified user groups

Aylesbury Area Action Plan (2010)

- Policy BH3 Tenure mix
- Policy BH4 Size of homes
- Policy BH5 Type of homes
- Appendix 6 Design guidance

Canada Water Area Action Plan (publication/submission draft 2010)

- Policy 22 Affordable homes

1.3.5 The core strategy (2011) and saved Southwark Plan policies (2007) set out affordable housing policies for the whole borough. The area action plans set additional affordable housing policies for specific areas. Where there is an area action plan policy this is used where it provides more detail to the core strategy and saved Southwark Plan policies.

1.4 When to use this SPD

1.4.1 We will use this SPD to make decisions on all planning applications that include the development of 10 or more housing units. This includes applications for new build, change of use, conversions, extensions and mixed use developments.

1.4.2 We will also use this SPD to make decisions on planning applications that include housing where:

- The site is 0.5 hectares or more in size
- The site is appropriate in size and location to provide 10 or more housing units
- The development is a student housing scheme of 30 or more bedspaces and living spaces, or the development is over 0.5 hectares (whichever is smaller)
- The development includes live-work units and the number of live-work units is 10 or more.
- Also if the number of residential units and live-work units combined is 10 or more

1.5 Other important documents you need to know about

1.5.1 There are many important planning and housing documents that provide further information and background to affordable housing and this supplementary planning document. We have set out the key documents that deal with affordable housing below.

National

1.5.2 Planning Policy Statement 3: Housing sets out national government's policies on housing, including affordable housing. This can be found at:

www.communities.gov.uk/publications/planningandbuilding/pps3housing

Regional

1.5.3 The London Plan consolidated with alterations since 2004 (2008) is the current adopted London Plan. Together with the development plan documents in our local development framework this is our adopted development plan and together they set out our planning policies. The Mayor has also prepared a draft replacement London Plan (2009) which will eventually replace the adopted London Plan. The Inspector's report is available on the Mayor's website and the plan is expected to be adopted in late 2011. This can be found at:

<http://www.london.gov.uk/priorities/planning>

Local

1.5.4 This SPD should be used alongside our other planning documents that set out both policy and detailed guidance. For information on all our planning policy documents visit:

www.southwark.gov.uk/planningpolicy

Supporting Documents

1.5.5 Our supporting documents provide further background information on this SPD. You can also put in representations on any of these supporting documents. These are:

Equalities Impact Assessment

This examines how the SPD meets the needs of the whole community and looks at the impact of the SPD on the different equality target groups in Southwark.

Sustainability appraisal

The sustainability appraisal looks at the economic, environmental and social impacts of the SPD.

Consultation Plan

This sets out how we will consult the community on the SPD and how we will take representations we receive on the SPD into consideration.

1.6 How to find your way around this SPD

1.6.1 This SPD is split into 10 sections:

- Section 1 and 2 set out the introduction and background to why we need affordable housing and what is considered as affordable housing
- Sections 3 to 6 set out guidance on how we get the right amount, mix, quality and location of affordable housing
- Section 7 sets out guidance for specific types of developments
- Section 8 sets out guidance for sheltered, supported and extra needs housing
- Section 9 sets out how affordable housing is financed and secured
- Section 10 sets out guidance on submitting a planning application.
- Appendix A sets out the amount a registered provider will normally pay for a social rented unit

1.6.2 Within sections 3 to 9 we set out:

- Our strategy. This explains the purpose and objectives of our policies and guidance
- Our policies. This sets out the key LDF policies used in making decisions on affordable housing. These are from our core strategy, saved Southwark Plan and area action plans
- Additional guidance. The SPD provides additional guidance and information of a more detailed level than appropriate for a development plan document. These sections set our additional guidance on implementing the policies
- Monitoring and review. This sets out how we monitor our policies and guidance to ensure that our strategy is being effectively delivered

2. WHAT IS AFFORDABLE HOUSING?

2.1 What do we mean by affordable housing?

Core strategy definition

2.1.1 We define affordable housing in the core strategy.

Affordable housing:

'Affordable housing, as set out in London Plan policy 3A.8 meets the needs of households whose incomes are not enough to allow them to buy or rent decent and appropriate housing in their borough.'

2.1.2 The core strategy sets out that there two types of affordable housing:

1. Social rented housing is housing that is available to rent either from the Council, a registered provider or other affordable housing provider. Access to social rented housing is based on need.
2. Intermediate affordable housing is housing at prices and rents above those of social rented but below private housing prices or rents. It can include part shared ownership (NewBuild Homebuy), Rent-to-Homebuy and intermediate rent housing. Fact box one provides further detail on some of the different types of intermediate affordable housing.

2.2 Additional guidance

2.2.1 For housing to be considered as affordable it must meet the following criteria.

Social rented housing

2.2.2 Social rented housing is housing that is available to rent either from the council, a registered provider or other affordable housing provider. For social housing to be considered affordable it must meet the following criteria:

- The government has told local authorities, housing associations and other affordable housing providers to use the same formula for setting rents for social rented housing, known as target rents. The formula is that the rents that tenants pay are based on the value of the unit, its bedsize and the average income of households living in the same area. To qualify as social rented housing, rents must be no greater than these target rents; and
- Service charges are collected by landlords to recover the costs of providing services to a dwelling. The way the service charge is organised is set out in the tenant's lease or tenancy agreement. The charge normally covers the costs of general maintenance and repairs, insurance of the building and, where the services are provided, central heating, lifts, lighting and cleaning of common areas. The charges may also include the costs of management by the landlord or by a professional managing agent. To qualify as social rented housing, service charges must be at a level that ensures they are affordable to households on a total (or gross) income of less than £18,100 per year and that rents and service charges in total do not exceed 30% of net household income (i.e. after deductions); and
- Access to social housing should be based on housing need; and
- It must be available on a long-term basis. In Southwark long-term is considered to be in perpetuity.

Intermediate housing

2.2.3 Intermediate housing is housing for people who cannot afford to rent or buy market housing but can afford to pay more than target rents. For intermediate housing to be considered affordable it must meet the following criteria:

- It must enable households that do not earn enough to afford market housing but can afford more than target rents, to rent or purchase all or part of their home;
- Rents including service charges must be above the target rents for social housing but must be affordable by households on incomes of less than £61,400 (or £74,000 for homes with more than two bedrooms)
- Purchase prices must be no greater than 3.5 times the average income limit of £61,400 (or £74,000 for homes with more than two bedrooms) or annual housing costs (including rent and service charges) are no greater than 40% of the net household income (assumed to be 70% of total, or gross, income).

Fact box one: Types of intermediate housing

Intermediate housing includes shared ownership, housing for rent and other low-cost home ownership products. Two of the main intermediate products in Southwark are shared ownership (also known as NewBuild Homebuy) and Rent-to-Homebuy.

Shared ownership (NewBuild Homebuy)

Shared ownership is the main option for intermediate housing in Southwark. It allows households who cannot afford to buy a me outright the opportunity to part buy and part rent a home.

Residents in shared ownership may choose to buy a 25%, 50% or 75% share in their home depending on what they can afford. They pay rent on the share that they do not buy. The bigger the share that is purchased, the less rent has to be paid on the remaining part of the property.

Residents can choose to buy a greater share of their property when they can afford it until eventually they own their home outright. This is known as 'stair casing'.

Rent- to-Homebuy

Rent-to-Homebuy is another form of intermediate housing that helps households that experience difficulty in obtaining an affordable mortgage without a deposit. Rent is set at up to 80% of current market rent on a new home for up to 5 years. The tenant is able to purchase the dwelling on Newbuild Homebuy terms at the end of the intermediate rent period or earlier if they have managed to save up for a deposit.

2.3 Who is eligible for affordable housing?

- 2.3.1 Households earning below a specified income may be eligible for affordable housing. Households earning below these income limits are not normally able to otherwise afford to buy or rent decent and appropriate housing in Southwark.
- 2.3.2 The London Plan sets the planning framework for household income limits for social rented and intermediate housing. These are based on average household incomes and average house prices across London. Households earning above these income limits are not eligible for affordable housing.
- 2.3.3 The Greater London Authority (GLA) updates the London Plan income limits every year through the London Plan Annual Monitoring Report, based on changes in average incomes and house prices. Table 1 sets out the current household affordability income limits. We will update these figures annually to take into account the updates made by the GLA. Please check this section of the SPD on our website to ensure you are using the most up-to-date figures. The figures will be updated at:
- <http://www.southwark.gov.uk/ahspd>
- 2.3.4 The current figures are from the draft replacement London Plan 2009. These are the most up-to-date figures at the time of consultation on this SPD.

Table 1: Household affordability income limits

Income range	Housing type
£0 - £18,100	Social rented housing
£18,100 - £61,400	Intermediate housing For homes with more than two bedrooms, which are particularly suitable for families, the upper end of this range for intermediate housing is £74,000

2.3.5 We use the London Plan figures as the income limits for social rented housing. We adapt the London Plan income limits to create our own local affordability criteria for intermediate housing to ensure our residents can afford intermediate housing in Southwark. Our figures are within the wider intermediate housing income limits set by the GLA. They represent the mid point between the household income below which households could qualify for social rented housing (£18,100) and the household income required to qualify for a mortgage to purchase housing in the least expensive areas of our borough. These are specific to Southwark, based on our average household incomes. Table 2 sets out our annual household income range mid-point for intermediate housing units.

Table 2: Annual household income range mid-point for intermediate housing units

Number of bedrooms	1	2	3	4
Income (range mid-point)	£29,515	£35,943	£42,372	£44,154

Developers will be required to ensure intermediate housing is affordable to households on these incomes through expressing these figures in section 106 agreements relating to securing affordable intermediate housing. We will update these figures annually to take into account changes to local house prices and income levels. Please check this section of the SPD on our website to ensure you are using the most up-to-date figures. We will also update these figures through our Annual Monitoring Report.

We will update our website at:

<http://www.southwark.gov.uk/ahspd>

2.3.6 Registered providers will normally buy the affordable units from the developer. The table in Appendix A indicates how much a registered provider would normally pay a developer for social rented units. We do not have an equivalent table for intermediate accommodation but our affordability levels largely constrain the price that is paid.

2.4 Changes to national affordable housing policy

- 2.4.1 Since the change of government in May 2010, there have been a number of suggested changes to the ways in which affordable housing is delivered and what is defined as affordable housing.
- 2.4.2 The Government recently consulted on a change to Planning Policy Statement 3: Housing. The proposed change would include the product Affordable Rent as a form of affordable housing. The council submitted a response to this consultation raising concern whether the product would work in Southwark where there is a high need for affordable housing, particularly social rented housing, and a low average income.
- 2.4.3 At the time of consulting on this SPD, none of the suggested changes have been developed into final policy or legislative changes. This draft SPD for consultation continues to use the current PPS3 and London Plan definitions of affordable housing. We may need to review this and take into account changes in national and regional policy before we take this SPD to Cabinet for final adoption in November 2011.

3. GETTING THE RIGHT AMOUNT OF AFFORDABLE HOUSING

3.1 Our strategy

3.1.1 We want to provide a range of housing to meet the Southwark 2016 and core strategy objectives of providing more and better homes. We want to offer housing choices for people on different incomes. We require development to provide as much affordable housing as is reasonably possible whilst also meeting the needs for other types of development and encouraging mixed communities.

3.2 Our policies

3.2.1 Our policies for getting the right amount of affordable housing are within our core strategy, our saved Southwark Plan policies and our action plans for Aylesbury and Canada Water. These are set out below.

3.2.2 Core strategy policy 6 Homes for people on different incomes, sets the policies:

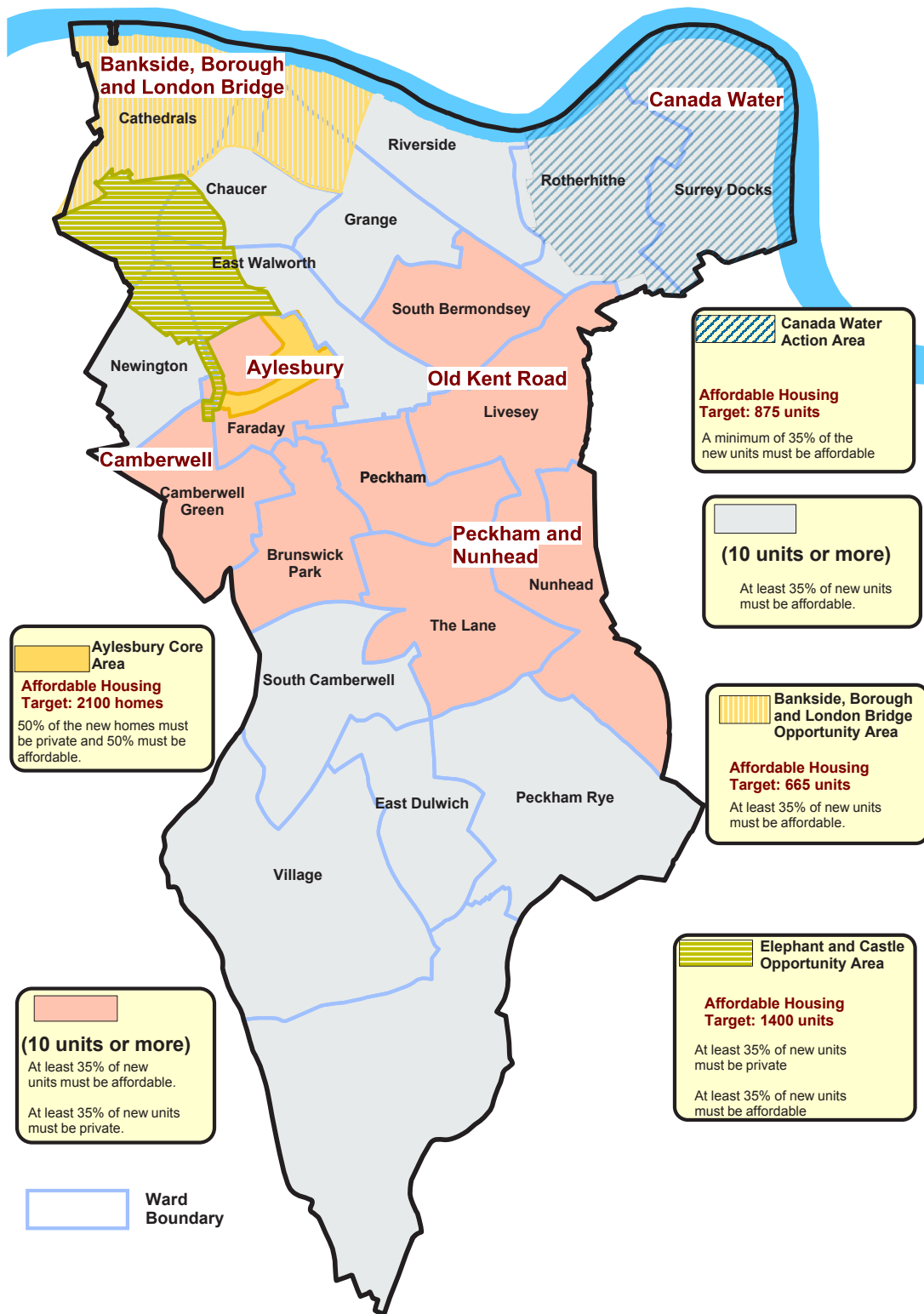
- Requiring as much affordable housing on developments of 10 or more units as is financially viable
- Requiring a minimum of 35% affordable housing units on developments with 10 or more units
- Requiring a minimum of 35% private housing in the Elephant and Castle opportunity area and South Bermondsey, Faraday, Livesey, Nunhead, Peckham, the Lane, Brunswick Park and Camberwell Green wards. Figures 1 and 2 show these areas.
- Providing a minimum of 8558 net new affordable homes between 2011 and 2026

Figure 1 shows the tenure mix required. This is figure 28 of the core strategy.

3.2.3 Core strategy policy 6 and the area visions set affordable housing targets for the following areas. These targets are also set out in the area action plans and supplementary planning document/opportunity area frameworks for these areas.

- Bankside, Borough and London Bridge Opportunity Area: minimum of 665 affordable housing units between 2011 and 2026
- Elephant and Castle Opportunity Area: minimum of 1400 affordable housing units between 2011 and 2026
- Canada Water Action Area: minimum of 875 affordable housing units between 2011 and 2026
- Aylesbury Action Area: 2100 affordable housing units between 2009 and 2026

Figure 1: Affordable and private housing requirements (figure 28 of the Core Strategy)



3.2.4 Core strategy policy 8 Student homes, sets the policy:

- Requiring 35% of student developments as affordable housing in line with policy 6 and figure 28 [of the core strategy]

3.2.5 Saved Southwark Plan policy 4.4 Affordable housing, sets the policy:

- For all schemes capable of providing 10,11,12, 14 and 14 dwellings, on site provision calculated by the proportions outlined in the following table.

Table 3: Table 4.4 of saved Southwark Plan policy 4.4

Number of units	10	11	12	13	14
Proportion of affordable units	1	2	3	4	5

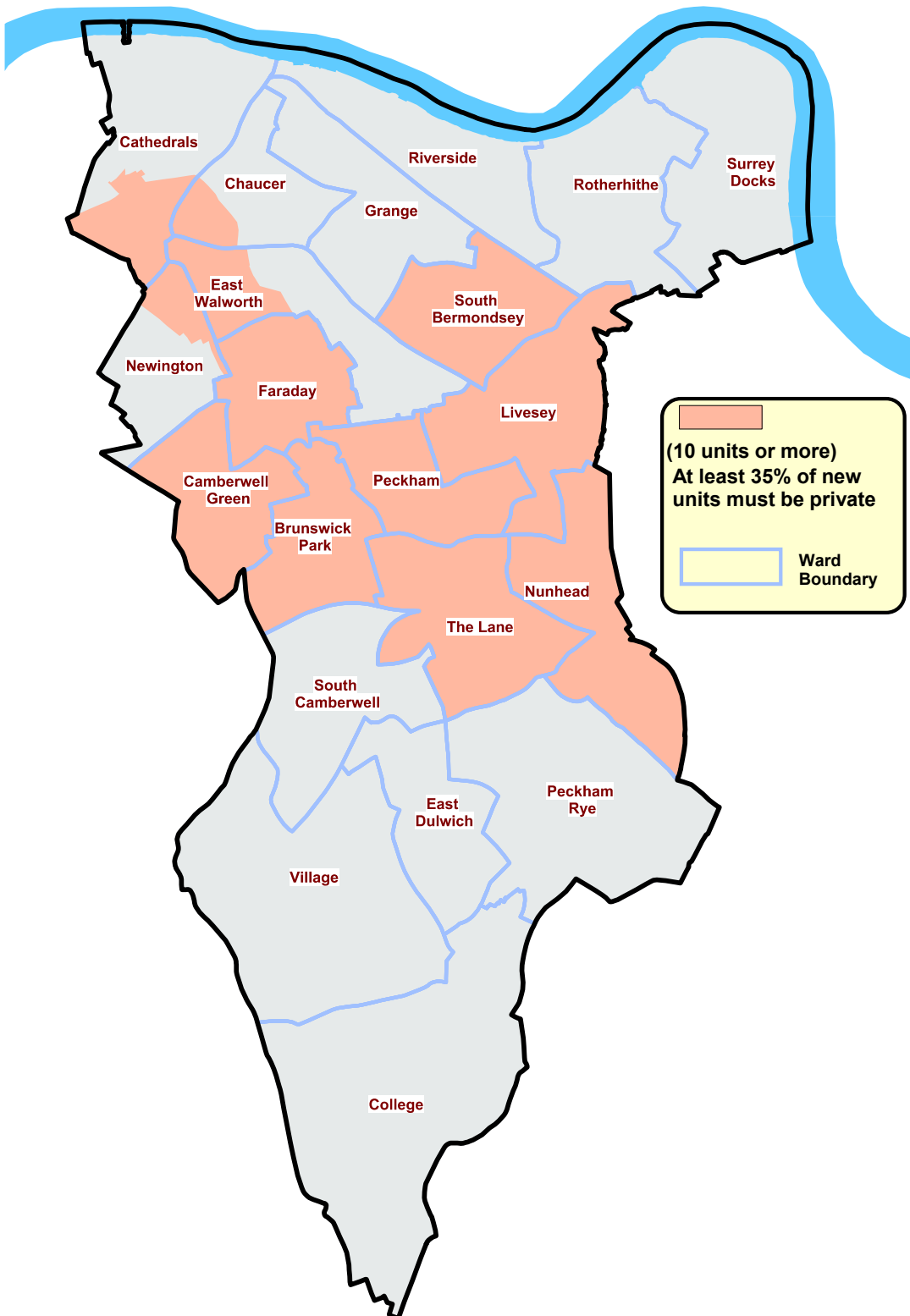
3.2.6 Saved Southwark Plan policy 4.5 Wheelchair affordable housing sets the policy:

- For every affordable housing unit which complies with the wheelchair design standards, one less affordable habitable room will be required than otherwise stated in policy 4.4 [now policy 6 of the core strategy and policy BH3 of the Aylesbury Area Action Plan]

3.2.7 Aylesbury Area Action Plan policy BH3 sets the policies for the Aylesbury Action Area:

- 50% of new homes in the action area core will be affordable and 50% will be private
- Of the affordable housing provided, 75% should be social rented and 25% should be intermediate

Figure 2: Minimum 35% private housing policy areas



3.3 Additional guidance

How we calculate the required amount of affordable housing

Developments of 15 housing units or more

- 3.3.1 For development of 15 housing units or more, the amount of affordable housing to be provided will be calculated in habitable rooms. A habitable room is defined in the core strategy as a room that could be used for sleeping whether it is or not. It includes bedrooms and living rooms.
- 3.3.2 In circumstances where the calculation of affordable housing results in a fraction of a habitable room (e.g. 0.7) we will round the number up or down to the nearest whole habitable room (with 0.5 being rounded up). Any room that is over 27.5 sqm will be considered as two habitable rooms.

Development of 10-14 units

- 3.3.3 For developments of 10-14 housing units, the amount of affordable housing to be provided will normally be calculated on units as shown in table 4.4 of saved Southwark Plan policy 4.4 and in section 3.2 of this SPD.

Student developments

- 3.3.4 We require student schemes to provide affordable housing when they include 30 or more bedspaces and living spaces, or the development is over 0.5 hectares (whichever is smaller). This is equivalent to the threshold of 10 units of general needs housing as each bedspace or living space is equivalent to one habitable room.
- 3.3.5 Core strategy policy 8 applies to all student schemes above this threshold. As set out in the policy this is so that we can meet the needs of universities and colleges for new student housing whilst balancing the building of student homes with other types of housing such as affordable and family homes. By requiring an element of affordable housing or a contribution to affordable housing (as conventional affordable housing) we can make sure we work towards meeting the needs for both student accommodation and affordable and family accommodation. The policy applies to all student schemes above the threshold. We require an element of affordable housing on all student sites above the threshold to ensure that we work towards meeting the considerable housing need in Southwark for more affordable housing and more family housing. It will help to ensure we meet our affordable housing targets

3.36 Example 1: Calculating the required amount of affordable housing in student schemes

- A developer submits an application for a development of 220 student bedrooms in the Elephant and Castle opportunity area. The bedrooms are arranged within cluster flats with 10 student bedrooms sharing a communal living/dining area
- Each student bedroom and each living/dining area counts as one habitable room.
- There are 220 habitable rooms (200 bedrooms and 20 living /dining areas)
- Core strategy policy 6 requires a minimum of 35% of the development as affordable housing. A minimum of 77 of the 220 habitable rooms should be affordable housing

Wheelchair affordable housing

3.3.7 Our wheelchair standards are set out in our Residential Design Standards SPD 2008. For every affordable housing unit that meets these standards one less affordable habitable room will be required as set out in saved Southwark Plan policy 4.5

3.3.8 Example 2 : Calculating the required amount of affordable housing for wheelchair affordable housing

- A developer submits an application for 75 flats in London Bridge
- The application includes 20 one bedroom flats, 40 two bedroom flats and 15 three bedroom flats
- When counting up all of the habitable rooms in the development there are 145 bed rooms and 75 living rooms. This totals 220 habitable rooms.
- Core strategy policy 6 requires a minimum of 35% of the development to be affordable housing. This is a minimum of 77 habitable rooms
- The applicant proposes that 8 of the three bedroom affordable flats are built in accordance with the wheelchair design standards in our Residential Design Standards SPD
- Saved Southwark Plan policy 4.5 allows one less affordable habitable rooms than under normal policy requirement for every affordable unit that means these standards
- The development has to provide 69 habitable rooms as affordable (i.e. subtract 8 from 77)

3.4 Monitoring and review

- 3.4.1 Through our Annual Monitoring Report (AMR) we monitor how much housing we deliver every year. This includes monitoring the overall delivery of all housing and the delivery of affordable housing. We monitor how much housing and affordable housing is delivered within each of our areas.
- 3.4.2 We also monitor the number of households which are in priority need and the number of households on the housing register.
- 3.4.3 Together this helps us review whether our policies are meeting our housing targets for all housing and affordable housing. It also enables us to review whether these policies are effective in helping to meet some of our affordable housing need by reducing the number of households which are in priority need and the number of households on the housing register. This will help us to identify whether we need to amend our affordable housing policies through future development plan documents.

4. GETTING THE RIGHT MIX OF HOUSING

4.1 Our Strategy

4.1.1 We want to provide a range of housing to meet the Southwark 2016 and core strategy objectives of providing more and better homes. We want to offer housing choices for people on different incomes. We want to provide private, intermediate and social rented housing. We also want to provide different sized dwellings and more family homes.

4.2 Our policies

4.2.1 Our policies for getting the right mix of housing are within our core strategy, our saved Southwark Plan policies and our area action plans for Canada Water and Aylesbury. These are set out below for both tenure mix and dwelling size mix.

Policies for tenure mix

4.2.2 Core strategy policy 6 Homes for people on different incomes sets, the policies:

- Requiring a minimum of 35% affordable housing units on developments with 10 or more units
- Requiring a minimum of 35% private housing in the Elephant and Castle opportunity area and South Bermondsey, Faraday, Livesey, Nunhead, Peckham, the Lane, Brunswick Park and Camberwell Green wards. Figure 2 on page 21 shows these areas.

Figure 1 shows the tenure mix required. This is figure 28 of the core strategy.

4.2.3 Core strategy policy 8 Student Homes, sets the policy:

- Requiring 35% of student developments as affordable housing in line with policy 6 and figure 28 [of the core strategy]

4.2.4 Saved Southwark Plan policy 4.4 Affordable housing, sets the policies:

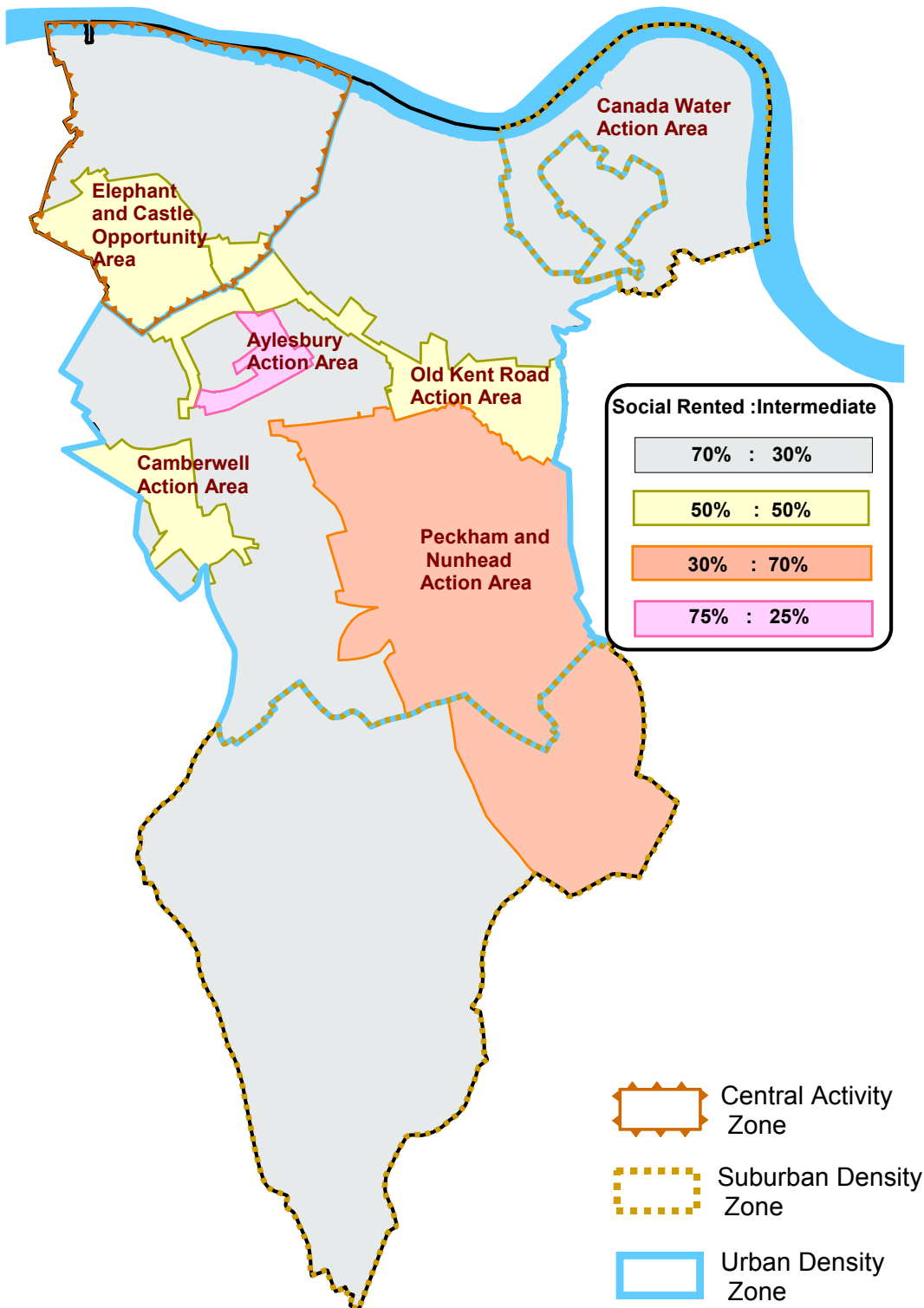
This is set out in Figure 3.

- The affordable housing must be an appropriate mix of dwelling type and size to meet the identified needs of the borough
- A tenure mix of 70:30 social rented: intermediate housing ratio except as stated below for opportunity and local policy areas. Figure 1 shows this.

Table 4: Saved Southwark Plan policy 4.4 Affordable housing tenure mix in designated areas

Area designation	Social rented (%)	Intermediate (%)
Central Activities zone	70	30
Urban zone	70	30
Suburban zone	70	30
Elephant and Castle opportunity area	50	50
Old Kent Road action area	50	50
Peckham and Nunhead action area	30	70
Camberwell action area	50	50

Figure 3: Tenure Mix



4.2.5 Aylesbury Area Action Plan policy BH3 Tenure mix, sets the policy for the Aylesbury Action Area:

- 50% of new homes in the action area core will be affordable and 50% will be private.
- Of the affordable housing provided, 75% should be social rented and 25% should be intermediate

4.2.6 Canada Water Area Action Plan policy 22 Affordable homes, sets the policy for the Canada Water action area:

- In schemes of 10 or more units, at least 35% of homes must be affordable. Of the affordable homes, 70% should be social rented and 30% should be intermediate

Policies for a mix of dwelling sizes

4.2.7 Core strategy policy 7 Family Homes, sets the policies:

- At least 60% 2 or more bedrooms
- At least 10%, 20% or 30% of units with 3,4 or 5 bedrooms depending on the area of the development
- This may be split between private, social and intermediate housing
- A maximum of 5% as studios and only for private housing

4.2.8 Saved Southwark Plan policy 4.2 Quality of residential accommodation require development, sets the following policy:

- Achieve good quality living conditions

4.2.9 Saved Southwark Plan policy 4.4 Affordable housing, sets the policies:

- The affordable housing must be an appropriate mix of dwelling type and size to meet the identified needs of the borough
- The affordable housing should not be distinguishable from the private housing development

4.2.10 Saved Southwark Plan policy 4.5 Wheelchair affordable housing sets the policy:

- For every affordable housing unit which complies with the wheelchair design standards, one less affordable habitable room will be required than otherwise stated in policy 4.4 [now policy 6 of the core strategy and policy BH3 of the Aylesbury Area Action Plan]

4.2.11 Aylesbury Area Action Plan policy BH4 Size of homes sets the policies:

- A maximum of 3% of studios all in private tenure
- At least 70% of homes to have two or more bedrooms
- At least 20% of homes to have three bedrooms
- At least 7% of homes to have four bedrooms
- At least 3% of homes to have five or more bedrooms



4.3 Additional guidance

Tenure split

Developments of under 15 units

- 4.3.1 For smaller developments of 10-14 units it will not always be possible to get a mix of social and intermediate housing because of high management and maintenance costs. It is often expensive for registered providers to manage and maintain small numbers of units in private developments. As a result, in these circumstances, we may allow all of the affordable housing to be provided as either social rented or intermediate housing. This will be decided on a site by site basis, taking into account the overall housing need, the location of the site and any site constraints.
- 4.3.2 We advise applicants to discuss with us as soon as possible the tenure of smaller schemes.

Student schemes

- 4.3.3 The same policies and guidance as apply to conventional affordable housing apply to the affordable housing element of student developments. The affordable housing provided as part of a student development will be split between social rented and intermediate housing in accordance with saved Southwark Plan policy 4.4, Aylesbury Area Action Plan policy BH3 and Canada Water Area Action Plan policy 22.

Mix of housing sizes

- 4.3.4 We want to provide a range of housing sizes to meet the needs of the community.
- 4.3.5 Core strategy policy 7 Family homes, requires a level of family housing based on the area where the scheme is proposed and the ability of the development to provide amenity space for families. Aylesbury Area Action Plan policy BH3 Tenure mix sets out the policy for the Aylesbury. Canada Water Area Action Plan policy 22 Affordable homes repeats the core strategy policy.
- 4.3.6 Core strategy policy 7 allows the family housing to be split between private, social and intermediate housing as our housing studies show that there is a need for more family homes across all tenures.

- 4.3.7 Studio flats are not suitable for affordable housing. Core strategy policy 7, Aylesbury Area Action Plan policy BH4 and Canada Water Area Action Plan 22 only allow studios as private tenure. We will not accept studio flats as affordable housing because they do not meet an identified need. However, private studio flats do generate a requirement for affordable housing just like any other size of unit if they are part of a development of 10 or more units. They therefore count towards the calculation of how many habitable rooms are required as affordable housing.
- 4.3.8 Some smaller schemes may have too few affordable housing units to allow for a mix of unit sizes within the affordable units. In these circumstances, the affordable housing units will be required to have one more bedroom than the majority of the private units in the development. For example if most of the private units have two bedrooms, we would require the affordable units to have three bedrooms. This is because there is a greater need for larger sized family dwellings within the need for affordable housing.
- 4.3.9 The same policies and guidance as apply to conventional affordable housing apply to the affordable housing element of student developments. The affordable housing element of student schemes will be required to meet the policies in core strategy policy 7, Canada Water Area Action Plan policy 22 and Aylesbury Area Action Plan policy BH4.
- 4.3.10 We advise applicants to discuss with us as soon as possible the dwelling mix of your scheme.

Wheelchair affordable housing

- 4.3.11 Saved Southwark Plan policy 4.5 allows one less affordable habitable room for every affordable unit which complies with our wheelchair standards. There is a need for more family sized wheelchair units and so we encourage applicants to provide more 3 bedroom plus wheelchair units, particularly wheelchair affordable housing. We also encourage applicants to speak to our Occupational Therapist who can provide more advice on the type of wheelchair housing needed.

4.4 Monitoring and review

- 4.4.1 We monitor the mix of new dwellings through our Annual Monitoring Report (AMR). This includes indicators on the amount of dwellings which are studios, one bedroom, two bedrooms, 3 bedrooms and 4 bedrooms plus. We also monitor the size of dwelling by tenure type to monitor how much of each size of dwellings are private, social rented and intermediate. This helps us to see whether we need to amend our policies to ensure that the type of housing delivered meets our housing need.

5. THE QUALITY AND DESIGN OF AFFORDABLE HOUSING

5.1 Our strategy

5.1.1 We want to ensure that new developments are of a high quality design to help create places where people want to live. This will help meet the Southwark 2016 and core strategy objective of making our borough a better place for people. The same design considerations apply to affordable housing as to market housing.

5.2 Our policies

5.2.1 Core strategy policy 7, saved Southwark Plan policies 4.2 and 4.4, and Aylesbury Area Action Plan policy BH5 set out our key policies to ensure high quality housing. There are also other relevant related policies in other LDF documents including core strategy policies 5 and 12, and saved Southwark Plan policies 3.2, 3.12 and 3.13. There is also additional guidance in our supplementary planning documents for residential design standards, design and access statements, and sustainable design and construction.

5.2.2 Core strategy policy 7 Family homes, sets the policy:

- All development will be expected to meet the Council's minimum overall floor sizes

5.2.3 Saved Southwark Plan policy 4.2 Quality of residential accommodation requires that residential development:

- Includes high standards of:[within a list of 7 requirements]
- Space including suitable outdoor/green space

5.2.4 Saved Southwark Plan policy 4.4 Affordable housing, sets the policy:

- The affordable housing should not be distinguishable from the private housing development

5.2.5 Aylesbury Area Action Plan policy BH5 Type of home sets the policy for the Aylesbury:

- The standards for new housing should comply with the design guidance set out in Appendix 6.

- 5.2.6 Section A6.7.2 of appendix 6 sets out a table of dwelling space standards for private, intermediate and social rented new homes within the action area.
- 5.2.7 We recently consulted on an amendment to the draft Canada Water Area Action Plan to insert a policy on dwelling sizes. Consultation closed on 2 June 2011. We will update this section of this SPD once we have considered the consultation responses on the Canada Water amendment.
- 5.2.8 We will update this section of this SPD following consultation on the Canada Water Area Action Plan.



5.3 Additional guidance

Design and integration

- 5.3.1 We expect affordable housing to be integrated with market housing through a high standard of design and shared access arrangements as far as is practical.
- 5.3.2 The physical integration of affordable housing among market housing (otherwise known as pepper-potting) is encouraged. However, we recognise that pepper-potting can cause difficulties in managing and servicing properties as this can lead to high housing costs over and above what is considered to be affordable. Applicants should justify why the affordable housing cannot be physically integrated amongst private housing. This issue mostly occurs in the development of flats. In these circumstances we suggest that market and affordable housing could be vertically grouped to keep housing costs affordable. There should be no difference in the appearance and quality of affordable units and private units. Affordable and private tenants should have equal access to communal facilities such as shared gardens and parking areas. Affordable housing should be carefully designed so it can be easily maintained. High service charges and maintenance costs associated with badly designed developments can affect the affordability of housing for residents.
- 5.3.3 Applicants are strongly encouraged to discuss maintenance and management issues with a partner registered provider at an early stage in the design process to make sure that the design of the development is cost efficient, without compromising high quality design.
- 5.3.4 We strongly encourage applicants to discuss at an early stage the design of developments that include affordable housing. Please also refer to section 3.5 of the Residential Design Standards SPD 2008 for further information.

Dwelling sizes

- 5.3.5 Core strategy policy 7 highlights the importance of ensuring that all new development is of a high quality with good living conditions. Minimum floor area standards ensure an adequate amount of space is provided in residential development to achieve a pleasant and healthy living environment. This is also a priority for the Mayor, who, through the draft London Plan requires minimum space standards in order to make new homes provide good living conditions for different sized households. We will update this section of the SPD once the draft replacement London Plan is adopted.

- 5.3.6 Table two below sets out the minimum overall dwelling sizes we expect all development to meet. These are minimum standards which developers are encouraged to exceed. They are in line with the requirements of the draft replacement London Plan and are based on the number of people expected to live in a home. This means developers should state the number of occupiers a home is designed to accommodate. Across a scheme, the mix of dwelling types should cater for the full range of household sizes. We will assess this using the average dwelling sizes set out in table two. The standards will apply to both affordable and private homes. This is also being updated in our Residential Design Standards supplementary planning document. We finished consulting on the Residential Design Standards SPD on 2 June 2011. We will be looking at the consultation responses and preparing the final Residential Design Standards SPD for adoption in September 2011.
- 5.3.7 Development within the Aylesbury action area must meet the standards referred to in policy BH5 and set out in appendix 6 of the AAP.

Table 5: Minimum dwelling sizes

Development type	Dwelling type (bedroom/persons)	Essential GIA (sqm)	
Flats	Studios	36	
	1b2p	50	
	2b3p	61	
	2b4p	70	
	2b average	66	
	3b4p	74	
	3b5p	86	
	3b6p	95	
	3b average	85	
	4b5p	90	
	4b6p	99	
	4+b average	95	
	2 storey houses	2b4p	83
		3b4p	87
		3b5p	96
3b average		92	
4b5p		100	
4b6p		107	
3 storey houses	4+b average	104	
	3b5p	102	
	4b5p	106	
	4b6p	113	
	4+b average	110	

When designing homes for more than six persons developers should allow approximately 10 sqm per extra person.

5.4 Monitoring and review

5.4.1 We monitor some aspects of design through our Annual Monitoring Report (AMR). This includes monitoring the amount of units that meet the Lifetime Homes Standards, our wheelchair standards and environmental standards. We do not currently measure the number of units which meet or exceed the minimum floor areas. We are looking at this as part of our current review of the AMR indicators to take into account the new indicators from the core strategy and look at the best way of measuring how new residential development is built to a high quality of design.

6. WHERE SHOULD THE AFFORDABLE HOUSING BE PROVIDED?

6.1 Our strategy

6.1.1 We require development to provide as much affordable housing as is reasonably possible whilst also meeting the need for other types of development and encouraging mixed communities.

6.2 Our policies

6.2.1 Core strategy policy 6 Homes for people on different incomes, sets the policies:

- Requiring as much affordable housing on development of 10 or more units as is financially viable
- Providing a minimum of 8558 net new affordable homes between 2011 and 2026

6.2.2 Core strategy policy 8 Student homes, sets the policy:

- Requiring 35% of student developments as affordable housing in line with policy 6 and figure 28 [of the core strategy]

6.3 Additional guidance

The sequential test

6.3.1 We follow a sequential approach to make sure that we get as much affordable housing as possible. This is in accordance with the sequential approach required by national and regional policy.

6.3.2 The sequential approach is set out below. This applies to all types of housing development including small schemes and student housing developments:

1. All housing, including affordable housing should be located on the development site.
2. In exceptional circumstances we may allow the affordable housing to be provided off-site. In these circumstances we require that affordable housing is provided on another site or sites in the local area of the proposed development.
3. In exceptional circumstances we may allow a pooled contribution in lieu of on-site or off-site affordable housing. In these circumstances we require a payment towards providing affordable housing instead of the affordable housing being built as part of the proposed development.

6.3.3 Where we allow either an off-site or pooled contribution provision, at least as much affordable housing must be provided as would have been provided if the minimum 35% affordable housing policy requirement were achieved on-site.

6.3.4 Affordable housing should be delivered at the same time as private housing. This should be the case for on-site, off-site and a pooled contribution provision.

On-site provision

6.3.5 The general presumption is that affordable housing should be provided on-site. Where an applicant suggests to us that they cannot provide the minimum policy requirement on site, the first option is to discuss with the council how to ensure as much affordable housing as possible is provided on site. This may include varying the affordable housing tenure mix to be provided between intermediate and social rented housing. Applicants are required to submit a financial appraisal to demonstrate why the policy requirement amount or mix of affordable housing cannot be delivered on-site. Further information on financial appraisals is set out in section 8.3 of this SPD. If the financial appraisal demonstrates to our satisfaction that the required level or mix of affordable housing is not financially viable on-site, we may allow off-site provision or a pooled contribution.

Off-site provision

- 6.3.6 In some cases applicants may demonstrate to us why the affordable housing cannot be built on-site. Applicants must demonstrate this to us through a financial appraisal. Where we accept that the best option for the affordable housing is to be built off-site (for example due to site constraints) we will require the affordable housing to be built on another site near the development.
- 6.3.7 We will only consider off-site affordable housing where an appropriate site or sites have been identified near to the development site. We require applicants to have secured planning permission for the required amount of off-site affordable housing before any occupation of the market housing development. We also required that no more than 50% of the development will be occupied before the affordable housing units are completed and handed over to the registered provider. This will be set out in the section 106 agreement.
- 6.3.8 We will require the off-site affordable housing to be built and ready for occupation at the same time as the on-site market housing. We will also require that off-site affordable housing is additional to what would have come forward through a standard development on that site (ie it results in a net gain of affordable housing units above standard policy requirements). This will usually result in a higher percentage of affordable housing on any sites that are used for the delivery of off-site affordable housing.

Example 3 : Calculating the requirement for off-site affordable housing

- A developer is required to provide 40 habitable rooms off-site, as it has been demonstrated to our satisfaction that these rooms cannot be provided on-site
- The off-site scheme proposed development is to built 50 residential units, made up of 145 habitable rooms
- Core strategy policy 6 requires a minimum of 35% of habitable rooms to be affordable on all sites of over 15 units
- 35% of 145 habitable rooms is 50.75 habitable rooms required as affordable
- Because the figure is 50.75, we round up the requirement to 51 habitable rooms
- The developer is required to provide 40 habitable rooms as part of the off-site provision plus the 51 habitable rooms required as part of standard policy

In total the developer has to provide 91 habitable rooms as affordable housing (i.e. overall this would be 63% of the scheme)

Pooling contributions for affordable housing

- 6.3.9 New housing developments in Southwark may, in exceptional circumstances, provide affordable

housing by making a pooled contribution instead of providing the affordable housing on-site or through the developer securing their own off-site affordable housing site. The sequential test must be followed to justify that at least as much affordable housing as would have been provided if the minimum 35% affordable housing requirement were achieved on-site. A minimum of £100,000 of pooled contribution per habitable room of affordable housing will be required. To ensure that the maximum reasonable proportion of affordable housing is negotiated on each development we will determine the exact amount required (above £100 000 per affordable habitable room) using a robust viability assessment. Our current calculations and evidence base demonstrate that this approach is justified and reasonable. This is set out in two of our studies: Payments in lieu of on-site affordable housing: viability testing, and Southwark student study: implementation. Both of these can be viewed on our website at:

<http://www.southwark.gov.uk/ldf/evidence>

- 6.3.10 This approach will help us to deliver the core strategy, the 'Housing Strategy 2009 – 2016' and the Community Strategy 'Southwark 2016' by improving places, increasing housing choice, providing new homes and improving mixed and balanced communities. This will enable Southwark to continue to meet London plan and core strategy affordable housing targets. Without this approach we are unlikely to meet our targets due to the changes in the economic environment and reduced provision of Government and Homes and Communities Agency funding changes. This SPD guidance is to be applied as part of delivering policy 6 and policy 8 of the core strategy and saved Southwark Plan policy 4.4 and must be weighed up alongside all of the policies in the development plan and the Local Development Framework. This is one element in the consideration of whether a residential element of a development is acceptable and should be weighed up alongside all of the other material considerations. The developer will be required to provide on-site affordable housing in line with the Local Development Framework if the pooled contribution cannot be provided as set out in this SPD.
- 6.3.11 We need to comply with national policy and the Mayor's policy of promoting choices and quality in housing and creating sustainable, inclusive and mixed communities. This approach will help to deliver London Plan policies 3A.5 Housing choice and 3A.9 Affordable housing targets. Paragraph 29 of Planning Policy Statement 3 Housing and policy 3A.10 and paragraphs 3.55 and 3.56 of the London Plan 2008 set out that affordable housing should be provided firstly on-site, then off-site and only then in exceptional circumstances as an in-lieu payment. However, paragraph 29 of PPS 3 makes it clear that 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. We consider that the pooled contribution is consistent with the strategy of PPS3 as we will be providing additional homes, increasing housing choice, affordable housing and family housing to meet needs within Southwark and London.

6.3.12 Payment of the pooled contribution will be in stages based on the progress of the development from obtaining planning permission, to commencement of construction, completion and through stages of occupation. 25% of the contribution should be paid prior to implementation, 50% should be paid prior to practical completion, and the remaining 25% should be paid prior to first occupation of the development. The triggers for payment are to ensure that there is no negative impact on provision of affordable housing. Affordable housing would normally be expected to be provided alongside the initial private units. Therefore the trigger will enable a similar level of timely affordable housing to be completed.

6.3.13 The pooled contribution will be secured as part of the section 106 legal agreement for the development and associated planning permission which will expire 2 years from the date granted. This pooled contribution is required in addition to the section 106 requirements of the core strategy, Southwark Plan, the Section 106 Planning obligations SPD and any other Local Development Framework requirements. The section 106 agreement must specify the pooled contribution sum and the developments where this will be spent. To receive support, schemes will be required to demonstrate quality, deliverability and value for money. These will be built by the council alone, or by the council in partnership with a registered provider/developer.

Calculating the pooled contributions

6.3.14 For developments of 15 or more housing units, the required amount of affordable housing (based on habitable rooms will be multiplied by £100,000 to calculate how much the pooled contribution should be. These may be higher if the financial appraisals demonstrates that a higher sum can be achieved.

6.3.15 For developments of between 10 and 14 units (including mixed-use schemes where there are only between 10 and 14 residential units) the in-lieu payment will be calculated by:

- Finding out what size most of the housing units are (if they are mostly one bedroom, two bedrooms, three bedrooms etc)
- Calculating how many habitable rooms are in most of the housing units in the development. For example if most of the units are two bedrooms and one living room, than most of the units will have three habitable rooms
- Multiplying this number by how many affordable housing units are required to be provided in accordance with saved Southwark Plan policy 4.4
- Multiplying this by £100,000 . In cases where the financial appraisal demonstrates that a higher sum can be achieved, the figure will need to be multiplied by the higher payment per habitable room.

6.4 Monitoring and review

6.4.1 Through our Annual Monitoring Report we measure how much affordable housing is delivered. This is housing that has been delivered on-site or off-site. We also measure how much section 106 money we have secured in lieu of on-site affordable housing. This enables us to see whether our policies which normally require affordable housing on-site are being implemented. We monitor these policies to see whether we need to amend our policies through future development plan documents.



7. MAXIMISING AFFORDABLE HOUSING

7.1 Our strategy

7.1.2 We require development to provide as much affordable housing as is reasonably possible whilst also meeting the need for other types of development and encouraging mixed communities. We apply our affordable housing policies to all development of 10 units and above.

7.2 Our policies

7.2.1 Core strategy policy 6 Homes for people on different incomes, sets the policies:

- Requiring as much affordable housing on developments of 10 or more units as is financially viable
- Requiring a minimum of 35% affordable housing units on developments with 10 or more units
- Requiring a minimum of 35% private housing in the Elephant and Castle opportunity area and South Bermondsey, Faraday, Livesey, Nunhead, Peckham, the Lane, Brunswick Park and Camberwell Green wards. Figure 2 on page 21 shows these areas.

Figure 3 shows the tenure mix required. This is figure 28 of the core strategy.

7.2.2 Saved Southwark Plan policy 3.11 Efficient use of land sets the policies:

- All developments should ensure that they maximise the efficient use of land, whilst:
 - i. Protecting and amenity if neighbouring occupiers or users; and
 - ii. Ensuring a satisfactory standard of accommodation and amenity for future occupiers of the site; and
 - iii. Positively responding to the local context and complying with all policies relating to design; and
 - iv. Ensuring that the proposal does not unreasonably compromise the development potential of, or legitimate activities on, neighbouring sites; and
 - v. Making adequate provision for servicing, circulation and access to, from and through the site; and
 - vi. Ensuring that the scale of development is appropriate to the availability of public transport and other infrastructure

7.3 Additional guidance

Assessing the site capacity and underdevelopment

7.3.1 Proposals for development that appear to be designed or sub-divided to avoid the threshold at which affordable housing is required may need to be revised following an assessment of the site capacity. Where this appears to be the case, we will look at:

- Assessing the application against saved Southwark Plan Policy 3.11 Efficient use of land
- Looking at whether appropriate density levels have been applied to the site, taking into account core strategy Policy 5 providing new homes
- Assessing the application against the design and access statement to see if the proposed development is the best design solution
- Whether the site is artificially sub-divided and whether the planning application should in fact be covering a wider area

Partial development, additional development and phased development

7.3.2 In addition to the above, we will also look at whether the scheme appears to be one of the following types of developments:

A. Sites that are partially developed

7.3.3 We will look at whether an application is an extension to a building which has an existing planning permission (this may be completed, under construction or yet to begin construction) to see whether it should be more properly considered to be part of a single development. We will take into account:

- The timing between the previous planning permission and the new planning application, and the extent to which the previous permission has been implemented
- Whether the fresh application is linked to the previous application. This may include ownership, shared access or shared buildings, level of occupation and other relevant considerations.

B. Phased developments

7.3.4 Where an application for housing is subject to a single permission, but is due to be delivered in phases, the affordable housing requirements will be applied across the overall scheme. In cases where, following the submission of a viability appraisal, planning permission allows for the provision of less than the core strategy or area action plan requirement of affordable housing in the initial phase, we will set out a process of re-appraisal prior to the commencement of each subsequent phase to assess whether that phase is capable of providing increased levels of affordable housing. This will be secured through the Section 106 agreement.

C. New applications on sites with planning permission

7.3.5 If a site has an existing planning permission and a new planning application is submitted we will always look at whether the site can accommodate the required level of affordable housing in accordance with our policies. There will be no presumption that the equivalent amount of affordable housing will be required for the new planning permission as for the existing planning permission, as each individual application is assessed on its own merits in line with policy as is exists at that time. The amount of affordable housing required will be calculated by reference to the new total number of units (gross).

Redevelopment of sites

7.3.6 Much of the development in Southwark is on sites that are already used for housing. Often the redevelopment of sites can help make better use of the plot in accordance with saved Southwark Plan Policy 3.11 Efficient Use of Land. We apply our affordable housing policies to redevelopments of existing housing where the total number of units increases to 10 or above or the site is above 0.5 hectares. The amount of affordable housing required is calculated by using the total (gross) number of housing units proposed in the application.

Example four

- There are currently 9 private residential units on a site in Canada Water
- These 9 units are being knocked down and rebuilt and a further 8 units are also being built
- This bring the total (or gross) number of housing units proposed in the application to 17
- In accordance with our policies, 35% of the total habitable rooms within the development would need to be affordable
- As the development is over 15 units, we would require this to be calculated by habitable room

Mixed use

7.3.4 We encourage mixed use developments, particularly in our town centres. Mixed use developments help use land more efficiently in line with saved Southwark Plan Policy 3.11. For example housing above a shop or offices can help make the best use of land whilst also encouraging people to use and/or work in the shops and businesses they live near to. Mixed use developments can also improve safety and security by having people around at different hours of the day.

7.3.5 We require affordable housing on mixed-use schemes that propose 10 or more housing units. In cases where planning permission has been granted for a mixed use scheme and this is

subsequently amended through a new or amended planning application which increases the amount of residential use, the amount of affordable housing required will need to be recalculated across the whole scheme. In recalculating the affordable housing that is required, the total number of habitable rooms across the whole of the site will need to be taken into consideration.

Live-work

- 7.3.6 Live-work units combine both residential and employment space in one unit. Our saved Southwark Plan Policy 1.6 Live-work units, requires the employment and residential uses to be separately defined and capable of operating independently.
- 7.3.7 We do not accept live-work units as affordable housing as they do not meet an identified need for affordable housing. However, they do generate a requirement for affordable housing like any other type of residential unit. If the development is for more than 10 live-work units we will require the minimum policy requirement for affordable housing to be met. Similarly if the live-work units are part of a mixed use development alongside other forms of housing, and together the number of residential units and live-work units exceeds 10 units, the minimum policy requirement for affordable housing must be met.

100% or mostly one tenure schemes

- 7.3.8 Historically we have received many applications for developments that are mostly or 100% affordable housing which has helped us deliver lots of new affordable housing. However, in some areas of the borough we have found that very little private housing is being developed and that some areas are becoming dominated by affordable housing. In order to ensure that we offer a range of housing choices including private housing to create balanced and mixed communities, core strategy policy 6 require a minimum amount of private housing to be provided in some areas of the borough. This is required by core strategy policy 6. In these specific areas we will not accept 100% affordable housing schemes and the maximum amount of affordable housing permitted will be 65% of the development. Where private housing is to be provided in areas with the minimum private housing policy in accordance with policy 6 of the core strategy, the council will secure it through a planning agreement under Section 106 of the Town and County Planning Act 1990.
- 7.3.9 The saved Southwark Plan Policy 4.4 tenure split within affordable housing is normally required in 100% or mostly affordable housing schemes. In cases where this cannot be met, the applicant must demonstrate to us the specific identified need for the scheme and specific tenure mix. We encourage applicants for these schemes to talk to us at an early stage in their preparation.
- 7.3.10 In these cases we would normally decide the appropriate tenure within the affordable housing by taking account of:

- The site location including whether it is within the private and affordable housing policy area, and the existing levels of affordable housing in the area
- The need to create a mix and choice of housing across the borough

7.3.11 Our standard section 106 (planning obligations) charges will also apply to all 100% or mostly affordable housing schemes of 10 units or more. Our Section 106 Planning Obligations Supplementary Planning Document provides further information.

Estate regeneration

7.3.12 Core strategy policy 6 sets out an overall net affordable housing target of 8558 new homes between 2011-2026. This means that across the whole borough we will ensure we replace any affordable housing which is lost and build more. We also set out affordable housing targets for different areas which are gross targets. This means that they do not take into account the demolition of existing housing, just the new housing built.

7.3.13 On some of our estate regeneration schemes we may not replace all of the affordable housing lost during redevelopment on that site. We set this out in core strategy policy 6 where we state that the same 35% minimum affordable housing will apply to both new and replacement housing. We have agreed with the Mayor that we may allow the loss of affordable housing to other tenures in some circumstances. The need to create mixed communities and to improve the quality of our existing homes means that we cannot replace all the affordable housing within estates.

7.3.14 Our approach to allow the loss of affordable housing to other tenures will provide for the creation of more mixed communities whilst maintaining growth overall. This will help to create a better mix and choice of housing in areas with high concentrations of social housing. It also allows for investment in housing estates across Southwark, both by private providers and the council in order to make more affordable homes meets the Decent Homes Standard. We are in the process of regenerating many of our estates and have plans to invest and improve more.

7.4 Monitoring and review

7.4.1 We monitor how much affordable housing is delivered through our Annual Monitoring Report (AMR). This includes affordable housing delivered from all sources, including new development, extensions, change of use, phased developments and estate regeneration. We record both gross and net figures so we can see how much of the development is net new affordable housing and how much is replacing existing affordable housing. We record housing when it is completed and so this ensures we do not double count for amended or new planning applications on a site already with planning permission.

8. SHELTERED, SUPPORTED AND EXTRA CARE HOUSING

8.1 Our strategy

8.1.1 We want to provide a range of housing to meet the Southwark 2016 and core strategy objectives of providing more and better homes. We want to provide homes that meet the differing needs of groups within Southwark.

8.2 Our policies

8.2.1 Saved Southwark Plan policy 4.7 Non self-contained housing for identified user groups, sets out that appropriate new development or changes of use which provide non self-contained residential accommodation will normally be permitted where:

- i. The need for, and suitability of, the accommodation can be demonstrated by the applicant
- ii. Its provision does not result in a significant loss of amenity to neighbouring occupiers
- iii. There is adequate infrastructure in the area to support any increase in residents and
- iv. The development provides a satisfactory standard of accommodation, including shared facilities. Provision must be made within the development for adequate amenities and facilities to support the specific needs of the occupiers, including staffing, servicing and management arrangements, with particular consideration given to the specific needs of children.

8.3 Additional guidance

- 8.3.1 Certain members of the community such as the elderly, people with mental or physical disabilities, and vulnerable people, need to have housing that caters for their specific needs. These types of housing include:
- i. Sheltered housing
 - ii. Supported housing
 - iii. Extra care housing
- 8.3.2 Specialist housing of this type needs to be made available at a cost that is affordable to the people that they are intended to house. For this reason, the requirement to provide affordable housing will not normally be applied to these types of housing (refer also to saved Southwark Plan Policy 4.7 and section 4 of the Residential Design SPD).
- 8.3.3 Our priority is to provide conventional housing that meets general needs, we have to make sure that any specialist housing is actually needed in the borough for those people that it is intended to house. This is to make sure that land is developed to build housing that is really needed, more specifically affordable housing and family housing.
- 8.3.4 Saved Southwark Plan policy 4.7 requires applicants to demonstrate a need for specialist non-self contained housing. This is to make sure that there are people in Southwark who need this type of housing and that it is not taking away land from conventional housing, including family and affordable housing.
- 8.3.5 For us to assess if there is a need for housing to meet specific needs, applicants will be required to:
- a. Demonstrate that there is a local need for such housing
 - b. Provide evidence that the housing will be affordable to those people that it is intended to house
 - c. Give details of the long-term lease, management and maintenance arrangements of the accommodation
 - d. Provide evidence of their experience of delivering and managing high quality schemes of the type of housing they propose to deliver.
 - e. Provide evidence that there is a confirmed source of revenue funding for any support or care element of the scheme. For example this may be confirmation from Southwark Health and Social Care.
- 8.3.5 If satisfactory evidence of an identified local need for specialist accommodation is not submitted with a planning application, normal affordable housing requirements will apply in accordance with core strategy policies 6 and 8 and saved Southwark Plan policy 4.4.
- 8.3.6 Applicants are strongly encouraged to discuss proposals for housing for specific user groups with us at an early stage.

8.3.7 If housing for specific needs is converted to general needs housing in the future, normal affordable housing requirements will apply.

8.4 Monitoring and review

8.4.1 We monitor how much of these types of housing are completed through our Annual Monitoring Report (AMR). These are normally recorded within the indicator measuring the amount of residential institutions (D1 Use Class) or within the indicator for the amount of hostels.



9. FINANCING AND SECURING AFFORDABLE HOUSING

9.1 Our strategy

9.1.1 We want to fully implement our affordable housing policies and ensure that as much affordable housing as is reasonably possible is built. Our core strategy and saved Southwark Plan policies set out how we secure affordable housing through section 106 planning obligations.

9.2 Our policies

9.2.1 Core strategy policy 6 Homes for people on different incomes, sets the following policies:

- Requiring as much affordable housing on developments of 10 or more units as is financially viable

9.2.2 Core strategy policy 14 Implementation and delivery states:

- Using planning obligations to reduce or mitigate the impact of developments

9.2.3 Saved Southwark Plan policy 2.5 Planning obligations, sets out the cases when the Council will enter into planning obligations. These include:

- Secure an appropriate mix of uses within a development

9.2.4 It also sets out that obligations may:

- Restriction on development; and/or all or part of a development
- Be a financial contribution.

9.3 Additional guidance

How will affordable housing be financed?

- 9.3.1 As set out core strategy policy 6 we require as much affordable housing as is financially viable, with the policy requirement being a minimum of 35% affordable housing. Our Affordable Housing Viability Study 2010 shows that a minimum of 35% affordable housing on developments of 10 or more units is a viable, implementable policy over the 15 year timeframe of the core strategy (2011-2026).
- 9.3.2 Where the policy requirement cannot be met, the first option is to discuss with the council how to ensure as much affordable housing as possible is provided on site. This may include varying the affordable housing tenure mix to be provided on site between intermediate and social rented housing.

Financial appraisals

- 9.3.3 Applicants are required to submit the GLA's Development Control Toolkit Model to demonstrate why the policy requirement amount or mix of affordable housing cannot be delivered. The GLA Toolkit comprises of a spreadsheet with borough specific defaults for inputs which applicants can override with their own actual inputs if desired. The financial appraisal indicates the financial viability of delivering affordable housing on any particular scheme. This is based on the residual land value which amounts to the revenue from all house sales minus all non-land costs. This value should demonstrate that the maximum reasonable amount of affordable housing is being achieved.
- 9.3.4 The GLA Toolkit is not suitable for dealing with student housing schemes. Instead some existing commercial tools may be better able to more accurately assess the viability of student housing schemes where applicants suggest that the policy requirement amount of affordable housing cannot be met.
- 9.3.5 When we receive financial appraisals, we will assess them to make sure that we agree with the estimations that have been made, particularly about build costs and house prices. The results of these assessments will be used when we are negotiating and making decisions on planning applications.
- 9.3.6 Unless the financial appraisal justifies to our satisfaction why the delivery of the required level of affordable housing is not financially possible, we will require that it is provided on-site. In the exceptional cases we will allow off-site provision or a pooled contribution in lieu of on-site affordable housing. This will also be subject to a financial appraisal.

9.3.7 In making our decision on whether we agree with the estimations that have been made in the financial appraisals, we will take into consideration genuinely abnormal site costs that could not reasonably have been anticipated which may justify a reduction in the level of affordable housing. Examples of abnormal site costs are unexpected costs associated with the extensive preservation of archaeological remains or extensive remediation of contaminated land.

9.3.8 We will expect that the applicant has taken into consideration:

- The need to provide affordable housing and costs associated with other known policy requirements such as renewable energy and section 106 payments in accordance with our section 106 toolkit
- Any constraints associated with the site, such as if it has been contaminated by previous industrial uses or is in an archeological priority zone
- Standard development costs such as:
 - » demolition
 - » landscaping
 - » surveys e.g. archaeological or ecological
 - » ground conditions
 - » drainage or flood prevention measures and
 - » noise abatement measures, i.e. earth bunds, etc.

9.3.9 Applicants will be required to pay for the costs associated with carrying out financial appraisals and our reasonable costs associated with our subsequent assessment of them. This is because the financial appraisal seeks to justify the planning merits of reduced affordable housing provision or an off-site or pooled contribution in lieu of on-site affordable housing provision, as an exception to adopted planning policy.

Reviewing viability

9.3.10 In some cases, based on a financial appraisal we may decide to grant planning permission for a scheme which is not compliant with our policy requirement of 35% affordable housing or our policies on tenure within the affordable housing. In these cases we may require a clause in the section 106 agreement that would require a viability review prior to implementation using the GLA's Development Control Toolkit Model (or in student schemes a suitable commercial viability tool) to see whether the scheme could at that time provide more affordable housing or other section 106 contribution than would have been possible at the time planning permission was granted.

What happens once it is built?

- 9.3.11 Once affordable housing is built by a private developer, we will expect it to be transferred to a registered provider or other affordable housing provider. We have a list of registered providers with significant development and housing management role in Southwark. The up-to-date list is on our website at: <http://www.southwark.gov.uk/ahspd>
- 9.3.12 In circumstances where applicants are looking for a partner registered provider, we will usually refer the developer to a registered provider on this list. The developer should sell the affordable housing to the registered provider or affordable housing provider at a price which accords with the capital funding that the registered provider or affordable housing provider can raise. The amount of funding that a registered provider or affordable housing provider can raise is based on the future income that they will get from the affordable units from rents. Appendix A of this SPD sets out guidance on the amount of money payable by a registered provider to a developer for social rented housing.

Public subsidy

- 9.3.13 The Homes and Communities Agency (HCA) currently allocate public subsidy. Our role is to advise the HCA if we support an application for public subsidy. The HCA receive bids from its Investment Partners, mainly registered providers and will support those that best meet its funding criteria of value for money, quality, adherence to policy and assurance of delivery.
- 9.3.14 As part of this process, registered providers consult with us prior to submitting a bid and the HCA will consult us to seek our views on how the bids will address local priorities and housing need.

Securing affordable housing

How will affordable housing be secured - Section 106 Planning Contributions?

- 9.3.15 Where affordable housing is to be provided, the council will secure it through a planning agreement under Section 106 of the Town and County Planning Act 1990.
- 9.3.16 Applicants are strongly advised to agree the details of the affordable housing to be provided with us at the pre-application stage and certainly before a decision is made on the application.

This would normally cover the following issues:

- Location of the affordable units on the site
- Affordability thresholds – housing will have to be available at the costs outlined in section

2.1 and 2.2 of this SPD. We will also ensure that intermediate housing is available to households in Southwark in accordance with the annual household income range mid-points for intermediate housing units set out in table one in section 2.1.

- That no more than 50% of the development will be occupied before the affordable housing units are completed and handed over to the registered provider
- Number, tenure and size of the affordable housing units
- Standards which the affordable housing units must meet
- Terms to ensure that we secure local authority nomination rights
- The retention of social housing in perpetuity –to ensure that all the dwellings remain permanently, solely and exclusively available to meet the identified affordable housing need

9.3.17 Where 100% affordable housing schemes are proposed the section 106 agreement will include conditions that ensure that if the scheme is not developed solely for affordable housing it will become subject to normal affordable housing requirements.

9.3.18 All relevant matters, including arrangements for service charging, should be resolved between all parties before a section 106 agreement is signed. We strongly encourage the involvement of partner registered providers in drafting section 106 agreements. Where a registered provider is not involved, the section 106 agreement will be used to control affordability thresholds and occupancy so that the affordable housing will be available to those in need of it.

How will private housing be secured in areas with the minimum private housing policy?

9.3.19 Where private housing is to be provided in areas with the minimum private housing policy in accordance with policy 6 of the core strategy, the council will secure it through a planning agreement under Section 106 of the Town and County Planning Act 1990.

Keeping affordable housing affordable

9.3.20 Given the high demand for affordable housing in the borough and the need for Southwark to meet our strategic housing requirements, we will resist the loss of affordable housing where possible.

Social rented housing

9.3.21 We will ensure, through a section 106 agreement, that social rented housing remains both affordable and available to those in local housing need in the long term. This is referred to as retaining affordable housing 'in perpetuity'.

9.3.22 Measures which help to make sure that we retain affordable housing in perpetuity are through:

- The involvement of a registered provider in the development and management of a scheme
- Nominations agreements between the local authority and registered provider
- Section 106 Agreements, signed before planning permission is granted to ensure that the type of use and approved tenure mix is maintained
- Securing the tenure mix through the Section 106 Agreement

Intermediate housing

9.3.23 We recognise the benefits of helping people become home owners so we allow intermediate housing that is shared ownership to be 'staircased' to 100%. This means that households in shared ownership housing can eventually buy their home outright. However, we also recognise that intermediate housing needs to be provided for future generations in housing need.

Other priorities

9.3.24 All major applications are required to meet our minimum section 106 requirements. These are set out in the toolkit which supports our section 106 planning obligations supplementary planning document 2007.

9.3.25 There may be circumstances where, after the minimum section 106 requirements are met, a financial appraisal shows that it is not viable to provide the full policy requirement of affordable housing due to the scheme providing other exceptional community benefits. The applicant must demonstrate to us that the community benefits are additional to the standard minimum section 106 requirements and that the scheme is exceptionally beneficial to the wider community and meets the council's objectives.

9.3.26 In these exceptional circumstances we may review the levels of affordable housing to be provided as part of a scheme, if it is satisfactorily demonstrated that there is an identified need for such facilities, their wider benefit and that it is additional to the minimum section 106 requirements. We will require applicants to submit a financial appraisal to demonstrate why the affordable housing can not be provided due to the cost of the community benefits to be delivered.

9.3.27 Applicants are strongly encouraged to discuss such type of proposals with us at an early stage.

10. MAKING AN APPLICATION

10.1 Pre-application advice

- 10.1.1 We strongly encourage applicants to discuss proposals with us before submitting a planning application.
- 10.1.2 We offer a formal pre-application advice process which we encourage all applicants to make use of. This will help to make the planning process more efficient by allowing the identification and resolution of any potential issues before the application is actually submitted. It increases the likelihood of a submitted scheme being considered acceptable provided the professional advice received from us informs the final application.
- 10.1.3 Applicants are encouraged to complete our pre-application form and provide as much information as possible to inform the pre-application discussions/advice. We will provide written formal pre-application advice following receipt of the pre-application enquiry.
- 10.1.4 We may meet the applicant to discuss the scheme or we may consider that a review of the detailed information submitted is sufficient without a meeting. Our website link below sets out the service we offer and the cost this service.

www.southwark.gov.uk/downloads/download/512/request_for_pre-application_planning_advice

- 10.1.5 The more information that is provided to us at pre-application stage, the more detailed a response we can provide and the more chance there is that any concerns with the proposal will be identified and resolved before the application is submitted to us formally. Development management officers frequently seek advice on pre-applications from other planning teams including policy, transport, and design and conservation. Where appropriate they also involve other specialist officers including our housing team to provide detailed advice, particularly on affordable housing.

10.1.6 The key affordable housing related advice we can offer at pre-application stage is:

- Advice on the appropriate amount and mix of affordable housing
- Advice on the standard and quality of the proposed housing, design, layout and other development management matters
- The Head of Term that a Section 106 Agreement will need to cover
- Advice on Registered Providers and partnership working
- Advice on the likely funding for the affordable units
- Exceptions to normal policy requirements
- Assessment of open book financial appraisals submitted to us

10.1.7 The form in the web link above sets out the key documents that should be submitted as part of a pre-application discussion. In order to ensure affordable housing can be considered we also require:

- Total amount of affordable housing proposed, calculated in units, habitable rooms and floorspace (sqm)
- Percentage of affordable housing proposed calculated in units, habitable rooms and floor area (sqm)
- Percentage of social rented and intermediate housing proposed
- Number of bedrooms and floor areas within social rented and intermediate housing units
- The number of affordable wheelchair units to be provided and whether these will be social rented or intermediate

10.1.8 In order to provide as effective and detailed pre-application advice as possible, it is also helpful to have:

- The weekly cost to occupier of the proposed affordable units, including realistic and affordable service charges
- Details of the affordability and tenure of the intermediate homes and how these will provide for a range of income groups
- Mechanism for ensuring adequate management of the properties.

10.2 Engaging with a registered provider

10.2.1 We can also advise and help with contacting an appropriate registered provider to deliver the affordable housing element of a scheme at both pre-application and application stage if necessary. This will be through contacting one of the Registered Providers on our schedule in appendix C. All the Registered Providers on this schedule have:

- An existing development role in the borough
- Existing local infrastructure

- Approved Developer Status with the Homes and Communities Agency
- A satisfactory local housing management service
- Nomination agreements with us

10.2.2 We review our list of registered providers on a regular basis and we will update appendix C of this SPD accordingly on our website..

10.2.3 We encourage developers to make early contact with a registered provider. Working closely with a registered provider helps to ensure that high quality affordable housing can be delivered, which meets our affordability criteria.

10.2.4 In some cases, a registered provider may not be involved in the delivery of affordable housing. Where applicants choose to use other affordable housing providers that are not registered providers, the specific provider will need to be approved by Southwark's Director of Regeneration and Neighbourhoods. We would also encourage developers to seek advice from planning and housing officers on:

- Management and maintenance arrangements/service charges for occupiers of affordable housing
- Arrangements for retaining the housing as affordable for successive occupiers.

10.3 Submitting a planning application

10.3.1 Applicants must demonstrate that the affordable housing in their scheme is deliverable. An application will not be accepted as valid and will not be assessed if the Heads of Terms have not been submitted with the application. Where a registered provider is delivering the affordable housing, their details and confirmation of their involvement should also be provided. We expect the registered provider's requirements to have been designed into the scheme.

10.3.2 Where a registered provider is not to be involved in a scheme, additional information will need to be supplied on arrangements for allocation of properties, management arrangement and service charges and arrangements for passing on the affordable housing to successive occupiers.

Appendix A. Financing Affordable Housing

1. The amount a registered provider will normally pay for a social rented unit. This table indicates how much a registered provider would normally pay a developer for social rented units. The final column of the table shows the amount that would be paid. This amount represents the mortgage debt that a registered provider will be able to meet by charging a rental income to tenants of the affordable units. The columns showing target rents, on-costs and net rent show the components of this sum.

We will update these figures in line with the Homes and Communities Agency's updates.

Table 6: Dwelling Size

Dwelling size	Target rent (£ per week)	On - costs (£ per week)	Net rent (£ per week)	Sum payable by a registered provider to a developer for the provision of an appropriately sized dwelling (£)
1 bed	98.00	37.65	60.35	57,052
2 bed	112.00	39.65	72.35	68,397
3 bed	120.00	42.37	77.63	73,388
4+ bed	131.00	44.40	86.60	81,864

10.5 Notes:

1. Target rents are based on the Homes and Communities Agency's target rent formula. These affordable levels of rent are those at which registered providers are expected to charge rents on schemes involving section 106 agreements. Note rent restrictions also apply to larger units under the target rent formula.

2. In terms of the financial arrangements, the Council would wish the developer to provide the required amount of units/habitable rooms at a discount to allow a registered provider to acquire the affordable housing without public subsidy. The last column indicates how much a registered provider would be able to offer the developer for an affordable housing unit of a particular size.

3. On - costs (the difference between target rent and net rent) consist of:

- Management costs of £330 per unit p.a.
- Maintenance costs of £975 per unit p.a.
- Voids and bad debts at 3%
- Major Repairs applied at 1% of works cost

Note, service charges have been excluded from the above.

4. The sum payable to the developer is the amount that a registered provider will pay a developer for affordable housing units and represents the mortgage debt that can be serviced by the net rental income.

If you require this document in large print, Braille or audiotape please contact us on 020 7525 5539.

Arabic

هذه الوثيقة أعدت من قبل فريق سياسة تخطيط بلدية ساوثارك.
هذه الوثيقة ستأثر على القرارات التي اتخذت حول تخطيط وتطوير إستعمال الأرض في ساوثارك.
إذا اردت أن تطلب المزيد من المعلومات أو من الأستشارة بلغتك يرجى القيام بزيارة دكان (وان ستوب شوب) وأعلم الموظفين هناك باللغة التي تريدها. إن عناوين دكاكين (وان ستوب شوب) موجود في أسفل هذه الصفحة

Bengali

সাধারণ কাউন্সিলের প্ল্যানিং পলিসি টিম এই দলিলটি প্রকাশ করেছে। এই দলিলটি সাধারণ জমি ব্যবহারের পরিকল্পনা ও উন্নয়ন সম্পর্কিত সিদ্ধান্তগুলির উপর প্রভাব রাখবে। আপনি যদি আপনার ভাষায় অতিরিক্ত তথ্য ও পরামর্শ চান তাহলে অনুগ্রহ করে ওয়ান স্টপ শপে যাবেন এবং কি ভাষায় এটা আপনার দরকার তা কর্মচারীদের জানাবেন। ওয়ান স্টপ শপগুলোর ঠিকানা এই পৃষ্ঠার নিচে দেয়া হল।

French

Ce document est produit par l'équipe de la politique du planning de la mairie de Southwark. Ce document affectera les décisions prises sur le planning de l'utilisation des terrains et du développement dans Southwark. Si vous avez besoin de plus de renseignements ou de conseils dans votre langue, veuillez vous présenter au One Stop Shop et faire savoir au personnel la langue dont vous avez besoin. Les adresses des One Stop Shops sont au bas de cette page.

Somali

Dukumeentigan waxa soo bandhigay kooxda Qorshaynta siyaasada Golahaasha Southwark. Dukumeentigani wuxuu saamaynayaa go'aanaddii lagu sameeyey isticmaalka dhuulka ee qorshaynta iyo horumarinta ee Southwark.Haddii aad u baahan tahay faahfaahin dheeraad ah ama talo ku saabsan luqadaada fadlan booqdo dukaanka loo yaqaan (One Stop Shop) xafiiska kaalmaynta kirada guryaha shaqaalaha u sheeg luqada aad u baahan tahay. Cinwaanada dukaamada loo yaqaan (One Stop Shops) xafiisyada kaalmaynta kirada guryaha waa kuwan ku qoran bogan hoosteedda.

Spanish

Este documento ha sido producido por el equipo de planificación de Southwark. Este documento afectará las decisiones que se tomarán sobre uso de terrenos, planificación y desarrollo en Southwark. Si usted requiere más información o consejos en su idioma por favor visite un One Stop Shop y diga a los empleados qué idioma usted requiere. Las direcciones de los One Stop Shops están al final de esta página.

Tigrinya

እዚ ሰነድ (ጽሑፍ) ብሳዕርክ ካውንስል (Southwark) ናይ ውጥን መምርሒ ጉጅለ ዝተዳለወ እዩ ። እዚ ሰነድኪ ኣብ ሳዕርክ ናይ መሬት ኣጠቓቕማ መደብን ስብዮትን ኣብ ዝግበሩ ውሳኔታት ለውጢ ከምጽእ ይኽእል ኢዩ ። ተወሳኺ ኣብሬታን ምኽርን ብቋንቋኹም እንተደለኹም ናብ ዋን ስቶፕ ሾፕ (one stop shop) ብምኻድ ንትረኽቡዎ ሰራሕተኛ ትደልይዎ ቋንቋ ንገርዎ ። ናይ ዋን ስቶፕ ሾፕ ኣድረሻ ኣብ ታሕቲ ተጻሒፉ ይርከብ ።