

## Rochdale Borough Draft Local Plan November 2025

# **Providing Affordable Homes**

8.20 Policy JP-H2 of PfE states that local plans should set targets for the provision of affordable housing to maximise delivery having regard to evidence of local need and taking account of viability. This policy sets targets for the proportion and types of affordable housing and how we expect that to be delivered to ensure the provision of high-quality homes that meet local needs.

#### Policy H3 - Providing Affordable Homes

We will require 20% affordable housing on all developments of 10 dwellings or more.

Affordable homes should be provided on-site and meet the following requirements:

- a. Deliver a type, size and tenure of homes agreed by the developer and the local authority based on local evidence with a minimum of 80% of the affordable homes being for social rent with the remainder for affordable home ownership;
- b. Homes should be delivered in partnership with a Registered Provider, where appropriate;
- c. The provision of affordable homes should be fully integrated into the scheme and be indistinguishable from the market housing and built to the same specifications; and
- d. Ensure that affordable homes take account of a range of lifestyles, abilities and stages of life and allow for lower-cost living including:
  - Requiring all affordable housing to be built to the "accessible and adaptable" standard in Part M4(2) of the Building Regulations;
  - ii. Require 5% of all affordable homes on sites of 100 dwelling or more to be built to Part M4(3) of the Building Regulations (or any subsequent revisions to the standard); and
  - iii. Ensuring that affordable homes have low-running costs through low-carbon technologies.

Affordable homes may be provided off-site either through delivery on an alternative site (where the criteria of a-d this policy would also apply) or via a financial contribution in exceptional circumstances, for example, where:

- e. The type of housing on the site makes it difficult to provide an element of affordable housing; or
- f. It is not practical to properly manage an element of affordable housing on the site e.g. on-site provision would only deliver a very small number of homes.

Vacant building credit - Where an applicant can demonstrate that there are building(s) on the application site which are genuinely vacant, the Council will credit the existing floorspace of the vacant building(s) against the overall floorspace of the new development. This will be used to adjust the affordable housing requirements on those sites where it is demonstrated that such a credit would apply.

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The Council will work proactively in partnership with registered providers, Homes England, developers and landowners to maximise opportunities for affordable housing delivery across the Borough.

#### **Places for Everyone Links:**

Policy JP-H2 Affordability of New Housing

#### **Reasoned Justification**

- 8.21 The Council has declared a housing emergency based on an acute assessed need for housing of all types and tenures across the Borough. There are 7400 applications in the Council's housing register, 4200 of which are households in legally defined housing need, including homeless individuals and families. This demonstrates a significant demand for affordable housing and, in particular, social housing.
- 8.22 The most recent Strategic Housing Market Assessment (SHMA) also demonstrates a need for affordable homes and a more up-to-date Housing Needs Assessment (HNA) is being produced. Evidence relating to housing need will be kept up to date in order to ensure that the affordable housing required on-site or via off-site contributions will be of a type and tenure that addresses the latest assessment of needs within the borough.
- 8.23 The proportion of affordable housing sought is based on a balanced view taking account of the level of need, viability and the need to ensure that the overall housing target for the borough is delivered. This figure will be evidenced further through the updated HNA and a viability assessment of the plan and its policies. Any proposals for new homes in the Green Belt that come forward will be required to deliver the proportion of affordable housing set out in national guidance for such development.
- 8.24 Current evidence shows that affordable housing needs would be best met through the provision of social rent due to affordable rents increasing above average market rents, particularly in relation to larger properties where there is currently a shortage. Consequently, social rent is expected to form a majority of the affordable provision on sites with the remainder comprising affordable home ownership. Evidence from applications for First Homes in the borough demonstrates that those who wish to purchase such properties could meet their housing needs on the open market. In light of the above, the Council does not consider homes for affordable rent or 'First Homes' to be suitable products for meeting affordable housing needs in the borough.
- 8.25 As with market housing, it is important affordable housing is of a high-quality, incorporated seamlessly into well designed layouts and constructed in a way that minimises living costs going forward. Too often affordable housing is located in the least attractive part of the site and designed in a way which means that it is easy to differentiate from the other homes in the scheme. This policy seeks to ensure that affordable housing delivered as part of any scheme is indistinguishable from other homes on the site which will help to create attractive and inclusive neighbourhoods.
- 8.26 National guidance requires local planning authorities to take account of the viability of a scheme in seeking the provision of affordable homes. Where applicants seek to

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demonstrate that the provision of affordable housing in line the policy is not viable, a robust assessment will be required to be submitted. This would then need to be considered and agreed by the local authority before any reduction in the policy requirement is accepted.

- 8.27 There may be occasions where, due to the location, size and nature of the site, the local authority considers that it would not be viable to deliver affordable homes on a particular site. This would be considered on a case-by-case basis and would be based on the view that the regeneration of a site, the need to ensure housing delivery or the need for off-site contributions for other types of infrastructure means that the provision of affordable homes is not sought in that instance.
- 8.28 In line with National Planning Practice Guidance, a 'vacant building credit' will be applied to appropriate developments where a vacant building is either converted or demolished. The vacant building credit will be equivalent to the gross internal area of the building to be demolished or brought back into use.
- 8.29 In determining whether the vacant building credit will apply, the Council will require the applicant to demonstrate that that the building(s) on the application site is genuinely vacant. The Council will assess each site on a case-by-case basis, but it will expect that a building has been vacant for a minimum of 12 months and will require the developer to demonstrate that extensive efforts have been made to market the building at a value that is considered reasonable for the building's particular use and location. The Council may at its discretion choose not to apply vacant building credit where it is clear that a building has been made vacant for the sole purposes of redevelopment, or the building is covered by an extant planning permission or one that has expired within the last twelve months for a similar proposal. The vacant building credit will not apply where there is evidence that the building has been abandoned.
- 8.30 Past completions demonstrate that the provision of affordable housing through developer contributions will not be sufficient to meet affordable housing needs. The Council will continue to work in partnership with registered providers, Homes England, developers and landowners to maximise opportunities for affordable housing delivery across the Borough.

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