

Planning Application Comments

**Planning Application Number:** 21/00922/OUT

**Drawing Number(s):** LO1 and Planning, Design & Access Statement

**Site Name:** Land west of Foxden Way, Great Bourton, OX17 1QY

**Planning Officer:** James Kirkham

**Date of Comments:** 4<sup>th</sup> May 2021

**Comments by:** Frances Evans (Housing Strategy & Development Team Leader, Cherwell District Council)

**Objection**

The provision of affordable housing to meet identified housing need is always welcome. However, we **object** to this application for up to 9 no. entry-level affordable dwellings for the following reasons:

- 1) The application does not provide sufficient information to conclude that the proposals will meet specifically with Para 71 (a) of NPPF 2019 in terms of affordability. Whilst the application refers to the entry-level homes being provided as affordable housing as defined in Annex 2 of NPPF 2019, it lacks detail to demonstrate how these entry-level homes will be affordable for first and subsequent purchasers having regard to local incomes and house prices or rents; or how they will be allocated, let or managed. There is no indicative affordable housing property type or tenure mix provided with the application. Whilst the proposal suggests that all types of affordable housing, as defined in NPPF, could be included in the Outline Application S.106 Head of Terms, this is very broad and does not help to set out what the scheme would expect to deliver as part of any future Reserved Matters planning application.
- 2) The application does not provide sufficient information to conclude that the proposals generally meet with Para 71 of NPPF 2019. Whilst there are no formal 'entry-level exception sites' provided in Cherwell district, the need for affordable housing that is suitable for first time buyers (or those looking to rent their first home) is already being provided for across the district via the existing and planned range of affordable housing tenures (suitable for first time buyers) such as shared ownership and discounted market sale properties, as well as opportunities for self-build housing. In addition, the market provides Help to Buy Equity Loan schemes. Due to the lack of detail, the application does not adequately demonstrate how it will meet a district need that is not already being provided for across Cherwell, this being the reason for the development being proposed as an entry-level 'exception' site.

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In relation to the first point, this is an Outline Planning application with all matters except for access being deferred for consideration as part of a future Reserved Matters Planning application. It refers to the provision of 9 entry-level affordable houses but provides no detail of how the homes will meet affordability criteria i.e. the proposed cost of the homes, indicative affordable housing mix, qualifying criteria for renting or buying a dwelling, how they are to be sold, let or managed, or what the future use and allocation will be. Instead, the applicant has said in para 2.4 of Appendix 3 of the Planning Design and Access Statement (PDAS) March 2021) -

*“To engage paragraph 71 the following criteria needs to be satisfied:*

- i. Be suitable for first time buyers Fernhill Estates propose submitting a section 106 agreement that will secure the units for first time buyers. The format of this s.106 agreement will mirror agreements that have been approved for entry level schemes in appeal decisions. As regards whether the units are suitable for first time buyers, as the proposal is in outline, the suitability of the units for first time buyers will be determined through the reserved matters application”*

(Note: Rented affordable homes are not mentioned).

Having checked the S.106 relating to the appeal decision referred to above (Land North of St George’s Road, Semington), this offers a range of affordable housing tenures but specifies the 100% affordable housing requirement and within that, the expected proportion (%) of rented and affordable home ownership. It also provides an indicative affordable housing property type/size and tenure mix (rent and shared ownership) which is included in the Affordable Housing Schedule 4 to the Agreement, therefore giving a clear indication of how the scheme will meet identified needs. Nominations rights are also set out in Schedule 3 to the Agreement etc. Such detail has not been provided in the planning application for the scheme proposed in Great Bourton and therefore it is not possible to determine whether the requirements of Para 71 (a) of the NPPF will actually be met, especially in terms of whether the tenure and property types will meet identified needs and affordability levels in Cherwell.

Housing Need and Affordability - Unlike a Rural Exception Site, which is delivered to meet an identified affordable housing need of people who have a local connection to the parish in which the development takes place (usually housing need is identified via a Parish Housing Needs Survey and other supporting data), entry-level housing aims to meet a housing need at district level not just local parish level. It can become open market housing if there are no restrictions on staircasing to 100% ownership, or if there are any cascade provisions within the S.106 Agreement to allow market sale in the event that an eligible first time buyer cannot be found to purchase the property within a short timeframe. A waiver of restrictions or a cascade to open market tenure may be required for financial borrowing purposes to make the scheme deliverable and viable. Entry-level housing is intended for, and should be affordable to, first-time buyers (or those looking to rent). A first-time buyer is

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defined on the Help to Buy Agent website as: “someone who does not own, and has never owned, a home anywhere in the UK or the world.” Therefore, it is important to consider affordability of the properties for such first-time buyers.

It is generally accepted that entry-level prices should be based on lower-quartile house prices which are affordable to households where no more than 25%-35% of household gross annual income is spent on rent or mortgage costs, or where property prices are no more than 3.5 times annual gross household income. Given that a 3-bed end of terraced house in Great Bourton recently sold on the open market for a price in the region of £375,000 (Rightmove, January 2021), it will be important to establish how a new-build detached property with separate garage (such as those shown on the indicative layout plan included as Appendix 2 to the PDAS) will be affordable for first time buyers or renters.

It is noted that the applicant has provided a YouGov ‘report on local attitudes and perception to affordable housing provision’ document in support of this planning application. The report does not appear to be dated. It suggests that a survey of 137 participants, all of whom were selected from a carefully recruited panel of registered users, was undertaken. The results revealed that 75% of respondents say that in the next 6 months they would purchase a house if they could afford one, but the survey does not expand on what the panel could actually afford i.e. by way of a deposit, monthly mortgage repayments and what % proportion of income would be spent on household costs (excluding bills, house insurance etc.). The report does state that all respondents earned less than £100,000 but the qualifying criteria for Help to Buy (shared ownership) requires eligible households to earn £80,000 per annum or less. Given all this, the report does not add any real value or support to this planning application.

No affordability data has been provided in support of this planning application, therefore it is possible that the proposed homes, if built, could be out of the financial reach of the very households they are intended for. To meet the requirements of para 71(a) NPPF, the planning applicant would need to demonstrate how the proposed scheme in this location will meet entry-level affordability in Cherwell. This level of detail should not be left to the future when a reserved matters application is presented for consideration as the reason for the current application is that there is intention to provide affordable housing that is not currently being provided for/met within the district.

In relation to the second point raised on page 1 of this consultation response, Para 5.11 of the PDAS states that “it is clear that the need for entry-level properties is not being met in Cherwell District Council, or specifically in this locality, based on”: the housing strategy; the housing waiting list; etc. Para 4.12 of the PDAS refers to the Council’s Housing Strategy target of increasing the delivery of rural exception sites to enhance the affordable housing choice in rural areas. The PDAS highlights that no affordable housing had been completed on rural exception sites in Cherwell in 2019. However, as explained earlier, the NPPF 2019 does not set the same criteria for entry-level exception sites and rural exception sites.

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In terms of delivering the Council's Housing Strategy objective of improving supply of affordable housing in rural areas, in 2019, affordable homes were completed in Garners Field, Great Bourton and since then we have seen affordable homes for rent and shared ownership tenure completed in the rural villages of Cropredy, Adderbury and Bletchington. In terms of rural exception site development, there will be 13 affordable homes completed in Ardley (7 rent and 6 shared ownership) by June 2021 and 3 units in Middleton Stoney (2 rent and 1 shared ownership). In 2021/22 and 2022/23 we will see affordable homes (to rent and to buy) completed in Milcombe, Weston on the Green, Upper Heyford and Hook Norton villages. Therefore, the Council is ensuring that affordable housing is being provided in rural locations as well as the main towns of Banbury and Bicester, and that the housing includes opportunities for affordable home ownership as well as homes to rent.

Housing Need – Para 5.8 of the PDAS refers to 15 housing register applicants across Claydon, Great Bourton, Mollington, Wardington and Cropredy who “could benefit from affordable or entry-level housing” in Great Bourton. However, whilst the number of housing applicants on the Council's Housing Register has generally increased, the housing register is primarily for those applicants seeking to rent their home from a social housing landlord. The Homebuy agent for the South, holds the register for households who are eligible to buy affordable home ownership products such as shared ownership and Help to Buy Equity Loan which is also for first-time buyers.

In summary, given the planned and proposed affordable housing that will be delivered via the current and future planning policy requirements, plus the additional affordable housing that will be delivered with Oxfordshire Affordable Housing Growth Deal funding, it is fair to say that the need for ‘entry-level’ affordable housing is, and will continue to be provided for across the district via adopted planning policies, despite the lack of specific ‘entry-level’ affordable housing schemes permitted across the district. Therefore, it is not clear from the planning application why the provision of an entry-level exception site in this rural location is necessary and how it will meet the requirements of Para 71 of the NPPF when affordable housing to rent and buy is already being provided and planned in rural areas and towns across the district.

### **General observations**

In terms of housing need in the district, there is a need for more social rent tenure housing as this is the most affordable tenure for those in the highest housing need. Such properties also need to be in accessible locations with good access to affordable public transport links, local facilities and infrastructure to enable residents to settle and create sustainable communities. Service charges for maintenance of communal areas and spaces should be kept to a minimum for affordability reasons.

It is clear from the responses received to date on this planning application, that objections of some local residents relate to the lack of amenities and public transport in the village as well as pedestrian and vehicle safety

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concerns around the proposed site. Clearly if affordable housing was to be provided to meet identified needs, it should meet all other criteria required for affordable and sustainable residential development.

Whilst the indicative site layout plan shown in appendix 2 of the PDAS, shows 2 no. bungalows, the parking for these units does not appear to relate well to the front of these homes and if they were to be wheelchair accessible or adaptable dwellings, then the parking needs to be located to the front, with ease of access to the main entrance. The current indicative layout would not be acceptable.

The proposed site density is low. However a higher density would result in more homes being proposed on the site and this could increase the impact already raised by local residents in relation to the increased surface water, increased vehicles on site and traffic, lack of safe pedestrian footpaths/pavements etc. (especially important if the affordable homes are to accommodate families with children).

It is not clear from the proposals if the units would meet NDSS and accessibility standards as are required for affordable homes developed in Cherwell. All affordable housing is required to meet the standards set out in the Developer Contributions SPD and the expectations set out in the Council's adopted Tenancy Strategy.

I would like the opportunity to respond to any further information provided by the planning applicant in relation to the affordable housing proposals on this site.

Frances Evans  
Housing Strategy and Development Team Leader.