

Report to: Community Protection Panel

Date: 17 September 2007

Subject: Annual Update of Affordable Housing Strategy

Report of: Director of Environmental Services

Contact officer: Peter Layland, Assistant Director Housing Renewal
Telephone: 01942 404135

Purpose/summary: To advise Members of progress made since the introduction of the Council's Affordable Housing Strategy in July 2006.

Alternative options considered and reason for selecting the one recommended: Alternative option would be not to update the action plan. The update has been carried out to reflect changes since the introduction of the original strategy to ensure that the actions remain relevant and current.

Recommendation/decision: That Members note the good start made in implementing the Affordable Housing Strategy in the last twelve months.

Key Decision: This report does not involve a key decision.

Risks/Implications:

Financial:	None at present
Staffing:	None
Policy:	Housing Strategy
Equal Opportunities - has a Diversity Impact Assessment been conducted?	Yes
Wards affected:	All

Property – Does the proposal involve a reduction, addition or change to the Council’s asset base or its occupation?

No

Does this proposal have significant implications for the Council and the local population?

A full diversity impact assessment has been undertaken on the wider Housing Strategy and is attached as an appendix to the report.

Does this proposal involve a new policy or procedure or significant changes to an existing policy or procedure?

No

Has the Director of Legal and Property Services confirmed that the recommendations within this report are lawful and comply with the Council’s Constitution? **N/A**

Has the Director of Finance and IT confirmed that any expenditure referred to within this report is consistent with the Council’s budget? **N/A**

Are any of the recommendations within this report contrary to the Policy Framework of the Council? **N/A**

* delete which applicable

For Cabinet reports only:

Categorisation of the report:	X		
Discussion leading to a decision		Discussion	
Monitoring		Decision	
Sharing for corporate understanding		Information	

Tracking/Process:

	Consultation	Ward Members	Partners
Panel	Overview & Scrutiny	Cabinet	Council
CPP - 17.09.07			

There are no Background Papers to this Report within the meaning of Section 100D of the Local Government Act 1972.

Proper Officer M. Kimber

Date 30th August 2007

1. Background:

- 1.1 The Council's Affordable Housing Strategy was introduced in July 2006. It was developed in response to the changing housing market identified in the report "Wigan's Changing Housing Markets" (2005) which identified the characteristics of Wigan's local housing market and highlighted that in some areas of the borough housing affordability was becoming a particular concern. The subsequent Housing Needs Survey Update 2005 confirmed this, estimating that there was an annual shortfall of around 106 units of affordable accommodation across the borough.

2. Local and National Context

- 2.1 Since the publication of "Wigan's Changing Housing Markets" there have been further changes in the housing market both nationally and locally. The supply of housing, in particular affordable housing, has become one of the main concerns of Central Government. This is shown in the recent Planning Policy Statement 3: Housing and in the Housing Green Paper "Homes for the future: more affordable, more sustainable". The latter document sets a target of 180,000 new affordable homes in the next three years and increases the overall budget to £8 billion in 2008 -11.
- 2.2 Locally, house prices have continued to rise at a faster rate than earnings and access into affordable accommodation has become increasingly difficult. The average first time buyer will now need 5 and a half times their annual earnings to purchase an average home in the borough. Further details of the local housing market are attached as Appendix A but it should be stressed that the borough remains one of the more affordable areas in the country.
- 2.3 As a result of this a high number of households are turning to the Council for assistance and the number of cases on the housing register continues to exceed 5,000. Homeless presentations also continue at high rates. At the same time there continues to be less social housing becoming available for re-letting compared to some years ago.
- 2.4 The Affordable Housing Strategy and associated policies, such as the Affordable Housing Planning Policy, are in place to assist those in need and to increase the supply of affordable housing for sale and rent. The current strategy runs until 2010 and ambitious targets have been set. Whilst the scale of the problem continues to grow the report shows that, within the resources of the Council, good progress has been made in the last year in trying to mitigate local housing shortages.

3. Progress against the Affordable Housing Action Plan 2006-10

- 3.1 Good progress has been made against many of the actions set for 2006/07 and a detailed update is available from the action plan attached as Appendix B. Particular points include;
- Development of Wigan and Leigh Housing's Property Shops to advertise private rented homes under the Accredited Landlords Scheme and to market and administer affordable homes for sale.
 - Introduction of the new Council Housing Allocations Scheme from April 2007.

- The adoption of a new Affordable Housing Allocations Scheme for homes for sale. Launched as “Opening Doors” in July 2007.
- Continued success and expansion of the Bond Scheme(now 47 properties).
- Further reduction in the level of socially rented empty homes, now at a historical low of 1.28%
- First affordable homes for sale as part of a private development on site and due for completion by the end of 2007.
- Continued monitoring of the local housing market .
- Preparations for the forthcoming Housing Corporation bidding round underway with the selection of preferred development partners for general needs housing and specialist extra care housing for older people.

3.2 The actions undertaken in 2006/07 have resulted in a increase in the overall availability of social housing relets. An additional 197 affordable housing lettings have been created that can be linked to the adoption of the Affordable Housing Strategy. This is largely due to measures to improve the availability of existing affordable homes and includes the Bond Scheme, Empty Homes Challenge Fund properties and the release of socially rented homes for those in need. In reality the contribution could be said to be greater since the figure ignores the increased efficiency of Wigan and Leigh Housing in reducing the number of empty homes and in shortening relet times, both of which have further increased supply. All of this is reflected in the fact that for the first time in recent years the number of available relets for Council housing rose in 2006/07 by over 350 on the previous year.

3.3 In terms of disappointing progress during the year, the following are the main issues;

- The effectiveness of the Affordable Housing Planning Policy in providing new properties has been slower than anticipated. This is largely due to the number of developments granted planning permission prior to the introduction of the policy that are still under construction. Despite this progress has been made, as outlined below.
- High demand for housing continues and despite the real increases in housing availability and a more targets allocations system, the level of homelessness remains high.

4. Main Actions for 2007/08

- Continue negotiations with housing developers to deliver more affordable housing within new housing schemes in the borough.
- Monitor the success of “Opening Doors” through Wigan and Leigh Property Shops.
- Work with our RSL development partners (and WALH) to secure investment through the forthcoming Housing Corporation bidding round.
- Review the Council’s position with regard to partnerships in the light of the proposals in the Housing Green Paper.
- Undertake a new housing need survey to inform future strategy.
- Work with GM colleagues to develop wider sub-regional policies aimed at tackling housing affordability.

5. Affordable Housing in Residential Developments Guidance Note

- 5.1 Since April 2006 there have been over 20 planning applications made for residential developments where there would be a requirement for affordable housing provision. Of these, four applications were granted permission in 2006/07, giving a total affordable housing contribution due of 33 units. The first 14 units are currently under construction at Gin Pit Village, Astley. Thus, due to the length of time taken by the planning and development process, progress has been slower than expected but there are a number of applications currently pending and we expect that the number of units granted planning permission and number of units completed will increase from 2007/08.
- 5.2 Reflecting the experience gained during the negotiations with developers in the year, the Guidance Note has been updated to give clearer guidance in the application of the affordable housing planning policy, mainly
- To update local affordability data
 - To give clearer guidance on the application of the policy
 - To give clearer guidance on the levels and types of contribution required
 - To introduce a model Section 106 legal agreement

The updated version is attached as Appendix C.

- 5.3 The Updated Guidance Note aims to give clearer guidance during negotiations over affordable housing contributions but there is no change to the level or type of contributions due from developers. Further discussion by the Council will be required on the recent housing Green Paper and its implications for housing in Wigan, and this could result in future changes to the level and type of affordable housing due. Therefore, further updates of the Guidance will be required to reflect this in due course.

6. Affordable Housing Allocations Policy

- 6.1 Since the adoption of the new allocations policy in November 2006 the Housing Strategy section have worked in partnership with Wigan and Leigh Housing to develop the “customer focus” of the scheme via the Property Shops. Regular meetings have been held to establish the role of the Property Shops to:
- Promote affordable home ownership to the public
 - Market the affordable homes provided by the new planning policy
 - Give advice to applicants for affordable home ownership
 - Administer the applications
 - Liaise with developers of affordable homes
 - Monitor the effectiveness of the scheme
- 6.2 The scheme has been named “Opening Doors” and was launched in July 2007. An application form, associated guidance documents and letters have been developed and a marketing plan in place. Applications for the first properties at Gin Pit Village are now being processed.
- 6.3 Whilst working to implement the Affordable Housing Allocations Policy with Wigan and Leigh Housing, a number of practical issues have been identified:

- Administration costs associated with the marketing and sale of affordable homes will be met by the developer, in the case of new homes, and by the vendor on subsequent sales.
- A board of independent financial advisers (IFAs) will not be established. The requirement to seek independent financial advice will remain but applicants will be free to choose their own adviser. We will ensure that all IFAs are fully aware of the requirements of the affordable housing scheme. We will monitor this and will reconsider should it cause delays or other problems for applicants.
- Some timescales have been altered to reflect the office procedures developed by WALH.

6.4 There have also been a number of suggestions made regarding the priorities of the Affordable Housing Allocations Scheme itself, mainly around ensuring the best use of the available properties eg. priority for families. These are currently being considered along with adjustments to the overall Social Housing Allocations Policy and a report to Cabinet outlining small changes will be prepared in the coming months.

7. Conclusions:

7.1 Since the introduction of the Affordable Housing Strategy the Housing Strategy team has worked with planners, private developers and Wigan and Leigh Housing and other social housing providers to develop the policies and guidance and to maximise the provision of affordable housing in Wigan. This report sets out the main achievements of the last year and outlines the main actions for the immediate future.

7.2 There has been considerable change in the local and national context relating to affordable housing provision in the last year This is likely to continue as the drive to meet needs increases and as elements of new Government policies are implemented. Our strategy and supporting documents need to remain current and relevant and will be updated regularly to reflect this.

Diversity Impact Assessment form

Section: Housing Strategy

Policy/Service Area: Housing Strategy

Person completing form:
Peter Layland

Date:
24th Aug 07

Do any of the below groups suffer specific disadvantage (please indicate)

	Yes	No		Yes	No
Race		✓	Disability		✓
Ethnicity		✓	Gender		✓
Age		✓	Religion		✓
Class		✓	Sexual Orientation		✓

Is there evidence of disadvantage or associated problems?

Purpose of the Housing Strategy is to tackle disadvantage in relation to housing e.g. making housing more affordable and accessible, tackling poor housing conditions etc
Affects all groups positively.

How was the information collected and/or who have you consulted with?

Information on housing needs obtained from survey of approx 3000 of the boroughs residents, consultation undertaken with all stakeholders via Housing Partnership

Action Plan – What specific actions are planned to tackle any disadvantage identified?

Contained within Housing Strategy action plan

Is the policy in line with current equality legislation and relevant codes of practice?

Yes

Timescale	Apr 2008
Responsibility	Peter Layland
Comments	

Are the actions specified included in any other documents/plans?

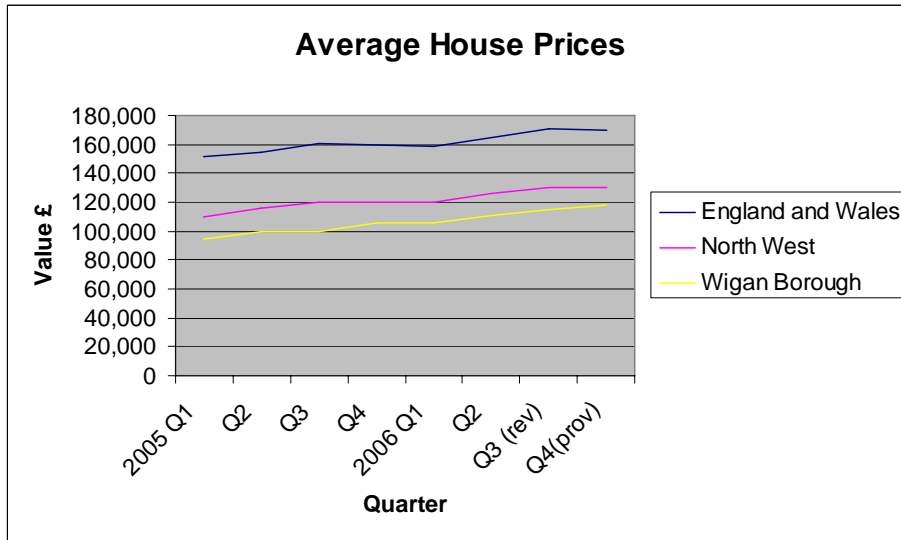
Departmental Service Plan	Yes
Section/Team Plan	Yes
Other (specify)	

Date for further review 2008 (when undertaking strategy review)

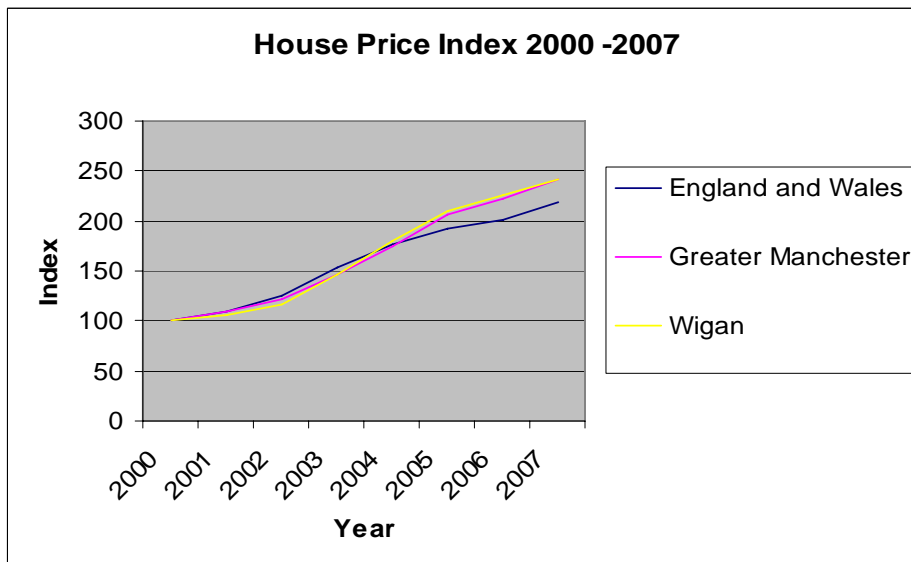
Appendix A - Wigan Housing Market Report – 2006/07

Private Sector Home Sales

There continues to be considerable variation in house prices across the borough, however, there has been a moderate increase in average house prices in 2006/07 but no where near the levels seen 2003/04 and 2004/05, this is consistent with what has happened nationally. According to current Land Registry figures there has been an annual rise of 7.4%, lower than the Greater Manchester (8.6%) and England and Wales (8.7%). With average prices rising from £106,224 to £114,081.



The Land Registry House Price Index for Wigan was 242.6, this is greater than both Greater Manchester (241.1) and England and Wales (218) meaning that since 2000 there has been a greater relative rise in house prices in Wigan.



NB. The Land Registry has introduced a new methodology for monitoring changes in house prices. The House Price Index (HPI) records changes in the sale price for the same property over time, therefore, only includes previously sold property. Hence the average figures are lower than previous data supplied by the Land Registry. The House price index begins from April 2000 at a baseline value of 100 tracks the change in prices over time from the original value.

Affordability

The measure used to determine affordability is to compare incomes to house prices. Previously we have measured median house prices to median incomes, however, recent national guidance recommends comparing lower quartile incomes to lower quartile house prices.

According to ASHE 06, the median income in Wigan borough is £20,254, an annual increase of 2.3%. Lower Quartile earnings are £11,687.

According to government figures the current affordability index for Wigan is 5.45, slightly lower than the north west average.

Affordability Index - Lower quartile house prices/ lower quartile incomes

	2003	2004	2005	2006
England	5.23	6.27	6.82	7.12
North West	3.28	4.42	5.00	5.61
Wigan	3.29	4.53	4.96	5.45

(DCLG)

In comparison to other neighbouring authorities, Wigan remains a relatively affordable borough.

	2005	2006
England	6.82	7.12
North West	5.00	5.61
Greater Manchester	4.88	5.57
Bolton	4.78	5.22
Bury	6.12	6.08
Manchester	3.88	5.20
Oldham	4.00	5.02
Rochdale	5.00	5.24
Salford	4.73	5.50
Stockport	6.51	7.06
Tameside	5.19	5.91
Trafford	8.24	8.06
Wigan	4.96	5.45
St Helens	5.03	5.44
Warrington	6.29	7.78

Access into Owner Occupation

Comparing the price of accessing the cheapest housing in a reasonable condition at a township level across the borough, less households are likely to be able to afford owner occupation than in 2005.

The average (median) income in autumn 2005 was £18,785, allowing purchases in Hindley, Abram, Platt Bridge, Leigh, Wigan North and Wigan South. With a current

average (median) income of £20,254, Leigh is the only area where owner occupation is within reach.

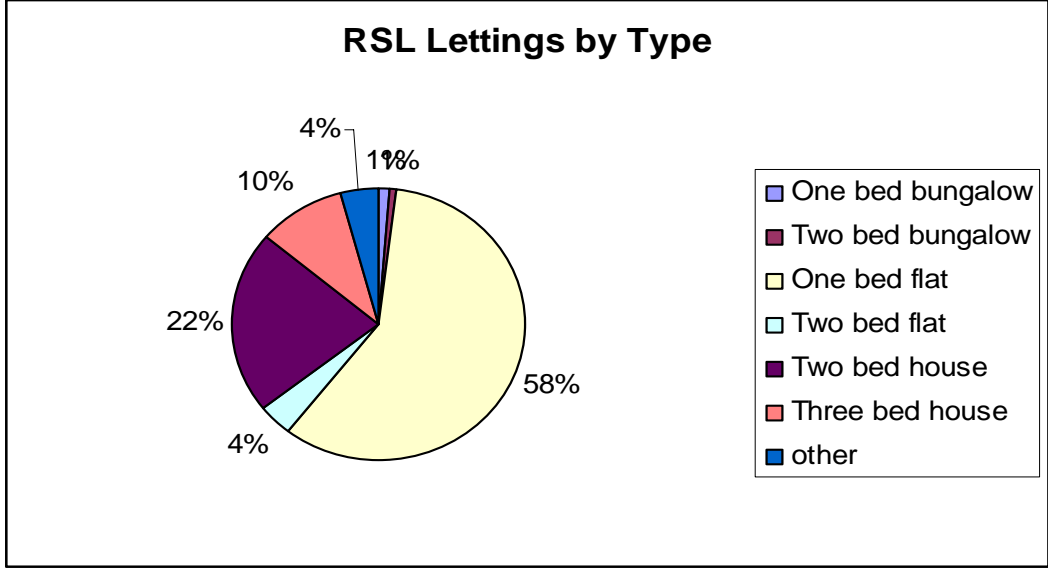
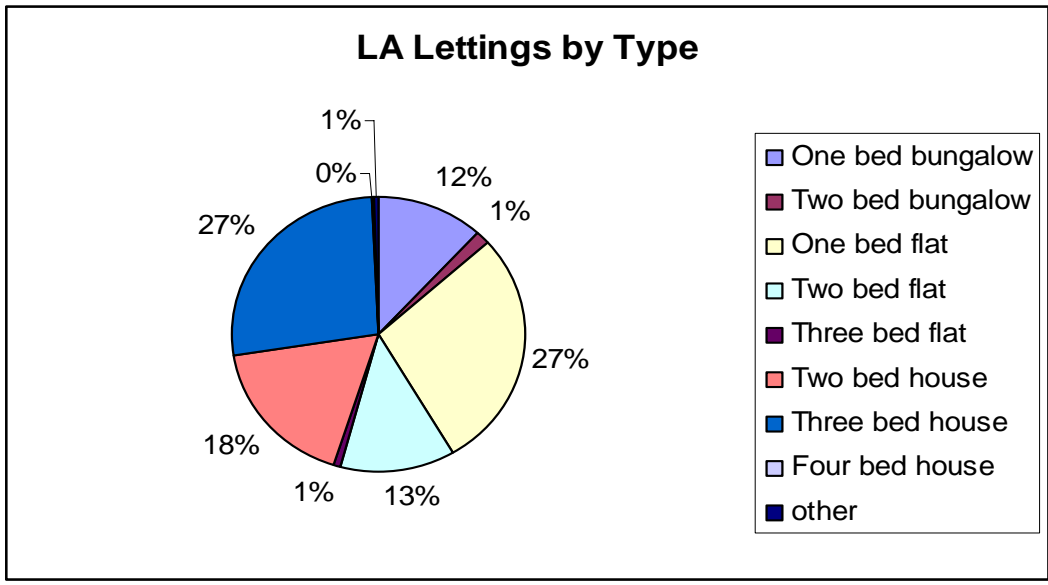
	Autumn 2005	income	Summer 2007	Income	% increase
Ashton/ Bryn	76,000	21,000	91,000	25,000	20
Atherton	74,000	20,000	82,000	22,000	11
Golborne/ Lowton	77,000	21,000	88,000	24,000	14
Hindley/ PB/ Abram	61,000	17,000	77,000	21,000	26
Leigh	66,000	18,000	72,000	20,000	9
Orrell/ Bill/ Winst	75,000	20,000	128,000	35,000	71
Stand/ Shev/ Aspull	94,000	26,000	107,000	29,000	14
Tyldesley	80,000	22,000	110,000	30,000	38
Wigan North*	68,000	18,000	84,000	23,000	24
Wigan South*	68,000	18,000	80,000	22,000	18

(based on 3.5x income with a 95% mortgage)

Social Rented Sector

Demand for social rented housing remains high, with over 5,000 households on the housing register. The numbers of both Local Authority and RSL relet properties has increased in 2006/07 to 2850, although this is still significantly lower than 2002/03 levels.

	2002/03	2003/04	2004/05	2005/06	2006/07
Number on housing register	5019	5684	4035	5801	5059
Number of LA relet properties	3039	2483	2337	1972	2337
overall demand app/letting	1.65	2.29	1.73	2.94	2.16
Other social lettings	664	557	394	462	513



(Includes sheltered but excludes other supported housing schemes)

Looking at a breakdown of the lettings by type, 27% of LA lettings are one bedroom flats (including sheltered) and 27% 3 bedroom houses. In the RSL sector 58% lettings were 1 bedroom flats (including sheltered). There are very few larger properties coming available in the RSL sector, with only 10% being 3 bedroom houses.

Looking at Property Shop data on interest in each vacancy by management area, the most popular are Ashton, with an average of 22 applicants expressing an interest in each vacancy. The least popular area is Higher Folds, even here there is an average of 6.1 applicants per vacancy.

Popularity of management areas


ranked	Apps/ letting
Ashton	22
Golborne	20
Pemberton	19.2
Leigh	18.5
Hindley	18.3
Beech Hill	17
Wigan	15.4
Ince	14
Hag Fold	12.9
Platt Bridge	11.7
Tyldesley	11.7
Atherton	11.4
Marsh Green	10.5
Worsley Mesnes	10.3
Worsley Hall	10.1
Westleigh	8.5
Higher Folds	6.1

Appendix B: Affordable Housing Action Plan – Update August 2007

Theme: People and Choice

What is the issue/ problem we need to address ?	How will we deal with it? (Priorities/ objectives)	Resources	Milestones / Targets			Smart target 2010	Responsibility	Progress to date
			2006/07	2007/08	2008 onwards			
Ensure Access to affordable homes	It is vital that the existing affordable housing stock is used to the maximum effect given the current shortages. This involves information systems, allocation procedures and using the current supply efficiently.							
	<ul style="list-style-type: none"> ▪ Property Shops 	Mainstream monies	Develop the role of property shops to include private landlords and RSLs and affordable housing.	Develop the role of the Property Shops to include shared ownership/ equity schemes		Property shops to have evolved to multi-landlord service providers	M Price/ J Barton (WALH)	Property shop advertising Accredited Landlords lettings from Feb 07. Affordable Housing scheme launched July 07
	<ul style="list-style-type: none"> ▪ Choice based lettings 		Implement reviewed Allocation system		Review allocation System.		M Price / J Barton (WALH)	Reviewed allocation scheme introduced in April 07
	<ul style="list-style-type: none"> • Negotiation of RSL nomination rights 			Review operation of RSL nomination system			M Price	
	<ul style="list-style-type: none"> • Minimising voids in Council stock 	Housing Revenue Account	Ensure voids for WALH are below 1.5%			Ensure voids for WALH are below 1.5% in 2010	T Gerard (WALH)	Performance exceeds target 1.28% in 2006/07

	<ul style="list-style-type: none"> Homeless Prevention measures 	Homelessness Directorate	Implement actions from Homelessness Strategy Action Plan		Produce new Homelessness Strategy with focus on prevention		M Price	Continued emphasis on preventative measures. Review of Homelessness Strategy underway.
	<ul style="list-style-type: none"> Cross agency initiatives 	Housing Corporation funds	Participate in Open Market HomeBuy (Plumlife)	Evaluate and consider use of commuted sums for further funding			A Durkin	OM HomeBuy implemented in borough
	<ul style="list-style-type: none"> Landlord Accreditation Scheme 	Nil	Continue to promote	→	→		A Mank/ M Price	Promotion ongoing and Landlords Forum meetings continuing
	<ul style="list-style-type: none"> New affordable home ownership allocation and eligibility criteria and marketing 		Develop systems to allocate affordable housing produced through planning policy	Develop marketing of new affordable homes, may include appointment of officer within Property Shops			M Price/ J Barton (WALH)	Affordable Housing Allocations Scheme adopted Nov 06
	<ul style="list-style-type: none"> Incentives 	Affordable Housing / mainstream funds		Consider the use of incentives to allow existing social rented tenants to move into affordable home ownership, thus releasing rented properties			M Price	
Provide more affordable homes	More affordable housing can be produced by making the existing stock more affordable and by increasing the supply of new affordable housing.							

	<ul style="list-style-type: none"> Use of the Empty Homes Challenge Fund 	Affordable Housing/ mainstream funds	Re-tender a revised Empty Homes Challenge Fund Policy				A Mank/ S Martlew	No funding available yet to implement policy.
	<ul style="list-style-type: none"> Operation of the Bond Scheme 	Homeless Directorate/ ISB/ NRF	Continue to operate	Review effectiveness and long term funding		Provide 530 additional Affordable homes by 2010		Continuing
	<ul style="list-style-type: none"> Co-operation with Green Pastures 		Seek to maximise development of affordable housing with voluntary groups				M Price	Discussions ongoing
	<ul style="list-style-type: none"> Approval for a private sector leasing scheme 	Mainstream monies	Implement scheme	Evaluate effectiveness of scheme		Ensure 50% of this target is for ownership and 50% is for rent.	M Price	Some progress made but difficulty identifying managing agent have occurred.
	<ul style="list-style-type: none"> Planned return of WALH properties from Asylum Seeker contracts 	Housing Revenue Account	Maximise the value of the additional WALH properties being made available for use.				J Barton (WALH)	Achieved – 146 homes returned to general lettings
	<ul style="list-style-type: none"> Consider purchase of 	Mainstream monies	Produce cost/ benefit				S Martlew	Being considered within the

	ex RTB properties		analysis and explore legal and financial issues					WALH/ Adactus partnership.
	<ul style="list-style-type: none"> RSL bidding 	Housing Corporation funds	Explore bid for funding from the "Northern Housing Challenge" with suitable partner	Negotiation and preparation for 08/10 Housing Corporation bidding round with partner RSLs	RSL 08/10 bidding round	Increase allocation of Housing Corporation funding by 08/10 round	S Sargent / RSL partners TBC	Northern Housing Challenge not pursued. Preparations for 08/11 bidding round underway within the newly formed partnerships with Arena, Adactus and WALH.
	<ul style="list-style-type: none"> Seek innovative ways of providing affordable housing eg. Self build and Homebuy 	Affordable Housing/ Housing Corporation funds		Evaluate options including cost/ benefit analysis and legal issues			S Sargent/ HS Team	
	<ul style="list-style-type: none"> Agreement of the new Supplementary Planning Policy for Affordable Housing 		Implement the Supplementary Planning Policy for affordable housing and develop discount for sale schemes.	Utilise Council monies and commuted sums to create Affordable Housing esp regeneration schemes.			A Durkin	Policy implemented and progress reported in Cabinet reports

Provide more accommodation for vulnerable groups	The overall Housing Strategy and the SP Strategy identifies a number of gaps in provision and knowledge.							
	<ul style="list-style-type: none"> Funding bids in support of prioritised gaps 	Housing Corporation funds	To ensure the detailed monitoring of local housing markets including vulnerable groups	Develop further RSL funding bids	RSL 08/10 bidding round	Increase allocation of Housing Corporation funding by 08/10 round	S Sargent / RSL partners TBC	Preparations for 08/11 bidding round underway based on current needs analysis
	<ul style="list-style-type: none"> Development of the Older Persons' Strategy 	Various sources, including Affordable Housing monies	To ensure guidance documents for the operation of the Planning Policy of the Planning Policy include consideration of vulnerable groups	Target Commuted sum resources to provide affordable accommodation to meet the needs of vulnerable groups			A Durkin	Ongoing – To be considered within the 08/11 Housing Corporation bidding round
	<ul style="list-style-type: none"> Research into gaps in knowledge and consider opportunities for increasing affordable housing options 						HS Team, Planning Policy	Ongoing – Work to be undertaken in view of recent Housing Green Paper
	<ul style="list-style-type: none"> Promote Lifetime Homes standard within new 			Develop further RSL funding bids to Lifetime Homes	RSL 08/10 bidding round		A Durkin	Preparations underway for 08/11 bidding round

	affordable housing schemes							
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Theme: Neighbourhood Renewal

What is the issue/ problem we need to address ?	How will we deal with it? (Priorities/ objectives)	Resources	Milestones / Targets			Smart target 2010	Responsibility	Progress to date
			2006/07	2007/08	2008 onwards			
Fully understand the local housing market and its interaction with surrounding areas	To maximise the impact on local housing markets it is vital that they are fully understood and that future change is anticipated. It is also important to ensure we understand the effect of our interventions.							
	<ul style="list-style-type: none"> Publication of "Wigan's Changing Housing Markets" 		Develop further the monitoring of the local housing market at township level and monitor the effect of our interventions			Housing price gap between different townships will not widen	P Layland	Significant development in market monitoring at a GM level.
	<ul style="list-style-type: none"> Housing Market 		To utilise the ECOTEC		Carry out a full Housing	Maintain an assessment of	P Layland	ECOTEC project

	Analysis.		research study findings to develop knowledge of Wigan's housing market predicted trajectory, local market information and our links with our neighbours		Needs Survey	being a balanced Housing market within the Regional Strategy		nearing completion. Preparations to undertake a local Housing Needs Survey underway
	<ul style="list-style-type: none"> Participation in Regional / Sub-regional networks. 		Strengthen sub regional links and learn from good practice on provision of affordable housing and sustainable development	Use the joined up local and sub-regional agenda to maximise Wigan's case on a range of related neighbourhood issues.		25% of new affordable housing linked to specific regeneration initiatives	P Layland	Work undertaken developing a case for further intervention within the former coalfield communities.
	<ul style="list-style-type: none"> Community Plan 2005. 							
	<ul style="list-style-type: none"> Develop understanding of wider planning and economic issues affecting housing provision in the borough 		Use of Council's Environmental Review to further develop joint agendas with other neighbourhood services	Formation of new Environmental Services Directorate			P Layland	Environmental Services Department now formed and links initiated
Provide affordable	Given the geographical variations in the borough it is important that affordable properties are provided within areas most in need.							

homes where they are most needed								
	<ul style="list-style-type: none"> Use of market information / Wigan's Changing Housing Markets to inform those townships most in need of affordable housing 		Develop clearer market information to identify at a localised level those areas in need of affordable housing.		Review market information given	Ensure that 75% of new affordable housing units are provided within areas of greatest housing shortage.	TBC	To be actioned following the completion of the new housing needs survey
	<ul style="list-style-type: none"> Production of development briefs on Council owned land. 	Mainstream/ private monies	Develop proposals for a mixed tenure scheme at Durham Street	Consider development potential of other Council owned sites			S Martlew	Proposal being developed by the Adactus/ WALH partnership for HC bidding round 08/11
	<ul style="list-style-type: none"> Supplementary Planning Document – Affordable housing 		Develop guidance on the operation of the Planning Policy to ensure properties are built where they are needed	Seek ways of influencing land supply and sequencing its release in support of the Councils housing/ regeneration objectives	Review guidance documents for the Planning Policy		A Durkin	Ongoing – to be considered in view of the Housing Green Paper and PPS3
To utilise development opportunities to create more	Given the variations within housing markets it is important that opportunities are taken to ensure both the stronger markets are provided with more affordable accommodation but that this is not at the expense of more vulnerable markets. The regeneration of these areas is paramount in the delivery of sustainable communities in Wigan.							

balanced housing markets.								
	<ul style="list-style-type: none"> Increased investment in the more vulnerable housing markets to improve the existing stock and the appearance of areas. 	Mainstream monies and affordable housing resources	To develop clearer market information to identify at a localised level those areas in need of regeneration.			For the housing price gap between township housing markets not to widen.	TBC	Emphasis within the Private Sector Housing Capital Programme on prioritised Housing Renewal Areas. Identification of wider areas via Community Safety work eg environmental/alley gating schemes.
	<ul style="list-style-type: none"> Encourage development which provides variety within the housing supply in vulnerable markets. 		Develop guidance on the operation of the Planning Policy to avoid an oversupply of affordable housing in vulnerable housing markets and encourage a more diverse housing supply in these areas.			For 25% of new affordable housing to be provided in weaker housing markets for specific regeneration purposes.	A Durkin	Ongoing – to be reviewed in view of the Housing Green Paper
	<ul style="list-style-type: none"> UDP land 		Use				A Durkin	Ongoing

	release policies.		negotiation opportunities to influence developers' housing proposals					discussions with Planning Policy. To be reviewed on view of the Housing Green Paper and PPS3
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Theme: Quality Homes

What is the issue/ problem we need to address ?	How will we deal with it? (Priorities/ objectives)	Resources	Milestones / Targets			Smart target 2010	Responsibility	Progress to date
			2006/07	2007/08	2008 onwards			
Utilise development opportunities to ensure housing is more environmentally sustainable	Given environmental concerns and the increasing prices of fuel it is vital to ensure housing is more environmentally sustainable							
	<ul style="list-style-type: none"> Revised standards within the UDP 			Ensure environmental sustainability standards are met in any Council funded scheme.	Explore use of renewable energy sources on new affordable housing		A Durkin	To be reviewed in view of the Housing Green Paper. Proposed Carbon Challenge scheme in partnership with NWDA/ EP at Bickershaw
	<ul style="list-style-type: none"> Energy 	Private		Encourage	All RSL		M Stuart/ TBC	To be

	efficiency	monies/ RSL funding		enhanced standards within negotiations with developers.	schemes to achieve Ecohomes rating – Very Good			reviewed in view of the Housing Green Paper
		Mainstream monies		Incorporate high energy efficiency standards within any refurbishment project.			A Mank/ HS team	Within Renewal Areas all works comply with Part L of Building Regulations and discussion occurs on how to maximise energy efficiency.

Affordable Housing Provision in New Residential Developments

A Guidance Note on the Implementation of the Policy

Revised Version August 2007

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SECTION A: BACKGROUND INFORMATION

1. Introduction

This guidance note relates to the Council's Planning Policy in respect of Affordable Housing Provision in New Residential Developments*. Its purpose is to set out the current housing situation in the borough and how affordable housing needs are currently being interpreted and assessed in line with this policy. Thus it provides additional guidance to all those who provide and control new residential developments. It will be used by the local planning authority in conjunction with the Planning Policy and the supplementary planning document (SPD) on affordable housing+ in negotiating and determining planning applications.

The Council's Planning Policy has now been operational since April 2006 and progress has been made in securing affordable housing on new residential developments granted planning permission since then. This note has now been updated to give more detailed guidance and to reflect changes in the local housing market over the year.

Given that the note deals with an ever-changing local housing market, it will continue to be reviewed regularly.

2. Context

This note is set in terms of the Council's desire to meet the housing needs of all of its residents. In particular it looks to link the operation of this planning policy with fulfilling the Council's overall Affordable Housing Strategy 2005-10. This strategy has the overall aim of "An affordable home for all within a balanced community" and sets out the following key targets:

- To provide 530 units of affordable housing over the next 5 years with half being produced for owner-occupation.
- To provide these homes where they are most needed and to improve the balance of local housing markets.

This overall strategy has been formulated from evidence from the various Housing Needs studies (2003 and 2005) and from information on the local housing market. Its key funding and targets are based on the Housing Needs Update 2005, carried out by our consultants, David Couttie Associates. It will be implemented via a variety of policies, but one of the principal ways will be via the Affordable Housing Planning Policy.

This note sets out some current housing affordability information and then seeks to explain how this planning policy will be used to maximise its contribution to the Council's affordable housing objectives and which takes account of market issues.

Policy R1H of the Replacement Unitary Development Plan
+ Affordable Housing provision in New Residential Developments

3. Affordability Information

The usual method of establishing the affordability of property in a particular area is to look at the ratio of incomes to house prices. Previously we have measured median house prices to median incomes, however, recent national guidance recommends comparing lower quartile incomes to lower quartile house prices.

Income Statistics (Wigan Borough)

Average (median) income in Wigan for 2006 was £20,254, an increase of 2.3% on the previous years figure, £19,884 (Annual Survey of Hours and Earnings, ASHE 2006 and 2005). The data also indicates that 25% of residents earn below £11,687

It has been calculated that three quarters of new households are now unable to afford to buy their own home. In the past this has typically been less than a half. Given the small size of the private rented and the Registered Social Landlord (RSL) sectors this means that more people are turning to the Council for help.

House Prices (Wigan Borough)

There continues to be considerable variation in house prices across the borough, however, there has been a moderate increase in average house prices in 2006/07 but no where near the levels seen 2003/04 and 2004/05, this is consistent with what has happened nationally. According to current Land Registry figures there has been an annual rise of 7.4%, lower than the Greater Manchester (8.6%) and England and Wales (8.7%). With average prices rising from £106,224 to £114,081.

NB. The Land Registry has introduced a new methodology for monitoring changes in house prices. The House Price Index (HPI) records changes in the sale price for the same property over time, therefore, only includes previously sold property. Hence the average figures are lower than previous data supplied by the Land Registry. The House price index begins from April 2000 at a baseline value of 100 tracks the change in prices over time from the original value. See our "Housing Market Update 2006/07" for further details.

Housing Affordability Index (lower quartile earnings/ lower quartile house prices)

According to government figures the current affordability index for Wigan is 5.45, slightly lower than the north west average.

Affordability Index

	2003	2004	2005	2006
England	5.23	6.27	6.82	7.12
North West	3.28	4.42	5.00	5.61
Wigan	3.29	4.53	4.96	5.45

(DCLG)

In comparison to other neighbouring authorities, Wigan remains a relatively affordable borough.

	2005	2006
England	6.82	7.12
North West	5.00	5.61
Greater Manchester	4.88	5.57
Bolton	4.78	5.22
Bury	6.12	6.08
Manchester	3.88	5.20
Oldham	4.00	5.02
Rochdale	5.00	5.24
Salford	4.73	5.50
Stockport	6.51	7.06
Tameside	5.19	5.91
Trafford	8.24	8.06
Wigan	4.96	5.45
St Helens	5.03	5.44
Warrington	6.29	7.78

Homelessness

- Now established at a high level (around 3000 presentations per annum)
- Number of Homeless cases accepted as having Priority Need has risen from 495 cases in 1999/00 to 962 in 2005/06, peaking in 2004/05
- Major reason for homelessness is relationship breakdown.
- Homelessness increases have coincided with increases in house prices.

Social Housing Situation

- Wigan and Leigh Housing continue to report high demand for all accommodation. (over 5000 on the waiting list)
- Although there has been a reduction in the number of sales this year, major losses in social housing stock are occurring from right to buy (806 lost in 2003/04, 694 in 2004/05 and 264 in 2006/07)
- Supply of Socially Rented Housing (available for new lets per year) has increased slightly in 2006/07 to 2337, although this is still significantly below the 1999/2000 figure of 3596

Thus since 2000 the numbers of homelessness acceptances has increased threefold whilst the supply of socially rented housing has diminished by around 40%. The main issue within this fall in available housing has been the decline in tenants moving out of socially rented accommodation.

Tenure

- Compared with the national picture Wigan has a high proportion of owner occupation, (76%) a slightly above average supply of socially rented stock (20%) but a small private rented sector (4%).
- The proportion of socially rented housing by township varies considerably from 28% in Wigan to only 5% in Orrell/ Billinge/ Winstanley.

SECTION B: ADVICE / GUIDANCE

This section concentrates on the basic principles of the Council's affordable housing policy and in particular deals with current housing factors that will be taken into consideration by the Council when interpreting this policy. It therefore complements the policy and the supplementary planning document and should be read in conjunction with them.

Application of the Policy

Under the Council's Affordable Housing Planning Policy the provision of affordable housing will be required on all sites for which planning permission is applied for and which are for

- (a) development of 25 or more dwellings, or
- (b) housing sites of 1 hectare or more, irrespective of the number of dwellings

The policy will be applied to all dwellings proposed regardless of any existing dwellings to be demolished on the site to make way for the development.

Where an applicant is applying for outline planning permission for residential development for a site where the policy is likely to apply, a condition will be attached requiring details for the provision of affordable housing to be provided under the subsequent reserved matters application.

Where there is an existing planning permission for residential development (obtained prior to the adoption of the Replacement UDP) on a site and changes are made this may require changes to the conditions. Examples are given below

- Sites granted planning permission for residential development prior to the adoption of the Replacement UDP where development has commenced - Where a subsequent planning application increases the number of units on the development by 25 or more units the affordable housing requirement will apply to the additional units only.
- Sites granted outline or full planning permission for residential development prior to the adoption of the Replacement UDP where development has not commenced – Where a subsequent planning application is made the affordable housing requirement will be applied to the revised scheme. The application will be treated as a new proposal and the affordable housing policy will be applied to it.
- Sites with outline planning permission granted prior to the adoption of the Replacement UDP – For a reserved matters application only the requirement will not apply to the scheme.

4. Negotiation Process

Implicit within the Affordable Housing Planning Policy is the need for the Council and Developers to enter into negotiations on affordable housing at the earliest possible stage of the planning process and the following description illustrates the Council's views on how negotiations should take place.

- Developers should consult the Council at the earliest opportunity to determine planning requirements on a particular site they may be interested in prior to an application (including affordable housing);
- All parties concerned should then enter into pre-application discussions to identify the amount, type and location of affordable housing provision in respect of that site. Where it has been agreed that a Registered Social Landlord (RSL) should be involved in the provision and management of affordable housing on a site, they should be party to the pre-application discussions;
- A statement of intent to make affordable housing provision should then be agreed in writing, preferably through a draft Section 106 Agreement, and submitted at the time of making an application. Without such a statement applications will be considered to be incomplete and as a result may not be considered acceptable for registration; and
- Planning applications will then be processed based on the outcome of negotiations and a condition attached to any permission granted to secure the provision of affordable housing in relation to the development. The condition will be set out via a Section 106 Agreement.
- The Council has drafted a Model S106 Agreement that is available to applicants on request. This sets out the alternative mechanisms for the delivery of affordable housing and will be used as a framework for all agreements. Unilateral Undertakings will not be acceptable due to the complex nature of affordable housing conditions.

5. Affordability Benchmark

Clearly a major issue within the Affordable Housing Planning Policy is the key question of what constitutes affordability. Whilst the different affordable housing options are clearly set out in the overall policy and an overall definition is outlined, actual costs / values were not included. This is because the relationship between house prices and incomes is dynamic and will vary over relatively short periods of time.

A definition of Affordable Housing was set out in the Affordable Housing SPD (Section 5) but this has been superseded by national guidance set in Planning Policy Statement 3: Housing where the definition below was given;

“Affordable housing includes social rented and intermediate housing, provided to specified eligible households whose needs are not met by the market. Affordable housing should:

- *Meet the needs of eligible households including availability at a cost low enough for them to afford, determined with regard to local incomes and local house prices.*
- *Include provision for the homes to remain at an affordable price for future eligible households or, if the restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision.”*

This definition will now be used by the Council.

The key element to meeting the above definition is to establish the current level of local incomes and their relationship to house prices or rents and to monitor and

review the relationship over time.

PPS 3 defines affordability as a measure of whether housing may be afforded by certain groups of households. In establishing affordability, most authorities look at methodologies based on housing costs as a proportion of household income or based on income to mortgage ratios and then relate this to practical experience within the housing market.

In terms of the current position the average household income for the Wigan Borough was £20,254 (ASHE 2006), assuming a similar increase of 2.3% for 2007 this gives a current estimate of £20,720.. Whilst the income to mortgage ratio varies depending on household circumstances it is between 2.5 to 4.0 times income, for the purposes of calculating an affordable value, the Council has assumed a ratio of 3.5 x income.

$$3.5 \times \begin{array}{l} \text{average household income} \\ \text{£20,720} \end{array} = \text{£72,520}$$

Thus the current affordable housing benchmark for the borough is approximately £73,000

In the current market conditions, a typical two bedroom starter home will range from £120,000 to £170,000 depending on the location. This would equate to a typical discount of 39% to 57% in order for the property to be available at an affordable level.

6. Level of Contribution Required From Developers

Against this financial background and in order to ensure that the levels of subsidy required from developers are consistent, it is proposed that the contribution sought from developers will be 6% of the total sales value of the scheme. This represents a discount on each shared equity / discounted market housing unit of 30% of the average open market valuation of all units on the development, assuming a 20% affordable housing quota.

Table 1 below explains this relationship:

Table 1

Affordable Housing Quota Contribution	X	Financial contribution / discount	=	Developers total affordable housing contribution/ discount (6% contribution of the total scheme value)
(20% of total site capacity)		(30% of average open market value)		

Where on-site provision of affordable housing is required, the total affordable housing contribution will be applied as a discount on a number of units allocated as affordable housing units following negotiation between the developer and the Council. Developers should note that the Council will still seek to ensure that

residential developments incorporate a good mix of dwelling size, type and affordability.

In applying the contribution the Council will seek to achieve affordable sales values with regard to the affordability benchmark set out above and it may be that on certain sites the Council will apply the agreed total discount (on the 20% site capacity) to a fewer number of units in order to achieve affordability.

Where a residual amount remains from the total contribution after applying the discounts to the affordable housing units, the remaining amount will be due as a commuted sum payment.

The calculation set out in table 1 will also be the basis for contributions by the developer of a commuted sum in-lieu of on-site affordable housing provision.

An administration fee will also be payable in addition to the affordable housing contribution in all cases, regardless of the type of provision requested. This is set as 1.75% of the total affordable housing contribution. The administration fee will be utilised to fund additional staffing, administration and other cost generated by the affordable housing policy.

Developers will be required to submit a full schedule of accommodation and valuation, completed by an Independent Chartered Surveyor, for the whole development in order that the total affordable housing contribution and administration fee can be agreed. See Appendix B for a worked example of contributions due.

Abnormal Development Costs

Only in exceptional circumstances will the affordable housing contribution be reduced or waived. When negotiating the affordable housing contribution due, it will be assumed that the applicant has purchased the site at a price that reflects all known obligations and development constraints, including affordable housing.

Where there are additional and substantial costs that were unforeseen, these will be considered by the Council and a decision made as to whether they are accepted as justifying a reduction in the affordable housing contribution. The applicant will be required to submit a full independent financial appraisal of the development listing all costs, with supporting information, such as surveys, where appropriate.

All information provided by the applicant in relation to the development costs will be assessed by the Council's Asset Management Team and will be treated as confidential.

7. Type of Provision

As already stated the overall target set out within the Affordable Housing SPD is 530 dwellings over the next 5 years (106 per year) of which approximately half should be for rent and half for owner-occupation. This is in line with the recommendations made by our consultants in the Housing Needs Update (2005). However they also made particular reference to the preference of prospective households towards owner-occupation (79%) and the lack of such affordable options in the borough since the recent price rises.

Alternative forms of affordable housing are set out in Section 8 of the SPD and subsequent national guidance has been given in PPS3: Housing and “Delivering Affordable Housing” Policy Statement (November 2006) and whilst accepting all forms of affordable housing options set out in the guidance the Council currently particularly encourages the emergence of an intermediate housing market via the development of discounted housing for sale with occupancy controls to ensure that the properties remain as affordable homes for those in need of affordable home ownership in the future.

The size and type of property needed will vary in terms of both the location and the developers’ preferred development mix on any given site. It would, therefore, be a matter for negotiation and developers are encouraged to seek early discussion with the Housing Strategy Section over the current requirements for affordable housing. However it should be noted that from evidence presented by our consultants and from the Council’s own waiting list the need is for a range of different types of smaller properties, although there appears to be little demand for one bedroom accommodation. There is also some demand for larger type properties and bungalows in certain localities.

The Council embraces the government objectives of providing mixed communities with a range of property tenures, types and sizes to meet a range of current and future housing needs. It is envisaged that on larger sites the affordable housing provision will comprise a mix of property types and sizes that is representative of the development as a whole and would not normally comprise one particular type only unless local need indicates otherwise.

Shared Equity/ Discounted Sale Housing

Given that this type of scheme seeks to allow people on or below average income the chance to buy a property, prices will need to be around affordability benchmark level. However this may vary according to location and type of property. We aim to provide smaller 1 and 2 bedroom apartments that are affordable to single earners but accept that there are more likely to be joint earners in the case of larger family housing.

Where apartments are proposed as affordable housing, likely service charges will be taken into account when establishing the affordability of the properties, in terms of monthly housing costs.

From the affordability information available and from experience on current affordable housing negotiations, we aim to achieve affordable sales prices within the ranges given below.

Property Type	Affordable Sale Price
1 bedroom apartment	£60,000 - £65,000
2 bedroom apartment	£65,000 - £70,000
2 bedroom house	£70,000 -£75,000
3 bedroom house	£72,000 – £85,000
4 bedroom house	£80,000 - £90,000

Occupancy controls will be imposed on all shared equity/ discounted sale housing to ensure that the properties remain as affordable dwellings available to those in

housing need on future occupations. The Council has set out how shared equity and discounted sale housing will be allocated and controlled in its “Affordable Housing Allocations Scheme” adopted in November 2006, which is available on request.

Shared Ownership

Where shared ownership housing is proposed it must be sold (by freehold) at a price that will secure the involvement of an Registered Social Landlord (RSL) or other suitable organisation approved by the Council. This will be at least the equivalent discount of shared equity/ discounted sale properties. The sale value will be agreed in consultation with the proposed RSL or other landlord but it will be expected that the price will allow the shared ownership properties to be provided without the need for additional subsidy from other sources.

Where an RSL is involved occupancy will be controlled via their occupancy criteria and/ or nomination agreement. The Council will require information in relation to the proposed share available to purchasers and rent to be charged by the landlord on the remaining share in order that the affordability of the shared ownership property can be assessed. The total monthly housing costs will be expected to be at a similar level to that for a discounted sale property of the same type.

Rented Housing

Where a developer is proposing to dispose of affordable rented housing the discount will be related to the level that secures the involvement of an RSL or other suitable landlord agreed by the Council, this will be at least the equivalent of the shared equity / discounted market housing discount and is likely to be at levels in excess of this. Where the involvement of an RSL or other approved landlord is proposed, the level of discount will be agreed in consultation with them.

Where affordable rented housing is proposed, this must be provided via an RSL or other suitable landlord approved by the Council. In order to be acceptable as an affordable property, rent levels must be at local target rents, as set by the Council, and future increases limited in order to ensure affordability in the long term.

Where an RSL is involved occupancy will be controlled via their occupancy criteria and/ or nomination agreement.

8. Location of the Affordable Housing

Whilst there is a well researched overall shortage of affordable housing in the borough as a whole, this is greater in some parts of the borough than others. Also certain parts of the borough have weaker housing markets and are subject to regeneration schemes aimed at providing more balanced communities.

In order to maximise the Affordable Housing Policy’s contribution towards creating more affordable homes and yet ensuring housing markets become more balanced the following advice regarding the location of the affordable housing is given.

On-site Provision

Within the majority of the borough, (see map in appendix B) the Council will generally demand that affordable housing provision be provided on-site as part of the

development. As identified in the Affordable Housing SPD (section 7) on-site provision of affordable housing should be addressed sensitively. We will expect that the design of the affordable housing units are consistent with the overall scheme and are not visually distinguishable from the market dwellings and that they are dispersed across the development, thus creating an integrated community.

In these areas , only in limited circumstances will the Council accept affordable housing provision to be provided partly or wholly off-site. Generally the onus is on the applicant to demonstrate to the Council's satisfaction why affordable housing provision should not be provided on-site bearing in mind the Council's priority to provide inclusive developments.

There may be limited instances where the Council feels that it is actually preferable to provide affordable housing off-site and will enter into negotiations on this basis. This would be after consideration by the Council of:-

- local housing needs of the area
- effect of the proposed development on the area's housing market
- proximity of local services, facilities and access to public transport
- evaluation of the ability of the development to fully integrate the range of house types they provide including any affordable provision.

If off-site provision is agreed it will be necessary for the developer to demonstrate that the off-site provision is of equal or greater value than the amount of on-site housing which would be required under the policy.

Off-site Provision / Commuted Sums

Within the borough there are areas which do not have well balanced housing markets. These areas are subject to regeneration efforts by the Council. A map defining these areas is attached in appendix B. It is based on two sources:-

- Work commissioned by the Regional Housing Board (CURS 2003) which set out unbalanced housing markets.
- The borough's Index of Multiple Deprivation.

Within these areas the Council will generally look to the affordable housing provision to be met off-site via the methods set out in the planning policy document. This is justified by the fact that on-site provision is often not compatible with the Council's regeneration priorities which generally aims at broadening local housing provision / choice. Also other forms of contribution such as a commuted sum could allow more flexible investment within existing defective local housing eg bringing empty homes back into use or could allow investment in other parts of the borough which face greater affordable housing shortages.

In certain circumstances the Council will accept on-site affordable housing provision within these areas. Generally the onus is either on the applicant to demonstrate to the Council's satisfaction why provision should be provided on-site or there may be instances where the Council feels that it is actually preferable to provide affordable housing on-site and will enter negotiations on this basis.

This would be after consideration by the Council of:-

- local housing needs of the area
- effect of the proposed development on the areas housing market
- effect on the Council's regeneration proposals in the area
- proximity of local services, facilities and access to public transport

In both instances the determination of whether the affordable housing should be on or off-site would benefit from the preferred early negotiation arrangements set out in this document.

8 Conclusion

This document provides additional guidance based on the current housing situation to developers and housebuilders. It will be used to help the Council in determining the preferred way of implementing the Affordable Housing Policy. Given that circumstances can and do change it is envisaged that this guidance will be regularly reviewed. It also demonstrates the absolute need for early discussion between prospective developers and the Council.

Appendix A

Property schedule and affordable housing contribution - example

A developer is proposing a development of 75 units with a mix of property types.

Property Type	Beds	Size sqft	OMV	No of units	Total size sqft	Total OMV
House A	4	1050	£190,000	20	21000	£3,800,000
House B	4	1100	£210,000	15	16500	£3,150,000
House C	3	900	£170,000	15	13500	£2,550,000
House D	2	750	£145,000	10	7500	£1,450,000
Apart E	2	650	£125,000	10	6500	£1,250,000
Apart F	1	520	£105,000	5	2600	£525,000
			TOTAL	75	67600	£12,725,000
					6% contribution	£763,500

Administration fee £13,361.25

The total contribution required will be £763,500 plus and administration fee of £13,361.25


After negotiation with the developer it is agreed to provide discounted sale properties on the site and the affordable prices are agreed and the contribution applied to achieve the affordable sale prices.

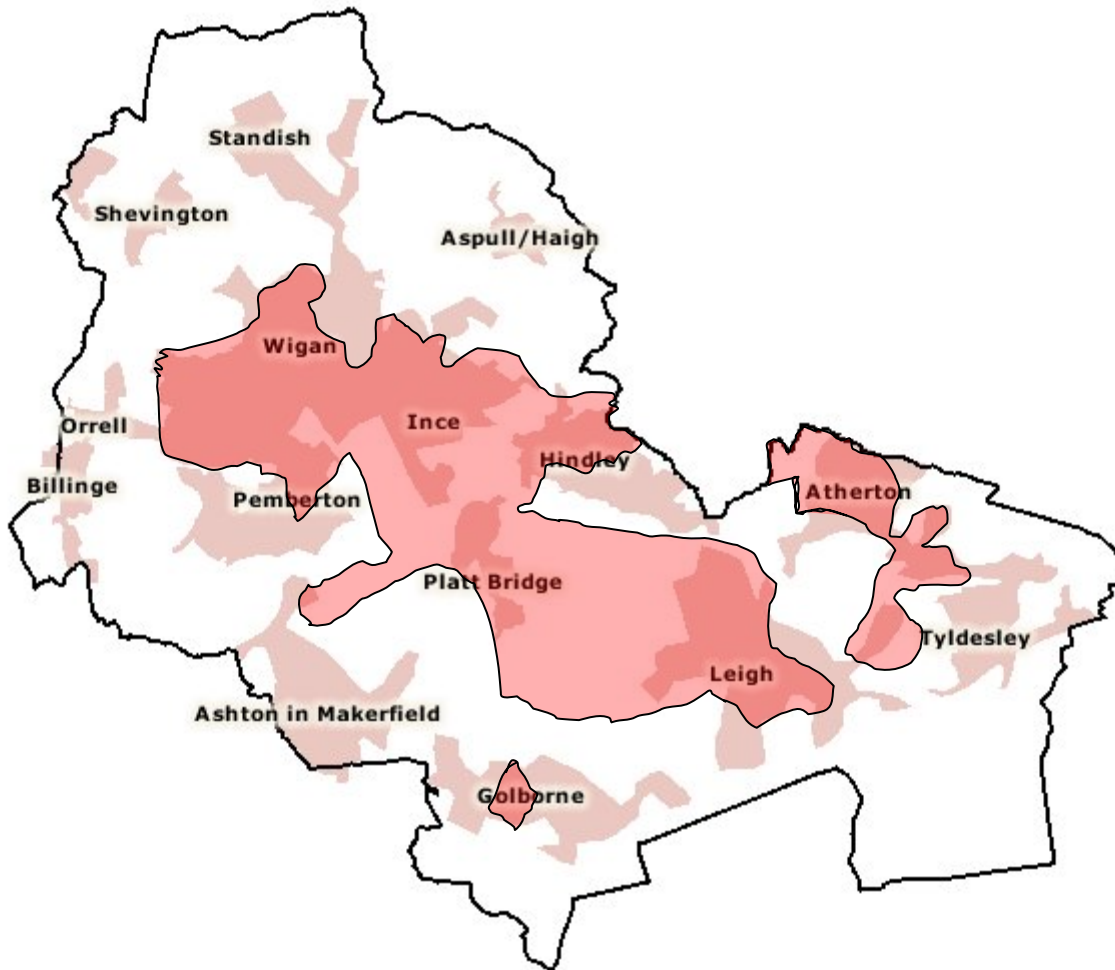
Property Type	OMV	Affordable Sale Price	Discount %	Discount value	No of units	Total discount
House C	£170,000	£85,000	50%	£85,000	4	£340,000
House D	£145,000	£72,500	50%	£72,500	2	£145,000
Apart E	£125,000	£68,750	45%	£56,250	3	£168,750
Apart F	£105,000	£63,000	40%	£42,000	2	£84,000
				Total	11	£737,750

The residual amount remaining after securing the affordable units

Total affordable housing contribution	£763,500
Total discount applied	-£737,750
will be payable as a commuted sum	=£25,750

Appendix B -Affordable Housing Strategy Map

 = areas which are subject to regeneration effects and / or have less balanced housing markets. We will generally require off site provision of affordable housing in these areas.



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