

**Housing Policy
Technical
Guidance
Supplementary
Planning
Document (SPD)**

Draft - January 2023

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1. Introduction

1.1 Introduction

- 1.1.1 We must plan for the housing needs of our communities in Central Bedfordshire. The delivery of new housing development of the right quantity, quality and type is fundamental to achieving sustainable communities. One of the strategic objectives of the Central Bedfordshire Local Plan is to address housing needs in Central Bedfordshire using appropriate affordable housing targets and policies to encourage quality and choice.
- 1.1.2 The Local Plan sets out a clear planning framework to support the Council in achieving strategic objectives and to help deliver appropriate development within Central Bedfordshire. The Housing Policy Technical Guidance SPD will help to achieve the key priorities and outcomes of the Council's Strategic Plan (2022-2027) with a focus on enabling the delivery of quality housing to meet the growing needs, including affordable housing where needed, and enabling people to live their best lives and supporting people to be independent including supporting independent living.
- 1.1.3 Government planning policy for the delivery of housing is set out in the National Planning Policy Framework (NPPF)¹. The most recent version of the NPPF was published in 2021, however, the Central Bedfordshire Local Plan, and therefore this guidance document, have been prepared in accordance with the 2012 NPPF, which identifies that sustainable development should deliver social, economic, and environmental objectives. The social objective is to support strong, vibrant, and healthy communities, by providing the supply of housing required to meet the needs of present and future generations.
- 1.1.4 In relation to the delivery of sustainable homes the NPPF (2012) focuses on:
- building the right number of homes in the right places;
 - promoting good design of new homes and making places better; and
 - delivering developments that will function well and add to the overall quality of the area over the lifetime of the development.
- 1.1.5 Whilst the NPPF has been updated, guidance relating to housing has remained similar and therefore the Housing Policy Technical Guidance SPD, is also in conformity with the 2021 NPPF.

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https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1005759/NPPF_July_2021.pdf

1.2 CBC Local Plan - Strategic and Development Management Policies

- 1.2.1 The adopted Strategic Policies of the Central Bedfordshire Local Plan (CBLP) include a number of policies to ensure our housing market is appropriate to meet the needs of the community. The Local Plan seeks to address Central Bedfordshire's whole market need through the delivery of a minimum of 39,350 new homes by 2035 (Policy SP1).
- 1.2.2 In addition, there are a number of detailed development management policies in the CBLP that guide the development of new homes, including affordable and specialist housing. These policies are listed below and will also form the basis of each of the following detailed sections of the Housing Policy Technical Guidance SPD.

1.3 Purpose of the Housing Policy Technical Guidance Supplementary Planning Document (SPD)

- 1.3.1 This Housing Policy Technical Guidance (SPD) provides detailed guidance on the interpretation and implementation of housing policies in the recently adopted Local Plan (2015-2035) (CBLP) which is the development plan for Central Bedfordshire area along with the "made" neighbourhood plans within the area. The Housing Policy Technical Guidance SPD will be a material consideration in the determination of planning applications. It adds further detail to the CBLP; it does not create new policy or allocate further sites for development.
- 1.3.2 The SPD covers six individual Local Plan Chapter Sections, in addition to sections providing extra information to key topics that impact the Local Plan Policies. The SPD includes narrative on the following policies within the Housing Chapter of the CBLP:
- **Policy H1 Housing Mix:** specifies that all major housing developments must include a mix of housing types and sizes and deliver a mix of tenure types.
 - **Policy H2 Housing Standards:** specifies the standards required to deliver adaptable and accessible homes from all future developments.
 - **Policy H3 Housing for Older People:** specifies requirements for delivery of bungalows and level access accommodation and extra care facilities.
 - **Policy H4 Affordable Housing:** specifies the detailed requirements and conditions relating to both on-site and off-site affordable housing provision from qualifying sites.
 - **Policy H5 Rural Exception Sites:** sets out the circumstances under which housing will be permitted through the development of rural exception sites.
 - **Policy H6 Self Build and Custom Housing (SBCH):** specifies the requirements for the provision of SBCH plots.

- 1.3.3 The Local Plan also includes policies on a wide range of other matters such as climate change and the environment, sustainability, landscape, transport, employment, design quality, and waste policies for example, and should be read as a whole.
- 1.3.4 In line with the NPPF, the CBLP aims to contribute to the achievement of sustainable development. To support an effective and consistent approach to planning for housing within Central Bedfordshire, this Housing Policy Technical Guidance SPD sets out further detail of the above policies and explanation of the relevant social, economic, and environmental objectives as they relate to attaining development in accordance with those policies.
- 1.3.5 This document has also been prepared having regard to the requirements for the preparation of Local Development Documents set out in the Planning and Compulsory Purchase Act 2004 and the relevant Regulations (the Town and Country Planning (Local Planning) (England) Regulations 2012) and takes into account other relevant strategies and policies including for example: National Planning Practice Guidance, Central Bedfordshire Council Strategies such as the Sustainability Plan, Meeting the Accommodation Needs of Older People in Central Bedfordshire, Investment Prospectus 2016-2020, Central Bedfordshire Council's Housing Allocation Scheme and housing market intelligence.

2. Sustainability

- 2.1.1 As a Council we recognise we have a vital role to play in achieving the United Nations Sustainable Development Goals² (SDGs). We have previously mapped the status of the area against each SDGs, and we have identified how each opportunity in the Sustainability Plan³ helps achieve them. The Plan focuses on rising to the climate challenge, however by embedding the SDGs within the Plan we have a platform to deliver wider co-benefits in other areas that might not traditionally be directly related to climate change action, but still play an underlying role in delivering the Council's ambitions. We are committed to taking action on SDGs in line with the Local Government Association guidance⁴.
- 2.1.2 The broader definition of sustainability as defined by the United Nations Sustainable Development Goals which underpin the council's approach to sustainability, includes the actions focusing on sustainable cities and communities, reducing poverty and inequalities, innovation and infrastructure and climate action. The provision of high-quality housing, in particular affordable housing, and homes for all directly contributes to these and other sustainable development goals.
- 2.1.3 Self and Custom build housing has the potential to push boundaries when it comes to innovative design, energy efficiency and zero carbon living. A provision for renewables is recommended which will assist with achieving sustainability goals.
- 2.1.4 Developers are encouraged to be innovative in design and deliver developments that achieve standards above and beyond the Local Plan Policy requirements on Climate Change and Sustainability (CC1), High Quality Development (HQ1) and other Housing related Local Plan Policies as the Council strives to achieve meeting the United Nations Sustainable Development Goals and net zero carbon detailed within the Council's Sustainability Plan, 2020 – 2030.
- 2.1.5 United Nations Sustainable Development Goals; The Global Goals for Sustainable Development:

² [Sustainable Development Goals | United Nations Development Programme \(undp.org\)](https://www.undp.org/)

³ [Central Bedfordshire Sustainability Plan \(2020-2030\).pdf | Powered by Box](#)

⁴ [Local Government Association guidance](#)



Figure 1: the Global Goals for Sustainable Development. Source: The Global Goals⁵

⁵ [Goals Archive - The Global Goals](#)

3. Policy H1, Housing Mix

Policy H1, Housing Mix

All major* developments for new dwellings must include a mix of housing types and sizes in order to meet the needs of all sections of the community, to encourage sustainable, inclusive, and mixed communities in accordance with the housing mix set out within the SHMA, or other more up-to-date evidence, where appropriate. Other small-scale development will be assessed on a case-by-case basis.

Proposals should be accompanied by up-to-date evidence which demonstrates how the development meets these needs using the Council's Strategic Housing Market Assessment unless an alternative approach can be demonstrated to be more appropriate, for example where proven to be necessary due to viability constraints.

Dwellings should be delivered in various forms of tenure types, e.g., shared ownership, outright purchase, leasehold possibilities, affordable/private rented and other form of intermediate tenures and in accordance with Policy H4: Affordable Housing.

*As defined by Development Management Procedure Order 2010

3.1 Housing mix identified within the Strategic Housing Market Assessment

- 3.1.1 The housing mix set out within the Local Plan has been informed by the number of homes required to meet the Objectively Assessed Need (OAN) for both market and affordable housing.
- 3.1.2 The Strategic Housing Market Assessment (SHMA)⁶ provides housing needs information for both market housing and affordable housing to indicate the type and amount of housing required throughout the Local Plan Period (2015-2035). The housing needs information detailed within the SHMA should be used as the starting point for establishing a suitable housing mix to deliver from housing developments.
- 3.1.3 Applicants should seek advice and guidance from the planning authority at the earliest opportunity through the pre-application process, prior to submitting an

⁶ [C36 Luton & Central Bedfordshire Strategic Housing Market Assessment \[December 2017\].pdf](#) | Powered by Box

application. This will help to identify any specific requirements. Information on accessing the pre-application service can be found on the Councils website⁷.

3.2 Market Housing need identified within the SHMA

Dwelling Type	Market Housing Requirement	Percentage Requirement
1 Bed Flat	730	3.1%
2+ Bed Flat	750	3.1%
2 Bed House	3,540	14.8%
3 Bed House	13,040	54.5%
4 Bed House	4,890	20.5%
5+ Bed House	960	4%
Total Requirement	23,910	100%

Table 1: The market housing need identified for Central Bedfordshire.

Consideration should be given to the mix between market provision and affordable housing provision. All applications should provide for a range of dwelling types, meeting the identified needs to ensure sustainable, inclusive, and mixed communities are delivered. Applications should avoid the provision of predominantly larger 4 & 5 bed market provision, with the affordable provision from the scheme providing for a mono dwelling type, i.e., all 2 bed houses. This is essential to avoid creating an unbalanced community and feeling of disparity between the market and affordable provision. Once the SHMA mix has been applied, if the percentage requirement does not provide a whole number, we expect the calculation to be rounded to the nearest whole number e.g., 2.3 would be rounded to 2 dwellings, and 10.5 would be rounded to 11 dwellings.

⁷ [Make a planning application | Central Bedfordshire Council](#)

3.3 Affordable Housing Mix identified within the SHMA

Dwelling Type	Affordable Rent Requirement	Intermediate Tenure Requirement	Total Affordable Housing Requirement
1 Bed Flat	940	200	1,140
2+ Bed Flat	780	310	1,090
2 Bed House	1,900	760	2,660
3 Bed House	1,850	850	2,700
4 Bed House	380	130	510
Total Requirement	5,850	2,250	8,100

Table 2: Affordable Housing Mix identified in the SHMA.

3.4 Affordable Housing Mix as a percentage

Dwelling Type	Affordable Rent Percentage Requirement	Intermediate Tenure Percentage Requirement	Total Affordable Housing Requirement
1 Bed Flat	12%	3%	15%
2+ Bed Flat	9%	4%	13%
2 Bed House	24%	10%	34%
3 Bed House	23%	10%	33%
4 Bed House	4%	1%	5%
Total Requirement	72%	28%	100%

Table 3: The affordable housing mix as identified in the SHMA has been interpreted as the percentage required to be delivered on eligible sites and must be split as per the tenure requirements outlined in the SHMA: 72% Affordable Rented Dwellings, 28% Intermediate Tenure.

3.4.1 Further guidance on affordable housing mix will be provided within chapter six (Affordable Housing).

3.5 More up to date evidence base

- 3.5.1 In some specific circumstances, other more up to date evidence may be more appropriate to inform a planning application than the SHMA. An example of this could be through an application proposing for a 100% affordable housing scheme through the provision of a rural exception site, whereby a Housing Needs Survey is required to be undertaken to assess the affordable housing needs in a certain Parish. In this situation the Housing Needs Survey will form the evidence base demonstrating the housing mix, the size of the dwellings and the split between affordable rented and shared ownership. The SHMA will not be a requirement in this example.
- 3.5.2 In some specific circumstances, evidenced viability constraints may impact the housing mix proposed to deliver from a development scheme, including viability constraints potentially affecting the quantum of affordable housing provision, or justification for the inclusion of a range of property types and sizes which may be required to aid the viability. The requirement is for developers to bring forward policy compliant developments in relation to all housing related Local Plan Policies. Any viability constraints would need to be evidenced through a financial viability assessment which will be referred for independent assessment at the costs of the applicant. For further guidance on viability, refer to chapter six (Affordable Housing).

3.6 Small scale development

- 3.6.1 The Local Planning Authority receives a significant number of residential applications proposing for 9 or fewer dwellings, falling below the major developments threshold. The housing mix to deliver from applications of 9 or fewer dwellings will be considered on a case-by-case basis. Small scale development will not be conducive to adhering to the SHMA to determine an appropriate housing mix. Development Management Case Officers will provide guidance and advice on the appropriateness of the housing mix proposed. Developers are still encouraged to deliver for a range of bedroom requirements where possible.

3.7 Bungalow provision as part of the housing mix

- 3.7.1 The housing mix detailed within the SHMA does not specifically detail bungalow provision as part of the dwelling mix. However, we would encourage the provision of bungalows to be explored, both as part of the market and affordable housing mix.
- 3.7.2 Bungalows represent a relatively small proportion of overall housing delivery within Central Bedfordshire. Completions data indicates 349 bungalows were built between April 2015 – March 2022.

3.8 Bungalow Completions

Year	Bungalow Completions	Percentage of Bungalow Completions Against Overall Net Housing Completions
2015 - 2016	23	1.4%
2016 - 2017	26	1.5%
2017 - 2018	35	1.7%
2018 - 2019	67	3.2%
2019 - 2020	89	3.4%
2020 - 2021	56	2.6%
2021 - 2022	53	2.2%
Total	349	

Table 4: The number of bungalow completions per financial year.

- 3.8.1 The Assessment of the Housing Needs of Older People in Central Bedfordshire⁸ highlights a strong demand, an unmet need, for bungalow provision and an historical deficit for bungalow provision for older people. Bungalow provision should not only be viewed as providing suitable housing options for older people across Central Bedfordshire. The provision of bungalows, in particular those designed to adaptable standards, provide the opportunity to also deliver for an inclusive dwelling type for those of a younger age demographic who may suffer from other disabilities who would benefit from such accommodation. For further details on adaptable housing, refer to chapter four (Housing Standards).

3.9 Age restriction for occupation of bungalows

- 3.9.1 A number of permitted developments in recent years have incorporated an over 55 age restriction for the occupants of the bungalows secured through the s106 legal agreement. This is particularly evident for bungalow provision as part of the affordable housing mix.
- 3.9.2 The Council does not support age-restricted criteria for bungalow provision. Applicants will be encouraged to let the affordable dwellings in line with the Councils Housing Allocation Scheme on the basis of need within the housing

⁸ [Assessment of the Housing Needs of Older People in Central Bedfordshire.pdf](#) | Powered by Box

register and for the market sale homes, by choice amongst the population – locally and more widely.

- 3.9.3 Age restricted criteria is discouraged due to potential implications of being unable to identify an eligible end user for the property, this is particularly evident as part of the affordable housing mix. Both Registered Providers and developers will want to avoid the potential risk of void properties whilst identifying potential end users. The Council encourage an age inclusive approach to bungalow provision. For further details on age inclusive housing, refer to chapter five (Housing for Older People).

3.10 Alternative housing mix approach

- 3.10.1 As a practical guide to ensuring an appropriate housing mix, the SHMA (2017) should be used unless an alternative can be demonstrated to be more appropriate. There will occasions where the SHMA will not be appropriate as a basis for housing mix and more pragmatic approach will be required. Examples of this include housing developments in a town centre whereby the housing mix will predominantly consist of flats with a wider housing mix as defined within the SHMA not being achievable or desirable due to site constraints. Other examples may include development within more rural locations where flats may not be appropriate and conducive to the development when considering the existing pattern of development and surrounding character. In these situations, it may be more appropriate to see predominately a range of housing types deliver, including the provision of 1 bed maisonettes. Providing a housing mix for an inclusive, mixed, and integrated community, delivering for a wide range of dwelling types for the identified needs of Central Bedfordshire.
- 3.10.2 Applicants are encouraged to approach the Council through Pre-Application discussions to establish an appropriate housing mix to deliver from a scheme and establish a position where strict compliance with the SHMA may not provide for the most appropriate housing mix. Through Pre-Application discussions, bespoke advice in relation to a suitable housing mix will be provided. Guidance for the affordable housing mix will also be provided by the Strategic Housing Team. Further guidance on this can be found within chapter six (Affordable Housing).
- 3.10.3 Planning applications will be required to demonstrate how the housing mix complies with the SHMA. Whilst at outline stage the definitive housing mix to deliver is often not known, developers will be required, as a minimum, to confirm within the Planning Statement that the application will align with the SHMA. This is required in terms of housing mix and the provision for a policy compliant level of affordable housing. Reserved Matters and FULL applications will be required to submit full confirmation of the accommodation schedule by tenure (confirming the market housing and affordable housing), confirming the application aligns with the SHMA.

3.10.4 Developers are encouraged to consider the requirements of the Council's Design Guide in preparation for submission of a planning application. This will be of particular importance for guidance on densities which may have potential to impact the type of housing mix to come forward from a housing development.

3.11 Future updates to the Strategic Housing Market Assessment or SHMA replacement

3.11.1 Whilst Local Plan Policy and Housing Technical Guidance stipulates the SHMA (2017) as the evidence base for determining an appropriate housing mix, this will likely be superseded in the production of any new or updated Central Bedfordshire Council Local Plan. Any new evidence base will be published on the Council's website. This new evidence base will be used to determine an appropriate housing mix from the date of publication by the Council. There will be no requirement to wait until the adoption of a new Local Plan.

4. Policy H2, Housing Standards

Policy H2, Housing Standards

Internal space standards for all residential development will be applied to all dwelling types and tenures, including flats in accordance with the Nationally Described Space Standards.

In requiring adaptable and accessible homes from all future developments; the Council will:

1. Require all new build dwellings to deliver at least 35% Category 2 Requirement M4 (2) adaptable homes (or any new or revised regulations that revoke or modify the Building Regulations); and
2. Require all new build dwellings to deliver at least 5% Category 3, Requirement M4 (3) wheelchair adaptable homes (or any new or revised regulations that revoke or modify the Building Regulations).

4.1 Nationally Described Space Standards

- 4.1.1 Following the 2015 Housing Standards Review⁹ the Government published the technical housing standards – nationally described space standard¹⁰. This standard deals with internal space within new dwellings and is suitable for application across all tenures.
- 4.1.2 The Local Plan Policy requires all dwellings (both market housing and affordable housing) to comply with the requirements of the Nationally Described Space Standards (NDSS). The NDSS requirements are applicable to all dwelling types, as shown in table 5.

⁹ [Housing standards review: technical consultation - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/housing-standards-review-technical-consultation)

¹⁰ [Technical housing standards – nationally described space standard - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/consultations/technical-housing-standards-nationally-described-space-standard)

Number of bedrooms (b)	Number of bed spaces (persons)	1 storey dwelling (m ²)	2 storey dwelling (m ²)	3 storey dwelling (m ²)	Built in storage (m ²)
1b	1p	39			1.0
	2p	50			1.5
2b	3p	61	70		2.0
	4p	70	79		
3b	4p	74	84	90	2.5
	5p	86	93	99	
	6p	95	102	108	
4b	5p	90	97	103	3.0
	6p	99	106	112	
	7p	108	115	121	
	8p	117	124	130	
5b	6p	103	110	116	3.5
	7p	112	119	125	
	8p	121	128	134	
6b	7p	116	123	129	4.0
	8p	125	132	138	

Table 5: Technical Housing Standards as defined in the Nationally Described Space Standard (NDSS)¹¹.

4.1.4 The Gross Internal Areas in the above table will not be adequate for wheelchair housing (see chapter five, Housing for Older People), where additional internal

¹¹ [Technical housing standards – nationally described space standard \(publishing.service.gov.uk\)](https://publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/644246/Technical_housing_standards_-_nationally_described_space_standard.pdf)

area is required to accommodate increased circulation and functionality to meet the needs of wheelchair households.

- 4.1.5 All new planning applications (outline and FULL) submitted to the Local Planning Authority (LPA) since the adoption of the Local Plan Policy are required to demonstrate that all dwellings comply with the minimum Nationally Described Space Standards. For Reserved Matters (RM) applications submitted since the adoption of the Local Plan, where the outline consent was granted pre-Local Plan adoption, the space requirements need to comply with the requirements detailed within the outline planning consent and associated s106 legal agreement.
- 4.1.6 Applicants should clearly state the gross internal floor area of each unit in the Design and Access Statement or within the schedule of accommodation, submitted alongside the application. This is of particular importance to RM and FULL applications where applications should provide for absolute clarity on all aspects of the housing to deliver. This will enable Officers to assess the space standards against the policy requirements.
- 4.1.7 At outline application stage, the exact housing provision to deliver in terms of the accommodation schedule will usually not be known. Therefore, we ask for all outline applications to provide confirmation of compliance with the NDSS within the submitted Planning Statement.
- 4.1.8 We ask applicants to submit details on space standards in metres squared and not square feet. The NDSS requirements from planning consents will be secured through s106 legal agreements.

4.2 Accessible and adaptable homes

- 4.2.1 Accessible and adaptable homes support the changing needs of residents from raising children through to mobility issues faced in old age or through disability. The delivery of accessible and adaptable housing will help to meet the changing accommodation requirements of occupiers throughout their lifetime and in particular, the needs of older people and people with disabilities. Accessible dwellings have the benefits of enabling independent living, personal health benefits, personal psychological benefits, and social cost benefits. Homes such as these are also more suited to be visited by people with restricted mobility.
- 4.2.2 The delivery of accessible and adaptable homes will reduce the Council's reliance on Disabled Facilities Grants, which have been heavily relied upon pre-Local Plan policy requirements on adaptable and accessible dwellings.

4.2.3 Part M of the Building Regulations¹² relates to the Access and use of Buildings. Revisions to Part M in October 2015¹³ introduced additional technical requirements for the accessibility for dwellings (exceeding the minimum standards required by the Building Regulations) known as ‘optional standards’. The optional standards may be applied where a local planning authority has a policy in place, based on evidence, that a higher level of accessibility and adaptability in new residential development is viable and necessary to meet current and future housing needs.

4.3 Optional building regulations

4.3.1 The optional building regulations which can be applied by the Local Authority relates to M4(2) adaptable homes and M4(3) wheelchair adaptable homes.

4.3.2 M4(2) adaptable homes

4.3.3 This provides for dwellings to be capable of adaptation through time to meet the changing needs of occupiers. It requires that reasonable provision should be made to enable most people to access the dwelling. The dwelling should also incorporate features that make it potentially suitable to a wide range of occupants, including older people, those with reduced mobility, and some wheelchair users.

4.3.4 M4(3) wheelchair adaptable homes

4.3.5 This requires wheelchair users to be able to live in the dwelling and use any associated private outdoor space, parking and communal facilities that may be provided for the use of the occupants.

4.3.6 M4(2) and M4(3) dwellings

4.3.7 Evidence gathered by Central Bedfordshire Council demonstrates the requirement for the provision of M4(2) and M4(3) dwellings from new developments in Central Bedfordshire. As such, Local Plan Policy requirements requires all new developments to provide for:

- A minimum of 35% Category 2 Requirement M4 (2) adaptable homes
- A minimum of 5% Category 3, Requirement M4 (3) wheelchair adaptable homes

¹² [Access to and use of buildings: Approved Document M - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

¹³ [BR_PDF_AD_M1_2015_with_2016_amendments_V3.pdf \(publishing.service.gov.uk\)](http://publishing.service.gov.uk)

- 4.3.8 There is no threshold trigger for the requirement of M4(2) and M4(3) dwellings. Local Plan Policy requires all applications to comply with the requirements of M4(2) and M4(3). The requirements will apply to smaller scale developments.
- 4.3.9 All new planning applications (outline and FULL) submitted to the Local Planning Authority (LPA) since the adoption of the Local Plan Policy are required to demonstrate the compliance for M4(2) and M4(3) dwellings. For Reserved Matters (RM) applications submitted since the adoption of the Local Plan, where the outline consent was granted pre-Local Plan adoption, the M4(2) and M4(3) will not be a requirement, unless the s106 makes specific requirements for this form of provision.
- 4.3.10 The M4(2) and M4(3) requirements from planning consents will be secured through s106 legal agreements.

4.4 M4(2) and M4(3) requirements between market housing and affordable housing

- 4.4.1 The M4(2) and M4(3) requirements should be delivered equally across the market and affordable dwellings.
- 4.4.2 Worked example
- 4.4.3 Development for 100 dwellings. 70 market dwellings and 30 affordable dwellings

Market and affordable dwellings	Total Dwellings	M4(2) 35%	M4(3) 5%
Market Housing	70	24	3
Affordable Housing	30	11	2
Total	100	35	5

Table 6: Example of the M4(2) and M4(3) requirements for a development of 100 dwellings.

- 4.4.4 Where the number does not equate to a whole number, the requirements are to be rounded up appropriately in favour of the affordable dwellings.

4.5 Required information to be submitted with an application

- 4.5.1 Pre-applications
- 4.5.2 Pre-applications are expected to reference within the supporting documentation the intention to comply with the Local Plan Policy requirements for the NDSS and M4(2) and M4(3). If the supporting documentation does not reference the intention for compliance with Local Plan Policy requirements, the requirements will be detailed within the formal written response to the applicant.

4.5.3 Outline applications

4.5.4 At outline application stage, the exact quantum of housing provision to deliver will usually not be known. Therefore, we ask for all outline applications to provide confirmation within the submitted Planning Statement for compliance with the Local Plan Policy requirements for the NDSS and M4(2) and M4(3). We ask for the Planning Statement to confirm the M4(2) and M4(3) requirements are delivered equally across the market and affordable dwellings.

4.5.5 We ask for an indicative site layout plan which denotes the NDSS and M4(2) and M4(3) dwellings.

4.5.6 RM and FULL applications

4.5.7 Reserved Matters and Full applications should provide absolute clarity on compliance with the Local Plan Policy requirements for the NDSS and M4(2) and M4(3). The submitted Planning Statement must provide confirmation the M4(2) and M4(3) requirements are delivered equally across the market and affordable dwellings.

4.5.8 A site plan must be submitted which denotes the M4(2) & M4(3) provision and clearly denotes the parity between the market housing and affordable housing. The site plan must also clearly show all remaining dwellings as complying with the NDSS.

4.5.9 Further details of the accessible housing standards can be found in Part M of the Building Regulations (2015 edition with 2016 amendments)¹⁴.

¹⁴ [Access to and use of buildings: Approved Document M - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

5. Policy H3, Housing for Older People

Policy H3, Housing for Older People

All development proposals for 100 dwellings or more will be required to provide bungalows, level-access accommodation, or low-density flats for older people as part of the mix of housing required by Policy H1, unless an alternative approach can be demonstrated to be more suitable having regard to site suitability or viability constraints.

On larger sites of 300 units or more, the provision of an Extra Care Facility will be required, unless an alternative approach can be demonstrated to be more suitable having regard to site suitability or viability constraints. Extra care schemes will be restricted by S106 to ensure that the occupants are those in need of care and support in perpetuity.

5.1 Central Bedfordshire ageing demographics

- 5.1.1 Overall, demographic trends show that the population in Central Bedfordshire is likely to increase from 271,500 persons to 325,100 persons over the 20-year period from 2015-35. The Office of National Statistics has released data from the 2021 census¹⁵ which indicates in the last 10 years the population of Central Bedfordshire has grown by 15.7% vs 6.6% nationally. The population of over 65's increased by 32.6% and the population of over 85's increased by 33.7%.
- 5.1.2 This changing local demography is particularly important when trying to establish the future types of housing required to meet both population growth, and particularly, the need for any specialist housing specifically for older people.
- 5.1.3 With the ageing demographics of Central Bedfordshire, Local Plan Policy seeks to address the needs of an ageing population through the requirement of the provision for older persons accommodation from development schemes in Central Bedfordshire.
- 5.1.4 With respect to older people and people with disabilities, these groups are defined in the NPPF¹⁶ in the following way:
- 5.1.5 Older People – People over or approaching retirement age, including the active, newly retired through to the very frail elderly; and whose housing needs can encompass accessible, adaptable general needs housing through to the full range of retirement and specialised housing for those with support or care needs.

¹⁵ [Population and household estimates, England, and Wales - Office for National Statistics \(ons.gov.uk\)](https://www.ons.gov.uk)

¹⁶ [National Planning Policy Framework \(publishing.service.gov.uk\)](https://www.publishing.service.gov.uk)

- 5.1.6 People with disabilities – People have a disability if they have a physical or mental impairment, and that impairment has a substantial and long-term adverse effect on their ability to conduct normal day-to-day activities. These persons include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism, and mental health needs.

5.2 Meeting the Accommodation Needs of Older People (MANOP)

- 5.2.1 MANOP are the Council’s specialist team for meeting the accommodation needs of older people. The MANOP specialists look at the priorities and preferences of older residents in Central Bedfordshire when it comes to housing whilst having a wider vision to deliver a range of accommodation that meets the needs and aspirations of older people.
- 5.2.2 Developers, Planning Agents, Registered Providers, or any other individuals considering how to approach delivering for older persons accommodation are encouraged to contact the MANOP Specialists at the earliest opportunity to discuss the sustainable opportunities for delivering for the requirements of Local Plan Policy and for the wider older persons accommodation needs within Central Bedfordshire. The MANOP specialists will guide applicants throughout the planning application process to ensure the development proposed comes forward in a policy compliant manner whilst delivering for the identified needs.
- 5.2.3 The MANOP Specialists will also provide guidance relevant to planning applications related to housing for the care of younger people who are in need of specialist accommodation similar to that needed by older people to meet their medical needs.

5.3 Older persons accommodation requirements

- 5.3.1 All development proposals for 100 dwellings or more will be required to provide bungalows, level-access accommodation, or low-density flats for older people as part of the mix of housing required by Policy H1, unless an alternative approach can be demonstrated to be more suitable having regard to site suitability or viability constraints. This must be provided proportionally in line with the wider housing mix.

5.4 Design details for suitable older persons accommodation

- 5.4.1 Level access flats: Will require level access. Ground floor flats should be identified by developers as a dwelling type for delivering for M4(2) and M4(3) accommodation, providing for suitable and adaptable accommodation for older persons and those of a younger age demographic with disabilities who would benefit from such accommodation.
- 5.4.2 Low density flats: A smaller concentration of single-storey flats. These should be identified by developers as a dwelling type for delivering for M4(2) and M4(3) accommodation, providing for suitable and adaptable accommodation for older

persons and those of a younger age demographic with disabilities who would benefit from such accommodation. This can include flats on upper floors with lift access.

- 5.4.3 Bungalows: Will require level access. Bungalow provision for 1, 2- and 3-bedroom properties should be provided as part of a suitable housing mix. Bungalows should be identified by developers as a dwelling type for delivering for M4(2) and M4(3) accommodation, providing for suitable and adaptable accommodation for older persons and those of a younger age demographic with disabilities who would benefit from such accommodation.
- 5.4.4 Whilst there is no Local Plan Policy requirement to provide for specific older persons accommodation from applications of fewer than 100 dwellings, the inclusion of accommodation suitable for older persons would be welcomed. This is largely supported through the Housing Mix and Housing Standards policies. Applications will be required to provide for an appropriate Housing Mix and encouraged to deliver more adaptable homes through the Housing Standards Policy that will be suitable for older persons and the changing requirements of the occupants over time.

5.5 Alternative approaches to delivering for suitable accommodation for older people

- 5.5.1 While Policy H3 denotes bungalows, level access accommodation and low-density flats as appropriate accommodation for older persons, it also allows for the provision of alternative approaches to provide suitable accommodation. An example of an alternative approach could be to provide for additional M4(2) and M4(3) dwellings as part of the appropriate housing mix, which would be suitable for older persons, over and above the Local Plan Policy requirements of Policy H2, Housing Standards. Dwellings that are designed to M4(2) & M4(3) are designed to be adaptable and could potentially provide for suitable accommodation for the changing requirements of the occupants over time, including older persons. This can enable the occupant to stay living within their home for a longer period of time.
- 5.5.2 Developers are encouraged to be innovative to identify alternative approaches to delivering for suitable accommodation for older people where they can demonstrate that an alternative approach would be more suitable (having regard to site suitability or viability constraints).

5.6 Extra care requirements

- 5.6.1 On larger sites of 300 units or more, the provision of an Extra Care Facility will be required in addition to the accommodation suitable for older persons triggered on sites of 100 or more units, unless an alternative approach can be demonstrated to be more suitable having regard to site suitability or viability constraints. The Extra Care Facility would be required to be provided in addition

to the wider housing mix. i.e., an application for 300 dwellings would be required to provide for an extra care facility in addition to the 300 dwellings.

5.7 Extra Care

5.7.1 Extra care housing¹⁷ is housing with care primarily for older people where occupants have specific tenure rights to occupy self-contained dwellings and where they have agreements that cover the provision of care, support, domestic, social, community or other services. Unlike people living in residential care homes, extra care residents are not obliged as a rule to obtain their care services from a specific provider, though other services (such as some domestic services, costs for communal areas including a catering kitchen, and in some cases some meals) might be built into the charges residents pay.

5.7.2 There are a broad set of core ingredients that are part of extra care:

- Purpose-built, accessible building design that promotes independent living and supports people to age in place
- Fully self-contained properties where occupants have their own front doors, through outright purchase and tenancies or leases which give them security of tenure and the right to control who enters their home
- Office for use by staff serving the scheme and sometimes the wider community
- Some communal spaces and facilities, usually including a food offer
- Access to care and support services 24 hours a day
- Community alarms and other assistive technologies
- Safety and security often built into the design with fob or person-controlled entry

5.8 Implementation of extra care provision to comply with policy requirements

5.8.1 Developers are advised to approach the LPA for pre-application advice to obtain a steer on the requirements for the extra care provision from larger sites of 300 units or more. In particular, for bespoke guidance on the affordable housing provision within an extra care facility. Evidence from the Council's specialist older persons team indicates that with current pipeline delivery for affordable housing extra care provision¹⁸, further provision of 100% affordable extra care schemes is

¹⁷ [Extra Care Housing What is it.pdf \(housinglin.org.uk\)](#)

¹⁸ [Assessment of the Housing Needs of Older People in Central Bedfordshire, figure 10pdf](#)

not required. Instead, the Council encourages mixed tenure schemes to be delivered, providing for a mix of affordable housing (to a policy compliant level of 30%) and market provision. The provision for an extra care facility as part of a planning application should be discussed and considered on a case-by-case basis.

5.9 Locational requirements

- 5.9.1 The Council discourages the provision of extra care facilities within close proximity to a recently commissioned extra care development or a recently completed extra care scheme, (e.g., within the same town). Should developers wish to provide a development that is closely located to a recently completed scheme, the Council strongly encourage the developer to seek advice from the Meeting the Accommodation Needs of Older People (MANOP) specialists to identify the needs within the locale. This applies particularly to affordable extra care provision.
- 5.9.2 Should the advice indicate there is no need for an extra care facility, in these circumstances, to satisfy the policy requirements, an alternative approach for delivering for the Policy through onsite provision must be identified and agreed with planning officers, through guidance from the MANOP Specialists.

5.10 Alternative approaches to delivering for extra care provision

- 5.10.1 Should the Council indicate that an alternative approach for the provision of extra care under the requirements of Local Plan Policy H3 is appropriate, there are a number of options to consider. This could include the provision of a modern sheltered housing¹⁹ development, delivering for both affordable housing and market provision which could offer a solution if it can be shown to meet local demand.
- 5.10.2 Should expert advice from the MANOP specialists indicate that there is no requirement for extra care affordable housing provision within the locale of the planning application, the Council will consider accepting a financial contribution for the 30% affordable housing requirement from an extra care scheme. In this case, 'traditional' affordable housing would still be required to deliver on site in line with requirements of Policy H4 from the wider development (for non-extra care housing) with a financial contribution in lieu of the onsite affordable housing provision (30%) within the extra care facility.
- 5.10.3 For the market sale provision, an alternative approach for delivering for the requirements of Local Plan Policy H3 could be to see the delivery of smaller housing with care & support schemes, including by specialists in such developments.

¹⁹ [Sheltered housing | Housing choices | Age UK](#)

5.10.4 Any alternative provision would need to be agreed between the applicant, planning officers and MANOP specialists. Applicants are encouraged to engage in discussions with the Council at the earliest opportunity through pre-application advice to obtain an understanding of the requirements of providing for policy compliance from a planning application.

5.11 Location and connectivity for extra care older persons housing

5.11.1 Location is of considerable importance in the development of extra care housing and can mean the difference between a scheme and its residents being part of an external community or remaining segregated and isolated. In some areas there is a tendency to perceive specialist housing for older people as not needing to be in densely populated areas. However, where a scheme is located may influence the degree of community involvement, it may limit its attractiveness to staff to work in if it is inaccessible, and it may discourage relatives or friends from visiting.

For all housing types, the location preferences are best summed up in the diagram below. This indicates a preference for good connectivity and proximity to village and neighbourhood centres.

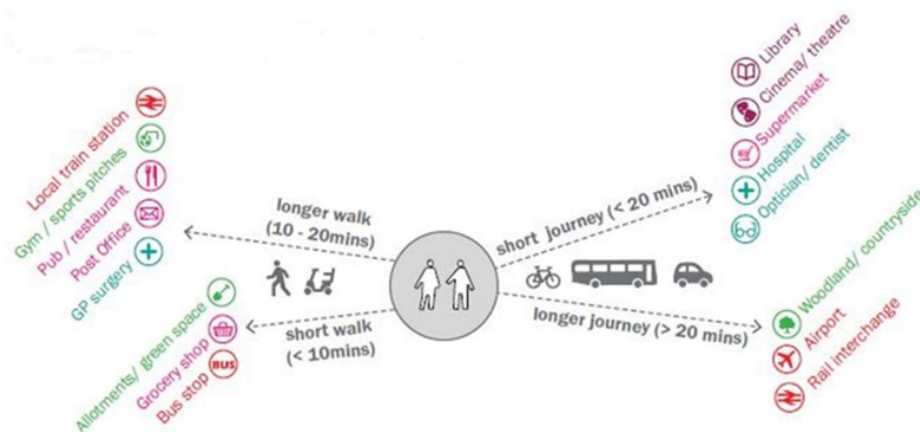


Figure 2: The principles of a 20-minute neighbourhood. Source: *Designing with downsizers*²⁰

5.12 Space Standards for older persons housing

5.12.1 We encourage Internal dimensions and design for older persons housing to provide for generous space standards and flexible room layouts suited to the lifestyle of older people. This will factor in the additional space to allow for mobility aids and medical storage, assistive technology and connectivity, and additional adaptability.

²⁰ https://www.housinglin.org.uk/_assets/DWELL_DesigningWithDownsizers.pdf

- 5.12.2 Developers are encouraged to engage with the MANOP Specialists for bespoke guidance on space standards for extra care M4(2) and M4(3) dwellings.

5.13 Use class C2 provision, affordable housing and other s106 contributions

- 5.13.1 Historically, use class C2²¹ has been viewed within planning terms as being exempt from providing for affordable housing or other attributable s106 contributions. The issue of use class C2 and affordable housing provision often being a contentious issue.
- 5.13.2 The decision of Holgate J in Rectory Homes Limited v Secretary of State for Housing, Communities and Local Government. Case Number: CO/4682/2019²² helpfully highlights the point that the Use Class debate for ‘Housing with Care’ developments has in some circumstances become an unnecessary distraction and irrelevance. There is no reason that a use class C2 development may not provide residential accommodation in the form of dwellings – that is not prevented by the Use Classes Order. Residential accommodation in use class C2 may have the physical characteristics of dwellings with facilities for independent existence, but their use may fall within use class C2 if care is provided to occupants who are in need of care.
- 5.13.3 The Council will seek affordable housing and other attributable planning obligations from planning applications proposing for use class C2 where care may be provided on site to people living in self-contained housing either as tenants or owner occupiers. Self-contained housing can include accommodation in the form of flats and bungalows, each of which have facilities appropriate for private, or independent, domestic existence. In these circumstances, planning applications will be required to provide for affordable housing provision in line with Local Plan Policy requirements and other planning obligations which will be identified through the planning application process.
- 5.13.4 Planning applications providing for use class C2 which relates to ‘institutional care’ such as care homes and nursing homes will not be required to provide for affordable housing provision or other planning obligations. The institutional care will not be required to provide for self-contained dwellings.
- 5.13.5 All planning applications submitted to the Council proposing for use class C2 will be scrutinised to ensure an aligned decision is made on whether an application will be required to provide for affordable housing and other planning obligations. Each planning application will be discussed between the MANOP Specialists, Planning Case Officer for the application and Strategic Housing. Should the aligned decision differ to the proposal within the application, i.e., determine the application is required to provide for affordable housing, the applicant will be

²¹ [The Town and Country Planning \(Use Classes\) \(Amendment\) \(England\) Regulations 2020 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

²² [High Court Judgment Template \(judiciary.uk\)](https://www.judiciary.uk)

required to amend the proposal within the planning application to provide for policy compliance or may otherwise be refused on this basis.

- 5.13.6 Developers are encouraged to enter into pre-application discussions to establish the requirements in relation to affordable housing and other s106 contributions.

5.14 Rural Housing for older persons

- 5.14.1 The Council encourages developers to consider the delivery of suitable rural housing for older people. Many residents within rural communities will have spent many years or much of their lifetime living within that community. The networks and support mechanisms will largely be within their immediate locale. Considering this, we would like to enable older people to downsize or move into more accessible housing within their village to avoid having to move to a more urbanised environment or into residential care.
- 5.14.2 Delivery of suitable rural housing for older people could come forward as part of rural exception schemes. This could be provided as part of the affordable housing mix if a supporting Housing Needs Survey identify that requirement. Alternatively, rural housing for older people could come forward as part of any market housing that may need to be incorporated within a rural exception scheme due to viability constraints. For further guidance on market housing within rural exception sites, please refer to chapter seven (Rural Exception Sites).
- 5.14.3 The Council encourages developers to consider ringfencing an element of smaller market home provision within rural areas for older persons who have a local connection to the Parish. This will provide older persons with a suitable alternative housing option which enables them to remain part of the community. It is also likely to enable the release of larger family homes as a result (enabling downsizing within the community). Should no older persons be identified to purchase the housing, the dwellings can then be sold to any eligible purchaser.
- 5.14.4 It is important that developers recognise the needs for rural housing for older people and provide a suitable housing mix that provides for opportunities for older persons to downsize to suitable accommodation within their locality. The housing mix should comply with the market housing mix detailed within chapter three (Housing Mix).

5.15 20-minute neighbourhood principle

- 5.15.1 Developers are encouraged to consider the principles of the 20-minute neighbourhood²³. 20-minute neighbourhoods are a concept of urban development that has ascended rapidly in the minds of policymakers, politicians, and the general public across the world. The basic premise is a model of urban

²³ <https://www.rtpi.org.uk/media/8111/20-minute-neighbourhood-briefing-report-final.pdf>

development that creates neighbourhoods where daily services can be accessed within a 20-minute walk.

- 5.15.2 A fundamental requirement of 20-minute neighbourhoods is the provision of locally accessible services. This encompasses services which are considered as meeting a daily need. This includes the daily needs of a variety of stakeholders such as older persons, disabled persons, children, and young persons. Key services such as GP Surgeries and post offices should be accessible within a 10 – 20-minute walk from the development. Accessibility to such facilities is of particular importance to older demographics whose use of such facilities may be of greater frequency compared to younger age demographics.
- 5.15.3 Applicants are encouraged to consider the principles of the 20-minute neighbourhood and the positive impacts in terms of development sustainability, inclusivity and accessibility can bring and enhance the lives of those living within the development and the local area.
- 5.15.4 Where rural sites come forward, developers are encouraged to enter into discussions with the Council to discuss any facilities that are not viable and how to support the access to the required facilities. Discussions may include the potential to build something into the community, e.g., a community shop, providing transport to doctors surgeries or developing space for the provision of outreach services as part of the development through the provision of medical rooms. The provision of outreach services has been evident at the Council's Steppingley Road independent living scheme in Flitwick.

5.16 Age inclusive / exclusive housing

- 5.16.1 Developers are encouraged to consider a more age inclusive viewpoint for end user occupation of dwellings, both for the affordable housing and market housing. Whilst older persons accommodation may naturally be viewed as being age exclusive for typically those aged 55 years or more, there are many younger potential end users who would also benefit from such accommodation. Adaptable and accessible accommodation could provide suitable and adaptable accommodation for a younger age demographic with disabilities who would benefit from such accommodation.
- 5.16.2 Developers are encouraged to consider developments which embrace an intergenerational housing²⁴ approach. Rather than providing isolated age-specific specialist housing for older people, intergenerational housing mixes provide housing for all ages, from young people through to families and older people. Intergenerational housing provides a social advantage of placing older people

²⁴ [Intergenerational Housing - Housing for Older People - Housing - Topics - Resources - Housing LIN](#)

within a mixed community, addressing a common complaint that the “retirement village” model unwittingly imposes loneliness and isolation amongst its residents.

- 5.16.3 Guidance on the Council’s aspirations to see the delivery of more age inclusive housing will be provided through the planning process. Developers are encouraged to enter into pre-application discussions with officers, which will provide the opportunity to discuss age inclusive housing at the earliest opportunity, enabling the consideration for this to be factored into a future development scheme.
- 5.16.4 Applicants will be encouraged not to restrict the occupation of dwellings within the s106 legal agreement for age exclusive housing and instead incorporate age inclusive accommodation.

5.17 A strategy focussed on accommodation for older people

- 5.17.1 The Council’s MANOP Specialists have commissioned the production of an Ageing Well Accommodation Strategy. The Ageing Well Accommodation Strategy will help the Council to plan and develop suitable accommodation for people in Central Bedfordshire as they age. This strategy will assist to shape and form future policy requirements for Older Persons accommodation, ensuring housing delivery for older persons is meeting the needs and aspirations of the end user. The provision for high quality, sustainable and accessible housing, delivered within suitable locations has the potential to greatly enhance the lives of the occupants. Inclusivity for suitable housing for older persons is a key theme to this.
- 5.17.2 For further information on the strategy focussed on accommodation for older people and for bespoke expert guidance and advice on older persons accommodation, please contact the MANOP Specialists²⁵.

²⁵ [Contact the MANOP Specialists](#)

6. Policy H4, Affordable Housing

Policy H4, Affordable Housing

Local Plan Policy requires all major developments (10 or more dwellings) to provide 30% affordable housing. The affordable housing from qualifying sites should be provided on-site. Off-site financial contributions will only be considered where evidence is provided to confirm that on-site provision is not viable or that off-site contributions are more appropriate. This evidence must be agreed by the Council prior to independent verification.

The affordable homes should meet all of the following requirements:

1. Provide 72% affordable rent and 28% intermediate tenure or have regard to the most up to date SHMA
2. Affordable units should be dispersed throughout the site and integrated with the market housing to promote community cohesion & tenure blindness.
3. Large clusters of affordable units should be avoided and will be considered at the design stage and determined on a case-by-case basis.
4. Affordable units to meet all nationally described space standards, in accordance with H2: Housing Standards.
5. Where policy compliant affordable housing cannot be achieved, viability will determine affordable housing provision on a case-by-case basis; and
6. Quality and design of the affordable homes must be of an equally high standard to that of the private units on site.

6.1 Quantum of affordable housing

- 6.1.1 To deliver for the identified affordable housing needs within the Local Plan Period, there is a requirement for 30% affordable housing to be delivered from sites of 10 or more dwellings.
- 6.1.2 Planning applications delivering fewer than 10 dwellings are not required by the Local Plan to deliver affordable homes, but affordable housing provision on such sites would be welcomed. Examples of this might potentially include smaller scale, 100% affordable housing schemes.
- 6.1.3 The Council will not accept a piecemeal approach to development to avoid triggering the affordable housing threshold. Should it become apparent a piecemeal approach has occurred, there will be a requirement to provide for 30% affordable housing provision for the total number of dwellings across the schemes if the cumulative number of dwellings equates to 10 or more. The

preference is to see the onsite delivery of the affordable housing. If the onsite provision is not possible, a commuted sum will be sought in line with the Local Plan Policy requirements. The commuted sum process is detailed within this chapter.

6.2 Tenure requirements

- 6.2.1 Local Plan Policy H4 is based on the Strategic Housing Market Assessment (SHMA)²⁶ evidence, and requires a tenure split from qualifying affordable housing sites of 72% affordable rented and 28% intermediate tenure. The preferred intermediate tenure product is shared ownership.
- 6.2.2 With such an acute requirement for affordable rented delivery within Central Bedfordshire, it is critical that planning applications comply with the 72% affordable rented requirement as a minimum. Provision above the 72% affordable rented requirement would be viewed positively.

6.3 Rounding up to the nearest whole number

- 6.3.1 When the 30% affordable housing requirement is applied, the number of affordable dwellings this equates to is to be rounded up to the nearest whole number if the requirement does not equate to a whole number. This is to ensure that a minimum of 30% affordable housing is provided.
- 6.3.2 Worked examples
- 6.3.3 Planning Application for 24 dwellings
- 30% affordable housing requirement = 7.2 dwellings
 - Rounding down to 7 dwellings (29.2%) would not comply with Local Plan Policy requirements
 - Affordable requirement must be rounded up to 8 dwellings (33.3%)
- 6.3.4 Planning Application for 35 dwellings
- 30% affordable housing requirement = 10.5 dwellings
 - Rounding down to 10 dwellings (28.6%) would not comply with Local Plan Policy requirements

²⁶

<https://centralbedfordshire.app.box.com/s/bvmdew4l4xr9gu8frqiy4zdganuk6oaa/file/290883834819>

- Affordable housing requirement must be rounded up to 11 dwellings (31.4%)

6.3.5 The affordable housing secured from planning consents will be secured through a s106 legal agreement which will detail the requirement for 'not less than' 30% affordable housing. The s106 legal agreement will state rounding up to the nearest whole number will be applied when the requirement does not equate to a whole number.

6.4 Rounding up or down to the nearest whole number for tenure requirements

6.4.1 When the tenure requirements of 72% affordable rent and 28% shared ownership are applied, the number is to be rounded up to the nearest whole number in favour of the affordable rented dwellings in situations where the affordable rented requirement does not equate to a whole number.

6.4.2 Worked example

- Application with a requirement of 20 affordable dwellings
- 72% affordable rent equates to 14.4 affordable rented dwellings
- Rounding down to 14 affordable rented dwellings (70%) would not comply with the affordable rent tenure requirements of the Local Plan
- Affordable rented requirements to be rounded up to 15 affordable rented dwellings (75%)
- Therefore, an appropriate tenure mix would be 15 affordable rented dwellings, and 5 shared ownership dwellings (25%)

6.5 Affordable Housing Mix identified with the SHMA

6.5.1 The SHMA provides housing needs information to indicate what affordable housing is required throughout the Local Plan Period. The affordable housing needs information detailed within the SHMA should be used as the starting point for establishing a suitable affordable housing mix from planning applications.

Dwelling Type	Affordable Rent Requirement	Intermediate Tenure Requirement	Total Affordable Housing Requirement
1 Bed Flat	940	200	1,140
2+ Bed Flat	780	310	1,090
2 Bed House	1,900	760	2,660
3 Bed House	1,850	850	2,700
4 Bed House	380	130	510
Total Requirement	5,850	2,250	8,100

Table 7: Figure 99 SHMA (2017)

<https://centralbedfordshire.app.box.com/s/bvmdew4l4xr9qu8fraqiv4zdaqanuk6aaa/file/290883834819>

6.6 Affordable Housing as a Percentage

Dwelling Type	Affordable Rent Percentage Requirement	Intermediate Tenure Percentage Requirement	Total Affordable Housing Requirement
1 Bed Flat	12%	3%	15%
2+ Bed Flat	9%	4%	13%
2 Bed House	24%	10%	34%
3 Bed House	23%	10%	33%
4 Bed House	4%	1%	5%
Total Requirement	72%	28%	100%

Table 8: Affordable housing tenure split requirements to meet the tenure requirements of 72% Affordable Rented and 28% Shared Ownership.

- 6.6.1 As a practical guide to ensuring an appropriate affordable housing mix, the SHMA (2017) (or any subsequent update to the SHMA) should be used unless an alternative can be demonstrated to be more appropriate. There will be occasions where the SHMA will not be appropriate as a basis for an affordable housing mix

and more pragmatic approach will be required. Examples of these scenarios are covered within chapter three (Housing Mix).

- 6.6.2 Developers, applicants, and planning agents are encouraged to approach the Council through Pre-Application discussions to establish an appropriate affordable housing mix to deliver from a scheme.
- 6.6.3 The pre-application process will allow the applicants to work with the Strategic Housing Team to identify a suitable affordable housing mix, where it is considered the SHMA mix cannot successfully be applied.
- 6.6.4 The table below represents an example of guidance on a suggested affordable housing mix provided by Strategic Housing through the pre-application process for 126 dwellings:

Affordable Unit Type	Affordable Rent (72%)	Shared Ownership (28%)	Total (30% Affordable Housing)
1 Bed Flat / Maisonette	4	0	4
2 Bed Flat	4	0	4
2 Bed House (Can include bungalow provision)	8	6	14
3 Bed House	9	5	14
4 Bed House	2	0	2
Total	27	11	38

Table 9: Worked example for a pre-application to determine the tenure provision of a site.

- 6.6.5 Pre-application advice will also detail the required level of information to be submitted with a future planning application, which will include:
 - Evidence of engagement between the applicant and Strategic Housing to agree the affordable mix to deliver from the development (including for each Reserved Matters application if the development is proposed within phases)
 - Confirmation of the affordable housing schedule broken down by tenure
 - Site layout plan which denotes the affordable housing plots by tenure

6.7 Minimum information required for submission with a planning application

6.7.1 To enable the application to be assessed against policy requirements, it is important that sufficient information, plans, and documents are submitted as part of the application.

6.7.2 Pre-applications

6.7.3 To enable effective pre-application advice to be provided, we would encourage applicants to provide information on:

- The total number of dwellings
- How the scheme proposes compliance with affordable housing requirements, detailing as a minimum the overall percentage proposed
- An indicative site layout which denotes the affordable plots

6.7.4 If this information is not provided at pre-application stage, the advice provided by the Council will be more general and further guidance may be required at a later stage.

6.7.5 Outline applications

6.7.6 Outline applications should provide clarity on the percentage of affordable housing proposed and assess how this complies with policy requirements. At outline application stage, the exact affordable housing provision to deliver in terms of the accommodation schedule by tenure will usually not be known. Guidance in terms of an appropriate affordable housing mix will be provided by Strategic Housing as part of the consultee response based on an indicative housing mix. Strategic Housing encourage outline applications to provide:

- Confirmation on the percentage of affordable housing within the application
- Confirmation on the tenure split for the affordable dwellings
- Confirmation that all affordable dwellings will meet the Nationally Described Space Standards
- Confirmation on the M4(2) and M4(3) provision as part of the application to assess for compliance against the requirements of Local Plan Policy H2: Housing Standards
- An indicative site layout which denotes the affordable plots
- Planning Statement or Affordable Housing Statement

- 6.7.7 At this stage, if an applicant does not provide the minimum level of information to enable detailed assessment against policy requirements, Strategic Housing would raise an objection through the consultation process.
- 6.7.8 The affordable housing from an outline planning consent will be secured through a s106 legal agreement.
- 6.7.9 Reserved Matters and FULL applications
- 6.7.10 Reserved Matters (RM) and Full applications should provide for absolute clarity on all aspects of the affordable housing to deliver from the applications. This includes:
- Confirmation of the affordable housing schedule broken down by tenure to enable the assessment of the provision against policy requirements and s106 requirements for RM
 - Confirmation that all affordable dwellings meet the Nationally Described Space Standards
 - A site plan submitted which denotes the affordable housing schedule by tenure and the affordable plots by tenure
 - A site plan submitted which denotes the M4(2) & M4(3) provision as part of the affordable housing
 - A Planning Statement or Affordable Housing Statement

6.8 Engagement from the developer to agree the affordable housing mix

- 6.8.1 It is expected that developers engage in discussions with Strategic Housing to agree the affordable housing mix to deliver from an application. Prior to submission of a Reserved Matters or FULL application it is requested that the affordable housing provision is agreed in writing. This will assist in avoiding delays during the planning application process and seek to avoid the need to raise any objections.

6.9 Preferred Registered Provider Partner Scheme

- 6.9.1 Central Bedfordshire do not operate a preferred Registered Provider partner scheme. We ask for developers to approach the Registered Providers active within the area with opportunities for developments in relation to the s106 affordable housing. We ask that all Registered Providers are approached. This offers a fair and balanced opportunity for all Registered Providers within Central Bedfordshire. Strategic Housing will provide a list of Registered Providers to developers and planning agents.

6.10 Developers informing the Local Planning Authority on the chosen Registered Provider

- 6.10.1 Once a Registered Provider has been identified for a scheme and entered into contract with the developer for the affordable housing, we ask for the developer to notify the Local Planning Authority of the successful Registered Provider. This requirement will be formalised within the s106 legal agreement.

6.11 Design and layout

6.12 Affordable housing clustering

- 6.12.1 Affordable dwellings should be dispersed throughout the site and integrated with the market housing to promote community cohesion & tenure blindness. Cluster sizes should be no more than 15 houses or 20 flats in any single parcel or contiguous parcels. Phased developments will be treated as a single scheme in terms of clustering. The affordable housing provision should not be adjoined to the separate RM applications which inevitably creates a larger affordable housing cluster. In these circumstances, market housing should provide the separation.
- 6.12.2 Clustering should include the provision for mixed tenure provision and avoid a mono tenure clustering approach.
- 6.12.3 Smaller development sites may be more problematic in terms of the dispersal of the affordable dwellings throughout the site when taking into consideration the management issues from a Registered Provider perspective. Each application will be assessed on a case-by-case basis and detailed guidance will be provided by the Council during pre-application discussions.

6.13 Nationally Described Space Standards²⁷

- 6.13.1 It is a policy requirement for all affordable dwellings to meet the Nationally Described Space Standards. Please refer to table 5 within chapter four (Housing Standards) for full details on the Nationally Described Space Standards.
- 6.13.2 All applications must demonstrate the compliance with the policy requirements for the Nationally Described Space Standards.

6.14 On-site provision

- 6.14.1 Policy H4 requires that affordable housing from qualifying developments is provided on site. Off-site financial contributions will only be considered where evidence is provided to confirm that on-site provision is not viable or that off-site contributions are more appropriate.

²⁷ [Technical housing standards – nationally described space standard - GOV.UK \(www.gov.uk\)](https://www.gov.uk/technical-housing-standards-nationally-described-space-standard)

- 6.14.2 One example of where an off-site contribution may be more appropriate is where the affordable element being delivered from a scheme is deemed to not meet the minimum quantum of affordable dwellings for a Registered Provider to register an interest in the affordable housing.
- 6.14.3 In these circumstances, where written evidence of approaches to Registered Providers and written evidence of the refusal from the Registered Provider is provided to the LPA, an off-site contribution will be considered. However, all attempts to secure the onsite delivery of the affordable housing must be undertaken and evidenced in advance of this being agreed.
- 6.14.4 Should a viability assessment be submitted to the Local Planning Authority as part of a planning application, the applicant will be expected to provide comprehensive supporting information to enable the Council to make an informed decision on the financial viability of the proposed development scheme.
- 6.14.5 This information will include, as a minimum, a detailed cost plan and specification together with properly analysed evidence justifying proposed sales values and a detailed valuation of existing use value.
- 6.14.6 All viability assessments will be referred for independent review **at the cost of the applicant.**
- 6.14.7 Where a scheme is demonstrated to be unviable with the required policy level of affordable housing, consideration will be given to a range of alternative options in negotiation with applicants. These options will vary depending on site specific circumstances and constraints but could include flexibility on the tenure split, a reduced percentage of affordable housing (where this is considered we will seek to secure quality over quantity, for example, although fewer units may be provided, they should be well matched in size, type, and tenure to identified needs), or an off-site financial contribution.

6.15 Review Mechanism

- 6.15.1 If an application is approved based on a robustly evidenced affordable housing offer which is below policy requirements, a review mechanism will be incorporated within the Section 106 agreement. The review mechanism will consider the scheme's actual sales values achieved and incurred costs. This will allow the Council to benefit from any significant uplifts in viability resulting from any cost engineering or improvements to the sales market by the time the units come to the market.
- 6.15.2 The preference from any uplifts in viability is to see the onsite provision of affordable housing where this is achievable. In situations where the uplift in viability is not achievable to deliver as onsite provision, a financial contribution towards affordable housing will be paid.

6.16 Commuted Sums

6.16.1 Where a financial contribution is agreed to be paid towards affordable housing in lieu of the onsite provision, the contribution will be calculated assuming 50% of the open market value of each dwelling in question. The applicant must submit evidence of the open market valuations.

6.16.2 Worked example

6.16.3 A financial contribution in lieu of the onsite provision of three affordable dwellings from an application of 10 dwellings:

6.16.4 Affordable requirement (based on policy position)

- 2 x 2 bed house for affordable rent
- 1 x 3 bed house for shared ownership

Dwelling Type	Open Market Value	50% of Open Market Value	Total Affordable Housing Commuted Sum Contribution
2 Bed House (Affordable Rent)	£250,000	£125,000	£125,000
2 Bed House (Affordable Rent)	£250,000	£125,000	£125,000
3 Bed House (Shared Ownership)	£310,000	£155,000	£155,000
Total	Commuted sum	Payment	£405,000

Table 10: Commuted Sum workings for the worked example provided.

6.16.5 Any commuted sums received will be used towards future affordable housing developments. With a particular focus on identifying opportunities to use the commuted sum monies towards the delivery of the most acute tenure of need in Central Bedfordshire, delivering for social rented and affordable rented opportunities.

6.16.6 Any commuted sum monies received will have no restrictions attached in terms of spend location. There is no requirement for the monies to be spent within the locale of the application they were received from. The district wide approach to the spending of the monies will allow for maximum opportunities to deliver projects.

- 6.16.7 The commuted sums received will have a minimum 10 year spend period. If the monies are not allocated towards projects within the spend timeframe, the monies are to be paid back to the developer.
- 6.16.8 The focus for the intended use of commuted sums is for internal affordable housing projects. However, Registered Providers can approach the Council to discuss potential opportunities. Any approaches made will be reviewed on a case-by-case basis.

6.17 Registered Provider Guidance

6.18 Shared Ownership Staircasing

- 6.18.1 Shared ownership dwellings secured through s106 planning consents under Local Plan Policy H4 are not restricted by staircasing limits. The purchaser of the shared ownership property will be able to buy additional shares in the property to staircase out to 100% homeownership. S106 legal agreements will detail the ability to staircase out to 100% homeownership. The exceptions to this are development schemes coming forward within Designated Protected Areas, in these locations, staircasing is restricted to 80% homeownership. Designated Protected Areas are covered within this chapter. Further to the above, Rural Exception Sites also do not allow staircasing to 100% home ownership, which is explained in chapter seven, (Rural Exception Sites).

6.19 Homes England

- 6.19.1 Homes England is the Government's housing accelerator. The organisation does this by increasing the number of new homes that are built in England, including affordable homes and homes for market sale, or rent.
- 6.19.2 The Affordable Housing Team within Homes England is responsible for managing the grant funding programmes, that in turn provide funding streams, which supports the delivery of affordable housing by Registered Providers.
- 6.19.3 Central Bedfordshire Council will engage with Homes England on a number of different levels. With a particular focus on grant funding to increase the number of new affordable homes built and also in relation to Designated Protected Areas.
- 6.19.4 The Council has also worked in conjunction with Homes England to successfully bid for and be awarded access to the Housing Infrastructure Fund (HIF) for numerous projects within Central Bedfordshire. The HIF successfully supporting much needed new housing, including affordable housing.

6.20 Designated Protected Areas²⁸ (DPA)

- 6.20.1 Designated Protected Area regulations were introduced to ensure any grant funded shared ownership properties in areas designated by the Secretary of State remain as affordable housing to ensure sustainability of shared ownership housing stock in hard to replace areas.
- 6.20.2 There are a number of areas within Central Bedfordshire that fall within the category of Designated Protected Area. Locations of Designated Protected Area are restricted to 80% homeownership for the shared ownership properties. Registered Providers should be aware of the locations of Designated Protected Area prior to entering into contract for the affordable housing from a development scheme.
- 6.20.3 Whilst this requirement attempts to ensure that there remains an adequate level of shared ownership housing in protected areas, it may have an effect on the saleability of the home as well as the possibility of securing lending for prospective purchasers.
- 6.20.4 Registered Providers can contact the Council to discuss the removal of the Designated Protected Area and apply to Homes England for a DPA Waiver. The Designated Protected Area Waiver would remove the restriction on staircasing and enable the purchaser of the shared ownership property to staircase out to 100% homeownership.
- 6.20.5 Registered Providers are not able to make this request themselves to Homes England, it must be through and with the support of the Council.
- 6.20.6 Any approaches made by a Registered Provider to the Council to discuss the removal of the Designated Protected Area will be reviewed on a case-by-case basis. Should the Council agree to applying for the DPA Waiver, a submission will be prepared by the Council for submission to Homes England.
- 6.20.7 In this case Registered Providers would be required to provide the following information:
- Justification for the approach to the Council for the removal of the Designated Protected Area restrictions
 - An edged site location plan
 - Site layout plan which clearly denotes the shared ownership dwellings

²⁸ [Designated Protected Areas - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

6.21 Affordable housing additionality

- 6.21.1 Registered Providers and developers are encouraged to consider opportunities to deliver additional affordable housing over and above the s106 requirements (additionality). This can be through the delivery of 100% affordable housing schemes or to provide for an uplift in the s106 position.
- 6.21.2 Any Registered Providers who are considering delivering for additionality will be encouraged to discuss the opportunities with the Council at an early stage. Any additionality should take into consideration the affordable house requirements of Central Bedfordshire. We encourage the inclusion of social rented dwellings where this is possible and the inclusion of affordable rented. Additionality proposing for a mix of social rented, affordable rented and shared ownership would be acceptable.
- 6.21.3 Affordable housing delivered through additionality will not be bound by the tenure requirements of Local Plan Policy H4 and allows for greater flexibility. However, any scheme that proposes for affordable housing which provides for an affordable rented provision of less than the requirements of Local Plan Policy H4 (based on the minimum 30% affordable housing requirement of which 72% affordable rented) would not be supported. As a minimum, parity with the s106 requirement is a fundamental requirement.
- 6.21.4 Approaches for all shared ownership additionality over and above the s106 requirements will be considered on a case-by-case basis by Strategic Housing.

6.22 Registered Provider approaches to Homes England for grant funding

- 6.22.1 When Registered Providers review opportunities for delivering additionality or for 100% affordable housing, bids for accessing grant funding can be made to Homes England.
- 6.22.2 The Affordable Homes Programme 2021 - 2026²⁹ provides grant funding to support the capital costs of developing affordable housing for rent or sale. As the Government's housing accelerator, Homes England is making available £7.39 billion from April 2021 to deliver up to 130,000 affordable homes by March 2026.
- 6.22.3 Housing providers can bid through Continuous Market Engagement (CME) on a scheme-by-scheme basis. Housing Providers should discuss any such proposals with the Council. Officers will review the proposals and provide an indication as to whether, in principle, the bid will be supported.
- 6.22.4 The Council will be notified once a bid for grant funding has been made through CME. The Council will review the bid and provide formal comments to Homes England. The comments will indicate whether the Council is supportive or

²⁹ [Affordable Homes Programme 2021 to 2026](#)

whether there are concerns and objections to the proposals. The formal response will review the deliverability of the scheme, how the scheme aligns with the Council's affordable housing policy requirements and how the scheme addresses local housing needs.

- 6.22.5 Once formal comments have been provided, the proposals will be discussed by Homes England at CME bid clinics. The outcomes will be communicated to both the Council and the Registered Provider.
- 6.22.6 We encourage engagement at the earliest opportunity from our Registered Provider partners to discuss the proposals for grant funding opportunities. It is important any approaches demonstrate how the proposals address the affordable housing needs of Central Bedfordshire.

6.23 Making Registered Providers aware of opportunities

- 6.23.1 Regular development liaison meetings take place between Registered Providers and Strategic Housing to discuss development programmes and development opportunities within the district. Additionally, Strategic Housing will share with Registered Provider Partners a list of planning applications received by the Local Planning Authority within the past 12 months. The list of planning applications will provide details on the total number of dwellings, quantum of affordable housing, number of affordable rented and shared ownership dwellings, status of the planning application (approved, refused, withdrawn, appeal or consultation period) and detail the developer's name. This will provide all Registered Providers with a fair and balanced opportunity in reviewing potential development opportunities.
- 6.23.2 Registered Providers are encouraged to approach the Strategic Housing Team to discuss any potential opportunities as they may arise.

6.24 New Registered Providers within Central Bedfordshire

- 6.24.1 Should new Registered Providers start to review opportunities within Central Bedfordshire or enter into contract with a developer to deliver for their first affordable housing scheme within the district, we ask for the Registered Provider to contact the Council to initiate an inception meeting. The inception meeting will provide an opportunity for both the Registered Provider and Council to introduce themselves and provide an overview of strategic priorities.
- 6.24.2 This process will ensure the Registered Provider is added to the list of Registered Providers which are routinely shared with developers and planning agents.
- 6.24.3 Contact should be made with the Strategic Housing Team via: housing.strategy@centralbedfordshire.gov.uk or 0300 300 5349.

6.25 Nominations Agreements

- 6.25.1 All Registered Providers are required to sign up to a nominations agreement with the Council. The nominations agreement is only in relation to the affordable rented and social rented dwellings. The nominations agreement will capture all existing developments and all new developments for initial nominations and subsequent nominations.
- 6.25.2 The vast majority of Registered Providers within Central Bedfordshire are signed up to the standard nominations agreement. Any new Registered Providers will be required to sign up to this agreement and are encouraged to contact the Strategic Housing Team at the earliest opportunity to initiate this. The standard nominations agreement provides for consistency across the board with all our Registered Provider partners.
- 6.25.3 The requirement for Registered Providers to enter into a nominations agreement with the Council will be detailed with the s106 legal agreement.

6.26 Nominations for shared ownership dwellings

- 6.26.1 The Council does not have a nominations agreement in place for shared ownership dwellings. The shared ownership dwellings will be sold to eligible purchasers who meet the eligibility criteria for the shared ownership product. This will be administered through the shared ownership sales department of the Registered Provider or through the Bedfordshire HomeBuy Agent³⁰.

6.27 Deed of Variations

- 6.27.1 Occasionally, Registered Providers will approach the Strategic Housing Team to raise an issue with a s106 legal agreement which needs to be dealt with via a Deed of Variation. Should a Deed of Variation be required, Registered Providers are encouraged to contact the Strategic Housing Team at the earliest opportunity. When Registered Providers approach the Strategic Housing Team, they will be asked to provide as much detail as possible in relation to the required Deed of Variation, including the following information:
- Details of the required Deed of Variation, including the relevant sections of the original s106 agreement which require the variation
 - Reasoning for the approach to the Council for the required Deed of Variation
 - A draft Deed of Variation for review
- 6.27.2 All approaches for Deed of Variations will be reviewed on a case-by-case basis. Any agreement to enter into a Deed of Variation will need internal agreement

³⁰ [Help to Buy Midlands and London \(helptobuyagent2.org.uk\)](http://helptobuyagent2.org.uk)

between Strategic Housing and the Case Officer for the consented scheme. All legal costs for undertaking a Deed of Variation will be required to be covered by the Registered Provider.

6.28 Setting of affordable rents at 80% of the local market rates or capped at Local Housing Allowance

- 6.28.1 Affordable rents (including service charges) should be no higher than the current Local Housing Allowance³¹ (LHA) rate for the area, or 80% of the local market rent, whichever is lower.
- 6.28.2 The Council aims to ensure that rents do not exceed the nationally set Local Housing Allowance (LHA)³². The LHA is the maximum amount of benefit that it is considered reasonable to pay towards a household's rent in Central Bedfordshire.

6.29 Affordable Rents and Social Rents

- 6.29.1 Affordability of affordable rents is an issue which is becoming more apparent within certain locations of Central Bedfordshire. This, combined with the increases in inflation and the costs of living, is adding additional financial pressures to the most vulnerable and largely for those who are in most acute affordable housing needs.
- 6.29.2 Social Rented properties are the most affordable tenure type, typically around 60% of an open market rent. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable).
- 6.29.3 With affordability issues in mind, we encourage our Registered Provider Partners to review the opportunities to deliver for greater levels of social rented dwellings within Central Bedfordshire. We particularly encourage the consideration for greater provision for social rented properties when reviewing for opportunities to deliver for additionality over and above the s106 requirements or through 100% affordable housing schemes.
- 6.29.4 We encourage Registered Providers to approach Homes England for the use of The Affordable Homes Programme 2021 - 2026 providing grant funding to support the capital costs of developing affordable housing. The approach to Homes England for accessing grant funding to deliver for social rented dwellings

³¹ [Search for Local Housing Allowance rates by postcode or local authority: DirectGov - LHA Rates \(voa.gov.uk\)](#)

³² [Search for Local Housing Allowance rates by postcode or local authority: DirectGov - LHA Rates \(voa.gov.uk\)](#)

will be perceived by Strategic Housing as a fundamental positive. Delivering for the most acute affordable housing tenure of need.

- 6.29.5 The Council, through the Housing Revenues Account and the Council's Housing Company, will be reviewing options for delivering for greater levels of social rented dwellings from new build schemes and acquisitions.
- 6.29.6 The Council will engage in discussions with Registered Provider Partners through regular liaison meetings to highlight the importance of delivering for greater levels of social rented provision within Central Bedfordshire.

7. Policy H5, Rural Exception Sites

Policy H5, Rural Exception Sites

Proposals for the development of Rural Exception Sites outside of the Green Belt will be permitted where:

1. They are designed to meet identified affordable housing need. Local needs must be identified and evidenced through a housing needs survey, conducted by an independent body;
2. They will provide affordable homes that will remain as affordable in perpetuity via a S106 legal agreement or Unilateral Undertaking;
3. They provide only a limited number of market dwellings expressly for the sole purpose of making the scheme financially viable. This will be subject to site specific viability testing and be limited to up to 20% of the total dwellings;
4. They are allocated in accordance with the Council's adopted Local Lettings Policy;
5. They deliver small scale development – usually limited to 10 dwellings in order to preserve the character of the settlement. However, if a housing needs' survey supports, a demand for more than 10 dwellings and it can be demonstrated that a larger development will not have an adverse effect on the character of the settlement, larger sites may be considered;
6. They will deliver a mix of tenures to be made available to meet the identified need from the housing needs survey; and
7. The site is situated outside the existing settlement boundary but relates well to the existing pattern of development and is in keeping with the surrounding character.

In the case of shared ownership, stair-casing or purchasing additional equity shares will be restricted to 80% of the properties open market value. This will ensure the property remains as affordable in perpetuity.

7.1 Rural Exception Sites (RES)

- 7.1.1 Rural Exception Sites are defined within the NPPF³³ as; *“Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural Exception Sites seek to address the needs of the local community*

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https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1005759/NPPF_July_2021.pdf

by accommodating households who are either current residents or have an existing family or employment connection. A proportion of market homes may be allowed on the site at the local planning authority's discretion, for example where essential to enable the delivery of affordable units without grant funding."

- 7.1.2 Central Bedfordshire contains a number of small settlements which are rural in character. Typically, because of their attractive rural location and character, house prices in these villages are relatively high in comparison to the more urban areas. This can make it difficult for some households to purchase or privately rent properties within the villages, often resulting in individuals moving away from the area to satisfy their housing and affordable housing needs.
- 7.1.3 Delivering Rural Exception Sites provides a means for people who would ordinarily not be able to afford to live within that settlement to remain within their local community. Enhancing both the lives of the individuals enabled to remain within the community and the community itself.
- 7.1.4 Rural Exception Sites will usually be limited to no more than 10 dwellings in order to preserve the character of the settlement. However, if a housing needs survey supports a demand for more than 10 dwellings and it can be demonstrated that a larger development will not have an adverse effect on the character of the settlement, larger Rural Exception Sites may be considered. Justification through a Housing Needs Survey is a fundamental requirement. A larger Rural Exception Site could be delivered through a single phase or alternatively through two separate phases. An example of a two phased Rural Exception Site is a recent development in Northill which delivered 7 x affordable dwellings from phase one³⁴ followed by an additional 4 x affordable through phase two³⁵.

7.2 Housing Needs Survey

- 7.2.1 A Housing Needs Survey (HNS) is a fundamental requirement for Rural Exception Sites. The Housing Needs Survey will identify the level of affordable housing need within the Parish, the types and sizes of affordable dwellings required and identify the tenure requirements for the affordable housing – including the number of affordable rented and social rented dwellings and the number of shared ownership dwellings.
- 7.2.2 Local Plan Policy requires HNS's to be conducted by an independent body. The Council recommends the Bedfordshire Rural Communities Charity³⁶ (BRCC) as an appropriate body to conduct such surveys. The BRCC have conducted a considerable number of HNS's throughout Central Bedfordshire which have been

³⁴ [Central Bedfordshire Council Planning Pages](#)

³⁵ [Central Bedfordshire Council Planning Pages](#)

³⁶ <https://bedsrcc.org.uk/>

used to underpin the affordable housing evidence base and support planning applications for RES through the planning process.

- 7.2.3 Developers, Registered Providers, Parish Council’s, and Planning Agents are advised to contact the Council to discuss the proposals for conducting a HNS, prior to a survey being undertaken. The Council ask that Parish Councils are contacted and briefed on the rationale and intent for the HNS to be undertaken. This will provide the opportunity for engagement and discussion to take place and provides the opportunity for the Parish Council to review the HNS and incorporate any queries they have with the survey. Engagement will also enable the Parish Council to alert residents and publicise the forthcoming HNS.
- 7.2.4 All HNS’s must have a follow up report, which clearly presents the findings on the affordable housing needs.
- 7.2.5 The Council requires the HNS’s to be up to date. The data from HNS’s are viewed as being valid for up to 3 – 5 years. The nearer a HNS gets towards the latter stages of the validity period, the less accurate the findings of the survey will be. There may be a requirement to conduct an update to the HNS should the age of the original survey be questioned through the planning application process. This has been the case on some of the more recent RES consents in Central Bedfordshire.

Housing Needs Survey Age 0 – 2 Years	Housing Needs Survey Age 3 – 5 Years
<p>The findings from the HNS can be used as evidence base to underpin the affordable housing need in support of a RES application</p> <p>Applications for RES should be supported by a recent HNS within these age parameters</p>	<p>The findings from the HNS become less accurate within these age parameters</p> <p>There <i>may</i> be a requirement to conduct an update to the HNS should the age of the original survey be questioned through the planning application process</p>

Table 11: Timescales for Housing Needs Surveys.

- 7.2.6 Developers, Registered Providers, Parish Council’s, and Planning Agents are encouraged to submit a pre-application to the LPA for any potential Rural Exception Sites. The pre-application process will raise any potential issues with the age of an existing HNS and make a recommendation for an update to the HNS to be conducted, where required.

7.3 Delivering a mix of tenures to meet the identified needs

7.3.1 The HNS will identify the level of affordable housing need within the Parish: the types and sizes of affordable dwellings required, and the tenure requirements for the affordable housing. The affordable housing provision must be reflective of the identified needs.

7.3.2 Worked example of acceptable and unacceptable mix

7.3.3 A HNS was undertaken, which identified a requirement for 7 affordable dwellings:

- 4 x affordable rented
 - 1 x 2 Bed Bungalow (for use by older persons)
 - 1 x 2 Bed House
 - 2 x 3 Bed House
- 3 x shared ownership
 - 2 x 2 Bed House
 - 1 x 3 Bed House

Acceptable Affordable Housing	Unacceptable Affordable Housing Mix
<u>4 x Affordable Rented Dwellings</u> 1 x 2 Bed Bungalow (for older persons identified) 1 x 2 Bed House 2 x 3 Bed House <u>3 x Shared Ownership Dwellings</u> 2 x 2 Bed House 1 x 3 Bed House Total: 7 x affordable dwellings	<u>2 x Affordable Rented Dwellings</u> 2 x 3 Bed House <u>5 x Shared Ownership Dwellings</u> 2 x 2 Bed House 3 x 3 Bed House Total: 7 x affordable dwellings

Table 12: Examples of acceptable and unacceptable affordable housing mixes for the worked example.

7.4 Market Housing with Rural Exception Sites

7.4.1 Rural Exception Sites should ideally be delivered as 100% affordable housing. However, both Local Plan Policy and the NPPF allow for a small element of

market housing within Rural Exception Sites that are subject to viability constraints. The Council will allow for up to 20% market housing on exception schemes if viability issues are demonstrated and verified.

- 7.4.2 If a RES application is proposing an element of market housing, a comprehensive viability assessment must be submitted to the Council as part of the planning application. The applicant will be expected to provide comprehensive supporting information to enable the Council to make an informed decision on the financial viability of the proposed development scheme.
- 7.4.3 This information will include, as a minimum, a detailed cost plan and specification, together with properly analysed evidence justifying proposed sales values and a detailed valuation of existing use value.
- 7.4.4 All viability evidence will be referred for independent review **at the cost of the applicant.**
- 7.4.5 Should the independent review agree the requirement for an element of market housing provision within a RES, the market provision should be reflective of the overall housing mix. For example, the market provision should not be providing for 4 / 5 bed dwellings if the affordable housing is delivering 2 / 3 bed dwellings. It is essential to avoid creating an unbalanced community and feeling of disparity between the market and affordable provision. The quality and design of the affordable homes must be of an equally high standard to that of the market dwellings.
- 7.4.6 Should the independent review determine the RES is viable without the inclusion of market dwellings, the planning application will be required to provide for 100% affordable housing provision.
- 7.4.7 Planning applications for Rural Exception Sites that include market housing provision but are submitted without a viability assessment will be contrary to policy.

7.4.8 Worked examples demonstrating 20% market housing provision

Total dwellings	Number of affordable dwellings	20% of total dwellings (Market housing)	Number of market dwellings allowed
10	8	2	2
9	8	1.8	1
8	7	1.6	1
7	6	1.4	1
6	5	1.2	1
5	4	1	1
4	4	0.8	0
1 – 3	1 – 3	0.2 – 0.6	0

Table 13: Worked example of maximum acceptable levels of market housing on rural exception sites.

7.4.9 Any application for a RES which has an independently verified requirement for the inclusion of market housing provision will be required to conform with the parameters of the table above. Local Plan Policy allows market housing provision to be limited to up to 20% of the total dwellings. Applications proposing for market housing provision in excess of 20% of the total dwellings will be contrary to Local Plan Policy.

7.5 Development within the Green Belt

7.5.1 The Council has generally been supportive of Rural Exception Sites within the Green Belt. This is reflected in the supporting text of the Local Plan. However, there is no specific Local Plan policy in place to support this. In the absence of any explicit policy support, any scheme would need to be considered on its own merit, taking into account material considerations.

7.5.2 If developers and Registered Providers (RP's) are submitting proposals for a RES within the Green Belt and outside of settlement envelopes, applications should follow the criteria within the Local Plan Policy and the additional guidance within this SPD.

7.6 Local Lettings Policy for Rural Exception Sites

- 7.6.1 Local Plan Policy requires all affordable dwellings delivered through Rural Exception Sites to be allocated in accordance with the adopted Local Lettings Policy. The Local Lettings Policy is detailed within the Councils Housing Allocation Scheme³⁷ at appendix 2 along with further information on the priority groups banding criteria. The Local Lettings Policy is required for the affordable rented dwellings, social rented dwellings, and the shared ownership dwellings.
- 7.6.2 A local connection is defined within the Housing Allocation Scheme as (in order of priority):
- 1.1 Current residence in the parish for a minimum period of two years; or previous residence in the parish, for a period of not less than ten years; then*
 - 1.2 A family connection through mother, father, brother or sister, son, or daughter, being resident in the parish for a period of not less than two years; and then;*
 - 1.3 Employment in the Parish, as a main place of work, for a period of not less than two years; and then;*
 - 1.4 Current residence: family connection, or an employment connection, where the time periods conditions referred to at 1.1 to 1.3 above have not been met. Priority will be given in the order set out above.*
- The priority for allocation is clearly set out in paragraphs 1.1 to 1.4 above. However, within each of those specific priority groups, the individual bids will be ranked in accordance with the banding criteria set out in the Housing Allocation Policy and applicants shall be allocated in accordance with the priority given by the Housing Allocation Policy.*
- 7.6.3 Should an allocation of the property not be identified from applying the local connection criteria, the allocations will be cascaded to surrounding parishes. Should no allocations be identified from cascading to surrounding parishes, the affordable properties will be allocated to eligible applicants within the boundary of Central Bedfordshire.
- 7.6.4 The Local Lettings Policy will be secured within the s106 legal agreement for the RES and form an appendix within the legal agreement. The Local Lettings Policy will apply for initial allocations and all future allocations.
- 7.6.5 We encourage Registered Providers to advertise the shared ownership properties at the earliest opportunity to allow time to identify eligible purchases and to engage in discussions with the Council's Housing Department to identify

³⁷ <https://centralbedfordshire.app.box.com/s/2f72iuth2cdvulim3r96mssdudad1hoy>

qualifying individuals for the affordable and social rented properties. Please contact The Housing Options Team³⁸ to engage in discussion at the earliest opportunity.

7.6.6 Planning applications for Rural Exception Sites that propose local connection criteria contrary to Councils Local Lettings Policy will **not** be supported.

7.7 Shared Ownership 80% staircasing restriction

7.7.1 Affordable housing within Rural Exception Sites must remain as affordable housing in perpetuity. Local Plan Policy is restricted to a maximum of 80% equity share of the property meaning the property is not completely owned outright by the householder.

7.7.2 The Council will not be supportive of any approaches from Registered Providers to remove the 80% homeownership restriction. It is important to differentiate between the 80% homeownership restriction from a RES compared to the 80% homeownership restriction within Designated Protected Areas (DPA). Whilst the Council will review the restrictions on a case-by-case basis for the shared ownership within a DPA, the Council will **not** review the restrictions within a RES. The NPPF and Local Plan Policy clearly defines the affordable housing within a Rural Exception Site as remaining as affordable housing in perpetuity. For further information on shared ownership within a DPA, please refer to chapter six, (Affordable Housing).

7.8 Minimum information required for submission with a planning application

7.8.1 To enable the application to be assessed against policy requirements, it is important that sufficient information, plans, and documents are submitted as part of the application.

7.8.2 Pre-applications

7.8.3 To enable effective pre-application advice to be provided, we would encourage applicants to provide the following information:

- An up-to-date Housing Needs Survey with a report on the findings from the survey
- Details on the proposed affordable housing:
 - Quantum of affordable housing
 - Tenure of affordable housing

³⁸ [Contact the Housing Options Team](#)

- Indicative mix
 - An indicative site layout which denotes the affordable plots
 - Financial viability if the proposal includes an element of market housing provision
- 7.8.4 If this information is not provided at pre-application stage, the advice provided by the Council will be more general and further guidance may be required at a later stage.
- 7.8.5 Outline, Reserved Matters and FULL applications
- 7.8.6 Outline applications should provide for clarity on the number of dwellings proposed within the Rural Exception Site, the mix of affordable dwellings and the tenure of the affordable dwellings. The HNS will have identified the affordable housing needs. With the needs identified, the mix of housing to deliver should be secured at outline stage and secured through a s106 legal agreement.
- 7.8.7 We require applicants to provide the following information:
- A Housing Needs Survey with a report on the findings from the survey
 - A Blank copy of the HNS
 - Confirmation of the affordable housing:
 - Quantum of affordable housing
 - Tenure of affordable housing
 - Affordable housing mix / schedule of accommodation
 - Site layout which denotes the affordable plots by tenure and any market housing provision (if a viability assessment has been submitted to justify the market housing)
 - Financial viability if the proposal includes an element of market housing provision
 - Confirmation the affordable dwellings will adhere to the Councils Local Lettings Policy for Rural Exception Sites
- 7.8.8 Pre-applications, outline application and FULL applications are encouraged to avoid stating an indicative quantum of affordable and market dwellings proposed if there is not an up-to-date housing needs survey and no financial viability to justify the inclusion of market dwellings. It is the HNS that determines the quantum of housing and the schedule of accommodation. Any applications,

including pre-applications submitted without an up-to-date HNS will not be supported. Furthermore, each HNS undertaken must ask a question to determine the respondent's local connection to the Parish and identify whether those with the local connection are in demonstrable affordable housing need. Failure to address these questions will provide for an over inflated affordable housing need and will fail to comply with Local Plan Policy requirements. Applicants are encouraged to use the local connection criteria as defined within the Council's Local Lettings Policy to inform the question within the HNS.

8. Policy H6, Self-Build & Custom Housing

Policy H6, Self-Build & Custom Housing

Development proposals for sites of 10 or more dwellings (excluding schemes for 100% flats or conversions) will be required to deliver a minimum of 10% of the sites dwelling capacity as serviced plots for SBCH. These plots will be counted towards market housing delivery and will be subject to viability considerations.

Where plots have been made available and appropriately marketed for at least 12 months (or an alternative timescale agreed with the Council subject to specific site delivery timescales), and have not been sold, the plot(s) may either remain on the market or be built out by the developer.

Where development is phased, the SBCH requirement should be determined at each phase and delivered on a defined parcel of land, allowing SBCH delivery alongside traditional developer-led housing. The market response at each phase can inform the decision about delivery on subsequent phases. The delivery of SBCH within each phase will be expected to be policy compliant unless there is clear market indication of lower demand.

The Council will encourage applications for the delivery of serviced plots for SBCH on sites of fewer than 10 dwellings.

8.1 Self-build and Custom Housebuilding Act 2015 (as amended by the Housing and Planning Act 2016)

- 8.1.1 The Self-build & Custom Housebuilding Act 2015³⁹ introduced the concept of an individual's Right to Build a home and the requirement on Local Authorities to keep a register of both individuals and associations who are seeking to do so. It has since been amended by the Housing and Planning Act 2016.
- 8.1.2 Further regulations⁴⁰ require Local Authorities to grant sufficient planning permissions for self-build and custom housebuilding plots to meet annual register-evidenced demand.
- 8.1.3 Councils are required to have regard to the register when conducting their functions relating to planning, housing, the disposal of the authority's land and regeneration.

³⁹ <https://www.legislation.gov.uk/ukpga/2015/17>

⁴⁰ <https://www.legislation.gov.uk/ukdsi/2016/9780111148327>

- 8.1.4 Self-build and custom housebuilding is defined in the Self-Build and Custom Housebuilding Act 2015 as:
- “the building or completion by—*
- (a) individuals,*
- (b) associations of individuals, or*
- (c) persons working with or for individuals or associations of individuals, of houses to be occupied as homes by those individuals”*

- 8.1.5 In considering whether a home is a self-build or custom build, local authorities must be satisfied that the initial owner of the home will have primary input into its final design and layout. It does not include the building of a dwelling or plot mainly to plans or specifications decided or offered by the developer. The purchaser must have an input in designing the property.

8.2 Self-Build

- 8.2.1 Self-build projects are defined as those where someone directly organises the design and construction of their own home. This covers a wide range of projects from a traditional DIY self-build home to projects where the self-builder commissions a company to build their home to their specification. Relevant community-led projects can also be defined as self-build.

8.3 Custom Build

- 8.3.1 Custom build homes are where an individual or group works with a developer to deliver customised or bespoke homes. The developer may secure the plot, manage the construction of an external shell, and then work with the individual to tailor the external design and internal layout to match the individual’s requirements.

8.4 Self and custom build register

- 8.4.1 The Self-Build and Custom Housebuilding Act 2015 places a duty on local councils in England to keep and have regard to a register of people who are interested in self-build or custom-build projects in their area. This register will help inform the Council of the level of demand for self-build and custom-build plots in our area and enable us to develop a strategy for delivering serviced plots for self-build and custom-build projects.
- 8.4.2 The register monitors interest and quantifies the volume of plots for which suitable planning permission should be granted. The applications run in base periods of 12 calendar months (commencing 31st October – 30th October).
- 8.4.3 The legislation imposes a duty upon the Council to grant sufficient ‘development permissions’ to meet the demand for self-build and custom housebuilding in

their area on a rolling three-year basis. The demand is evidenced on the self-build register as the number of entries per application period (year). The register is open to all eligible applicants. Full details on the eligibility criteria are detailed within The Self-build and Custom Housebuilding Regulations 2016⁴¹.

- 8.4.4 In accordance with this requirement, the Council established a Self-Build Register in April 2016. The Self-build Register is used to measure the demand for self-build in Central Bedfordshire.

8.5 Quantum of Self-Build & Custom Housing (SBCH)

- 8.5.1 To deliver for the identified Self-Build & Custom Housing need within the Local Plan Period, planning applications for 10 or more dwellings are required to deliver a minimum of 10% of the sites dwelling capacity as serviced plots for SBCH. These plots will be counted towards market housing delivery and will be subject to viability considerations.
- 8.5.2 Planning applications delivering for less than 10 dwellings are not required by the Local Plan to deliver Self-Build & Custom Housing, however Self-Build & Custom Housing provision on such sites would be welcomed. Examples of this might include small scale 100% Self-Build & Custom Housing developments.
- 8.5.3 The Council would object to a piecemeal approach to development to avoid triggering the Self-Build & Custom Housing threshold. Should it become apparent a piecemeal approach has occurred, there will be a requirement to provide for Self-Build & Custom Housing where the cumulative number of dwellings equates to 10 or more. The requirement will be to see the onsite delivery of the Self-Build & Custom Housing, in line with Local Plan Policy requirements.

8.6 Applications for 100% flats or conversion of building to residential use

- 8.6.1 Planning applications for schemes comprising of 100% flats or for conversions of buildings to residential dwellings are not required by Policy H6 to provide for self-build and custom housing. However, self-build and custom provision on such sites would be welcomed. In particular an emphasis towards the consideration of custom build.
- 8.6.2 The Blenheim Grove, Peckham, custom build development⁴² provides an example of enabling custom build as part of a flatted development.

8.7 Viability considerations

- 8.7.1 While the Council is supportive of proposals for self and custom build projects, it is important that these applications do not compromise the ability of the Council

⁴¹ [The Self-build and Custom Housebuilding Regulations 2016 \(legislation.gov.uk\)](https://www.legislation.gov.uk)

⁴² [Blenheim Grove | Custom build homes in London \(unboxedhomes.com\)](https://unboxedhomes.com)

to meet housing needs. Therefore, all applications for delivery of serviced plots must comply with all housing and other policies as set out in the Local Plan.

- 8.7.2 Should the delivery for Self-Build & Custom Housing impact the viability of a scheme, a viability assessment must be submitted to the Local Planning Authority as part of the planning application. The applicant will be expected to provide comprehensive supporting information to enable the Council to make an informed decision on the financial viability of the proposed development scheme.
- 8.7.3 This information will include, as a minimum, a detailed cost plan and specification together with properly analysed evidence justifying proposed sales values and a detailed valuation of existing use value.
- 8.7.4 All viabilities will be referred for independent review **at the cost of the applicant.**

8.8 Rounding up to the nearest whole number

- 8.8.1 When the 10% self-build and custom housing requirement is applied, the number of SBCH dwellings this equates to is to be rounded up to the nearest whole number if the requirement does not equate to a whole number. This is to ensure that a minimum of 10% SBCH is provided.
- 8.8.2 Worked examples
- 8.8.3 Planning Application for 63 dwellings
- 10% self-build and custom housing requirement = 6.3 SBCH dwellings
 - Rounding down to 6 dwellings (9.5%) would not comply with Local Plan Policy requirements
 - Self-build and custom housing requirement to be rounded up to 7 SBCH dwellings (11.1%)
- 8.8.4 Planning Application for 35 dwellings
- 10% self-build and custom housing requirement = 3.5 SBCH dwellings
 - Rounding down to 3 dwellings (8.6%) would not comply with Local Plan Policy requirements
 - Self-build and custom housing requirement to be rounded up to 4 SBCH dwellings (11.4%)

8.9 S106 Legal agreement

- 8.9.1 To ensure the delivery of serviced plots to self and custom builders the Council will require developers to enter into a S106 agreement that will include the

minimum requirements for SBCH including timescales and phasing of plots delivery, appropriate marketing of plots to self and custom builders and length of time after which unsold plots will be returned to the developer.

- 8.9.2 The self-build and custom housing secured from planning consents will be secured through a s106 legal agreement which will detail the requirement for 'not less than' 10% self-build and custom housing. The s106 legal agreement will state rounding up to the nearest whole number will be applied when the requirement does not equate to a whole number.
- 8.9.3 All serviced plots (Self or Custom-Build Units) are required to have appropriate means of connection to electricity, water, and drainage supply and with means of access to and egress from the nearest highway.

8.10 Pre-application

- 8.10.1 Potential applicants are encouraged to seek pre-application advice prior to the submission of a full or outline planning application. This is to ensure emerging development proposals comply with the adopted planning policies and any potential issues about the scheme can be identified and addressed by the applicant at an early stage.

8.11 Outline applications

- 8.11.1 For outline planning applications, where the development includes SBCH plots, the Council will require the following information (in addition to the information required on the standard application form)
- The number and location of the SBCH plots
 - A schedule of plot sizes
 - How many of the plots are to be Self build and how many as Custom built units
 - Development principles to be followed which apply specifically to the SBCH units including, but not limited to:
 - Maximum dwelling footprints
 - Building heights
 - Boundary treatments
 - Parking provision
 - Material

- Site access – including information to show how access for the SBCH plots would relate to developer-led housing (where both are included in the same application)

8.11.2 For further information on design parameters, please refer to table 14.

8.12 Reserved Matters

8.12.1 Before individual applications are submitted, it is required to have all the site wide issues addressed, including highways, landscaping, Sustainable drainage systems (SuDS) and ecology. This is not an exhaustive list. All site wide issues will be identified with the Outline consent.

8.12.2 Development of individual plots for self-build housing or multiple plots if custom build housing by the same developer will then require a reserved matters application, providing information about the detailed design and layout of the dwelling(s). Where there is an agreed design code for a scheme, the Council would expect reserved matters applications to reflect the design code.

8.12.3 Where there is no design code agreed, reserved matters applications for individual plots will be considered on their own merits and in accordance with the Local Plan and Design Guide policies.

8.12.4 Developers submitting RM planning applications which incorporate Custom build are required to provide a range of customisation options where the customer has had a range of credible choice which provides for the difference between 'custom build' housing and the standard developer house types. Please see table 15 for examples of appropriate customisation opportunities.

8.13 FULL

8.13.1 FULL applications are required to have the same level of information submitted as detailed within the RM criteria. However, FULL applications are more suited to single house sites and community builds.

8.14 Marketing Strategies

8.14.1 The marketing of serviced plots shall be conducted in accordance with an agreed marketing strategy. The requirement of the marketing strategy will be secured within the s106 legal agreement and will usually be secured at outline planning consent. Should an application for FULL consent be granted, the marketing strategy will become a requirement at this stage.

8.14.2 The Owner is required to notify the Council of the date on which marketing commenced in respect of each Self Build or Custom Build Unit, within fourteen days of the commencement date.

8.14.3 The marketing of plots may begin sooner, but the 12-month marketing period specified by Policy H6 must only begin when the serviced plot(s) are first

available for purchase, and ideally available for purchasers to view with the plot boundary fenced or demarked.

- 8.14.4 The marketing strategy should set out how plots will be marketed including through advertisement; an active local marketing campaign including consideration of targeted marketing to potential self-builders and local community groups, and social media campaigns.
- 8.14.5 Where plots have been made available and appropriately marketed for at least 12 months (or an alternative timescale agreed with the Council subject to specific site delivery timescales), and have not been sold, the plot(s) may either remain on the market or be built out by the developer.
- 8.14.6 Policy H6 does allow for shorter marketing periods to be agreed with the Council. A shorter marketing period may be considered for the smaller scale developments, to ensure there are no unoccupied plots significantly after site completion due to the 12-month marketing period. This will be determined on a case-by-case basis, and evidence will be required to justify any reduction of the 12-month period.
- 8.14.7 Should the 12-month marketing strategy cause issues from smaller scale developments, the applicant must submit a formal letter to the Council, for the attention of the Case Officer, which provides full reasoning and justification for the request to shorten the marketing period. This will include providing clear information on the impacts on the self and custom build housing if the 12-month marketing period were to apply. The evidence submitted will be reviewed and discussed internally.
- 8.14.8 The marketing strategy requirement will be secured through a s106 legal agreement. The s106 will stipulate the Council's minimum 12-month marketing strategy requirement. If the marketing strategy definition within the s106 does not include wording along the lines of marketed for a minimum of 12 months 'unless otherwise agreed in writing with the Council', then a formal Deed of Variation will be needed. In these circumstances, the developer is encouraged to contact the LPA to initiate discussions on the required Deed of Variation.

8.15 Design Codes

- 8.15.1 The Council will require Custom and Self Build projects (whether as a free-standing scheme or SBCH plots within a larger developer led scheme) to be accompanied by a design code; and design parameters are required for smaller developments, except where a FULL application is made for a single plot planning application, with full designs included.
- 8.15.2 Where residential development is in excess of 300 dwellings, a site wide design code is required in compliance with Local Plan Policy HQ9, Larger Sites, Development Briefs and Design Codes. In these circumstances, the design code

requirement for Custom and Self Build projects can form part of the wider design code.

8.15.3 A Design Code is a form of design guidance that assists with the delivery of high-quality new developments and is particularly useful for complex scenarios involving multiple parties. A Design Code is a set of written and visual directions that translates the aims and vision of a masterplan into a specific set of detailed design parameters without establishing the overall outcome. This can give stakeholders, designers, developers, and contractors more certainty and help to create high quality places.

8.15.4 Table 14 provides examples of design parameters covered within a design code. This is not an exhaustive list but provides clear guidance on the types of parameters required within a design code. Further guidance on Design Codes can be found within the Governments Guidance Notes for Design Codes⁴³.

Theme	Example design code parameters	Example of issues covered
1	Plot form	Plot size and plot width
2	Serviced provision	All plots will be fully serviced with electricity, water, drainage, and telecoms connections available at the boundary of each respective plot
3	Building forms	Storey heights, massing, bulk
4	Density	Dwellings per hectare
5	Building lines	Frontage continuity, boundary treatments, roofline parameters
6	Plot orientation	The design code should define the orientation and key frontages of each plot
7	Building types	Detached, semi-detached, terraced, flats, bungalows, maisonettes
8	Renewables	A provision for renewables is recommended that will assist with achieving a sustainable development using low energy carbon

⁴³ [Guidance notes for Design Codes \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

Theme	Example design code parameters	Example of issues covered
		sources/renewables. Any number of different renewables can be considered for approval by the LPA - i.e., PV solar panels, air/ground source heating, etc
9	Car parking	Plots are required to demonstrate that the number of car parking spaces determined by Central Bedfordshire Council's Residential Car Parking Standards can be accommodated
10	Cycle storage	Requirements defined by Local Plan Policy
11	Landscaping	Plant species, lawns, verges etc
12	Bins / waste	Provision for the secure storage of bins must be demonstrated in the design. Recycling, garden, household bin waste and otherwise must not be visible from the road
13	Developable footprint	Detailing the maximum footprint of the plot which is developable
14	Building frontages	Active frontages such as materials, colours, windows
15	Roof Types	Defining whether pitched or flat roofs are acceptable

Table 14: Examples of key design parameters to be addressed within a design code.

8.16 Plot Passports

- 8.16.1 The Council will support the use of Plot Passports for self-build and custom housebuilding developments where supported by a Design Code.
- 8.16.2 Plot Passports should provide potential plot purchasers with a simple and concise summary of the design parameters for a specific plot. They should clearly show the location, permissible building lines, heights, footprints, and access to services as well as separation distances to adjacent plots. A Plot Passport should also be clear about the number of dwellings that can be built on a single plot as well as specifying car parking provision and access arrangements.

8.16.3 The Gravenhill Self and Custom Build development⁴⁴ provides an example of a Plot Passport which can be used to provide an overview to developers of what to include within a Plot Passport as part of the supporting documentation for SBCH application.

8.17 Access and infrastructure provision

8.17.1 The location of access during construction and the provision of infrastructure to a Custom and Self Build parcel is a key consideration when including a Custom and Self Build development within a larger site. Landowners are encouraged to ensure any Custom and Self Build parcel benefits from a separate service access to allow for the build-out to be managed separately. This is particularly important when bringing forward 'Self build' plots without a master developer or a Custom builder providing bespoke homes for their clients.

8.17.2 Depending on the nature and form of the Custom and Self Build housing proposed the Council will expect plots to be fully serviced with vehicular access to a public highway and with connections for at least electricity, water, and wastewater provided to the plot boundary to enable each plot to be built out. Access to a public highway can include sections of private or unadopted road.

8.18 Self-build and custom housing as part of the affordable housing mix

8.18.1 Whilst we envisage the Local Plan Policy delivering for SBCH as part of the market housing mix, we would encourage developers and Registered Providers to consider how SBCH could be incorporated into the affordable housing mix within developments providing for 100% affordable housing.

8.18.2 The inclusion of custom build dwellings as part of the shared ownership provision could be an option to enable Local Plan Policy requirements to be achieved for SBCH, whilst also providing the prospective purchaser of the shared ownership properties with a different form of affordable housing opportunity where they will have had an input into the customisation of the property. This could also present Registered Providers with a unique selling point whereby they are offering prospective purchasers with a different option compared to other developments.

8.18.3 We encourage developers and Registered Providers to approach the LPA to discuss this opportunity.

8.19 Custom Build dwellings – customisation opportunities

8.19.1 Planning applications providing for custom build dwellings are required to provide for a range of customisation opportunities for the initial purchaser, which meet the definition for custom build housing. Developers offering a

⁴⁴ [Gravenhill Self and Custom Build Development](#)

standard house type (which does not significantly differ from the market equivalent) will not be able to satisfy the custom build definition. Developers are required to provide a range of customisation options where the customer has a credible choice which provides for the difference between ‘custom build’ housing and the standard developer house types.

8.19.2 Table 15 below provides examples of a range of customisation options which are acceptable to meet the definition of a custom build property. Table 15 provides an indication of acceptable options, rather than an exhaustive list. Developers are encouraged to be creative in customisation opportunities and discuss this with the LPA if they are unsure if the customisation options are acceptable.

Acceptable Customisation Opportunities	Insufficient Customisation Opportunities
<p>Providing the initial purchaser with the opportunity to:</p> <ul style="list-style-type: none"> • have a choice regarding the number of bedrooms • have a choice between having an open plan kitchen and dining room or having a separate kitchen • have the choice for bigger rooms or greater storage options e.g., through the removal of ensuite bathrooms • decide where they would like the internal walls or what rooms are open plan 	<p>Developers offering a standard house type (which does not significantly differ from the market equivalent) will not be able to satisfy the custom build definition. For example, by only offering the opportunity for the initial purchaser to:</p> <ul style="list-style-type: none"> • decide what colour paint they would like for the walls • decide what type of doors they would like for the kitchen cupboard • decide whether they would like fitted blinds

Table 15: Examples of acceptable customisation opportunities, and those that would be insufficient to qualify as customisation opportunities if offered alone to new purchasers.

8.19.3 Applicants are required to submit full details of the customisation opportunities at Reserved Matters and Full application stage as part of the supporting documentation. Should insufficient details of customisation opportunities be submitted, an objection to the planning application will be raised through the consultation process.

8.19.4 Developers and applicants are encouraged to approach the Self-Build Team⁴⁵ prior to the submission of a Reserved Matters or Full application to ensure the

⁴⁵ [Contact the Self-Build Team](#)

customisation opportunities sufficiently meet the requirements of the custom build definition and / or the requirements of the s106.

8.20 Phased developments

- 8.20.1 Where development is phased, the SBCH requirement should be determined at each phase and delivered on a defined parcel of land, allowing SBCH delivery alongside traditional developer-led housing. The market response at each phase can inform the decision about delivery on subsequent phases. The delivery of SBCH within each phase will be expected to be policy compliant unless there is clear market indication of lower demand. The SBCH requirements will be secured through a s106 legal agreement.
- 8.20.2 There is potential that a SBCH parcel may have its own phased delivery, potentially through a SBCH ‘village’ within a larger site or urban extension. This is where a specific parcel of land has been identified to deliver for a more significant number of SBCH which will be delivered over a long period of time. In this scenario, it is recommended specialist developers to deliver the SBCH are approached.
- 8.20.3 The wording within the s106 legal agreement for larger strategic sites where phasing will take place over a number of years will incorporate an element of flexibility within the wording to enable consideration in discussion with the LPA for a lower quantum of SBCH to deliver should there be a clear market indication of lower demand. In these circumstances, the s106 will stipulate the 10% SBCH policy requirement with an element of flexibility ‘unless otherwise agreed in writing with the LPA for future phases should there be a clear market indication of lower demand’.

8.21 Specialist Self Build and Custom Housing Developers

- 8.21.1 Applicants are encouraged to approach specialist developers to deliver the SBCH requirements from larger strategic sites. This will offer the best opportunity to deliver truly innovative and sustainable self and custom build housing. For guidance on recommended specialist developers, applicants are advised to contact The National Custom and Self-Build Association (NaCSBA)⁴⁶.

8.22 Application forms

- 8.22.1 Applicants should correctly denote the provision for self-build within the planning application form. The planning application form contains a section under ‘Residential / Dwelling Units’ which enables the applicant to tick the relevant types / tenures of housing proposed within an application, Market Housing, Social, Affordable or Intermediate Rent, Affordable Home Ownership, and ***Self-build and Custom Build***. Whilst Local Plan Policy does not require for

⁴⁶ [Home page | NaCSBA - National Custom & Self Build Association](#)

applications of less than 10 dwellings to provide for SBCH, Policy encourages such developments. It is of particular importance for planning applications that fall below the 10-dwelling threshold of Local Plan Policy H6 to denote whether the applications for 1 dwelling to 9 dwellings propose for the inclusion of SBCH. Should the application form not denote the provision for SBCH, it will be queried with the applicant as to whether the application does constitute SBCH.

8.23 100% Self and Custom Build Housing schemes

- 8.23.1 Whilst Policy H6 sets out the requirement for 10% SBCH provision from planning applications for 10 or more dwellings, planning applications proposing for 100% SBCH will also be encouraged. Should a planning application be submitted for a 100% SBCH scheme which provides for 10 or more dwellings, the planning application must reflect and take account of other s106 contributions which would be triggered at that threshold of dwellings, as well as the provision of affordable housing in line with Policy H4.
- 8.23.2 We would expect the best endeavours to be undertaken to secure the onsite delivery for the affordable housing, this includes the developer entering into discussions with the Registered Providers with the opportunity for the affordable housing from the scheme. Should Registered Providers indicate they are not prepared to enter into contract for the affordable housing from the scheme, evidence of this will need to be submitted to the Council. This will then enable discussions for the affordable housing requirement to be met via the route of a financial contribution in lieu of the onsite provision.
- 8.23.3 Details for the process of the commuted sums calculation can be found within chapter six (Affordable Housing). Other s106 contributions will be applicable. The required s106 contributions will be identified through the planning application process. Developers are advised to approach the Council for pre-application advice which will identify through the consultee process the likely s106 contributions.

8.24 Self-build and custom housing identified needs

- 8.24.1 The self and custom build register forms the evidence base for SBCH needs within Central Bedfordshire. The Housing and Planning Act 2016 requires all Local Authorities in England to grant sufficient 'development permissions' to meet the demand for Custom and Self-build housing in their area, as established by their register, on a rolling basis. The Council has a duty to meet that demand within 3 years following the end of each period. Permissions equivalent to the number of people on the register from 31st October 2017 to 31st October 2018 should be granted by 31st October 2021.
- 8.24.2 Developers and applicants are encouraged to submit a pre-application request to establish the level of self-build and custom housing within the locality of the proposed scheme in question. Alternatively, developers and applicants can

contact the Self-Build Team⁴⁷ to enquire about SBCH needs for certain localities. The Self-Build Team will review each request on a case-by-case basis. Should the Self-Build Team be of the opinion that the request should be dealt with via the pre-application process, this will be advised via written communication in response to the request.

8.24.3 Table 16 below provides an example of the information provided to illustrate the SBCH in any given location within Central Bedfordshire.

Number of people looking for a plot in:	4th base period 31st Oct 2018 to 30th Oct 2019	5th base period 31st Oct 2019 to 30th Oct 2020	6th base period 31st Oct 2020 to 30th Oct 2021
Shefford	30	28	30

Table 16: An example of information on self- and custom-build plots in a particular locality (Shefford).

8.24.4 Further guidance on identified needs can also be extrapolated from the Self and Custom Build Register in relation to:

- The desired size of plot
- The desired number of bedrooms
- Build type – whether this is to be Self Build or Custom Build
- Property size in square metres
- Property type – i.e., detached, semi-detached or bungalow (this is a self-filled box where the applicant can express their desired property type)
- Tenure – freehold, leasehold or Shared Ownership
- Maximum plot and project budget (within stipulated budget parameters)

8.24.5 The Council’s Authority Monitoring Reports⁴⁸ details information on the number of registrations for each period and compares the number of permitted serviced plots within the three-year delivery period.

8.25 Neighbourhood Plans and Self and Custom Build Housing

8.25.1 Through the 2011 Localism Act⁴⁹, the Government has given local communities more power to influence the future of the places they live by introducing

⁴⁷ [Contact the Self-Build Team](#)

⁴⁸ [Authority monitoring reports | Powered by Box](#)

⁴⁹ [Localism Act 2011 \(legislation.gov.uk\)](#)

Neighbourhood Planning. Neighbourhood Plans provide communities with the opportunity to encourage self and custom build housing by creating new planning policies or allocating new development sites in their communities, subject to a local referendum. The Council will engage with communities to support locally proposed Self Build projects wherever possible, subject to the wider planning considerations such as the strategic policies in the Local Plan.

- 8.25.2 Once adopted, a Neighbourhood Plan becomes part of the statutory development plan for the specified area and will be a material consideration in making decisions on planning applications.
- 8.25.3 Should Parish Council's wish to speak to the Council in relation to Neighbourhood Planning, they are advised to view the Council's Neighbourhood Planning website⁵⁰ and follow the advice detailed.

8.26 Community Self and Custom Build Housing

- 8.26.1 People who want to bring forward self and custom build housing often already live in the community or go on to become active members of it. Many self and custom build housing projects are brought forward by local groups or Community Land Trusts (CLT's).
- 8.26.2 These groups often want to bring forward homes that local people want such as affordable, sustainable, or meeting specific needs such as for older people.
- 8.26.3 There is a national single point of reference for the community-led housing sector⁵¹. This provides substantial information from and about the sector, including Good Practice guidance, cases studies, grant information, and details of contacts for local 'CLH enabling hubs' and the accreditation of community-led scheme 'facilitators'. An initial 'advice' service can also be contacted through the website.

⁵⁰ [Neighbourhood planning | Central Bedfordshire Council](#)

⁵¹ www.communityledhomes.org.uk

9. First Homes

9.1 First Homes

- 9.1.1 First Homes are a new affordable housing product to be delivered as part of the planning system. A Written Ministerial Statement released on 24 May 2021⁵² set out changes to planning policy to implement First Homes, which came into effect on 28th June 2021.
- 9.1.2 First Homes are a specific kind of discounted market sale housing and should be considered to meet the definition of ‘affordable housing’ for planning purposes.
- 9.1.3 The Written Ministerial Statement details confirmation of the ‘transitional arrangements’ applying to the implementation of First Homes. Under these transitional arrangements, Central Bedfordshire Council are currently not required to provide for First Homes from planning applications due to the timing of when the Local Plan was adopted. First Homes will become a requirement upon the adoption of a new or updated Local Plan. These transitional arrangements also apply to First Homes Exception Sites whereby the LPA will not be required to implement First Homes.
- 9.1.4 Whilst not currently required by the Central Bedfordshire Local Plan, applications may still be submitted that propose the delivery of First Homes.
- 9.1.5 During the transitional arrangement period, applications proposing the inclusion of First Homes as part of the affordable housing mix will not be considered policy compliant. Applications are required to comply with the current adopted Local Plan affordable housing requirements, delivering 30% affordable housing, of which 72% Affordable Rented and 28% Intermediate Tenure (predominantly shared ownership). For further details on Policy H4, Affordable Housing, view chapter six.
- 9.1.6 Guidance will be provided to developers through the planning application process, including at the earliest pre-application stage to highlight the current position and provide guidance on affordable housing mix in line with Policy H4, Affordable Housing of the adopted Local Plan.
- 9.1.7 It is expected that any affordable housing already secured under s106 legal agreements within and prior to the transitional arrangement period will continue to comply with the current affordable housing policy requirements / the requirements detailed within the s106 legal agreements. At FULL planning application stage, the affordable housing requirements detailed within the s106 legal agreements will be expected to be delivered. Officers will not support any

⁵² [Written statements - Written questions, answers, and statements - UK Parliament](#)

variations to the s106 legal agreements to amend the affordable mix to deliver First Homes.

9.2 Neighbourhood Planning and First Homes

9.2.1 A number of neighbourhood plans will bound by the same transitional arrangements period as the Local Planning Authority and will not be required to consider First Homes as part of the neighbourhood plan. Under these arrangements neighbourhood plans will not be required to reflect First Homes requirements if⁵³:

- they have been submitted for Examination (under Regulation 15 of the Neighbourhood Planning (General) Regulations 2012) before First Homes policy comes into force
- they have reached publication stage (under Regulation 14 of the Neighbourhood Planning (General) Regulations 2012) before First Homes policy comes into force and are subsequently submitted for Examination within 6 months of this time

9.2.2 Neighbourhood Plans not covered by the transitional arrangements will be required to include First Homes as part of the affordable housing mix.

9.2.3 Should Parish Council's wish to speak to the Council in relation to Neighbourhood Planning, they are advised to view the Council's Neighbourhood Planning website⁵⁴ and follow the advice detailed.

⁵³ [Notes on neighbourhood planning: edition 26 - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/54422/notes_on_neighbourhood_planning_edition_26.pdf)

⁵⁴ [Neighbourhood Planning website](#)

10. Community Led Housing

- 10.1.1 Whilst there is no Local Plan Policy relating to Community Led Housing (CLH), the Council encourages consideration of the delivery of community led housing developments. The Council will actively engage with developers and community groups to discuss opportunities for such schemes.

10.2 Community Led Housing

- 10.2.1 Community-led housing projects are led by community groups that aim to ensure new homes are built and empty homes and buildings can be brought back into use to meet local housing needs. Projects are usually developed by or in partnership with a community organisation, and the local community organisation then owns, manages, or stewards the homes.
- 10.2.2 CLH can be fundamental in solving specific housing problems of local communities, creating genuinely long-term, affordable homes and strong, resilient communities in ways that are difficult to achieve through mainstream housing alone.
- 10.2.3 Whilst one key aspect of CLH is to address housing related issues, including the affordability of housing for local communities, CLH is not only restricted for groups with a local connection to a certain locale. CLH has the ability to bring together individuals with a shared common goal as they try to achieve something different to that of mainstream housing developments. This can be seen with the Marmalade Lane, Cambridgeshire development where there is no local connection requirement to be part of the cohousing development. This broadens the potential opportunities for CLH.
- 10.2.4 There are different forms of community led housing:
- 10.2.5 Cohousing
- 10.2.6 Cohousing communities are intentional communities, created and run by their residents. Each household has a self-contained, private home as well as shared community space. Residents come together to manage their community, share activities, and regularly eat together. The cohousing development at Marmalade Lane, Cambridgeshire⁵⁵ provides a successful case example of a cohousing development.
- 10.2.7 Community Land Trust
- 10.2.8 Community Land Trusts (CLTs) are set up and run by ordinary people to develop and manage homes as well as other assets like community enterprises, food

⁵⁵ [Marmalade Lane - the first cohousing community in Cambridge](#)

growing or workspaces. CLTs act as long-term stewards of housing, ensuring that it remains genuinely affordable for occupiers in perpetuity

10.2.9 Housing co-operative

10.2.10 A housing co-operative is a group of people who manage and control the housing in which they live. Each person is a member of the housing co-operative and has an equal say in decision-making. No member individually owns or makes profit at the expense of another.

10.2.11 Community self-build

10.2.12 Community self-build covers a range of custom build projects and describes a group of local people with a need or desire for housing, who form a community and build their own homes together. This may include someone arranging for an architect/contractor to build their home for them. For further information on self and custom build housing, please refer to chapter eight, self and custom build housing.

10.3 Community Led Housing within rural locations

10.3.1 Community Led Housing within rural areas provides opportunities for alternative suitable housing opportunities, in particular for providing suitable alternative housing options to older persons who may wish to downsize and for younger individuals or couples aspiring to get onto the property ladder. Providing suitable alternative housing options within the village / parish will enable residents, young and old to remain part of the community without the need to move to a more urban location to satisfy their housing needs.

10.3.2 Many residents within rural communities will have spent many years or much of their lifetime living within the rural community. The networks and support mechanisms will largely be within their immediate locale.

10.4 Accessing advice on Community Led Housing

10.4.1 Community Led Housing represents a growing alternative for housing within the United Kingdom. As groups, individuals and developers strive to find out additional information for CLH, there have been a number of specialist CLH websites devised to detail extensive advice and guidance. The Local Planning Authority recommends those interested in finding out further information to view the following sources:

- [Homepage | Community Led Homes](#)
- [Community-led Housing - Locality](#)
- [Affordable and community-led housing - MyCommunity](#)

- [Working with community led homes for more community led housing \(communitylandtrusts.org.uk\)](https://communitylandtrusts.org.uk)

10.4.2 The Bedfordshire Rural Communities Charity⁵⁶ (BRCC) can also be used as a point of contact for additional information and signposting. The BRCC have a Community Development Officer who will be able to provide further insight into establishing the housing needs, both market housing and affordable housing within rural communities, which has the potential to be informative as groups explore and devise a way forward with the CLH initiative.

10.5 Community Led Housing and Neighbourhood Plans

10.5.1 Housing is a key focus area for neighbourhood planning groups. With the increasing prevalence of CLH, neighbourhood planning groups are encouraged to consider CLH as part of their neighbourhood planning process as an alternative housing opportunity for the Parish to meet the housing needs and aspirations of the local community.

10.5.2 Neighbourhood planning groups are encouraged to review the guidance and links provided within this document. Should Parish Council's wish to speak to the Council in relation to Neighbourhood Planning, they are advised to view the Council's Neighbourhood Planning website⁵⁷ and follow the advice detailed.

10.6 A Planner's Guide to Community Led Housing

10.6.1 In planning terms CLH is still relatively new, giving scope for creativity and innovation. The Planner's Guide to Community Led Housing⁵⁸ provides a helpful source of information for both Development Management and housing related colleagues. The document will also provide a useful toolkit to supporting or preparing a Neighbourhood Plan.

⁵⁶ [Beds RCC – Bedfordshire Rural Communities Charity](https://beds-rcc.org.uk)

⁵⁷ [Neighbourhood Planning website](https://www.bedfordshire.gov.uk/neighbourhood-planning)

⁵⁸ [190709-planners-guide-clh-final.pdf \(communityledhomes.org.uk\)](https://communityledhomes.org.uk/190709-planners-guide-clh-final.pdf)

11. Appendix 1 – Glossary of Terms

Term	Definition
Accessible and Adaptable Homes ⁵⁹	The 2020 review of Part M of the Building Regulations sets out minimum standards for new homes to ensure that they are accessible and adaptable. This is further explained in the definition for M4(2) and M4(3) dwellings ⁶⁰ .
Additionality	Affordable housing provided over and above the number of units specified in the section 106 agreement for a development.
Affordable Homes Programme 2021 – 2026 (AHP) ⁶¹	The Department for Levelling Up, Housing & Communities and Homes England ⁶² defines the Affordable Homes Programme as a system to provide grant funding to support the capital costs of affordable housing developments (both dwellings for rent or sale). The funding is specifically to finance the support of new build affordable housing.
Affordable Housing	Dwellings that are provided at a discount when compared to market rates when provided to specified eligible households whose needs are not met by the open market ⁶³ . This includes social rented, affordable rented, shared ownership, and intermediate rented dwellings.
Affordable Housing Mix	A detailed breakdown of the type, size and tenure of dwellings proposed as part of the affordable housing provision of a development. These are required to align to the affordable housing needs outlined in the Strategic Housing Market Assessment (SHMA) or other most up to date information.
Affordable in Perpetuity	For dwellings to remain as affordable housing units for continued use for future occupants. This can be achieved by putting restrictions into the S106 agreement to limit the

⁵⁹ [Raising accessibility standards for new homes: summary of consultation responses and government response - GOV.UK \(www.gov.uk\)](#)

⁶⁰ [Department for Levelling Up, Housing & Communities and Ministry of Housing, Communities & Local Government, 2022](#)

⁶¹ [Affordable Homes Programme 2021 to 2026 - GOV.UK \(www.gov.uk\)](#)

⁶² [Department for Levelling Up, Housing and Communities and Homes England, 2020.](#)

⁶³ [Central Bedfordshire Council, 2021](#)

Term	Definition
	staircasing options of shared ownership dwellings, and/or ensuring the affordable rented dwellings remain as such.
Affordable Rent	Properties that are subject to cost controls that limit the rental amount to 80% of the local market rent (which includes service charges where applicable). As the market rate for rental properties varies across the Country, these are measured by the local housing allowance administered in an area ⁶⁴ .
Authority Monitoring Report (AMR) ⁶⁵	The Authority Monitoring Report (AMR) is a statutory report produced by the Council that outlines the extent to which Local Plan Policies are being met ⁶⁶ .
Balanced Community	A balanced community is specifically structured to meet the needs of both existing and future residents. Balanced communities are often planned to be sensitive to the environment and contribute to a good quality of life.
Bedfordshire Rural Communities Charity (BRCC) ⁶⁷	The BRCC are a rural charity that work across Bedfordshire. Several applicants have utilised surveys created by the BRCC to evidence affordable housing needs through Housing Needs Surveys across Central Bedfordshire as the BRCC are an independent body, which is required to support a Rural Exception Site application.
Broad Rental Market Area (BRMA)	A Broad Rental Market Area (BRMA) is the location that an individual could reasonably be expected to live, considering access to the facilities and services that they need ⁶⁸ .
Building Regulations	Building regulations are statutory principles that ensure new buildings, conversions, renovations, and extensions are safe for residents ⁶⁹ .
Bungalows	Low-level housing with only one-storey, or occasionally with upper rooms in the roof e.g., with dormer windows.

⁶⁴ [Central Bedfordshire Council, n.d](#)

⁶⁵ [Monitoring | Central Bedfordshire Council](#)

⁶⁶ [Central Bedfordshire Council, 2021](#)

⁶⁷ [Beds RCC – Bedfordshire Rural Communities Charity](#)

⁶⁸ [Valuation Office Agency, 2013](#)

⁶⁹ [The Building Regulations, 2010](#)

Term	Definition
Category M4(2) dwellings	A technical standard of Building Regulations that outlines the accessible and adaptable standards for the dwelling to be adapted to meet occupant needs ⁷⁰ . The Local Plan requires 35% of all dwellings to be provided as M4(2) dwellings.
Category M4(3) dwellings	A technical standard of Building Regulations that outlines the adaptable standards to meet the needs of wheelchair users (Central Bedfordshire Council, 2021). The Local Plan requires 5% of all dwellings to be provided as M4(3) dwellings.
Clustering	The grouping of affordable housing units. Cluster sizes should be no more than 15 houses or 20 flats in any single parcel or contiguous parcels.
Cohousing	Cohousing communities are defined by the UK Cohousing Network ⁷¹ as intentional communities that are created and run by their residents. Each household has a private home, but also access to shared community spaces. An example cohousing development is at Marmalade Lane, Cambridgeshire ⁷² .
Community Land Trust	Community Land Trusts (CLTs) are set up and run by the local community to develop and manage homes and community enterprises. CLTs function as long-term stewards of housing, ensuring that they remain affordable in perpetuity.
Community-Led Housing (CLH)	Dwellings that are built, owned, and managed by local organisations, or individuals within the local area that are working together to provide housing.
Community self-build	Community self-build covers a range of custom build projects and describes a group of local people with a need or desire for housing, who form a community and build their own homes together. This can include someone

⁷⁰ [Central Bedfordshire Council, 2021](#)

⁷¹ [UK Cohousing Network, 2021](#)

⁷² [Marmalade Lane - Cambridge's first cohousing community](#)

Term	Definition
	arranging for an architect/contractor to build their home for them.
Continuous Market Engagement	Continuous Market Engagement provides access to grant funding through Homes England for affordable homes on a case-by-case basis ⁷³ .
Custom Build	<p>Custom build homes are those where an individual or group collaborates with a developer to deliver customised or bespoke homes. This can cover a wide variety of projects; the developer often secures the plot and manages the construction of the external shell of the property, then the individual governs the internal and external design to match their own requirements.</p> <p>The Housing and Planning Act⁷⁴ defines self-build and custom householding as “the building or completion by—</p> <ul style="list-style-type: none"> (a) individuals, (b) associations of individuals, or (c) persons working with or for individuals or associations of individuals, of houses to be occupied as homes by those individuals. <p>But it does not include the building of a house on a plot acquired from a person who builds the house wholly or mainly to plans or specifications decided or offered by that person.”</p>
Deed of variation	A legal document that outlines the provision for a change in a legal agreement if approved by all parties. For example, if the developer requests for a change in a Section 106 agreement, this can be done through a deed of variation.
Design Code	A technical document that includes guidance and the visual requirements relating to a site. Design codes provide specific, detailed parameters for the physical development of a site. The drawn and written components of a design

⁷³ [Department for Levelling Up, Housing and Communities and Homes England, 2020](#)

⁷⁴ [Housing and Planning Act, 2016](#)

Term	Definition
	code build on the design vision for a development that is usually set out in a development brief ⁷⁵ .
Designated Protected Area (DPA)	<p>Designated Protected Areas (DPAs) are regulations to ensure that rural affordable housing (specifically grant funded properties) remain affordable in perpetuity. This specifically relates to shared ownership properties. Where DPAs are in place, providers must offer grant-funded shared ownership properties with a conditional lease:</p> <ul style="list-style-type: none"> • to restrict staircasing to no more than 80% shares ownership • or where the leaseholder can staircase to over 80%, there is a restriction to ensure that the landlord repurchases the property when the leaseholder sells the property⁷⁶.
Designated Protected Area (DPA) Waiver	Designated Protected Area (DPA) Waivers can be applied for to remove the regulations associated with DPAs. This would remove the staircasing restrictions on shared ownership properties.
Development Brief	A statement that demonstrates how a proposed development meets both national and local policies, and guidance set by the Local Authority. These are often material considerations in determining planning applications ⁷⁷ .
Development Permissions	The proposed developments that the Local Planning Authority approve within a given period.
Disabled Facilities Grants (DFG's)	The Council distribute Disabled Facilities Grants to help fund adaptations to homes for people with disabilities. The alterations need to meet the identified housing needs and be reasonable ⁷⁸ .

⁷⁵ [Central Bedfordshire Council, 2021](#)

⁷⁶ [Homes England, 2016](#)

⁷⁷ [Central Bedfordshire Council, 2021](#)

⁷⁸ [Central Bedfordshire Council, n.d.](#)

Term	Definition
Entry Level Exception Site	The NPPF ⁷⁹ defines an Entry Level Exception Site As providing homes suitable for first time buyers or equivalent dwellings for first-time renters ⁸⁰ .
Equity shares	Equity shares are a form of ownership where a resident partially owns a property to a specified amount.
Extra Care Housing/Facility	Housing specifically designed to cater for older people who are less able to live independently. This could include properties to suit individuals who are less mobile and that provide specific facilities and a level of care for residents ⁸¹ .
Commuted Sum (Financial Contribution)	The amount of money a developer is required to pay the Council to make planning permissible in an area and to mitigate the impact of a development in lieu of the onsite provision of affordable housing, subject to viability constraints.
Financially Viable	A determination of whether a proposal is capable of being commercially successful; the cost of the proposal is sufficiently balanced against any expected profit to ensure that the development can proceed.
First Homes	First Homes are a type of affordable housing (discounted market housing) that have a reduced cost by a minimum of 30% against the market value of the property. After the discount is applied, the sale value cannot exceed £250,000 (or £420,000 in Greater London). These properties can be sold to individuals who meet eligibility criteria and restrictions are included on the title deed at HM Land Registry ⁸² .
Full Application (FULL)	Applicants can submit a planning application with complete details for proposed developments. These are then

⁷⁹ [National Planning Policy Framework \(publishing.service.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/461273/nppf-2019.pdf)

⁸⁰ [Ministry of Housing, Communities, & Local Government, 2021](#)

⁸¹ [Central Bedfordshire Council, n.d.](#)

⁸² [Department for Levelling Up, Housing and Communities and Ministry of Housing, Communities & Local Government, 2021](#)

Term	Definition
	assessed. All information relating to the development is required at the one (FULL) application stage.
Grant Funding	Public funds that are used to make the provision of affordable homes financially viable by subsidising their cost. Funding can be provided by Homes England or the Council.
Greenbelt	A specified section of land around an area where building is restricted.
Gross Internal Area	The enclosed area within the external walls of a building, not including the width of the walls ⁸³ .
Homes England ⁸⁴	Homes England are the Government's housing accelerator. Homes England are a governmental, but non-departmental public body whose purpose is to facilitate the availability of affordable housing by funding the building of new homes, including affordable homes and homes for market sale, or rent.
Housing Allocation Scheme ⁸⁵	Housing Allocation Schemes are a set of established criteria that the Council use to prioritise applicants for affordable housing. Registered Providers let affordable housing through nominations agreements with the Council that require a certain percentage of dwellings to comply with the Housing Allocation Scheme. Housing Allocation Schemes use the Localism Act to determine the method of assigning affordable dwellings that best meets the local housing need.
Housing Co-operative	A group of people who manage and control the housing where they live. Each member of the housing co-operative has equal input in decision-making.
Housing Infrastructure Fund (HIF) ⁸⁶	A central government fund that is allocated to local authorities for the purpose of funding infrastructure to unlock housing. The fund is split into two streams:

⁸³ [Valuation Office Agency, 2012](#)

⁸⁴ [Homes England - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

⁸⁵ <https://centralbedfordshire.app.box.com/s/2f72iuth2cdvulim3r96mssdudad1hoy>

⁸⁶ [Housing Infrastructure Fund - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

Term	Definition
	<ul style="list-style-type: none"> <li data-bbox="596 248 1321 371">Marginal Viability Funding: available to lower tier local authorities to ensure that new or existing sites are released quickly for use <p data-bbox="545 398 1264 521">Forward Funding: available to the highest tier of local authorities for strategic and high-impact infrastructure projects.</p>
Housing Mix	The combination of dwelling types (sizes, types, and tenures) that constitute a development. An inclusive housing mix contributes to community cohesion and caters for diverse household needs.
Housing Need	Households whose requirement for housing cannot be met by the market provision (either through a lack of available or affordable housing, or the only available housing being unsuitable) ⁸⁷ .
Housing Needs Survey	A study that identifies and assesses the housing needs of a particular area, including the size, type, and affordability of dwellings ⁸⁸ . This is required for Rural Exception Sites.
Inclusive Design	Creating a building, development, or space to ensure that it can be effectively accessed and used by all residents (Central Bedfordshire Council, 2021).
Intermediate Tenures	Homes for sale and rent that are provided at a cost above social rented rates (usually 60% of market sale value), but below market level values. Intermediate rents are subject to the criteria in the National Planning Policy Framework's affordable housing definition. Examples of intermediate tenures can include shared equity (shared ownership and equity loans), and intermediate rents ⁸⁹ . Intermediate tenures do not include 'low-cost market housing' for the purposes of affordable housing.

⁸⁷ [Central Bedfordshire Council, n.d.](#)

⁸⁸ [Central Bedfordshire Council, 2021](#)

⁸⁹ [Central Bedfordshire Council, n.d.](#)

Term	Definition
Internal Space Standards	The minimum internal area required for new dwellings to meet the size requirements for Central Bedfordshire Council. These are required to comply with the Nationally Described Space Standards.
Leasehold	Leasehold properties are those where the lessee (tenant) has a contract to rent from a lessor (property owner/freeholder) for an agreed period.
Level-Access Accommodation	Dwellings that are provided on one level, so that step-free access is available for residents.
Local Authority (LA)	Local Authorities are an administrative body in local government. For the purpose of the SPD, the Local Authority is Central Bedfordshire Council.
Local Connection Criteria	<p>Local Connection Criteria are a set of parameters that an individual is required to meet to qualify for ringfenced affordable housing within a specific area. The local connection criteria are listed in order of priority in Central Bedfordshire Council’s Housing Allocation Scheme⁹⁰ as:</p> <ol style="list-style-type: none"> 1. Current residence in the Parish for a minimum period of two years or previous residence in the Parish, for a period of not less than ten years. 2. A family connection with a close relative being resident in the Parish for a period of not less than two years. Close relatives include mother, father, brother, sister, son, or daughter. 3. Employment in the Parish as a main place of work, for a period of not less than two years. <p>Current residence, family connection, or an employment connection, where the time periods as outlined above have not been met. Priority will be given in the order set out above.</p> <p>The local connection criteria relate to the social rented, affordable rented and shared ownership dwellings from a Rural Exception Site</p>

⁹⁰ <https://centralbedfordshire.app.box.com/s/2f72iuth2cdvulim3r96mssdudad1hoy>

Term	Definition
Local Housing Allowance Rates ⁹¹	The Valuation Office Agency ⁹² determines the Local Housing Allowance (LHA) rates for individual areas. LHA rates are the maximum value of housing benefit that can be claimed by tenants renting from private landlords. LHA rates are based on private market rents in the broad rental market area.
Local Housing Need	The current deficit in affordable housing within a specified (local) area. For example, this could be the number of households that do not have access to accommodation that meets their needs within a given Parish. Local Housing Needs must be demonstrated through a Housing Needs Survey for certain planning applications (e.g., Rural Exception Sites).
Local Lettings Policy	A document that outlines the guidelines that governs the allocation of households in designated areas. They are used for the allocation of households in Rural Exception Sites to ensure that local households benefit from the affordable dwellings created.
Local Plan ⁹³	The key strategic planning document for Central Bedfordshire. This guides and supports the delivery of new infrastructure, including housing across Central Bedfordshire. The Local Plan outlines the long-term vision and objectives for Central Bedfordshire between 2015-2035. The Local Plan is key in achieving the Council's vision of making Central Bedfordshire 'a great place to live and work' ⁹⁴ .
Local Planning Authority (LPA)	The governmental body (Council) that has a duty to conduct specific planning functions for a given area. Central Bedfordshire Council is the local planning authority for Central Bedfordshire ⁹⁵ .
Low-Density Flats	A smaller concentration of single-storey apartments per given unit of land.

⁹¹ [Search for Local Housing Allowance rates by postcode or local authority: DirectGov - LHA Rates \(voa.gov.uk\)](#)

⁹² [Valuation Office Agency, 2016](#)

⁹³ [Central Bedfordshire Council Local Plan 2015 to 2035.pdf](#)

⁹⁴ [Central Bedfordshire Council, 2021](#)

⁹⁵ [Central Bedfordshire Council, 2021](#)

Term	Definition
Market Housing	Dwellings generated by the real estate market that are not directly subsidised. These can either be for sale on the open market or available for private rent.
Market Sale	Properties that are sold or purchased at rates that are determined by the usual price charged in a free market ⁹⁶ . Properties are usually bought outright either through a cash-purchase or with a mortgage.
Marketing Strategies	The marketing strategy for self- and custom-build housing should set out how plots will be marketed, the timescale for doing so, and how they will be targeted towards potential self-builders and local community groups.
Meeting the Accommodation Needs of Older People (MANOP)	Meeting the Accommodation Needs of Older People (MANOP) is Central Bedfordshire Council's Strategic Programme for meeting the housing needs of older people. They ensure that there is sufficient affordable housing provision to meet local housing needs, increase the availability of extra care provision where required, and ensure that the needs of older people are considered in housing developments across Central Bedfordshire.
My Home Central ⁹⁷	My Home Central is the platform that Central Bedfordshire Council use for residents to apply to join the Housing Register. This allows individuals to join the Housing Register and apply for Housing across Central Bedfordshire.
Nationally Described Space Standards (NDSS) ⁹⁸	The minimum size requirements (internal space standards and gross internal areas) that are acceptable for residential developments ⁹⁹ .
National Planning Policy	The overarching document for National Planning Policy that is the governing framework for local planning policy as outlined by Local Authorities ¹⁰¹ .

⁹⁶ The free market is an economic system where prices are determined by competition between private businesses. Rates are set by what the public are able and willing to pay.

⁹⁷ [Apply for housing, Housing Register, and bidding for housing | Central Bedfordshire Council](#)

⁹⁸ [Technical housing standards – nationally described space standard - GOV.UK \(www.gov.uk\)](#)

⁹⁹ [Central Bedfordshire Council, 2021](#)

¹⁰¹ [Central Bedfordshire Council, 2021](#)

Term	Definition
Framework (NPPF) ¹⁰⁰	
Neighbourhood Plans	<p>The Localism Act¹⁰² introduced neighbourhood planning, which gives communities statutory powers to help shape their local area¹⁰³. Neighbourhood plans are legal planning documents that allow local communities to directly impact developments in the local area. It can allow local residents to:</p> <ul style="list-style-type: none"> • choose where they want new developments (residential and commercial) • input into the design of the new developments <p>support planning permissions for developments amenable to local communities¹⁰⁴.</p>
Nominations Agreement	<p>An agreement in place where one party agrees to formally act on the behalf of another party for legal matters. In the case of affordable housing at Central Bedfordshire Council, Registered Providers sign a nominations agreement to determine how they offer affordable dwellings to those individuals on the Council's waiting list on behalf of the Council.</p>
Objectively Assessed Need (OAN)	<p>A measure of housing need that is assessed using independent information regarding population areas. The information used to determine Objectively Assessed Housing Need can include demographic projections, past delivery and market signals, local circumstances, future job availability¹⁰⁵.</p>
Open Market Value	<p>The open market value of a property is the estimated cost the property would sell for (exchange value) between a buyer and seller on the date of valuation.</p>

¹⁰⁰ [National Planning Policy Framework - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/policies/national-planning-policy-framework)

¹⁰² [The Localism Act, 2011](https://www.legislation.gov.uk/ukpga/2011/22/section/1)

¹⁰³ [MyCommunity, 2022](https://www.gov.uk/government/policies/mycommunity)

¹⁰⁴ [gov.uk, n.d.](https://www.gov.uk/government/policies/mycommunity)

¹⁰⁵ [Planning Advisory Service, 2015](https://www.gov.uk/government/policies/planning-advisory-service)

Term	Definition
Outline Planning Application (OUT)	Outline applications allow for a decision in general principles for a development with some details delayed subject to confirmation at a reserved matters application stage.
Outright Purchase	Where an owner has purchased a property in full (100% ownership). This is often achieved by taking out a mortgage on a property.
Parish Council	Parish Councils are the administrative body of a civil parish and are the first tier of local government.
Phased development	A site with proposed development that is intended to be built across two or more separate and distinct stages, rather than as one phase.
Planning Condition	Requirements that are imposed when planning permission is granted (in accordance with the Town and County Planning Act 1990) or included in a Local Development Order or Neighbourhood Development Order ¹⁰⁶ .
Planning Obligations	Planning obligations are a legally binding charge agreed between an applicant and the Local Authority as planning permission for a development is granted. These address matters that are required to make a development acceptable in planning terms ¹⁰⁷ .
Plot Passports	<p>Plot Passports are a descriptive and diagrammatic method that summarise the design parameters for a specific plot or a set of plots within a development. The key information that can be included within a plot passport are:</p> <ul style="list-style-type: none"> • the location of the plot(s), extent of plots • rules of the build • the build zone: permissible building lines, maximum building heights, footprints, and access to services, maximum gross internal area • separation distances to adjacent plots • the number of dwellings that can be built on a single plot

¹⁰⁶ [Central Bedfordshire Council, 2021](#)

¹⁰⁷ [Central Bedfordshire Council, 2021](#)

Term	Definition
	<ul style="list-style-type: none"> • car parking provision • access arrangements. <p>The Gravenhill Self and Custom Build development¹⁰⁸ provides an example of a Plot Passport.</p>
Pre-Application (PRE-APP)	Pre-application advice can be sought by individuals, groups, or developers when they know that planning permission will be required for a project. Relevant statutory consultees will provide informal assessments before a formal planning application (outline, reserved matters or full) is submitted. Pre-application advice can provide information on whether a proposal would be acceptable in principle.
Private Rented	The private rented properties are owned by a landlord, and leased to a tenant (e.g., an individual or family). Tenants can either rent their property directly from a landlord, or through a management company or estate agent.
Registered Providers	Organisations that provide for affordable housing and that are registered by the Regulator of Social Housing. These can be not for profit organisations, or those with a market sale arm of the organisation. Also known as Housing Associations or Registered Social Landlords ¹⁰⁹ .
Reserved Matters Application (RM)	There are elements of a proposed developed that an applicant can delay past the outline planning application stage. These matters (elements of the application) can be reserved (delayed) for determination at a later stage so that the principle of development can be agreed at outline stage. This can include layout, scale, landscaping, and appearance.
Rural Exception Sites	Rural Exception Sites (RES) are defined within the NPPF ¹¹⁰ as “small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment

¹⁰⁸ [example-plot-passport.pdf \(gravenhill.co.uk\)](#)

¹⁰⁹ [Central Bedfordshire Council, n.d.](#)

¹¹⁰

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1005759/NPPF_July_2021.pdf

Term	Definition
	connection. A proportion of market homes may be allowed on the site at the local planning authority’s discretion, for example where essential to enable the delivery of affordable units without grant funding” ¹¹¹ .
Rural Communities	Rural communities are areas (including housing units) located outside of settlement areas with more than 10,000 residents ¹¹² .
Rural Housing ¹¹³	Dwellings that are provided in the countryside, specifically to combat challenges in the delivery of affordable housing in rural locations. This is particularly important where there is an affordable housing need that is not being met, resulting in individuals being forced to move out of the area to find suitable housing.
Self-Build & Custom Housebuilding (SBCH)	<p>Self-Build and Custom Housing are residential units built or commissioned by individuals (or associations) for their own occupation¹¹⁴.</p> <p>The Housing and Planning Act¹¹⁵ defines self-build and custom householding as “the building or completion by—</p> <ul style="list-style-type: none"> (a) individuals, (b) associations of individuals, or (c) persons working with or for individuals or associations of individuals, of houses to be occupied as homes by those individuals. <p>But it does not include the building of a house on a plot acquired from a person who builds the house wholly or mainly to plans or specifications decided or offered by that person.”</p>

¹¹¹ [Ministry of Housing, Communities, & Local Government, 2021](#)

¹¹² [Department for Environment, Food & Rural Affairs, 2015](#)

¹¹³ [Housing needs of different groups - GOV.UK \(www.gov.uk\)](#)

¹¹⁴ [Central Bedfordshire Council, 2021](#)

¹¹⁵ [Housing and Planning Act, 2016](#)

Term	Definition
Section 106 (S106) Agreement	A legal agreement between the local planning authority and developers that specifies the requirements of a development to make it acceptable. This is delivered under section 106 of the 1990 Town and Country Planning Act.
Self-Build	<p>Self-build projects are defined as those where someone directly organises the design and construction of their own home. This can cover a wide range of possibilities from ‘traditional’ DIY project to an individual commissioning a company to build their home to their specifications.</p> <p>The Housing and Planning Act¹¹⁶ defines self-build and custom householding as “the building or completion by—</p> <ul style="list-style-type: none"> (a) individuals, (b) associations of individuals, or (c) persons working with or for individuals or associations of individuals, of houses to be occupied as homes by those individuals. <p>But it does not include the building of a house on a plot acquired from a person who builds the house wholly or mainly to plans or specifications decided or offered by that person.”</p>
Self-Build Register ¹¹⁷	The Council have a Self-Build Register where individuals can record their interest in a custom or self-build plot. This determines the local level of demand for serviced plots across Central Bedfordshire. To fulfil this demand, the Council then have three years to provide planning permission for an equivalent number of serviced plots on suitable sites.
Serviced Plot	<p>A serviced plot of land is a defined area for development that has:</p> <ul style="list-style-type: none"> • access to a public highway

¹¹⁶ [Housing and Planning Act, 2016](#)

¹¹⁷ [Self-build and custom-build register | Central Bedfordshire Council](#)

Term	Definition
	<ul style="list-style-type: none"> connections to electricity, water, and wastewater <p>or can be provided with access to the above within the duration of the planning permission being granted.</p>
Settlement Envelopes	Settlement envelopes define the boundaries between settlements and the surrounding undeveloped area ¹¹⁸ .
Shared Ownership	A type of ownership where a resident will purchase or mortgage a share of their property from Registered Provider. The Registered Provider retains ownership of the remaining shares of the property, and the resident pays rent on this share ¹¹⁹ . It is usually possible for the resident to increase their equity shares in the property.
Sheltered Housing	Specific accommodation for those with particular housing needs (e.g., the elderly and/or those with disabilities) that consists of independent living units, often with some shared facilities and some level of care provided.
Social Rent	Social rented dwellings are owned by either the Local Authority, or Registered Providers, with rental charges that are set at a level by government guidelines through the national rent regime. In Central Bedfordshire, these are usually capped at 60% of local market rents ¹²⁰ .
Staircasing	Staircasing is the process by which those who own a Shared Ownership property can purchase further shares from the Registered Provider who owns the remaining part of the property. This allows them to build the percentage share they own in their home, with the potential to staircase to 100% homeownership.
Strategic Housing Market	The Strategic Housing Market Assessment (SHMA) is an evaluation organised by the Council to identify the level of housing need in the local area ¹²² . Further information can be found on the Council's website ¹²³ .

¹¹⁸ [Central Bedfordshire Council, 2021](#)

¹¹⁹ [Central Bedfordshire Council, n.d.](#)

¹²⁰ [Central Bedfordshire Council, n.d.](#)

¹²² [Central Bedfordshire Council, 2021](#)

¹²³ [Housing strategy | Central Bedfordshire Council](#)

Term	Definition
Assessment (SHMA) ¹²¹	
Supplementary Planning Document (SPD)	Planning documents that add further detail, advice, and guidance to Local Plan Policies ¹²⁴ .
Tenure	The financial situation under which residents have the right to live in their property. This includes private ownership, private rented, affordable rented, social rented, and shared ownership.
Transitional Arrangement Period ¹²⁵ (relating to First Homes)	The Written Ministerial Statement released on 24 th May 2021 details confirmation of the 'transitional arrangements' applying to the implementation of First Homes. Under these transitional arrangements, Central Bedfordshire Council are currently not required to provide for First Homes from planning applications due to the timing of when the Local Plan was adopted. First Homes will not become a requirement until the adoption of a new or updated Local Plan.
Unilateral Undertaking	Legal agreements (unilateral undertakings) offered by a developer that ensure works related to a development are undertaken. For example, guaranteeing the building of a school to service a development.
Use class C2 Dwellings	Use class C2 dwellings are those that provide residential accommodation and care to people in need of care e.g., a nursing home ¹²⁶ .
Use class C3 Dwellings	All eligible planning applications are required to provide affordable housing and market housing in line with the housing needs outlined in the Strategic Housing Market Assessment (SHMA).

¹²¹ [C36 Luton & Central Bedfordshire Strategic Housing Market Assessment \[December 2017\].pdf | Powered by Box](#)

¹²⁴ [Central Bedfordshire Council, 2021](#)

¹²⁵ [Government response to the First Homes proposals in "Changes to the current planning system" - GOV.UK \(www.gov.uk\)](#)

¹²⁶ [Housing Act, 2004](#)

Term	Definition
Viability Constraints	All eligible planning applications are required to provide affordable housing in line with the housing needs outlined in the Strategic Housing Market Assessment (SHMA). However, if a scheme is not financially feasible with the full requirements of the Local Plan, the applicant can submit a viability assessment with their application that is required to be independently reviewed at the cost of the applicant.

Table 17: Glossary of Terms.

12. Appendix 2 – Annex 2 of the National Planning Policy Framework

12.1 Definitions of affordable housing as outlined in annex 2 of the NPPF¹²⁷:

- 12.1.1 **Affordable housing:** Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:
- 12.1.2 **(a) Affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government’s rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- 12.1.3 **(b) Starter homes:** is as specified in sections 2 and 3 of the Housing and Planning Act 2016¹²⁸ and any secondary legislation made under these sections. The definition of a starter home should reflect the meaning set out in statute and any such secondary legislation at the time of plan-preparation or decision-making. Where secondary legislation has the effect of limiting a household’s eligibility to purchase a starter home to those with a particular maximum level of household income, those restrictions should be used.
- 12.1.4 **(c) Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- 12.1.5 **(d) Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision, or refunded to government or the relevant authority specified in the funding agreement.

¹²⁷ [National Planning Policy Framework - Annex 2: Glossary - Guidance - GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/540312/nppf-annex-2-glossary-guidance.pdf)

¹²⁸ [Housing and Planning Act 2016 \(legislation.gov.uk\)](https://www.legislation.gov.uk/ukpga/2016/22/section/2)

13. Appendix 3 – Housing Allocation Scheme

13.1 The Housing Allocation Scheme for Rural Exception Schemes

- 13.1.1 Rural exception schemes are an important provision of affordable housing and contribute to the sustainability of rural and village communities. In Central Bedfordshire, a number of successful schemes have been delivered in recent years. The Council has an obligation to ensure that priority for vacancies in rural areas is given to households with a relevant local connection. The Council adopted in February 2013 a Local Lettings Policy on Rural Exception Sites, which is set out as Appendix 2 to the main Policy. It should be noted that the criteria established by the Housing Allocation Policy in relation to Local Connection do not apply to lettings within rural exception schemes, which shall continue to be let in line with the approved Local Lettings Policy.
- 13.1.2 Special rules will apply when prioritising applicants who are being considered for housing in a village where a rural exception policy is in place. All such village vacancies will be advertised with priority given to those with a local connection to that village.
- 13.1.3 The intention is that properties will be let to applicants having a local connection to the parish. Where there are no qualifying applicants having a connection with the parish, the allocation has to be made to qualifying applicants with a local connection to a neighbouring parish. If still no such applicants exist, an allocation can be made to qualifying applicants with a local connection to the Central Bedfordshire area. In this instance, any applicant will need to be eligible and qualify in line with the criteria established by this Housing Allocation Policy.
- 13.1.4 A local connection is (in order of priority):
- Current residence in the parish for a minimum of 2 years, or a previous residency in the parish for a period of not less than 10 years
 - Family connection through mother, father, brother or sister, son or daughter being resident in the parish for a period of not less than 2 years
 - Employment in the parish as a main place of work, for a period of not less than 2 years
 - Current residence, family residence, or an employment connection where the time period does not meet those stated above.
- 13.1.5 Please refer to appendix 2 for more information about this Local Lettings Policy.

13.2 Local Letting Policy for Rural Exception Schemes (Appendix 2 of the NPPF)

- 13.2.1 Local Lettings Policy for Rural Exception Schemes, adopted by Executive (February 2013) as part of the Housing Allocation Policy:
- 13.2.2 Rural Exception Sites are a valuable source of new properties to help meet the growing demand for affordable housing and to promote rural sustainability. The Council gives such properties special treatment under its planning policy and its Housing Allocation Policy.
- 13.2.3 The Council will apply special criteria when allocating such properties and separate allocation arrangements will be made. The availability of properties on such sites will be advertised through the arrangements described in the Choice Based Lettings Scheme for not less than three bidding cycles
- 13.2.4 A Local Connection is (in order of priority)
- Current residence in the parish for a minimum period of two years; or previous residence in the parish, for a period of not less than ten years; then
 - A family connection through mother, father, brother or sister, son, or daughter, being resident in the parish for a period of not less than two years; and then;
 - Employment in the Parish, as a main place of work, for a period of not less than two years; and then
 - Current residence; family connection, or an employment connection, where the time periods conditions referred to at 3.1 to 3.3 above have not been met. Priority will be given in the order set out above.
- 13.2.5 The priority for allocation is clearly set out in paragraph 3.1 to 3.4 above. However, within each of those specific priority groups, the individual bids will be ranked in accordance with the banding criteria set out in the Housing Allocation Policy and applicants shall be allocated in accordance with the priority given by the Housing Allocation Policy.

14. Appendix 4 – Planning Application Information Matrix

14.1 Information requirements denoted by application type

Policy Requirements	PRE-APP	OUT	RM	FULL
Policy H1, Housing Mix				
Requirement to submit proposals for a suitable housing mix inline with the requirements from the Strategic Housing Market Assessment (for both the market and affordable housing).	✓	✓	✓	✓
Policy H2, Housing Standards				
Reference, within the supporting documentation, the intention to comply with the Local Plan Policy requirements for the NDSS and M4(2) and M4(3).	✓			
Applications must confirm compliance with the Local Plan Policy requirements for the NDSS and M4(2) and M4(3).		✓		
Planning Statement to confirm that M4(2) and M4(3) requirements are delivered equally across the market and affordable dwellings.		✓		
Indicative site layout plan which denotes the NDSS and M4(2) and M4(3) dwellings.		✓		
Site plan must be submitted which denotes the M4(2) & M4(3) provision and clearly denotes the parity between the market housing and affordable housing.			✓	✓
Site plan must clearly show all remaining dwellings as complying with the NDSS.			✓	✓
Policy H3, Housing for Older People				
Should the application propose for 100 or more dwellings, the application must outline the intention to provide for bungalows, level access accommodation, or low-density flats for older people as part of the housing mix.	✓	✓		
Should the application propose for 300 or more dwellings, the application must outline the intention to provide for an extra-care facility.	✓	✓		
Should the application propose for 100 or more dwellings, the application must			✓	✓

Policy Requirements	PRE-APP	OUT	RM	FULL
provide confirmation of how the application complies with the requirements to provide for bungalows, level access accommodation, or low-density flats for older people as part of the housing mix.				
Should the application propose for 300 or more dwellings, the application must provide confirmation of how the application complies with the requirements to provide for an extra-care facility.			✓	✓
An indicative site plan indicating the accommodation suitable for older people (e.g., bungalows, level access accommodation, low-density flats, and/or an extra care provision where appropriate).	✓	✓		
A site plan that indicates the accommodation suitable for older people (including bungalows, level access accommodation, or low-density flats and/or an extra care facility where appropriate).			✓	✓
Policy H4, Affordable Housing				
Indicative number of dwellings (total dwellings).	✓			
How the scheme proposes compliance with affordable housing requirements, detailing as a minimum the overall percentage proposed.	✓			
Indicative site layout which denotes the affordable plots.	✓	✓		
Confirmation on the percentage of affordable housing within the application.		✓	✓	✓
Confirmation on the tenure split for the affordable dwellings.		✓	✓	✓
Planning Statement or Affordable Housing Statement.		✓	✓	✓
Confirmation of the affordable housing schedule broken down by tenure to enable the assessment of the provision against policy requirements and s106 requirements for RM.			✓	✓
Site plan submitted which denotes the affordable housing schedule by tenure and the affordable plots by tenure.			✓	✓

Policy Requirements	PRE-APP	OUT	RM	FULL
Policy H5, Rural Exception Sites				
An up-to-date Housing Needs Survey with a report on the findings from the survey.	✓	✓	✓	✓
Details on the proposed affordable housing: <ul style="list-style-type: none"> Quantum of affordable housing Tenure of affordable housing Indicative mix 	✓			
Indicative site layout which denotes the affordable plots.	✓			
Financial viability if the proposal includes an element of market housing provision.	✓	✓	✓	✓
Housing Needs Survey with a report on the findings from the survey.		✓	✓	✓
Blank copy of the Housing Needs Survey.		✓	✓	✓
Confirmation of the affordable housing: <ul style="list-style-type: none"> Quantum of affordable housing Tenure of affordable housing Affordable housing mix / schedule of accommodation 		✓	✓	✓
Site layout which denotes the affordable plots by tenure and any market housing provision (if a viability assessment has been submitted to justify the market housing).		✓	✓	✓
Confirmation the affordable dwellings will adhere to the Councils Local Lettings Policy for Rural Exception Sites.		✓	✓	✓
Policy H6, Self-Build & Custom Housing				
The number and location of the SBCH plots.		✓		
A schedule of plot sizes.		✓		
Details on how many of the plots are to be Self build and how many as Custom build units.		✓		
Development principles to be followed which apply specifically to the SBCH units including, but not limited to: <ul style="list-style-type: none"> Maximum dwelling footprints Building heights Boundary treatments Parking provision Material 		✓		

Policy Requirements	PRE-APP	OUT	RM	FULL
<ul style="list-style-type: none"> Site access – including information to show how access for the SBCH plots would relate to developer-led housing (where both are included in the same application) 				
Before individual applications are submitted, it is required to have all the site wide issues addressed, including highways, landscaping, Sustainable drainage systems (SuDS) and ecology. This is not an exhaustive list. All site wide issues will be identified with the Outline consent.			✓	✓
Development of individual plots for self-build housing or multiple plots if custom build housing by the same developer will then require a reserved matters application, providing information about the detailed design and layout of the dwelling(s).			✓	✓
Where there is an agreed design code for a scheme, the Council would expect reserved matters and FULL applications to reflect the design code.			✓	✓
Developers submitting RM and FULL planning applications which incorporate Custom build are required to provide a range of customisation options where the customer has had a range of credible choice which provides for the difference between 'custom build' housing and the standard developer house types.			✓	✓

Table 18: Each application type requires different information to be submitted as part of the planning application stage. The information submission requirements are indicated by application type.

**Central
Bedfordshire**

Central Bedfordshire in contact

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