



Appendix 1

SUPPLEMENTARY GUIDANCE

PLANNING AND ACCESS COMMITTEE MAY 2017 – Version for adoption

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.

IMAGE

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.

Purpose of this Guidance

This guidance is one of a series of Supplementary Guidance to the Local Development Plan and explains how housing policy will be applied in practice across the Park. It 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 single house developments and large housing proposals but does not cover house extensions and alterations which is covered in our design and place-making guidance.

Main focus

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 Local Development Plan housing policies aim to increase the amount of affordable housing delivered across the Park.

This guidance defines affordable housing and explains where on-site delivery is required as well as where exceptions to this might be made. It also sets out the expected level of financial contribution that is required in place of on-site delivery.

Guidance is also provided on house building in the countryside, such as building a house in association with an established rural business, 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 May 2017) and the Annual Housing Land Audit. Please note that housing proposals also need to comply with other policies within the Local Development 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 Placemaking Guidance.

There are separate advice notes on how to make an application published on the website and our pre-application procedure, for which all applicants are encouraged to engage in.

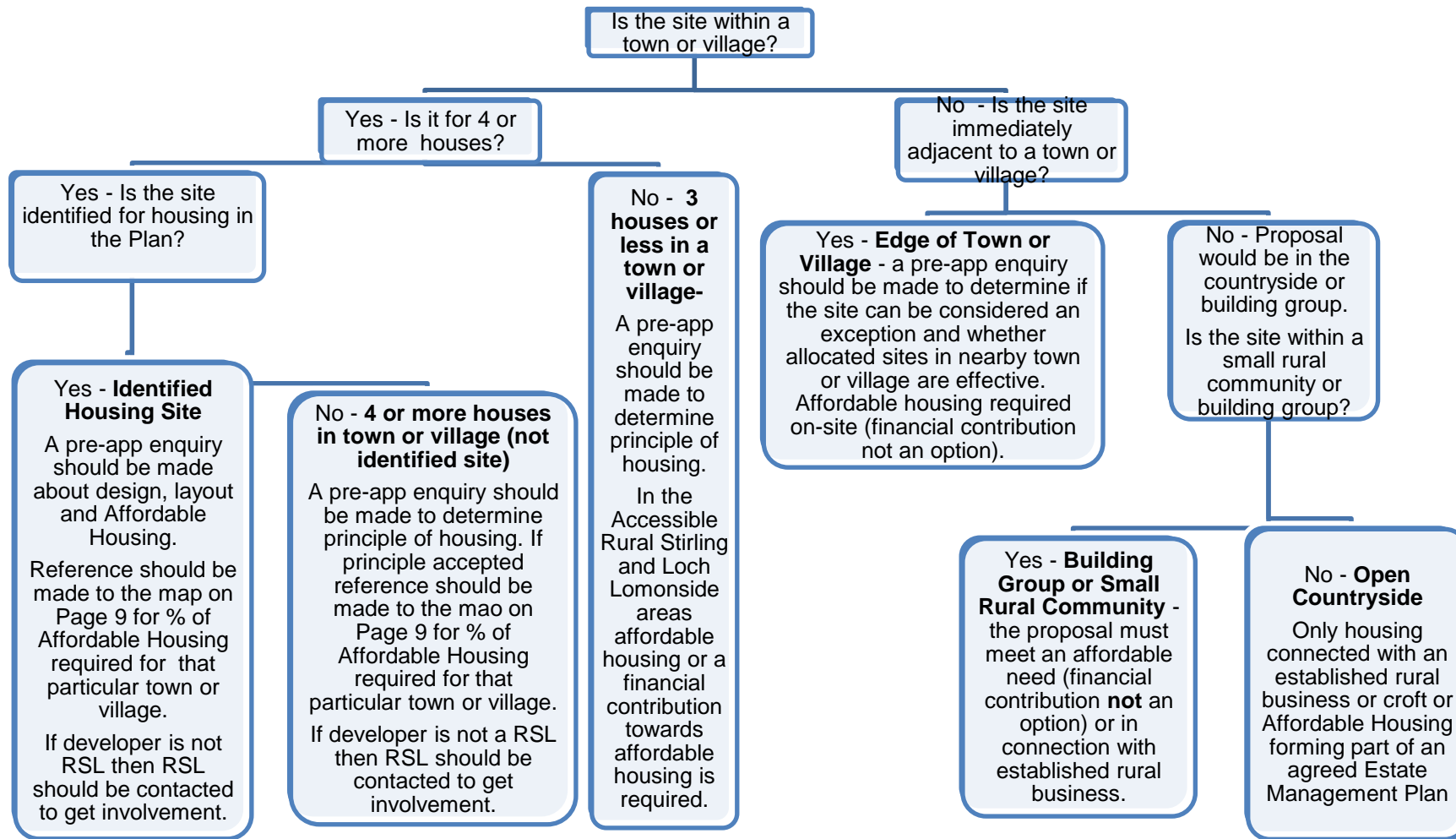
2. What Policy Applies where and for what type of proposal?

The housing policies seeks to focus the majority of new development in the towns and villages but also support housing in certain instances adjacent to towns and villages, in small rural communities, building groups and in the countryside.

IMAGES

The flow chart (Figure 1) overleaf 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?

Scottish Government planning policy defines affordable housing as *‘housing of a reasonable quality that is affordable to people on modest incomes’*.

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.

IMAGES – Main street Killin and Eachaig, Kilmun

The main intention of the affordable housing policy is to support such households through provision of more affordable housing.

Housing sites, depending on location and number of houses, will use different solutions of delivering affordable housing: social rented, mid-market private rented, 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) or local authority 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. Section 8 of this guidance covers exceptional circumstances where the policy may be relaxed in terms of either percentage requirement of affordable housing, making a commuted sum and whether housing is to remain affordable in perpetuity.

5. Affordable Housing requirements

This section explains how affordable housing is expected to be delivered on proposed sites in the towns and villages around the National Park, in support of Housing Policy 2 (a)

The preferred location for new housing in the National Park is within the towns and villages. There are a number of sites identified for housing within the Local Development Plan and each site has an indicative number/density identified and an affordable housing requirement set 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.

Housing Policy 2(a) gives support for sites identified in the Plan and appropriate infill sites within town and village boundaries (as identified in the Plan). All sites of 4 or more homes are required to make a contribution to affordable housing provision, with the preference being on site provision. The level of affordable housing will be a minimum of 25% of the total number of homes being provided, however within more accessible rural Loch Lomondside villages 50% will be affordable and within accessible Stirling villages 33% will be affordable. 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. Further information on this can be found in the Population and Housing Background Report. [hyperlink]

MAP from Local Development Plan Affordable housing percentage requirements –

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

Our preference is for affordable housing to be delivered on-site via a Registered Social Landlord (RSL). However, it is recognised that in the rural area there are a number of challenges to delivering affordable housing including small scale nature of sites and gaining RSL involvement. Where this is not possible is other on-site delivery should be considered, such as discounted sale. Appendix 1 gives further information on the different types of affordable housing that could be provided. Appendix 2: Questionnaire to assess affordable housing on sites of 4 or more units in Towns and Villages should be completed and submitted with your application. The questionnaire will indicate the type of affordable housing selected and who is involved in the delivery of the homes.

Where assessments, carried out by the planning authority or community, demonstrate that affordable housing is more suited on a different site, this will be considered. 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 8 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).

PG logo - Further information can be found in our planning guidance on developer contributions.

IMAGE

6. Windfall housing development in towns and villages

Development on small sites and for single houses makes a significant contribution to the new housing supply within the National Park. Windfall housing development includes redevelopment of sites, infill development, subdivision of plots and conversions or change of use.

Infill, redevelopment of sites and subdivision of plots

The affordable housing contribution is dependent on the number of units and the town and village.

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

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

If the house(s) are to be affordable 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.

On sites of up to 3 units in remote rural towns and villages and Balloch, 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, it is recognised that in some instances there may be valid reasons for developing in small phases or at a lower density therefore 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.

Conversions/Change of Use

There is general support for conversions as this reuses an existing redundant building. Where there is an existing use, then a change to housing may be resisted where the original use is safeguarded by policy, such as tourism, retail or community uses unless it complies with the criteria in the policy.

Historical conversions that meet Historic Environment Policy 5 and conversions/change of use of non-historical buildings within towns and villages that provide less than 3 units would be exempt from affordable housing requirements. Further guidance on conversions and renovations in the countryside is within Section 13.

Replacement Houses

Where there are no additional units there is no requirement to provide an affordable housing contribution. Section X of this guidance covers replacement houses in more detail.

7. Sites adjacent or close to Towns and Villages

This section explains how housing opportunities, specifically for affordable housing immediately, may be supported adjacent or close to a town or village. It supports Housing Policy 2(b) in the Local Development Plan.

Housing policy 2 (b) provides additional opportunities specifically for affordable housing provision immediately adjacent or close to a town or village. Housing supported through this policy will need to be maintained as affordable to subsequent and future households in perpetuity. Housing is supported via this policy as an exception where there are no housing allocations or where there are proven difficulties in delivering allocated housing sites within the town or village.

The Local Development 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.

8. Small Rural Communities¹ and Building Groups

The aim of Housing Policy 2(c) is to support small-scale housing development that meets affordable needs in small rural communities¹ and building groups.

There are some opportunities within these communities and building groups for small to medium sized proposals as well as single house developments, such as 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 should 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. The attached questionnaire (Appendix 3) must 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. New houses must meet the other policies within the local development plan on design and siting.

¹ Balquhiddie, Brig O' Turk, Kinlochard, Port of Menteith, Balmaha and Milton of Buchanan

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 assessment of whether a building grouping exists would be undertaken on a case by case basis, however the grouping must contain at least one existing residential property.

As a guide, the proposal must not expand the grouping by more than 100% from the baseline. The 100% rule is calculated in terms of the existing number of housing units within the group as at the start of the 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 which is in keeping with the established building pattern and density. In some cases it will not be appropriate to build the maximum number of units given the characteristics of the building group.

New development should enhance and consolidate the appearance of the particular building group. Sites should not normally break into previously undeveloped fields, where a definable natural boundary exists between the existing building group and the field. Natural boundaries should take precedence over man-made boundaries when defining the extent of a building group.

SG logo - There is more guidance on siting and layout in small rural communities in our design and place-making guidance.

9. Designing an 'affordable' house

The first step to ensuring that a house is affordable is to design a modest house or a house that is designed to meet an identified need.

When considering whether a house is affordable we would expect houses to be a modest size that is commensurate to the needs of the household that will occupy it.

What is a modest house?

An affordable house should provide adequate space that allows the occupier to enjoy a good living environment but without being excessive.

For example, a modestly designed house would not be expected to have additional extra space/rooms such as additional reception rooms studies, games rooms, large garages which are not essential to meet the needs of the household. Small garages are acceptable and will be assessed on a case by case basis.

Sizing Guide

Gross Internal Area*

1 bed –between 50-60sqm

2 bed –between 70-80sqm

3bed –between 95sqm- 100sqm

4 bed – between 100-113sqm

*Gross Internal Area is based on the Royal Institute of Chartered Surveyors (RICS) Measuring Guide and excludes the thickness of the perimeter wall, external open-sided balconies, fire escapes, canopies, voids under stairs, greenhouses, garden stores, fuel stores, open vehicle parking areas. It does not exclude garages, mezzanine floor area, toilets, hallways, cupboards.

Exceptions

In some cases a house may have to be larger than the specifications listed due to special needs requirements or the household having a high number of dependants. This will be assessed on a case by case basis. If your proposal exceeds the limits then a supporting statement should be included with your application to justify the extra space requirements. The house should still be modest.

Permitted Development Rights

When permission is granted permitted development rights for large garages and extensions will be restricted to help ensure the house remains a modest size. The normal planning criteria relating to access to the road, neighbour amenity, wildlife, landscape and heritage considerations etc. will apply. Also, the design must be high quality and meet the criteria of our Design and Placemaking guidance.

IMAGES TO BE ADDED OF EXAMPLES OF AFFORDABLE HOUSES FLOORPLANS

10. Delivery of affordable housing – Who to involve and how to fund?

The Local Development Plan supports a more diverse range and choice of affordable housing within the Park, with the public and private sectors working in collaboration to deliver this.

Funding is generally directed to the housing authorities within the councils (Affordable Housing Investment Programme) and housing associations (Housing Association Grant (HAG)). We work with the housing authorities to influence how funding is allocated in their Strategic Housing Investment Programme.

The Scottish Government's [Rural Housing Fund](#) (£25 million between 2015-2019) provides funding to community organisations, development trusts, landowners, developers and traditional housing providers to develop new affordable housing for ownership or rent, or bring back empty homes back into use as affordable housing in rural areas. Collaboration between groups will be welcomed. Council's also derive funding from other sources such as second home council tax, long term empty homes and financial contributions.

With Public Subsidy

Securing public subsidy 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 17 below provides contacts details for the various housing authorities and Registered Social Landlords operating the area.

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. 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. Depending on the area of the Park, the financial contributions generated by our affordable housing policy will be spent within the National Park area or a defined housing market area. It 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.

11. 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, verified March 2017) 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 on a notional plot size of 400sqm within a 4-6 unit development and the valuation of land for social rented. The size of the plot may have only a limited effect on value with location and the size of the dwelling that can be accommodated being more important.

Table 2, Value of Financial Contribution (Commuted Sum)

Location and Size of Plot	Unrestricted Land Cost per unit (based on 3 bed house) £	Social Rent Land Cost (3 bed house) £	Commuted sum per unit
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

Commuted sums – how it works in practice

<p>Site of 4 units or more in Towns and Villages (including conversions) 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 6 units: In Accessible Rural - Loch Lomondside 50% required to be affordable where on-site cannot be delivered so commuted sum taken – Commuted sum is £30,000 x3* = £90,000. <i>* Note: 3 units is 50% of total site numbers which is 6 units.</i></p> <p>In Accessible Rural – Stirling town/village 33% required to be affordable where on-site cannot be delivered so commuted sum taken – Commuted sum is £27,500 x2* = £55,000 <i>* Note: 2 units is 33% of total site numbers which is 6 units</i></p> <p>In Remote rural 25% required to be affordable Commuted sum is £20,000x1.5* = £30,000 <i>* Note: 1.5 units is 25% of total site numbers which is 6 units</i></p>	<p>Sites of 3 units or less in Towns and Villages (including conversions) 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>For a site developing a single dwelling --100% affordable or commuted sum - In Loch Lomondside area the commuted sum is £27,500x1 = £27, 500</p> <p>For site of two dwellings -100% affordable or commuted sum – In Loch Lomondside area the commuted sum is £27,500x2 = £55,000</p> <p>In Accessible rural Stirling area the commuted sum is £25,000x2 = £50,000</p> <p><i>Note: this policy does not apply for sites in Remote Rural area.</i></p>	<p>Sites at edge of villages or towns, in Building Groups and Small Rural Communities (including conversions) 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>
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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.

12. 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 undertake 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 the Park Authority. The report must be produced by a suitably qualified person and evidence provided to support the costing. The sensitivity of providing such information is acknowledged 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 not likely that we would be willing to negotiation 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.

13. Conversions and renovations in the countryside

There is general support for conversion of a redundant 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 conversion applications in the countryside tend to be for conversions of traditional rural buildings but conversions could also be a modern building where a hotel or commercial property is changing use. Some change of use to housing may be resisted where the original use is safeguarded by policy, such as tourism, retail or community uses unless it complies with the criteria in the policy. It is recommended that supporting information is supplied with any application stating how long the building has been redundant, what the previous use was and why the building can no longer be used or is needed for this purpose.

It is recognised that conversions are often small projects and have associated abnormal costs, particularly if the building is of historical interest or is a traditional building. Therefore, as stated in Section 6 above on windfall housing in towns and villages, any conversion or change of use (even if not traditional or historical) of less than 3 units within a town or village would be exempt from affordable housing requirements.

However, in the sensitive countryside location where housing policy is more restrictive, only conversions of under 3 units that meet the Historic Environment Policy 5 would be exempt from affordable housing requirements. Any change of use that is not meet Historic Environment Policy 5 within the countryside location would either have to be affordable or where the building is not suitable to be an affordable house then a financial contribution would be acceptable. Flexibility is offered if there are abnormal costs and this is covered in Section 12 above – Development Viability.

Further guidance on Historic Environment Policy 5 and conversion of traditional buildings is contained within the Design and Placemaking Guidance and if the building is listed or in a conservation area then further guidance on repairs and alterations can be found in the Listed Building and Conservation Area planning guidance.

14. Replacement houses

We generally support the replacement of existing houses that do not meet modern energy efficiency standards and have limited architectural merit.

We support replacement houses in many cases where the house is of poor quality design and materials, and does not meet modern energy efficiency standards. However, where the existing house is of traditional vernacular quality we encourage the refurbishment rather than replacement. In instances where a traditional house is in a state of disrepair then a structural engineers report may be required to confirm that the building is realistically beyond repair and it is difficult to retrofit energy conservation requirements. Demolition will not be permitted unless it can be demonstrated that the building cannot be retained or repaired.

Where an application is supported it would be expected that the re-use of demolition materials would be maximised. It is likely that a protected species survey will be required with any application that involves demolition of an existing house to check for bats and birds and ensure appropriate mitigation is put in place.

The replacement house does not always have to match the style and appearance of the original house but any new design approach must be in line with the Design and Placemaking guidance would be acceptable.

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.

There are no affordable housing requirements for replacement houses and any existing occupancy restrictions would be transferred to the new house unless a separate application is made to remove it.

15. Housing in the countryside

The primary functions of the countryside are agriculture, forestry, nature conservation and other uses appropriate to the countryside including tourism and recreation. The main focus is that new housing is associated with sustainable management of a rural businesses relating to these primary functions.

New housing is limited in the countryside to instances where it is demonstrated as necessary to support the sustainable management of:

- An established rural business, or
- A newly formed croft.

A rural business is one that requires a rural location such as farming, forestry, nature conservation or some tourism related activities. In the countryside there is also support for:

- Conversions, and
- New affordable housing in building groups or adjacent to town and villages,

There is a separate guidance relating to these matters above (see Section X and X).

Housing Policy 2 (d) states that occupancy conditions will be 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.

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.

Crofts

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.

A new croft must be 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.

Crofts/Farms and Estates

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/farm;**
- **how the proposal relates to existing or proposed diversification projects;**
- **niche-marketing of products.**

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 normally be required to be maintained as affordable in perpetuity.

16. Further advice

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.

Please contact the planning team at 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.

17. Glossary

Registered Social Landlord (RSL) - The general name for a not-for-profit housing provider approved and regulated by Government. The vast majority of Registered Social Landlords are housing associations. Housing associations provide homes for people in housing need i.e. social housing.

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.

Rural Business - Business that requires a rural location such as agriculture, forestry or tourism related activities.

18. Useful Contacts

Council Housing Service	Housing Associations Operating in the Area
ARGYLL AND BUTE	
<p>Argyll and Bute Council Kilmory, Lochgilphead, Argyll PA31 8RT Telephone: 01546 602127</p>	<p>Argyll Community Housing Association (ACHA) (Cowal) Dolphin Hall, Manse Avenue, Dunoon, PA23 8DQ Telephone: 01369 708688</p> <p>Argyll Community Housing Association (ACHA) (Helensburgh & Lomond) 31 James Street, Helensburgh, G84 8AS Telephone: 01436 658700</p> <p>Dunbritton Housing Association 1st Floor, 32 High Street, Dumbarton, G82 1LL Telephone: 01389 761486</p> <p>Fyne Homes Housing Association 63 Hillfoot Street, Dunoon, PA23 7DR Telephone: 08456 077117</p> <p>Link Housing Association Ltd. Watling House, Callendar Business Park, Falkirk, Fk1 1XR Telephone: 03451 400 100</p>
PERTH AND KINROSS	
<p>Perth and Kinross Council 2 High Street, Perth PH1 5PH Telephone: 01738 475000</p>	<p>Hillcrest Housing Association 55 Huntingtower Road, Perth, PH1 2LH Telephone: 08448 921099</p>
STIRLING	
<p>Stirling Council Viewforth, Stirling FK8 2ET Telephone: 0845 277 7000</p>	<p>Rural Stirling Housing Association Ltd Stirling Road, Doune, Perthshire, FK16 6AA Telephone: 01786 841101</p>
WEST DUNBARTONSHIRE	
<p>West Dunbartonshire Council Garshake Road, Dumbarton, G82 3PU Telephone: 01389 737000</p>	<p>Dunbritton Housing Association Link Housing Association (see details above)</p>

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 Private Rented
- Shared Equity
- Shared Ownership
- Housing sold at a discount i.e. (low cost housing for sale including plots for self-build)

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. In some cases the RSL is the developer. This is where an RSL has purchased or been gifted a plot of land and then houses or flats are constructed by the RSL using funding from the government. Once constructed the houses or flats would be owned and managed by the 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 Private Rented

Definition:

This is accommodation provided by either a developer or a RSL/Housing Authority. In the National Park mid market rentals are often delivered by large rural estates. 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 market rent. In the case of unsubsidised development, i.e. development constructed and managed solely by a private landlord, 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 open market.

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 towns and villages 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. The illustration sets out how this would work in reality.

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.

We would wish to ensure the association has put in place an obligation to ensure the house is sold to a new owner from the housing waiting list.

Shared Ownership

Definition:

This is usually 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 of 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 but it could be operated by a private landlord such as an estate.

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 should remain affordable in perpetuity. The Rural Housing Burden can specify clauses to those required under a shared equity scheme listed on pg X. In the National Park area there are housing associations who offer shared ownership where an eligible occupier (a person on the housing waiting list) can purchase a 25%, 50% or 75% share depending on how much the purchaser can afford. A monthly occupancy payment is paid to the housing association based on the size of the share that the association still own (like a rent). Often after a year there is an opportunity for the occupier to buy 100% of the house. We would wish to ensure that the association has put in place an obligation (the rural housing burden) to ensure the house is sold to a new Sharing Owner from the housing waiting list, so remains affordable in perpetuity.

If a private developer wishes to own the share of the property then they would be required to enter in a legal agreement and agree clauses to secure the house(s) remain as affordable in perpetuity similar to those outlined under discounted sale option.

Housing sold at a discount (including self-build plots)

Definition:

A property is constructed and marketed and sold 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 mechanism would incorporate an option to lease at mid-market rent to give the owner flexibility. The discount 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. The proposed property must be used as the household's main dwelling.

The discounted price would be calculated from the market value of the house on the open market. This discount percentage on the house price will be written into the deeds to apply in perpetuity and is index linked. 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 income for the area but taking account of the land and build costs. The NPA will consult the housing authority to seek advice on whether they consider the discount value to be an appropriate level. The discounted sale value would not be less than the build costs to ensure the scheme is 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.) For houses in the remote rural area, where house prices are lower, then the percentage is likely to be set at 80% of the market value and in the accessible areas it is likely to be set at 60% of the market value.

A planning obligation (also known as a Section 75 legal agreement) would be used to control that the property must be used as the household's main dwelling. There is no eligibility criteria that the occupier must meet but the house must be designed as an affordable unit (see section x) with permitted development rights removed.

The house shall only be sold, transferred or otherwise disposed of to a person who will use the property as their main dwelling. On selling the vendor must write to us, as the planning authority, requesting that the planning authority fix the maximum sale price. The request shall be accompanied by an independent valuation which has valued the property. We would then have 28 days to confirm the max sale price which is based on between 60-80% of the open market value. As a guide, 3 months advance warning is considered an appropriate timeframe for notify the planning authority of the intention to market a discounted house.

What happens if the occupier falls in arrears of mortgage payments?

In the case where a mortgage lender repossesses a house then if a sale in accordance with the discounted sale mechanism would not enable the lender to recover the whole of the outstanding loan and associated costs then the amount of the discount would be reduced, potentially to zero, and, if necessary, the requirement that the property would be occupied as a permanent home would be removed so as to seek to ensure a full recovery for the lender. This should ensure lenders are willing to lend where a person has a limited deposit.

For self-build plots, will the legal burden controlling sale price and occupier stop me getting a mortgage?

It is likely that you would have to get a specialised mortgage product for self-build. You should seek specialist independent mortgage advice. This is not a planning matter. It is recognised that not every person with an affordable need would have enough money to undertake a self-build project especially when land is valued low due to affordable housing requirement. Other forms of affordable housing such as social rented may be more suitable in this case or funding may be able to be sought from a specialised lender.

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 Local Development 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

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.*

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 m²)?

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.

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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 self-build

This questionnaire must be completed for all self-build proposals where the house must be affordable and must be submitted with the planning application. This questionnaire asks detailed questions and this information will be kept confidential.

Section 1 - Details of Proposal

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

2. Size of the proposed house (internal floor space in m²)?

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 *Evidence (including available documents) to prove your application was accepted must be submitted separately and this will be checked by the NPA.*

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Section 2 - Declarations

- 1. Permanent House** - Is it your intention to use this as your permanent dwelling house?
Yes/No/unsure
*Note: We only permit affordable houses that are used as permanent homes, not second homes.
2. 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 will occupy the house as their permanent residence?
Yes/No
3. 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.

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.