

Affordable Housing Supplementary Planning Document – Draft November 2018

1. Introduction

1.1 Affordability in the District is a key issue given the high house prices relative to incomes. In 2016 house prices were 13 times annual earnings compared with 6.5 times across England. This means that many people are unable to afford their own home on the open market, and therefore, require assistance.

1.2 High housing costs have led to an increase in the number of households privately renting and the out-migration of younger and economically active groups in search of cheaper housing elsewhere, including local essential workers.

1.3 To address these issues the Local Plan seeks to:

- Provide a mix of different size and tenure of homes to meet the needs of existing and future generations;
- Provide affordable housing appropriate to the needs of the District; and
- Provide housing in rural areas to meet locally identified needs.

2. Purpose and Status of this SPD

2.1 The purpose of this Supplementary Planning Document (SPD) is to provide advice on how the Council's Local Plan housing policies are to be implemented. This includes guidance on the range of approaches, standards and mechanisms required to deliver a range of housing to meet identified needs.

2.2 Once adopted, this SPD will form a material consideration in the determination of planning applications and should be considered alongside Policies H1, H2 and H3 of the Local Plan. Its guidance should therefore be taken into consideration from the earliest stages of the development process of any site, including any land purchase negotiations and in the preparation of development schemes.

National Planning Context

2.3 Chapter 5 of the National Planning Policy Framework (NPPF) sets out the national policy framework for delivering the Government's goal of fixing the broken housing market and restoring the dream of home ownership for a new generation.

2.4 The NPPF provides a definition of Affordable Housing updated in July 2018. This is the definition we use, together with other locally defined affordable tenures set by the Council which are set out below.

2.5 National policy states that the minimum threshold to seek affordable housing is on sites of 10 or more units (apart from in Areas of Outstanding Natural Beauty (AONB) where a lower threshold has been agreed and financial contributions can be sought on schemes of 6 to 9 units). Given the high proportion of small sites in the

District, it means if we adhere to national policy, the Council's ability to secure new affordable housing is severely restricted. Given the affordability pressures in the District and the high level of identified housing need, it is argued that there are local circumstances to justify a lower threshold where affordable housing contributions can be sought on schemes of 6-9 units across the District. Chapter 5 sets this out in more detail.

2.6 National policy also sets out the concept of "vacant building credit" whereby affordable housing contributions are off-set on vacant buildings that are brought back into use. Chapter 7 sets out the policy.

Local Planning Context

2.7 The Local Plan sets out what, where and how much development will occur in the District, and the infrastructure required to support it.

2.8 The evidence set out in the Strategic Housing Market Assessment 2015 (SHMA 2015) identifies a net annual need of 422 households that require assistance to secure housing suitable for their needs. i.e. affordable housing. The overall annual requirement for housing in the District, calculated using the government's standardised methodology, is 698 homes per year. Whilst not directly comparable, the level of affordable housing required each year represents a high proportion of the District's overall housing requirement.

2.9 The SHMA recommends a target of at least 35% affordable housing for all sites. Following Affordable Housing viability testing it is considered that a dual approach is realistic and achievable in light of the evidence. As such 30% affordable housing will be sought on sites of 10 units or more, unless the site is a greenfield site where 40% will be sought. In addition, a financial contribution of 20% will be sought on all schemes of 6 to 9 units.

2.10 Where an affordable housing requirement is triggered, it is recommended that this should be discussed with the Council prior to the submission of a planning application or as part of pre-application discussions.

2.11 Policies H1, H2 and H3 of the Local Plan set out the Council's approach to affordable housing in the District.

3. Local Definitions

3.1 The Council's local policy for Affordable Rent homes is; the Council expects them to be provided at rents which do not exceed 80% of the local Open Market Rent or the relevant Local Housing Allowance, whichever is the lower amount. This is to ensure they provide homes which are affordable to those reliant on housing benefit. Any request to vary this requirement will only be considered in exceptional circumstances and must be discussed and agreed by the Council. The Council's decision in this matter will be final.

3.2 The Council's local policy for Build to Rent homes is as follows:

- The homes are secured in single ownership providing solely for the rental market for a minimum 15 year term but where viable, up to a 30 year term, with provision for clawback of affordable housing contributions should this covenant not be met;
- The Council look for tenancies for private renters to be up to three years' duration, with a six month break clause in the tenant's favour;
- Structured and limited in-tenancy rent increases, agreed with the Council in advance;
- Provide a high standard of professional on-site management and control of the accommodation;
- Meet the design standards set out in Policy H1, unless otherwise agreed by the Council;
- Provide 40% on-site affordable housing in the form of Affordable Private Rent Housing;
- Affordable Private Rent Housing to be provided as one and two bedroom accommodation only, unless agreed by the Council.

3.3 Under local policy, Intermediate Rented Housing is included as a form of affordable housing and classed as Intermediate Housing. These homes may be delivered by a Registered Provider or any other Provider.

For more information on the various tenures of affordable housing, please see the Glossary.

Housing not classed as affordable

3.4 'Low cost market' housing does not meet the definition of affordable housing and is not considered as affordable housing for planning purposes.

4. Local Plan Policy H1 – Market and Affordable Housing Mix

4.1 Policy H1 sets out the Council’s approach to providing a mix of homes of different sizes and types to meet the needs of the current and future population.

Policy H1 - Market and affordable housing mix

New housing development, including through conversion and change of use, will be expected to contribute to a variety of housing types to reflect and respond to the identified needs of different groups, and to help support the creation of mixed, balanced and inclusive communities. This includes housing for Local Essential Workers and people wishing to build their own homes.

New housing development, including through conversion and change of use, will be expected to contribute to a variety of house sizes in line with the below requirements, where appropriate, to increase the proportion of smaller units across the District, unless it can be demonstrated that an alternative mix meets an identified local need:

| | 1 bed | 2 bed | 3 bed | 4 bed |
|----------------------|---------------|---------------|---------------|--------------|
| Market | 5-10% | 25-30% | 40-45% | 20-25% |
| Affordable | 30-35% | 30-35% | 25-30% | 5-10% |
| All dwellings | 15-20% | 25-30% | 35-40% | 15-20% |

New housing development specifically designed for older people, including specialist retirement accommodation and registered care homes (particularly dementia-specialist) both market and affordable, will be supported where they are in sustainable locations close to services, facilities and transport links. Flatted developments of 4 or more storeys must incorporate an accessible lift. Proposals for retirement villages will be supported where they meet an identified need.

All new build housing development will be expected to meet the optional technical standard M4(2) for accessible and adaptable dwellings, as set out in the Building Regulations, in order to provide homes for life.

On new build housing developments of 20 units or more, at least 5% will be expected to meet the optional technical standard M4(3) for wheelchair user dwellings, to support people with physical disabilities. These units should be provided as affordable housing.

New build housing development must meet the minimum nationally described space standards unless it can be demonstrated that there are unique circumstances why some, or all, of these requirements cannot be met (for example micro homes).

Local Evidence

4.2 The SHMA 2015 and Local Housing Needs Study (LHNS 2017) both provide important evidence on the housing needs of the District and have been used to inform the housing policies in the Local Plan. Whilst the SHMA considers the needs at a strategic District-wide scale, the LHNS explores the affordable housing needs at a more local level based on residents' aspirations, and therefore picks up variations across the different areas of the District.

4.3 Proposals for new housing development, including through conversion and change of use, will be expected to comply with the mix set out in Policy H1. In some circumstances the evidence in the LHNS indicates a different mix for affordable housing, depending on the geographical location of the application site. Where this is the case, and where appropriate, proposals will be encouraged to take account of the mix set out in the table below. This will help to deliver new affordable housing where the need arises.

4.4 The overwhelming need across the District is for 1 and 2 bedroom affordable homes, split evenly between these sizes*, as per the SHMA 2015.

| | Percentage of on-site affordable housing provided as 1-2 bedroom homes* | Percentage of on-site affordable housing provided as 3 bedroom plus homes | Percentage of on-site affordable housing provided as suitable for older persons |
|-------------------------|---|---|---|
| Sevenoaks and surrounds | 78% | 8% | 14% |
| North East | 77% | 6% | 17% |
| North West | 81% | 10% | 9% |
| South | 82% | 3% | 15% |
| Upper Darent Corridor | 47% | 43% | 10% |
| Darent Valley | 93% | 0% | 7% |



Space Standards

4.5 All housing is required to meet the Nationally Described Space Standards, March 2015, or their successor (see Chapter 14). The only permitted exception to this requirement is if the site is being brought forward for the development of micro homes.

4.6 Where an application includes two bedroom homes, it is expected an even mix of 3 and 4 person homes will be provided.

4.7 If a site permits, all housing will be expected to meet the optional technical standard M4(2) for accessible and adaptable dwellings, as set out in the Building Regulations (former Lifetime Homes Standard). Non-compliance will need to be justified and will only be permitted if agreed by the Council.

4.8 If a site permits and where 20 units or more units are proposed, at least 5% of units will be expected to meet the optional standard M4(3) for wheelchair dwellings. These units will be provided as affordable housing. Non-compliance will need to be justified and will only be permitted if agreed by the Council. The provision of wheelchair dwellings for market housing is also very much encouraged.

Lifts

4.9 The Council encourages the provision of lifts in blocks of flats to ensure homes are accessible to everyone (as per the Housing Strategy). Lift provision is particularly encouraged on sites where housing suitable for older people and specialist housing, is proposed. However we recognise the increase costs which the provision of lifts entails and the implications this has on service charge levels.

4.10 The Council requires lifts to be provided in all blocks of 4 or more storeys where affordable housing is being provided on-site. If a planning applicant wishes to provide lifts in blocks with a lower number of storeys where affordable housing is being provided on-site, the Council expects this to have been discussed and agreed with the Registered Provider/other Provider prior to a planning application being submitted. In such cases the Council will require evidence to show lift provision has been agreed by the Provider.

Specialist Housing

4.11 The Council is currently working with Kent County Council in order to determine the requirements for supported/specialist housing for the future and, in addition, a study of District-wide older people's housing requirements is also due to take place in the coming months. Once complete, all data will be pulled together and a summary of future supported/specialist housing needs will be introduced.

Self-Build Homes

4.12 The provision of self build plots is encouraged. The Council maintains a Self Build Register for those who are interested in building their own homes. If a planning

applicant is considering providing self build plots, this should be discussed with the Council.

4.13 The provision of any self build plots will be in addition to the provision of affordable housing.

5. Local Plan Policy H2 – Provision of Affordable Housing

5.1 Policy H2 sets out the Council’s approach to the provision of affordable housing – either by provision on site, by a financial contribution, or in rare cases, on an alternative site.

Policy H2 - Provision of affordable housing

New housing development will be expected to contribute to the delivery of affordable housing (including social rented, affordable rented and intermediate housing) as follows:

| Number of new homes in the development (net) | % affordable housing required | Type of provision required |
|--|-------------------------------|---|
| 6-9 | 20 | Financial contribution |
| 10+ (already developed sites) | 30 | To be provided on-site unless the District Council advises that a financial contribution is preferred |
| 10+ (greenfield sites) | 40 | |

Where there are differing affordable housing needs across the District, as set out in the LHNS and in the Affordable Housing SPD, proposals will be expected to address the localised identified need, where appropriate. This will help to deliver new affordable housing where there is the highest level of need.

Where an element of affordable housing is required, the preferred tenure mix is 76% social/affordable rented and 24% intermediate housing, unless it can be demonstrated that an alternative mix meets an identified local need.

On the rare occasions that it is demonstrated to the Council's satisfaction through an independent assessment of viability that on-site provision in accordance with the policy would not be viable, the Council will consider the following options in priority order:

1. A reduced level of provision on-site plus a financial contribution in lieu of the shortfall;
2. A financial contribution in lieu of any affordable housing provision on-site;
3. Provision of the required number of affordable units on an alternative site within Sevenoaks District, to be secured by the applicant and agreed by the Council.

Small Sites

5.2 There is a high proportion of small sites in the District, particularly within the rural areas. Government policy sets out that affordable housing should not be sought on developments of less than 10 units (see paragraph 2.5).

5.3 An analysis of recent housing completions in the District demonstrates that the vast majority of permitted housing applications which progress to completion involve small sites. These small sites make a significant contribution to the District's housing supply. However, under national policy, the Council's ability to deliver affordable housing in the District is severely compromised whereby we cannot seek affordable housing or financial contributions on sites under 10 units.

5.4 Under the Core Strategy 2011, Policy SP3 triggered an affordable housing contribution on all developments with a net housing gain, based on a sliding scale. This policy was successfully implemented from adoption of the Core Strategy in February 2011 until November 2014 (Written Ministerial Statement). The Council's policy was re-introduced during the period when the Written Ministerial Statement was challenged through the Courts. Alongside our high level of identified housing need and affordability pressures within the District, it is considered these local circumstances justify the inclusion of a lower threshold for seeking affordable housing contributions. Following Affordable Housing viability testing, it has been demonstrated that a financial contribution of 20% can be sought on all schemes of 6 to 9 units. This approach is considered realistic and achievable in light of the evidence and the requirement is set out in Policy H2.

Local Evidence

5.5 The SHMA 2015 and LHNS 2017 both provide important evidence on the housing needs of the District and have been used to inform the housing policies in the Local Plan. Whilst the SHMA considers the needs at a strategic District-wide scale, the LHNS explores the affordable housing needs at a more local level, and therefore picks up variations across the different areas of the District.

5.6 Where on-site affordable housing is required, the standard mix should provide at least 76% of the affordable housing units for Social Rented/Affordable Rented housing and 24% for Intermediate Housing. The amount of Intermediate Housing required will be at a level to ensure the Government policy of providing at least 10% low cost home ownership on major sites, is met. Exceptionally, if the Council is satisfied that an alternative mix will meet an independently assessed proven need, a different mix may be agreed at the Council's discretion. Where an application is in relation to rural exceptions housing, Build to Rent, an Entry Level Exceptions site or other specialist accommodation, the standard mix will not apply.

5.7 Proposals for new housing development will be expected to comply with the affordable housing requirements set out in Policy H2. The evidence in the LHNS 2017 indicates that over 50% of the new affordable housing needed in the District over the next 5 years arises in two Place Making areas:

- Sevenoaks and surrounds; and
- North East.

Where appropriate, applications are encouraged to take account of these local circumstances. This will help to deliver new affordable housing where there is the highest level of need.

5.8 The level (%) and form of affordable housing to be provided is set out in the table below.

| Number of new homes in the development | Level (%) affordable housing triggered | Form of affordable housing |
|--|--|----------------------------|
| 6-9 | 20* | Financial contribution |
| 10+ (already developed sites) | 30** | On site |
| 10+ (greenfield sites) | 40*** | On site |

Chapter 9 of the SPD provides our methodology for calculating a financial contribution. Please use the relevant percentage shown in the table above.

* The financial contribution is payable when the first market home is occupied

** For sites that have already been developed, Policy H2 sets out that the contribution should be in the form of 30% affordable homes on site. However there may be rare occasions where the provision of affordable housing on the application site is not considered practicable. These include:

- The site is in a high cost area and is not considered to provide best value for money for the delivery of affordable housing;
- the nature of the homes to be built (such as detached executive housing) would not meet identified needs;
- site values would deliver affordable housing which is only attainable to those with an annual household income in excess of £40,000 (on sites where Social Rented and Affordable Rented homes are due to be provided);
- there is evidence that delivery on a separate site would more satisfactorily meet local housing need.

*** For greenfield sites, Policy H2 sets out that the contribution should be in the form of 40% affordable homes on site. However there may be rare occasions where the provision of affordable housing on the application site is not considered practicable. These include:

- The site is in a high cost area and is not considered to provide best value for money for the delivery of affordable housing;
- the nature of the homes to be built (such as detached executive housing) would not meet identified needs;
- site values would deliver affordable housing which is only attainable to those with an annual household income in excess of £40,000 (on sites where Social Rented and Affordable Rented homes are due to be provided);
- there is evidence that delivery on a separate site would more satisfactorily meet local housing need.

5.9 If, at the Council's sole discretion, it is not deemed practicable to provide affordable housing on the application site, the following alternative options will be considered, in order, in discussion with the planning applicant. The Council's decision, in all cases, will be final:

- 1) A reduced level of affordable housing provision on the application site plus a financial contribution in lieu of the shortfall. The level of the financial contribution when combined with the on-site provision, will be equivalent to 45% affordable housing provision.
This factors in the increased amount of on-site market housing that will arise on the application site i.e. the 'uplift' in market housing which occurs when a reduced level of affordable housing is provided on site; or
- 2) A financial contribution in lieu of any affordable housing provision on-site. The level of such contribution will be equivalent to 50% affordable housing provision.
This factors in the increased amount of on-site market housing that will arise from having no on-site affordable housing i.e. the 'uplift' in market housing which occurs when no affordable housing is provided on site.
- 3) In very rare cases and at the Council's sole discretion, we will consider the provision of affordable homes on an alternative site within the District. In such cases, the site will be secured by the applicant and agreed by the Council as suitable for the delivery of affordable housing, taking into account its location and the number, tenure and size mix of affordable homes which are required to be provided. The number of affordable homes to be provided on the alternative site will be equivalent to 50% affordable housing provision on the original application site. The applicant will be required to fund and obtain all necessary consents (including full planning permission) to deliver the agreed scheme. Once planning permission is secured on the alternative site, it will sold to a Provider, specified by the Council, for the sum of £1. The Section 106 Agreement in respect of the original application site will restrict first occupation of any housing units on said site until such time as the alternative site is permitted and sold to the Provider. *This factors in the increased amount of on-site market housing that will arise on the original application site from having no on-site affordable housing, i.e. the 'uplift' in market housing which occurs when affordable housing is not provided on site.*

Local Essential Workers

5.10 The Survey of Employers' Housing Needs (2017) identified a need for essential worker housing in the District in order to give local workers a range of housing options. This will help to ensure that the District has a more sustainable economy by attracting and retaining businesses and employment through the provision of affordable housing for those workers providing essential services to the community.

5.11 A Local Essential Worker is defined as someone employed in the District and in one of the following occupations:

- Public sector employees providing frontline services in areas including health, education and community safety and can include NHS staff, teachers, police, firefighters, military personnel, social care and childcare workers (as per NPPF definition);
- School support staff in the public sector;
- District Council employees who provide frontline services;
- Private sector employees and the self-employed providing frontline services in care and includes teachers and support staff, health care, social care and childcare workers;
- Private sector employees and the self-employed who provide frontline services in amenities and includes cleaners, kitchen/catering staff, shop workers, hairdressers, local transport and agriculture; and
- Any other frontline occupational group experiencing recruitment or retention issues - such issues being first evidenced to the satisfaction of the District Council and inclusion as local essential workers at the sole discretion of the District Council.

Information for Local Essential Workers

A Local Essential Worker is deemed to be employed in the following circumstances:

- In paid full or part-time permanent employment for 16 hours or more per week; or
- Working in the District on a temporary or zero-hour employment contract that has been in place for at least 6-months and can demonstrate they have worked at least 16-hours per week since starting the employment contract;
- A permanent job offer which they have accepted and meets the above criteria;
- The employment would have to be the actual place of work in the District and not employment based on a head office or regional office situated in the District but from which they did not work. For those with a caseload or have a roving remit (e.g. district nurses, social workers, police officers etc), the applicant would need to obtain written confirmation from their employer that a substantial amount of their day-to-day duty fell within the District;
- For the self-employed, if the employment required the worker to work outside of the District from time to time, they would be required to demonstrate that their permanent base of operations was within the District.

Applicants will need to provide documentary evidence to the District Council or housing provider to confirm that the work or job offer was genuine and appropriate evidence could include:

- A contract of employment; and/or
- Wage/salary slips or bank statements covering the last three-months.

Local Essential Workers will be eligible to apply for affordable homes which are specifically designated for them. These may be provided under the following affordable housing tenures:

- Social Rent/Affordable Rent;
- Intermediate Housing tenures:
- Shared ownership (including eligibility under the Sevenoaks Local Ladder grant scheme);
- Discounted market for sale;
- Intermediate rented housing; and
- Build to Rent – Affordable Private Rent housing

For Intermediate Housing, applicants will need to be registered with the local Help to Buy agent. This will ensure any applicant is a first time buyer or someone who wishes to rent a home for the first time, they do not currently own a home, and their household income is less than £80,000 per annum.

To be considered for Social Rent/Affordable Rent homes, applicants will need to be registered on the Sevenoaks District Housing Register, whereby household income

levels will be limited in accordance with the Sevenoaks District Housing Register Allocations Scheme.

Entry Level Exception Sites

5.12 The Council is happy to consider the development of Entry Level Exceptions Sites in suitable locations, particularly where these will provide for Local Essential Workers.

6. Local Plan Policy H3 – Housing in Rural Areas

6.1 Policy H3 sets out the Council’s approach to the provision of local needs housing, also known as rural exceptions housing.

Policy H3 - Housing in rural areas

Proposals for housing in rural areas to meet a specific local need will be permitted as an exception to other Local Plan policies providing the following criteria is met:

1. The local need has been identified in an up to date rural housing needs survey;
2. The local need identified cannot be met by any other means through the development of non Green Belt sites within the parish or, where appropriate, in the adjacent parish; and
3. A thorough site options appraisal has been carried out.

The Council expects rural exception housing schemes to provide 100% local needs housing to meet identified needs. However, on rare occasions proposals may include an element of market housing to facilitate delivery. In these circumstances, the applicant will need to demonstrate to the satisfaction of the Council that a scheme that doesn't rely on market housing has been fully considered, why it has been discounted or considered to be unviable.

Where the Council is satisfied that an element of cross-subsidy is required, the market housing will be required, in the first instance, to meet identified needs including housing for local essential workers, older people and plots for self build. The amount of market housing must not exceed 30% of the total number of homes, or 3 homes, whichever is the lesser amount.

Proposals for increasing the provision of almshouses will be supported where a local need is identified.

Local Connection Criteria

6.2 In order to be eligible for local needs housing, households must have a verifiable local connection to the parish. For the purposes of Policy H3, local connection is defined below and will be set out in the Section 106 Agreement.

Local Connection - Residency

- Lives in the Parish and has done so continuously for the last ten years to date – 20 points;
- Lives in the Parish and has done so continuously for the last five years to date – 19 points;

- Has previously lived in the Parish for a period of at least five years continuously and is a Close Family** member of a household that currently lives in the Parish and said household has been resident continuously for the last five years to date, and the Eligible Person wishes to return to the Parish as they give/receive essential support*** to/from a member of the resident household and this support will continue for the foreseeable future – 16 points;
- Has previously lived in the Parish for a period of at least five years continuously and is a Close Family** member of a household that currently lives in the Parish and said household has been resident in the Parish continuously for the last ten years to date – 15 points;
- Has lived in the Parish for a period of at least five years continuously during the last ten years to date – 14 points;
- Has lived in the Parish continuously for the last two years to date – 13 points.

Local Connection - Employment

- Is employed within a Local Essential Worker**** occupation in the Parish on a permanent basis* continuously for at least the last three years to date and whose main place of work is within Parish – 18 points;
- Is employed in the Parish on a permanent basis* continuously for at least the last three years to date and whose main place of work is within Parish – 17 points;
- Is employed in a Local Essential Worker**** occupation within the Parish on a permanent basis* continuously for at least one year to date and whose main place of work is within Parish – 12 points;
- Is employed in the Parish on a permanent basis* continuously for at least one year to date and whose main place of work is within Parish – 11 points;
- Will be taking up permanent employment* in the Parish and the Parish Council has determined the need to live locally is a necessary and/or desirable factor in said employment - 10 points.

*As defined in the Sevenoaks District Allocations Policy - 2018.

**As defined in the Sevenoaks District Allocations Policy - 2018.

***As defined in the Sevenoaks District Allocations Policy – 2018

**** As defined in the Sevenoaks Local Essential Worker Housing Policy report – Housing & Health Advisory Committee September 2018, Full Council February 2019, as part of the submitted Local Plan and accompanying Affordable Housing SPD .

Information for those applying for local needs homes

Whenever local needs homes become available for occupation, they will be advertised and allocated to applicants as follows:

- for homes for Social Rent and Affordable Rent, advertised via Kent Homechoice and allocated to applicants on the Sevenoaks District Housing Register (SDHR),
- for Intermediate Homes (Shared Ownership, Discounted Market for Sale or

intermediate rent), advertised on the Help to Buy zone agent's website and allocated to applicants on the Help to Buy Register (HtBR),

- regardless of tenure, priority will be given to the applicant who scores the highest number of local connection points (maximum 1 x residency category and, if applicable, 1 x employment category).

For homes for Social Rent and Affordable Rent, in the event of a tie in the number of local connection points scored, the allocation will be made to the applicant with the highest need (Band) under the SDHR. If there is still a tie, the allocation will be made to the Eligible Person with the earliest date of registration on the SDHR.

For Intermediate Homes, in the event of a tie in the number of local connection points scored, the allocation will be made to the applicant with the earliest date of registration on the HtBR.

Cross-Subsidy

6.3 The Council expects local needs housing schemes to provide 100% affordable housing to meet locally identified needs. As a general rule, the development of local needs housing is facilitated by low land values with plot values of £10,000, demonstrating the housing is only permitted as an exception.

6.4 However, on rare occasions proposals may include an element of market housing to cross subsidise delivery. This may be to provide financial viability in order to deliver local needs homes and/or be a requirement of the landowner. Where market homes are suggested, the applicant will need to demonstrate to the satisfaction of the Council that a 100% affordable housing scheme has been fully considered and the reasons why it has been discounted.

6.5 If the Council is satisfied that an element of cross subsidy is required to secure a local needs housing scheme, the amount of market housing may not exceed 30% of the total number of homes to be provided within the overall scheme or 3 homes, whichever is the lesser amount. Market homes may take the form of self build plots.

6.6 Market homes (or self build plots) may only comprise housing which is three bedrooms or less. Three bedroom homes are the primary size of new market homes required in the District, as evidenced in the SHMA 2015. Executive style homes will not be permitted.

6.7 Unless otherwise agreed by the Council, it is expected all market housing or self build plots will be sold to people with a local connection to the parish at first sale only. It is anticipated buyers will include older people wishing to downsize and remain in the local community. An exclusive marketing period of six months will be required in all cases. All such requirements will be set out in the Section 106 Agreement.

6.8 Any application for local needs housing will be based on a current and independent assessment of housing needs within the parish. It is expected the assessment will have been carried out by the Rural Housing Enabler. In order to promote and secure local needs housing, useful information is provided in the Kent Rural Housing Protocol (see Chapter 14).

Community Land Trusts

6.9 Run by communities themselves, Community Land Trusts (CLTs) are set up to deliver affordable housing and other community facilities. The CLT can then manage the housing, or have more of a say in its running, and ensure local people are given priority. In such cases, the Council can offer initial advice on the process and funding may also be available for the setting up of a CLT through the 'West Kent Community-Led Housing' project, which is part-funded by us.

Almshouses

6.10 There are ten schemes in the District and these provide affordable housing for local older people. As well as supporting/encouraging new almshouses developments, the Council will also consider additional almshouses on existing schemes as part of its intention to make more effective use of any associated and surplus land.

7. What developments should contribute to affordable housing provision?

7.1 The requirement for affordable housing will be applied to residential schemes for 6 or more units in accordance with the requirements set out in Policy H2. This sets out a sliding scale approach for residential developments to contribute to the provision of affordable housing either by a financial contribution, provision on site or provision on an alternative site.

7.2 The size of a development should not be artificially reduced to reduce or eliminate the affordable housing requirement, for example by sub-dividing sites or reducing the density of all or part of a site. Permission will be refused in such circumstances.

7.3 The provision of affordable housing will be secured through a planning agreement (S106). Affordable housing is excluded from the Community Infrastructure Levy providing the necessary documentation is completed and submitted to the prescribed timetable.

7.4 The Use Classes Order sets out different categories of residential use and makes a distinction between residential institutions (Class C2) and self-contained dwelling-houses (Class C3). There is no government guidance on which use class self-contained housing provided as 'extra care/assisted living/sheltered housing', falls into. However recent case law means the Council has had to class these as C2. The requirement for affordable housing to be provided extends to all types of residential development falling within Use Class C3 and for schemes within Use Class C2.

7.5 The requirement for affordable housing will be applied to the conversion and change of use of any building, whether or not it is already in residential use, where that change results in a net increase in the number of units.

7.6 The requirement for affordable housing will not however be applied to:

- Residential accommodation which is to be used as incidental to the main dwelling i.e. staff accommodation / granny annexe, and whose independent occupancy is restricted by condition;
- Agricultural workers accommodation whose occupancy is restricted by condition; or
- Any part time / non permanent accommodation i.e. holiday accommodation where full time occupancy is restricted by condition.

When does Vacant Building Credit arise and how is it calculated?

7.7 Vacant building credit only applies in the following circumstances:

- There is a building in existence at the time the planning decision is made on the application. Buildings already demolished cannot count.

- The building must be vacant at the time of the decision. Occupied or partly occupied buildings do not count, neither do buildings that are expected to become vacant.
- The building must be brought back into use or demolished as part of the approved development. Vacant buildings on a site that do not form part of the approved development cannot count.

7.8 Planning Practice Guidance states that the vacant building credit should be calculated by deducting the gross vacant building floorspace from the gross floorspace of the new development. Our policy calculates affordable housing requirement in numbers of units rather than floorspace and it will apply the vacant building credit as follows:

1. Subtract the qualifying gross vacant floorspace from the gross proposed floorspace to obtain the net increase in floorspace of the development.
2. Divide the net change in floorspace by the proposed floorspace to establish the net floorspace change as a proportion.
3. Establish the affordable housing requirement in units for the development based on Core Strategy policy, the updated context to policy set out above and the SPD.
4. Multiply the affordable housing requirement by the net floorspace proportion to establish a revised requirement in terms of numbers of units.

7.9 For example if the development is for 90 units with a gross floorspace of 8,000m² and the existing qualifying vacant floorspace is 2,000m² then the calculation is as follows:

1. The net change in floorspace is 6,000m² (8,000 – 2,000)
2. The net change is 75% of the gross floorspace proposed (6,000/8,000)
3. The original affordable housing requirement is 36 units (40% of 90)
4. The new requirement is 27 units (75% of 36)

7.10 In developments where the original affordable housing requirement is in the form of a financial contribution the calculation is similar except that the original requirement in step 3 will be a sum of money calculated following the methodology in the Affordable Housing SPD. This will then be multiplied by the net floorspace proportion to get a revised financial requirement.

7.11 In all cases where vacant building credit is sought the applicant will need to provide evidence that the building meets the vacancy test, provide details of the floorspace of the proposed development and the vacant building and a calculation of the revised requirement following the approach above.

8. How will on-site affordable housing be delivered?

8.1 Where affordable housing is to be provided on site, a mix of dwelling types and sizes must be incorporated which reflect the application site's characteristics and the development as a whole. The Council will negotiate the exact tenure, type and size split on each site through pre-application discussions and align with evidence set out in Chapter 4.

8.2 The provision of on-site affordable housing should be integrated into the layout of the development through 'pepper-potting' within the market housing. On larger developments affordable housing is likely to be provided in small clusters located around the development. Within flatted developments it is accepted that management and other requirements could mean floors, wings or whole blocks will generally be designated for affordable or market housing. For any developments which include an element of flatted accommodation, applicants should have early discussions with the Provider who may have specific requirements in relation to the siting of different affordable housing tenures within a block.

8.3 Affordable housing should comply with all relevant design, quality codes and standards set by Homes England or other relevant body, as well as those standards set by the Registered Provider or other Provider.

8.4 In all cases, it is expected that new affordable housing delivered under Policy H2 will be delivered without the input of public subsidy, which includes grant from Homes England.

Management and Standards

8.5 To ensure that the affordable housing element of a housing scheme is secured, the Council will not grant planning permission until the applicant has entered into a S106 Agreement. The Council provides a template S106 on our website (see Chapter 14). The provision of such an Agreement will not be permitted to delay the determination of the accompanying planning application(s) beyond the statutory limits (i.e. 8 or 13 weeks) and applicants are therefore encouraged to approach the Council for any relevant and necessary pre-application discussions.

8.6 In Sevenoaks District, affordable housing is generally provided by housing associations, also known as Registered Providers (RPs). The Council's preferred development partner RP's are listed on our website (see Chapter 14). We also have other Providers to deliver affordable housing.

8.7 The provision of affordable housing will be subject to a Nominations Agreement between the Council and the RP/other Provider. A copy of the template Nominations Agreement is attached within the S106 template (see Chapter 14).

8.8 In all cases where affordable housing is to be provided on site, applicants are encouraged to involve an RP or other Provider as early as possible in the planning application process.

9. Financial contributions

9.1 As per Policy H2, an affordable housing contribution in the form of a financial contribution will be sought on applications for 6 to 9 units. The way in which financial contributions will be used is set out in Chapter 10 below.

9.2 Policy H2 is not intended to operate in a way that renders development non-viable and the policy has therefore been tested and found viable through the Affordable Housing viability Assessment. Planning permission will therefore be refused for applications that make no contribution or inadequate contribution to affordable housing.

9.3 The Council's website provides a template S106 agreement for securing financial contributions. See Chapter 14.

Method for calculating financial contributions

9.4 The Council's approach to assessing the amount of financial contribution required is to base the calculation on the cost of providing affordable housing on another site of equivalent value. This is taken as the cost of making serviced land available within an equivalent development to construct affordable housing. The financial contribution required from the development is 20% of the cost of making the serviced land available. This approach was found to be viable through the Affordable Housing viability Assessment.

9.5 The Council's preferred methodology to calculate a financial contribution is set out below.

Step 1: Identify the Open Market Value (OMV) of the proposed development.

This is the expected sale price of the market property, or properties, proposed on the development site. It is expected that in identifying the OMV advice is taken from a suitably qualified Independent Valuer, full details of which should be submitted to us.

Step 2: Multiply Open Market Value (from step 1) by the residual land value percentage (38.8%)

This is the value of the land to the developer after all of the development costs associated with planning and constructing the dwelling(s), including the developer's profit, are subtracted from the anticipated sale price of the property (step 1). The figure of 38.8% is an average for the District based on land values on sites that do not contain affordable housing – this approach is to be confirmed through the Affordable Housing viability Assessment.

Step 3: Add 15% of the result of step 2 to reflect site acquisition and servicing costs (gives the per unit sum(s))

An allowance is added to the residual land value to reflect the fact that there would be acquisition plus, potentially, site preparation and servicing costs associated with providing the affordable housing land elsewhere, e.g. providing access and utilities. The 15% figure is to be confirmed through the Affordable Housing viability Assessment.

Step 4: Apply the percentage requirement (20%) under the affordable housing policy to give the final contribution.

In order to calculate the appropriate financial contribution, the affordable housing policy percentage for the number of dwellings to be developed (20%) is applied to the estimated cost of providing the equivalent serviced land to the proposed development, which means the final contribution will normally be 20% of the cost of the serviced land.

Summary of Overall Methodology - Worked Example

Assume that you are proposing to carry out a development of six units, with an anticipated sale price of £250,000 per unit.

Step 1: Calculate the Open Market Value (OMV) of the development.

The open market value is $6 \times £250K = £1.5m$

Step 2: Find the residual land value of the development by applying the residual land value percentage (38.8%).

$£1.5m \times 0.388 = £582,000$

Step 3: Calculate 15% of the residual land value figure to establish the site preparation/servicing costs.

$(£582,000 \times 0.15 = £87,300)$

Add the 15% figure to the residual land value to include site preparation/servicing costs.

$£582,000 + £87,300 = £669,300$

Step 4: Apply the percentage contribution required under the affordable housing policy

(20%) to the resulting sum (i.e. step 3 total x 0.2)

$£669,300 \times 0.2 =$ A contribution of £133,860 (or £22,310 per unit)

10. How will financial contributions be used?

10.1 Where a financial contribution is secured, the contribution will be 'ring-fenced' and used to meet the Council's affordable housing objectives. This is in accordance with the provisions of NPPF and our Housing Strategy. There are five approved uses of affordable housing financial contributions. Each approved use has an equal weighting. The five uses are:

1. Provision of new affordable housing in the District via an RP or other Provider. This includes adding to affordable housing provision on development sites, new stand alone schemes and existing property purchases;
2. Initiatives to make better use of the existing social/affordable housing stock;
3. Managing future needs for affordable housing, including homelessness prevention and benefit advisory services;
4. Assisting those in housing need to access low cost home ownership;
5. Supporting the development of rural exception sites to meet identified local housing needs

10.2 Financial contributions will be used across the District and not limited to the immediate location of the planning application site.

10.3 Through the S106 Agreement the Council will index the agreed financial contribution from the date of the agreement to the date of payment. The index applied will be the Land Registry House Price Index.

10.4 Funds collected will be used within ten years and after this time, any unspent money will be refunded to the planning applicant with interest.

11. Development Viability

11.1 Planning Practice Guidance issued in July 2018, makes clear it is the responsibility of land owners and planning applicants to take into account any costs, including their own profit expectations and risks, and ensure that proposals for development are Local Plan (the Plan) policy compliant. The price paid for land is not a relevant justification for failing to accord with relevant policies in the Plan. It is important for developers and other parties buying (or interested in buying) land to have regard to the total cumulative cost of all relevant Plan policies when agreeing a price for the land. Under no circumstances will the price paid for land be a relevant justification for failing to accord with relevant policies in the Plan.

11.2 The Guidance sets out that the role for viability assessment is primarily at the Plan making stage. Viability assessment should not compromise sustainable development but should be used to ensure that policies are realistic, and that the total cumulative cost of all relevant policies will not undermine deliverability of the Plan. We commissioned a viability appraisal of our Local Plan policies, including the provision of affordable housing (the Affordable Housing Viability Assessment). The appraisal supports the affordable housing policies contained in the Plan and accompanying SPD. On this basis, the affordable housing policies set out in the Plan are considered viable. Therefore all planning applications are expected to be Plan compliant.

11.3 It will be up to the planning applicant to demonstrate whether particular circumstances justify, in their view, the need for a site specific viability assessment at application stage. If the Council is not satisfied an assessment is justified, the planning application will be progressed in accordance with the Plan. If the Council agrees an assessment is justified, the planning applicant will be required to pay for the Council to have an independent analysis of the site viability assessment. The Council will commission its own choice of independent expert and the expert's fees will be agreed with the applicant. If the applicant refuses to pay, or fails to pay for the Council's commission, it will result in the planning application being refused.

12. Monitoring

12.1 The delivery of on-site affordable housing and financial contributions will be monitored and reported in the Authority Monitoring Report which reports the progress towards the objectives and policies of the Local Plan. Authority Monitoring Reports can be found on our website (see Chapter 14).

12.2 The monitoring information will be used to identify any changes required to the Local Plan and the provision of this Supplementary Planning Document.

13. Contact Details

Any queries should be directed as follows:

By phone – 01732 227000

By email Planning Policy – planning.policy@sevenoaks.gov.uk

Housing Policy - housing.policy@sevenoaks.gov.uk

14. Useful Links

Nationally Described Space Standards:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/524531/160519_Nationally_Described_Space_Standard_Final_Web_version.pdf

Sevenoaks District Council Section 106 Templates (on-site provision and financial contribution):

https://www.sevenoaks.gov.uk/downloads/download/241/section_106_templates_s106

Kent Accommodation Strategy for Adult Social Care

<https://www.kent.gov.uk/about-the-council/strategies-and-policies/adult-social-care-policies/accommodation-strategy-for-adult-social-care>

Sevenoaks District Housing Register Allocations Scheme

https://www.sevenoaks.gov.uk/downloads/download/40/housing_register_allocation_policy

Kent Homechoice

<https://www.kenthomechoice.org.uk/choice/default.aspx>

Sevenoaks District Intermediate Housing Protocol

https://www.sevenoaks.gov.uk/downloads/file/93/sevenoaks_district_intermediate_housing_protocol

Help to Buy local agent (register and marketing of Intermediate Housing)

<https://www.helptobuyese.org.uk/>

Kent Rural Housing Protocol

<https://www.kenthousinggroup.org.uk/protocols/guide-developing-affordable-homes-rural-communities/>

Housing Association development partners

https://www.sevenoaks.gov.uk/downloads/file/780/housing_association_development_partners_of_sdc

Housing Strategy 2017

https://www.sevenoaks.gov.uk/downloads/download/308/housing_strategy_2017

Authority Monitoring Reports

https://www.sevenoaks.gov.uk/info/20069129/current_local_plan/257/authority_monitoring_reports

15. Glossary

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| Affordable Housing | <p>Affordable housing includes social rented, affordable rented, intermediate housing and Build to Rent – Affordable Private Rented housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and house prices. Affordable housing should include the provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.</p> |
| Affordable Private Rent Housing (local definition) | <p>The form of affordable housing provided on Build to Rent schemes. The affordable housing remains in the single ownership of the Build to Rent provider (a Provider). The housing is provided on an Assured Shorthold Tenancy. Rents are capped at 80% of the Open Market Rent. The housing is let to Eligible Persons.</p> |
| Affordable Rented Housing (local definition) | <p>Affordable rented housing is provided on an Assured Tenancy. It is let by local authorities or private Registered Providers of social housing to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80% of the local Open Market Rent (including service charges, where applicable) or the Local Housing Allowance (housing benefit), whichever is lower. The housing is let in accordance with the Sevenoaks District Housing Register Allocations Scheme.</p> |
| Authority Monitoring Report (AMR) | <p>A report submitted to the government by local planning authorities assessing progress with and the effectiveness of the Local Plan.</p> |
| Assured Tenancy | <p>A form of residential tenancy that grants a degree of security of tenure to the tenant.</p> |
| Assured Shorthold Tenancy | <p>A form of Assured Tenancy with limited security of tenure, which was introduced by the Housing Act 1988.</p> |
| Build to Rent | <p>Developments comprising self contained, private rented homes, held in single ownership and provided solely for the rental market.</p> |

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| Community Infrastructure Levy (CIL) | A levy allowing local authorities to raise funds from owners or developers of land undertaking new building projects in the area. A local authority is allowed to set its own rates (£. per m ²) on particular qualifying developments. Contributions raised on qualifying developments are then used for infrastructure delivery within the local authority area. |
| Commuted Sum | A financial contribution paid by the planning applicant in place of providing affordable housing on site. |
| Development Cost | The cost associated with the development of a scheme and includes professional fees, (design, engineering, project management, etc), contingencies, sales fees, legal fees, construction costs (materials and labour). |
| Discounted Market for Sale | A form of Intermediate Housing. Housing sold at a discount of at least 20% below local Open Market Value and sold to Eligible Persons. Eligibility is determined with regard to local incomes and local house prices. Provisions are in place to ensure housing remains at a discount for future eligible households. |
| Eligible Persons | Persons who are unable to afford suitable housing accommodation on the open market (whether by renting or purchasing) within the District and who are: a) on those registers retained or referred to by the Council from time to time in the discharge of the Council's housing function, or (b) otherwise have proved to the Council that they cannot afford to buy locally at current house prices within the limits of the disposable income available to them. |
| Entry Level Exception Sites | Sites for the development of affordable homes for first time buyers and renters, on land next to existing settlements, but these may not be in the Green Belt. |
| Extra Care/Assisted Living Housing | Self contained accommodation for older/vulnerable residents which allows them to live independently, with care and support available on site when required, and a range of communal facilities provided. |
| Financial Contribution | As per commuted sum definition. |
| Help to Buy | A range of Intermediate Housing products available to those who have registered with the local Help to Buy agent, appointed by Homes England. |

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| Homes England | Homes England is an executive non-departmental public body, sponsored by the Ministry of Housing, Communities and Local Government, with a remit to facilitate delivery of sufficient new homes, where they are most needed, to deliver a sustained improvement in affordability. It is one of the successor bodies to the Homes & Communities Agency. |
| Housing Strategy 2017 | The strategy adopted by Sevenoaks District Council in relation to housing policy and housing-related priorities. |
| Intermediate Housing (local definition) | Housing at prices and rents above those of social rent, but below Open Market Value or Rents. This includes Help to Buy products such as shared equity and shared ownership housing, intermediate rented housing and Discounted Market for Sale housing. All such housing will be allocated to Eligible Persons in accordance with the Sevenoaks District Intermediate Housing Protocol. |
| Intermediate Rented Housing | Rented housing provided on an Assured Shorthold Tenancy, at rents above Social Rented housing but below Open Market Rents, whereby rents do not exceed 80% of the local Open Market Rent (including any service charge where applicable) and let to Eligible Persons in accordance with the Sevenoaks District Intermediate Housing Protocol. |
| Kent Homechoice | The choice based lettings system operated throughout Kent on behalf of the subscribing local authorities, including Sevenoaks District Council, in the allocation of Social Rent and Affordable Rent housing. |
| Land Registry House Price Index | The Land Registry's House Price Index is the most accurate independent house price index available. Using data sets of completed sales, it is the only index based on repeat sales and includes figures at national, regional, county and London borough level. It can generate lists of average house prices in any area of England and Wales for any range of months since January 1995. |
| Local Housing Allowance (LHA) | The allowance paid to housing benefit claimants, set by the Valuation Office Agency, which takes into account the size and make up of a claimant's household and the location of the home. |
| Local Needs Housing | See Rural Exceptions Sites. |

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| Local Housing Needs Study 2017 | A housing study providing detailed housing-related needs data down to Placemaking Areas to supplement Strategic Housing Market Assessment (SHMA 2015) data. |
| Local Ladder | A Sevenoaks District Council incentive payable to eligible households to assist with the cost of funding deposit payments for shared ownership housing. |
| Low Cost Housing | Small housing units which are provided to meet the needs of households with income levels just adequate to access the housing market but where there is no mechanism to regulate future occupation and use. |
| Market Housing | All housing which is not Affordable Housing. |
| Micro Homes | A Micro House is a small house that is often energy-efficient and designed strategically to maximise usable space while minimizing the home's footprint. |
| Nomination Agreement | Outlines the nomination arrangement agreed between us and the Registered Provider/other Provider which guarantees our ability to access accommodation for Eligible Persons in accordance with (but not limited to) the Sevenoaks District Register Allocations Scheme and the Sevenoaks District Intermediate Housing Protocol. |
| Open Market Rent | A term that indicates the amount of money that a given property would command, if it were available for leasing at the moment. |
| Open Market Value | A term that indicates the amount of money that a given property would command, if it were available for sale at the moment. |
| Planning Agreement | See S106 agreement |
| Providers | Organisations who own and/or manage affordable housing but who may not be Registered Providers, e.g. Quercus Housing and local landowners. Such organisations will be approved at the sole discretion of the Council, taking into account the organisation's ability to manage said homes on terms similar to those of Registered Providers. For the avoidance of doubt, on Build to Rent schemes providing Affordable Private Rent housing, the Build to Rent provider will be deemed to be a Provider for the purposes of Affordable Housing. |

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| Registered Providers (RPs) | Registered Providers of social housing who are subject to regulation by the Regulator of Social Housing. RPs are also known as housing associations. |
| Regulator of Social Housing | The body responsible for regulating private Registered Providers, as set out in the Housing and Regeneration Act 2008. |
| Residual Land Value | The amount left for land purchase once all development, finance and land costs have been deducted from the Gross Development Value. This acknowledges the sum subtracted for affordable housing and other infrastructure payments/requirements where applicable. |
| Retirement Homes | Are a multi-residence facility providing self contained housing intended for older people often or usually with additional facilities provided within the building. |
| Rural Exceptions Sites | Usually small sites (up to 10 homes) used to provide affordable housing against an independently assessed evidenced need, for local people in perpetuity, where planning constraints mean development would not normally be permitted. Also known as Local Needs Housing. |
| Rural Housing Enabler | Working independently across Kent, the RHE provides advice and guidance to Parish Councils and other organisations who wish to provide local needs housing for their community. |
| S106 Agreement | A Section 106 Agreement is a legal agreement between the Planning Authority and the applicant/developer and any others that may have an interest in the land. They are used to secure community infrastructure, to mitigate the impact of new developments upon existing community facilities or infrastructure and to restrict the development or use of the land in a specified way or require specific operations or activities to be carried out on the land. |
| Self-Build Housing | Housing where an individual builds their own home or contracts a builder to create a 'custom built' home for them, as set out in the Self-build and Custom Housebuilding Act 2015 (as amended by the Housing and Planning Act 2016) |
| Sevenoaks District Housing | A housing register for Social Rented and Affordable Rented housing (social housing tenancies) operating in the |

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| Register (SDHR) | Sevenoaks District. |
| Sevenoaks District Housing Register Allocations Scheme. | A scheme by which we determine which people (Eligible Persons) may be placed on the SDHR and the process by which those on the SDHR obtain a social housing tenancy to which we have rights of nomination. |
| Sevenoaks District Intermediate Housing Protocol | A protocol which sets out how Intermediate Housing will be allocated. |
| Shared Equity Units | A Help to Buy product. Affordable housing which permits a buyer to purchase a share of the Affordable Housing Unit with the remaining share being held by the Registered Provider such initial purchase share not to exceed 75% of the Open Market Value unless otherwise agreed with us and in respect of which for the avoidance of doubt there shall be no rent charged in respect of the share so retained by the Registered Provider. |
| Shared Ownership Housing | A Help to Buy product. Also known as “part rent/part buy”. Purchasers buy a share of the property of between 25% and 75%, which is leased to them on payment of a premium calculated by reference to the Open Market Value of the property. The initial purchase share not to exceed 75% of the Open Market Value. A discounted rent is paid on the remaining share held by the Registered Provider. |
| Sheltered Accommodation | Sheltered housing is a term covering self contained rented housing for older and/or disabled and/or other vulnerable people. Most commonly it refers to grouped housing such as a block or "scheme" of flats or bungalows with a scheme manager or "officer". |
| Sliding Scale | Refers to a set of affordable housing policies which require a lower proportion of contribution on the smallest sites, increased with site size – to graduate the viability impacts. |
| Social Rented Housing | Social rented housing is owned by local authorities and private Registered Providers, for which guideline target rents are determined through the national rent regime. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England. The housing is let on an Assured Tenancy in accordance with |

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| | the Sevenoaks District Housing Allocations Scheme. |
| Strategic Housing Market Assessment (SHMA 2015) | A Housing Market Assessment carried out in 2015 across Sevenoaks DC and Tunbridge Wells BC. It aims to set in place a database for long term future planning, subject to annual monitoring and update. |
| Supplementary Planning Document (SPD) | Supplementary Planning Documents provide further guidance on planning policies in the Local Plan. If adopted the SPD forms a material planning consideration in determining planning applications. |
| Tenure Mix | The mix of affordable housing tenures to be provided on an application site. |