

Scenarios for HSEG session with housing enablers, planners and developers

Purpose - The purpose of the scenarios is to understand the touchpoints with the housing enablers, planners and developers regarding different sites. It's also to generate debate regarding what each partner does, what happens during the process, who gets involved, who's making decisions, for example regarding commuted sums.

Scenario one - 100% affordable housing scheme. Please discuss how this site would be delivered in both a rural area and an urban area.

There are 50 properties on this site and of these, 30% or 15 properties come under the s106 agreement as affordable rent and shared ownership homes. These are plots numbered 1 to 15. The RP wants to deliver 100% affordable housing. What are the impacts on planning? What are the implications for planning officers and enabling officers? What happens with regards to KCC Developer Contributions if this renders the 100% scheme unviable?

If they wanted to move shared ownership properties from s106 plots #14 and 15 and swap with #30 and 31, this would be non-policy compliant. At what point would each partner become involved and what happens if properties are switched in 100% affordable schemes?

Scenario two – A rural site with ten properties.

3 or 4 of the homes are affordable housing under the s106 agreement, but no RP will take these on. What implications are there if the LA steps in, or what happens if it has to go to a commuted sum?

Scenario three – An urban site of 100 homes.

Thirty per cent of the homes are affordable, of those, 25% should be First Homes under Government policy and the other 22 homes must be affordable rent and shared ownership. In light of housing register pressures and affordability concerns, the local authority and RP would rather promote shared ownership housing in place

of First Homes, as the homes could then be offered for as little as 10% ownership/90% rent. What are the trigger points in this scenario? At what point does everyone become involved? Who decides the eventual tenure mix and deals with the possible ramifications in terms of Government policy?

Scenario four - 250 homes on an urban site.

Of the homes on the site, 75 (30%) of the 250 are affordable. The planners say that 40 of the 75 homes have to be extra care with affordable rent. Assume there are no First Homes on the site in this example. Here, 35 of the 75 homes would be a mix of affordable rent and shared ownership. Who makes the case for extra care?

Scenario five- A rural exceptions housing site of 10 affordable and 3 open market homes.

Local housing needs data identifies there are unmet housing needs in the Parish. The provision of 10 new affordable homes will help to meet this need. The RP's financial assessment shows 3 open market homes are required for viability purposes. The scheme is marginally viable on this basis providing no other developer contributions are sought. As a "major development", KCC Developer Contributions are triggered but these would render the scheme unviable., meaning the whole scheme would fall. Local plan policy allows for cross subsidy, but this is limited to the provision of smaller family homes. The landowner requires 1 of the open market homes for a family member and insists this is provided as a 4-bedroom home, otherwise they will not release the land. No other sites have been identified as suitable or available. This site is in the AONB. Who decides what happens here?