

West Suffolk Affordable Housing Supplementary Planning Document

April 2026

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1. Introduction

- 1.1. The delivery of mixed and balanced communities is a key element of good planning and helps to promote healthy and safe communities. Providing a good choice of new homes, including well-integrated affordable housing is integral to achieving good place shaping.
- 1.2. The delivery of affordable housing in West Suffolk will help to meet the council's [strategic priorities](#). It will help support the creation of a sustainable long-term future for communities whilst enabling processes that optimise the quantity and mix of affordable housing to meet West Suffolk's housing needs.
- 1.3. The purpose of this supplementary planning document (SPD) is to help applicants (including registered providers) interpret and meet the requirements for affordable homes set out in national and local planning policies, supporting [pre-application advice](#) discussions and the submission of planning applications. It is a material consideration when making planning decisions.
- 1.4. In particular this SPD gives guidance on:
 - The local plan affordable housing requirements and how policies are applied.
 - The on-site affordable housing contributions being sought from housing developments.
 - Rural exception sites.
 - Providing affordable housing through on-site and off-site contributions.
 - Development viability impacts.
 - Section 106 agreements for affordable housing provision.
 - Affordable housing providers.
 - Management and occupancy arrangements.
- 1.5. This SPD also provides a summary and links to other sources of information that relate to the delivery of affordable housing such as the [Housing Needs for Specific Groups report](#) (2021) and [housing evidence update](#) (2024).
- 1.6. West Suffolk has a good track record of delivering new affordable housing. Between the financial years 2019 to 2020 and 2024 to 2025, 1,269 new affordable housing were delivered in West Suffolk on larger sites (10 units and above or over 0.5 hectares). This represents 32 per cent of all net housing completions, indicating that the council has been successful in delivering over its 30 per cent policy requirements as set out in the previous local plan. Further information can be viewed in the [West Suffolk Authority Monitoring Report](#) (AMR).
- 1.7. This document replaces all previous versions of the West Suffolk Affordable Housing Supplementary Planning Document (SPD). Should there be a change in circumstances, including updates to Government

policy and the adoption of updated housing policies in a new local plan, this SPD will be reviewed.

2. Planning Policy context and local evidence

National Planning Policy Framework

- 2.1. This supplementary planning document (SPD) has been prepared in accordance with national and local policy and guidance. In addition, it considers other policy and evidence documents prepared by and for the council. These are summarised below.

National Planning Policy Framework 2024(NPPF)

- 2.2. The [National Planning Policy Framework](#) (NPPF) sets out the Government's planning policies for England and how these are expected to be applied.
- 2.3. The NPPF provides a framework within which locally prepared plans for housing and other development can be produced, including for the delivery of affordable housing.
- 2.4. The NPPF (Paragraph 61) makes clear the Government's objective to 'significantly boost the supply of homes with the overall aim being to meet an area's identified housing need, including with an appropriate mix of housing types for the local community.'
- 2.5. Local authorities should establish the size, type and tenure of housing needed for different groups in the community including those who require affordable housing.
- 2.6. The NPPF elevates the importance of social rent as a tenure. It specifically requires that the need for social rent homes is assessed (paragraph 63), and that the minimum proportion of social rent homes required is set out within planning policy (paragraph 64).
- 2.7. National Planning Policy Framework paragraph 11(d)ii highlights its affordable housing policies as one of the key areas local planning authorities should have particular regard to when determining planning applications under the 'presumption in favour of sustainable development'.
- 2.8. [Planning Practice Guidance](#) (PPG) provides extra detail and guidance to support national planning policies, including how to assess the need for market and affordable housing and how to enable their delivery.
- 2.9. Design of new developments, including affordable housing, is also a key consideration. National guidance currently includes:
- [Building for a Healthy Life](#)
 - [National Design Guide](#)

Local housing policy and guidance

- 2.10. Affordable housing delivery forms a key part of West Suffolk Council's four [Strategic Priorities](#) and in particular to provide 'affordable, available and decent homes.' The principal reports and evidence that set out the council's approach to achieving the above are listed below:
- 2.11. [West Suffolk's Housing, Homelessness Reduction and Rough Sleeping Strategy](#) was adopted in 2024. It sets out the council's strategic priority for everyone living within West Suffolk to enjoy a good quality of life with access to suitable, and affordable housing regardless of their income.
- 2.12. The [West Suffolk Local Plan 2024-2041](#) sets out a range of affordable housing targets for West Suffolk, based on an assessment of viability in the district, and makes provisions for rural exception sites and the conversion of rural buildings for affordable housing. This supplementary planning document (SPD) provides additional guidance on the following local plan policies:
- Policy SP16 – Affordable Housing
 - Policy SP17 – Housing Type and Tenure
 - Policy SP18 – Rural Exception Sites
 - Policy LP14 – Housing Needs for Specific Groups
- 2.13. A number of neighbourhood plans have been prepared and/or are under preparation and these may include their own requirements for affordable homes. Further details can be found on the council's website at [neighbourhood planning](#).
- 2.14. [The Housing Needs for Specific Group report](#) (HNSG) and [housing evidence update](#) for West Suffolk assesses the need, size, type and tenure of housing needed for specific groups in the community, which includes an assessment of affordable housing needs. This has informed the local plan and housing strategies, which seek to meet housing needs, support a healthy economy and achieve a 'balanced' housing market.
- 2.15. The housing register for West Suffolk provides more local detail about the number of households in need of affordable housing in the district. The housing register currently shows a high overall requirement for affordable dwellings based on a one-to-five-bedroom need.
- 2.16. The Government's [local authority housing data](#) shows that on the 31 March 2025 West Suffolk had 2588 households on the housing register. This represents the number of households with an identified housing need and is made up of families and vulnerable people. The households on the housing register require social and affordable rented homes.
- 2.17. This register does not include those households interested in routes to affordable home ownership such as shared ownership or discounted market sale as this is retained by the registered providers. When required, the council will obtain this data.

- 2.18. The [Affordable Housing Guide](#) has been produced by the council to help explain what affordable housing is, the different tenures available and the different methods for delivering affordable housing. It is specifically aimed at helping individuals, community groups, parish councils and small and medium enterprise housebuilders who are interested in understanding and exploring the opportunities for providing new affordable housing within a village and community.

3. Providing affordable housing

- 3.1. It is important that everyone living in West Suffolk has the opportunity to live in a decent and affordable home. An action in the West Suffolk Housing Strategy is to ensure we "Work in partnership with registered providers and partners to develop formal agreements to facilitate system working at the earliest possible stage when delivering new housing schemes."
- 3.2. This reflects the commitment of West Suffolk to help local people who cannot afford to buy or rent a home on the open market as well as ensuring the homes we deliver are better quality homes, that are safe and secure and match the needs of those living in the area.

What is affordable housing?

- 3.3. The National Planning Policy Framework 2024 (NPPF) (Annex 2: Glossary) provides an affordable housing definition and specifies the affordable housing products available:

"Affordable Housing:

Housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

a) **Social Rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.

b) **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the government's rent policy for Affordable Rent, or is at least 20 per cent below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

c) **Discounted market sales housing** is that sold at a discount of at least 20 per cent below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

d) **Other affordable routes to home ownership*** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20 per cent below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to government or the relevant authority specified in the funding agreement." *

* NB: These products will be considered, subject to the evidence of need. (The council's preferred choice for home ownership is shared ownership evidenced by the [Housing Needs for Specific Group report](#) (HNSG) report).

- 3.4. Homes that do not meet the above definition of affordable housing, will not be considered as affordable housing in West Suffolk. When new products emerge, which meet the Government's definition, they will be considered as affordable housing for planning policy purposes. Gypsy and Traveller pitches will only be classed as affordable housing units where they are managed under legal agreements by a registered provider (RP), the council or Suffolk County Council, subject to a nominations agreement and occupied by a nominee of the council's choosing.
- 3.5. The type and tenure of affordable housing required on development sites is determined by consideration of the following:
- West Suffolk Local Plan Affordable Housing Policy.
 - Neighbourhood Plans.
 - Housing Needs for Specific Groups Report (latest report).
 - Local housing needs surveys and/or rural profiling data.
 - Housing register and/or Choice Based Lettings data
 - Availability, supply and demand of existing stock.
 - Local housing market.
- 3.6. As well as the scale and need, the dwelling mix will depend on the nature of the development, the location and constraints of the site, the tenure profile of the surrounding area, the facilities available locally and any local development aspirations for the area.
- 3.7. The council's preference on the housing type and tenure (Policy SP17) of affordable housing will form the starting point for negotiations with the council's Strategic Housing Team.

4. Delivering affordable housing and local planning policy

- 4.1. The council will expect major developments to contribute towards the delivery of affordable housing in accordance with adopted local plan policies. These policy requirements have been tested as viable and therefore are considered deliverable on all qualifying developments. It should be noted that different criteria will apply in relation to rural exception sites (see Policy SP18 and paragraphs 4.51 to 4.59 below).
- 4.2. The affordable housing provided must be made available solely to people in housing need at an affordable cost and must include provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision in perpetuity.
- 4.3. The following section of the supplementary planning guidance (SPD) sets out guidance in applying adopted local plan policies that relate to affordable housing.

Policy SP16 Affordable housing

When will Policy SP16 apply?

- 4.4. Policy SP16 will be applied to all proposals for development on sites of ten or more (net) homes or with a site area of 0.5 hectares or more. The provisions of this policy will be secured through a condition and section 106 agreement to accompany the planning permission.
- 4.5. To ensure the delivery of mixed and balanced communities and in response to housing need, the policy requires the following:
 - 40 per cent of homes to be affordable on greenfield sites.
 - 30 per cent of homes to be affordable on brownfield sites.
- 4.6. The policy clarifies that where this would result in a requirement for a percentage of a dwelling to be affordable, this should be rounded up (0.5 or above) or down as appropriate to a whole number.

Viability testing

- 4.7. There may be circumstances where variations to the policy requirement are justified on viability grounds. A viability assessment is a process of assessing whether a site is financially viable, by looking at whether the value generated by the development is more than the cost of developing it taking into account planning policy requirements. In such circumstances it is expected that the maximum amount of affordable housing that viability will allow will be provided.
- 4.8. [Planning Practice Guidance](#) (PPG) sets out the Government's recommended approach to viability assessments for planning. The approach supports transparency in the viability assessment process so that it is clear which policy requirements will inform planning decisions

including the contributions expected from the developer (For example, the level and type of affordable housing and supporting infrastructure including education, transport and health). The site allocations in the West Suffolk Local Plan have been tested against the plans policy requirements and were found to be viable.

- 4.9. It is up to the applicant to demonstrate whether particular exceptional circumstances justify the need for a site-specific viability assessment at the application stage. The approach to viability for decision taking should accord fully with the latest guidance set out in the PPG and Appendix 1 of this supplementary planning guidance (SPD).

Provision of housing on-site

- 4.10. Affordable housing will be provided on-site unless it can be demonstrated that exceptional circumstances exist.
- 4.11. The council recognises that there can be exceptional circumstances where an alternative to the inclusion of affordable housing on-site may be appropriate.
- 4.12. On-site provision will always be the council's preference. Off-site provision or a commuted sum will, however, be considered where it is robustly justified.
- 4.13. The alternatives to on-site provision can be discussed following a robust viability appraisal. Where alternatives to onsite provision are being proposed on financial grounds, these should be supported by a robust viability appraisal prepared by the applicant and submitted to the council for consideration. Once a S106 agreement is signed, a variation is not usually considered for five years, unless the council agrees alternative terms need to be drafted to help facilitate the delivery of affordable homes.
- 4.14. In the exceptional circumstance that off-site affordable housing has been adequately justified and agreed, land should be provided at no cost to an RP or other body identified by the council and the gap between construction costs and what a registered provider (RP) or other body is able to afford should be reflected in negotiations between developers and landowners.
- 4.15. Where such issues could reasonably have been anticipated and addressed prior to the submission of an application, the application is likely to be refused.

Type and tenure

- 4.16. The tenure mix of affordable homes should be identified through discussions with the strategic housing team. For further information and guidance please see the section on Policy SP17 Housing Type and Tenure paragraphs 4.43 to 4.50.

Distribution of new affordable housing within the development site

- 4.17. Affordable homes should be distributed and well-integrated across the development. The nature and size of the proposed development will influence the distribution of the affordable housing and in all cases, it should be an integral part of the development. The density on a given site will need to have regard to its wider context and other policies associated with the local plan.
- 4.18. Affordable homes should be indistinguishable from the market housing on the same site and delivered in small groups or clusters of no more than 15 dwellings. On large sites, RPs may prefer small clusters of units for management reasons. In exceptional circumstances, such as a development of flats, it may be appropriate to have the affordable housing in one location within the development (providing that this will still create a balanced and sustainable community).
- 4.19. Local best practice suggests that the affordable housing in smaller villages should not be concentrated in clusters of greater than six properties.
- 4.20. On phased developments or large developments split into parcels of land, developers must consider the clustering of affordable housing on neighbouring parcels to ensure the even distribution of affordable housing clusters throughout the development area.

Space standards

- 4.21. All new homes should meet or exceed the [nationally described space standards](#). They should be delivered to maximum occupation and be of the appropriate type and size to meet local needs as informed by the council's latest evidence on local housing need.

Efficient use of land

- 4.22. Where a larger site has been deliberately sub-divided into smaller development parcels to avoid the requirements of this policy, planning permission will be refused.
- 4.23. All proposals should demonstrate an efficient use of land and ensure that opportunities for affordable housing are not being artificially restricted, for example by proposing inappropriately large homes, or a level of development below the 10-home threshold. In assessing such proposals, the council will take into account the site characteristics and local context.

Review mechanism

- 4.24. Where a proposal is being considered that does not meet local plan affordable housing requirements, the council may seek a review of

viability of the scheme, post decision, with the aim of achieving policy compliance over time.

- 4.25. This review will allow for any improvements in scheme viability between the date that planning permission was granted and later phases of the scheme (such as through reserved matters applications) with the aim of achieving policy compliance.
- 4.26. The review mechanism, secured by legal agreement, will specify a trigger point or points for undertaking a review of viability. Any further provision or contributions secured via the review mechanism will be capped at the level of the minimum local plan affordable housing policy requirement, taking into account what was already secured at the time of determining the application.

Other issues

Vacant building credit

- 4.27. The [Planning Practice Guidance](#) (PPG) provides an incentive for brownfield development on sites containing vacant buildings. Where a vacant building is brought back into any lawful use or is demolished to be replaced by a new building, the developer should be offered a financial credit equivalent to the existing gross floorspace of relevant vacant buildings when the local planning authority calculates any affordable housing contribution which will be sought. Affordable housing contributions may be required for any increase in floorspace. This applies when calculating either the number of affordable housing units to be provided within the development or where an equivalent financial contribution is being provided.
- 4.28. The council will apply the vacant building credit to the building, where a building is wholly vacant and to be redeveloped completely, this may result in a proportionate reduction of the affordable housing contribution.

Design of new affordable housing

- 4.29. To ensure the creation of mixed and integrated communities the affordable housing should be 'tenure blind'. This means that it should not be visually distinguishable from the market housing on the site in terms of build quality, materials, detailing, levels of amenity space and privacy. Reductions in size, use of sub-standard materials, or poor finishing and detailing are not an acceptable shortcut to affordability.
- 4.30. The council requires that all new housing proposed should meet or exceed the [Nationally Described Space Standards](#) (NDSS) for each dwelling type in accordance with Policy SP16. The delivery of NDSS should be read in conjunction with Building Regulations requirement M4 (2) 'accessible and adaptable dwellings.'
- 4.31. Developers should avoid designs that would result in high maintenance and service affecting the affordable part of the development. When

designing a scheme, it is recommended that applicants liaise with West Suffolk Council's Planning and Strategic Housing Team early in the design process.

- 4.32. The [Suffolk Design Guide](#) provides further details, identifying the principles that should be followed to deliver good quality design of new development across Suffolk. These principles apply equally to affordable housing and market housing.
- 4.33. Where sites or areas are subject to other guidance prepared and/or approved by the council for example a masterplan or design codes, developers must consider the affordable housing requirements carefully to reflect all appropriate guidance.

Flatted development

- 4.34. Individual flats within a mixed tenure block will not be attractive to RPs, therefore, where flats are to be provided, the affordable homes should be in a separate building which enables the registered provider (RP) to acquire the freehold and management control of the block.

The phasing of affordable housing provision

- 4.35. Affordable housing units must be provided without unreasonable delay; as a guide, phasing of affordable housing delivery should generally be commensurate with market housing, considering the phasing of other infrastructure. However, the council will consider the timing of affordable housing delivery on a case-by-case basis.
- 4.36. The timing of the delivery of the affordable housing is particularly important on larger schemes, where poor timing can result in isolated pockets of development and cause problems with infrastructure delivery, leading to a poor living environment for new residents in the short term.
- 4.37. To ensure the latest identified local needs are addressed, sites with multiple phases of development will have the affordable housing provision reviewed for each subsequent phase by the strategic housing team ensuring we deliver the right size and type of housing to meet our current need.

Affordable housing - registered providers

- 4.38. The council will require the affordable dwellings on a new development to be delivered by or transferred to a registered provider (RP), except in the provision of a Build to Rent or Discounted Market Sale Scheme as defined by the National Planning Policy Framework (NPPF). Developers are recommended to involve an RP at the earliest opportunity, to understand the offer levels expected and to take advantage of their experience in the delivery of affordable housing and securing funding, when available.

- 4.39. Although the council will not impose the choice of an RP partner on a developer, it has worked closely with several RPs, which operate within West Suffolk.
- 4.40. West Suffolk Council would expect that affordable rents are affordable to those on local incomes and therefore will require that all affordable rents do not exceed the prescribed local housing allowance.
- 4.41. Where a private developer is obligated to provide affordable housing, they will be required to enter into a Section 106 agreement. The s106 agreement will require that a nominations agreement is entered into with the council to ensure that the affordable dwellings remain affordable in perpetuity.

Funding affordable housing

- 4.42. A significant proportion of affordable housing within West Suffolk and nationally is delivered without any public subsidy from Homes England. Applicants will need to consider this when purchasing land and considering the economics of the development. Applicants are responsible for the delivery of affordable housing and working with RPs is common practice. Therefore, early engagement with an RP is recommended.

Policy SP17 Housing type and tenure

When will policy SP17 apply?

- 4.43. Proposals providing ten or more homes or on a site of half a hectare or more including conversions and subdivisions of existing buildings as appropriate.

Housing tenure, type and size

- 4.44. Policy SP17 sets out a range of housing tenures, types and sizes which should be provided in new residential development.
- 4.45. The exact tenure mix of affordable housing should be identified through discussions with West Suffolk Council's Strategic Housing Team and will be considered on a site-by-site basis. Provision will need to be in accordance with Policy SP17 and take into account the latest housing data of the surrounding area and the prevailing need for affordable housing.
- 4.46. In terms of tenure, the overall affordable housing target is that 67 per cent of the total dwellings are social and/or affordable rented with a preference to social rent and 33 per cent affordable home ownership with a preference to shared ownership. Affordable rents will be capped at 80 per cent of the market rent (including any service charges) and within the local housing allowance (LHA) to ensure they remain affordable in perpetuity.

- 4.47. Where proposals include an affordable housing tenure mix that is inconsistent with local policy and guidance this may lead to a refusal or delay in obtaining planning permission.
- 4.48. The council's priority is for affordable houses which better meet the housing needs of the district, rather than flats. The council is unlikely to support a scheme that proposes the entire provision of affordable homes as flats unless the proposal is an entirely flatted scheme and would meet the requirements of national and local policies.

Accessible homes

- 4.49. All new homes must be built to building regulations M4(2) '[accessible and adaptable](#)' standard, with around 13 per cent of affordable housing built to building regulations M4(3) '[wheelchair user](#)' standard (or successor standards) as referenced in Policy SP17 unless site specific factors mean that those standards cannot be achieved or would make the development unviable. M4(3)(2)(b) wheelchair accessible standard is the council's default preference as this will provide a fully adapted property ensuring all a wheelchair users needs are met. When carrying out a needs analysis at the pre application or application stage consideration can be given to reduce this to the M4(3)(2)(a) wheelchair adaptable standard if a need for M4(3)(2)(b) is not identified. In circumstances where these standards cannot be met, robust evidence should be submitted to the satisfaction of the council justifying the proposed lower standard. It is recognised that in affordable low rise blocks installation of a lift may place excessive maintenance and service obligations on the RP threatening viability. In such circumstances where omission of a lift has been fully justified it is expected that ground floor flats will be M4(2) compliant and the council will apply discretion on the upper stories with the expectation that accessibility will be maximised. Although not a policy requirement proposal which deliver market homes to M4(3) standard are also encouraged.
- 4.50. Building Regulations 2015 M4(2) or subsequent updates, will provide accessible and adaptable accommodation for everyone, from young families to older people and individuals with a temporary or permanent physical impairment, to create sustainable developments for the future. This is particularly important for supported housing which can include sheltered housing schemes, such as extra care, designed specifically for older people, and supported housing schemes for vulnerable groups.

SP18 Rural exception sites

When will policy SP18 apply?

- 4.51. This policy supports the provision of affordable housing in villages and settlements where other policies in the local plan would normally restrict development.
- 4.52. Policy SP18 permits small-scale affordable housing developments adjacent to existing villages in the countryside as an exception to normal

policy. This only applies where the proposed development is small-scale and well connected to the facilities within the village and where affordable housing is required to meet recognised local need in those villages.

- 4.53. The National Planning Policy Framework (NPPF) adds that in rural areas, housing should respond to local needs particularly for affordable housing, including through rural exception sites, where appropriate. Consideration can be given to allowing some market housing where it would be essential on viability grounds to facilitate the provision of additional affordable housing to meet identified local needs.
- 4.54. The size of an exception site should be proportionate to the size of the settlement and reflect local need. As a guideline they are likely to consist of:
- No more than 10 units in a larger village.
 - No more than six units in a smaller village.

As a maximum exception sites should not be larger than 1 hectare in size or exceed 5% of the size of the existing settlement.

- 4.55. An application for affordable housing to meet local needs will only be viewed favourably where:
- The need is proven - this must be based on robust evidence using an up-to-date profile of the village, such as rural profiling data, neighbourhood plan and evidence through housing needs surveys.
 - The need cannot be met on other more suitable sites in a nearby town or the village.
 - The site is suitable in all other respects.
- 4.56. The new housing should:
- Be delivered through a registered provider (RP) or other body recognised by the council (including a community land trust, or exceptionally with the involvement of a developer).
 - Meet the type of local need identified.
 - Be available to people with a local connection as a matter of priority.
 - Remain affordable in perpetuity (this is explained further in paragraphs 6.11 – 6.14).
- 4.57. To encourage rural exceptions developments, the council will:
- Promote the rural exceptions policy with parish councils, supporting relevant neighbourhood plans and housing needs surveys.
 - Give advice from the information it holds on rural needs (through the appointed housing officer).

- 4.58. While the whole of a rural exceptions scheme is normally expected to deliver 100 per cent affordable housing, the local planning authority will consider supporting opportunities to bring forward rural exceptions sites

that will provide affordable housing to meet an identified local need by allowing a small amount of market housing on these sites that would help to facilitate this. The proportion of market housing must never exceed the affordable housing on site. Given that such housing development would only proceed on an exception basis it must be demonstrated that the market housing is the minimum necessary to ensure the overall viability of the site. It is expected that the land value achieved to reflect this is considerably lower than that achievable on an unfettered housing development site.

- 4.59. Where rural exception sites are proposed, they should take account of relevant policy constraints including the provisions of any conservation area appraisals and/or management plans, village design statements, parish plans or neighbourhood plans.

Local connection criteria

- 4.60. Affordable housing within West Suffolk will ordinarily be allocated in line with the prioritisation criteria detailed in West Suffolk's Allocation Scheme. On certain rural sites, the council may seek to prioritise the letting and or sale of affordable housing to those with a local connection to the parish in which the homes are being developed.
- 4.61. The exact definition of local connection applying to a particular scheme will be clearly set out in the Section 106 agreement, where applicable.
- 4.62. Any local letting policies will be available on West Suffolk Council website in accordance with the Housing Act 1996.

Policy LP14 Housing need of specific groups

When will Policy LP14 apply?

- 4.63. This policy supports the delivery of accommodation for the growing elderly population and those with special housing needs such as vulnerable people or people with disabilities in West Suffolk.
- 4.64. Extra care and continuing retirement communities often provide self-contained units for sale to meet the needs of a growing older population. Extra care housing can take a variety of forms which can influence whether it is classed as a [C2 \(Residential Institution\)](#) or [C3 \(Dwelling House\)](#). The nature and type of service and accommodation in a scheme will determine the use class and therefore whether it needs to accord with the provisions to provide affordable housing on site as part of Policy LP14.
- 4.65. For the purposes of this supplementary guidance, extra care housing will be regarded as a model of housing that combines independent housing with flexible levels of care and support. Schemes might incorporate purpose-built, self-contained and accessible rented, shared ownership, or leasehold accommodation. Extra care schemes will be subject to planning obligations to contribute to affordable housing under s106 agreements

depending on the specific characteristics of the relevant scheme. The obligation to make an affordable housing contribution will depend on which Use Class Order the council considers the scheme to be.

- 4.66. The council will take all the characteristics of a scheme into account in determining the use class and will not consider any one factor as the defining criterion.

The affordable housing requirement for an extra care scheme

- 4.67. Where a C3 use is determined, an extra care housing scheme will be subject to the provisions of policy SP16 of the local plan and be required to achieve 40 per cent affordable housing on site if on a greenfield development or 30 per cent affordable housing on site if on a brownfield development.

5. The planning application process

- 5.1. All relevant planning proposals should comply with Government guidance and the adopted West Suffolk Local Plan, as supplemented by this supplementary planning document (SPD). Proposals that are inconsistent with local policy may be refused planning permission unless amendments can be agreed with the local planning authority, appropriate planning conditions imposed, or legal agreements introduced to achieve an acceptable scheme.
- 5.2. As part of the decision-making process, the council will need to reach an appropriate balance between a wide range of competing planning objectives and material considerations to manage the development and use of land in the wider public interest. A balance will need to be struck between the relevant policies in the local plan and the specific circumstances of each case.
- 5.3. Appendix 3 of this document contains an affordable housing checklist. This checklist is designed to guide applicants and illustrate what affordable housing related information will be required as part of the planning application process.
- 5.4. For further details on planning conditions, obligations and the s106 agreements, please see the [Planning applications one-stop-shop](#) webpage of the West Suffolk Council website.

Pre-application advice

- 5.5. To help streamline the planning application process applicants are strongly advised to seek pre-application advice from the local planning authority. Engaging in this way helps to identify relevant planning policies and constraints early in the process to avoid delays at the application stage. A range of different options for pre-application engagement are offered by the local planning authority and are set out on the planning pages of West Suffolk Council's [website](#).

Full applications

- 5.6. Full applications should confirm the amount of development proposed, including the amount of affordable housing to be provided, the dwelling mix in terms of tenure and unit size as well as the location of the affordable housing. See the checklist at appendix 3 for further guidance.
- 5.7. In addition, applications should identify if any plots are designed to M4(3) 'wheelchair user' standard and those designated for custom or self-build dwellings.
- 5.8. Where the affordable housing requirement cannot be met, a full viability assessment will need to be submitted. This must be agreed with the council. The applicant shall be responsible for the costs where an assessment needs to be independently reviewed.

Outline applications

- 5.9. If an outline application is made, the council will require applicants to define the affordable housing element of the scheme. This will be secured through planning obligations and conditions. Outline applications are therefore advised to set out the following:
- The percentage of affordable housing to be provided.
 - The indicative dwelling mix and location of the affordable housing.
 - The indicative tenure mix, dwelling types, and sizes.
 - That all homes will meet nationally described space standards.
- 5.10. When not defined at the outline stage a condition will be attached to the outline permission requiring confirmation of the affordable housing mix proposed on the site, details of the specific location of affordable housing within the site, including plot numbers, number of bedrooms, gross internal floor area of each affordable dwelling type and tenure. The dwelling and tenure mix should broadly reflect the indicative housing mix specified within the outline application.

Section 106 agreements

- 5.11. Delivery of affordable housing will be secured through a planning obligation. This will consist of a Section 106 (s106) Agreement. Section 106 of the Town and Country Planning Act 1990 (as amended) allows the local planning authority to enter into a legally binding agreement with anyone who has an interest in the land and with a landowner in association with the granting of planning permission in order to secure planning obligations such as contributions towards or the provision of affordable housing.
- 5.12. The s106 obligations should be completed to allow planning permission to be granted within the statutory eight weeks or 12 week periods, or by an agreed extension to these timescales.
- 5.13. Where affordable housing is to be secured by S106 Agreement, the council will provide its standard draft deed and the applicant will be required to pay the council's legal fee incurred in negotiating and completing the deed as well as the S106 monitoring and reporting fee.
- 5.14. The main heads of terms of any S106 agreement will need to be agreed before instructions to draft a S106 agreement are issued.
- 5.15. The council will be reasonable in applying its policies on affordable housing and will have regard to best practice and other advice, including the [Homes England](#) guidance on promoting mortgage access for affordable housing. The S106 Agreement will comply with the tests in the Community Infrastructure Levy Regulations (Reg 122 or subsequent Regs) and in the National Planning Policy Framework (NPPF) for planning obligations.

- 5.16. If a payment in lieu of affordable housing is agreed, the council will negotiate for payment to be made at an appropriate time during development. All financial contributions secured by S106 agreement will be index linked to the Building Cost Information Service (BCIS) Index.
- 5.17. The council will require all registered providers (RPs) to enter into a nominations agreement with the council to ensure the management and occupation of the affordable dwellings is in accordance with the council's policies. Please see paragraphs 6.1 to 6.14 for further details.

Commuted sum

- 5.18. As noted above, the presumption is that affordable housing will be provided on site. Financial contributions in lieu of on-site provision of affordable housing will only be considered in exceptional circumstances where the council is satisfied that there is a robust justification for the affordable housing not to be provided on site.
- 5.19. The commuted sum payments formula aims to ensure that the housing developer is neither advantaged nor disadvantaged by providing a financial contribution in lieu of onsite provision. The calculation of the commuted sum is simple and transparent and is as follows:
- Step 1. Calculate the open market value of the dwelling(s) on the site that would otherwise be provided as an affordable or social rented or affordable home ownership dwelling. (Including rounding up or down where part of dwelling would be required as per policy SP16).
 - Step 2. Calculate the amount a registered housing provider (or other provider of affordable housing) would pay for the dwelling(s) if it were to be provided as affordable housing for rent or as an affordable home for ownership.
 - Step 3. Subtract the figure at step 2 from the figure at step 1. This is the commuted sum.

How the commuted sum calculation should be applied

- 5.20. The calculation can be used to calculate the commuted sum arising from one or more dwellings not provided on site.
- 5.21. If, for whatever reason, the developer and council agree that there are no properties in the development that could reasonably be used in steps 1 and 2 of the calculation, both parties shall agree on an alternative 'reference' property. The reference property would be a property of the same type as that or those foregone on site, with the same number of bedrooms and in the same location (meaning within the same town or village or broad location) that a RP (or other provider of affordable housing) could reasonably be expected to purchase in the open market to mitigate the non-provision of that dwelling on site.

- 5.22. If a large number of affordable dwellings are to be funded via a commuted sum rather than on site (or off site) provision, the developer and council may agree to a RP offer price (or that of another provider of affordable housing) based on a mix of affordable housing for rent and other routes to affordable home ownership.
- 5.23. Open market values may be derived from web-based information, Hometrack, the Land Registry or from specific valuations.
- 5.24. Registered providers' prices (or those offered by another provider of affordable housing) may be derived from actual offers made for the dwellings concerned, exemplar offers for the type of dwellings in question, whether made by a provider in relation to those particular properties or not, typical values evidenced with reference to similar schemes or the capitalised value of the net rental stream for social and affordable rent (gross rent less service charge, management, maintenance, voids and bad debts), and the value of the first tranche sale plus the capitalised value of the net rental stream for the shared ownership units.
- 5.25. The council does not wish the calculation of commuted sums to place too onerous a burden on developers, and it is expected that in many cases the developer will already be in contract with a registered provider (RP) and therefore have information regarding what a provider would offer or indeed has offered to pay for a particular type of dwelling or tenure. If this information has already been used in the developer's viability appraisal this may be used.
- 5.26. If there is a disagreement in the values and assumptions used, the council will seek independent appraisals through the [District Valuer](#) or via the [Red Book](#).
- 5.27. Should the developer provide no evidence at all, the council reserves the right to use its own calculation, and should the developer not provide any subsequent evidence to the contrary, the council expects that its figures will form the agreed level of commuted sum payment.
- 5.28. An example of a commuted sum calculation can be seen in Appendix 2.

How will the commuted sum be spent?

- 5.29. When financial contributions are received, these will be pooled and spent on the provision of affordable housing to achieve any of the following:
- Development of more affordable housing.
 - Provision of more specialist, larger or costly homes that otherwise would not be provided including supported and adapted accommodation.
 - Acquisition of land for affordable housing and onward disposal.
 - Offset the cost of any land being provided by the council which might otherwise be sold on the open market.

- Purchase of existing or additional units for use as affordable housing. This can include the delivery of temporary accommodation in the short term to address any acute housing needs.
- To provide financial support for the development of affordable housing in West Suffolk.

6. Management and occupancy

Management

- 6.1. The council's preference is for affordable housing to be transferred to a registered provider (RP), or another body recognised by the council (except for the provision of a Build to Rent or Discounted Market Sale Scheme) once it has been built. An agreement with the provider of the affordable housing should be reached at an early stage of the process as it will normally provide some financing for the affordable units. (A list of locally operating RPs can be provided by contacting housing.development@westsuffolk.gov.uk)
- 6.2. Equity share may be more appropriate on smaller schemes and may directly involve the council or RP. In other circumstances, developers may choose to retain ownership of the affordable housing and manage it directly. In any case, the council will want to ensure that appropriate management arrangements are in place.
- 6.3. The council welcomes the opportunity to work with a range of RPs with a local presence in West Suffolk.

Affordability

- 6.4. The council will need to be satisfied that rental levels, service charges and shared ownership or shared equity costs are genuinely affordable to occupants both in the short term and the long term. The council will seek to ensure that all affordable rent levels, including any service charge do not exceed the local housing allowance.

Control of occupancy

- 6.5. The council will ensure that occupancy of the affordable housing units provided is restricted to eligible and qualifying households whose needs are not met by the market. There will be an obligation set within the s106 for RPs or developers who retain the affordable housing to enter into a nomination agreement.
- 6.6. People in housing need will comprise:
 - People nominated by West Suffolk.
 - Those nominated by a registered provider, where the council does not have nomination rights, for example in respect of some intermediate housing and specialist supported housing.
 - Those nominated from other registers of housing need as agreed by the council.
- 6.7. This will include households in the Cambridge Sub Regional Housing Market Area, which have access rights to affordable housing through the Sub Regional Choice Based Lettings Scheme.

- 6.8. Where deemed appropriate, the council will consider negotiating local lettings plans in order to promote the development of sustainable communities, taking into account issues such as the proportion of working households and number of school children.
- 6.9. For rented properties (social and affordable rented housing) the council will expect to be able to nominate 100 per cent of the initial lettings and 75 per cent of re-lets.
- 6.10. For shared ownership and shared equity properties secured through s106 agreements on privately developed sites the council expects that all properties will be advertised through the registered providers or the developer's website, with the provider being able to nominate to 100 per cent of initial sales and re-sales.

Perpetuity

- 6.11. In accordance with the definition of affordable housing, the council will ensure that affordable housing delivered under Policy SP16 either remains available at affordable housing for rent in perpetuity, or the 'release' of development subsidy ([Recycled Capital Grant Fund](#)) at the point of resale is recycled to provide further affordable housing.
- 6.12. All money received as a result of occupants either purchasing their property through the 'right to acquire' or 'right to buy' or acquiring a further share through 'stair casing' should, subject to any statutory restrictions, be used to provide affordable housing within West Suffolk. Recovered Homes England grant must either be paid back to the agency or recycled to provide affordable housing, in accordance with the Homes England guidance on recycled capital grant funding. Equity share arrangements will be set out through a section 106 agreements as a charge on the property.
- 6.13. Affordable rented housing on rural exception sites (Policy SP18) should be provided in perpetuity. Shared ownership dwellings will have the ability to staircase to 100 per cent on rural exception sites but subsequent sales will need to comply with any local connection criteria set out within the s106.
- 6.14. Some rural areas are considered to be within a designated protected area by the Secretary of State where social housing needs to be retained. Therefore, in such areas, a [Designated Protected Area](#) (DPA) waiver will need to be approved by Homes England to allow a purchaser of the shared ownership home to staircase to 100 per cent homeownership.

7. Appendices

Appendix 1: Viability appraisal content

An appraisal will be expected to include as a minimum:

Building costs: to include site works and unit construction works expressed as a price per m² of proposed built form.

Land value: a sum of money available for the purchase of land can be calculated from the value of the completed development minus the costs of development.

Site abnormal: which may be considered to include site remediation; decontamination; or unusual engineering or infrastructure costs.

Professional fees: which should be broken down to include planning application costs; building costs; marketing costs; and sales fees.

Planning obligations: all non-affordable housing s106/CIL costs that will be incurred by the proposal.

Finance costs: which should be costs associated with borrowing incurred over the development period to cover expenditure before receipts are secured.

Contingencies: which should be an allowance to cover the risk of cost overruns on the above and should be at a reasonable level.

Developers profit and/or return: which should be the level of return that is expected for the developer (related to market risk and the needs of investors).

Residential and non-residential market values: expected sales and/or yield for the proposed development broken down by unit type (with evidence of recent sales values for comparable schemes (in terms of location and size of the development) including date of sale, size of property, value achieved and address details).

Grant funding: which should be an allowance for any grant funding secured to deliver any elements of the development, including affordable housing. Applicants will also be expected to demonstrate that they have, as a minimum, considered different options in relation to:

Scale and mix of uses: amendments to scheme layout and design can have a significant impact on value generation.

Phasing of development: whereas high upfront infrastructure costs can have a detrimental impact, bringing forward high value generating uses in the programme will have a converse positive impact. Similarly, discounting the cash flow can assist with overall viability.

Affordable housing mix and tenure: changing the mix and tenure of housing can have a significant effect on the percentage of affordable housing that can be delivered.

This list is not exhaustive, and further information may be requested by the council throughout the appraisal process.

Appendix 2: Calculating a commuted sum.

Example of an off-site contribution

Using the methodology from paragraphs 5.20 to 5.22, the example below indicates an example of the amount of commuted sum that a developer could be expected to pay in lieu of off-site affordable housing provision.

Scenario A*

30 new homes proposed on a greenfield site in Newmarket where with a 40 per cent affordable housing target applies.

This gives an affordable housing target of $30 \times 0.4 = 12$

The estimated open market value of a three-bed semi-detached property in Newmarket is £250,000.

A registered provider or other housing provider would pay approximately £120,000 for that property as an affordable dwelling.

Therefore, the commuted sum is the difference between the open market value and the value paid for an affordable dwelling by a Registered Provider.

Commuted sum payable = $£250,000 - £120,000 = £130,000$ (x 12) =
£1,560,000

*Please note the figures used are hypothetical and do not represent an accurate open market value or an indicative price paid by a registered provider of social housing for a three-bed semi-detached property.

Appendix 3: Affordable Housing Checklist

The list below offers a guide to what will be required in a full planning application submission in relation to affordable housing. For outline planning applications, the list below will not be wholly relevant and submitted documents may show indicative information. This is a guide only; the list is not exhaustive.

- Site plan showing tenures (rented and affordable housing for ownership).
- Floor plans showing tenures with areas (rented and affordable housing for ownership).
- Floor plans showing the location of the wheelchair accessible unit(s), if applicable.
- Elevations of affordable housing and private housing.
- Gross internal floor areas of all affordable dwellings.
- A schedule of accommodation showing number, size (number of bedrooms), type (houses, flats and duplexes etc), plot number and tenure of units, including highlighting wheelchair accessible units.
- Number of bed spaces.
- Phasing plan.
- Distribution of affordable housing in cluster of no greater than fifteen.

The council recommends speaking to registered providers (RPs) early in your project plan as an RPs offer for affordable housing will have an impact on your financial appraisal.

When not defined at the outline stage the submission of the above information will be secured by condition.

Any amendments to a S106 agreement to reduce or remove affordable housing at a later stage will result in additional costs for you and are unlikely to be considered within the first five years of planning permission being granted.

Appendix 4: Glossary

Affordable housing: housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions:

- a. **Social Rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent; (b) the landlord is a registered provider; and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.
- b. **Other affordable housing for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Affordable Rent, or is at least 20 per cent below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).
- c. **Discounted market sales housing:** is that sold at a discount of at least 20 per cent below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
- d. **Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20 per cent below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

Brownfield land: See Previously developed land.

Brownfield land registers: Registers of previously developed land that local planning authorities consider to be appropriate for residential development, having regard to criteria in the Town and Country Planning (Brownfield Land Registers) Regulations 2017. Local planning authorities will be able to trigger a grant of permission in principle for residential development on suitable sites in their registers where they follow the required procedures.

Build to Rent: Purpose built housing that is typically 100 per cent rented out. It can form part of a wider multi-tenure development comprising either flats or houses but should be on the same site and/or contiguous with the main

development. Schemes will usually offer longer tenancy agreements of three years or more and will typically be professionally managed stock in single ownership and management control.

Deliverable: To be considered deliverable, sites for housing should be available now, offer a suitable location for development now, and be achievable with a realistic prospect that housing will be delivered on the site within five years. In particular: a) sites which do not involve major development and have planning permission, and all sites with detailed planning permission, should be considered deliverable until permission expires, unless there is clear evidence that homes will not be delivered within five years (for example because they are no longer viable, there is no longer a demand for the type of units or sites have long term phasing plans). b) where a site has outline planning permission for major development, has been allocated in a development plan, has a grant of permission in principle, or is identified on a brownfield register, it should only be considered deliverable where there is clear evidence that housing completions will begin on site within five years.

Design code: A set of illustrated design requirements that provide specific, detailed parameters for the physical development of a site or area. The graphic and written components of the code should build upon a design vision, such as a masterplan or other design and development framework for a site or area.

Designated protected area: DPAs are areas designated by the Secretary of State, which are predominantly rural areas where social housing needs to be retained. These are largely defined by entire parishes or local authority areas although some are designated by maps.

Development plan: Is defined in section 38 of the Planning and Compulsory Purchase Act 2004, and includes adopted local plans, neighbourhood plans that have been made and published spatial development strategies, together with any regional strategy policies that remain in force. Neighbourhood plans that have been approved at referendum are also part of the development plan unless the local planning authority decides that the neighbourhood plan should not be made.

Greenfield land: Land (or a defined site) which has never been built on before or where the remains of any structure or activity have blended into the landscape over time (opposite of brownfield).

Local housing need: The number of homes identified as being needed through the application of the standard method set out in national planning practice guidance.

Local plan: A plan for the future development of a local area, drawn up by the local planning authority in consultation with the community. In law this is described as the development plan documents adopted under the Planning and Compulsory Purchase Act 2004. A local plan can consist of either strategic or non-strategic policies, or a combination of the two.

Major development: For housing, development where 10 or more homes will be provided, or the site has an area of 0.5 hectares or more. For non-residential

development it means additional floor space of 1,000m² or more, or a site of one hectare or more, or as otherwise provided in the Town and Country Planning (Development Management Procedure) (England) Order 2015.

Material consideration: A material consideration in planning refers to issues that are relevant when deciding whether to grant planning permission. These considerations must relate to the character and use of the land and should be fairly and reasonably connected to the proposed development. Examples include the impact on the local environment, traffic implications, and compliance with local planning policies, while issues like loss of view or property value are generally not considered material.

Neighbourhood plan: A plan prepared by a parish council or neighbourhood forum for a designated neighbourhood area. In law this is described as a neighbourhood development plan in the Planning and Compulsory Purchase Act 2004.

Non-strategic policies: Policies contained in a neighbourhood plan, or those policies in a local plan that are not strategic policies.

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

People with disabilities: People have a disability if they have a physical or mental impairment, and that impairment has a substantial and long-term adverse effect on their ability to carry out normal day-to-day activities. These persons include, but are not limited to, people with ambulatory difficulties, blindness, learning difficulties, autism and mental health needs.

Planning condition: A condition imposed on a grant of planning permission (in accordance with the Town and Country Planning Act 1990) or a condition included in a Local Development Order or Neighbourhood Development Order.

Planning obligation: A legal agreement entered into under section 106 of the Town and Country Planning Act 1990 to mitigate the impacts of a development proposal.

Previously developed land: Land which has been lawfully developed and is or was occupied by a permanent structure and any fixed surface infrastructure associated with it, including the curtilage of the developed land (although it should not be assumed that the whole of the curtilage should be developed). It also includes land comprising large areas of fixed surface infrastructure such as large areas of hardstanding which have been lawfully developed. Previously developed land excludes: land that is or was last occupied by agricultural or forestry buildings; land that has been developed for minerals extraction or waste disposal by landfill, where provision for restoration has been made through development management procedures; land in built-up areas such as residential gardens, parks, recreation grounds and allotments; and land that was previously

developed but where the remains of the permanent structure or fixed surface structure have blended into the landscape.

Rural exception sites: Small sites used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. A proportion of market homes may be allowed on the site at the local planning authority's discretion, for example, where essential to enable the delivery of affordable units without grant funding.

Self-build and custom-build housing: Housing built by an individual, a group of individuals, or persons working with or for them, to be occupied by that individual. Such housing can be either market or affordable housing. A legal definition, for the purpose of applying the Self-build and Custom Housebuilding Act 2015 (as amended), is contained in section 1(A1) and (A2) of that Act.

Strategic policies: Policies and site allocations which address strategic priorities in line with the requirements of Section 19 (1B-E) of the Planning and Compulsory Purchase Act 2004.

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