

CONSULTATION DRAFT
SUPPLEMENTARY PLANNING
GUIDANCE

AFFORDABLE HOUSING



**CYNGOR SIR
YNYS MÔN
ISLE OF ANGLESEY
COUNTY COUNCIL**

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ANGLESEY AND GWYNEDD JOINT LOCAL DEVELOPMENT PLAN

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CHAPTER 1 – INTRODUCTION

1.1 Purpose

1.1.1 The objective of this guide is to:

- assist the public and their agents in the preparation of plans and proposals and to guide them in discussions with officers before submitting planning applications,
- assist officers to assess planning applications, and officers and advisors to make decisions on planning applications, and
- to help Planning Inspectors to make decisions on appeals.

1.1.2 The overall aim is to improve the quality of new developments and to facilitate consistent and transparent decision making.

1.2 The policy context

Local Development Plan

1.2.1 Under planning legislation, the 'development plan' includes planning policies for each area. The Gwynedd and Anglesey Joint Local Development Plan was adopted on 31 July 2017. It is relevant to Gwynedd Planning Authority area and the Anglesey Local Planning Authority area.

1.2.2 The Plan provides broad policies as well as designations for the main land uses such as housing, employment and retail, and it will help shape the future of the Plan area in a physical and environmental way, as well as influencing it in economic, social and cultural terms. Therefore, the Plan seeks to:

- guide the Local Planning Authorities to make rational and consistent decisions on planning applications by providing a policy framework that is consistent with national policy, and
- guide development to appropriate locations for the period up until 2026.

The need for Supplementary Planning Guidance

1.2.3 Although the Plan contains policies that the Local Planning Authorities can use to make consistent and transparent decisions on development proposals, it cannot provide all the detailed advice needed by officers and potential applicants to guide the proposals locally. In order to provide this detailed advice, the Councils prepare a range of Supplementary Planning Guidance to support the Plan by providing more detailed guidance on a variety of topics and issues to help interpret and implement the policies and proposals in the Plan.

1.2.4 There are a number of different ways in which affordable housing can be provided for local people. This SPG only deals with the provision of affordable housing through the planning process. This includes dwellings provided through all forms of development opportunities i.e. on allocated, windfall and rural exception sites, including both new build and adaptation and change of use of existing buildings. The Gwynedd Council Housing Strategy (2013-2017) and the Anglesey Council Local Housing Strategy (2014-2019) elaborate on the various tools applied in the area to provide affordable housing.

1.3 Supplementary Planning Guidance Status

- 1.3.1 Supplementary Planning Guidance can be considered as a material planning consideration in the assessment process and when deciding on planning applications. The Welsh Government and the Planning Inspectorate place great emphasis on Supplementary Planning Guidance derived from, and consistent with, the development plan. The Supplementary Planning Guidance does not present any new policy.
- 1.3.2 In line with the Welsh Government advice, the Supplementary Planning Guidance has been subject to public consultation and a decision by the Joint Planning Policy Committee on behalf of the Councils. The draft of this Supplementary Planning Guidance was approved for public consultation on *date* by the *name* Committee. The Supplementary Planning Guidance has been the subject of a public consultation exercise between *dates*. Consideration was given to *x* comments submitted to the Authorities, and where it was appropriate, appropriate improvements were included in the final draft approved by the *Joint Planning Policy Committee* on *date* to be used as a material consideration in assessing and determining planning applications and appeals. Comments are summarised in the *Appendix* together with the Authorities' response or location of the report to the Committee.

(After adoption) Considerable emphasis should be given to this document therefore as a material planning consideration.

CHAPTER 2 – POLICY CONTEXT

Additional work required:

- Need to move the current Chapter into Appendix 1 and rather include a summary of the key issues identified within this Chapter.

2.1 National Policy Guidance

Planning Policy Wales (PPW) (Edition 9, November 2016)

- 2.1.1 Paragraph 9.2.14 of Planning Policy Wales (PPW) (Edition 9, November 2016) states that Affordable Housing is a material planning consideration in preparing a development plan and outlines what constitutes an affordable dwelling:

“9.2.14 A community’s need for **affordable housing** is a material planning consideration which must be taken into account in formulating development plan policies. Affordable housing for the purposes of the land use planning system is housing where there are secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers. However, it is recognised that some schemes may provide for staircasing to full ownership. Where this is the case there must be secure arrangements in place to ensure the recycling of capital receipts to provide replacement affordable housing. Affordable housing includes social rented housing owned by local authorities and registered social landlords and intermediate housing where prices or rents are above those of social rent but below market housing prices or rents. All other types of housing are referred to as ‘market housing’, that is private housing for sale or rent where the price is set in the open market and occupation is not subject to control by the local planning authority. Local Housing Market Assessments provide the evidence base supporting policies to deliver affordable housing through the land use planning system.”

- 2.1.2 Paragraph 9.2.15 states that affordable housing makes an essential contribution to community regeneration and social inclusion. For affordable housing it is important that authorities have an appreciation of the demand for different dwelling sizes and types of housing (i.e. intermediate and social rented) in relation to supply, so that they are well informed in negotiating the required appropriate mix of dwellings for new developments.
- 2.1.3 In line with PPW the Joint Local Development Plan (JLDP) includes an Plan-wide target for affordable housing, incorporates site thresholds, a policy for exception sites and states that rural enterprise dwellings can be considered as an affordable dwelling.
- 2.1.4 Paragraph 9.3.5 states that where a development plan policy makes clear an element of affordable housing, or other developer contributions, is required then this will be a material consideration in determining relevant applications.

Technical Advice Note (TAN) 2 ‘Planning and Affordable Housing’ (June 2006)

- 2.1.5 The TAN provides a practical guidance on the role of the planning system in delivering affordable housing.

2.1.6 It confirms, in line with paragraph 9.2.14 of PPW that affordable housing is housing where there are secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers. It includes:

- Social rented housing;
- Intermediate housing.

Social rented housing is that provided by local authorities and registered social landlords. Intermediate housing is that where prices or rents are above those of social rent but below market housing prices or rents.

2.1.7 All other type of housing is referred to as 'market housing' – that is private housing for sale or rent where the price is set in the open market and their occupation is not normally subject to control by the local planning authority.

2.1.8 Paragraph 10.4 states that when setting site-capacity thresholds and site specific targets local planning authorities should balance the need for affordable housing against site viability. Paragraph 10.6 states this will be a critical factor in determining thresholds, particularly on small sites.

2.1.9 The TAN advocates an occupancy cascade mechanism to ensure that occupants will always be found for affordable housing when such housing is vacated. This mechanism might set out the geographical areas and / or types of households that would be eligible for such housing. The eligibility criteria could initially be restricted to local residents, people employed locally or people with local connections who are in need of affordable housing. If the housing remained unoccupied after a certain time the criteria would gradually widen to ensure that a suitable occupant was found. The Glossary of Terms in Annex B in reference to Affordable Housing the first bullet point states that affordable housing should "... meet the needs of eligible households, including availability at low enough cost for them to afford, determined with regard to local incomes and local house prices..."

2.1.10 Paragraph 10.13 states that Rural Exception sites should be small solely for affordable housing. Paragraph 10.14 state that such sites are not appropriate for market housing and that it is not appropriate to included clauses in planning obligations that would enable lenders of private finance to dispose of property on the open market as a last resort if a borrower were to get into financial difficulties. (***This should be read in conjunction with updated guidance in Securing Mortgage Access for Affordable Housing: A good practice note for planning and housing practitioners (2013) below.***)

Technical Advice Note (TAN) 6 'Planning for Sustainable Rural Communities' (2010)

2.1.11 Paragraph 4.2.4 in relation to affordable housing states:

"... In the case of unsubsidised affordable housing the initial and resale value of the affordable home is capped at an affordable level linked either to a fixed multiple of local incomes, or discount from market value. Whilst the price of the affordable home covers development costs, prices are well below market values. For this model to work planning authorities must ensure that properties constructed are affordable to the local community as a whole, not only the initial occupier, and requests to allow disposal on the open market (except where the mortgagee is in possession) resisted."

Securing Mortgage Access for Affordable Housing: A good practice note for planning and housing practitioners (2013)

- 2.1.12 This guidance note has been prepared by the Welsh Local Government Association (WLGA), Welsh Government, the Council of Mortgage Lenders (CML) and the Chartered Institute of Housing (CIH) and Community Housing Cymru (CHC) as a response to the difficulties being encountered by all parties in providing affordable housing in perpetuity.
- 2.1.13 It is aimed at planning and housing practitioners to assist in the delivery of affordable housing. The purpose of the document is to offer examples of good practice for planning and housing professionals which can be referred to when considering drafting Section 106 agreements for affordable housing.
- 2.1.14 In the current economic climate lenders are now taking a more cautious view towards properties that are subject to certain conditions or restrictions. It would be imprudent to believe these views are temporary given the emergent legislation within the banking sector which is driving the sector to hold higher levels of capital for certain types of lending – this could challenge the economics of providing certain specialist mortgage products. Consideration of current market lending practices needs to therefore form an integral part of the whole planning process in order to maximise mortgage availability for prospective customers.
- 2.1.15 Suggested template clauses are included in Appendix 2. One example included in Appendix 2 refers to Mortgagee in possession procedures. If no exchange of contracts has taken place at the affordable price, within a period of 12 weeks (from the date that the Mortgagee notifies the Council in accordance with 3.2 above), between the Council (or its Nominee) and the Mortgagee, the Mortgagee (or its agent) can dispose of the Affordable Dwelling for sale at Open Market Value and to any purchaser free from qualifying restrictions but subject to payment (after recouping first the mortgage debt and costs) by the Mortgagee in Possession to the Council of all the difference between the sale price and the Affordable Price (subject to the sale price exceeding the Affordable Price) which sum the Council will use towards the provision of affordable dwelling(s) elsewhere in the relevant Gwynedd Unitary Development Plan catchment area.

2.2 Local Policy Context

Gwynedd Housing Strategy 2013-17

- 2.2.1 This Strategy is prepared by the Housing Partnership. It sets the direction for the coming years, and includes a range of interventions that will help people to be able to have access to housing, improve the quality of existing housing and the ability to respond to society's needs locally.
- 2.2.2 One of its priorities is to provide people with better access to affordable housing, to own and to rent.

Anglesey Council Local Housing Strategy 2014-19

- 2.2.3 The purpose of the 5 year Housing Strategy is to present a vision of continuous improvement for housing and housing related services on the Island and describes what the Council want to achieve on Anglesey by 2019.
- 2.2.4 One Theme within the Strategy is the Development of the right homes for Anglesey's future. It identifies that an inadequate supply of suitable affordable housing contributes to young people leaving the area and can restrict economic growth.
- 2.2.5 There is a commitment to maintain up to date evidence over the level of affordable housing needed and that this need for both the short term and long term will be linked to developing major economic projects envisioned on the Island.

Joint Local Development plan (JLDP) 2011-26 (Adopted July 2017)

- 2.2.6 Policy PS 18 'Affordable Housing' sets a minimum target of 1,572 new affordable homes with table 21 outlining the basis for this figure.
- 2.2.7 Policy TAI 15 'Affordable Housing Threshold & Distribution' outlines the relevant thresholds where development will be expected to make an affordable housing contribution as well as the percentage of affordable housing sought within the housing price areas identified within the Plan area. The Policy also addresses other matters to be taken into account, including appropriate tenure mix, integration of affordable element, viability assessment circumstances, mechanisms for occupation in perpetuity, size, scale and design of the affordable dwelling and local need in Local, Rural and Coastal Villages.
- 2.2.8 Where it is demonstrated that there is a proven local need for affordable housing that cannot be delivered within a reasonable timescale on a market site within a development boundary, proposals for 100% affordable housing schemes on suitable sites immediately adjacent to the development boundaries will be supported under Policy TAI 16.
- 2.2.9 Criterion (1) in Policy TAI 8 'Appropriate Housing Mix' states that proposals should contribute to creating sustainable mixed communities by maximising the delivery of affordable housing (including for affordable need) across the Plan area in accordance with Strategic Policy PS 18.
- 2.2.10 Policy TAI 6 'Housing in Clusters' only supports affordable housing for local need whereby that need has been proven.
- 2.2.11 A copy of the aforementioned policies is contained within Appendix 2 of this SPG. They can also be viewed within Chapter 6.4 of the Written Statement at:
<https://www.gwynedd.llyw.cymru/en/Council/Documents---Council/Strategies-and-policies/Environment-and-planning/Planning-policy/Anglesey-and-Gwynedd-Joint-Local-Development-Plan-Written-Statement.pdf>

CHAPTER 3 – WHAT IS AN AFFORDABLE DWELLING

3.1 Defining Affordable Housing

3.1.1 This Chapter focusses on three main areas being:

- Type of development considered as affordable housing;
- The price of affordable housing; and
- The size, scale and design of affordable housing.

3.2 Type of development considered as affordable housing

3.2.1 In line with PPW and TAN 2 (see Appendix 1) the Plan's policies cover two main types of affordable housing where there are secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers. These are:

Type of Affordable Housing	Description
Social Rented Housing	Provided by local authorities and Registered Social Landlords (RSLs), where rent levels have regard to the Welsh Government guideline rents and benchmark rents.
Intermediate Housing	Where prices or rents are above those of social rented housing but below market housing prices or rents. This can include equity sharing schemes (e.g. Homebuy and other emerging intermediate products) and self-build affordable housing.

3.2.2 Intermediate housing differs from low cost market housing, which are in essence affordable 'by design'. The Welsh Government does not consider low cost market to be affordable housing for the purpose of the land use planning system, i.e. TAN 2 requirements. It is acknowledged that low cost market housing is part of the overall housing provision within a housing market. It could provide open market housing which is within reach of more of the local population. However, the LPA will need to be satisfied that the size and type of any low cost market housing reflects the housing requirements in the area and thereby contribute towards creating a balanced and sustainable community.

3.2.3 Other types of housing are referred to as 'open market housing' which are private housing for sale or rent where the price is set on the open market and normally there is no mechanism to manage their occupancy. It should be noted that Policy TAI 5 in the JLDP introduces **Local Market Housing**, which is market housing but limited to those with a local connection to the specific settlements identified within the Policy. See Policy TAI 5 in the Plan and the separate SPG on Local Market Housing.

3.3 The price of affordable housing

3.3.1 This section outlines the expected price of social rented and intermediate affordable housing to ensure that any affordable housing provided remains affordable in perpetuity and provides for the long- term needs of the whole community. TAN 2 states that affordable housing should meet the needs of eligible households, including availability at low enough cost for them to afford, determined with regard to local incomes and local house prices.

3.3.2 Affordability in relation to rental levels

3.3.3 Affordable in relation to rented housing means that the householder (including spouse or partner) would be paying 25% or less of their gross income on the rent for a house of a size appropriate to their needs. Rent in excess of 25% of their gross income would be deemed not affordable. (This percentage level is supported by paragraph 6.16 of the Welsh Assembly Government’s ‘Local Housing Market Assessment Guide’ March 2006 see Appendix 3 for an overview of this document).

3.3.4 The following table outlines the approach in relation to different rented affordable accommodation:

Category	Approach
Social rented housing	The rent levels for the affordable housing provided by the Council or a Registered Social landlord (RSL) will be subject to Welsh Government controls.
Private Rented housing	<ul style="list-style-type: none"> • This is where the developer proposes to build and manage affordable housing to rent without the involvement of the Council or an RSL. • The affordable rent levels will be determined in the context of private rental levels in an area.

3.3.5 Affordability in relation to purchasing housing

3.3.6 Guidance within the Welsh Assembly Government’s ‘Local Housing Market Assessment Guide’ March 2006 states in paragraph 6.16:

“...A household is considered likely to be able to afford to buy a home that costs 3.5 times the gross household income for a single earner household, or 2.9 times the household income for dual income households...”.

It further states in paragraph 3.39 in relation to assessing whether households can afford shared ownership or shared equity properties:

“...given that shared ownership products will require both mortgage payments (on the part they own) and rental payments (on the landlord’s share). In these cases, rental and mortgage payments should together constitute no more than 30% of gross income...”

3.3.7 Affordable housing provided as intermediate housing must be at a price that is affordable for the area within which the proposal is located. The Councils will use median household income multiplied by 3.5 plus 5 or 10% deposit based upon the level required by mortgage providers.

3.3.8 Median household income on Ward level is only available for the new 11 Electoral Wards on Ynys Môn. Due to the scale of these Wards the Councils have used figures

based upon the Lower Super Output Areas (LSOA). See Appendix 4 for the table showing the latest median household income figures for the LSOA in the Plan area (At appropriate times this information will be updated and provided as a factual addendum to the SPG).

3.3.9 This figure is then multiplied by 3.5. We have used a 3.5 multiplier for both single earner household and dual income households due to the increase in house prices since 2006 when the Local Market Housing Assessment Guide was prepared.

3.3.10 Finally an allowance is made for a deposit level provided. In relation to the figures in Appendix 4 we have shown figures for a 5% deposit and 10% deposit based upon the median household income times 3.5.

3.3.11 The table below shows the calculation from Appendix 4 for the LSOA of Pentir 1 which forms part of the settlement of Bangor:

Table 1 : Anticipated Price of Affordable Dwelling in Pentir 1 LSOA

LSOA / Settlement	Median Household Income	3.5 household income	5% Deposit		10% Deposit	
			5% Deposit	3.5 x income plus 5%	10% Deposit	3.5 x income plus 10%
Pentir 1	£35,880	£125,580	£6,279	£131,859	£12,558	£138,138

3.3.12 The figures within this table indicate expected price of intermediate affordable units within the individual LSOA where the application is located, and will therefore form the starting point for the applicant and any discussions with the local planning authority.

3,4 The size, scale and design of affordable housing

3.4.1 The size and scale of the affordable housing must not be excessive in relation to the type of property required to meet the target need. Too large a property may not be affordable for other future need in the area.

Size

3.4.2 Specific need for the number of bedrooms

3.4.3 When the proposal is for a specific need, determination of the number of bedrooms required should consider the need to provide separate bedrooms for:

- Husband/wife or similar partnership;
- Each person aged 18 or over;
- Children aged 8 or over of different sex from children of any age;
- A maximum of two persons per bedroom.

3.4.4 For intermediate housing, dwellings may have one extra bedroom, in addition to the existing need.

Scale

3.4.5 Development Quality Requirement (DQR) Standards

- 3.4.6 All accommodation built using Social Housing Grant will be required to meet the Welsh Government's Development Quality Requirements (DQR) or the most recent Welsh Government standards.
- 3.4.7 Consideration should be given by private developers to provide affordable units to DQR standards since people on the Councils' Housing Register will only qualify for affordable housing that meets DQR. Additionally, RSLs can only purchase properties with a grant that are in line with DQR standards. Therefore providing affordable units that are in line with DQR standards could allow flexibility for RSLs to purchase those units should the developer fail to find suitably qualified individuals.
- 3.4.8 Overall Floor Area of Dwelling
- 3.4.9 Annex D of the Acceptable Cost Guidance (2015) includes a Table that outlines the notional floor areas for different types of residential units. This table has been reproduced within Appendix 5 of this SPG.
- 3.4.10 The Notional Floor Areas are provided as guidance on the expected floor areas that would be achieved if Development Quality Requirements (DQR) were implemented in full for each house or flat type listed. They are not a minimum sizes as the main criterion should be that all designs comply with DQR rather than merely achieving a notional floor area. House or flat designs that are fully DQR compliant can be achieved with floor areas below the notional figures. For dwellings that are not DQR compliant we would expect their floor areas to be below the notional figures in Appendix 5.
- 3.4.11 The Acceptable Cost Guidance (2015) provides clarity on how the notional floor areas are calculated. It states:

CALCULATION OF NOTIONAL FLOOR AREA (NFA)

1. Notional (or Net) Floor Area is measured to the internal finished surfaces of main containing walls on each floor, including private staircases, internal partitions, flues and ducts; it excludes external dustbin enclosures or stores, any porch open to the air or enclosed.
2. The measurement of floor area of common access flats excludes the area of the communal stairs and circulation space.
3. The measurement of floor areas of individual ground floor external access flats includes the area occupied by the staircase and entrance hall necessary to gain access to the first floor flat. The areas of the ground floor and upper floor flats (walk-up) shall be averaged in order to make comparisons against the notional floor areas shown above.
4. The floor area in rooms where the ceiling height is less than 1.50m is excluded.

3.5 Self-Build Affordable Housing Properties

- 3.5.1 The applicant will have to satisfy the Council of their eligibility for an affordable dwelling See Chapter 8 of the SPG for the steps required to demonstrate eligibility.
- 3.5.2 The number of bedrooms in the property should reflect the needs of the individual, see section 3.4.2 above in relation to the number of bedrooms etc. In addition the overall floor area should reflect the notional sizes referred to in Section 3.4.8 to ensure that the property remains affordable for future occupiers.

- 3.5.3 The applicant will be required to submit two independent valuations of the open market value of the proposed house. This will be based on the plans drawn up for the proposed house which should be in accordance with the overall floor area outlined in section 3.4.8 above. This valuation needs to be certified by a suitably qualified chartered surveyor and should be sent with the application. The financial cost in relation to obtaining the valuation will be borne by the applicant. In light of this sufficient detail needs to be provided with a proposal to allow for accurate valuations of the proposed property.

3.6 Serviced Affordable Plot

- 3.6.1 Subject to satisfying the need for affordable housing in the locality see Chapter 8 the cost of a serviced affordable plot will be evaluated against the overall build cost of the dwelling. This is to ensure that the overall cost of the dwelling does not exceed the anticipated cost of an affordable dwelling in the location of the application.

3.7 Rural Enterprise Dwellings

Additional work required to confirm wording for:

- Confirmation that when there is no need for a Rural Enterprise Dwelling upon future sale it will be considered as an affordable dwelling (in line with National Policy);
- Explain methodology for commuted sum payment where old permissions for agricultural / forestry worker dwellings are no longer required but the dwelling is of a size and scale that mean it is not appropriate as an affordable dwelling.

3.8 Extensions to Affordable Housing

Additional work required to confirm wording for:

- Paragraph stating that the permitted development rights will be removed from affordable housing to ensure that they are not extended in a way that increases its value above that of an affordable dwelling.

CHAPTER 4 – THE NEED FOR AFFORDABLE HOUSING IN THE PLAN AREA

4.1 Evidence over the Need for Affordable Housing

- 4.1.1 As highlighted in paragraph 9.2.14 of Planning Policy Wales (2016) the Council's Local Housing Market Assessments (LHMA) should provide the evidence to support policies to deliver affordable housing through the land use planning system.
- 4.1.2 A comprehensive housing need assessment is not required more frequently than every five years, however, the flexibility of the housing market requires regular updates to ensure a robust and valid evidence base.
- 4.1.3 The evidence provided by the Councils at the examination stage of the JLDP satisfied the Inspector that due to the level of need within the Plan area the evidence clearly demonstrated that the Plan should seek to maximise the contribution towards affordable housing provision.
- 4.1.4 The Councils maintain a Common Register of those in need of Social Rented Accommodation. Additionally both Councils are involved with Tai Teg which is a partnership initiative between housing organisations and developers in Anglesey and Gwynedd. This is a register of people interested in homeownership who cannot currently afford to buy on the open market. In addition the information on the register helps the partnership to identify housing need in specific areas, which then allows it to plan and develop housing stock in Anglesey and Gwynedd.
- 4.1.5 Appendix D of the Welsh Government's LHMA Guide states that village, community or neighbourhood surveys are optional additions to the main local housing survey. In the context of rural settlements, an additional survey of this type will be the only practical way to proceed in order to gauge the potential need for affordable housing. This is because in rural areas, affordable housing need can be highly localised and although a sample survey will be able to say how many households are in need across the whole local authority or within a sub-area of it, it will not be able to identify affordable housing needs in a particular village at a planning application stage.
- 4.1.6 The North West Wales Regional Rural Housing Enabler (RHE) Service operates in rural Anglesey and Gwynedd, the role of the Enabler is to:
- Raise awareness of the shortage of affordable housing for local people in rural areas.
 - Gather information regarding the needs for affordable housing within rural communities.
 - Empower communities so that they can explore innovative options.
 - Assist communities in forming appropriate partnerships.
 - Offer support to residents in relation to sustainable communities.
 - Work with communities so that they can register the needs of local people.
 - Improve the relationship between voluntary and statutory authorities and communities.
- 4.1.7 Where primary sources (LHMA, Common Housing and Tai Teg register) or evidence submitted by the applicant do not identify a need for Affordable housing for local need in a rural locality (e.g. because households in need have not chosen to register their need or preference for specific settlements) a local survey is the preferred option to demonstrate a need for affordable housing. The survey should be

undertaken by a qualified individual / company / service such as the RHE, with the methodology agreed with the Council. Applicants are encouraged to engage with the RHE at an early stage, however it should be noted there may be a charge for this service.

- 4.1.8 In all cases the Local Planning Authority will require evidence that the proposed affordable provision with a development reflects an appropriate mix in terms of scale, tenure, types and sizes of affordable housing being provided meets an identified need. The Housing Mix SPG provides additional information, including a pro- forma that should be submitted with relevant planning application to record the evidence to support a proposal.
- 4.1.9 The type of affordable housing provision will also have to reflect the settlement's position within the different policies of the JLDP as outlined in the table below:

Table 2: Type of Affordable Housing Provision

Category of Settlements (Policy Number)	Type of Affordable Provision
Sub-Regional Centre (TAI 1)	General Affordable housing provision in accordance with the definition in TAN 2 from within the relevant County i.e. Anglesey or Gwynedd.
Urban Service Centres (TAI 1)	
Local Service Centres (TAI 2)	
Service Villages (TAI 3)	
Local, Rural & Coastal Villages (TAI 4)	Affordable housing for local need – people in need of an affordable house who have resided within the Village or in the surrounding rural area for a continuous period of 5 years or more, either immediately before submitting the application or in the past.
Housing in Clusters (TAI 6)	Affordable house for local need - people in need of an affordable house who have resided within the Cluster or in the surrounding rural area for a continuous period of 5 years or more, either immediately before submitting the application or in the past.
Conversion of Traditional Buildings (TAI 7)	Affordable house for local need - people in need of an affordable house who have resided within the surrounding rural area for a continuous period of 5 years or more, either immediately before submitting the application or in the past.

- 4.1.10 The affordable housing for local need in the smaller settlements is to ensure that growth in these settlements will not draw people with no connection to the settlement / area out of Service Centres or Service Villages. This is highlighted within the Glossary of Terms for Affordable Housing for Local Need in the JLDP.
- 4.1.11 Chapter 8 of the SPG outlines the evidence required to satisfy the Local Planning Authority (LPA) that an individual is eligible or that there is sufficient need in a locality to support the application.

CHAPTER 5 – THE VIABILITY OF PROVIDING AFFORDABLE HOUSING

5.1 Why Assess Viability of a Scheme

5.1.1 The question of the viability of land for housing is central to planning policy. Paragraph 9.2.2 of Planning Policy Wales (2016) states "...The level of housing provision to be proposed over a plan period must be considered in the context of viability and deliverability...". TAN 2 further states that informed assumptions should be made about the levels of finance available for affordable housing and the type of affordable housing to be provided.

5.1.2 The courts have further emphasised the importance of robust viability evidence to underpin Affordable housing policies in development plans. The Court of Appeal in 2008 decided in a case brought against Blyth Valley council that:

"... an informed assessment of the viability of any such percentage figure is a central feature of the Planning Policy Statement (PPS3) on affordable housing. It is not peripheral, optional or cosmetic. It is patently a crucial requirement of the policy".

5.1.3 To justify the Threshold and Percentage of Affordable housing sought within the Plan area the Councils commissioned an Affordable Housing Viability Study (AHVS). This provided the justification over the figures contained within Policy TAI 15, which are explained in greater detail within Chapter 6 of this guidance.

5.2 House Price Sub-Areas

5.2.1 The AHVS identified sub-areas based on house prices within the Plan area. This was based upon the three years worth of HM Land Registry data for different house types (the study was undertaken in 2012 and therefore used data for the period 2009 to 2011). The sub-areas were based upon post code sectors and were informed by discussions in a workshop conducted with the housing industry and other stakeholders.

5.2.2 Separate Housing Price Areas with similar selling prices were then grouped together and a number of development mix scenarios, based upon typical development mixes on a notional one hectare site discussed at the stakeholder workshop, were tested for their viability.

5.2.3 The AHVS was updated during the Plan's Examination to consider changes in the market from the original work in 2012 and specifically the impact of costs of providing sprinklers (see: <https://www.gwynedd.llyw.cymru/en/Council/Documents---Council/Strategies-and-policies/Environment-and-planning/Planning-policy/Examination-Documents/Operating-Points/Session-4-Action-Points-4,-5,-6,-7-and-9.pdf>).

5.2.4 The following table outlines which settlements fall into different house price areas and the indicative % affordable housing target that should form the basis for proposals:

Table 3: Settlements in the Different House Price Area (which is a copy of Table 22 included in the Plan)

House Price Area	Sub-Regional Centre, Urban & Local Service Centres & Service Villages	Local, Rural, Coastal Villages
Percentage of Affordable Housing Sought: 30%		
Gwynedd High Value Coastal	Abersoch	Llanbedrog, Llangian, Mynytho, Sarn Bach
Rhosneigr	Rhosneigr	
Beaumaris	Beaumaris	Llanddona, Llangoed
Rural North West	Cemaes	Carreg-lefn, Llanfechell, Tregele
Bridgehead	Llanfair Pwllgwyngyll, Menai Bridge	Llandegfan
Trearddur & Rhoscolyn	No service centre in this area.	Four Mile Bridge (part), Trearddur Bay
South West	Newborough	Brynsiencyn, Dwyran
North East Rural	Benllech, Pentraeth	Llanbedr-goch, Moelfre
Larger Coastal Settlements	Bethel (Gwynedd), Bontnewydd, Caernarfon, Criccieth, Pwllheli, Porthmadog, Tremadog	Borth-y-Gest, Caethro, Efailnewydd, Llanystumdwy, Morfa Bychan
Percentage of Affordable Housing Sought: 20%		
Rural Centres	Area within the Park	Corris
Mid Rural	Gaerwen, Llannerch-y-medd	Llanddaniel-fab, Llangaffo
Northern Coast & South Arfon	Bangor, Penygroes	Llandygai, Llanllyfni, Nantlle, Rhiwlas, Talysarn, Tregarth, Y Felinheli
Rural West	Bodedern, Gwalchmai, Valley	Aberffraw, Bethel (Anglesey), Bryngwran, Caergeiliog, Four Mile Bridge (part), Llanfachraeth, Llanfaelog, Llanfaethlu, Llanfihangel-yn-Nhywyn, Llangristiolus, Llanrhuddlad, Malltraeth, Pencaernisiog,
Percentage of Affordable Housing Sought: 10%		
Llangefni	Llangefni	Bodffordd, Talwrn

House Price Area	Sub-Regional Centre, Urban & Local Service Centres & Service Villages	Local, Rural, Coastal Villages
Llŷn	Botwnnog, Chwilog, Nefyn, Y Ffôr	Aberdaron, Abererch, Clynnog Fawr, Dinas (Llanwnda) (part), Dinas Dinlle, Edern, Garndolbenmaen, Llanaelhaearn, Llandwrog, Llanybi, Llithfaen, Morfa Nefyn, Pentref Uchaf, Rhoshirwaun, Sarn Mellteyrn, Trefor, Tudweiliog,
Western Coastal & Rural ArfonR	Abermaw, Penrhyndeudraeth, Tywyn Deiniolen,	Brynrefail, Carmel, Dinas (Llanwnda) (part), Dolydd & Maen Coch, Fairbourne, Groeslon, Garreg-Llanfrothen, Penisarwaun, Rhosgadfan, Rhostryfan, Y Fron
Holyhead	Holyhead	
Amlwch & Hinterland	Amlwch	Pen-y-Sarn, Rhos-y-bol
The Mountains	Bethesda, Llanberis, Llanrug, Rachub	Cwm y Glo, Waunfawr
Eastern Gwynedd & National Park	Area within the Park	
Blaenau Ffestiniog	Blaenau Ffestiniog	

5.3 Determining the Affordable Housing Units provided outright / Contribution

5.3.1 Criterion 3 (iii) of TAI 15 outlines the approach that will be applied when the applicant considers that the proposed provision of affordable housing units within a scheme falls below the policy requirements. This could be due to the provision of the expected level of affordable units on their own or in combination with other planning obligation costs e.g. Educational Contribution, Open Space provision/ contribution. See the SPG on 'Planning Obligations, incorporating developer contributions for a range of infrastructure' for further details on possible planning obligations that could be applicable with a proposal. The onus will be on the applicant / developer / landowner to show on a viability pro-forma the circumstances justifying a lower affordable housing contribution and therefore a lower than expected on site tenure mix.

5.3.2 A copy of the viability pro-forma to be used is contained within Appendix 6 of this SPG. This needs to be completed and sent to the Local Planning Authority so that the Local Planning Authority in consultation with the Council's Housing Services can assess the information provided and determine whether this justifies a lower affordable housing contribution. The pro-forma requires information about:

Table 4 – Information Required with Viability Pro-Forma

Category	Information Required
1. Nature of Developments	<ul style="list-style-type: none"> • Type of units • Number of bedrooms • Internal floor area m² • Number of parking spaces • Nature of tenure • Projected Open Market & Affordable Values
2. Build Costs	<ul style="list-style-type: none"> • Cost of development per m² split down to: <ul style="list-style-type: none"> ○ Plot costs (base construction) ○ External works costs ○ Infrastructure
3. Other Development Costs	
3.1 Professional Fees	<ul style="list-style-type: none"> • List the anticipated cost for architect, planning consultant, quantity surveyor etc. supported with copies of the latest estimated cost from the relevant companies.
3.2 Internal Overheads	<ul style="list-style-type: none"> • Costs such as administrative within the development company, land buyers and planning all non-direct site associated costs.
3.3 Market Finance	<ul style="list-style-type: none"> • The cost of any loans associated with the development split between: <ul style="list-style-type: none"> ○ Finance for the land. ○ Finance of construction.
3.4 Marketing Fees	<ul style="list-style-type: none"> • The Estate Agents costs of selling the completed housing units. Supported with copies of quotes from Estate Agents for the work.
3.5 Developer Profit	<ul style="list-style-type: none"> • The profit margin that the developer will seek from the proposal.
3.6 Contractors Profit	<ul style="list-style-type: none"> • Only applies to the affordable housing element of a proposal.
4. Abnormal Costs	<ul style="list-style-type: none"> • A list and justification for any abnormal costs associated with the development. Supported by relevant quotes for any abnormal costs.
5. Planning Obligation Costs	<ul style="list-style-type: none"> • Any known planning obligation costs associated with the developments e.g. Education Contribution, Open Space Contribution etc. (These matters should be identified from pre-application discussions).

Category	Information Required
6. Site Purchase Costs	<ul style="list-style-type: none"> Actual price paid for a site with purchase date or an estimated cost of the site.

- 5.3.3 To allow the Local Planning Authority to respond in a timely manner it is important the information is provided in the manner stipulated within the Viability Pro-forma. Providing information in a different format could have an impact upon the time taken to assess the Viability obligations of a scheme. Commercially sensitive information will be dealt with confidentially by the Local Planning Authority. Any commercially sensitive information should clearly be labelled as such when submitted.
- 5.3.4 Criterion 3 (iv) of TAI 15 states that following the submission of the Viability Pro-forma if disagreement still exists between the applicant / developer / landowner and the Local Planning Authority then an independent external assessment of the scheme will be undertaken at the applicant's expense.
- 5.3.5 The number of affordable units provided will reflect the conclusions of this assessment. Payment for undertaking an independent assessment should be paid by the applicant / developer / landowner prior to commissioning the independent external assessment.
- 5.3.6 In cases of dispute the Local Planning Authority will accept the findings of an independent external assessment.
- 5.3.7 In instances where the applicant / developer / landowner refuses to undertake an independent external assessment the Local Planning Authority will refuse the application on the grounds that the Viability issue with the application has not been proven to the satisfaction of the LPA.

CHAPTER 6 – THRESHOLDS, DISTRIBUTION & REQUIREMENTS

6.1 Thresholds

6.1.1 The following table highlights the threshold figures within Policy TAI 15 when the Council will seek an affordable housing provision / contribution for both new build or conversion for settlements / areas identified in the settlement hierarchy:

CATEGORY OF SETTLEMENT	THRESHOLD
Sub-regional Centre	2 or more housing units
Urban Service Centres	
Local Service Centres	
Service Villages	
Rural / Coastal Villages	
Local Villages	
Clusters	Only sites of 100% affordable housing will be supported within clusters.
Subdivision of Rural Dwellings	2 or more additional units
Conversion of Traditional Buildings in Open Countryside	100% affordable housing (unless the residential use is a subordinate element associated with a wider scheme for business re-use)

6.1.2 When the threshold is triggered the Local Planning Authority will require the percentage of provision sought against all of the units that are part of the proposal other than for the sub-division of rural dwellings where the contribution will be sought on two or more of the additional units provided.

6.1.3 Criterion (3) of Policy PCYFF 2 seeks to ensure that proposals should demonstrate that it makes the most efficient use of land, including achieving densities of a minimum of 30 housing units per hectare for residential development (unless there are local circumstances or site constraints that dictate a lower density).

- 6.1.4 In light of this, the Local Planning Authority will scrutinise proposals that seek to provide a lower than average density, in order to determine whether the sites are capable of delivering more housing than proposed, and therefore would be:
- i. above the site capacity threshold set in Policy TAI 15, and
 - ii. capable of delivering a higher level of affordable housing

The applicant will need to demonstrate in a Design and Access Statement, Planning Statement, or a similar document at the planning application stage why a lower than average density is proposed.

6.2 Percentage of Affordable Housing

- 6.2.1 The Affordable Housing Viability Study identified different percentage levels that are viable for the provision of affordable housing within the different House price Areas. As highlighted within Policy TAI 15 these indicative targets are based on the provision of social rent tenure, and are as follows:

Percentage of Affordable Housing	Housing Price Areas
30%	Gwynedd High Value Coastal, Rhosneigr, Beaumaris, Rural North West, Bridgehead, Trearddur & Rhoscolyn, South West, North East Rural, Larger Coastal Settlements
20%	Rural Centres, Mid Rural, Northern Coast and South Arfon, Rural West
10%	Llangefni, Llŷn, Western Coastal & Rural Arfon, Holyhead, Amlwch & Hinterland, The Mountains, Eastern Gwynedd & National Park, Blaenau Ffestiniog.

- 6.2.2 This indicative level of provision should be sought on all proposals that trigger the Threshold requirements as highlighted in section 6.1 above. A higher level of provision could be provided within proposals that include an alternative tenure mix (see criterion 2 of Policy TAI 15).
- 6.2.3 Where the affordable requirement of a particular scheme falls below a single dwelling the Local Planning Authority Area will still initially seek to ensure an affordable unit within that development. If the Local Planning Authority Area can be satisfied that it is not viable to provide a unit as part of the development then a pro-rata payment will be expected rather than no affordable provision on the site. The pro-rata payment for the affordable requirement which is below a single affordable unit will use the same formula as that set out in section 7.5 of the SPG in relation to Commuted sum payments.

CHAPTER 7 – DELIVERING AFFORDABLE HOMES

7.1 Pre-Application Discussion & Process

- 7.1.1 In considering a site, the applicant should determine which is the relevant sub market area, and thereby the affordable target that the Local Authority will look to achieve. The number and type of market and affordable units to be provided on the site should be indicated (see Housing Mix SPG for a copy of the relevant pro-forma to record the information). Applicants are advised to read the Housing Mix SPG and contact the Local Housing Authority and/ or Rural Housing Enablers to obtain advice about recognised sources of information regarding local need for affordable homes and advice over the tenure split between rented and intermediate affordable housing. The Local Housing Authority and the Rural Housing Enabler will advise the applicant regarding any charges to obtain detailed information.
- 7.1.2 Both Authorities provide a planning pre-application advice service although there is a standard fee for this (See links to the relevant pages available on-line in Appendix 7). This will help with outlining any matters that would need to be considered and addressed before a planning application is submitted. This advice will include reference to other planning obligation requirements that may be required with the proposal.
- 7.1.3 If the intention is to sell the affordable element to a Registered Social Landlord or a private management service, you should contact them for an indication of their willingness to purchase and the price they will pay.
- 7.1.4 This should enable you to calculate the viability of the scheme, taking into account costs, including required provision of affordable housing units and other planning obligations, versus income.
- 7.1.5 If the development is for a self-build plot or has identified specific individuals for the proposal, the eligibility of these individuals should be confirmed in discussions with the Local Housing Authority. They should be on the Council's waiting list for a social rented accommodation or be confirmed as satisfying the eligibility requirements noted within the Policy and the SPG (see further detail in Chapter 8 of this SPG).

7.2 On-Site Provision

- 7.2.1 A contribution to affordable housing must be provided, on all housing development that triggers the relevant threshold requirement in Policy TAI 15. When a development triggers the relevant threshold the affordable housing requirement is calculated against all of the units on the site other than for the sub-division of rural buildings where the contribution will be on all the additional units provided on the site. The affordable housing requirement should be provided on the development site except in exceptional circumstances where a financial contribution is more appropriate.
- 7.2.2 Where the calculation for affordable housing is applied the proportion of the total number of dwellings required to be affordable housing will be rounded to the nearest whole number (where half rounds up). If the fraction of an affordable dwelling is below 0.5 then a contribution via a commuted sum based on that fraction will be required. For example, on a development of 14 new dwellings in a 10% House Price Area, the affordable housing provision will equate to 1.4 dwellings.

Therefore 1 dwelling would need to be on site and a commuted sum worth 0.4 of an affordable home would be required. Alternatively, an applicant may wish to provide an additional dwelling above the fraction of a unit, which they are required to provide. The calculation for a Commuted Sum is shown in Section 7.5 below.

- 7.2.3 Where delivery of affordable housing are to be provided on-site by a developer it is the preference of the LPA that the homes be transferred to a RSL. In such cases, it is essential that the affordable units are up to DQR standards to enable RSLs to purchase them. The LPA does acknowledge however that developers may sell completed homes to private rental companies, or manage the units themselves, provided that the rent is affordable (benchmark or intermediate rents) and that the tenants or occupants are selected from the Common Housing Register or Tai Teg Register, and assessed as being in need by the Housing Association.

7.3 Integrated

- 7.3.1 Affordable housing ought to be, as far as possible, indistinguishable from the general mix of other houses on a site in terms of style and layout, use of materials, architectural quality and detail. The ability to “pepper pot” affordable housing units throughout the development site will depend on the scale of the proposal. On compact sites, widespread pepper potting may not be feasible. The applicant will need to explain what material circumstances prevail to justify why ‘pepper potting’ cannot be achieved. This will assist the Local Planning Authority to determine whether Criteria 3(ii) of Policy TAI 15 has been achieved, i.e. that the affordable units are fully integrated within a development and indistinguishable from non-affordable housing.

7.4 Off-Site Provision

- 7.4.1 Off-site provision will only be considered in lieu of on-site provision in exceptional circumstances, which will be determined on a site-by-site basis. The alternative site should be within the same settlement and the justification could be that the alternative site is located closer to the services and facilities within the settlement and / or the alternative site would provide a higher level of affordable provision in the locality.
- 7.4.2 In such instances the affordable housing provided should reflect the same quantity (unless the justification is for a higher proportion) type and quality as that which would have been provided on-site. The onus will be on the developer to set out the exceptional circumstances as to why the provision should not be on site and how their alternative proposal will address the affordable housing need identified by the LPA.
- 7.4.3 With any off-site provision the LPA will need to be satisfied that the alternative site being offered can be developed in a timely manner and any permission will seek to ensure that the affordable housing element is developed in line with the open market element on the alternative site. Normally a legal agreement will be used to ensure this matter is addressed.

7.5 Pro-Rata Payment / Commuted Sums

- 7.5.1 Where the Council is satisfied that it is not viable to provide an affordable unit in instances where the requirement is for below a single unit then a pro-rata payment

will be expected. Also in exceptional circumstances where on-site provision is not considered appropriate and off-site units cannot be delivered on an alternative site, the Local Planning Authority will require a commuted payment in lieu of on-site affordable housing provision.

- 7.5.2 The pro-rata payment / commuted sum should be of equivalent value to the developer contribution if the affordable housing was provided on site.
- 7.5.3 The high level testing undertaken within the AHVS is based upon a notional one hectare site for a series of house price sub markets that have been identified in the Plan. This is used as a comparable and practice measure for benchmarking results.
- 7.5.4 This AHVS identified at 30 dwellings per hectare (Dph) whether 30%, 20% or 10% affordable housing provision was viable for the different housing price areas.
- 7.5.5 The AHVS calculates the Residual Value of a site based on different levels of affordable housing provision. The Residual Value is the difference between Gross Development Value and total scheme costs. It provides an indication to the developer and / or land owner of what should be paid for a site.
- 7.5.6 The methodology below outlines the commuted sum payment for pro-rata where the scheme falls below a single dwelling on the site or in lieu of providing an affordable unit(s) on the site:

Step 1: Identify the Relevant percentage of affordable housing sought in the specific housing price area (shown in grey in Table 5 in this SPG).

Step 2: Calculate the difference between the Residual Value at the affordable housing provision applicable to a housing price area and the Residual Value with no affordable housing provision on the site (see Table 5 below).

Step 3: Divide the figure from Step 2 by the number of affordable units delivered on a notional 1 ha site (i.e. 3 affordable units in a 10% House Price Area, 6 in a 20% area and 9 in a 30% area). This gives the commuted sum for the provision of a single affordable dwelling

Step 4: Multiply the Relevant % of expected affordable housing provision (this is figure from Step 1) by the number of residential units in the proposed scheme.

Step 5: Multiple the commuted sum required for a single dwelling at this location (figure from Step 3) by the proportion or number of units required (figure from Step 4)

Table 5: Copy of Residual Value Figures from Table 2.2 within the Updated Affordable Housing Viability Study (Prices in £ millions)

House Price Area	0%	10%	20%	30%
Gwynedd High Value Coastal, Rhosneigr, Beaumaris.	£3.55	£3.04	£2.53	£2.01
Rural North West, Bridgehead, Trearddur & Rhoscolyn.	£1.99	£1.61	£1.19	£0.86
South West, North East Rural, Larger Coastal Settlements.	£1.49	£1.16	£0.84	£0.51
Rural Centres, Mid Rural, North Coast & South Arfon, Rural West.	£1.05	£0.81	£0.52	£0.23

House Price Area	0%	10%	20%	30%
Llangefni, Llŷn	£0.75	£0.50	£0.24	-£0.01
Western Coast & Rural Arfon, Holyhead, Amlwch & Hinterland.	£0.56	£0.26	£0.02	-£0.22
The Mountains, Eastern Gwynedd & National Park, Blaenau Ffestiniog	£0.20	-£0.01	-£0.08	-£0.43

7.5.7 Below are examples of the calculation for different proposed schemes:

Example 1: Development of 3 housing units in Gwalchmai

Step 1: Gwalchmai is in the Rural West Housing Price Area, which is expected to deliver **20%** affordable housing.

Step 2: Residual Value with 20% affordable housing provision for 30 dwellings = £0.52m

Residual Value with 0% affordable housing provision for 30 dwellings = £1.05m

Difference = **£0.53m**

Step 3: This £530,000 represents the requirement to deliver 6 affordable homes (20% of 30 units), which is **£88,333 per unit** (in other words £88,333 is what is required in this sub-market to deliver one affordable unit).

Step 4: For a scheme of 3 units 20% of 2 units = **0.6** of an affordable housing unit.

Step 5: Therefore the commuted sum that should be sought for this proposals is
 $£88,333 \times 0.6 = \underline{\underline{£52,999.}}$

Example 2: Development of 2 housing units in Bethel (Gwynedd)

Step 1: Bethel (Gwynedd) is in the Larger Coastal Settlements Housing Price Area which is expected to deliver **30%** affordable housing.

Step 2: Residual Value with 30% affordable housing provision for 30 dwellings = £0.51m

Residual Value with 0% affordable housing provision for 30 dwellings = £1.49m

Difference = **£0.98m**

Step 3: This £980,000 represents the requirement to deliver 9 affordable homes (30% of 30 units), which is **£108,333 per unit** (in other words £108,333 is what is required in this sub-market to deliver one affordable unit).

Step 4: For a scheme of 2 units 30% of 2 units = **0.6** of an affordable housing unit.

Step 5: Therefore the commuted sum that should be sought for this proposals is
 $£108,333 \times 0.6 = \underline{\underline{£65,333.}}$

- 7.5.8 Should the applicant / developer / landowner question the viability of providing this commuted sum then, in line with Policy TAI 15, the onus will be on them to clearly demonstrate on a viability assessment pro-forma the circumstances justifying a lower affordable housing contribution.
- 7.5.9 Following the submission of such evidence if there is still disagreement between the applicant / developer/ landowner and the Local Planning Authority as to the affordable housing provision within a scheme, an independent external examination of the scheme will be undertaken at the applicant's expense. The commuted sum will reflect the conclusions of this assessment.

7.6 Spending Commuted Sum / Pro-Rata Payments

Additional work required to confirm wording for:

- State that any monies raised by pro-rata payments / commuted sum will be ring-fenced for affordable housing provision.

7.7 Negotiating a Lower Contribution

7.7.1 Whilst the Council considers that the affordable housing targets and thresholds are both realistic and achievable, the council acknowledges that there may be exceptional circumstances where a developer considers that the level of affordable housing required is not viable. In such instances, the Council will consider, subject to a detailed financial appraisal, reduced contributions or the removal of the requirement to contribute affordable housing. As set out in Section 5.3 of this SPG the applicant will have to provide the Council with evidence in the form of a viability pro-forma to justify a lower level of affordable provision than that expected within Policy TAI 15.

7.7.2 Where a developer seeks to re-negotiate the level or type of affordable housing previously agreed at the time of the original planning application, the developer will be required to demonstrate how the circumstances relating to economic viability have changed through the submission of an updated financial viability appraisal. Updated evidence will also be required in situations where the removal or reduction of the required contribution was agreed at the time of the original application, and an application is made for renewal of planning permission or to vary planning conditions to extend time limits for commencement of the development.

7.8 Exception Sites

7.8.1 In line with PPW, TAN 2 and TAN 6, Policy TAI 16 supports the provision of affordable housing on exception sites where there is a proven need that cannot reasonably be delivered within a reasonable timescale on a market site inside the development boundary.

7.8.2 Chapter 4 outlines the sources of housing need that should be considered to prove that there is a proven need for the affordable dwellings. For considering the reasonable timescale for their delivery, regard should be given to the categorisation of large sites, 5 or more units, in the Joint Housing Land Availability Study (JHLAS). For small sites in the land bank regard should be given towards the date such sites were granted planning permission. In addition, regard should be given to the level of identified need within an area and the level of opportunities from allocations, windfall sites or the existing land bank within the development boundary. The applicant will also need to demonstrate that opportunities available in the existing housing stock have been fully considered and discounted.

7.8.3 The exception site needs to be immediately adjacent to the development boundary and form a reasonable extension to the settlement. "Immediately adjacent" means that the proposed exception site should be in contact with the development boundary

in the vicinity of the site. In relation to whether or not the proposal would be considered as a reasonable extension to the settlement regard will be given towards whether the proposal is a rounding off of the built form or whether it would form an unacceptable intrusion into the open countryside. The impact of the proposed site on the landscape will be an important consideration in judging its suitability. Assessment of matters included in Policy PCYFF 2, Policy PCYFF 3 and Policy PCYFF 4 will help to determine the site's suitability for development, and, depending on the site's location, Policies in Section 6.5 of the Plan.

Additional work required to confirm wording for:

- The evidence and justification required to support a larger than expected exception site;
- The different local connection requirements in different types of settlements for exception sites;
- Need to consider the price of existing housing stock within the area/settlement to show that an identified need cannot be met through the existing stock.

7.9 Controlling Occupancy / Mechanism for Perpetuity

Additional work required to confirm wording for:

- Role of Planning Conditions or Section 106 Agreements for the provision of affordable housing.
- Welsh government Circular 016/2014 The Use of Planning Conditions for Development Management does contain a standard Affordable Housing condition however paragraph 5.41 does state: Conditions should not be used to control matters such as tenure, price or ownership and therefore planning obligations are the normal means of achieving affordable housing.

CHAPTER 8 – ELIGIBILITY

8.1 Affordable Housing – Eligibility of Occupiers

8.1.1 Below is the evidence required to support the eligibility of an applicant for an affordable dwelling where the proposal is for a specific individual and the evidence required for development when the end user has not been specifically been identified:

8.2 Specific Individual Submitting an Application

8.2.1 Proving the **Need** for an Affordable Dwelling:

- For Social Rented Accommodation
 - This is not applicable for an individual submitting an application.
- For Intermediate Accommodation
 - Need to be registered with Tai Teg.
 - Need to of have been subject to an Assessment by Tai Teg that you are eligible for an affordable dwelling (there is a cost for this assessment – currently £75 which will be borne by the applicant).

8.2.2 Proving their **Local Connection**:

- For applications in **Sub-Regional Centre (TAI 1) or Urban Service Centres (TAI 1) or Local Service Centres (TAI 2) or Service Villages (TAI 3)** must show that they have a 5 year connection with the relevant Local Authority i.e. Anglesey for sites on Anglesey and Gwynedd for site in Gwynedd.
- For applications in **Local, Coastal or Rural Villages (TAI 4)** must show that they have resided in the specific Village or surrounding rural area they intend to live in for a continuous period of 5 years or more either immediately before submitting the application or in the past.
- For applications in **Clusters (TAI 6)** must show that they have resided in the specific Cluster or surrounding rural area they intend to live in for a continuous period of 5 years or more either immediately before submitting the application or in the past.
- For applications for the **Conversion of Traditional Buildings in the Open Countryside (TAI 7)** must show that they have resided in the surrounding rural area they intend to live in for a continuous period of 5 years or more either immediately before submitting the application or in the past.
- For settlements identified in Policy **TAI 5 ‘Local Market Housing’** the Local Connection requirements will be the same as those for TAI 2 and TAI 4 shown above dependent upon the categorisation of individual settlements within Policy TAI 5.

8.2.3 The Council will expect a supporting statement for such applications stating how the individual satisfies the local connection requirements this should be in the form of the pro-forma as shown in Appendix 8.

8.3 Application where a Specific Occupier has not been Identified

8.3.1 Proving the **Need** for an Affordable Dwelling:

- For Social Rented Accommodation
 - Information from the latest Local Housing Market Assessment over the level and type of need identified within the relevant sub-area.
 - Should obtain information from the Council's Housing Register over the level and type of need identified in the area.
 - Information from any Local Survey undertaken within the area, (provided it is within a reasonable timescale to the date of the application) over the level and type of need identified in the area.
- For Intermediate Accommodation
 - Information from the latest Local Housing Market Assessment over the level and type of need identified within the relevant sub-area.
 - Information from the Tai Teg Register over the level and type of need identified within the relevant settlement / area (see Local Connection section below for the eligibility of these applications).
 - Information from any Local Survey undertaken within the area, (provided it is within a reasonable timescale to the date of the application) over the level and type of need identified in the area.

8.3.2 Proving their **Local Connection**:

- For applications in **Sub-Regional Centre (TAI 1) or Urban Service Centres (TAI 1) or Local Service Centres (TAI 2) or Service Villages (TAI 3)** must show that the level of need identified has a 5 year connection with the relevant Local Authority i.e. Anglesey for sites on Anglesey and Gwynedd for site in Gwynedd.
- For applications in **Local, Coastal or Rural Villages (TAI 4)** must show that the identified level of need has resided in the specific Village or surrounding rural area subject to the application for a continuous period of 5 years or more either immediately before submitting the application or in the past.
- For applications in **Clusters (TAI 6)** must show that the identified level of need has resided in the specific Cluster or surrounding rural area subject to the application for a continuous period of 5 years or more either immediately before submitting the application or in the past.
- For applications for the **Conversion of Traditional Buildings in the Open Countryside (TAI 7)** must show that the identified level of need has resided in the surrounding rural area subject to the application for a continuous period of 5 years or more either immediately before submitting the application or in the past.
- For settlements identified in Policy **TAI 5 'Local Market Housing'** the Local Connection requirements will be the same as those for TAI 2 and TAI 4 shown above dependent upon the categorisation of individual settlements within Policy TAI 5.

8.3.3 For Exception Site applications which have been justified as serving a wider area, subject to satisfying the requirements of paragraph 7.8.4 above, then the Local Connection requirements can be for all the settlements which the Exception site is catering for.

8.3.4 The Council will expect a supporting statement for such applications stating how the identified need within a locality satisfies the local connection requirements this should be in the form of the pro-forma as shown in Appendix 8.

CHAPTER 9 - MONITORING AND REVIEW

- 9.1 The implementation of the LDP's affordable housing policies through developments permitted and delivered under the LDP will be monitored annually and reported in the LDP's Annual Monitoring Report (submitted to the Welsh Government by 31st of October each year following adoption of the LDP). This process will monitor the number of affordable homes built per annum (in accordance with the LDP regulations) along with local indicators relating to the percentage, scale, type, and tenure of affordable housing permitted. Changes in residual values taking into account changes in any inputs, that may affect the viability of housing developments will also be monitored (e.g. residential values, build costs, etc).
- 9.2 Matters affecting affordability and affordable housing need within the LDP area will be monitored in conjunction with the monitoring undertaken of the LHMA. The results of this monitoring will inform future review of the LDP's policy requirements relating to affordable housing. This SPG will be kept under review and, where necessary, updated to take into account changes in any relevant policy, guidance, evidence or circumstances, and in response to relevant issues raised with the SPG in practice.

APPENDIX 1 – Planning Policy Wales & TAN 1 – National Context

Additional work required to confirm wording for:

- Move current Chapter 2 into this appendix.

DRAFT

APPENDIX 2 Joint Local Development Plan – Affordable Housing Policies

AFFORDABLE HOUSING

6.4.96 Context

- Improving affordability is a key objective of national policy
- National planning policy requires local development plans to set an informed target for affordable housing that can be delivered by the planning system and a likely development threshold size
- Local planning authorities should balance the need for affordable housing against site viability
- A key aim of national policy is to create sustainable mixed communities for current and future residents
- Affordability is an issue across the Plan area
- Evidence suggests that affordable need is greater in coastal villages particularly within the AONBs and along the Meirionnydd coast

Introduction

- 6.4.97 The provision of affordable homes is an objective of the Plan. Providing affordable homes is also a priority of the Single Integrated Plan and is a key priority for both Councils. The majority of affordable housing that is built in the Plan area has been delivered as part of new development. Therefore, planning policies have a central role in helping to deliver low cost homes through quotas of affordable dwellings being negotiated and delivered on open market housing sites. Applying these policies can also contribute to achieving wider social policy goals such as maintaining and strengthening Welsh speaking communities. The following Strategic Policy and detailed policies set out the circumstances for securing affordable housing, which is supported by the 'Affordable Housing' Supplementary Planning Guidance.
- 6.4.98 Affordable Housing is defined in national policy as social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Social and affordable rented housing is normally rented from a Housing Association or the Isle of Anglesey County Council. Intermediate Housing refers to housing which is available to buy or to part buy/part rent at below the market price. Planning mechanisms, such as Section 106 Agreements are used to control occupancy and prices.
- 6.4.99 In 2015 median house price in Anglesey and Gwynedd stood at approximately £156,000 and £144,000, respectively. While this is not considered high by national standards, when compared to average household income they are considered unaffordable. At entry level the problem is more pronounced and many local people, especially younger people, often find

themselves priced out of the market. Despite the recent economic downturn the issue of housing affordability remains a key concern across the Plan area. Additionally over the last few decades 'Right to Buy' sales and the proliferation of second/ holiday homes have significantly reduced the supply of both social sector and market properties, available to meet local housing needs.

6.4.100 A key theme of national policy is that local planning authorities can seek the provision of affordable housing through the planning system where there is strong evidence of need. In order to demonstrate the need for affordable housing within the Plan area, the Councils carried out Local Housing Market Assessments (LHMA), Housing Needs Study and an Affordable Housing Viability Assessment.

6.4.101 The Anglesey LHMA 2016 and the Gwynedd LHMA 2013 provide a snapshot of the scale of affordable housing likely to be required in Anglesey and Gwynedd, i.e. approximately 889 housing units per annum for 5 years to meet backlog and emerging needs, with an overall need of 8,174 for the whole Plan period (these figures are based upon Welsh Government methodology which calculates 25% of household income on housing costs). 'Tai Teg', an affordable housing register, is the main information source for intermediate/ shared equity schemes in the Plan area.

6.4.102 It is not expected that the planning system alone will, or should, provide for this shortfall. The Plan is just one tool to ensure that the demand for affordable housing is met. The importance of the Plan's role in contributing to meeting affordable housing need is therefore recognised.

6.4.103 The affordable housing target figure identified in the Plan is based on the following information:

Table 21: Affordable Housing Provision Target

	Component of Affordable Housing Supply	Sub Regional Centre / Urban Service Centres	Local Service Centres	Villages	Clusters	Open Countryside	Total
A	Total Completions (small and large) 01/04/11 - 31/3/15	172	60	68	4	2	306
B	Units with planning permission 01-04-15	327	62	106	29	2	526
C	New Housing Allocations	216	85	35	-	-	336

	Component of Affordable Housing Supply	Sub Regional Centre / Urban Service Centres	Local Service Centres	Villages	Clusters	Open Countryside	Total
CH	Large windfall Sites (+5) 11 years remaining	75	25	20	12	-	132
D	Small windfall sites (-5) 11 years remaining	80	38	39	94	21	272
DD	Total Housing Provision	870	270	268	139	25	1,572

6.4.105 As the private sector is by far the largest house builder, it is recognised that the provision of affordable housing can affect the profitability and the viability of housing development. The Affordable Housing Viability Assessment has been produced to demonstrate the levels at which housing development is capable of being delivered profitably while at the same time providing an appropriate level of affordable housing and tenure mix.

6.4.106 The results of the Affordable Housing Viability Assessment indicate that in lower market areas the land values and house prices make the delivery of affordable housing challenging. While, elsewhere in medium and high market areas, land values and house prices suggest that development is capable of delivering higher levels of affordable housing without adversely affecting the profitability of sites. Furthermore, as market conditions improve, sites across the Plan area should be able to accommodate increased levels of affordable housing without impacting on profitability.

STRATEGIC POLICY PS 18: AFFORDABLE HOUSING

Development opportunities have been identified to provide a minimum target of 1,572 new affordable homes.

POLICY TAI 15: AFFORDABLE HOUSING THRESHOLD & DISTRIBUTION

The Councils will seek to secure an appropriate level of affordable housing across the Plan area by working in partnership with Registered Providers, developers and local communities to meet the minimum target presented in Strategic Policy PS 18.

1. Threshold

Housing development, both new build and conversions, in settlements identified within the settlement hierarchy as shown in Strategic Policy PS 17 will be expected to make an affordable housing contribution in line with the threshold figures introduced in the table below:

CATEGORY OF SETTLEMENT	THRESHOLD
Sub-regional Centre	2 or more housing units
Urban Service Centres	
Local Service Centres	
Service Villages	
Rural / Coastal Villages	
Local Villages	
Clusters	Only sites of 100% affordable housing will be supported within clusters.
Subdivision of Rural Dwellings	2 or more additional units
Conversion of Traditional Buildings in Open Countryside	100% affordable housing (unless the residential use is a subordinate element associated with a wider scheme for business re-use)

2. Percentage of Affordable Housing

The following percentage of affordable housing provision (based on social rent tenure) is expected within the Housing Price Area presented in the table below:

Percentage of Affordable Housing	Housing Price Areas
30%	Gwynedd High Value Coastal, Rhosneigr, Beaumaris, Rural North West, Bridgehead, Trearddur & Rhoscolyn, South West, North East Rural, Larger Coastal Settlements

20%	Rural Centres, Mid Rural, Northern Coast and South Arfon, Rural West
10%	Llangefni, Llŷn, Western Coastal & Rural Arfon, Holyhead, Amlwch & Hinterland, The Mountains, Eastern Gwynedd & National Park, Blaenau Ffestiniog.

See table in the explanation below in relation to which settlements fall within these areas.

A proposal including an alternative affordable tenure mix should yield a higher percentage of affordable provision subject to consideration of criteria 3i – 3ix of this Policy.

Where the affordable housing requirement of a particular scheme falls below a single dwelling on the site, providing an affordable unit within that development will remain the priority. However if it is deemed that this is not possible, a pro-rata payment will be expected rather than no affordable provision on the site.

3. Other Matters

- i. All developments will be required to achieve an appropriate mix in terms of tenure, types and sizes of local need affordable housing, determined by the local housing market assessment or any alternative Council or partner assessment.
- ii. Affordable units should be fully integrated within a development and indistinguishable from non-affordable housing.
- iii. Where the viability of individual schemes fall short of the policy requirements specified, the onus will be on the applicant/ developer / landowner to clearly demonstrate on a viability assessment pro-forma the circumstances justifying a lower affordable housing contribution or tenure mix.
- iv. Where, following the submission of a viability pro-forma, disagreement remains between the applicant / developer / landowner and the Local Planning Authority as to the affordable housing provision within a scheme, an independent external assessment of the scheme (e.g. by the District Valuers Service) will be undertaken at the applicant's expense. The number of affordable housing provided will reflect the conclusions of this assessment.
- v. That there are suitable mechanisms in place to manage the occupation of the affordable housing unit(s) upon initial occupation, and in perpetuity, to those who can prove a need for an affordable dwelling.
- vi. If it can be demonstrated that there are no eligible occupiers for rural enterprise dwellings then the housing will be occupied by those eligible for consideration for affordable housing.
- vii. Extensions and adaptations to affordable housing will be permitted provided that the alterations or adaptations allow the house to remain as an affordable dwelling.
- viii. Dwellings are of a size, scale and design compatible with an affordable dwelling.
- ix. Within Local, Rural and Coastal Villages the affordable housing provision should only be for affordable housing for local need (as defined in the Glossary of Terms).

Explanation:

6.4.106 The viability study together with an analysis of historic applications has identified the relevant threshold levels where an element of affordable provision will be sought by the Councils from a proposal. Whilst on-site provision is the preference when a site triggers the threshold requirement, if the scale of the scheme is below the level of a single affordable unit e.g. 6 units in a house price area of 10% would equate to 0.6 of a dwelling, then a pro-rata contribution for the percentage of a new house will be required i.e. 60% in this example.

6.4.107 Different house price areas have been identified in the viability study. The Table below identifies which House Price areas different settlements belong (Clusters not included since all development in Clusters will be for affordable housing). Plan monitoring work will re-assess the average house prices noted in the Viability Study. This could impact upon the percentage of affordable houses sought in the different house price areas:

Table 22: House price areas

House Price Area	Sub-Regional Centre, Urban & Local Service Centres & Service Villages	Local, Rural, Coastal Villages
Percentage of Affordable Housing Sought: 30%		
Gwynedd High Value Coastal	Abersoch	Llanbedrog, Llangian, Mynytho, Sarn Bach
Rhosneigr	Rhosneigr	
Beaumaris	Beaumaris	Llanddona, Llangoed
Rural North West	Cemaes	Carreg-lefn, Llanfechell, Tregele
Bridgehead	Llanfair Pwllgwyngyll, Menai Bridge	Llandegfan
Trearddur & Rhoscolyn	No service centre in this area.	Four Mile Bridge (part), Trearddur Bay
South West	Newborough	Brynsiencyn, Dwyran
North East Rural	Benllech, Pentraeth	Llanbedr-goch, Moelfre
Larger Coastal Settlements	Bethel (Gwynedd), Bontnewydd, Caernarfon, Criccieth, Pwllheli, Porthmadog, Tremadog	Borth-y-Gest, Caethro, Efailnewydd, Llanystumdwy, Morfa Bychan

House Price Area	Sub-Regional Centre, Urban & Local Service Centres & Service Villages	Local, Rural, Coastal Villages
Percentage of Affordable Housing Sought: 20%		
Rural Centres	Area within the Park	Corris
Mid Rural	Gaerwen, Llannerch-y-medd	Llanddaniel-fab, Llangaffo
Northern Coast & South Arfon	Bangor, Penygroes	Llandygai, Llanllyfni, Nantlle, Rhiwlas, Talsarn, Tregarth, Y Felinheli
Rural West	Bodedern, Gwalchmai, Valley	Aberffraw, Bethel (Anglesey), Bryngwran, Caergeiliog, Four Mile Bridge (part), Llanfachraeth, Llanfaelog, Llanfaethlu, Llanfihangel-yn-Nhywyn, Llangristiolus, Llanrhuddlad, Malltraeth, Pencaernisiog,
Percentage of Affordable Housing Sought: 10%		
Llangefni	Llangefni	Bodffordd, Talwrn
Llŷn	Botwnnog, Chwilog, Nefyn, Y Ffôr	Aberdaron, Abererch, Clynnog Fawr, Dinas (Llanwnda) (part), Dinas Dinlle, Edern, Garndolbenmaen, Llanaelhaearn, Llandwrog, Llanybi, Lithfaen, Morfa Nefyn, Pentref Uchaf, Rhoshirwaun, Sarn Mellteyrn, Trefor, Tudweiliog,
Western Coastal & Rural Arfon	Abermaw, Deiniolen, Penrhyndeudraeth, Tywyn	Brynrefail, Carmel, Dinas (Llanwnda) (part), Dolydd & Maen Coch, Fairbourne, Groeslon, Garreg-Llanfrothen, Penisarwaun, Rhosgadfan, Rhostryfan, Y Fron
Holyhead	Holyhead	
Amlwch & Hinterland	Amlwch	Pen-y-Sarn, Rhos-y-bol
The Mountains	Bethesda, Llanberis, Llanrug, Rachub	Cwm y Glo, Waunfawr

House Price Area	Sub-Regional Centre, Urban & Local Service Centres & Service Villages	Local, Rural, Coastal Villages
Eastern Gwynedd & National Park	Area within the Park	
Blaenau Ffestiniog	Blaenau Ffestiniog	

6.4.108 The tenure mix of affordable housing required with a particular scheme should reflect the findings of the latest LHMA or alternative Council or partner assessment, unless the applicant can satisfy the Local Authority that their proposed mix better satisfies an identified need.

6.4.109 In line with national planning policy which seeks to restrict the amount of residential development in the open countryside, approvals for Rural Enterprise Dwellings will include a condition that supports their use as affordable housing when it can be demonstrated that there are no eligible occupiers for a rural enterprise dwelling.

POLICY TAI 16: EXCEPTION SITES

Where it is demonstrated that there is a proven local need for affordable housing (as defined in the Glossary of Terms) that cannot reasonably be delivered within a reasonable timescale on a market site inside the development boundary that includes a requirement for affordable housing, as an exception, proposals for 100% affordable housing schemes on sites immediately adjacent to development boundaries that form a reasonable extension to the settlement will be granted. Proposals must be for a small scale development, which are proportionate to the size of the settlement, unless it can be clearly demonstrated that there is a demonstrable requirement for a larger site, with priority, where it is appropriate, given to suitable previously developed land.

Explanation:

6.4.110 Planning Policy Wales refers to affordable housing exception sites as small housing sites within or adjoining existing settlements for the provision of affordable housing to meet local needs. This is further clarified in TAN2, which states rural exception sites should be small (as locally defined in a plan), solely for affordable housing and on land within or adjoining existing rural settlements which would not otherwise be released for market housing.

6.4.111 Due to the rural nature of the area, exception sites will be considered for all the settlements identified in the Plan. They should however be of a scale compatible to the role of the settlement. The only exception to this is if justification is provided to explain how a proposal serves a wider area than the settlement itself e.g. due to lack of opportunities in other settlements within the same area. Sites adjacent to the boundary should not form an unacceptable intrusion into the countryside or create a fragmented development pattern.

TAI 6 'HOUSING IN CLUSTERS'

POLICY TAI 6: HOUSING IN CLUSTERS

In Clusters named in table 19, proposals for new housing units must conform to all the following criteria:

1. The need for an affordable house for local need (in accordance with the Glossary of Terms) has been proven;
2. The site is an infill site between buildings coloured on the relevant Inset Map, or is a site directly adjacent to the curtilage of a coloured building;
3. The development is of a scale that is consistent with the character of the settlement;
4. The proposal will not create an intrusive feature in the countryside, and will not introduce a fragmented development pattern, nor create a ribbon development contrary to the general development pattern of the settlement;
5. The size of the property reflects the specific need for an affordable dwelling in terms of the size of the house in general and the number of bedrooms;
6. Because of the more sensitive rural location, the development must utilize the natural features of the site in the best way and retain any natural features present at the peripheries of the site or on its boundary that are worth retaining;
7. That mechanisms restrict the occupancy of the dwelling both on first occupation and in perpetuity to those who have a need for an affordable dwelling.

Development will be limited to the growth level noted in the table below for sub-areas within the Plan area (see table 19 in the Explanation to identify which Clusters are located within these sub-areas):

Sub-area	Indicative Provision¹
Anglesey	105
Gwynedd – Arfon	60
Gwynedd – Dwyfor	40
Gwynedd – Meirionnydd	19

¹ This figure includes commitments (land bank) (housing) and completed housing units – see Appendix 5 and Glossary of Terms

Explanation:

- 6.4.31 Clusters are characterised by an extremely sensitive social character and environment as well as a limited level of services and facilities. In accordance with the intention of the Plan to maintain and strengthen local indigenous communities, this policy only permits affordable houses for local need (as defined in the Glossary of Terms) and only on suitable sites. By restricting the number of sites where planning permission could be granted the number of houses to be built is limited to ensure that the rate of construction will not detrimentally affect the sensitive character (environmental and social) of the Cluster.
- 6.4.32 Over the Plan period there will be no allocation for development within the named Clusters. Local need affordable housing units will be permitted on infill or extension plots in acceptable and sustainable locations.
- 6.4.33 In some circumstances, where terraced housing or semi-detached dwellings are common, two applicants could develop semi-detached houses jointly in order to save construction and services costs.
- 6.4.34 The following table names the Clusters identified under this policy:

Table 19 – List of Clusters

Anglesey

Bodorgan, Bro Iarddur (Trearddur Bay), Bryn Du, Brynminceg (Old Llandegfan), Brynrefail, Brynteg, Bryn y Mor (Valley), Bwlch Gwyn, Capel Coch, Capel Mawr, Carmel, Cerrig-mân, Cichle, Glan-yr-afon (Llangoed), Glyn Garth, Gaerwen Station, Haulfre (Llangoed), Hebron, Hendre Hywel (Pentraeth), Hermon, Llan-faes, Llangadwaladr, Llansadwrn, Llanynghenedl, Llynfaes, Marian-glas, Nebo, Pen y Marian, Penlon, Penmon, Pentre Berw, Pentre Canol (Holyhead), Bull Bay, Rhoscefnhir, Rhos-meirch, Rhostrehwfa, Rhyd-wyn, Star, Red Wharf Bay, Trefor, Tyn Lôn (Glan yr Afon), Tyn-y-gongl

Gwynedd - Arfon

Aberpwll, Bethesda Bach, Penrhos (Caeathro), Caerhun/Waen Wen, Capel y Graig, Crawia, Dinorwig, Galt y Foel, Glasinfryn, Groeslon Waunfawr, Llanllechid, Llanwnda, Minffordd (Bangor), Mynydd Llandygai, Nebo, Pentir, Saron (Llanwnda), Talybont, Tan y Coed, Treborth, Ty'n-lôn, Ty'n y Lôn, Waun (Penisarwaun).

Gwynedd – Dwyfor

Aberdesach, Bryncir, Bryncroes, Llanengan, Llannor, Llwyn Hudol, Pantglas, Penmorfa, Penrhos, Pentrefelin, Pistyll, Pontllyfni, Rhoslan, Swan, Tai'n Lôn.

Gwynedd – Meirionnydd

Aberllefenni, Corris Uchaf, Llanaber, Llandderfel, Llanfor, Minffordd, Talwaenydd.

- 6.4.35 Inset plans are provided to identify the cohesive nature of each cluster with relevant buildings coloured to allow the assessment against the second criteria within the policy.

TAI 8 'APPROPRIATE HOUSING MIX'

TYPE OF HOUSING

Introduction

- 6.4.42 A range of sizes and types of new housing is as important as the overall amount. A variety of housing types and tenures within individual Housing Market Areas, and on each housing site where that is possible, creates sustainable mixed communities and helps avoid concentrations of types of housing. High quality design and construction is vital to create visually attractive and sustainable new housing which will remain a desirable place to live well into the future.
- 6.4.43 Given current and future circumstances, (e.g. possible effects of the so called bedroom tax, larger than expected household size, high affordability ratio) more concealed households are anticipated and for the foreseeable future at least, home ownership is only likely to be an option for those with high incomes and those with equity from other sources such as other family members or inheritance. So it is vital to maximise the supply of new affordable housing and Strategic Policy PS18 sets out the Councils' approach.
- 6.4.44 A high proportion of the forecasted increase in households in the Plan area will be people aged over 65. Many of these will want to remain in their existing homes, but some are likely to want to move to a property designed especially for older people. Enabling older households to 'down-size' can release larger properties for occupation by families. This points to a growing requirement for older peoples' housing, delivered by a diverse range of providers in a variety of formats, recognising that the housing needs and desires of older

people are as varied as those of the working population. Some of that housing may encompass varying levels of care provision including extra care.

6.4.45 The provision of new student accommodation, if required, in appropriate locations in Bangor will release private housing which will thus become available to meet general housing needs.

6.4.46 At this stage it is recognised that some of the new housing will only be possible if new/upgraded infrastructure is provided. The Councils will work with infrastructure providers to remedy any shortfall in a timely manner.

POLICY TAI 8: APPROPRIATE HOUSING MIX

The Councils will work with partners to promote sustainable mixed communities by ensuring that all new residential development contributes to improving the balance of housing and meets the identified needs of the whole community. Proposals should contribute to creating sustainable mixed communities by:

- 1. Maximising the delivery of affordable housing (including for local need) across the Plan area in accordance with Strategic Policy PS 18;**
- 2. Contributing to redress an identified imbalance in a local housing market;**
- 3. Ensuring the sustainable use of housing land, ensuring an efficient density of development compatible with local amenity in line with Policy PCYFF 3;**
- 4. Ensuring the correct mix of housing unit types and tenures to meet the needs of the Plan area's current and future communities;**
- 5. Making provision, as appropriate, for specific housing needs such as student accommodation, homes for the elderly, Gypsy & Travellers, supported accommodation, nursing, residential and extra care homes, needs of people with disabilities;**
- 6. Improving the quality and suitability of the existing housing stock;**
- 7. Ensuring high standards of design that create sustainable and inclusive communities in line with Policy PCYFF 3.**

Explanation:

6.4.47 New housing development should include an appropriate balance and mix of house types and sizes, including where applicable affordable houses and for those who wish to self-build, to reflect identified demographic needs of the settlement or, in the case of Service Centres, the area they serve as well. It is also important to address any under provision which exists in the current range of housing stock in the settlement or area. Facilitating more balanced communities, comprising of a range of ages, household types and incomes may also help achieve wider social policy goals, such as maintaining and strengthening Welsh speaking communities. A Supplementary Planning Guidance will be published to provide further advice on the matter.

6.4.48 The Councils will consider information from a variety of sources, which include Local Housing Market Assessment, Housing Needs Studies, Common Housing Register, Tai Teg Register, Elderly Persons' Accommodation Strategy, 2011 Census and the 2011 Household Projections (this list isn't exhaustive) to assess the suitability of the mix of housing in terms of both type and tenure proposed on development sites.

DRAFT

APPENDIX 3 – Local Housing Market Assessment - Overview

Additional work required to confirm wording for:

- Prepare an overview of the LHMA.

DRAFT

APPENDIX 4 - Anticipated Price of Intermediate House for Sale (2018)

Additional work required to confirm wording for:

- Need to confirm which settlements fall into the separate LSOA.

Gwynedd

LSOA 2011 Code	Lower Super Output Area (LSOA)	Settlement in LSOA	Median Household Income	3.5 x Household Income	5% Deposit		10% Deposit	
					Deposit	3.5 x Household Income Plus 5%	Deposit	3.5 x Household Income plus 10%
W0100047 Gwynedd 011A	Abererch		£26,177	£91,621	£4,581	£96,202	£9,162	£100,783
W0100048 Gwynedd 016A	Abermaw 1		£22,842	£79,946	£3,997	£83,943	£7,995	£87,941
W0100049 Gwynedd 016B	Abermaw 2		£22,086	£77,299	£3,865	£81,164	£7,730	£85,029
W0100050 Gwynedd 003A	Arlechwedd		£33,331	£116,659	£5,833	£122,492	£11,666	£128,325
W0100051 Gwynedd 015A	Bala		£21,867	£76,535	£3,827	£80,362	£7,654	£84,189
W0100052 Gwynedd 004A	Bethel & Cwm-y-Glo 1		£33,162	£116,068	£5,803	£121,871	£11,607	£127,675
W0100053 Gwynedd 004B	Bethel & Cwm-y-Glo 2		£32,440	£113,540	£5,677	£119,217	£11,354	£124,894
W0100054 Gwynedd 007A	Bontnewydd		£29,597	£103,589	£5,179	£108,768	£10,359	£113,947
W0100056 Gwynedd 009A	Bowydd a Rhiw		£19,316	£67,606	£3,380	£70,986	£6,761	£74,367
W0100057 Gwynedd 016C	Brithdir a Llanfachreth/Ganllwyd/Llanelltyd		£29,109	£101,880	£5,094	£106,974	£10,188	£112,068

LSOA 2011 Code	Lower Super Output Area (LSOA)	Settlement in LSOA	Median Household Income	3.5 x Household Income	5% Deposit		10% Deposit	
					Deposit	3.5 x Household Income Plus 5%	Deposit	3.5 x Household Income plus 10%
W0100005 Gwynedd 006A	Cadnant (Gwynedd)		£19,617	£68,661	£3,433	£72,094	£6,866	£75,527
W01000060 Gwynedd 015B	Corris/Mawddwy		£26,652	£93,282	£4,664	£97,946	£9,328	£102,610
W01000061 Gwynedd 011B	Criccieth		£28,039	£98,138	£4,907	£103,045	£9,814	£107,952
W01000062 Gwynedd 001A	Deiniol		£19,393	£67,876	£3,394	£71,269	£6,788	£74,663
W01000063 Gwynedd 005A	Deiniolen		£26,354	£92,238	£4,612	£96,850	£9,224	£101,462
W01000064 Gwynedd 002A	Dewi		£28,147	£98,513	£4,926	£103,439	£9,851	£108,364
W01000065 Gwynedd 009B	Diffwys a Maenofferen		£18,520	£64,820	£3,241	£68,061	£6,482	£71,302
W01000066 Gwynedd 010A	Dolbenmaen		£26,925	£94,237	£4,712	£98,949	£9,424	£103,661
W01000067 Gwynedd 016D	Gogledd Dolgellau North		£27,077	£94,769	£4,738	£99,508	£9,477	£104,246
W01000068 Gwynedd 016E	De Dolgellau South		£23,985	£83,948	£4,197	£88,145	£8,395	£92,342
W01000069 Gwynedd 013A	Dyffryn Ardudwy		£24,921	£87,225	£4,361	£91,586	£8,722	£95,947
W01000070 Gwynedd 012A	Efail-newydd/Buan		£28,844	£100,956	£5,048	£106,003	£10,096	£111,051
W01000071 Gwynedd 003B	Gerlan		£26,682	£93,387	£4,669	£98,057	£9,339	£102,726
W01000072 Gwynedd 002B	Glyder		£28,782	£100,738	£5,037	£105,775	£10,074	£110,812
W01000073 Gwynedd 008A	Groeslon		£30,464	£106,623	£5,331	£111,954	£10,662	£117,286
W01000074 Gwynedd 013B	Harlech		£27,228	£95,299	£4,765	£100,064	£9,530	£104,829

LSOA 2011 Code	Lower Super Output Area (LSOA)	Settlement in LSOA	Median Household Income	3.5 x Household Income	5% Deposit		10% Deposit	
					Deposit	3.5 x Household Income Plus 5%	Deposit	3.5 x Household Income plus 10%
W01000075 Gwynedd 002C	Hendre (Gwynedd)		£20,707	£72,476	£3,624	£76,099	£7,248	£79,723
W01000076 Gwynedd 001B	Hirael & Garth 1		£22,999	£80,497	£4,025	£84,522	£8,050	£88,547
W01000077 Gwynedd 001C	Hirael & Garth 2		£18,580	£65,030	£3,252	£68,282	£6,503	£71,533
W01000078 Gwynedd 011C	Llanaelhaearn		£24,025	£84,088	£4,204	£88,292	£8,409	£92,497
W01000079 Gwynedd 013C	Llanbedr		£27,696	£96,936	£4,847	£101,783	£9,694	£106,629
W01000080 Gwynedd 014C	Llanbedrog & Abersoch		£30,266	£105,931	£5,297	£111,227	£10,593	£116,524
W01000081 Gwynedd 005B	Llanberis		£26,233	£91,814	£4,591	£96,405	£9,181	£100,996
W01000082 Gwynedd 015C	Llandderfel & Llanuwchllyn 1		£27,515	£96,302	£4,815	£101,117	£9,630	£105,932
W01000083 Gwynedd 015D	Llandderfel & Llanuwchllyn 2		£26,812	£93,841	£4,692	£98,533	£9,384	£103,225
W01000084 Gwynedd 014D	Llanengan		£29,127	£101,944	£5,097	£107,041	£10,194	£112,138
W01000085 Gwynedd 017C	Llangelynin		£25,544	£89,405	£4,470	£93,875	£8,941	£98,346
W01000086 Gwynedd 008B	Llanllyfni & Clynnog		£25,938	£90,784	£4,539	£95,323	£9,078	£99,863
W01000087 Gwynedd 004C	Llanrug		£30,393	£106,376	£5,319	£111,695	£10,638	£117,014
W01000088 Gwynedd 007B	Llanwnda		£31,144	£109,005	£5,450	£114,456	£10,901	£119,906
W01000089 Gwynedd 011D	Llanystumdwy		£29,739	£104,088	£5,204	£109,292	£10,409	£114,496
W01000090 Gwynedd 002D	Marchog 1		£17,981	£62,933	£3,147	£66,080	£6,293	£69,227

LSOA 2011 Code	Lower Super Output Area (LSOA)	Settlement in LSOA	Median Household Income	3.5 x Household Income	5% Deposit		10% Deposit	
					Deposit	3.5 x Household Income Plus 5%	Deposit	3.5 x Household Income plus 10%
W0100091 Gwynedd 001D	Marchog 2		£17,469	£61,140	£3,057	£64,197	£6,114	£67,254
W0100092 Gwynedd 001E	Menai (Bangor)		£24,802	£86,806	£4,340	£91,147	£8,681	£95,487
W0100093 Gwynedd 006B	Menai (Caernarfon)		£31,560	£110,461	£5,523	£115,984	£11,046	£121,507
W0100094 Gwynedd 012B	Morfa Nefyn		£28,380	£99,329	£4,966	£104,296	£9,933	£109,262
W0100095 Gwynedd 012C	Nefyn		£25,760	£90,159	£4,508	£94,667	£9,016	£99,175
W0100096 Gwynedd 003C	Ogwen 1		£23,464	£82,123	£4,106	£86,229	£8,212	£90,335
W0100097 Gwynedd 003D	Ogwen 2		£24,582	£86,035	£4,302	£90,337	£8,604	£94,639
W0100098 Gwynedd 006C	Pebblig (Caernarfon)		£18,352	£64,231	£3,212	£67,443	£6,423	£70,654
W0100099 Gwynedd 005C	Penisarwaun		£32,124	£112,435	£5,622	£118,056	£11,243	£123,678
W0100100 Gwynedd 010B	Penrhyndeudraeth 1		£28,373	£99,307	£4,965	£104,272	£9,931	£109,238
W0100101 Gwynedd 013D	Penrhyndeudraeth 2		£25,313	£88,597	£4,430	£93,027	£8,860	£97,457
W0100102 Gwynedd 002E	Pentir 1		£35,880	£125,580	£6,279	£131,859	£12,558	£138,137
W0100103 Gwynedd 005D	Pentir 2		£33,028	£115,599	£5,780	£121,379	£11,560	£127,159
W0100104 Gwynedd 008C	Penygroes (Gwynedd)		£23,067	£80,735	£4,037	£84,772	£8,073	£88,808
W0100105 Gwynedd 010C	Dwyrain Porthmadog East		£23,443	£82,051	£4,103	£86,153	£8,205	£90,256
W0100106 Gwynedd 010D	Gorllewin Porthmadog West		£28,622	£100,175	£5,009	£105,184	£10,018	£110,193

LSOA 2011 Code	Lower Super Output Area (LSOA)	Settlement in LSOA	Median Household Income	3.5 x Household Income	5% Deposit		10% Deposit	
					Deposit	3.5 x Household Income Plus 5%	Deposit	3.5 x Household Income plus 10%
W01000107 Gwynedd 010E	Porthmadog - Tremadog		£26,800	£93,801	£4,690	£98,491	£9,380	£103,181
W01000108 Gwynedd 012D	Gogledd Pwllheli North		£23,674	£82,857	£4,143	£87,000	£8,286	£91,143
W01000109 Gwynedd 012E	De Pwllheli South		£22,220	£77,770	£3,888	£81,658	£7,777	£85,547
W01000110 Gwynedd 006D	Seiont 1		£30,086	£105,300	£5,265	£110,565	£10,530	£115,830
W01000111 Gwynedd 007C	Seiont 2		£21,453	£75,087	£3,754	£78,841	£7,509	£82,595
W01000112 Gwynedd 008D	Talysarn		£22,213	£77,744	£3,887	£81,631	£7,774	£85,518
W01000113 Gwynedd 009C	Teigl		£22,757	£79,650	£3,982	£83,632	£7,965	£87,615
W01000114 Gwynedd 009D	Trawsfynydd		£22,507	£78,776	£3,939	£82,714	£7,878	£86,653
W01000115 Gwynedd 003E	Tregarth & Mynydd Llandygai		£33,747	£118,114	£5,906	£124,020	£11,811	£129,926
W01000116 Gwynedd 017D	Tywyn 1		£23,210	£81,234	£4,062	£85,295	£8,123	£89,357
W01000117 Gwynedd 017E	Tywyn 2		£19,775	£69,213	£3,461	£72,674	£6,921	£76,135
W01000118 Gwynedd 007D	Waunfawr		£31,591	£110,567	£5,528	£116,095	£11,057	£121,624
W01000119 Gwynedd 004D	Y Felinheli		£34,056	£119,197	£5,960	£125,157	£11,920	£131,117
W01001932 Gwynedd 014E	Aberdaron / Botwnnog & Tudweiliog		£26,423	£92,482	£4,624	£97,106	£9,248	£101,730
W01001933 Gwynedd 017F	Aberdyfi / Bryn-crug/Llanfihangel		£29,689	£103,911	£5,196	£109,106	£10,391	£114,302
	Gwynedd		£25,790	£90,264	£4,513	£94,777	£9,026	£99,291

Anglesey

LSOA 2011 Code	Lower Super Putput Area (LSOA)	Settlement in LSOA	Median Income	3.5 x Household Income	5% Deposit		10% Deposit	
					Deposit	3.5 x Household Income Plus 5%	Deposit	3.5 x Household Income plus 10%
W01000002 Isle of Anglesey 007B	Aberffraw a Rhosneigr 2		£30,113	£105,395	£5,270	£110,665	£10,539	£115,934
W01000003 Isle of Anglesey 001A	Porth Amlwch		£22,154	£77,540	£3,877	£81,417	£7,754	£85,294
W01000004 Isle of Anglesey 001B	Amlwch Wledig		£28,136	£98,475	£4,924	£103,399	£9,848	£108,323
W01000005 Isle of Anglesey 005A	Biwmares		£28,012	£98,041	£4,902	£102,943	£9,804	£107,845
W01000006 Isle of Anglesey 006A	Botffordd		£30,430	£106,505	£5,325	£111,830	£10,651	£117,156
W01000007 Isle of Anglesey 009A	Bodorgan		£31,755	£111,142	£5,557	£116,699	£11,114	£122,256
W01000008 Isle of Anglesey 008A	Braint		£34,274	£119,959	£5,998	£125,957	£11,996	£131,955
W01000009 Isle of Anglesey 007C	Bryngwran		£27,452	£96,081	£4,804	£100,886	£9,608	£105,690
W01000010 Isle of Anglesey 002A	Brynteg		£29,097	£101,839	£5,092	£106,931	£10,184	£112,023
W01000011 Isle of Anglesey 008B	Cadnant (Ynys Môn)		£30,172	£105,602	£5,280	£110,882	£10,560	£116,162
W01000012 Isle of Anglesey 006B	Cefni		£29,946	£104,812	£5,241	£110,053	£10,481	£115,293
W01000013 Isle of Anglesey 005B	Cwm Cadnant		£39,917	£139,708	£6,985	£146,693	£13,971	£153,679
W01000014 Isle of Anglesey 006C	Cyngar		£25,694	£89,928	£4,496	£94,424	£8,993	£98,921

LSOA 2011 Code	Lower Super Putput Area (LSOA)	Settlement in LSOA	Median Income	3.5 x Household Income	5% Deposit		10% Deposit	
					Deposit	3.5 x Household Income Plus 5%	Deposit	3.5 x Household Income plus 10%
W01000015 Isle of Anglesey 008C	Gwyngyll		£33,388	£116,856	£5,843	£122,699	£11,686	£128,542
W01000016 Isle of Anglesey 003A	Tref Caergybi		£19,983	£69,941	£3,497	£73,438	£6,994	£76,935
W01000017 Isle of Anglesey 003B	Kingsland		£23,776	£83,216	£4,161	£87,377	£8,322	£91,538
W01000018 Isle of Anglesey 001C	Llanbadrig		£27,665	£96,829	£4,841	£101,670	£9,683	£106,512
W01000019 Isle of Anglesey 005C	Llanbedr-goch		£31,539	£110,385	£5,519	£115,905	£11,039	£121,424
W01000020 Isle of Anglesey 002B	Llanddyfnan		£33,440	£117,041	£5,852	£122,893	£11,704	£128,745
W01000021 Isle of Anglesey 002C	Llaneilian		£28,724	£100,535	£5,027	£105,562	£10,053	£110,588
W01000022 Isle of Anglesey 004A	Llanfaethlu		£30,629	£107,202	£5,360	£112,562	£10,720	£117,922
W01000023 Isle of Anglesey 007D	Llanfair-yn-Neubwll 1		£25,291	£88,517	£4,426	£92,943	£8,852	£97,369
W01000024 Isle of Anglesey 007E	Llanfair-yn-Neubwll 2		£31,613	£110,646	£5,532	£116,178	£11,065	£121,711
W01000025 Isle of Anglesey 009B	Llanfihangel Ysgeifiog		£28,923	£101,230	£5,062	£106,292	£10,123	£111,353
W01000026 Isle of Anglesey 005D	Llangoed		£28,566	£99,980	£4,999	£104,978	£9,998	£109,977
W01000027 Isle of Anglesey 009C	Llanidan		£29,632	£103,711	£5,186	£108,897	£10,371	£114,083
W01000028 Isle of Anglesey 001D	Llannerch-y-medd		£25,305	£88,568	£4,428	£92,997	£8,857	£97,425
W01000029 Isle of Anglesey 003C	London Road		£19,405	£67,918	£3,396	£71,313	£6,792	£74,709
W01000030 Isle of Anglesey 003D	Maeshyfryd		£19,981	£69,934	£3,497	£73,430	£6,993	£76,927

LSOA 2011 Code	Lower Super Putput Area (LSOA)	Settlement in LSOA	Median Income	3.5 x Household Income	5% Deposit		10% Deposit	
					Deposit	3.5 x Household Income Plus 5%	Deposit	3.5 x Household Income plus 10%
W0100031 Isle of Anglesey 001E	Mechell		£28,005	£98,018	£4,901	£102,919	£9,802	£107,820
W0100032 Isle of Anglesey 002D	Moelfre		£30,007	£105,024	£5,251	£110,275	£10,502	£115,526
W0100033 Isle of Anglesey 003E	Morawelon		£17,844	£62,453	£3,123	£65,576	£6,245	£68,699
W0100034 Isle of Anglesey 004B	Parc a'r Mynydd		£24,998	£87,492	£4,375	£91,866	£8,749	£96,241
W0100035 Isle of Anglesey 005E	Pentraeth		£31,870	£111,545	£5,577	£117,123	£11,155	£122,700
W0100036 Isle of Anglesey 003F	Porthyfelin 1		£18,054	£63,190	£3,159	£66,349	£6,319	£69,509
W0100037 Isle of Anglesey 003G	Porthyfelin 2		£24,082	£84,289	£4,214	£88,503	£8,429	£92,718
W0100038 Isle of Anglesey 009D	Rhosyr		£27,408	£95,927	£4,796	£100,723	£9,593	£105,519
W0100039 Isle of Anglesey 004C	Trearddur 1		£35,211	£123,238	£6,162	£129,400	£12,324	£135,562
W0100040 Isle of Anglesey 004D	Trearddur 2		£36,517	£127,810	£6,391	£134,201	£12,781	£140,592
W0100041 Isle of Anglesey 006D	Tudur		£16,002	£56,008	£2,800	£58,809	£5,601	£61,609
W0100042 Isle of Anglesey 008D	Tysilio		£30,153	£105,535	£5,277	£110,812	£10,554	£116,089
W0100043 Isle of Anglesey 004E	Fali 1		£26,443	£92,550	£4,628	£97,178	£9,255	£101,806
W0100044 Isle of Anglesey 004F	Fali 2		£33,386	£116,851	£5,843	£122,693	£11,685	£128,536
	Ynys Môn		£27,491	£96,217	£4,811	£101,028	£9,622	£105,839

APPENDIX 5 - Notional Floor Areas

Unit Type	Floor Area m2
7 Person 4 Bed House	114
6 Person 4 Bed House	110
5 Person 3 Bed House	94
4 Person 3 Bed House	88
4 Person 2 Bed House	83
3 Person 2 Bed Bungalow	58
3 Person 2 Bed Flat – Walk Up	65
3 Person 2 Bed Flat – Common Access	59
2 Person 1 Bed Flat – Walk Up	51
2 Person 1 Bed Flat – Common Access	46
1 Person 1 Bed Bedsit	32
5 Person 3 Bed Bungalow – Wheelchair	115
4 Person 2 Bed Bungalow – Wheelchair	98
3 Person 2 Bed Bungalow – Wheelchair	80
2 Person 1 Bed Bungalow - Wheelchair	60

APPENDIX 6 – Viability Pro-Forma

Site name \ Application number:

1. Nature of Development (please provide information regarding each new residential unit separately)

1.1 Open Market Units

<u>Type of unit</u>	<u>Number of bedrooms</u>	<u>Internal floor area (m²)</u>	<u>Number of parking spaces</u>	<u>Nature of tenure (sale / rent etc.)</u>	<u>Projected Open Market Value</u>
					£

1.2 Affordable Units

<u>Type of unit</u>	<u>Number of bedrooms</u>	<u>Internal floor area (m²)</u>	<u>Number of parking spaces</u>	<u>Nature of tenure (sale / rent etc.)</u>	<u>Projected Affordable Value</u>
					£

2. Development Costs

<u>Category</u>	<u>Values Used in Calculation¹</u>	<u>Overall Cost</u>
Build Costs		
Cost of development per m ² split down to: <ul style="list-style-type: none"> Plot Costs (base construction); External works costs; Infrastructure. 		£
Other development costs %		
Professional fees (usually a % of the build cost). Supported with copies of the latest estimated costs on headed paper / official e-mails by the relevant companies.		£

<u>Category</u>	<u>Values Used in Calculation¹</u>	<u>Overall Cost</u>
Internal overheads (usually a % of the build cost). Costs such as administrative within the development company, land buyers and planning all non-direct site associated costs. Split of these should be shown.		£
Market Finance (usually a % of the build cost). The costs of any loans associated with the development split between: <ul style="list-style-type: none"> • Finance for the land; • Finance of construction. 		£
Marketing Fees (usually a % of the market value). Supported by quotes from Estate Agents.		£
Developer profit (only for the open market element of the proposal) (usually a % of the market value).		£
Contractor's profit (only applies to the affordable housing element of a proposal) (usually a % of the market value)		£
Any Abnormal costs (please list these and provide justification and quotes for any abnormal costs identified)		
		£

¹ This would show the price per m² for development cost and the % figure for professional fees, marketing fees etc. in other development costs category. Dependent upon any abnormal costs claimed it may not be necessary to complete this column for this section.

3. Other Planning Obligation Costs

Description	Overall Cost
	£

4. Site Purchase Costs

4.1 Cost of Site				£
4.2 Actual Price Paid	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
4.3 If Yes to 4.2 Date site was purchased				
4.4 If No to 4.2 is the Cost an Estimate	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

APPENDIX 7 – Useful Contact Details

Additional work required to confirm wording for:

- Include links to both Council's pre-application pages;
- Details of sources of affordable housing need and possible costs for such a service;
- Explain link to Tai Teg and the possibility of advertising affordable units on this site;
- List of useful contact details.

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APPENDIX 8 – Individual Local Connection Supporting Statement Pro-Forma

Additional work required to confirm wording for:

- Pro-forma over information required to support an individual's Local Connection supporting statement.

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