

DRAFT SUPPLEMENTARY PLANNING DOCUMENT ON HOUSING CHOICES

[Version - SPD 150107]

Development Plans & Policy
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1. INTRODUCTION

Aims of the Supplementary Planning Document on Housing Choices

Cannock Chase District Council has produced this draft Supplementary Planning Document (SPD) on Housing Choices which will form part of the Cannock Chase Local Development Framework. This draft version of the SPD and will be subject to extensive public consultation in accordance with the adopted Statement of Community Involvement.

This SPD sets out detailed information, guidance, policies and justification for the provision of a choice of housing within the District. The aims of this SPD are to:

- Meet the housing aspirations of the Districts population
- Deliver against the Council's Strategic Housing Priority of Housing Choices - providing pathways of choice to meet the needs and aspirations of all residents
- Expand the Council's current planning policy on housing choices
- Provide clear, consistent and comprehensive advice for developers at pre-application and submission stage to enable them to take account of the need for affordable housing within the District and to negotiating the appropriate provision
- Optimise delivery of a range, tenure and size of aspirational housing for the short, medium and long term local housing needs
- Provide suitable, high quality affordable housing in the right location
- Assist in the implementation of other Council Strategies including the Housing Strategy and the Community Strategy.
- Meet the requirements of the West Midlands Regional Spatial Strategy and the West Midlands Housing Strategy.
- Meet national, regional and local planning policy requirements

Conformity

The content of this SPD must be in conformity with a number of national, regional and local planning documents. Conformity means that the SPD must comply with the policies and guidance as set out in these statutory planning documents. These policies and documents include:

- Government policy including PPS3 – Housing (2006)
- The Regional Spatial Strategy for the West Midlands (2004) and the draft Phase 2 revision (2007)
- The Saved Staffordshire and Stoke-on-Trent Structure Plan 1996-2011
- The Saved Cannock Chase Local Plan 1997
- The Cannock Chase Local Development Framework
 - The Core Strategy – Issues and Options (Emerging document)

Consultation

The consultation invites comments and representations from anyone concerning the content of the SPD. The aim of the consultation is to ensure the SPD is thorough, will be effective and will deliver the appropriate levels, type and mix of affordable housing within the District from now until 2026.

Please note this is not an opportunity to amend the adopted planning policies of the RSS or Cannock Chase Local Plan.

There will be a 6 week consultation period which will include publicity in the press, letters to key stakeholders (The housing development industry including Housing Associations, tenants organisations, Parish Councils and adjoining local authorities).

2. THE PRODUCTION PROCESS OF A SUPPLEMENTARY PLANNING DOCUMENT

There are a number of stages involved in the production of an SPD in order to meet the requirements of the Planning and Compulsory Purchase Act 2004 and Planning Policy Statement 12 – Local Development Frameworks (2004). This SPD on Housing Choices takes into account all the relevant national, regional and local policies, guidance and strategies. The various stages of the production process are set out in Figure 1 in Appendix 2 of this SPD.

Community Involvement

This draft SPD will be subject to procedures of community involvement. The Council's adopted Statement of Community Involvement 2006 (SCI) sets out how Cannock Chase District Council intends to involve and consult local people in its planning services, as required by the Act. A copy of the SCI is available from the Council offices and www.cannockchasedc.gov.uk

Sustainability Appraisal

The Act requires that local development documents have to be prepared with a view to contributing to the achievement of sustainable development. A sustainability appraisal (SA) of this SPD is required and the main purpose of this is to appraise the social, environmental and economic effects of strategies and policies so that decisions can be made in accordance with the objectives of sustainable development. This is discussed further in section 9 of this SPD.

Formal Consultation

This draft SPD will undergo a six week period of consultation with key stakeholders and the community in line with the requirements of the Act, as set out in PPS12 and the SCI. The consultation period will run from 19/3/07 to 30/4/07.

Next Stage

Following the consultation the Council will consider the representations made to the draft SPD. These representations and the Council's responses to them will be published on the Council's website. Following analysis of the representations the Council will then produce a final version which will be approved and adopted by Cabinet and subsequently published.

Implementation

Following adoption by Cabinet, the SPD will be formally published and will form part of the Local Development Plan Framework, against which planning applications will be assessed.

Monitoring

The Council will monitor the implementation and effectiveness of this SPD as part of its annual monitoring process to see if progress is being made to achieving its policies and meeting national, regional and local planning targets and objectives.

3. WHAT IS HOUSING CHOICE ?

The Council Vision

A key corporate objective of the Council is to deliver decent affordable housing under the Social Inclusion and Housing theme.

The Housing Vision is 'to ensure the District has a decent affordable housing stock that offers appropriate housing and choice for all residents and assists in creating sustainable and healthy communities'.

In November 2005, the Council agreed to 4 Strategic Housing Priorities. The top priority is to deliver housing choice that meets the needs and aspirations of all residents.

The Council would like to take a positive and proactive approach towards meeting local housing needs and delivering the housing aspirations of residents. To achieve this the Council recognises the complex relationship between income levels, household requirements, personal aspirations and tenure preferences. This means working in partnership to develop decent affordable family homes for rent from RSLs for low income households to large executive homes for sale to residents with high incomes.

4. TYPES OF HOUSING PROVISION

Housing is delivered by a variety of providers usually through the Local Authority (LA), a Registered Social Landlord (RSL), a private landlord or builders of market housing. Further information on this can be obtained from the Council (www.cannockchasedc.gov.uk) and Housing Corporation's (www.housingcorp.gov.uk) websites.

The various types of housing and the mechanisms for providing them are set out below:

a. General Market Housing

Executive Housing

This is normally high quality/specification detached housing or luxury apartments costing above £250,000, that meets the housing aspirations of residents on higher incomes.

Market Housing

This is all other housing which is purchased on the open market from a developer or current owner. The dwelling is normally purchased through the process of obtaining a mortgage from a bank and the money is borrowed at a set level over an agreed amount of time. Renting a property from a private landlord on an assured shorthold tenancy is also an option to access appropriate housing.

b. Intermediate Housing

Housing at prices or rents above those of social-rent but below market prices or rents. This can include shared equity products (for example HomeBuy). Intermediate housing differs from low cost market housing, which Government does not consider to be affordable housing.

c. Affordable Housing

Affordable Housing is:

'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.
- Includes provision for the home to remain at an affordable price for future eligible households or, if these restrictions are lifted, for the subsidy to be recycled for alternative affordable housing provision'. (Annex B PPS3 – Housing, Nov 2006)

Social Rented Housing is:

'Rented housing owned and managed by LAs and RSLs, for which guideline target rents are determined through the national rent regime. The proposals set out in the Three Year Review of Rent Restructuring (July 2004) were implemented as policy in April 2006. It may also include rented housing owned or managed by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with the Housing Corporation as a condition of grant'. (Annex B PPS3 – Housing, Nov 2006)

Intermediate Affordable Housing is:

'Housing at prices or rents above those of social-rent but below market prices or rents and which meet the criteria set out above. These can include shared equity products (for example HomeBuy), other low cost homes for sale and intermediate rent. The below market price sale would be secured by Planning Obligation under S106 of the Town and Country Planning Act 1990.' (Annex B PPS3 – Housing, Nov 2006)

The definition does not exclude homes provided by private sector bodies or provided without grant funding. Where such homes meet the definition above, they may be considered, for planning purposes, as affordable housing. Whereas, those homes that do not meet the definition, for example, 'low cost market' housing, may not be considered, for planning purposes, as affordable housing.

Sheltered Housing

This is normally a secure building which is made up of apartments or flats which is managed by a warden. These apartments are either for sale or rent and provide accommodation for people of retirement age who are capable of living independently. RSLs may manage this type of accommodation.

5. POLICY FRAMEWORK

National Policy Framework

Planning Policy Statement 3 – Housing (PPS3) – November 2006 and the companion document Delivery of Affordable Housing sets out guidelines on how to deliver appropriate levels and mixes of housing including a national indicative site size threshold of 15 dwellings for requiring a proportion of affordable dwellings.

Regional Policy Framework

West Midlands Regional Spatial Strategy (RSS) - Adopted 2004

The Regional Spatial Strategy for the West Midlands (RSS) was adopted in June 2004. The document was formerly known as the Regional Planning Guidance for the West Midlands (RPG11) and the name change was required by the new planning Act. It forms part of the statutory Development Plan. The purpose of the RSS is to guide the preparation of Local Development Frameworks and Local Plans and these documents must conform with the RSS. Local Authorities have to take into account the policies in the RSS and therefore planning applications are considered against these policies.

The RSS is currently under review and will cover the period from to date up until 2026. This review will allocate the number of dwellings to be found in Cannock over the plan period and update policies in relation to the provision of housing including affordable housing.

Local Policy Framework

Cannock Chase Local Plan - Adopted March 1997

The Local Plan is the statutory development plan for Cannock Chase which contains policy on affordable housing (Policy H1 and Policy H2). Policy H1 sets out the housing target for the District and Policy H2 aims to meet the housing demand and needs of the Districts population. Policy H2 seeks to negotiate with developers for a proportion of affordable housing.

The Cannock Chase Local Development Framework

The Planning and Compulsory Purchase Act came into force in September 2004 and as part of the changes, the Local Plan is going to be replaced by a Local Development Framework (LDF). The LDF consists of a portfolio of documents called local development documents and further information on this can be found in Planning Policy Guidance Note 12 entitled "Local Development Frameworks".

The Cannock Chase Local Development Framework – Core Strategy – Issues and Options – October 2005 is currently being amended in relation to evidence and spatial issues.

The Core Strategy (CS) – Issues and Options is the first DPD to be prepared and was first considered by Cabinet on the 15th December 2005. This document sets out the following:-

- Council's long-term spatial vision
- Strategic Objectives
- A Spatial Strategy
- Core Issues
- The broad location of new housing and employment land requirements of the Regional Spatial Strategy.

The spatial vision of the CS is *"to create a District which is attractive, safe, prosperous, accessible and diverse in character, providing for the needs of Cannock Chase residents and its business community in an equitable and sustainable way."*

This vision is then supported by the Council's vision as stated in the Community Strategy: *"By 2015, Cannock Chase will be recognised as a place where everyone's lives are enriched by a strong cultural identity, vibrant, local economy and pride in the outstanding natural environment"*. The Council's vision is supported by an acronym 'CHASE' from its first performance plan in 1999. The letter 'S' stands for Social Inclusion and Housing – "Reducing Inequality and Decent Homes for all".

These principles are further developed within the strategic objectives section under 'Social Progress Which Meets the Needs of Everyone'. Affordable Housing is addressed under Issue 5 – Housing, in which future provisions are expected to conform with the Housing Needs Survey.

Cannock Chase Council – Planning Obligations – Supplementary Planning Guidance and Code of Practice (November 2000)

The Planning Obligations SPG is a clear statement of the Council's policy on planning obligations. The use of Planning Obligations is controlled by Section 106 of the Town and Country Planning Act 1990 (as amended) and Circular 05/05 entitled 'Planning Obligations'. This SPG relates to Policy IMP 1 on Development Contributions in the Cannock Chase Local Plan (1997).

Cannock Chase Housing Needs Survey

The Office of the Deputy Prime Minister in 2000 issued 'Local Housing Needs Assessment: A Guide to Good Practice.' This guide set out an 18 stage basic needs assessment model which determines the overall surplus or shortage of affordable housing units in a local area. Cannock Chase's Housing Needs Survey 2003 by Outside Research and Development underpins its emerging policy on housing choices and affordable housing and followed the methodology in this national guidance.

Cannock Chase Housing Strategy

The Council's Housing Strategy Statement was published in 2002. Since this publication there has been a report endorsed by Cabinet on the 3rd November 2005 which sets out the Strategic Housing Priorities and Policies for the period 2005-2008. These documents set out the Council's priority for delivering national, regional and local housing priorities together with delivering the Council's strategic objectives and tackling key housing issues within the District.

Our Strategic Housing Priorities in this Strategy, in order of relative importance, are to –

- 1. Provide housing choice that meets the needs and aspirations of all residents**
This will be delivered by meeting the need for both affordable and aspirational housing, the effective management & maintenance of social housing, promoting a healthy private rented sector, broadening choice in the allocation of social housing and reducing empty properties.
- 2. House vulnerable people**
This will be delivered primarily through reducing homelessness and the use of inappropriate temporary Bed & Breakfast accommodation, adapting people's homes to promote independence, providing housing related support to the elderly, the young and people with disabilities, and promoting equality of access to housing services.
- 3. Encourage thriving communities where people want to live and stay**
This will be delivered through a focus on promoting initiatives within neighbourhoods that improve community safety and focusing renewal work in former coal mining communities that suffer from deprivation and poor housing conditions but are places where people like to live and want to stay.
- 4. Modernise the housing stock to provide a decent home for all**
This will be delivered through a focus on bringing all Council-owned housing up to the DHS by 2010, significantly increasing the amount of private homes housing people on benefit that meet the DHS, promoting thermal comfort and affordable warmth, and working with landlords to improve the conditions of our privately rented housing stock.

One of the aims of the Council's Housing Strategy is to develop a range of new initiatives, policies and procedures, in order to increase the range of housing options in the District and encourage innovation in the provision of affordable housing, through partnerships based on knowledge of supply and demand.

6. EVIDENCE BASE

a. National Evidence

The Barker Review of Housing Supply - 2004

In 2004 the Government commissioned Kate Barker to undertake a Review of Housing Supply in the UK. The findings were published in March 2004 and concluded the following:

- The UK has experienced a long-term upward trend in real house prices, 2.4 per cent per annum over the last 30 years. This has created problems of affordability. In addition, the volatility of the housing market has exacerbated problems of macroeconomic instability and has had an adverse effect on economic growth. To improve macroeconomic stability and deliver greater affordability for individuals a lower trend in house prices is desirable:
- In order to deliver a trend in real house prices of 1.8 per cent an additional 70,000 houses each year in England might be required.
- To bring the real price trend in line with the EU average of 1.1 per cent an extra 120,000 houses each year might be required.

As a result of these findings Barker made a number of recommendations which included the following points:

- Government should set out a goal for improved market affordability.
- Additional investment building-up to between £1.2 and £1.6 billion per annum will be required to deliver additional social housing to meet projected future needs.
- Introduction of a Planning-gain Supplement to capture some of the development gains that landowners benefit from, to ensure that local communities share in the value of development.

Planning Policy Statement 3 – Housing (PPS3) – Draft December 2005

In response to the Barker Review on Housing Supply the Government has updated PPG3 and published the Draft PPS3 on Housing. This PPS aims to address the concerns of the Barker Report by addressing the issues set out below:

- the housing market has not responded sufficiently to housing supply
- strong rising demand
- resultant rising house prices
- planning system needs to be more responsive

The main aims of PPS 3 are to :

- ensure that a wide choice of housing types is available, for both affordable and market housing, to meet the needs of all members of the community;

- deliver a better balance between housing demand and supply in every housing market and to improve affordability where necessary;
- create sustainable, inclusive, mixed communities in all areas. Developments should be attractive, safe and designed and built to a high quality. They should be located in areas with good access to jobs, key services and infrastructure.

b. Regional Evidence

Regional Spatial Strategy

The review of the West Midlands Regional Spatial Strategy in relation to (amongst other things) housing allocations has reached the consultation stage on options (January 2007).

Three draft options have been produced:-

1. Business as usual
Shire District allocation based on available urban capacity.
2. Managed growth
Based on Strategic Authority Advice.
3. Growth at any cost
Additional 75,000 dwellings distributed to areas of high demand.

The allocation for Cannock Chase District for the period 2001-2026 is 6,000 with option 1 and 7,000 with both options 2 and 3.

Prior to these options being generated in March 2006 the former ODPM had published household projections indicating a much more substantial increase in the amount of new households required to be accommodated in the West Midlands for the period 2001-2026. Following this 3 scenarios were produced. Scenario A based on the continuation of current RSS annual completion rate to 2026, B as A + 25% and C as A + 51%. Whilst these are not being promoted as part of the RSS review at this stage the 'growth at any cost' option is likely to raise considerable debate about what distribution of new dwellings is appropriate across the Staffordshire Districts and Stoke-on-Trent. Whilst there is general consensus that the + 51% option is unrealistic the former option A is considered worthy of continued examination and is included at the Issues and Option stage of the Council's Core Strategy and Site Allocations DPDs. This gives 4 actual options for Cannock Chase District which would have the following implications for the split between affordable and other housing provision 2001-2026.

Table 1 : RSS Housing Provision Scenarios of Cannock Chase District 2001 to 2026

| RSS Housing Scenario | Cannock Chase District Total Housing Provision for the period 2001 to 2026 (A) | Affordable Housing Provision based on Housing needs survey from 2001 – 2026 (25 years x 130 AH units) (B) | Therefore remaining Private Dwellings (A-B) |
|---|--|---|---|
| Draft Option 1 (Business as usual) | 6000 | 3250 | 2750 |
| Draft Options 2 & 3 (Managed growth and growth at any cost) | 7000 | 3250 | 3750 |
| Former Scenario A continuation of current completions | 8542 | 3250 | 5292 |

c. Local Evidence

Cannock Chase Local Plan – Housing Monitoring April 2006

The Staffordshire and Stoke on Trent Structure Plan 1996-2011 allocated a total of 7300 dwellings to Cannock Chase District. These 7300 dwellings were allocated to specific sites and windfalls within the Cannock Chase Local Plan adopted in 1997. At the 1st April 2006 there is a residual Structure Plan requirement of 1187 dwellings remaining. A breakdown of this residual housing requirement can be found with Appendix 5 of this SPD.

Monitoring of Affordable Housing 2001-2005

Monitoring in terms of size and type became a requirement as a result of PPG3 from April 2001. Set out below is a breakdown of affordable housing completions that were achieved from the 1st April 2001 to 31st March 2006. We are currently building well below (ie over 50% less than) the 130 dwellings recommended per annum in the housing needs survey. The Council over the last five years have secured 202 affordable dwellings which is 448 dwellings short of the housing needs target of 650 dwellings.

Table 2 : A Breakdown of the total of Affordable Housing achieved from 1st April 2001 to the 31st March 2006.

| Year | 2003 Housing Need Survey Target | Total Affordable Housing Completions | Houses (inc. bungalows) | Flats |
|---------------|---------------------------------|--------------------------------------|-------------------------|-----------|
| 2001-2 | 150* | 87 | 81 | 6 |
| 2002-3 | 150* | 14 | 8 | 6 |
| 2003-4 | 130 | 34 | 13 | 21 |
| 2004-5 | 130 | 38 | 35 | 3 |
| 2005-6 | 130 | 29 | 9 | 20 |
| Totals | 147 | 202 | 146 | 56 |

* Minimum target in 1997 Housing Needs Survey.

Cannock Chase Housing Needs Survey (July 2003)

The role of the Housing Needs Survey is to collate and assess information on the housing needs in Cannock District. The findings assist in formulating the housing policies in Local Development Framework and assist in the production of the Council's Housing Strategy. The Council commissioned a Housing Needs Survey in 2003 produced by Outside Research and Development. The survey recommended that 194 new affordable units should be provided each year in the District in order to meet the local housing needs up until 2008. It was considered likely that after 2008 this figure of 194 would increase due to current house price trends

The survey suggests that the 194 dwellings should be provided in the following tenures in order to meet local housing need:

- 6% shared ownership
- 33 % low cost home ownership
- 61% social rented

Low cost home ownership is not included in the Government definition of affordable housing so the annual numbers excluding these would be 130 units based on the 2003 needs assessment.

The plan period is from to date until 2026, therefore based on the current Housing Needs Survey of a requirement for 130 dwellings per year, there will be a total requirement of 2600 affordable dwellings up until 2026. (i.e. 130 x 20 yrs (2006 -2026). However this will need to be revised in the light of updates of the survey.

The Housing Market in Cannock Chase

The housing market in Cannock Chase has experienced a considerable increase in house prices over the past five years along with the rest of the United Kingdom. For example between December 2000 and December 2003 the average property price in the District had risen by 84%. During the same time period the price of maisonettes and flats rose by 95%. Together with the increased growth of the 'Buy to Let' sector, where people buy properties improve and rent them out has also added to this problem. Buy to Let properties are normally priced at 1st time buyer prices and as a result of buy to let 1st time buyers have had less of an opportunity to get a foothold on the market.

According to the 2001 Census there are 27,129 owner occupied homes in the District, which accounted for 73.1% of the total stock.

House Types in Cannock Chase

Overall Housing Stock

There are a total of 37,904 dwelling units in the District. These are broken down as follows:

Table 3 :Overall Housing Stock

| Type | Amount |
|----------------------------------|----------------|
| Detached | 11,262 (29.7%) |
| Semi-Detached | 18,479 (48.8%) |
| Terraced | 4,558 (12%) |
| Purpose Built Flat | 2884 (7.6%) |
| Flat in converted / shared house | 335 (0.9%) |
| Flat in commercial building | 328 (0.9%) |
| Caravan/ mobile home/temporary | 58 (0.2%) |

(2001 Census)

Housing Tenures

In terms of tenures in Cannock Chase there are a total of 37,102 properties. The tenure of these is broken down as follows:

Table 4 :Overall Housing Tenure

| Breakdown of Tenure | Amount (from 2001 census) |
|---------------------------|---------------------------|
| Owner Occupied | 27,129 (73.1%) |
| Shared Ownership | 207 (0.6%) |
| Local Authority Rented | 6123 (16.5%) |
| Housing Association / RSL | 1049 (2.8%) |
| Privately Rented | 1669 (4.5%) |
| Other Rented | 925 (2.5%) |

(2001 Census)

Current House Prices

The average house price in Cannock Chase in the first quarter of 2006 is £139,834. The average house price of the main dwelling types in the first quarter of 2006 obtained from the land registry is illustrated below:

- Detached dwelling £ 207,280
- Semi-Detached dwelling £124,348
- Terraced dwelling £119,484
- Flat / Maisonette £83,191

Rental Property

The average private sector rents in June 2005, were between £385 to £680 a month, most rental agreements require one months deposit in advance. These rent levels are beyond the means of most residents on modest incomes within Cannock Chase District.

Income Levels

In April 2005, research was undertaken by the Council into employment opportunities within Cannock Chase District and the findings showed that a large number of posts paid minimum wage,

while skilled workers could expect to earn between £6 to £8.50 an hour. This equated to an annual salary of between £12,480 to £17,680. (Strategic Housing Team – 2005)

A summary table of the mean Household Income for Cannock Chase Wards has been obtained from CACI Information Solution and is summarised below in Table 2. It is clear from this table that the mean incomes in Cannock have a large range, with the highest being Hawks Green Ward at a mean income of £39,813 to the lowest Cannock North Ward at £21,629. There is a total difference in mean incomes between these wards of £18,184. The household mean income for Cannock Chase District overall is £29,248.

Table 5 – Household Mean Income in Cannock Chase Wards 2005

| WARD | MEAN INCOME IN POUNDS (£'s) |
|-------------------------------|--|
| Hawks Green | 39,813 |
| Cannock West | 34,391 |
| Rawnsley | 33,737 |
| Hednesford South | 33,155 |
| Hednesford Green Heath | 31,960 |
| Etching Hill and The Heath | 31,383 |
| Heath Hayes & Wimblebury | 31,053 |
| Cannock Chase District | 29,248 |
| Western Springs | 29,113 |
| Norton Canes | 29,071 |
| Hagley | 27,866 |
| Brereton & Ravenhill | 26,545 |
| Hednesford North | 26,279 |
| Cannock East | 24,636 |
| Cannock South | 24,371 |
| Cannock North | 21,629 |
| Data source: CACI 2005 | |

Mortgages / Income Multiples

An income multiple is what mortgage lenders use to calculate how much money they will lend to a person who would like to purchase a dwelling. This income multiple is subject to an affordability assessment which means that any existing financial commitments will be deducted from the potential amount to be lent for the mortgage.

There are a range of banks and building societies that will lend money to individuals or joint borrowers. The amount the borrowers will lend depends on their lending policy and criteria together with the financial circumstances of the applicant.

Table 6 below compares household income in the district and the average prices of property. It demonstrates that some 36% of households (14,400) are likely to have affordability difficulties for an average starter home in Cannock Chase district. Similarly Table 6a uses the districts median individual income of £18,000 per annum to show the affordability issues facing individuals looking to acquire their first starter home

Table 6 – Mortgage Affordability based on Mean Household Income in Cannock Chase and Mortgage Lending of 3.5 x Household Income using 1st quarter 2006 Land Registry figures

(Household income for Cannock Chase district from 2005 PayCheck data)

(Individual income for Cannock Chase district from 2005 to 2006 Annual Survey of Hours and Earnings)

| Income and % of households in each band and Maximum Affordable Mortgage | Cumulative % of households with income below top of band | Affordability Gap for FLAT/ MAISONETTE: £83,191 | Affordability Gap for TERRACE: £119,484 | Affordability Gap for SEMI DETACHED: £124,348 |
|---|--|---|---|---|
| 1. £0-5000 1,842 households or 4.7% of district are in this income band Maximum mortgage: £17,500 | 4.7 | £65,961 | £101,984 | £106,848 |
| 2. £5000-10,000 3126 households or 7.9% of district are in this band Maximum mortgage: £35,000 | 12.6 | £48,191 | £84,484 | £89,348 |
| 3. £10,000 to £15,000 4,445 households or 11.2 % of district are in this band Maximum mortgage: £52,500 | 23.8 | £30,691 | £66,984 | £71,848 |
| 4. 15,000 to £20,000 5,013 households or 12.7% of district are in this band Maximum mortgage: £70,000 | 36.5 | £ 13,191 | £49,484 | £54,348 |
| 5 £20,000 to £25,000 4,908 households or 12.4% of district are in this band Maximum mortgage: £87,500 | 48.9 | Affordable Entry level income for average flat or maisonette: £23,768 | £31,984 | £36,848 |
| 6. £25,000 to £30,000 4,387 households or 11.1% of district are in this band Maximum mortgage: £105,000 | 60 | Affordable | £14,484 | £19,348 |

| Income and % of households in each band and Maximum Affordable Mortgage | Cumulative % of households with income below top of band | Affordability Gap for FLAT/ MAISONETTE: £83,191 | Affordability Gap for TERRACE: £119,484 | Affordability Gap for SEMI DETACHED: £124,348 |
|--|--|---|---|--|
| 7. £30,000 to £35,000 3,688 households or 9.3% of district are in this band Maximum mortgage: £122,500 | 69.3 | Affordable | Affordable Entry level income for average terraced house £34,138 | £1,848 |
| 8. £35,000 to £40,000 2,969 households or 7.5% of district are in this band Maximum mortgage: £140,000 | 76.8 | Affordable | Affordable | Affordable Entry level income for average semi detached house £35,528 |

(Assumed no capital available to reduce mortgage required)

Table 6a - Mortgage Affordability based on Median Individual Income in Cannock Chase district and Mortgage Lending of 3.5 x Household income. House Prices from 1st quarter 2006 Land Registry figures

| Maximum Affordable Mortgage based on 3.5 x median individual income | Affordability Gap for FLAT/ MAISONETTE: £83,191 | Affordability Gap for TERRACE: £119,484 | Affordability Gap for SEMI DETACHED: £124,348 |
|--|---|---|---|
| Cannock Chase median annual individual income in 2005: £17,999 Maximum mortgage £62,997 | £20,194 | £56,487 | £61,351 |

Mortgage Costs

When a person applies for a mortgage there are other costs that are involved and need to be taken into account. These costs will depend on the position of the house buyer and the type of house they may be buying or selling to buy. These costs can be particularly difficult for first time buyers. It is because of all these initial costs that first time buyers find it hard to get their first step on the housing ladder. A summary of these costs is set out below in Table 7:

Table 7 : A Summary of the Costs involved in obtaining a Mortgage and Buying a Property.

| Costs | Amount |
|--|---|
| Mortgage Deposit | Normally between 3% and 10% of house price (some lenders do 100% mortgages) |
| Mortgage Application Fee / Arrangement Fee | £195 / £299 upwards |
| Valuation Fee | £299 to £699 |
| Legal Costs | £500 - £1000 |
| Stamp Duty (when house price is over £125,000) | 1% of house price |
| Estate Agency fees | 1 % upwards dependant on house price |

Evidence on Aspirational Housing

In addition to the issue of meeting affordable needs for residents of the district who are unable to afford normal market housing, the Council also has an objective of increasing the proportion of the population in the district in professional and managerial occupations. This requires a choice of housing to be made available to these groups which would be attractive to them. The term aspirational housing is used to describe housing which is likely to be mostly in the form of large (four bedroom plus) detached housing and two bedroomed apartments in the luxury category. Some of this housing at the higher end of the category is locationally sensitive i.e. it relates to the attractiveness of a local environment which may be lower density suburbs or rural areas or high density attractive locations in town centres for example waterside locations in the case of apartments. There are limited opportunities for new development in these types of locations within the district.

The comparative percentage breakdown of people in managerial and professional occupations from the 2001 census compared with percentage of housing stock which comprises detached houses and bungalows is as follows:-

Table 8 – Percentage of people in socio-economic categories of larger employers, higher managerial occupations, higher professional occupations, lower management and professional occupations – compared with percentage of all household accommodation which is detached houses or bungalows

| | <u>Socio-econ Group</u> | <u>Detached Properties</u> |
|-------------------------|-------------------------|----------------------------|
| Cannock Chase | 21.6 | 29.71 |
| East Staffordshire | 24.4 | 31.72 |
| Lichfield | 31.0 | 39.17 |
| Newcastle-under-Lyme | 22.4 | 24.25 |
| South Staffordshire | 29.0 | 39.69 |
| Stafford | 30.1 | 38.44 |
| Staffordshire Moorlands | 23.7 | 40.77 |
| Tamworth | 23.4 | 26.76 |
| Staffordshire | 25.9 | 33.88 |
| West Midlands | 23.9 | 23.84 |
| England | 27.3 | 22.51 |

Source Census 2001 – Crown Copyright

There is some correlation between the percentage of households living in detached dwellings and those in higher socio-economic groups which is particularly noticeable in relation to Lichfield, South Staffordshire and Stafford. The relationship in Staffordshire Moorlands, however, is a significant anomaly. Nevertheless this could be considered to be a reasonable proxy for guiding the provision of future aspirational housing.

The total completions in period 2001-2006 in Cannock Chase District have shown the following distribution of dwelling sizes:-

Table 9 – Total and percentage housing completions 2001-06 Cannock Chase District by size

| | Bedrooms | Totals | Percentage |
|------------------|-----------------|---------------|-------------------|
| Houses | 1 | 2 | |
| | 2 | 220 | 10.8% |
| | 3 | 645 | 31.5% |
| | 4 | 794 | 38.8% |
| | 5 | 47 | 2.3% |
| Bungalows | 1 | 1 | |
| | 2 | 27 | 1.3% |
| | 3 | 8 | |
| | 4 | 2 | |
| | 5 | 1 | |
| Flats | 1 | 170 | 8.3% |
| | 2 | 129 | 6.3% |

The percentage of completions over this period of 4-5 bedroomed dwellings has therefore been 41.2%, a significant increase over the proportion existing at the time of the 2001 census.

Therefore it appears that market forces are gradually increasing the proportion of aspirational housing in the district. Nevertheless in order to make clear that the Council wishes to provide a whole range of housing choices from the upper to the most affordable it would be appropriate to specify policies in the document that deals with the issue of aspiration housing.

Establishing the Short Term Threshold: % of Affordable Units

Using Staffordshire Structure Plan housing proportions for Cannock Chase (16.6%) for 2007-2011 (based on the continuation of the current Regional Spatial Strategy housing figures) gives a maximum annual provision for this period of 415. Past annual building rates suggests that this is achievable. The target of 130 affordable dwellings per year gives a percentage of 30% but this increases if a minimum threshold for affordable units is introduced. Based on the completion data for the period 2001/02 to 2005/6 sites with 15 or more dwellings (the suggested threshold in Draft PPS3) of the total completion of 2046, 1765 were on sites of 15 or more, i.e. 86.3%. At an annual build rate of 415, this amounts to 358 so on this basis, the affordable percentage at a threshold of 15 would be 36%. This is considered to form an appropriate basis for delivery of affordable units (not including low cost market housing) for the short term – up to 2008. An update of housing need and further work on overall housing allocation are likely to require this formula to be revised for the period beyond 2008.

7. POLICIES for HOUSING CHOICES

POLICY HC1 – THRESHOLD

On new residential development including changes of use of existing buildings and mixed development where the number of units proposed is 15 or more the Local Planning Authority will require a maximum of 36% affordable housing units within the categories of Social Rented Housing and Intermediate Affordable Housing defined in Annex B of Planning Policy Statement 3 Housing.

POLICY HC2 LOCAL CONNECTION

The housing provision made in connection with Policy HC1 shall meet local housing need by the following means.

It shall be made available to persons having a local connection in the area to satisfy one or more of the following criteria.

- (a) Be resident in the District
- (b) Be employed in the District
- (c) Be on the Council's Housing Register
- (d) Be on the Housing Register of a social landlord operating within the District

POLICY HC3 – DWELLING MIX

Each site containing affordable housing will provide a dwelling mix in line with the Council's current Housing Needs Survey and the Council's Housing Register in relation to social rented and shared equity. The affordable housing should be spread throughout the site in groups of no more than four dwellings.

POLICY HC4 – ON SITE

In the majority of cases, the Council will require all affordable housing to be located on site. This will be required in one of three ways:

- (i) The developer builds the dwellings and transfers them to a housing association
- (ii) The transfer of a fully serviced site, with full access rights, to a Housing Association together with sufficient capital for the affordable housing requirements to be procured.
- (iii) The securing in perpetuity of discount market housing.

POLICY HC5 – OFF SITE LOCATION

The Council recognises that there may be exceptional circumstances where the affordable housing requirement may be fulfilled on another site within the District. The applicant will need to demonstrate why the affordable housing cannot be provided on site and suggest possible alternative sites. Negotiation between the developer and the Council will take place to ascertain the most suitable alternative sites that meets the requirements of this SPD and other development plan policies.

POLICY HC6 – OFF SITE FINANCIAL CONTRIBUTION

The Council recognises that there may be exceptional circumstances when the affordable housing requirement is inappropriate to be accommodated on an individual development site which is above the threshold size because it would be difficult to manage or not possible to achieve the appropriate mix. It may be appropriate in these circumstances to negotiate a financial contribution to off site provision to be procured by the Council.

POLICY HC7 - RELATIONSHIP BETWEEN AFFORDABLE HOUSING AND OTHER PLANNING OBJECTIVES

On some sites which come forward through the Local Development Framework or as windfalls, the Planning Authority may consider it appropriate to give greater weight to other social, economic and environmental objectives including open space sport and recreation provision and aspirational housing (see policy HC9 below) and less to meeting affordable housing needs. This may result in a different approach to the amount of affordable housing sought. These requirements, where initiated by the Planning Authority, will be set out in site development briefs.

Where issues of viability arise, the applicant will need to demonstrate what impact abnormal costs of development would have on delivery of the proportion of affordable housing set out in policy HC1.

POLICY HC8 – DESIGN REQUIREMENTS

Development of affordable housing will only be permitted where it positively contributes to the character and quality of its environment through good layout and design. The applicant will be required to submit a comprehensive design and access statement in order to demonstrate that the proposal meets national policy objectives on design (confirmed in PPS1 and PPS3) and the appropriate Development Plan design policies.

POLICY HC9 ASPIRATIONAL HOUSING

The Council will require that the mix of market housing on development sites will include a range of dwelling types and sizes which cater for the needs of higher income occupiers. These will be dwellings with four or more bedrooms which have larger floor spaces and higher specifications than standard estate development properties and/or apartments with high quality internal design specification. Specific targets for dwellings will be identified on a site by site basis in relation to new land allocation in the Site Allocation DPD and for windfall sites which have a capacity of 50 or more. In existing high quality low density residential areas within the District west of Cannock Town Centre, at Etching Hill and Slitting Mill infill housing development in the aspirational category will be permitted when it can be demonstrated that it is of high design quality and will be in keeping with the character and appearance of the area including its landscape characteristics.

8. DELIVERY MECHANISMS

Pre – Application Discussions

The Council welcome and encourage pre-application discussions in relation to the provision of affordable housing as part of a development proposal. These discussions will take place with a planning officer and a housing officer from the Council and the onus is on the applicant to contact the Council to arrange this meeting.

Discussions will involve discussing and defining the amount of appropriate provision, the appropriate mix, number, type, location and possible relevant sources of funding. A list of Affordable Housing Requirements can be found in Appendix 4 of this SPD.

Negotiations

The Council's policy on affordable housing places an obligation on the developer or land owner to consider how a scheme may provide an element of affordable housing preferably prior to the sale / acquisition of a site.

Section 106 Agreements

Where affordable housing provision is sought as part of a proposed development, the Council will use a Section 106 agreement with the applicant to secure the agreed provision of housing either on site, or in exceptional circumstances off site, or through a cash in lieu payment i.e. whatever is deemed appropriate to the circumstances at the time of negotiation.

The Council will ensure that the agreement is executed before the granting of planning permission.

The Section 106 Agreement may include various clauses setting out requirements with regards to the following:

- The housing type, mix and number of units
- The location and distribution of affordable units within the site
- The timing of construction and occupation in relation to the whole site
- The mechanisms to ensure the initial and subsequent occupancy of the affordable housing benefits those in housing need
- The timing and conditions for the transfer of the land or affordable housing to a housing association.

Local Connection / Eligible Person

A person shall have a "Local Connection" if they satisfy any of the following criteria:

- (a) is resident in the Council's area
- (b) is employed in the Council's area
- (c) is on the housing register of the Council
- (d) is on the housing register of a Registered Social Landlord operating in the Council's area.

Legal Covenant to Establish Perpetuity

This is a legal covenant that is imposed to ensure that a property is sold at a certain percentage below market rate.

Social Housing Grant

Social Housing Grant (known as SHG) makes up part of the Single Regional Housing Pot and is allocated by the Housing Corporation through its National Affordable Housing Programme to meet national and regional priorities on new affordable housing.

The Housing Corporation

The Housing Corporation funds new affordable housing and regulates housing associations in England.

Their role includes:

- *Investing.* The Corporation help to develop and implement regional and national housing strategies, using public subsidy to procure affordable housing which provides quality homes in the places where help is most needed.
- *Regulating.* The Corporation are the statutory regulator for housing associations. They drive improvements in housing association efficiency and performance, and help to ensure that associations continue to attract private finance at competitive rates to build and improve affordable homes.
- *Influencing.* The Corporation help shape housing, community and regeneration policy nationally, regionally and locally.

The Corporation administers the National Affordable Housing Programme, which provides public funding to build and renovate homes.

National Affordable Housing Programme

The Housing Corporation's National Affordable Housing Programme is a key strategic investment programme to fund high quality affordable housing in ways which are ever more proactive and efficient. The policy context for the development of the National Affordable Housing Programme is set by:

- National objectives and targets
- Regional Housing Strategies
- Local Housing Strategies and development plan

Registered Social Landlords

The Council believes that RSLs are the most effective suppliers of affordable housing. The Council has a preference to work with RSLs who already have experience and knowledge within the locality and have recent development experience.

RSL Contacts

In Appendix 7 there are a list of the current housing associations that the Council currently or have recently worked with. Developers are encouraged to pre-consult with these RSLs.

Appendix 1

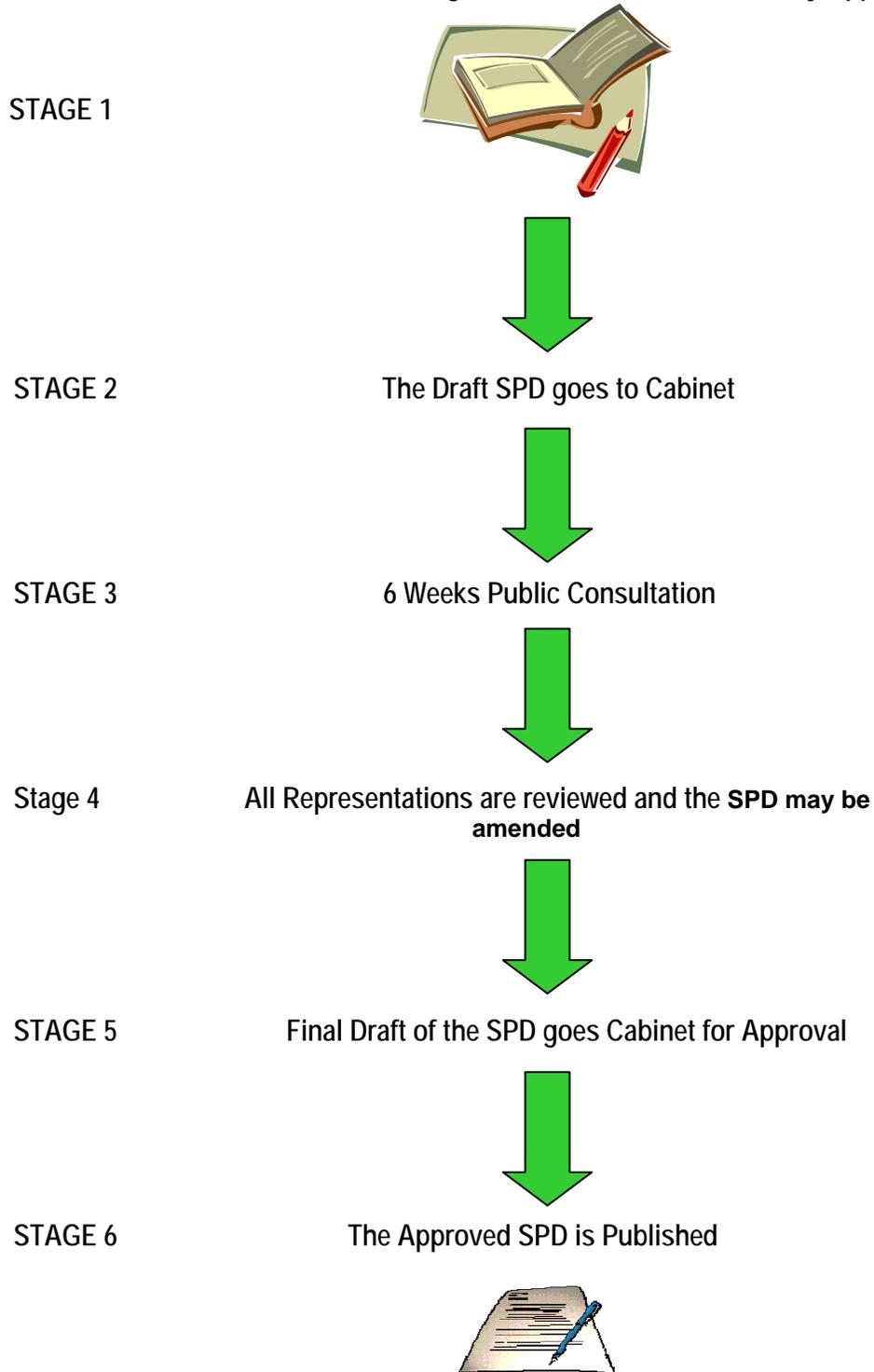
Glossary

| | |
|------|---|
| CS | Core Strategy |
| GOWM | Government Office for the West Midlands |
| HA | Housing Association |
| LDD | Local Development Document |
| LDF | Local Development Framework |
| LDS | Local Development Scheme |
| DCLG | Department for Communities and Local Government (Formerly the Office of the Deputy Prime Minister (ODPM)) |
| RHB | Regional Housing Board |
| RHS | Regional Housing Strategy |
| RSL | Registered Social Landlord |
| RSS | Regional Spatial Strategy |
| SA | Sustainability Appraisal |
| SEA | Strategic Environmental Assessment |
| SPD | Supplementary Planning Document |
| SPG | Supplementary Planning Guidance |
| WMRA | West Midlands Regional Assembly |

APPENDIX 2

FIGURE 1 : THE SUPPLEMENTARY PLANNING DOCUMENT PROCESS

The Draft SPD on Housing Choices and the Sustainability Appraisal



APPENDIX 3

WHO MIGHT NEED HOUSING ?

The District contains a community that has a wide variety of housing needs and a choice of housing is to be provided in order to meet these needs especially for those who cannot afford to purchase a property on the private market. As a result of social and economic changes in the area and the United Kingdom as a whole, there is currently a high demand for non-market housing. The main demand is for social rented housing together with a backlog of housing need that has increased over recent years due to the high increase in house prices. The increase in house prices has not been proportionate to an increase in incomes. Therefore private market housing is becoming less affordable and the demand for non market housing is increasing.

The provision of adequate housing has important social and economic implications for the population and if the need is not met it can lead to social problems, poorer educational achievement, poorer health and less labour mobility. For those on low incomes and/or in poverty having suitable housing can improve social cohesion, contribute to better health and education and therefore provide a better quality of life. Hence the objective of the Government that everyone should have the opportunity of a decent home. The Council therefore is committed to providing choice in housing and to helping and assisting people onto and up the housing ladder through the provision of advice and the implementation of housing and planning policies.

There are a wide range of people who may be in housing need, these have been spilt into 3 groups.

- Households without self contained accommodation;
- Owner occupiers and private renters needing social rented housing; and
- Local authority and Registered Social Landlord tenants in unsuitable accommodation.

The households and people that may fall within these 3 groups are set out below:

1) Households without self contained accommodation

These may include people in the following situations:

- Households in temporary accommodation
- Concealed families
- Households in shared dwellings
- Would-be couples living apart
- Single homeless people; hostel residents etc
- Those saving to buy

2) Owner occupiers and private renters needing social rented housing

These may include people in the following situations:

- Households applying for age or medical reasons
- Households who cannot afford mortgage payments
- Expiry of Lease or inability to afford rent
- Overcrowding

3) Local authority and Registered Social Landlord tenants in unsuitable accommodation

These may include people in the following situations:

- Overcrowding
- Households with children living above ground floor
- Accommodation is too large and need to downsize

(source : The Barker Report 2004)

APPENDIX 4

AFFORDABLE HOUSING REQUIREMENTS

When considering a proposal for affordable housing as a sole proposal or as part of a larger proposal there are a number of factors that need to be taken into account. These include:

- Site Suitability
- Location
- Design
- Dwelling Mix
- Types and Spilt of Affordable Housing
- Provision of Open Space
- On Site Provision
- Off Site Provision / Financial Contribution
- Site-size Threshold
- Open Space Provision
- Car Parking
- Public Transport

Site Suitability and Location

In line with the Government's housing policy set out in PPS3, PPG3, the RSS, The emerging Core Strategy and Local Plan policy, affordable housing should be located in a sustainable location with the first priority being on previously developed land. The site should be located within proximity to local facilities, services and have access to public transport.

The site must meet national, regional and local planning objectives and be a realistic proposal that is deliverable. The site should contribute to achieving mixed and balanced communities and meet the requirements of local housing need as informed by the current housing needs survey and any other relevant information.

Design

With each application for affordable housing an A4 design statement should be submitted. Failure to submit a design statement will result in the planning application being returned.

Proposals for affordable housing should be of a high quality design and layout and should have regard to the neighbourhood buildings, townscape and the wider locality. The development should positively contribute to the area whilst also meeting local housing needs. The design and layout must be safe, take into account public health, crime prevention, community safety and ensure that relevant facilities are provided.

If the affordable housing is part of a larger scheme of housing or a mixed development, it should be designed to integrate fully with the rest of the proposed development in terms of design and use of materials. This is to achieve the objectives of balanced and mixed communities and to meet the objectives of social inclusion.

Dwelling Mix

The dwelling mix will depend on the size of the site, the current housing needs survey, the housing register information and the funding situation at the time of the submission of the proposal. Based on the 2003 Housing Needs Survey the preferred accommodation types are as follows:

- Semi-detached dwellings = 43.1%
- Flats = 20.4 %
- Detached houses = 17.2 %
- Terraced Houses = 13.6 %

Types and Spilt of Affordable Housing

The various types of affordable housing are discussed in Section 4 of this SPD. In terms of the tenure preferences of the current housing needs survey Table XIV-3 of the Housing Needs Survey states that the tenure preferences (based on the provision of 130 affordable dwellings per annum and excluding low cost home ownership) are as follows:

- 11 (8.5%) = dwellings should be shared ownership
- 119 (91.5%) =social rented housing

Provision of Open Space

The proposal will have to make provision for open space in line with the Council standards.

Car Parking

The Car Parking Standards are set out in the Cannock Chase Local Development Framework Parking Standards, Travel Plans & Developer Contributions for Sustainable Transport SPD – July 2005. For residential development the following car parking standards apply:

| Use Class | Description of Land Use | District-Wide Car Parking Standards |
|-----------|---|--|
| C3 | Residential Development Dwellings where all parking is provided within the curtilage, including garages -Two and three bed dwellings -Four or more bedrooms Communal parking: Three bedrooms One and two bedrooms In areas outside town centres served by frequent bus services (every 20 mins. Bus on Mon-Sat where the bus stop is within 400m or within 400m of a railway station with an hourly or better train service Parking within cartilage Communal parking Town centres- lower if public parking within 100m | Spaces per dwelling 2 spaces per dwelling 3 spaces per dwelling 2 spaces per dwelling 1.5 spaces per dwelling Maximum 2 spaces Maximum 1.25 spaces |

Public Transport

All proposals should be located within walking distance to a mode of a public transport service. Depending on the size of the proposal this may require contributions towards public transport provision.

APPENDIX 5

APPENDIX 6

A breakdown of the number of bedrooms in the affordable dwellings built from the 1st April 2001 to 31st March 2006.

Table 10.1 A breakdown of the number of bedrooms in the houses built from the 1st April 2001 to 31st March 2006.

| Year | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom | 5+Bedroom |
|--------------|-----------|-----------|-----------|-----------|-----------|
| 2001-2 | 0 | 34 | 47 | 0 | 0 |
| 2002-3 | 0 | 3 | 5 | 0 | 0 |
| 2003-4 | 0 | 4 | 9 | 0 | 0 |
| 2004-5 | 0 | 15 | 18 | 2 | 0 |
| 2005-6 | 0 | 0 | 9 | 0 | 0 |
| Total | 0 | 56 | 88 | 2 | 0 |

Table 10.2 A breakdown of the number of bedrooms in the bungalows built from the 1st April 2001 to 31st March 2006.

| Year | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom | 5+ Bedroom |
|--------------|-----------|-----------|-----------|-----------|------------|
| 2001-2 | 0 | 0 | 0 | 0 | 0 |
| 2002-3 | 0 | 0 | 0 | 0 | 0 |
| 2003-4 | 0 | 0 | 0 | 0 | 0 |
| 2004-5 | 0 | 0 | 0 | 0 | 0 |
| 2005-6 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 | 0 |

Table 10.3 A breakdown of the number of bedrooms in the flats built from the 1st April 2001 to 31st March 2006.

| Year | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom | 5+ Bedroom |
|--------------|-----------|-----------|-----------|-----------|------------|
| 2001-2 | 4 | 2 | 0 | 0 | 0 |
| 2002-3 | 6 | 0 | 0 | 0 | 0 |
| 2003-4 | 7 | 14 | 0 | 0 | 0 |
| 2004-5 | 3 | 0 | 0 | 0 | 0 |
| 2005-6 | 0 | 20 | 0 | 0 | 0 |
| Total | 20 | 36 | 0 | 0 | 0 |

Table 10.4 A breakdown of the number of bedrooms in the maisonettes built from the 1st April 2001 to 31st March 2006.

| Year | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom | 5+ Bedroom |
|--------|-----------|-----------|-----------|-----------|------------|
| 2001-2 | 0 | 0 | 0 | 0 | 0 |
| 2002-3 | 0 | 0 | 0 | 0 | 0 |
| 2003-4 | 0 | 0 | 0 | 0 | 0 |
| 2004-5 | 0 | 0 | 0 | 0 | 0 |
| 2005-6 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 | 0 |

APPENDIX 7 – RSL CONTACT DETAILS

| RSL | Contact Name | Telephone No |
|---|----------------|---|
| Waterloo Waterloo House 76-78 Boldmere Road Sutton Coldfield B73 5TJ | Gerry McNamee | Tel: 0121 362 8927 email: gerry.mcnamee@waterloo.org.uk |
| Beth Johnson Three Counties House Festival Way Stoke-on-Trent ST1 5PX | Andy White | Tel: 01782 219200 x 3563 email: awhite@bjhg.co.uk |
| Bromford 1 Venture Court Broadlands Wolverhampton WV10 6TB | Steve Swann | Tel: 01902 378652 email: steve.swann@bromford.co.uk |
| South Staffs HA Acton Court Acton Gate Stafford ST18 9AP | Ursula Bennion | Tel: 01785 312000 Email: ubennion@ssha.co.uk |
| Midland Heart Park Central 20 Bath Row Birmingham B15 1LZ | Lesley Dalby | Tel: 0121 654 6725 email: Lesley.dalby@midlandheart.org.uk |

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