



## Appendix 4

DRAFT SUPPLEMENTARY PLANNING GUIDANCE

**HOUSING DEVELOPMENT**



# PROPOSED SUPPLEMENTARY GUIDANCE – HOUSING DEVELOPMENT

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## 1. Introduction

Housing is key to our wider rural development strategy of ensuring businesses and communities thrive and people live and work sustainably in a high quality environment. New housing is needed to ensure that young and working families can stay in the Park and to meet the needs of increasing numbers of smaller sized households.

This guidance is one of series of Supplementary Guidance to the Proposed Plan on how the housing policy will be applied in practice across the Park. This guidance forms part of the statutory development plan. The guide is aimed at those applying for planning permission, community groups and agencies looking to progress housing proposals and for us, as the planning authority, to interpret the detail of the policies. It is relevant to applicants of a single house development and large housing proposals. It does not cover house extensions and alterations and guidance on this can be found in our design and place-making guidance.

The main focus of this guidance is **affordable housing**. The shortage of affordable housing is a major issue and one of the greatest challenges facing the communities within the Loch Lomond and The Trossachs National Park. Our Proposed Plan housing policies aim to deliver affordable housing for the needs of the community. This guidance will define affordable housing and help you deliver on-site and when exceptions might be made. It also sets out the expected level of financial contribution that is required in certain circumstances.

The guidance also gives greater guidance on interpretation on house building in the countryside such as building a house in association with an established rural business or a croft or an affordable house in a building group or small rural community. It also provides guidance on conversion of traditional buildings, sub-division of plots and replacement houses.

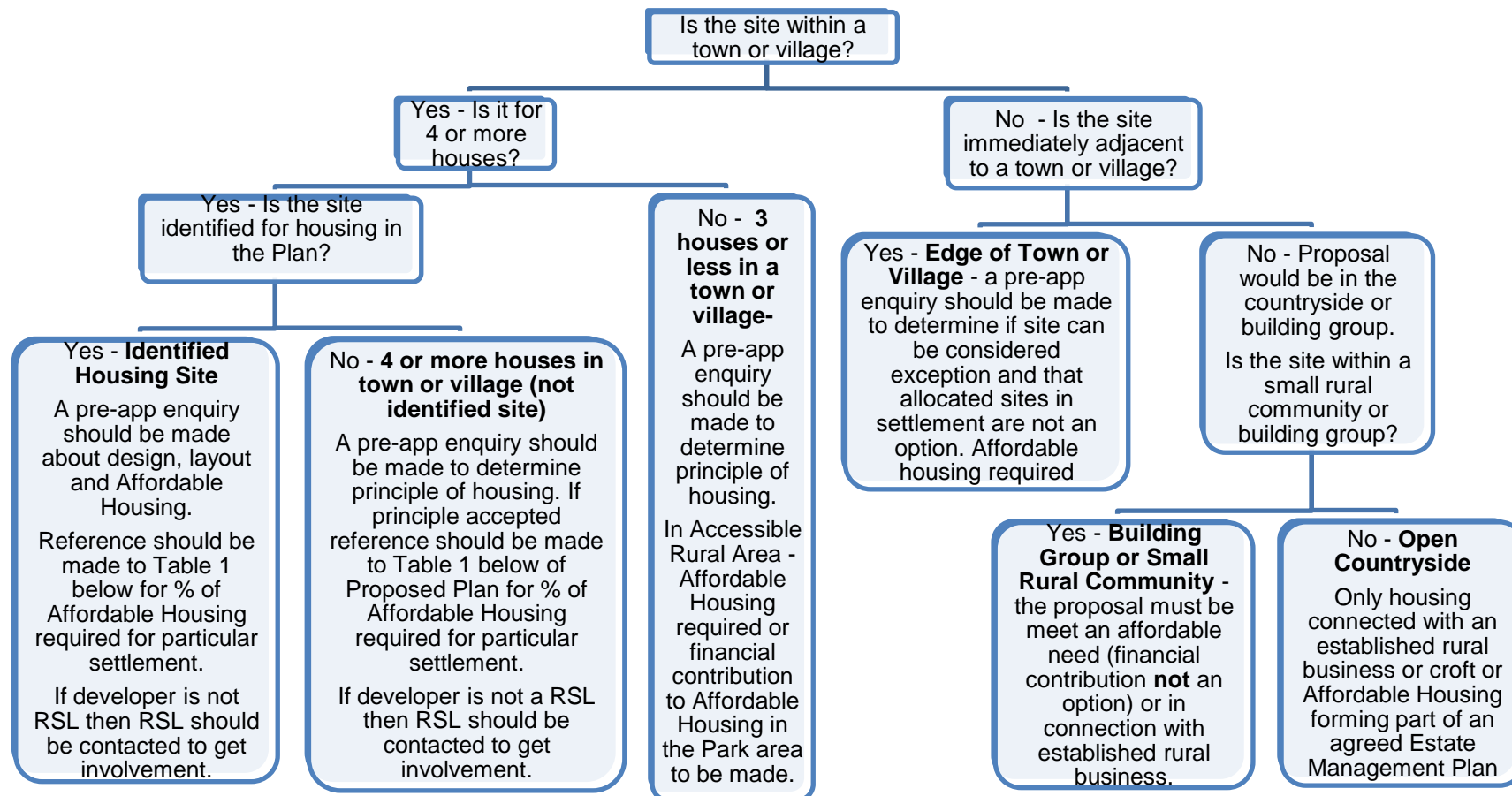
You can find background information on housing in the Population and Housing Background Paper (Update March 2015) and the Annual Housing Land Audit. Please note that housing proposals also need to comply with other policies within the Proposed Plan relating to siting, access to the road, parking, neighbour amenity, flooding, drainage, wildlife, landscape and heritage considerations etc. will apply. Also, the design must be high quality and meet the criteria of our Design and Place-making Guidance <LINK>.

It must be noted that there are separate advice notes on how to make an application published on the website and our pre-application procedure <LINK> which all applicants are encouraged to engage in.

## 2. What Policy Applies where and for what type of proposal?

The housing policy seeks to focus the majority of new development in the towns and villages but also supports housing in certain instances adjacent to towns and villages, in building groups and in the open countryside. The affordable housing requirement is based on the number of units and the location and on-site affordable housing provision or a financial contribution towards affordable housing. The flow chart (Figure 1) shows how to establish which housing policy applies to your proposal whether it is for a number of houses or a single house.

**Figure 1 - Flow chart for New Housing Development in the National Park**



**Notes on Flowchart -** Always refer to Main Housing Policy. This is guidance only. Section 15 below provides details of Registered Social Landlords (RSL) and Appendix 1 – Affordable Housing Delivery Notes provides options for types of affordable housing. All proposals should be subject to a pre-application enquiry and must meet other relevant policies particularly design – see Design and Place-making guidance.

### **3. What is Affordable Housing?**

Demand for housing within the National Park is strong and has inflated house prices beyond the reach of high numbers of households who live and work here, or who want to move to the Park to live and work. The main intention of the affordable housing policy is to support such households through provision of more affordable housing. Scottish Government planning policy defines affordable housing as *'housing of a reasonable quality that is affordable to people on modest incomes'*.

Housing sites depending on location and number of houses being built will use different solution of delivering affordable housing: social rented, mid-market rent, shared equity, shared ownership and discounted sale (low-cost housing for sale) or a mix of these options. Our delivery note (Appendix 1) provides further information on these types. The circumstances for each site: location, ownership, developer aspirations, sources of funding etc. will vary.

### **4. How will a house(s) remain 'Affordable' in Perpetuity?**

Affordable housing will normally be expected to remain affordable in perpetuity (to subsequent and future households, not just the first). The most common and straightforward mechanism for securing housing as affordable in perpetuity is for the house/s to be managed by a Registered Social Landlord (RSL) and a planning condition will be used to ensure this happens. Where there is no RSL involvement and where no other form of public subsidy is being used to provide the affordable housing, the applicant/land owner may be required to enter into a planning obligation or condition to ensure the house/housing is retained as affordable in perpetuity. This will be determined on a case by case basis subject to the particular circumstances of the case. In exceptional circumstances the perpetuity requirement may be replaced by a period of ten years, where it has been clearly demonstrated that every effort has been made to involve a RSL or utilise public subsidy. We would take account the location of the site, the mix of affordable housing being offered on the site and the benefit in helping to address housing needs over the immediate ten year period.

### **5. The location of new housing and whether affordable housing is required?**

The policy has a locational hierarchy: Towns and Villages, Adjacent to Towns and Villages, Small Rural Communities and Building Groups and the Countryside. The section focuses on all the locations except for the open countryside where there is no requirement for affordable housing but other strict criterion applies and is explained in the following sections.

#### **Sites in Towns and Villages**

The preferred location for new housing in the National Park is within the towns and villages. There are a number sites identified for housing within the proposed plan and each site has a target number/density and an affordable housing requirement depending on the location of the town or village. The selection of the sites has been informed by our consultation process, the Local Housing Strategies and Housing Needs Assessments produced by the Housing Authorities.

On sites of 4 or more units, the requirement for affordable housing is set out in this table. We have differentiated between three different areas of the Park based on findings of Housing Market Research undertaken in November 2013 and information on housing need and demand provided by the Park's four housing authorities.

**Table 1: Affordable Housing % Requirement per area or town**

<b>Zone</b>	<b>Affordable Housing Requirement</b>
<b>Remote Rural area towns and villages and Balloch</b> St Fillans, Killin, Tyndrum, Lochearnhead, Strathyre, Crianlarich, Carrick Castle, Lochgoilhead, Kilmun, Blairmore, Strone, Ardentinny, Balloch, Arrochar & Succoth	25% <i>minimum</i>
<b>Accessible Rural: Stirling towns and villages</b> Gartmore, Callander, Aberfoyle	33% <i>minimum</i>
<b>Accessible Rural: Loch Lomondside villages</b> Gartocharn, Luss, Tarbet, Croftamie, Drymen.	50% <i>minimum</i>

As the areas become more pressured areas in the south and south-west of the Park given the accessibility to the central belt and its wider employment opportunities the percentage of affordable housing requirement increases. Our preference is for affordable housing to be delivered on-site via a Registered Social Landlord (RSL). You should complete the attached questionnaire (Appendix 2) outlining numbers, type of affordable housing and who is involved in the project. This should be submitted with your application.

Off-site provision may be considered as an alternative to on-site provision. This is where a developer can provide land elsewhere to build affordable housing to meet an area's need. It is likely that an equivalent site area is required and the land is within the local area e.g. the same or nearby neighbouring town or village to which a household would normally consider to address their housing needs. The preferred option is for planning permission in principle, at least, to be secured on the alternative site. We would also wish to be assured that there are no issues with ownership and we may need evidence that the land has been transferred to a RSL or a legal agreement is in place between the relevant parties.

A financial contribution will only be accepted where on-site or off-site provision is proven not to be available or viable (see section below on development viability). Further information on the level of financial contribution that is required is included in the following section.

Other financial contributions may be required towards community infrastructure (school, roads, drainage etc. Further information can be found in our supplementary guidance on developer contributions <LINK>.

On sites of up to 3 units in the accessible rural areas (Stirling and Loch Lomondside), the requirement is to;

- build a house an affordable house; or
- make a financial contribution towards affordable housing elsewhere in the local area.



If the house(s) are to be affordable then the questionnaire in appendix 3 or 4 should be completed depending whether it is a self-build or not. The alternative option is to make a financial contribution and further information on the level of contribution required is included in the following section. Development on small sites and for single houses contributes to the new housing supply within the National Park. Future development on such sites could generate funding that could be used to help deliver affordable housing elsewhere within the Park.

It will not be appropriate to propose less than 4 units and pay a financial contribution where the site is capable of accommodating a higher density and therefore deliver on-site affordable housing.

On sites of up to 3 units in remote rural towns and villages, there is no affordable housing contribution required. It will not be appropriate to propose less than four units where the site is capable of accommodating a higher density of development, as a means to avoid the affordable housing requirements. However, we recognise that in some instances there may be valid reasons for developing in small phases or at a lower density and each proposal will be considered on its individual merits. If any subsequent proposals are submitted for additional units which are clearly part of the same development and would result in the total number of units increasing to four or more units, then the affordable housing policy will be applied retrospectively.

Windfall housing development includes redevelopment of sites, infill, conversions and subdivision of plots. Unless the proposal is a replacement house(s) where there are no additional units, there will be a requirement to either provide affordable housing on site or make a financial contribution towards affordable housing elsewhere depending on the location of the town or village and number of new units.

### **Sites adjacent or close to Towns and Villages**

The housing policy provides additional opportunities specifically for affordable housing provision immediately adjacent or close to (the site should be within reasonable walking distance to) a town or village. Housing supported through this policy will need to be maintained as affordable to subsequent and future households in perpetuity. The houses are only allowed via this policy as an exception where there are no housing allocations or all existing allocations have been developed within the town or village. It is intended that the Local Plan's Action Programme along with the Housing Land Audit will monitor the delivery of housing on allocated housing sites within towns and villages. It will help indicate where there may be instances where support could be given to bringing forward affordable housing outwith but adjacent or close to a town or village.

A development does not need to bound the red boundary line of a town or village to be considered. Each site will be considered on a case by case basis dependant on land availability, geography and access to the facilities in the adjacent town or village by road and via pedestrian paths.

### **Small Rural Communities<sup>1</sup> and Building Groups**

The aim is to allow small-scale housing development that meets affordable needs in these locations. There are some opportunities within these communities and building groups for small to medium sized proposals as well as single house developments, usually self-build. There is no option to provide a financial contribution towards affordable housing elsewhere; it must be on-site delivery of affordable housing. This will normally require to be maintained in perpetuity in accordance with section 4 above.

There may be exceptions made to all housing being affordable (i.e. allowing an element of open market housing to support the development of affordable housing) depending on the special circumstances of the proposal, such as high infrastructure costs or abnormal site costs. The amount of open market housing allowed in these exceptional circumstances would be in the region of 25% of the total number of houses to ensure that the majority of the housing is affordable. Such exceptions will apply to larger sites of four or more houses which are delivering affordable housing to be retained as affordable in perpetuity.

In these cases it is likely that the developer or the individual is not familiar with affordable housing provision. The attached questionnaire (Appendix 3) should be completed at an early stage and discussed with the planning team before taking the proposal forward. This will ensure that all options for delivering affordable housing on the site have been fully explored.

Suitability of Sites for Development is a key consideration and new houses must meet the other policies within the local plan on design and siting. The proposal must not expand the grouping by more than 100% from the baseline.

There may be locations where a more dispersed building pattern is the norm. In these cases the sense of place and settlement pattern will be the primary consideration. It is unlikely that new development will be supported that expands the natural extent of the rural community.

The 100% rule is calculated in terms of the existing number of housing units within the group as at the start of the Local Plan period, this includes those units which are being built, or have planning permission but building has not commenced. Therefore if a building group is made up of three housing units, the maximum it can grow is by three units and only where an appropriate development opportunity exists.

New development should enhance and consolidate the appearance of the particular building group. Sites should not normally break into previously undeveloped fields, particularly where a definable natural boundary exists between the existing group and the field. Natural boundaries should take precedence over man-made boundaries when defining the extent of a building group. There is more guidance on siting and layout in building groups in our design and place-making guidance<LINK>.

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<sup>1</sup> Balquhider, Brig O' Turk, Kinlochard, Port of Menteith, Balmaha and Milton of Buchanan

## **6. Delivery of Affordable Housing – Who to involve and how to fund?**

We are not the housing authority nor housing association so the Scottish Government does not allocate us any funding for affordable housing. Funding is generally directed to the housing authorities within the councils (Affordable Housing Investment Programme) and housing associations (Housing Association Grant (HAG)). The priority list of how this funding is spent is set out the Council's Strategic Housing Investment Programme (SHIP). It is likely that new funding streams may be available within the plan period through a new Rural Housing Initiative which may provide funding directly to private landowners. Council's also derive funding from other sources such as second home council tax, long term empty homes and financial contributions.

### Involvement of a Registered Social Landlord (RSL) with Public Subsidy

This is our preference as this secures on-site affordable housing in perpetuity either rented or housing for sale with a burden. The housing can either be transferred to a RSL once built or constructed by an RSL following land transfer of part of a site. Usually a developer must approach a Registered Social Landlord (RSL) to gain access to funding and ensure a site is on the SHIP and therefore it is important that you speak to the local housing authority and a RSL. Section 15 below provides contacts details for the various housing authorities and Registered Social Landlords operating the area.

### No RSL involvement with or without Public Subsidy

A RSL may not be able to get involve due their priorities being elsewhere, the site is too small or no grant assistance is available. Also, exceptionally, a landowner may not wish to involve an RSL as they are wishing to retain land ownership and control over the affordable housing for rent. It is often difficult for private landlords to secure funding but a new Scottish Government rural housing funding initiative may make this easier. In these circumstances and applicant will be required to demonstrate an affordable need as an individual or affordable need in a particular area. The questionnaires in the appendices will help applicants to provide all the information required in deciding whether an application satisfies the policy.

### Financial Contribution (also known as Commuted Sum)

We accept that in some instances that funding may not be available or some proposals such as conversions do not lend themselves to on-site delivery and in these instances we may consider taking a financial contribution. The financial contribution will be used to provide affordable housing elsewhere in the area. On allocated sites the preference is on-site delivery rather than a financial contribution and further information on how this would be calculated is set out below. The financial contributions generated by our affordable housing policy will be spent within the National Park area and would be used for securing land for affordable housing, supporting site appraisal work for sites being developed for affordable housing e.g. flood risk assessment, on and off site infrastructure costs for sites being developed for affordable housing and purchase of housing units for use as affordable housing.

## **7. Calculating Financial Contribution towards Affordable Housing**

We have derived our commuted sum (financial contribution) calculations in line with the Scottish Government guidance: "*the developer will provide a commuted sum of a value equivalent to the cost of providing the percentage of serviced land [for affordable housing] required by the policy*". (Paragraph 22 of Planning Advice Note 1/2010). The commuted sum is therefore taken as being the difference between the value of land for affordable housing and the market value of the land for private residential development, in other words, the amount that a Registered

Social Landlord will have to pay over and above the affordable land value to obtain the site. The figures below (Table 2) are derived from District Valuer's assessments of affordable housing land values (March 2015) and the identified affordable housing requirement on a housing market area basis – accessible rural and remote rural. The methodology has made a number of assumptions such as the value of land to build a 3 bed detached house of 96sqm and the valuation of land for social rented.

**Table 2, Value of Financial Contribution (Commuted Sum)**

<b>Location and Size of Plot</b>	<b>Unrestricted Land Cost per unit (based on 3 bed house) £</b>	<b>Social Rent Land Cost (3 bed house) £</b>	<b>Commuted sum per unit</b>
Accessible Rural –Loch Lomondside >4 units	£30,000	£0	£30,000
Accessible Rural –Loch Lomondside <4 units	£27,500	£0	£27,500
Accessible Rural – Stirling towns and villages >4 units	£27,500	£0	£27,500
Accessible Rural – Stirling towns and villages <4 units	£25,000	£0	£25,000
Remote Rural >4 units	£20,000	£0	£20,000
Remote Rural <4 units	£17,500	£0	£17,500

Site of 4 units or more in Towns and Villages (including conversions)	Sites of 3 units or less in Towns and Villages (including conversions)	Sites at edge of villages or towns, in Building Groups and Small Rural Communities (including conversions)
<p>As stated above, a financial contribution will only be accepted where on-site provision is proven not to be viable. The section below discusses development viability. Where it has been agreed that a financial contribution would be provided then this would be calculated on a basis of the % requirement and the location of the proposal. An example of this based on the table above is:</p> <p>For a site to be developed for <b>6 units:</b>  <b>In Accessible Rural - Loch Lomondside 3 units (50%)</b> required to be affordable where on-site cannot be delivered so commuted sum taken –  The commuted sum is £30,000 x3* = <b>£90,000</b>.  <i>* Note: This is 50% of total site numbers which is 6 units.</i></p> <p><b>In Accessible Rural – Stirling town/village 2 units (33%)</b> required to be affordable where on-site cannot be delivered so commuted sum taken –  The commuted sum is £30,000 x2* = <b>£60,000</b>  <i>* Note: This is 33% of total site numbers which is 6 units</i></p> <p><b>In Remote rural 1.5 units (25%)</b> required to be affordable  The commuted sum is £20,000x1.5* = <b>£30,000</b>  <i>* Note: This is 25% of total site numbers which is 6 units</i></p>	<p>On-site provision of affordable housing is not expected however as stated above, if you wish to build an affordable house(s) you would be exempt from paying a financial contribution. You may wish to make a case to be exempt from both providing an affordable house and making a financial contribution to affordable housing, if so then read the section below on development viability. An example of this based on the table above is:</p> <p><b>For a site developing a single dwelling -- 100% affordable or commuted sum -</b>  In Loch Lomondside area the commuted sum is £27,500x1 = <b>£27, 500</b></p> <p>For site of <b>two dwellings -100% affordable or commuted sum –</b>  In Loch Lomondside area the commuted sum is £27,500x2 = <b>£55,000</b></p> <p>In Accessible rural Stirling area the commuted sum is £25,000x2 = <b>£50,000</b></p> <p><b>Note: this policy does not apply for sites in Remote Rural area.</b></p>	<p>On-site provision of affordable housing is expected on sites adjacent to villages and towns, in building groups and in small rural communities. Financial contributions are not an option in these locations unless the proposal is a conversion.</p>

### Planning Obligation

Once we decide on the commuted sum level we will use planning obligations (a Section 75 legal agreement) to secure the financial contribution. The agreement will prescribe when the payment should be paid and this would be on the occupation of the first housing unit. If there are particular reasons that this may be an issue then you would need to submit a case why we should consider the payment being at a later stage in the development. The agreement will ensure that the payment, if not spent within 10 years, will be returned with interest.

## **8. Development Viability**

This section covers development viability in relation to affordable housing requirements. It provides guidance regarding flexibility to the % requirement of affordable housing, making a commuted sum and whether the housing is to remain affordable in perpetuity.

### Flexibility in the % Requirement of Affordable Housing or making a commuted sum

It is recognised that all sites and projects will differ in terms of their context, characteristics and the delivery methods for affordable housing. In some cases, abnormal costs may justify a relaxation or exemption from the % of affordable housing requirements at any of the above locations. This is where the development would otherwise be considered to be unviable due to high infrastructure or unforeseen costs and the proposal would deliver desirable community and economic benefits. The cost of the land is not accepted as a valid reason.

The applicant will have to go through an appraisal of the site economics and submission of a viability report. This will require an open book approach between the applicant, developer or landowner and us. We acknowledge the sensitivity of providing such information however this is required to demonstrate a genuine need to reduce the affordable housing requirement to ensure the development is viable and maximum community benefits are gained. There may be options to change the design, house type, density or delivery method to improve viability and ensure that the scheme progresses. Where genuine difficulties with site viability can be proven without doubt, we will consider, through negotiation, reducing the percentage or reduced financial contribution. A financial contribution will be sought as discussed in the section above. Where the site is located in a small rural community or edge of town and the requirement is for 100% affordable then we would wish to keep the open market element to a minimum. Therefore, it is unlikely that we would be willing to negotiate any more than 25% of the site being open market (that is 75% affordable housing requirement).

### Flexibility in the length of time that a house must remain affordable

There may be flexibility in the policy requirements in terms of whether the affordable houses are controlled in perpetuity where the proposed affordable housing is part of a mix within a larger development. For example, this could be where a small percentage of the affordable housing is only for 10 years, delivered either by shared equity, discounted sale method, and then can be sold on at open market prices but the higher percentage of affordable housing on the site is secured in perpetuity, delivered by a Registered Social Landlord.

## **9. Conversions and Renovations**

There is general support for conversion of a rural building – subject to meeting any safeguarding policies, to a house or renovation of a redundant house into a new house. The majority of our applications tend to be for conversions of traditional rural buildings in the countryside but conversions could also be in a town or village where a hotel or commercial property is changing use. The affordable housing requirements

apply to conversions (not renovations) and are dependent on the location of the conversion and reference should be made to the policy hierarchy above.

Conversions tend to be buildings of historical or cultural significance and our main aim is to ensure the building is retained. These tend to be small proposals of up to 3 units and involve abnormal costs. Therefore where a conversion to 3 units or less does not need to provide affordable housing or make an affordable housing contribution. On proposals of 4 units or more, affordable housing on-site or a financial contribution towards affordable housing will be required. We may be willing to make an exemption to the provision of **on-site** affordable housing and except a commuted sum if the building and/or location are not suitable for affordable housing. An exemption to making a commuted sum would only be made if the applicant provides evidence of abnormal costs given the building is of historical/cultural significance. A case by case assessment would be made but we would generally expect buildings to be in need of repair and require traditional skills to undertake the repair that would result in abnormal costs. See the section above on development viability.

## **10. Replacement Houses**

We generally support the replacement of existing houses that do not meet modern energy efficiency standards and have limited architectural merit. A clear case should be made by applicant that the costs of upgrading are not justified on economic or environmental grounds. Generally, the resultant footprint should not result in an excessive increase on the original building to ensure we do not lose our supply of small houses. You may wish to build a larger house due to the site context; modern living standards, family need and you would need to provide us with information to support this case.

The house must be within the same site area of the original house but not necessarily the exact same location within the site. The re-siting of a house within the site may arise where there is benefit to the landscape setting or solar gain or there are site constraints (such as flooding) that preclude the house being sited in the same location.

## **11. Sub-division of plots**

There may be potential for sub-division of existing garden ground for a single house. The affordable housing requirements are dependent on the location of the new house and reference should be made to the policy hierarchy above. Proposals must meet the criteria specified in our design and place- making guidance <LINK>.

## **12. Housing in the Countryside**

There will be a limited number of instances where a dwelling is necessary in the countryside, either in connection with the operation of an established rural business, a newly formed croft or under exceptional circumstances where a household is retiring from working in an established rural business and where there is a long-established link between that household and the wider area

Occupancy conditions are used to ensure that the dwelling is occupied in perpetuity by a household mainly employed or last employed in an established business in the countryside. Where the business is a croft, the conditions regarding occupancy may vary from the above given that crofters may have other forms of employment.

### Crofts/Farms and Estates

Scottish Government policy encourages the creation of new crofts. The Crofting Reform (Scotland) Act 2010 provides for the establishment of a new register of crofts and for the registration of crofts. It now includes the Argyll part of the National Park. The 2010 Act sets out the duties of a “crofter” which are to either:

- “Cultivate” the land; which includes the use of the croft for horticulture or for any purpose of husbandry, including the keeping or breeding of livestock, poultry or bees, the growing of fruit, vegetables and the like and the planting of trees and use of the land as woodlands, or
- Put the land to a “purposeful use”; which means any planned and managed use which does not adversely affect the croft, the public interest, the interests of the landlord or the use of adjacent land.

Note: equestrian use is not agriculture or crofting

Where new crofts or houses required for a farm or estate are being created applicant must provide a comprehensive supporting statement to justify the need for a person(s) to live in a countryside location. It could include the following information (where relevant):

- cropping, stocking, deer management, woodland management and operational program;
- employment considerations based on the farm management handbook (note: different options can be considered);
- the extent and distribution of land quality on the croft;
- how the proposal relates to diversification proposals;
- niche-marketing of products.

It is recommended that a new croft is registered with the Crofting Commission prior to making an application. It is not expected that a person has to be employed full-time to justify the new croft. It is likely that justification for the house can be made because of welfare and security requirements of the animals that require a full time presence on the croft. A condition would be attached to any permission granted ensuring the crofter is “mainly employed” meaning the crofter works at least 800 hours per annum.

### Supporting a Rural Business

The size of the house should be commensurate in terms of scale, size and design with the type of business being operated. Where a new house is proposed to support an established rural business then applicants must provide a comprehensive supporting statement to justify the need for the person(s) to live in a countryside location. It should detail, amongst any other specific factors:

- a description of the business including extent, operations, infrastructure and existing labour, proposed labour if the business is or expanding;
- information about who is to live in the house and where they reside now and if relevant why the current accommodation is unsuitable;
- evidence of why it is necessary to the business that the accommodation is actually needed on site as opposed to the nearest town, village or rural community i.e. security reasons, 24 hour on-call demands of a job.

A condition would be attached to any permission granted ensuring the house is used as a permanent dwelling for those employed or last employed in the business and their dependants.



Where the house is in support of a new business that is not in existence then we would require the business to be in operation and a business plan to be submitted in order to demonstrate the businesses' viability and certainty over its long term sustainably before permission for a permanent house is granted. Temporary living accommodation may be granted in the short-term.

#### Affordable Housing Opportunities on Farm and Estate Land

Support may be given in instances where a land manager wishes to provide affordable housing on farm or estate land. This would normally form part of an agreed long term farm or estate-wide business management plan, where it is clearly demonstrated that the affordable housing proposed will assist in meeting affordable housing needs within the Park. Such housing will be required to be maintained as affordable in perpetuity.

### **13. Further advice**

Please contact the planning team at [planning@lochlomond-trossachs.org](mailto:planning@lochlomond-trossachs.org) or Tel: 01389 722024 for further advice. Please follow our [pre-application procedure](#) if you have a specific enquiry about a development.

### **14. Glossary**

**Registered Social Landlord (RSL)** - An organisation that is accepted by the Housing Regulator.

**Strategic Housing Investment Plan (SHIP)** – The plan the council prepares to prioritise grant funding from Scottish Government on affordable housing.

**Rural Housing Initiative** – A funding stream expected to be operated by the Scottish Government to help trusts, individuals and private landowners with affordable housing projects. No details available at time of preparing this guidance.

**Rural Housing Enabler** – A person or agency employed to help deliver affordable housing on the ground including helping with community-based surveys, identifying sites or empty properties, providing information and advice to individuals e.g. access to grants, building community capacity to develop housing solutions for themselves.

## 15. Useful Contacts

<b>Council Housing Service</b>	<b>Housing Associations Operating in the Area</b>
<b>ARGYLL AND BUTE</b>	
Argyll and Bute Council Kilmory, Lochgilphead, Argyll PA31 8RT Telephone: 01546 602127	Argyll Community Housing Association (ACHA) (Cowl) Dolphin Hall, Manse Avenue, Dunoon, PA23 8DQ Telephone: 01369 708688  Argyll Community Housing Association (ACHA) (Helensburgh & Lomond) 31 James Street, Helensburgh, G84 8AS Telephone: 01436 658700  Dunbritton Housing Association 1 <sup>st</sup> Floor, 32 High Street, Dumbarton, G82 1LL Telephone: 01389 761486  Fyne Homes Housing Association 63 Hillfoot Street, Dunoon, PA23 7DR Telephone: 08456 077117
<b>PERTH AND KINROSS</b>	
Perth and Kinross Council 2 High Street, Perth PH1 5PH Telephone: 01738 475000	Hillcrest Housing Association 55 Huntingtower Road, Perth, PH1 2LH Telephone: 08448 921099
<b>STIRLING</b>	
Stirling Council Viewforth, Stirling FK8 2ET Telephone: 0845 277 7000	Rural Stirling Housing Association Ltd Stirling Road, Doune, Perthshire, FK16 6AA Telephone: 01786 841101
<b>WEST DUNBARTONSHIRE</b>	
West Dunbartonshire Council Garshake Road, Dumbarton, G82 3PU Telephone: 01389 737000	Dunbritton Housing Association (see details above)

## APPENDIX 1 – AFFORDABLE HOUSING DELIVERY NOTES:

The Delivery Notes include methods of affordable housing delivery that have worked elsewhere and used in the National Park. These options are not prescriptive or exhaustive and are a starting point.

The process of delivering affordable housing can be complex and involve a number of different agencies, funding mechanisms and procedures. The developer, National Park Authority, Registered Social Landlords (RSLs), local authorities and landowners must all work together to ensure delivery on the ground. The following types of affordable housing are outlined below:

- Social Rented
- Mid Market Rented
- Shared Equity
- Shared Ownership
- Discounted Sale

It should be noted that a house(s) may fall under more than one category as they may initially be rented at mid-market rent and then sold at discounted sale at a later date.

### Social Rented

#### Definition:

The social rented sector relates to housing provided at an affordable rent and usually managed by a Registered Social Landlord (RSL) such as a Housing Association, Housing Co-operative, local housing authority or other housing body. The first method involves ownership of serviced plots being **transferred by the developer to a RSL**. Alternatively, the **developer constructs the units** and then transfers them to the RSL. The RSL will then own and manage the units and will allocate them to people in housing need in accordance with its allocations policy. This option often results in a quick planning decision as a planning condition can be used to secure the affordable housing rather than using a legal agreement. It is recognised that social rented is not always the best method of delivery and in some areas of the park the demand for social rented has been met yet there is still a need to delivery affordable housing for sale (see options below on shared equity and discounted sale).

### Mid Market Rented

#### Definition:

This is accommodation provided by either a developer or a RSL/Housing Authority. The rent level is higher than social rent, but lower than private sector prices. In general, rent levels are set between 60 – 80% of the private sector rent. In the case of unsubsidised development, i.e. development constructed and managed solely by the private sector, the units must either be retained as mid-market rented properties in perpetuity or could be sold but under a different affordable housing option (see below). If the units are managed by an RSL or Housing

Authority, then they can be easily retained as mid market rent units in perpetuity. In the case of a private developer a legal agreement is often used to set the lower rental value in perpetuity.

This approach is unique in that it provides a place to live for those who can afford more than social rent, but not enough to purchase their own property or rent in the private sector.

#### Approach:

An example of this in practice is under the National Housing Trust programme where a Housing Authority and developer work together to deliver mid market rent units. Scottish Government provides financial guarantees for borrowing undertaken by Councils to finance the schemes. This is an alternative to the traditional grant-funding models. The units are constructed by a developer and then transferred to a Limited Liability Partnership (LLP) consisting of a board with members from Council, developer and SFT (Scottish Futures Trust). The developer receives an upfront payment of 65-70% of the predicted sale price at that point. The developer has to appoint an agent who manages the units on behalf of the LLP.

At the end of a 5 or 10 year period, the units may be sold off but as an affordable house often under discounted sale option (see below).

Another option could be that the houses are sold on the open market after a certain period of time but in that case there would be a cap on the profits for the developer of 20%IRR and the remainder of any profits will be recycled into more affordable housing i.e. a financial contribution towards affordable housing in the National Park. This would only apply to developments within settlements not in the countryside.

Outside the National Housing Trust, the procedure for delivering mid market rent units can be more straightforward. The rent levels can be set during negotiations between the developer and the Planning Authority/ Housing Authority. In general, they are no more than 80% local housing authority rent levels for the area. Similar to above, a planning obligation would be used to retain the properties as mid-market rent in perpetuity or re-sale with set criteria as described above.

### **Shared Equity**

#### Definition:

This can be a property constructed with or without public subsidy. Shared equity is similar to shared ownership as they both allow a buyer to purchase a portion of a property and are forms of low-cost home ownership. Unlike shared ownership the owner pays no rent and owns the property outright but the loan is shared.

In the unsubsidised version the developer or government sells part of the equity – generally a share of 60 to 80% to an eligible purchaser. The developer or government retains the remainder of the equity in perpetuity and this would be secured via a planning obligation or condition.

In the subsidised version, the developer generally either transfers the completed units or the serviced land to a RSL. They then manage the sale of the units to eligible buyers. Again, the buyer can buy between 60 and 80% of the equity.

#### Approach:

The owner will initially purchase a share of the equity between 60 and 80% of the overall value of the property. The value of this share is usually capped and should be as close to 3.5\* median income for the area as possible. The overall value of the property is therefore higher. For example: an eligible buyer purchases 75% of the equity of the property at £75.000 (this could be in an area where the average income is

£21,500 so a mortgage should be attainable). This means that the overall value of the property is £100,000 and the developer, government (under a relevant government scheme) or housing association has a loan for the £25,000. If some time later the individual wished to sell the house, which was now worth £150,000, the borrower would receive £112,500 (75%) of the sale price (following paying off the mortgage that would leave a gain of £37,500 plus whatever has been paid off if it is a repayment mortgage) and the developer, RSL or government would be entitled to receive the remaining £37,500 (25%).

It is expected the following buyer would be offered the same shared equity deal but this could only be secured if there was a burden on the property. Therefore, if the house(s) are built by a private developer then the remaining equity share (loan) should be transferred to a RSL so the property is covered by a Rural Housing Burden as set out below and the property remains affordable in perpetuity. This is the preferred option, as opposed to the developer or government holding the equity sale for a short period of time, because the National Park has a highly constrained supply of affordable housing and little scope for this supply to increase. The Rural Housing Burden can specify the following clauses:

1. the buyer is prevented from obtaining full ownership of the property. e.g. if the RSL managed to negotiate a discount on the initial purchase of the land, then they can lock this discount into the price in perpetuity through a Rural Housing Burden. This is known as the Golden Share.
2. the person to live in the house must use it as their permanent home and must have an affordable need.
3. the RSL has an option to buy the remainder share if a buyer cannot be found on the open market.

As an exception, where RSL involvement is not possible or this type of housing is part of a mix of affordable housing options on a site within a town or village then it may be agreed that the owner can eventually control 100% of the equity. The owner would gain control over the remaining 25% of the loan value and the owner could then sell the property on the open market without any caps on its market value. In some cases the owner may be expected to pay back the developer or government's loan value in a set timeframe 5, 10 or 20 years where there is no golden share. If a RSL had the share of the equity via a golden share agreement then it is not expected that they would have to pay back the loan value in a set timeframe.

## **Shared Ownership**

### Definition:

This is a property constructed with public subsidy. Shared ownership is similar to shared equity as they both allow a buyer to purchase a portion of a property and are forms of low-cost home ownership. A buyer enters into an agreement with a RSL, but pays rent (occupancy payment) on the remainder to the property. Unlike share equity this is usually operated by a RSL who has the ability to take rent for the remainder of the property.

### Approach:

The owner will initially purchase a stake in the property and pay rent on the remainder. For example, an eligible buyer may purchase a stake of 40% of the market value of a property and pay rent on the remaining 60% of the property owned by the RSL. The rent is usually set at an

affordable value. The buyer can usually increase the percentage stake in the ownership of the building over time, as and when they can afford to do so.

If the house(s) are built by a private developer then the property could be transferred to a RSL so the property is covered by a Rural Housing Burden as set out below and the property remains affordable in perpetuity. The Rural Housing Burden can specify the following similar clauses to those required under a shared equity scheme listed above but also may set the rent level.

## **Discounted Sale**

### Definition:

A property is constructed and marketed at a discounted price. This is often referred to as low-cost homes for sale. The value of the sale would be discounted to ensure it is set at an affordable level. This is often used in tandem with mid-market rent to ensure flexibility for owners who may not have an affordable need themselves. The house must be occupied by a person with an affordable need (i.e. existing tenants, then waiting list, then a person who has an affordable need as defined by the NPA). This criterion would also apply to re-sales to ensure the housing remains affordable in perpetuity. The property is constructed and marketed with or without the aid of affordable housing subsidy. This can include the involvement of a RSL within the development.

The cap on maximum price will be included and will be linked to the market value of the house on the open market. This cap on the house price will be written into the deeds and is in perpetuity. However, as the price of the unit is linked to the market value of the property, it can be taken out of the 'affordable' bracket in the case of volatile price rises. Unlike shared equity, the owner will own 100% of the property, but would have purchased at a discounted price.

### Approach:

The maximum price of the property is always related to the market value of the dwelling on the open market. The market value of the unit will be set by the District Valuer or a similar independent RICS chartered surveyor. The maximum price will be negotiated between the Planning Authority (in cooperation with the RSLs or Housing Authority where necessary) and the developer. The discount is generally between 20 and 40% and will be set following the open market valuation of the District Valuer. As such, the buyer pays 60 to 80% of the market value of the property. The calculation for working out the discount would be based on the median income for the area but taking account of the land and build costs. Where the build costs are higher than median income then a reduced discount may be negotiated to make the scheme viable. This discount will be locked in the Title Deeds via a planning obligation. This means that the owner cannot sell his property for more than approximately 60% to 80% of the market value (i.e. a house is valued at £150,000 on the open market but must be sold at £120,000.) In the case where a mortgage lender repossesses a house then the burden would fall and the house could be sold on the open market with no discount. This should ensure lenders are willing to lend against the full value where a person has a limited deposit.

If this is subsidised then the RSL or other grant providing body would set the eligibility criteria for the buyer and future buyers. If this was unsubsidised then the planning obligation would set the criteria for the eligible purchasers i.e. those with an affordable need. The National Park Authority's criteria that must be met by the occupier are:

- Income of the household is modest for the National Park area, assessed against criteria such as up-to-date median income data;

- Residual savings of the household are no more than c £7,500 (in line with the cap put on those applying for state benefits);
- The household demonstrates they have no independent home of its own; or is renting and would like to become an owner-occupier; or currently lives in a house which is inadequate or unsuitable<sup>1</sup>;
- The proposed property will be used as the household's main dwelling; and
- No other suitable alternative<sup>2</sup> sites or houses are available<sup>3</sup> within a nearby<sup>4</sup> settlement or settlements.

1. 'Inadequate or unsuitable' in terms of the current house will be assessed on a case by case basis and for example the current housing may be too large or too small for household, be in a poor state of repair, be available to the household on an insecure basis (i.e. being forced to move), or be too costly to them to maintain or sustain. It may also be unsuitable due to distance from employment and/or support networks. These examples are not exhaustive and other relevant considerations may also be taken into account when determining whether or not a household is in housing need.
2. 'Suitable alternative' means an alternative site available to buy, develop and service (i.e. future running costs) for the same or similar type of house as the one proposed by the applicant, or an alternative house available to buy and run and meet the needs of the household with the affordable need (this could be the applicant) at a comparable cost to that included in the application
3. 'Available' means available to buy/purchase.
4. 'Nearby' means the nearest settlement or settlements in terms of distance where the services are located such as shops, school, doctors etc.

### **Further Information**

You can find further information on affordable housing types and the current government schemes and grants available on the Scottish Government's website.

Housing - <http://www.gov.scot/Topics/Built-Environment/Housing>

Planning Advice Note 2/2010 – Affordable Housing and housing Land Audits - <http://www.gov.scot/Publications/2010/08/31111624/0>

Alternatively contact one of the planning team at the National Park who will be happy to help you with your enquiry – 01389 722024.

## Appendix 2: Questionnaire to assess affordable housing on sites of 4 or more units in Towns and Villages

This questionnaire must be completed for all housing proposals for allocated sites within the Proposed Plan and must be submitted with the planning application. This questionnaire asks detailed questions about your proposal and this information will be kept confidential.

### Section 1 – Details of affordable houses

1. Number of houses proposed (total including affordable)

2. Number of affordable houses required (Refer to housing policy for requirement)

3. Is the number of affordable houses required to be provided on-site viable?

**Yes/No**

If no, then provide reasons (i.e. abnormal site costs) why the provision of affordable housing is less. *Note: this information can be provided in a separate viability report.*

4. Has an RSL been approached? **Yes/No**

If yes, name and contact details of RSL

5. What means of delivery are you proposing for the affordable housing? Note: On-site is preferred followed by off-site then commuted sum. (please circle or tick)

On-site – subsidised

Off-site

On-site – unsubsidised

Commuted Sum



## Section 2 – On-site Delivery

Only complete if you are providing on-site affordable housing.

6. Summary of on-site affordable houses proposed (note: size should be in bedroom and sq.m.)

Type	No. & Size of Flats	No. & Size of Houses
Social Rented Housing (with RSL)		
Shared Equity (with RSL)		
Shared ownership (with RSL)		
Mid-market rent (with RSL)		
Intermediate rent (developer)		
Shared Equity (developer)		
Subsidised low cost housing for sale (developer)		
Unsubsidised low cost housing for sale (developer)		

*Further information on type of affordable housing see Appendix 1 – Delivery notes.*

7. Has the type of affordable units been agreed with the Council's Housing Service?

**Yes/No**

8. If RSL involved, details of agreement with RSL e.g. indicative time period for development, design and build contract, off the shelf purchase of houses or other agreement

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9. If no RSL involvement, further details of sale price or rent value of affordable houses and proposed market strategy and means of ensuring they remain affordable in perpetuity. *Note: this can be provided in a separate statement.*

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10. If no RSL involvement, are you willing to enter in a legal agreement to secure the affordable housing delivery?

**Yes/No**

### Section 3 – Off-site Delivery

*Only complete this section if on-site delivery is not an option.*

11. Is there another site within your ownership within the National Park area where you would provide affordable housing? **Yes/No**

If no, then this option is not available so move to commuted sum.

12. If yes, describe the details of the other site (location, if planning permission granted and reference number) and the number of affordable and private housing units it would provide?

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### **Section 3 – Commuted Sum**

*Only complete this section if off-site and on-site delivery not an option.*

13. Have all other on-site and off-site options been explored? **Yes/No**

14. Are you happy to sign up to a legal agreement and pay a commuted sum in accordance with the National Park's requirements? **Yes/No**

15. If no, please explain reasons.

--

### **Declaration**

I declare that:

1. The information provided above and in any supplementary documents is accurate.
2. I will advise Loch Lomond and The Trossachs National Park Authority immediately I become aware of (a) any change the information provided above or in the supplementary documents, or (b) any change in circumstances that may result in a change to information provided above or to the supplementary documents.
3. I acknowledge that should Loch Lomond and The Trossachs National Park Authority become aware of any circumstances which bear on the accuracy of the above declaration appropriate investigations will be undertaken and, where it is considered necessary, referred to the appropriate authorities.

Signature	
Print Name	
Date	

**Thank you for completing the questionnaire. Officers and Members will use this information when considering your application.**

### Appendix 3 - Questionnaire to assess affordable housing for sites adjacent to a Town or Village, in a Small Rural Community or Building Group (not self-build)

This questionnaire must be completed for all housing proposals that are not self-build in small rural communities and building groups. It also should be used for sites under 3 units in a Loch Lomondside or Stirling town or village where affordable housing is being delivered on-site rather than a commuted sum. It must be submitted with the planning application. If the applicant is proposing to live in the house (i.e. like a self-build) then complete the self-build questionnaire. This questionnaire asks detailed questions and this information will be kept confidential. The housing authority can also provide information on affordable housing need within an area.

#### Section 1 – Details of Proposal

1. Size of the building plot(s)? (in hectares)

2. Size of the proposed house(s) (internal floor space in m<sup>2</sup>)?

3. Number of Affordable Houses Proposed

*Note: Policy requirement is for 100% on-site affordable housing on sites adjacent to villages and towns; in small rural communities and building groups. Exceptions can be made in some instances (see guidance) and a viability statement must be submitted with your application.*

4. How much did the plot(s) cost you?

5. What is the estimated build cost of the house(s)?

6. What do you anticipate to be the value of the house(s) on completion? Note: The NPA will engage the district valuer to value the house(s) if and when planning permission is granted. If available, then please include valuations from surveyors/builders/estate agents in support of your application.

7. Are the maintenance costs of the house(s) lower than normal associated with running a house of this size e.g. heating/electricity costs, drainage arrangements etc.

Yes/No

Explain:

8. For a site adjacent to Town or Village - Have all allocated housing sites within the nearby settlement been developed?

**Yes/No**

*If no then it is unlikely that the proposal will meet the policies unless it can be demonstrated that the sites are not able to deliver affordable housing. Evidence must be submitted separately and this will be checked by the NPA.*

9. Has a Registered Social Landlord been approached? **Yes/No**

If yes, name and contact details:

10. What means of delivery are you proposing for the affordable housing? (please circle or tick) *Note: Commuted sum and off-site are not options in small rural communities or building groups. If paying a commuted sum for site under 3 units in Loch Lomondside or Stirling then there is no requirement to complete this questionnaire.*

On-site – subsidised

On-site – unsubsidised

### Section 3 – Delivery of Affordable Housing

16. Summary of on-site affordable houses proposed (note: size should be in bedroom and sq.m.)

Type	No. & Size of Flats	No. & Size of Houses
Social Rented Housing (with RSL)		
Shared Equity (with RSL)		
Shared ownership (with RSL)		
Mid-market rent (with RSL)		
Intermediate rent (developer)		
Shared Equity (developer)		
Subsidised low cost housing for sale (developer)		
Unsubsidised low cost housing for sale (developer)		

*Further information on type of affordable housing see Appendix 1 – Delivery notes.*

17. Has the type of affordable units been agreed with the Council's Housing Service?

**Yes/No**

#### **If public subsidised or other funding**

18. Please provide details of public subsidy or other funding:

e.g. details of grant obtained from government or other body, eligibility criteria that must be met, % of the funding.

e.g. agreement with RSL indicative time period for development, design and build contract, off the shelf purchase of houses or other agreement.

*Note: the details can be provided in a separate statement but please summarise below.*

--

#### **If unsubsidised**

19. Please provide further details of sale price or rent value of affordable houses and proposed market strategy and means of ensuring they provide permanent homes (not second homes) and remain affordable in perpetuity or other proposed length of time i.e. planning obligation.

*Note: the details can be provided in a separate statement but please summarise below.*

--

20. Have you investigated housing need within the local area using existing research?

**Yes/No**

If yes – *Evidence must be submitted separately and this will be checked by the NPA.*

If no – Have you investigated housing need within the local area using your own research (i.e. a local housing needs survey)?

**Yes/No**

If yes – *Evidence must be submitted separately and this will be checked by the NPA.*

21. Will the development be available to those on the Housing Waiting List (i.e. on the local housing authority's list)?

**Yes/No**

If No please provide reasons in separate supporting statement.

22. Are you willing to enter in a legal agreement to secure the affordable housing delivery?

**Yes/No**

#### Declaration

I declare that:

4. The information provided above and in the supplementary documents is accurate.
5. I will advise Loch Lomond and The Trossachs National Park Authority immediately I become aware of (a) any change the information provided above or in the supplementary documents, or (b) any change in circumstances that may result in a change to information provided above or to the supplementary documents.
6. I acknowledge that should Loch Lomond and The Trossachs National Park Authority become aware of any circumstances which bear on the accuracy of the above declaration appropriate investigations will be undertaken and, where it is considered necessary, referred to the appropriate authorities.

Signature	
Print Name	
Date	

**Thank you for completing the questionnaire. Officers and Members will use this information when considering your application.**

#### **Appendix 4- Questionnaire to assess affordable housing for sites under 3 units or sites adjacent to a Town or Village or in a Small Rural Community**

This questionnaire must be completed for all housing proposals in small rural communities and building groups and must be submitted with the planning application. This questionnaire asks detailed questions and this information will be kept confidential. If the proposal is for 2 or more houses and/or the applicant is not intending to live in the proposed house then the size and type of dwelling to be provided should be agreed with the housing authority. The housing authority can also provide information on affordable housing need within an area.

##### Section 1 - Self-Build

**Only complete this section if the proposal is for an individual self-build.**

1. Size of the building plot? (in hectares)

2. Size of the proposed house (internal floor space in m<sup>2</sup>)?

3. How much did the plot cost you? i.e. if gifted then please state this.

4. What is the estimated build cost of the house?

5. What do you anticipate to be the value of the house on completion? Note: The NPA will engage the district valuer to value the house if and when planning permission is granted. If available, then please include valuations from surveyors/builders/estate agents in support of your application.

6. Are the maintenance costs of the house lower than normal associated with running a house of this size e.g. heating/electricity costs, drainage arrangements etc.

Yes/No

Explain:

7. Are you building the house with funding made available from a grant-scheme for affordable self-build?

Yes/No

8. If yes, then explain the grant scheme in summary below and eligibility criteria you were required to meet i.e. income, current accommodation. *Evidence (including available documents) to prove your application was accepted must be submitted separately and this will be checked by the NPA.*

--

## Section 2 - Self-Build With No Grant Funding

Note: You do not need to complete this section if the grant funding secured has already assessed your eligibility (i.e. need for affordable house) and it has been approved.

1. Why do you, as the future occupant(s), need the new dwelling?

<u>Need for accommodation</u>	<u>Tick if applicable</u>
To form a new household Comments:	
Forced to move out of present accommodation Comments:	
Current accommodation unsuitable (type, size, design, poor condition etc.) Comments:	
Other (please describe)	

2. **Housing Search** - Have you thoroughly examined all the available properties both social and private throughout the community council area and adjoining areas? *Evidence (including available documents) must be submitted separately and this will be checked by the NPA.*

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3. **Income** - Please state your sole or joint household income (net):

£ \_\_\_\_\_

*Evidence (e.g. P60) must be submitted separately and this will be checked by the NPA.*

**Please note:** any financial information will be kept confidential

4. **Savings** - Would the household residual savings be less than £7500 (in line with the Benefits Agency), after completion of the house?

Yes/No

If no, then please provide additional information with your application on your level of savings.

5. **Permanent House** - Is it your intention to use this as your permanent dwelling house?

Yes/No/unsure

6. Are you happy sign up to a legal agreement to ensure the house can only be rented at an affordable rent level to a person with affordable need who met the eligibility criteria?

Yes/No

7. Are you happy to sign up to a legal agreement to secure the house is sold at a discounted price (based on a district valuer valuation) to a person who met the eligibility criteria?

Yes/No

8. Are you willing for the house to be valued from the plans proposed by the district valuer to calculate the discounted sale?

Yes/No

*If you require further information on how the legal agreement would be worded then please speak to the planning officer assigned to your case.*

### Section 3 – Not a Self-Build

**Complete this section if the proposal is not a self-build i.e. the houses are to be sold or rented to a person other than the developer/applicant.**

11. Size of the building plot(s)? (in hectares)

12. Size of the proposed house(s) (internal floor space in m<sup>2</sup>)?

13. Number of Affordable Houses Proposed

*Note: Policy requirement is for 100% on-site affordable housing on sites adjacent to villages and towns; in small rural communities and building groups. Exceptions can be made in some instances (see guidance) and a viability statement must be submitted with your application.*

14. How much did the plot(s) cost you?

15. What is the estimated build cost of the house(s)?

16. What do you anticipate to be the value of the house(s) on completion? Note: The NPA will engage the district valuer to value the house(s) if and when planning permission is granted. If available, then please include valuations from surveyors/builders/estate agents in support of your application.

17. Are the maintenance costs of the house(s) lower than normal associated with running a house of this size e.g. heating/electricity costs, drainage arrangements etc.

Yes/No

Explain:

18. For a site adjacent to Town or Village - Have all allocated housing sites within the nearby settlement been developed?

**Yes/No**

*If no then it is unlikely that the proposal will meet the policies unless it can be demonstrated that the sites are not able to deliver affordable housing. Evidence must be submitted separately and this will be checked by the NPA.*

19. Has a Registered Social Landlord been approached? **Yes/No**

If yes, name and contact details:

20. What means of delivery are you proposing for the affordable housing? (please circle or tick) *Note: Commuted sum and off-site are not options.*

On-site – subsidised

On-site – unsubsidised

**If public subsidised or other funding**

21. Please provide details of public subsidy or other funding:

e.g. details of grant obtained from government or other body, eligibility criteria that must be met, % of the funding.

e.g. agreement with RSL indicative time period for development, design and build contract, off the shelf purchase of houses or other agreement.

*Note: the details can be provided in a separate statement but please summarise below.*

--

**If unsubsidised**

9. Please provide further details of sale price or rent value of affordable houses and proposed market strategy and means of ensuring they provide permanent homes (not second homes) and remain affordable in perpetuity or other proposed length of time i.e. planning obligation.

*Note: the details can be provided in a separate statement but please summarise below.*

--

22. Have you investigated housing need within the local area using existing research?

**Yes/No**

If yes – *Evidence must be submitted separately and this will be checked by the NPA.*

If no – Have you investigated housing need within the local area using your own research (i.e. a local housing needs survey)?

**Yes/No**

If yes – *Evidence must be submitted separately and this will be checked by the NPA.*

23. Will the development be available to those on the Housing Waiting List (i.e. on the local housing authority's list)?

**Yes/No**

If No please provide reasons in separate supporting statement.

Declaration

I declare that:

7. The information provided above and in the supplementary documents is accurate.
8. I will advise Loch Lomond and The Trossachs National Park Authority immediately I become aware of (a) any change the information provided above or in the supplementary documents, or (b) any change in circumstances that may result in a change to information provided above or to the supplementary documents.
9. I acknowledge that should Loch Lomond and The Trossachs National Park Authority become aware of any circumstances which bear on the accuracy of the above declaration appropriate investigations will be undertaken and, where it is considered necessary, referred to the appropriate authorities.

Signature	
Print Name	
Date	

**Thank you for completing the questionnaire. Officers and Members will use this information when considering your application.**