

Affordable Housing

- 4.16 Core Strategy Policy H1, Affordable Housing Thresholds and Targets, sets out a requirement for the provision of Affordable Housing in all residential schemes of more than 10 houses. In the case of Withington the overall housing growth target arising from Core Strategy Policy RA1 amounted to around 126 dwellings of which 42 should be affordable. However, once existing commitments (March 2017) have been taken into account there is no residual balance of Affordable Houses to be provided. The view of residents, as expressed in the consultations, is that this provision should be met through low cost housing to buy rather than through social rented housing of which Withington already has as a significant proportion in its overall housing stock.
- 4.17 The consultations also resulted in a clear view of residents that there is an unmet demand for assistance to enable people to get on to the housing ladder. This can be achieved through several affordable homes options including:
- a. Shared ownership (purchase up to 80% of the market value and rent the remainder)
 - b. Low Cost Market Housing (i.e. housing sold below market value subject to a covenant to maintain that status)
 - c. Intermediate Rent (Saving to buy: rent at no more than 80% of market rent)
 - d. Rent to buy (as c. above but paying more rent towards acquisition)
- These alternatives to social rented accommodation are summarised in the National Planning Policy Framework thus:
- Affordable rented housing subject to rent controls that require no more than 80% of the local market rent
 - Intermediate homes for sale and rent provided at a cost above social rent but below market levels.
- 4.18 As a further consideration it should be noted that, in the likely absence of more large (i.e. developments of more than 10 dwellings or which have a gross floorspace of more than 1,000 m²) coming forward in the remaining plan period, the threshold of 10 dwellings for Core Strategy Policy H1 may result in no new Affordable Houses being provided, except on 'Rural Exception sites'. Care, however, needs to be taken where one site is subdivided and developed in sections in order to avoid the threshold of 10. In such cases, and where there is a clear connection between sites either through proximity or ownership, their cumulative totals will be taken into account when assessing them against the threshold.

Policy P4 Affordable Housing

In accordance with Core Strategy Policy H1 each future residential development of 10 or more dwellings (or more than 1,000 m² gross floor area) shall include an element of Affordable Housing meeting the definition of Affordable Housing in the Core Strategy. Where schemes of less than 10 dwellings/1,000 m² can be shown to have a connection through either proximity or ownership then they will be considered together for the purposes of the threshold. Affordable Housing provided on-site should take one of the following forms:

- a. **Affordable rented housing subject to rent controls that require no more than 80% of the local market rent**
 - b. **Intermediate homes for sale and rent provided at a cost above social rent but below market levels.**
- 4.19 The Core Strategy also makes provision for Rural Exception sites in Policy H2 and that may result in additional Affordable Houses over and above those resulting from Policy P4 above. In which case it will be necessary to monitor the overall delivery of Affordable

Housing to ensure that a balance of open market and Affordable Housing is maintained through the plan period.