



Housing Supplementary Planning Document

Adopted May 2017 - Updated December 2017



Foreword

Everyone has the right to a home. Charnwood Borough Council is committed to delivering the right homes in the right places in order to provide for the current and future needs of the residents of our Borough.

The Council has produced a Local Plan Core Strategy which, amongst other things, sets out areas where new housing development should be located and the policies that should be applied when considering planning applications for new development.

One of the key policies in the Local Plan aims to meet housing needs in the Borough by seeking affordable housing and an “appropriate mix of types, tenures and sizes of homes, having regard to identified needs and the character of the area”. By seeking an appropriate mix of housing, the Council will act positively to try and ensure that the new houses that are being provided in the Borough are those that best meet the changing needs of the population.

Houses in Multiple Occupation are an important part of the Borough's existing housing stock which assist in meeting local housing requirements, particularly, but not exclusively amongst Loughborough's student population. By managing changes in our housing stock to create new houses in multiple occupation, the Council will act positively to avoid potential problems including impacts on the character and social functioning of areas where there are high concentrations.

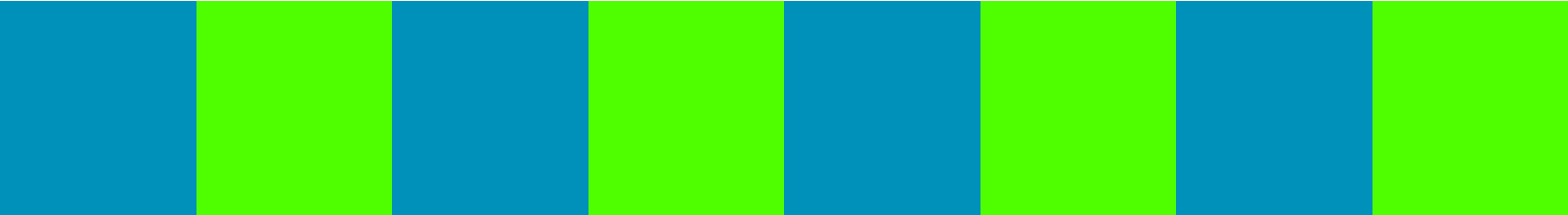
A good mix of housing across the Borough will help to secure mixed and balanced communities where people's needs and aspirations for new housing are met by the right type of housing.

The Council hopes that this guidance clearly sets out the Council's goals for the delivery of a mix of housing and how it will deal with applications for new development and changes of use to Houses in Multiple Occupation. The document seeks to provide clarity for those who live in the Borough and for the developers who deliver the new homes.

Councillor Eric Vardy

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Chapter 1: Introduction

- 1.1** The Charnwood Local Plan Core Strategy 2011-2028 was adopted in November 2015. It forms a key part of the development plan for the Borough alongside the saved policies in the Borough of Charnwood Local Plan 2004.
- 1.2** Supplementary Planning Documents (SPD) provide further information and guidance on development plan policies. This SPD provides guidance on:
- Core Strategy Policy CS3: Strategic Housing Needs on affordable housing and housing mix;
 - Core Strategy Policy CS4: Houses in Multiple Occupation on assessing the impacts of houses in multiple occupation; and
 - Borough of Charnwood Local Plan Policy H/12: Student Halls of Residents and Core Strategy Policy CS23: Loughborough University and Science & Enterprise Park on assessing proposals for purpose built and campus student accommodation.
- 1.3** Extracts of the relevant policies are provided at Appendix A.
- 1.4** The guidance in the SPD should help everyone involved in the process to understand how the Local Plan Core Strategy policies will be implemented. The SPD will be a material consideration in the determination of planning applications in the Borough. It should be noted that the SPD cannot and does not propose new policy; rather it explains how Policies CS3, CS4, H/12 and CS23 will be used.
- 1.5** This SPD document has been informed by a series of engagement events and a range of evidence base studies. A draft version of the SPD was the subject of public consultation from 16th January 2017 to 27th February 2017 and the representations received have informed the final document.

Chapter 2: Affordable Housing

Affordable Housing

- 2.1** The difference between average house prices/rents and household incomes makes it difficult for some people to find a home. We can help people in our community whose needs are not met by the open market by providing access to affordable housing as defined in the National Planning Policy Framework. Affordable housing is usually provided by registered providers such as the Council or a Housing Association and it is only available to those unable to afford to purchase or rent a home privately. The definition of affordable housing for the purposes of planning does not relate to price of a home but to the type or tenure of a home.

Affordable Housing

Affordable housing is defined in the National Planning Policy Framework as:

‘Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision’

(The full definition set out in the National Planning Policy Framework is shown in the Glossary (Appendix C).

- 2.2** The Core Strategy identifies an ambitious but realistic target of 3,060 new affordable homes to be delivered between 2011 and 2028.
- 2.3** To achieve this target Core Strategy Policy CS3 seeks between 20%-40% of the homes built on new housing developments as affordable homes in order to meet the needs of our community, having regard to market conditions, economic viability and other infrastructure requirements.
- 2.4** The policy identifies the size of development we require affordable housing from and recognises that higher value areas can support the provision of a greater proportion of affordable homes without compromising the viability of the development when compared to lower value areas.

Thresholds for Requiring Affordable Housing

- 2.5** Under Policy CS3 affordable housing is sought on sites of 10 dwellings or more in urban areas and service centres:

Anstey	Rothley
Barrow Upon Soar	Shepshed
Birstall	Sileby
Loughborough	Syston
Mountsorrel	Thurmaston
Quorn	

2.6 and on sites of 5 dwellings or more in the rural areas:

Barkby	Newtown Linford	Thurcaston
Barkby Thorpe	Prestwold	Ulverscroft
Beeby	Queniborough	Walton on the Wolds
Burton on the Wolds	Ratcliffe on the Wreake	Wanlip
Cossington	Rearsby	Woodhouse
Cotes	Ridgeway Area of Rothley	Woodhouse Eaves
Cropston	Seagrave	Woodthorpe
East Goscote	South Croxton	Wymeswold
Hathern	Swithland	
Hoton	Thrussington	

2.7 The Council’s approach to securing affordable housing was scrutinised through the Examination of the Core Strategy by the Secretary of State’s independent planning inspector and found to be sound allowing the policy to be adopted as part of the development plan.

2.8 However, since the adoption of the Core Strategy, the National Planning Practice Guidance has been revised and it now states that contributions should not be sought from self-build developments and developments of 10-units or less, and which have a maximum combined gross floorspace of no more than 1000sqm ⁽¹⁾.

2.9 The Council will therefore apply Policy CS3 as modified by the above text in the National Planning Practice Guidance. This has the effect of meaning that affordable homes will

1 Paragraph: 031 Reference ID: 23b-031-20160519, Revision Date 19-5-16.



only be sought on sites of 11 dwellings or more in all areas whilst the National Planning Practice Guidance on this matter is in place. For clarity, affordable housing will not be sought from self-build developments or those which have a maximum combined gross floorspace of no more than 1,000sqm.

- 2.10** When considering whether a development meets the threshold for the provision of affordable housing the Council will consider the development potential of land adjacent to a site. Where the site forms part of a wider allocation or a larger area within the control of the developer which is suitable for development, this will be taken into account to ensure comprehensive development and avoid piecemeal development which does not make appropriate provision of affordable housing.

HSPD 1

Threshold when Affordable Housing will be Required

Core Strategy Policy CS3 is the starting point for determining whether affordable housing will be sought from a development. The percentage targets will be sought in accordance with the policy as amended by the National Planning Practice Guidance as an important material consideration. Affordable housing will not be sought on sites of 10 dwellings or less whilst this national guidance is in place. In the event that the national guidance is withdrawn Policy CS3 will apply in its unaltered form as adopted by the Council.

Tenure of Affordable Housing to be Sought

- 2.11** The Core Strategy recognises that there are different types, tenures and sizes of homes needed by our community across the period to 2028. Policy CS3 says we will take into account the identified housing needs and character of the area in seeking an appropriate mix of types, tenures and sizes of homes.

Tenures of Affordable Housing

There are a range of products available which meet the definition of affordable housing set out in the National Planning Policy Framework. In broad terms, affordable housing products may be grouped under the following three definitions:

Social Rent: homes owned by a local authority or registered provider for which guideline target rents are determined through the national rent regime.

Affordable Rent: homes let by a local authority or registered provider 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 market rent (including service charges, where

applicable).

Intermediate: homes for sale and rent provided at a cost above social rent, but below market levels. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent.

- 2.12** Proposals put to the Council may include affordable housing that meets any one of these definitions. The Council will consider the suitability of the package proposed against the identified housing needs of our community.
- 2.13** The Leicester and Leicestershire Housing and Employment Development Needs Assessment (2017) found that 77% of the affordable housing need identified was for rented properties and 23% for intermediate housing. The assessment found that homes for social and affordable rent are likely to meet the needs of the same group of households and therefore they are grouped together.
- 2.14** In relation to intermediate homes, the registered providers active in the Borough have a preference for shared ownership homes. These products generally have clear criteria for eligibility and are recognised by high street lenders. Where applicants wish to propose an alternative intermediate housing product we will consider this against the definition set out in the NPPF and consider how the product proposed meets identified need now and in the future.
- 2.15** Applicants are encouraged to discuss the approach to nominations rights with the housing authority in accordance with the Local Housing Allocations Policy. We will normally seek 100% nomination rights for the initial lets of rented housing and a minimum of 75% nomination rights for relets. In the case of intermediate homes we will normally seek to be given priority over the nomination rights on both initial lets and relets where the affordable provider retains an interest in the property or where a property is to be sold below market value.
- 2.16** Where affordable rented housing is proposed the housing authority will seek rents, including service charges, which are below and capped at the Local Housing Allowance rate (or its equivalent) in order to meet the needs of our community.
- 2.17** Where intermediate housing is proposed we will seek provisions within the appropriate agreement for the capital receipts to be ring-fenced for the delivery of affordable housing in Charnwood. Provisions should also be in place for the registered provider or Council to have first right of refusal on purchasing the property should it become available for sale.



HSPD 2

Tenure Mix of Affordable Housing

The preferred tenure mix for all developments providing affordable housing in the Borough is:

Social or Affordable Rent 77%
Intermediate (Shared Ownership) 23%

We will continue to work collaboratively with registered providers and housebuilders to consider alternative mixes where there is a clear justification. In considering alternative mixes the Council will balance the need to meet the objectively assessed needs of our community with the need for flexibility to avoid delays to the delivery of housing.

- 2.18** The types of affordable housing products available will change over time and any new products that meet the Government's definition of affordable homes will be considered against Policy CS3 and the guidance in this document, and how they meet the needs of our community.
- 2.19** The Housing and Planning Bill 2016 introduced provisions for Starter Homes to be made available to first time buyers aged between 23 and 39 years old, with sale prices at least 20% less than the market value and below an overall cap of £250,000. The Government's intention is for Starter Homes to be included within the definition of affordable housing set out in the NPPF. Until the Government amends the definition of affordable housing and issues regulations or further guidance we will not accept Starter Homes as affordable housing.

Affordable Housing Cascades

- 2.20** There are occasionally exceptional circumstances where a registered provider cannot be secured for a development once permission is granted and the development is due to start or has started. To ensure a process is agreed for these exceptional circumstances we encourage Section 106 agreements to include a cascade for affordable housing to ensure the best possible outcome for affordable housing delivery to meet needs and avoid delays to housing delivery.

HSPD 3

Affordable Housing Cascade

Where appropriate, Section 106 agreements should include an affordable housing cascade that will be triggered where an applicant demonstrates that they have done everything they

reasonably can to secure either a registered provider or the local housing authority to purchase the affordable homes, but have been unsuccessful.

In these circumstances the cascade will allow the applicant to continue to deliver market homes beyond agreed caps related to the provision of affordable housing whilst the following options are considered in turn:

- the applicant and Council to agree as a first solution an alternative tenure mix or reduction in units to make the package more attractive to a registered provider or the local housing authority.
- If the alternative package does not successfully attract a registered provider (or the local housing authority) then the cascade will provide a mechanism for the following options to be considered:
 - the gifting of a reasonable proportion of the units to the Council; or
 - the provision of a commuted sum to the Council.
- As a last resort the cascade will provide a mechanism for the affordable units to be sold on the open market to a person in housing need at 60% of their open market value with legal safeguards attached ensuring that the discount remains in perpetuity.

Delivery and Viability

- 2.21** Core Strategy Policy CS3 allows for the affordable housing sought to be balanced with market conditions, economic viability and other infrastructure requirements. It is important that viability and deliverability are considered on a site by site basis and where there is an issue identified that this is assessed as part of the decision making process. To this end, we would like sufficient information, early in the planning process, from applicants to show that the development remains viable with the proposed affordable housing package.
- 2.22** Providing key information with planning applications not only allows any issues to be identified early in the process it provides all parties with a benchmark against which to understand and quantify any changes that occur to the viability of the site as it progresses to delivery. This offers clarity to all parties and provides a sound basis for these changes in circumstances to be taken into account when negotiating the final affordable housing package for the site.
- 2.23** The Council is open to discussing viability or delivery issues at the earliest possible stage with applicants including as part of pre-application discussions. This provides the best possible chance of agreeing a solution. For example, understanding the barrier to delivering an affordable housing package and exploring the potential solutions might provide the basis for agreement without the need for a full viability appraisal process and the costs and delays that this can cause.



HSPD 4

Viability and Delivery Information to Support Planning Applications

Proposals that include an element of affordable housing should be supported by information that allows the following to be clearly understood as part of the decision making process:

- the proposed location and tenure of the affordable housing (shown on a site plan);
- the proposed tenure, type and size (number of bedrooms and sq m) specific to each affordable house (shown in a schedule against plots numbers);
- the anticipated level of receipt for the affordable housing; and
- confirmation that, taking account of the normal cost of development and mitigation and any requirements likely to be applied to development including affordable housing, the development is viable.

This information should support planning applications and is expected to be proportionate to the type of application being submitted.

- 2.24** The Core Strategy recognises that viability can be an issue for some developments and sites and there may be occasions where agreement on these matters cannot be reached. In these instances, the Council may require (or an applicant may choose to submit) a Viability Appraisal to provide clear and robust evidence to justify a reduced or amended affordable housing package. This evidence will be independently assessed and taken into account under policies CS3 and CS24 in the decision making process for the relevant planning application or request to vary a Section 106 agreement. We will take a reasonable, pragmatic and proportionate approach to these matters ensuring costs of any requirements applied to development, when taking account of the normal cost of development and mitigation, provide competitive returns to a willing landowner and willing developer to enable development to be deliverable.

HSPD 5

Viability Appraisals

Where an application is submitted which does not include the scale of affordable housing sought by Core Strategy Policy CS3 or an applicant considers that an agreed affordable housing package should be amended because of viability, the Council will require the applicant to provide a Viability Appraisal of the development with the application.

The Viability Appraisal must include at least the following information:

Site Background

- statement outlining whether the site has been acquired, or is on an option; and
- the suggested Land Value Benchmark which in most instances will be the existing use value unless exceptional circumstances justify using an alternative use value.

Revenues

- Selling prices for the market housing supported by an independent chartered surveyor report of expected selling prices and setting out comparables used;
- Estimates of affordable housing value based on anticipated receipt from a registered provider; and
- Any other potential revenues for example grant, ground rents, cross contribution from a commercial element.

Costs

- quantity surveyor estimates of build costs this will normally cover sub and super structure and any external works (estimates should ideally be based on a square metre net internal area);
- other development costs including professional fees (expressed as % build costs), finance, marketing and legal fees, any contractor return required and any abnormal costs supported by a specialist's report;
- profit margin (setting out whether this is based on market value or build cost);
- any other relevant costs; and
- planning contributions including those to be secured under Section 106.

The Council will commission the independent assessment to inform our decision making process. This will normally be undertaken by the District Valuers Office. The applicant will be required to meet the cost of an independent assessment of the appraisal.

Applicants should be aware that Viability Appraisals may form part of the public register alongside other application documents. If the disclosure of an element of a viability assessment could be prejudicial to the applicant, applicants should request that element of the appraisal be kept confidential under the Freedom of Information Act 2000 (sections 41 and 43(2)) or under the Environmental Information Regulations setting out the reasons.

Guidance on Commuted Sums

- 2.25** Core Strategy Policy CS3 seeks the provision of affordable homes on-site and integrated with market housing unless there are exceptional circumstances which contribute to the creation of mixed communities.
- 2.26** The Council's independently prepared Affordable Housing Delivery evidence identifies a matrix of indicative commuted sums using information from the HM Land Registry



House Price Index for Charnwood and the Royal Institute of Chartered Surveyors. This information has been used to understand the appropriate level of commuted sum for different house types in each of the Borough's settlements. The matrix is set out at Appendix B and will be updated on a regular basis.

HSPD 6

Commuted Sums

The Council's clear preference is for affordable housing to be provided on-site as part of sustainable and mixed communities.

Exceptional circumstances which may justify the use of a commuted sum include:

- the lack of a registered provider who is willing to acquire and/or manage the affordable homes; or
- where there is a preference from the local housing authority for local affordable housing need to be met in an alternative location.

Where exceptional circumstances are demonstrated, the Council will expect a commuted sum to be paid which is equivalent to the affordable housing being provided on-site and therefore does not alter the schemes viability. This will be calculated as the difference between the residual value of the scheme assuming no affordable housing and the residual value of the scheme assuming an affordable housing contribution is made.

All sums received will be used for the provision of affordable housing in the Borough.

Rural Exception Sites

- 2.27** Core Strategy Policy CS3 recognises the opportunity to increase rural affordable homes by allowing small-scale rural exception sites where development would not normally be acceptable outside the settlement limits to development.
- 2.28** Rural exception sites seek to address an identified local need by accommodating households who are either current residents or have an existing family or employment connection but are unable to access market housing. Core Strategy Policy CS3 has a close relationship in this regard with Policy CS1 which sets out the development strategy for the Borough.
- 2.29** The successful delivery of rural exception sites requires a partnership approach between the Borough Council, Parish Council, registered provider and the landowner.

HSPD 7

Rural Exception Sites

We will positively consider Rural Exception Sites in the following settlements, with a population of less than 3,000, to meet local housing needs in perpetuity under Core Strategy Policy CS3:

Barkby	Hoton	Thrussington
Barkby Thorpe	Newtown Linford	Thurcaston
Beeby	Prestwold	Ulverscroft
Burton on the Wolds	Queniborough	Walton on the Wolds
Cossington	Ratcliffe on the Wreake	Wanlip
Cotes	Rearsby	Woodhouse
Cropston	Seagrave	Woodhouse Eaves
East Goscote	South Croxton	Woodthorpe
Hathern	Swithland	Wymeswold

Proposals for rural exception sites must be supported by a Housing Needs Survey which demonstrates local housing need having regard to the Local Lettings Policy. The format, method of analysis and geographical extent of any survey should be agreed with the Council.

The affordable homes provided will be allocated in accordance with the Boroughwide Housing Allocations Policy to ensure they meet the needs of current residents or those who have an existing family or employment connection to the village but are unable to access market housing.

Design & Layout of Affordable Housing

2.30 Core Strategy Policy CS3 requires affordable housing to be delivered on-site and integrated with market housing unless there are exceptional circumstances. It also seeks an appropriate mix of homes having regard to identified housing needs and the character of the area. Policy CS3 has a close relationship with Policy CS2 in this regard which requires all new developments to make a positive contribution to Charnwood resulting in places where people would wish to live through high quality, inclusive design and, where appropriate, architectural excellence.



- 2.31** New affordable housing will generally be managed by a registered provider or the local housing authority. These bodies will understandably have a view on how affordable housing meets the needs of prospective residents based on their experience. As the managing bodies, both registered providers and the local housing authority should be engaged in the design of the affordable housing package.

HSPD 8

Design and Layout of Affordable Housing

In accordance with Core Strategy Policy CS3, there are a number of design features which we will seek, to ensure affordable homes meet the needs of our community in the long term and are integrated with market housing. Well designed affordable housing will:

- relate well to the market housing on site and be indistinguishable in terms of building materials, external environment and appearance;
- be distributed in clusters across a number of different areas around the site. Generally, clusters should consist of groups of up to 10 dwellings unless otherwise agreed taking account of the size of the site and site constraints;
- be completed broadly in tandem with the delivery of the market housing;
- not include unnecessary internal and external communal spaces which result in additional service charges including avoiding shared driveways wherever possible;
- include access to garden wherever possible; and
- include on-plot car parking wherever possible.

Chapter 3: Housing Mix

3.9 The design of Affordable Housing is influenced by the need to ensure that the best use is made of the housing stock to ensure that properties are both affordable and provide stability for low income households to meet housing needs. We will seek to ensure affordable homes are designed to accommodate the following number of people to reflect how homes will be allocated to those on the housing register:

- 1 bed affordable rented homes need to accommodate 2 people;
- 2 bed affordable rented homes need to accommodate 4 people;
- 3 bed affordable rented homes need to accommodate minimum of 5 people; and
- 4 bed affordable rented homes need to accommodate minimum of 7 people.

It is also important to consider the types of affordable homes to ensure what is provided best meet the needs of the community and ensures a registered provider can be successfully secured to manage the homes. On this basis we will generally seek to avoid the following:

- rented affordable flats for families;
- large numbers of one bedroom rented affordable flats on an individual site;
- one bedroom intermediate affordable homes; and
- intermediate affordable flats.

Market and Affordable Homes for Older People, Disabled or Frail

3.10 A key influence on the housing stock required is the forecast for a substantial increase in older people. The Housing and Economic Development Needs Assessment (2017) highlights that between 2011 and 2031 there is forecast to be a 62% increase in the total number of people aged 65 years and over and a 99% increase in the 85 years and over (compared to 24% increase in the population as a whole).

3.11 There is also forecast to be a 80% increase in people with dementia and 71% increase in people with mobility problems between 2011 and 2031. This highlights the need to consider wheelchair accessible homes and specialist accommodation when seeking an appropriate mix of types of homes in accordance with Policy CS3.

HSPD 10

Affordable and Market Homes for Older People, Disabled and Frail

Core Strategy Policy CS3 signals the intention to seek all new housing as Lifetime Homes. This standard promotes accessible, flexible and adaptable homes designed to allow families to stay in their homes.



In seeking the above, the Council will have regard to the identified local housing needs, character of the area and viability. Applicants will be encouraged to provide both market and affordable wheelchair accessible bungalows or other single level properties as part of the overall mix of homes provided in order to meet the needs of the ageing population.

The provision of specialist accommodation and Extra Care facilities will be encouraged where it addresses the needs of older people in accordance with identified housing needs and care requirements.

Chapter 4: Houses in Multiple Occupation

Houses in Multiple Occupation

- 4.1** Houses in Multiple Occupation (HMOs) provide accommodation for a group of tenants who do not live together as a family and who share basic amenities such as a kitchen, bathroom or toilet facilities but have separate bedrooms. They help to meet local housing requirements and can be an important type of accommodation for a range of people including those on low incomes and young people. In Loughborough a large number of HMOs are occupied by students in further and higher education.
- 4.2** Loughborough University and Loughborough College are important contributors to the local economy, both in terms of the number of people whom they employ and the investment that they attract into the town. However, due to the large numbers of students living in Loughborough, a high concentration of shared homes can sometimes negatively impact on the character and social functioning of areas. It is important, however, to keep in mind that not all HMOs are occupied by students or reserved for students.

Houses in Multiple Occupation

There are two types of Houses in Multiple Occupation (HMO) recognised by the planning system:

HMO: small shared houses or flats occupied by between 3 and 6 unrelated individuals who share basic amenities, classified as C4 Houses in Multiple Occupation in the Use Classes Order.

Large HMO: those with more than 6 people sharing, unclassified by the Use Classes Order and described as being sui generis (of their own kind).

Source: Changes to Planning Regulations for Dwellinghouses and Houses in Multiple Occupation, Communities and Local Government Circular 08/2010

NB: The definition of a HMO is different for the purposes of licensing.

- 4.3** Amendments to the Use Classes Order in 2010 allowed for properties to change between residential dwellings and Houses in Multiple Occupation without planning permission.
- 4.4** The Government however recognised that there are areas in the country where concentrations of HMOs are creating problems and provided an opportunity for councils to control this by seeking an Article 4 Direction that removed this permitted change in a specified area. In 2011 the Council was granted an Article 4 Direction for this purpose for Loughborough by the Secretary of State which was implemented in February 2012.



When is Planning Permission Required?

Planning permission is required when:

- converting a dwellinghouse (C3) to a large HMO (sui generis);
- converting a dwellinghouse (C3) to a HMO (C4) **in Loughborough**;
- converting a HMO (C4) to a large HMO (sui generis);
- converting a non-residential building to a HMO (C4);
- converting a non-residential building to a large HMO (sui generis); and
- converting a large HMO (sui generis) to a single dwellinghouse.

Planning permission is not required where:

- an owner of a property is living with no more than two lodgers;
- no more than six residents are living together as a single household and receiving care; and
- a HMO (C4) is changed into a dwellinghouse (C3).

- 4.5** It is important to be aware that some Houses in Multiple Occupation require a licence. For more information please contact the Council's Private Sector Housing team.

Concentrations of Houses in Multiple Occupation

- 4.6** Core Strategy Policy CS4 seeks to support the well-being, character and amenity of our communities by managing the proportion of HMOs. The policy requires consideration of whether a new HMO in itself, or cumulatively with others, will impact negatively on the character and amenity of a street or residential area or prejudice the safe operation of the highway.
- 4.7** We have worked with the University to research the extent of HMOs in Loughborough. The data has been sourced from University accommodation records, analysis of electoral registers, the HMO register and third party data. The Council's database indicates that there were 2,503 HMOs in Loughborough in August 2016 with the highest concentration of HMOs being found in the wards adjacent to the University.
- 4.8** One of the tests we will use to understand and manage the proportion of HMOs and understand the cumulative impacts of HMOs will be a threshold approach set out below. This will assess whether there is already a high concentration of HMO accommodation within an area where a new HMO is being proposed.
- 4.9** It is important to note however that we will not adopt a rigid approach to decision making. The threshold will provide one material consideration to be considered alongside a number of other matters identified in Policy CS4 and this SPD related to the impact on the character and amenity of the area and safe operation of the highway.

- 4.10** The proximity to Halls of Residence or purpose built student accommodation will be another material consideration which will inform the decision making process. It is not practicable to feed a Halls of Residence or purpose built student accommodation into the calculation for the threshold due to differences in size, layout and internal arrangements. However, in applying the threshold approach set out below, Halls of Residence or purpose built student accommodation which fall fully or in part within the radius being assessed will be noted and a judgement made on the likely impact based on proximity, location of the main entrances and whether the facility is managed. In other words, their likely contribution to the cumulative impact will be considered and a judgement made on the effect this has on concentration.
- 4.11** There will be instances where the impacts of a new HMO in an area with a low proportion of HMO properties may be judged to be so significant under the provisions of Policy CS4 that planning permission should not be granted. Equally there will be instances where the impacts of a new HMO in an area with an already high concentration might be considered acceptable in accordance with Policy CS4 and planning permission granted accordingly.
- 4.12** Decision making must always be reasonable. In setting a threshold above which no further HMOs will generally be granted planning permission, a balance needed to be struck. There is a need to maintain mixed and balanced communities, whilst not reducing the overall supply of HMOs across Loughborough and therefore limiting the housing available to meet the needs of the population.

HSPD 11

Concentrations of Houses in Multiple Occupation

In accordance with Core Strategy Policy CS4 the Council will manage the proportion of Houses in Multiple Occupation by seeking to resist further Houses in Multiple Occupation (small or large) where there is already 20% or more Houses in Multiple Occupation within a 100m radius of the application site.

An assessment of the current concentration of Houses in Multiple Occupation will be undertaken using the following methodology:

- the 100m radius will be measured from the centre of the proposed HMO for which the application applies;
- the number of Houses in Multiple Occupation will be measured as a proportion of the total number of residential properties within the radius;
- each dwellinghouse within the radius will be counted as a single property, regardless of number of bedrooms;
- each House in Multiple Occupation will be counted as a single property, regardless of the number of bedrooms;



- a property will be included in the calculation where the centre of the property falls within the radius;
- halls of Residence and purpose built student accommodation will not be included within the calculations; and
- any Halls of Residence and purpose built student accommodation falling within the radius will be recorded and the impacts considered as part of the decision making process.

The assessment of the current level of concentration of Houses in Multiple Occupation will be an important material consideration, but it cannot be regarded as the determining factor in deciding any planning application.

Social and Physical Character and Amenity

- 4.13** Core Strategy Policy CS4 states that we will prevent houses in multiple occupation that in themselves or cumulatively damage the social and physical character and amenity of a street or residential area.
- 4.14** The development of sustainable, inclusive and mixed communities is a key planning objective which aims to ensure the needs of different groups in the community are met. Where the mix and balance of a community is threatened by the dominance of one group to the exclusion of others it can lead to both social and physical problems developing. Where there is a high proportion of HMOs occupied by students it can lead to a sharp contrast between busy term times and a sense of abandonment during the holidays which impacts on social interactions, surveillance and local services and facilities. In essence, HMOs can lead to a loss of community spirit as long standing communities are replaced by transient populations with little stake in the community.

HSPD 12

Social and Physical Character and Amenity

Evidence of potential issues will be considered when assessing whether a new House in Multiple Occupation will damage the social and physical character and amenity of a street or residential area, including any evidence of:

- increases in anti-social behaviour, particularly at unsociable hours;
- increases in crime and fear of crime;
- poorer standards of property maintenance and repair;
- accumulations of waste and rubbish;
- littering and fly-posting; and
- proliferation of letting signs.

- 4.15** On the particular matter of the additional waste generated by a HMO compared to a regular family dwelling and issues with waste being left in unsuitable locations including beyond the property boundary, it is important that consideration is given to the location and size of bin storage to avoid impacting on the amenity of the street.
- 4.16** Refuse collectors should not be expected to go up/down stairs, in lifts, across grass or inside parts of the building other than the refuse / recycling area.
- 4.17** The Council's website provides further guidance on the Council's Waste Collection Policy here: www.charnwood.gov.uk/domestic_refuse_collections.

HSPD 13

Amenity Space

Proposals for Houses in Multiple Occupation will be expected to make provision for adequate storage for refuse containers taking into account the Council's Waste Collection Policy.

Refuse/recycling storage should be secure, unobstructive and accessible to residents with easy access to the front of the property for collection.

- 4.18** Further guidance in respect of required amenities and standards within a HMO are available from the Council's Private Sector Housing Team. Further guidance on waste collection requirements is available from the Council's Management of Open Spaces Contracts Team.

Noise and Disturbance

- 4.19** Core Strategy Policy CS4 requires consideration of whether a new HMO in itself, or cumulatively with others will generate noise and disturbance which is detrimental to the amenity of the street or residential area.
- 4.20** HMOs can often be noisier than a family home because of the number of people who are living independently within the property. Noise can adversely affect the amenity of neighbours and other tenants.
- 4.21** As HMOs have a number of unrelated people living together with shared facilities there is likely to be a greater number of journeys up and down stairs and entering and exiting the property. HMO properties have the potential for a greater number of TVs, gaming consoles, music systems and other devices to be in use at the same time. There can also be increased noise created by self-closing devices which are fitted to doors for fire safety reasons.



- 4.22** Noise generated internally within a HMO can be transmitted through party walls to adjoining neighbours. It is important that where properties are converted to HMOs that they adequately insulated against noise to reduce unacceptable impacts on surrounding properties and between the individual rooms.

HSPD 14

Noise Insulation

Proposals for Houses in Multiple Occupation will need to be supported by a statement that the proposed design will satisfy the current guidance in the Building Regulations approved document E. This should include:

- how the design will address the required standard of noise separation; and
- details of the measures which will be taken to achieve adequate sound separation between property and those adjacent properties likely to be affected by the proposed scheme.

Parking

- 4.23** Core Strategy Policy CS4 requires consideration of whether a new HMO in itself, or cumulatively with others, will generate a demand for on-street car parking that would prejudice the safe operation of the highway, or cause detriment to amenity.
- 4.24** Houses in Multiple Occupation by their nature have the potential to increase the number of cars associated with a single property and therefore to increase the pressure on on-street parking provision. This can lead to problems such as traffic obstructions (to pedestrians, emergency vehicles and refuse trucks), congestion and harm to the visual amenity of the local area.
- 4.25** The accessibility of key services and facilities, the town centre and University are important considerations when assessing the appropriate parking provision for a HMO.
- 4.26** Assessing these factors will be an important part of the decision making process and should be informed by an assessment of parking capacity which is carried out outside of normal working hours of 8am to 6pm and during term time. The assessment should also consider the accessibility of key services and facilities including a convenience store, the university and town centre. This could include the accessibility to a bus stop with a frequent service (at least half hourly) to the town centre and campus.

HSPD 15

Parking

Proposals for Houses in Multiple Occupation will be expected to make provision for off street parking and appropriate storage space for bikes in accordance with the County Council's Design Guide (currently the 6C's Design Guide).

Reliance on kerbside parking (managed or unmanaged) within residential streets will not normally be acceptable unless evidence suggests that there is sufficient capacity. On-street parking provision will be considered where an appropriate assessment indicates available on-street parking capacity (in the evenings and at weekends and term time) and/or the property is within 400 metres of existing key services and facilities.

Proposals will be assessed in terms of their impact on both highways safety and amenity.



Chapter 5: Campus & Purpose Built Student Accommodation

Campus & Purpose Built Student Accommodation

- 5.1** The Borough of Charnwood Local Plan Policy H/12 supports the provision of student accommodation on the university and college campuses and in locations that are accessible by cycle, public transport or on foot to the university and college campuses. The extent of the campus is defined by Policy CF/4 on the Proposals Map within the adopted Borough of Charnwood Local Plan.
- 5.2** New purpose built student accommodation within the campuses of the university and college can help reduce pressures on residential areas to accommodate students and help rebalance communities in the wider town over time.

HSPD 16

Campus and Purpose Built Student Accommodation

In accordance with the Borough of Charnwood Local Plan Policy H/12 additional student housing provision within the campus and in locations with good accessibility by cycle, public transport or on foot to the university and college campuses will be encouraged in principle.

In assessing applications for campus student accommodation we will take into account the University's existing sustainable transport plan which is reviewed with Leicestershire County Council on a regular basis.

Appendix A: Extracts of Policies CS3, CS4, H/12 & CS23

Extracts of Policies CS3 and CS4 and H/12 and CS23

Policy CS3: Strategic Housing Need

We will manage the delivery of at least 13,940 new homes between 2011 and 2028 to balance our housing stock and meet our community's housing needs.

We will do this by:

- seeking the following targets for affordable homes within housing developments, having regard to market conditions, economic viability and other infrastructure requirements:
 - 30% affordable housing within the sustainable urban extensions north east of Leicester and west of Loughborough and the direction of growth north of Birstall;
 - on sites of 10 dwellings or more in the following urban areas and service centres:

Location	Target
Thurmaston Shepshed	20%
Birstall Loughborough Anstey Barrow Upon Soar Mountsorrel Sileby Syston	30%
Quorn Rothley	40%

- on sites of 5 dwellings or more in the following rural locations:

Location	Target
East Goscote Thurcaston	30%
Barkby Barkby Thorpe Beeby	40%

Location	Target
Burton on the Wolds Cossington Cotes Cropston Hathern Hoton Newtown Linford Prestwold Queniborough Ratcliffe on the Wreake Rearsby Ridgeway Area of Rothley Seagrave South Croxton Swithland Thrussington Ulverscroft Walton on the Wolds Wanlip Woodhouse Woodhouse Eaves Woodthorpe Wymeswold	

- seeking an appropriate mix of types, tenures and sizes of homes, having regard to identified housing needs and the character of the area;
- seeking all new housing to be built to 'Lifetime Homes', where feasible;
- securing the delivery of affordable homes on-site and integrated with market housing unless there are exceptional circumstances which contribute to the creation of mixed communities;
- working with our partners to deliver small-scale rural exceptions sites in accordance with Policy CS1 that meet an identified local need; and
- monitoring the delivery of affordable homes through our Annual Monitoring Report.

Policy CS4: Houses in Multiple Occupation

We will support the well-being, character and amenity of our communities by managing the proportion of houses in multiple occupation. We will do this by preventing houses in multiple occupation that, either in themselves, or cumulatively with other houses in multiple occupation:

- damage the social and physical character and amenity of a street or residential area; or
- generate noise and disturbance which is detrimental to the amenity of the street or residential area; or
- generate a demand for on-street car parking that would prejudice the safe operation of the highway, or cause detriment to amenity.

We will also prepare further policy and guidance in our Site Allocations and Development Management Development Plan Document and Supplementary Planning Document on Houses in Multiple Occupation.

Policy H/12: Students Halls of Residence

Planning permission will be granted for new buildings or the re-use of non-residential properties specifically for student accommodation at locations on, or readily accessible by cycle, public transport or on foot to, the university and college campuses.

Planning permission will be granted for developments which include reduced parking standards where it can be shown that there would be no adverse impact in the vicinity of the site.

Policy CS23: Loughborough University and Science & Enterprise Park

We will allocate 77 hectares of land to the west of Loughborough University for an extension to the Science and Enterprise Park.

This will include 35 hectares of land to the east of Snell's Nook Lane for Phase 3 and 42 hectares to the west of Snell's Nook Lane for Phase 4.

By 2028 the Science and Enterprise Park will deliver at least 111,000 sqm of space in a landscaped campus that:

- provides for uses that directly relate to the University's own operational activities including teaching, research and development, administration, student accommodation and sports facilities;
- provides for the development of businesses operating within or directly supporting the knowledge based sector;
- delivers a range of development opportunities that includes an innovation centre, space for business start ups, grow on units for small and medium sized enterprises and potential for inward investment;
- provides for appropriate ancillary uses to serve the Science and Enterprise Park and ensures that any main town centre uses are in accordance with Policy CS9;

- protects historic and archaeological features including the setting of Garendon Registered Park and Gardens and its assets in accordance with Policy CS14;
- integrates with the sensitive landscape and respects its character, biodiversity and appearance in accordance with Policy CS11 and CS13;
- retains 40% of the overall site area for green infrastructure, designed to maintain key linkages across the site connecting into the surrounding network in accordance with Policy CS11 and CS12;
- provides high quality design and innovation in the form and layout of the development, buildings and green space in accordance with Policy CS2;
- where viable, exceeds the Building Regulations for carbon emissions in accordance with Policy CS16;
- delivers buildings and spaces that have been designed to be adaptable to future climatic conditions including extremes of temperature, drought and flooding in accordance with Policy CS16;
- includes appropriate Sustainable Drainage Systems and flood alleviation measures and where possible reduces flood risk in Loughborough in accordance with Policy CS16;
- provides genuine choice to walk and cycle and is well connected to public transport networks in accordance with Policy CS17; and
- makes a positive contribution to the provision of highway infrastructure as identified through a Transport Assessment in accordance with Policy CS17 and CS18.

We will do this by working with our public and private sector partners, including Loughborough University, to:

- prepare a flexible Development Framework, including delivery and phasing arrangements and a masterplan that sets parameters and a phasing strategy for the delivery of a cohesive development;
- establish an economic development strategy to capture the wider benefits of the development; and
- support the University in the development of management and marketing practises that assist the delivery of the Science and Enterprise Park;

We will require the flexible Development Framework and detailed planning applications to be informed by a Green Infrastructure Strategy and a Sustainability Assessment that identifies the developments response to carbon emissions reduction and climate change resilience.

Appendix B: Indicative Commuted Sums Matrix

DWELLING TYPES	5 BED DET	4 BED DET	3 BED DET	4 BED SEMI	3 BED SEMI	3 BED TERR	2 BED TERR	3 BED FLAT	2 BED FLAT	1 BED FLAT	STUDIO	3 BED BUNG	2 BED BUNG
UNIT SIZES (sqm)	130	115	98	94	82	80	68	76	64	45	30	82	68
Newtown Linford; Ulverscroft	£284,000	£251,000	£214,000	£205,000	£179,000	£175,000	£148,000	£166,000	£140,000	£98,000	£65,000	£179,000	£148,000
Quorn; Woodhouses; Swithland	£260,000	£230,000	£196,000	£188,000	£164,000	£160,000	£136,000	£152,000	£128,000	£90,000	£60,000	£164,000	£136,000
Rothley; Cropston	£247,000	£219,000	£186,000	£179,000	£156,000	£152,000	£129,000	£145,000	£122,000	£86,000	£57,000	£156,000	£129,000
Rearsby; Ratcliffe; Thrusington; Wanlip	£249,000	£220,000	£188,000	£180,000	£157,000	£153,000	£130,000	£146,000	£123,000	£86,000	£57,000	£157,000	£130,000
Queniborough; South Croxton; Barkby; Beeby	£224,000	£198,000	£169,000	£162,000	£141,000	£138,000	£117,000	£131,000	£110,000	£77,000	£52,000	£141,000	£117,000
Burton-on-Wolds; Hathern; Cotes; Hoton	£206,000	£182,000	£155,000	£149,000	£130,000	£127,000	£108,000	£120,000	£101,000	£71,000	£48,000	£130,000	£108,000
Anstey; Thurcaston	£205,000	£181,000	£154,000	£148,000	£129,000	£126,000	£107,000	£120,000	£101,000	£71,000	£47,000	£129,000	£107,000
Barrow	£201,000	£178,000	£152,000	£146,000	£127,000	£124,000	£105,000	£118,000	£99,000	£70,000	£46,000	£127,000	£105,000
Birstall	£187,000	£165,000	£141,000	£135,000	£118,000	£115,000	£98,000	£109,000	£92,000	£65,000	£43,000	£118,000	£98,000
Wymeswold	£181,000	£160,000	£136,000	£131,000	£114,000	£111,000	£95,000	£106,000	£89,000	£63,000	£42,000	£114,000	£95,000
East Goscote	£168,000	£149,000	£127,000	£122,000	£106,000	£103,000	£88,000	£98,000	£83,000	£58,000	£39,000	£106,000	£88,000
System	£165,000	£146,000	£124,000	£119,000	£104,000	£101,000	£86,000	£96,000	£81,000	£57,000	£38,000	£104,000	£86,000
Loughborough	£165,000	£146,000	£124,000	£119,000	£104,000	£101,000	£86,000	£96,000	£81,000	£57,000	£38,000	£104,000	£86,000
Groby; Ratby	£160,000	£142,000	£121,000	£116,000	£101,000	£99,000	£84,000	£94,000	£79,000	£55,000	£37,000	£101,000	£84,000
Thurmaston	£159,000	£140,000	£120,000	£115,000	£100,000	£98,000	£83,000	£93,000	£78,000	£55,000	£37,000	£100,000	£83,000
Mountsorrel; Sibley; Seagrave; Cossington	£157,000	£139,000	£118,000	£113,000	£99,000	£97,000	£82,000	£92,000	£77,000	£54,000	£36,000	£99,000	£82,000
Shepshed	£140,000	£123,000	£105,000	£101,000	£88,000	£86,000	£73,000	£82,000	£69,000	£48,000	£32,000	£88,000	£73,000



Appendix C: Glossary

Affordable Housing: Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

Social Rented Housing is owned by local authorities and private registered providers (as defined in section 80 of the Housing and Regeneration Act 2008), 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 the Homes and Communities Agency.

Affordable Rented Housing 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 market rent (including service charges, where applicable).

Intermediate Housing is a home for sale and rent provided at a cost above social rent, but below market levels subject to the criteria in the Affordable Housing definition above. These can include shared equity (shared ownership and equity loans), other low cost homes for sale and intermediate rent, but not affordable rented housing.

Article 4 Direction: A Direction made by the Secretary of State under the appropriate Planning Act which withdraws automatic planning permission granted by the General Permitted Development Order.

Commuted Sum: An amount of money, paid by a developer to the Council, where the size or scale of a development triggers a requirement for affordable housing, but it is not possible to achieve appropriate affordable housing on site.

Houses in Multiple Occupation: small shared houses or flats occupied by between 3 and 6 unrelated individuals who share basic amenities, classified as C4 in the Use Class Order and large houses in multiple occupation (those with more than 6 people sharing), unclassified by the Use Classes Order and described as sui generis (of their own kind).

Lifetime Homes: Lifetime Homes is a standard with a set of 16 design criteria that provide a model for building accessible, flexible and adaptable homes.

Local Housing Allocations Policy: A framework for assessing housing need and priority, and determining who will be nominated to Registered Providers for housing.

Local Housing Allowance: A scheme for paying Housing Benefit to tenants renting from private landlords.

Local Plan: The plan for the future development of the local area, drawn up by the local planning authority in consultation with the community. In law this is described as a development plan document adopted under the Planning and Compulsory Purchase Act 2004.

Market Housing: A house that is generally available on the open market to rent or purchase i.e. a home bought privately (with or without a mortgage) or a home that's rented from a private landlord.

Material Consideration: When a decision is made on a planning application, only certain issues are taken into account; these are referred to as material considerations. They include (but are not limited to) local and national planning policies, proposals in emerging new plans which have been consulted on, previous planning decisions and case law. They also include loss of sunlight or overshadowing, loss of privacy and overlooking, highways and other infrastructure matters, noise, smells or disturbance, impact on nature conservation, listed buildings and conservation areas, layout and density, design and appearance and incompatible uses. The weight attached to material considerations in reaching a decision is a matter of judgement for the decision-taker however the decision-taker is required to demonstrate that in reaching that decision that they have considered all relevant matters. Issues such as loss of view or negative effect on the value of properties are not material considerations.

Older People: People over retirement age, including the active, newly-retired through to the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs.

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 carry out 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.

Perpetuity: An endless period of time, for the lifetime of the dwelling.

Registered Provider: Registered providers (often known as social landlords) are the bodies that own and manage social housing. They tend to be non-commercial organisations such as local authorities or housing associations. Housing associations are independent, not-for-profit organisations that can use any profit they make to maintain existing homes and help finance new ones. It is now possible for commercial organisations to build and manage social housing, although this is not yet common practice.

Rural Exception Sites: 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 connection. Small numbers of market homes may be allowed at the local authority's discretion, for example where essential to enable the delivery of affordable units without grant funding.



Section 106: Planning obligations secured in legal agreements made under Section 106 of the Town and Country Planning Act 1990, commonly known as s106 agreements, are a mechanism which make a development proposal acceptable in planning terms, that would not otherwise be acceptable. They are focused on site specific mitigation of the impact of development.

Shared Ownership: Intermediate affordable housing where the occupier of a dwelling buys a proportion of the property and pays rent on the remainder, typically to a local authority or housing association.

Supplementary Planning Documents: Documents which add further detail and guidance to the policies in the Local Plan. They can be used to provide further guidance for development on specific sites, or on particular issues, such as design. Supplementary planning documents are capable of being a material consideration in planning decisions but are not part of the development plan.

Sustainable Development: meeting the needs of the present without compromising the ability of future generations to meet their own needs. The UK Sustainable Development Strategy Securing the Future set out five 'guiding principles' of sustainable development: living within the planet's environmental limits; ensuring a strong, healthy and just society; achieving a sustainable economy; promoting good governance; and using sound science responsibly.

Use Class Order C3 Dwelling Houses: This class is formed of 3 parts:

- C3(a) covers use by a single person or a family (a couple whether married or not, a person related to one another with members of the family of one of the couple to be treated as members of the family of the other), an employer and certain domestic employees (such as an au pair, nanny, nurse, governess, servant, chauffeur, gardener, secretary and personal assistant), a carer and the person receiving the care and a foster parent and foster child.
- C3(b): up to six people living together as a single household and receiving care e.g. supported housing schemes such as those for people with learning disabilities or mental health problems.
- C3(c) allows for groups of people (up to six) living together as a single household. This allows for those groupings that do not fall within the C4 HMO definition, but which fell within the previous C3 use class, to be provided for i.e. a small religious community may fall into this section as could a homeowner who is living with a lodger.

Use Class Order C4 - Houses in multiple occupation: Small shared houses occupied by between three and six unrelated individuals, as their only or main residence, who share basic amenities such as a kitchen or bathroom. *NB - Large HMOs (more than 6 people) are unclassified therefore sui generis.*