4. Housing Policies

4.1 The local strategic context

4.1.1 Currently the CBC Local Plan consists of the Core Strategy and Development Management Policies, adopted in 2009, which provide high level planning policies and general spatial principles for growth. The 2017 draft Central Bedfordshire Local Plan, once adopted, replaces these documents and the majority of the remaining policies within the Mid Bedfordshire Local Plan (2005) to create a new Development Plan for Central Bedfordshire. The emerging Local Plan will allocate sites across the whole of Central Bedfordshire at a range of locations and scales, including some smaller sites in some villages. It is acknowledged that neighbourhood plans will also make allocations for new housing locally.

4.2 Introduction to the policies

4.2.1 Local engagement indicated substantial concern about conserving the rural and historic character of the parish and the need for truly affordable housing for people with a local connection. These areas are covered within the NPPF and the emerging CBC 2017 Local Plan. The provision of sufficient numbers of dwellings, of the right mix, design, and density, is an important consideration for the Neighbourhood Plan and one that arose frequently in local engagement. Notwithstanding the fact that parishioners requested no more than 40 houses within the plan period, (66% of respondents to the Household Survey specified 40 or less houses in total), the SG accepts that the parish may, in addition, need to contribute towards CBC land supply numbers. The NP has therefore based its expected growth on a variety of sources of data including a Local Housing Needs Survey (Appendix 1); a more general AECOM Housing Needs Assessment (Appendix 2); a parish wide questionnaire; granted planning applications not built by April 2016; planning applications approved since April 2016 and awaiting construction and CBC existing and emerging policy.

"Do not fill every gap available"

"Not building or extending between settlements as the unique character of parish will suffer"

"Small housing developments should be divided between all parts of the parish"

4.3 Housing requirements

- **4.3.1** One of the fundamental functions of the Neighbourhood Plan is to state what level of housing growth should be accommodated within Northill parish. The NPPF guidance on this topic recognises that the forecasting of future housing need is not an exact science and that no single approach will establish a precise requirement. A neighbourhood must be assessed in its wider context.
- **4.3.2** The challenge of forecasting housing need at the parish level is particularly difficult without the strategic overview of an up-to-date Local Plan, although the basic conditions of neighbourhood planning (specifically, Basic Condition E) gives, for the purposes of neighbourhood planning, significant weight to any adopted Core Strategy/Local Plan, even if adopted pre-NPPF.
- **4.3.3** For the reasons mentioned above, a wider Housing Needs Assessment Report was commissioned from AECOM Ltd. The aim was to clarify, amongst other things, the type, tenure and quantity of housing needed to inform our Neighbourhood Plan Policies, using robust, objectively assessed housing data and the Planning Practice Guidance approach where relevant (AECOM. 2017 Appendix 2).

| rationale | Total dwellings required |
|---|---------------------------------|
| AECOM recommended total housing projection to 2035 (end of CBC 2017 Plan) | 218 or 12 dwellings per year |
| Reduction of 48 dwellings (4 years x 12) in line with NPNP to 2031 | 170 |
| Reduction of further 81 dwellings incorporating a) Outstanding approvals to build up to April 2016 plus b) Planning applications awaiting construction April 2016 – December 31st 2017 | 89 |
| AECOM amended total housing projection to 2031 | 89 |
| NP potential allocation of rural exception affordable dwellings | 40 |
| Total additional dwellings required between 31st December 2017 and 31st Dec 2031 | 49 |

Table 4: Housing projection for Northill Parish until 2031

- **4.3.4** As Table 1 illustrates, the AECOM report recommends a total housing projection for Northill Parish of 218 dwellings (12 dwellings per year) over the CBC Draft Local Plan period until 2035. This would equate to 170 dwellings until 2031 when our Neighbourhood Plan finishes.
- **4.3.5** However this number excludes both granted planning applications not built by April 2016 and planning applications for additional housing development awaiting construction and approved since April 2016 (81 in total). As at December 2017, this leaves 89 dwellings in total required by 2031. Any further planning approvals will reduce this number accordingly.

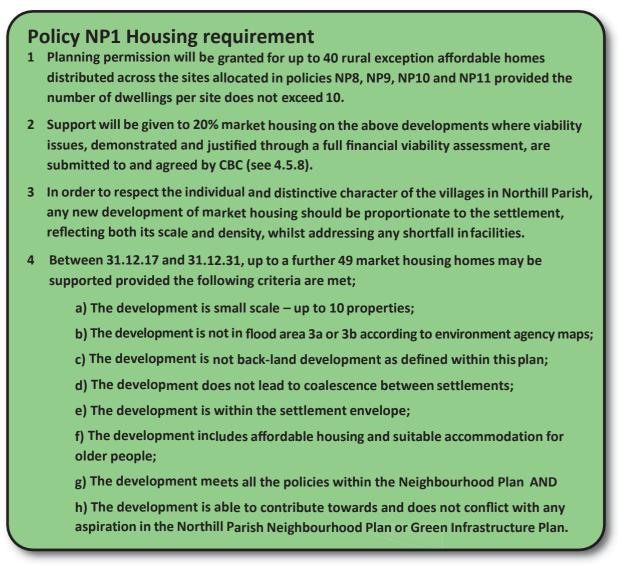
4.3.6 56% (207) respondents in a parish wide questionnaire wanted development to be spread across the parish. AECOM (2017) has divided their total housing projection between the villages and other settlements within the parish (table 2). From this it is possible to calculate the fair share housing target for each section of the parish until 2031.

| | Upper Caldecote | Ickwell | Northill | Other Settlements | Totals |
|---|--------------------|---------|----------|----------------------|--------|
| Fair share housing target to Dec 2031 | 41 | 20 | 3 | 25 | 89 |
| Rationale: | | | | | |
| Fair share housing target to 2035 (AECOM) | 118 | 28 | 33 | 39 | 218 |
| Deduct 4yrs (2031-2035 @12houses / year) | -26 | -6 | -7 | -9 | -48 |
| Planning Applications approved not built | -51 | -2 | -23 | -5 | -81 |
| Fair share housing target to Dec 2031 | 41 | 20 | 3 | 25 | 89 |

 Table 5: Fair Share Housing Target for Northill Parish to 2031 by Settlement Area

However these figures do not take account of local factors including current size and character of settlements, access to facilities or transport links. In addition CBC, 2009 and 2017 do not support developments in the countryside outside the settlement envelope. This effectively excludes the hamlets from development as they have no settlement envelope allocated. In order to preserve the rural nature of Central Bedfordshire, development of 2000 dwellings spread across large villages to 2035 is proposed by CBC 2017. Northill Parish' proposed quota is 21 for Northill and 33 for Upper Caldecote (CBC Local Plan Consultation 11.1.18 to 22 2 18). Proportionality of development across the parish, as depicted in Table 2, is supported wherever possible in line with parishioners expressed wish.

- **4.3.7** Parishioners views as expressed in a parish wide questionnaire suggest that provision of 40 dwellings, spread across the parish in groups of no more than 10, across the lifetime of the neighbourhood plan would provide for local need.
- **4.3.8** It is felt that around a further 49 properties would deliver the wider housing need until 2031, given the emphasis placed on sustainability by NPPF and CBC, the 81 additional planned dwellings in the pipe line and the fact that all land offered for development is outside the settlement envelope.
- **4.3.9** The Plan will be monitored and updated where necessary during its lifetime, for example to take account of the emerging Local Plan, changes to the National Planning Policy Framework, implementation of the Housing and Planning Act 2016 and monitoring trends in factors summarised within the AECOM report.



Compliance refs: NPPF: 10, 17, 47, 48, 49, 50, 54, 57, 58. CBC 2009: CS1, CS5, CS7CS8, DM4, DM10.

4.4 Housing Mix

"There should be a sufficient range of houses built to suit the needs of different sized families."

"New builds depend on how many young people, older people, families want to live here – need a mixture for parish to flourish."

"2-3 bedroom property required in parish."

"Existing parishioners have made lower cost houses dearer by extending them. There is less need for larger/5 bed houses." **4.4.1** Figure 1 below shows that the mix of Council Tax Bands in Northill Parish is weighted strongly towards high end, larger properties.

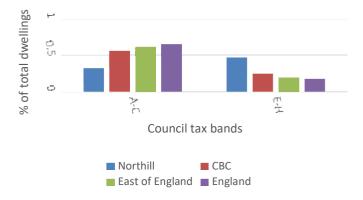
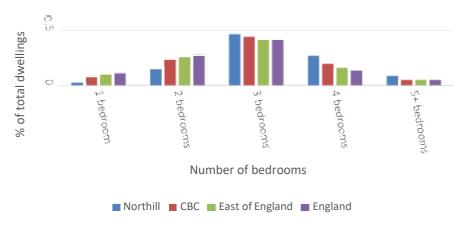
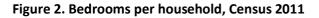


Figure 1: Council T x Bands, 2011 Census

4.4.2 The data in Figure 2 illustrates that on the whole, dwellings in the parish have higher than average numbers of bedrooms when compared to the district and rest of the country. There are significantly fewer properties of 1 and 2 bedrooms. This suggests that there is a potential lack of smaller properties and certainly there is evidence locally of smaller housing being redeveloped into larger housing, contributing to the erosion of that part of the housing mix.





4.4.3 Figure 3 reveals that just over half of the parish's housing stock comprises detached properties which is 22.7% higher than Central Bedfordshire as a whole and almost double the other areas of the country. Meanwhile the proportion of semi-detached and and terraced properties are lower than the rest of the country.

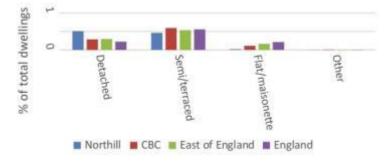


Figure 3: Dwelling type, Census 2011

4.4.4 The tenure data in Figure 4 shows that there are relatively few rental properties available in the parish when compared to the wider region, which points to a lack of affordable options for those unable or not wishing to step onto the home ownership ladder.

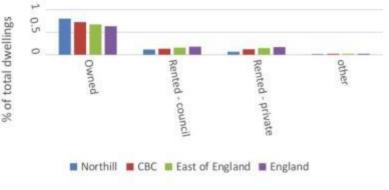


Figure 4: Tenure, Census 2011

- **4.4.5** The parishioner questionnaire revealed that 57% (209) of respondents considered that there is a need for a greater number of smaller properties in Northill parish. 34% (126) of respondents felt purpose built retirement housing was required. 54% (199) of respondents favoured mixed housing style. 50% (182) felt that bungalows were best suited to the parish. 62% (228) of respondents cited a need for starter homes. However the AECOM report (2017) states that starter homes do not offer a realistic means of those on incomes below the mean accessing the property market and advises against including them among affordable housing tenures.
- **4.4.6** If suitable smaller properties were more widely available, this would be likely to address under-occupation and free up larger houses for growing families to purchase as they work their way up the housing ladder.
- 4.4.7 The data presented in this section, thus far gives an indication of the housing stock in Northill Parish at the time of the 2011 Census. It provides clear evidence that there are a large number of 3-bedroom, and particularly 4- and 5-bedroom, homes currently in the parish equating to 81.9%. Over a third of homes have 4+ bedrooms. The information reveals a distinct lack of smaller 1 to 2 bedroom properties and rented accommodation. Further provision of this could help balance the housing available in Northill Parish.
- **4.4.8** The AECOM report cites evidence of a clear requirement for smaller dwellings to address the imbalance of larger homes within the parish and bring housing stock into greater alignment with market segments and promote affordability. This stance is particularly justified to prevent the unsustainable loss of younger people from the neighbourhood.

Policy NP2 Housing Mix

1 Both rural exception affordable homes and market housing will meet the identified requirements from the latest housing needs survey and CBC housing register. This will include a range of one, two and three bedroom houses/bungalows.

4.5 Local Affordable Housing

"Affordable housing is needed, especially for younger people. Good quality and well insulated buildings – eco-friendly, good landscaping"

"Affordable or low cost housing required for young and small bungalows for elderly in small developments throughout the parish"

"Affordable housing needs to be affordable"

"Small development of affordable housing along roadside only (frontage development)"

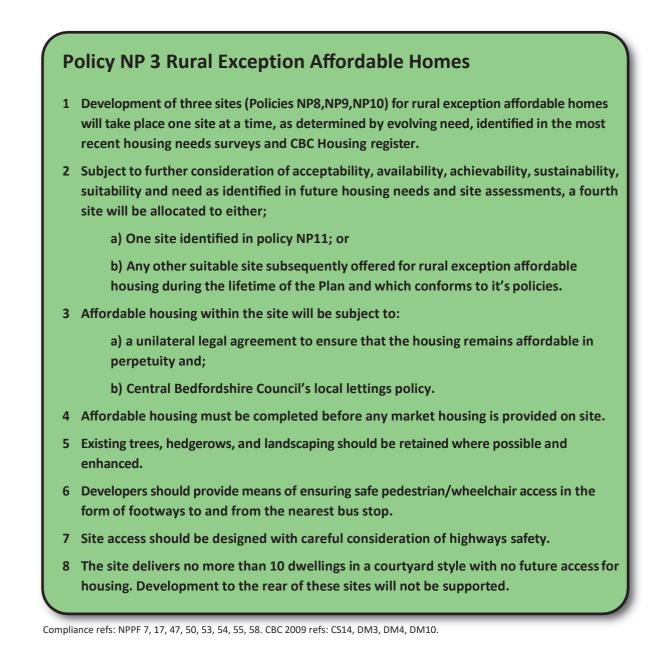
4.5.1 Affordability is a serious problem for the parish and this issue was frequently raised during the engagement process. The average house prices¹ in the neighbourhood area illustrate the vast difference in prices within the parish compared to the area as a whole and neighbouring Bedford, as an illustration (Table 3). AECOM 2017 provides evidence to justify a robust application by the Neighbourhood Plan for the Local Plan's affordable housing quotas.

| Village | % higher than Bedfordshire | % higher than Bedford |
|-----------------|----------------------------|-----------------------|
| Ickwell | 140% | 126% |
| Northill | 78% | 68% |
| Upper Caldecote | 26% | 18% |

| Table 6: | Average | House | Prices, | March | 2017 |
|----------|---------|-------|---------|-------|------|
|----------|---------|-------|---------|-------|------|

- **4.5.2** According to CBC2017, all qualifying sites of 11 or more units or sites of 10 or less units which have a combined gross internal floor space in excess of 1,000 square metres will provide 30% affordable housing. Qualifying sites will be expected to provide 73% affordable rent and 27% intermediate tenure (shared ownership). These numbers may be subject to NPPF and SHMA future revisions.
- **4.5.3** The 2015 Housing Needs Survey Report (Appendix 1) which had a response rate of 34% (331/975), identified a need for affordable housing within Northill Parish from households resident in, or with strong links to, the parish. The need generally comes from: young adults/couples who want to move out of the family home and/or get on the housing ladder; older people wanting housing more suitable for their changing needs; and families.
- **4.5.4** However the housing needs of people with a local connection are unlikely to be met by affordable housing on normal market housing developments as they would be allocated through CBC's allocation policy to eligible applicants on the Council's waiting list.

- **4.5.5** The report concluded that affordable rented and shared ownership housing for local people in Northill Parish could be most helpfully provided by including a rural exception site policy within the Neighbourhood Plan, which would provide affordable housing for which households with a local connection would take priority (Policy NP 3).
- **4.5.6** 'Rural Exception' means sites outside of the settlement envelope which would not normally be considered acceptable for new open market housing. This means that the current market land value is reduced so that affordable housing can be provided on these sites, usually a mix of rented and shared ownership to give local people the opportunity to live in the community which they otherwise would not be able to afford to do. "Rural exception" sites will provide affordable housing in perpetuity and be evidence- based through meeting the needs revealed in an up-to-date Housing Needs Survey.
- **4.5.7** The Steering Group also supports parishioners' wishes, expressed in the parish-wide questionnaire and consultation events, for affordable housing at locations spread across the parish and retaining availability for households with a local connection.
- **4.5.8** Both NPPF (2012) and CBC (2017) support development of rural exception affordable homes, designed to meet local housing needs, adjacent to defined settlement envelopes. In addition, paragraph 54 of the NPPF supports the use of market housing to facilitate the provision of affordable properties on such sites.
- **4.5.9** In order to satisfy the future market housing needs in the parish and increase the viability of rural exception site development, the Neighbourhood Plan intends to adopt CBC 2017 Draft Policy H5. Support will be given for 20% market housing on developments in NP8, 9, 10 and 11, which are in the form of "rural exception sites," only if viability issues are justified and demonstrated through a full financial viability assessment submitted to and agreed by CBC. The sites will be outside the settlement boundary and be required to relate well to the existing settlement.
- **4.5.10** Any market housing should not be built until the affordable housing is complete and should be for 2 and 3 bedroomed dwellings including bungalows (BRCC 2015 Appendix 1, AECOM 2017 Appendix 2).
- **4.5.11** Recent exception site development has satisfied current local demand for affordable housing. Future development of affordable housing for people with a local connection should be in line with but not exceed local demand.
- **4.5.12** It is not therefore expected that sites for rural exception affordable homes will come forward immediately. Support will only be given to the development of one site at a time. The type and tenure of rural exception affordable homes until 2031 should reflect the identified affordable housing needs from the most current housing needs survey (presently BRCC 2015, Appendix 1 and AECOM 2017, Appendix 2).



4.6 Local Market Housing Need

4.6.1 The BRCC Housing Needs Survey Report (2015) (Appendix 1) and AECOM 2017 (Appendix 2) suggests that there is a need for 2 and 3 bed bungalows or retirement properties (e.g. houses built to Lifetime Homes criteria) if Northill Parish is to meet the identified current and future needs of existing owner occupier residents wishing to stay in the parish.

"Small, cheaper houses should be built for first time buyers and to enable young people who grow up in the village to continue to live here as they grow up" "For new housing to be smaller properties- e.g. 2/3 bed houses for residents to buy."

- **4.6.2** In 2015, amendments were made to Building Regulations to ensure that new properties are appropriate for older persons' needs whilst still retaining suitability for other types of occupiers such as first-time buyers. What this means in practice is that 'general needs' housing should be designed to provide, either from the outset or through simple and cost-effective adaptation, design solutions that meet the changing needs of households over time². Examples include doorways wide enough to accommodate a wheelchair or stairways that enable the fitting of a stair lift.
- **4.6.3** However, given the average house price in the parish, any market home is likely to remain out of reach for many of those seeking to live in the area. Self-build is viewed as one wayof encouraging home ownership as such dwellings are often cheaper, greener, more affordable and more innovatively designed than standard market housing. AECOM 2017 identifies a need for 7 plots as a starting point from which to build a complete picture of need. Further research is required into the options of self build/community self build/ community land trusts and modular housing as a means of access to truly affordable market housing locally. This proposal is included within the set of community- led projects.
- **4.6.4** For development that is not within rural exception sites, both the CBC Core Strategy and CBC 2017 state that new housing development should be within the existing settlement envelopes unless the development provides dwelling for the essential needs of agricultural or forestry workers or reuses/replaces an existing property. No land within the settlement areas of Northill parish has been offered to the NPSG for development.
- **4.6.5** Further allocation of market housing within the parish beyond that catered for in NP8, NP9, NP10 and NP11 may be required. However this would have to be sited outside the settlement envelope, contravening both CBC 2009 and 2017. It remains for CBC to decide from their Call for Sites process if and where this market housing could be allocated. Any allocation should comply with the policies within this plan.

4.7 Infill

4.7.1 Infill involves the development of a small gap in an otherwise built-up frontage. It usually consists of a frontage plot only and often comprises the side gardens of existing houses.

"Housing development to be infill only" "For housing to be developed in between singular plots of land" "Prefer filling in gaps for housing rather than larger developments" "Infill between houses at the front by road ok, not large developments"

- **4.7.2** The current CBC Core Strategy (2009) and CBC Draft Local Plan (2017) propose that within settlement envelopes in large villages, small-scale housing and employment uses, together with new retail and service facilities to serve the village and its catchment, will be permitted.
- **4.7.3** Within settlement envelopes in small villages, development will be limited to infill residential development and small-scale employment uses.
- **4.7.4** Beyond settlement envelopes, limited extensions to gardens will be permitted providing they do not harm the character of the area. They must be suitably landscaped or screened from the surrounding countryside and buildings may not be erected on the extended garden area.
- **4.7.5** Local engagement revealed that infill was viewed as an acceptable form of development on a small-scale so long as it was in keeping with the existing character and context of the parish.

Policy NP4 Residential Infill

1 Within the settlement envelope boundaries of the parish, planning permission for residential development proposals on infill sites will be permitted subject to the following criteria;

a) Plot width - plots must be of sufficient width to allow a building(s) to be sited with adequate separation between dwellings. The width of the remaining and the new plot should be similar to that prevailing in the immediate area;

b) Landscaping – development should be well landscaped;

c) Building line - where the prevailing depth of existing dwellings is a feature of the area, new development should respect that building line;

d) Visual separation - new dwellings must have similar spacing between buildings to that commonly found on the street frontage. Where houses are terraced the new development should normally adjoin the adjacent property(s);

e) Building height - new buildings should reflect the height of original, existing buildings. Where existing buildings are of a uniform height, new buildings should respect that height;

f) Daylight and sunlight - new buildings should not adversely affect neighbouring properties by seriously reducing the amount of daylight available through windows. Blocking direct sunlight from reaching neighbouring properties can cause overshadowing and is not acceptable;

g) Development must not unacceptably reduce the level of private amenity space provision for existing residential properties; AND

h) Development should not adversely affect the significant heritage assets, including the special interest, character and appearance of the Conservation Area.

2 This policy also applies to applications for two or more properties on a site previously occupied by a single property

Compliance refs: NPPF: 17, 47, 53, 56, 57, 58, 64. CBC 2009: CS14.

4.8 Back-land and garden development

4.8.1 Back-land development refers to the development of land which sits behind the existing building line with little or no frontage onto the public highway, for example residential gardens (CBC, 2017).

"Do not eat into land behind houses"

"use infill to the side of properties rather than behind existing gardens or on agricultural land – less impact on environment and residents" "Build along roadsides i.e. frontage development" "No back-land development behind houses". "Build along roadsides i.e. frontage development"

- **4.8.2** There was a particular desire amongst parishioners to refrain from back-land development. This was felt to lead to cramming of sites with the associated adverse impacts. These included: loss of amenity; overshadowing and overlooking; loss of sunlight/daylight; noise; loss of green links/trees/hedgerows/vegetation; visual intrusion; loss of space between buildings; difficulties of recycling and waste collections/bin storage.
- **4.8.3** The largely linear development lines of Northill Parish settlements are mainly medieval in origin displaying classic characteristics of layout and form (CBC 2009). This layout, together with its mixture of settlement size, means that local people have and value a close connection to the surrounding countryside at the rear of existing properties outside the settlement envelope.
- **4.8.4** In addition a Parish Wide Questionnaire showed 84% of parishioners felt garden infill development to be inappropriate.
- **4.8.5** Northill Parish Neighbourhood Plan proposes that any development must enhance the character and distinctiveness of the local area, including woodland and rural dimensions. Therefore back-land development within or outside of the settlement envelope in Northill Parish is considered to be against the existing pattern of development and to have a detrimental impact on the landscape, historic environment, character of the area and existing pattern of development (CBC 2017, Policy HQ8).

Policy NP 5 Back-land and Garden Development

1 Proposals for development of back-land sites within or outside the settlement envelope will not be supported.

Compliance refs: NPPF: 9, 17, 53, 56, 57, 58, 59, 60, 63, 64. CBC 2009: DM3, DM16.

4.9 Residential Design

- **4.9.1** Excellence in design is important, especially where it helps to establish a strong sense of place and create attractive and comfortable places to live, work and visit.
- **4.9.2** There is already a wide variety of architectural styles in Northill Parish ranging from traditional thatched cottages to Victorian/Edwardian detached houses and rendered council houses to small housing estates of red and yellow/grey brick. The form of properties is generally quite mixed within streets thus avoiding a bland identikit character. Local people would like to see new development blending with the surrounding properties rather than detracting from them.
- **4.9.3** Local character is rural with a strong agricultural emphasis. Trees are prevalent and often hedging provides plot enclosures, which together with well planted front and rear gardens, support the wider environment and add to the rural feel.

"Well-built houses that are well-designed, cheap to run, easy to maintain and incorporate communal facilities should be considered"

"Quality of build is very important - low energy, good insulation, parking for cars"

"Sustainable and long-lasting. Design relevant and sympathetic"

"New builds should not adversely affect who and what is already existing"

Policy NP6 residential Design

1 Proposals for residential development, including redevelopments, will normally be permitted provided that all of the following criteria are met:

a) They contribute positively to the existing character of the village, responding where appropriate to the prevailing size, height, scale and mass, materials, layout, density and access of the surrounding area;

- b) Innovative proposals will be considered on their own merits;
- c) They provide adequate off-street parking for residents and visitors;
- d) They provide high quality boundary treatment;

e) They are well connected to the local pedestrian network linking to local amenities and the wider countryside;

f) They provide adequate storage for bins and recycling, incorporated into the scheme to minimise visual impact; AND

g) They do not result in any loss of amenity for neighbouring houses through the loss of privacy, loss of light or visual intrusion.

2 Designs that incorporate the use of sustainable energy will be supported providing these criteria are met.

Compliance refs: NPPF:17,50,53,55,56,57,58,59,60,61,62,63,64. CBC 2009refs: CS4, CS14,DM2,DM3, DM10, DM13

4.10 Local Housing Density

4.10.1 The density of a development is an important consideration in place making. The NPPF states that local planning authorities should set out their own approach to housing density to reflect local circumstances. While CBC Core Strategy (2009) and the Draft Local Plan (2017) do not set density requirements within policy, the CBC Design Guide (2014) suggests that densities (below 25 dwelling units per hectare net) are appropriate toward the edges of development or in rural locations and small villages.

"Appreciate the rural aspect of our environment and want to preserve it" "Developers should ensure that new houses fit in with existing surrounding

buildings"

"For farming culture and land to be preserved in and around the parish"

"Would not want a huge estate"

Policy NP7 Housing Density

1 The density of any new development should be in keeping with the local context respecting the rural nature of the parish. Proposals that would lead to over development of a site will be resisted.

Compliance refs: NPPF 7, 17, 47, 48, 49, 50, 53, 54, 55, 57, 58, 59, 61, 63, 64. CBC 2009 refs: CS1, CS8, DM4, DM10.

Conclusion

The policies defined in this section have taken into account parishioners' views about important aspects of their living environment .They support development which is mixed in size and tenure, catering for the full range of housing needs. New developments will have specifications which emphasise sustainability, including high quality design and build, good insulation and the capacity to generate electricity. The plan recognises the need for our community to play its part in the national, regional and local demands for increased housing stock. Recent development is satisfying national and regional requirements. Local demand is primarily enabled in the manner parishioners desired by providing affordable housing for people with a local connection across the villages and hamlets of the parish. Both backland development and overdevelopment within sites is resisted. Taken together, this suite of policies meets Objectives 1 -5 of the NP.