

Affordable Housing Proof of Evidence of Annie Gingell BSc (Hons) MSc MRTPI

Land to the rear of 96 to 106 High Street, Colney Heath,
Hertfordshire

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Up to 45 dwellings, including new affordable homes, with areas of landscaping and public open space, including points of access, and associated infrastructure works.

Land to the rear of 96 to 106 High Street, Colney Heath, Hertfordshire

Tarmac Ltd

March 2024

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LPA REF: 5/2022/0599

OUR REF: M24/0110-01.RPT

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Appendices

Appendix AG1	Freedom of Information Response (11 May 2023)
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Appendix AG3	Summary of Corporate Documents
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Core Documents

- CD2.1 St Albans Local Plan Review (1994)
- CD2.4 St Albans City and District Council Affordable Housing Supplementary Planning Guidance (2004)
- CD3.1 Emerging Local Plan 2041 (Regulation 18)
- CD6.1 Committee Report (22 May 2023)
- CD7.2 St Albans City and District Council Statement of Case (26 February 2024)
- CD7.3 Rule 6 Party Statement of Case (21 February 2024)
- CD10.1 South West Hertfordshire Strategic Housing Market Assessment (2016)
- CD10.2 South West Hertfordshire Local Housing Need Assessment (2020)
- CD10.4 St Albans City and District Council Housing Strategy
- CD10.5 St Albans City and District Council Homelessness Strategy 2022-2025
- CD10.6 St Albans City and District Council Corporate Plan 2021-2026
- CD10.9 St Albans City and District Council Housing Department Statutory Consultee Comment (April 2022)
- CD10.11 St Albans Authority's Monitoring Report 2023 (March 2024)
- CD14.6 Appeal Decision: Land off Bullens Green, Colney Heath (June 2021)
- CD14.14 Appeal Decision: Land to the west of Langton Road, Norton (July 2018)
- CD14.15 Appeal Decision: Land to the rear of the former Dylon International Premises, Station Approach, Lower Sydenham, London (June 2019)
- CD14.19 Appeal decision: Land at Filands Road Jenner Lane, Malmesbury (January 2022)
- CD14.21 Appeal Decision: Land at Dene Road, Cotford St Luke (February 2023)
- CD14.20 Appeal Decision: Maitland Lodge, Billericay (November 2022)
- CD14.22 Appeal Decision: Land between Lodge Lane and Burtons Lane, Little Chalfont, Buckinghamshire (March 2023)
- CD14.32 Appeal Decision: Land adjacent to Cornerways, High Street, Twyning, Tewkesbury (July 2015)
- CD14.35 Appeal Decision: Sondes Place Farm, Dorking (November 2023)
- CD14.36 Appeal Decision: Land Rear of 248 Hart Road, Thundersley, Benfleet (May 2023)

Introduction

Section 1

- 1.1 This Affordable Housing Proof of Evidence has been prepared by **Annie Gingell BSc (Hons) MSc MRTPI** of **Tetlow King Planning** on behalf of the Appellant, **Tarmac Ltd**.
- 1.2 The proposed development is for up to 45 dwellings, of which 40% (up to 18 dwellings) are to be provided on-site as affordable housing.
- 1.3 This level of affordable housing provision exceeds the Affordable Housing Supplementary Planning Guidance (2004) minimum requirement of 35% which relates to Policy 7A of the Local Plan Review (1994); and meets the requirements of emerging Policy HOU2 of the emerging Local Plan 2041 (Regulation 18) which requires 40% affordable housing provision from qualifying sites.
- 1.4 The proposed affordable housing will be secured by way of a Section 106 planning obligation.
- 1.5 This Proof of Evidence deals specifically with affordable housing and the weight to be afforded to it in this planning decision¹ considering evidence of need in the area. It should be read alongside the main Planning Evidence of Steve Kosky (Turley) and the Technical Statement re: Five Year Housing Land Supply and Delivery of Ben Pycroft (Emery Planning).
- 1.6 My credentials as an expert witness are summarised as follows:
 - I hold a Bachelor of Science (Hons) degree in City and Regional Planning from Cardiff University (2016) and a Master of Science degree in Spatial Planning and Development from Cardiff University (2020).
 - I am a chartered member of the Royal Town Planning Institute (“RTPI”).
 - I have over 9 years’ professional experience in the field of town planning and housing. I have previously been employed by a Local Authority in the South West and have been in private practice since 2017. I have been employed at Tetlow King Planning Ltd for the past 6 years.

¹ For clarity, the weightings I apply are as follows: very limited, limited, moderate, significant, very significant, substantial, and very substantial.

- During my career, I have presented evidence at numerous Section 78 appeals in the West Midlands, North West, South West, South East of England, and London.
- Both Tetlow King generally and I have acted on a wide range of housing issues and projects for landowners, house builders and housing associations throughout the country. Tetlow King Planning has been actively engaged nationally and regionally to comment on emerging Development Plan Documents and Supplementary Planning Documents on affordable housing throughout the UK.

1.7 In accordance with the Planning Inspectorate's Procedural Guidance, I hereby declare that:

"The evidence which I have prepared and provide for this appeal in this Proof of Evidence is true and has been prepared and is given in accordance with the guidance of the Royal Town Planning Institute. I confirm that the opinions expressed are my true and professional opinions."

1.8 Providing a significant boost in the delivery of housing, and in particular affordable housing, is a key priority for the Government.

1.9 This is set out in the most up-to-date version of the National Planning Policy Framework ("NPPF"), the Planning Practice Guidance ("PPG"), the National Housing Strategy and the Government's Housing White Paper.

1.10 Having a thriving active housing market that offers choice, flexibility and affordable housing is critical to our economic and social well-being.

1.11 As part of my evidence, I have sought data, upon which I rely, from the Council through Freedom of Information ("FOI") requests which can be viewed at **Appendix AG1**.

1.12 This proof of evidence comprises the following nine sections:

- Section 2 establishes the importance of affordable housing as an important material consideration;
- Section 3 analyses the development plan and related policy framework including corporate documents;
- Section 4 identifies affordable housing needs in St Albans;
- Section 5 examines past affordable housing delivery in St Albans;
- Section 6 analyses a range of affordability indicators in St Albans;

- Section 7 considers the future supply of affordable housing in St Albans;
- Section 8 analyses affordable housing need and delivery in the local area
- Section 9 considers the weight to be attached to the proposed affordable housing provision;
- Section 10 draws together my summary and conclusions.

Affordable Housing as an Important Material Consideration

Section 2

Introduction

- 2.1 The provision of affordable housing is a key part of the planning system. A community's need for affordable housing was first enshrined as a material consideration in PPG3 in 1992 and has continued to play an important role in subsequent iterations of national planning policy, including the National Planning Policy Framework ("NPPF").

National Planning Policy Framework (19 December 2023)

- 2.2 The revised NPPF was last updated on 19 December 2023 and is a material planning consideration. It is important in setting out the role of affordable housing in the planning and decision-making process.
- 2.3 It sets a strong emphasis on the delivery of sustainable development. Fundamental to the social objective is to *"support strong, vibrant and healthy communities, by ensuring that a sufficient number and range of homes can be provided to meet the needs of present and future generations"* (paragraph 8).
- 2.4 Chapter 5 NPPF (2023) focuses on delivering a sufficient supply of homes, in which paragraph 60 confirms the Government's objective of *"significantly boosting the supply of homes"*.
- 2.5 The NPPF (2023) is clear that local authorities should deliver a mix of housing sizes, types, and tenures for different groups, which include *"those who require affordable housing; families with children; older people (including those who require retirement housing, housing-with-care and care homes); students; people with disabilities; service families; travellers [FN28]; people who rent their homes and people wishing to commission or build their own homes [FN29]."* (paragraph 63).
- 2.6 It places a great responsibility on all major developments (involving the provision of housing) to provide an element of affordable housing. Paragraph 66 establishes that *"at least 10% of the total number of homes to be available for affordable home ownership [FN32]"*.

- 2.7 Affordable housing is defined within the NPPF (2023) glossary as affordable housing for rent (in accordance with the Government’s rent policy for Social Rent or Affordable Rent or is at least 20% below local market rents), Starter Homes, discounted market sales housing (at least 20% below local market value) and other affordable routes to home ownership including shared ownership, relevant equity loans, other low-cost homes for sale (at least 20% below local market value) and rent to buy (which includes a period of intermediate rent).

Planning Practice Guidance (March 2014, Ongoing Updates)

- 2.8 The Planning Practice Guidance (“PPG”) was first published online on 6 March 2014 and is subject to ongoing updates. It replaced the remainder of the planning guidance documents not already covered by the NPPF and provides further guidance on that document’s application. **Appendix AG2** sets out the paragraphs of the PPG of particular relevance to affordable housing.

Summary and Conclusions

- 2.9 This section clearly demonstrates that, within national policy, providing affordable housing has long been established as, and remains, a key national priority as set out in the National Housing Strategy and the Government’s Housing White Paper’s; it is a fundamental element in the drive to address and resolve the national housing crisis.

The Development Plan and Related Policies

Section 3

Introduction

- 3.1 In accordance with Section 38(6) of the Planning and Compulsory Purchase Act 2004, the application should be determined in accordance with the Development Plan unless material considerations indicate otherwise.
- 3.2 The relevant Development Plan in respect of affordable housing for the appeal site currently comprises the St Albans Local Plan Review (1994) (**CD2.1**).
- 3.3 Other material considerations relevant to affordable housing include National Planning Policy Framework (2021), the Planning Practice Guidance (March 2014, ongoing updates), the St Albans City and District Council Affordable Housing Supplementary Planning Guidance (2004) (**CD2.4**), the emerging Local Plan 2041 (Regulation 18 version) (**CD3.1**) and a number of corporate documents which support the provision of affordable housing at the corporate level.

The Development Plan

The St Albans Local Plan Review (1994) – CD2.1

- 3.4 The St Albans District Local Plan review was adopted in November 1994, covering the period 1981 to 1996 (and, for Housing, 2001²). In 2007, a Direction was made saving specified policies of the Plan. The saved policies are therefore the remaining operational policies within the district until replaced by a new Local Plan.
- 3.5 **Policy 1** (Metropolitan Green Belt) requires proposals within the Green Belt but outside settlements identified in Policy 2 (see below) to demonstrate that Very Special Circumstances apply. This policy, therefore, reflects the provisions of the NPPF whereby inappropriate development in the Green Belt can be approved provided “very special circumstances” are found to exist.
- 3.6 **Policy 2** of the Plan is concerned with the settlement strategy for the district. The policy classifies Colney Heath (where the appeal site is located) as a ‘Green Belt Settlement’ where the provisions of Policy 1 apply.

² Policy 3 Housing Land Supply 1981-1996 and 1986-2001.

- 3.7 New housing development in green belt settlements is dealt with by **Policy 6** and states that:

“Within the Green Belt settlements listed in Policy 2, housing development will not normally be permitted unless the dwellings are permitted to meet the local needs of agriculture, forestry, leisure and local services which cannot practically be met in a location outside the green belt.”

- 3.8 The policy goes on to highlight that *“affordable housing schemes in the green belt settlements will be assessed against Policy 8”*.

- 3.9 The Plan has two saved policies relating to affordable housing. The first is **Policy 7A** which is concerned with affordable housing in towns and specified settlements. The policy states that:

“In the towns and specified settlements as defined in Policy 2, the Council will therefore normally seek to negotiate an element of affordable housing on sites over 0.4 hectares and on sites under this size where 15 or more dwellings are proposed.”

- 3.10 The policy also sets a target of 200 affordable dwellings per annum in its supporting text (paragraph 3.36), however the policy accepts that this represents a considerable under-estimation of the total need for affordable housing. Clearly given the length of time since this figure was formulated it can be given no weight now.

- 3.11 The second affordable housing policy is **Policy 8** which is concerned with affordable housing in the metropolitan Green Belt. The policy states that permission for affordable housing for local needs will only be granted where 100% of the new dwellings affordable.

- 3.12 However, Policy 8 also requires the housing to meet only the needs of the relevant Parish, to be within the reasonable physical limits of a Green Belt Settlement and, normally, to be on a small site of c.0.4 hectares, none of which apply to the appeal proposals.

- 3.13 It is therefore considered that the Development Plan is silent on affordable housing requirements for the appeal proposals as the proposed development is not located within a specified town or settlement, is not proposed as a 100% affordable scheme, and exceeds 0.4 hectares in size.

Other Material Considerations

St Albans City and District Council Affordable Housing Supplementary Planning Guidance (2004) – CD2.4

- 3.14 The St Albans City and District Council Affordable Housing Supplementary Planning Guidance (“SPG”) was adopted by the council in March 2004. The SPG sets out the council’s negotiation position for the element of affordable housing to be delivered on suitable development sites.
- 3.15 The SPG provides supplementary guidance on the Council’s main policy on Affordable Housing, Policy 7A of the District Plan, which is set out in Appendix B.
- 3.16 Paragraph 1.11 of the SPG 2004 states
- “Policy 7A is entitled ‘Affordable housing in towns and specified settlements’. Policy 2 in the District Plan classifies St Albans and Harpenden as towns and Bricket Wood, Chiswell Green, How Wood, London Colney, Park Street/Frogmore, Redbourn and Wheathampstead as specified settlements (i.e. large villages excluded from the Green Belt). This SPG will also apply to open market housing developments that may be permitted in the Green Belt.”*
- 3.17 At paragraph 7.13 the SPG goes on to note that *“The Council will seek, by negotiation, a target level of 35% affordable units on suitable sites above the site size thresholds.”*
- 3.18 The SPG states at paragraph 7.10 that the Council is applying the threshold of Circular 6/98, that being affordable housing is required on all sites of 1ha or more, or of 25+ dwellings, the Council will seek an on-site affordable housing provision equivalent to 35% of dwellings on the site.
- 3.19 However, Circular 6/98 is no longer relevant and St Albans City and District Council therefore applies the threshold that affordable housing is required on sites where 15 or more dwellings are proposed, as set out in Policy 7A, across the entire District.
- 3.20 It should also be noted that paragraph 64 of the National Planning Policy Framework (“NPPF”) (2023) is clear that:

“Provision of affordable housing should not be sought for residential developments that are not major developments, other than in designated rural areas (where policies may set out a lower threshold of 5 units or fewer)” (my emphasis).

- 3.21 Annex 2 of the 2021 NPPF defines major development for housing as “*development where 10 or more homes will be provided, or the site has an area of 0.5 hectares or more*”.

Emerging Local Plan 2041 – CD3.1

- 3.22 The Council is currently preparing a new Local Plan to 2041 and the Regulation 18 consultation ran from 12 July 2023 to 25 September 2023. The Council’s latest Local Development Scheme shows that a Regulation 19 version of the emerging Local Plan will be published for consultation between October and December 2024.

- 3.23 Pages 6 to 7 of the emerging Local Plan 2041 (Regulation 18) set out ‘A Brief Portrait of St Albans City and District’. Paragraph 1.27 states that:

“Overall, the District is prosperous, with above average levels of highly qualified professionals and high average salaries of residents. Combined with the good quality of life offered in the area, this means that house prices are very high throughout the District, averaging £619,567 in 2022. This success has the effect of making the area unaffordable for many, and a shortage of reasonably priced accommodation is an important issue. Whilst the residents are on average prosperous, there are individuals and areas that are more deprived.” (my emphasis).

- 3.24 The supporting text to **emerging Policy HOU2** ‘Affordable Housing’ (paragraph 4.8, page 44) explains that:

“The District’s house prices are amongst the highest not only in Hertfordshire, but across the whole country. As a result, local people on lower-level incomes, especially younger people, and key workers, often find themselves priced out of the market, and there is clearly a high need for affordable housing. This is also reflected by the number of people on the Council Housing Register³.”

- 3.25 **Emerging Policy HOU2** states that 40% affordable housing should be provided in residential development proposals (Class C3) where 10 or more homes are proposed, or on sites of 0.5ha or more.

³ On 31 March 2023 there were 376 households on the Council’s Housing Register – please see Section 4 of this Proof of Evidence for full details.

Corporate Documents

3.26 The Council's corporate documents identify the delivery of affordable housing as a high corporate priority of St Albans City and District Council. These include the following documents:

- St Albans City and District Council Housing Strategy 2023 – 2026 (**CD10.4**);
- St Albans City and District Council Homelessness Strategy 2022 - 2025 (**CD10.5**);
and
- St Albans City and District Council Corporate Plan 2021 - 2026 (**CD10.6**).

3.27 Summaries of each of these documents are provided at **Appendix AG3** and quotes from each of the documents are referred to throughout this evidence.

Summary and Conclusions

3.28 The relevant Development Plan for St Albans City and District Council in respect of affordable housing matters currently comprises the St Albans District Local Plan Review (1994).

3.29 It is my opinion that the evidence set out within this section clearly highlights that within adopted policy and a wide range of other plans and strategies, providing affordable housing has long been established as, and remains, a key priority for St Albans City and District Council.

3.30 Given the recognised need for affordable housing across St Albans, the appeal proposals provide an affordable housing contribution which would contribute significantly towards the requirements of the Council's Affordable Housing SPG and emerging Policy HOU2 to actually meet the identified need for affordable housing in St Albans City and District.

Affordable Housing Needs in St Albans

Section 4

Introduction

- 4.1 This section explores affordable housing needs identified in the adopted Development Plan and its associated evidence base, as well as more recent assessments of affordable housing need in order to provide a comprehensive understanding of formally identified affordable housing needs across the District.
- 4.2 In addition to formal assessments, this section examines other indicators of affordable housing need such as the Housing Register, waiting times, and homelessness rates. These real-world metrics offer additional insights and perspective on the pressing need for affordable housing in St Albans.

Development Plan and Evidence Base

- 4.3 The Council's development plan currently comprises the St Albans Local Plan Review which was adopted in 1994. As such, the evidence base for this plan is wholly out of date and not considered relevant to this appeal.

Emerging Development Plan and Evidence Base

- 4.4 The emerging Local Plan 2041 is at Regulation 18 consultation stage which took place between July and September 2023. Both the South West Hertfordshire Strategic Housing Market Assessment (2016) and the South West Hertfordshire Local Housing Need Assessment (2020) form part of the evidence base for the emerging plan.

South West Hertfordshire Strategic Housing Market Assessment (2016) – CD10.1

- 4.5 The South West Hertfordshire Strategic Housing Market Assessment ("2016 SHMA") was published in January 2016 and covers the 23 year period 2013 to 2036.
- 4.6 Table 39 of the 2016 SHMA sets out the annualised estimated affordable housing need for each authority and is replicated below at Figure 4.1. It demonstrates that St Albans and Watford jointly have the highest affordable housing need across the region.

Figure 4.1: Estimated level of Affordable Housing Need per annum – by location

Area	Current need	Newly forming households	Existing households falling into need	Total need	Supply	Net need
Dacorum	30	609	308	947	581	366
Hertsmere	34	519	181	735	301	434
St Albans	33	663	161	858	241	617
Three Rivers	17	419	110	546	189	357
Watford	52	549	254	855	237	617
South West Herts	167	2,760	1,014	3,941	1,550	2,391

Source: 2016 SHMA - Table 39

- 4.7 Table 40 (replicated at Figure 4.2 below) sets out estimated levels of affordable housing need at other variant income thresholds. The table finds that at a gross 25% income threshold (the recommended threshold in the now withdrawn 2007 SHMA guidance) the annual affordable housing need for St Albans increases to 764 affordable homes per annum over the period, an uplift of 24% from the 617 pa figure.

Figure 4.2: Estimated level of Affordable Housing Need (per annum) at Variant Income Thresholds – by location

Area	25%	30%	35%	40%
Dacorum	523	366	237	126
Hertsmere	527	434	346	272
St Albans	764	617	497	398
Three Rivers	442	357	284	223
Watford	727	617	517	429

Source: 2016 SHMA, Table 40, Page 113

- 4.8 Table 43 on page 120 sets out estimated level of affordable housing need per annum by type of affordable housing. It identifies a net need for 102 intermediate affordable properties and 515 social/affordable rented properties per annum⁴ in St Albans.
- 4.9 Furthermore the 2016 SHMA was prepared prior to the implementation of the updated Annex 2 definition of affordable housing in the revised 2018 NPPF (now July 2021 version). The calculation of need within the 2016 SHMA therefore does not make provision for the range of affordable routes to home ownership included within the current definition of affordable housing.

⁴ 102 + 515 = 617 dwellings

- 4.10 If these households were also to be factored in to the calculation of affordable housing need it is likely that the net affordable housing need figure for St Albans would increase further.

South West Hertfordshire Local Housing Need Assessment (2020) – CD10.2

- 4.11 The South West Hertfordshire Local Housing Need Assessment (“2020 LHNA”) was published in September 2020 and covers the 16 year period from 2020 to 2036.
- 4.12 Paragraph 5.50 on page 79 sets out that for St Albans a 35% income threshold has been used to calculate rental affordability. In respect of income thresholds for owner-occupation paragraph 5.53 sets out that it has been assumed a household has a 10% deposit and can secure a mortgage for four and a half times their salary.
- 4.13 Table 37 on page 89 identifies a need for 443 net affordable/social rented affordable dwellings per annum over the period. Table 42 on page 97 identifies a need for 385 net affordable home ownership dwellings per annum over the period.
- 4.14 In total therefore, there is an objectively assessed need for 828 affordable dwellings per annum for the period 2020 to 2036 in St Albans. This figure is 34% higher than the affordable needs identified in the 2016 SHMA (617 pa). It is also worth noting that the affordability threshold used is 5% higher than in the 2016 SHMA.
- 4.15 It is worth noting that this issue was considered in a recent appeal decision (February 2023) at Land at Dene Road, Cotford St. Luke (**CD14.21, p.18-17, [100-101]**) Inspector Bristow found at paragraphs 100 to 101 of his decision that:

“In TBDC’s Strategic Housing Market Assessment of 2016 (‘SHMA’), affordable housing needs were forecast to be 161dpa. However, in SWTC’s Local Housing Needs Assessment document of 2020 (‘LHNA’), affordable housing needs were forecast, across a much wider geography following the local government reorganisation referenced in paragraph 4 of this decision, to be only 158dpa. Given evidence of the decreasing affordability of housing based on affordability ratios, and also rising numbers of individuals on the Somerset Homefinder Register, that is surprising.

I understand that differential arises, in large part, as the SHMA was based on 29% of household spending being devoted to housing costs, whereas the LHNA is premised on up to 35% of household spending being used in that way. In itself that reflects the decreasing affordability of housing. Inputting into the calculation that households are necessarily devoting more of their income to

meeting housing costs poses a real risk of circularity and underrepresentation of need.” (my emphasis).

- 4.16 Indeed, the 2020 LHNA makes the recommendation on page 112 that “*Such is the scale of affordable housing need that the local authorities should seek to deliver as much affordable housing to rent as viability allows.*”

Local Housing Need vs Affordable Housing Need

- 4.17 The Council’s 2023 Authority’s Monitoring Report (**CD10.11**) sets out that the Council’s overall housing need for the period 2023/24 to 2026/27 is being calculated using a figure based on the Government’s Standard Methodology for assessing Local Housing Need.

- 4.18 Whilst the Standard Method for calculating Local Housing Need applies an affordability adjustment, the PPG is clear that:

*“The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes”*⁵ (emphasis added).

- 4.19 Evidently providing an affordability adjustment to start to address the affordability of homes in an authority is clearly not the same as calculating an affordable housing need figure. The affordability uplift is simply a function of the standard methodology, and it is not a basis for determining the numerical need for affordable housing nor the types of affordable housing required as defined in Annex 2 of the NPPF (2023).

- 4.20 This is further supported by the fact that calculating such need for an authority is dealt with under a separate section of the PPG titled ‘*How is the total annual need for affordable housing calculated?*’ which clearly sets out that:

*“The total need for affordable housing will need to be converted into annual flows by calculating the total net need (subtract total available stock from total gross need) and converting total net need into an annual flow based on the plan period”*⁶.

⁵ Paragraph: 006 Reference ID: 2a-006-20190220

⁶ Paragraph: 024 Reference ID: 2a-024-20190220

4.21 The NPPF is clear at paragraphs 63 that:

*“Within this context of establishing need, the size, type and tenure of housing needed for different groups in the community **should be assessed and reflected in planning policies**. These groups should include (but are not limited to) **those who require affordable housing**.”* (emphasis added).

4.22 Whilst the Standard Method calculation may be appropriate for monitoring general housing needs and supply across the authority it does not provide a need figure for affordable housing in line with the PPG. As such it does not reflect affordable housing need; nor is it an appropriate basis with which to monitor affordable housing supply.

4.23 In a similar fashion, the achievement of Housing Delivery Test targets does not signify that affordable housing needs have been being met over a period when using the standard method to calculate the ‘number of homes required’ for a Local Authority area.

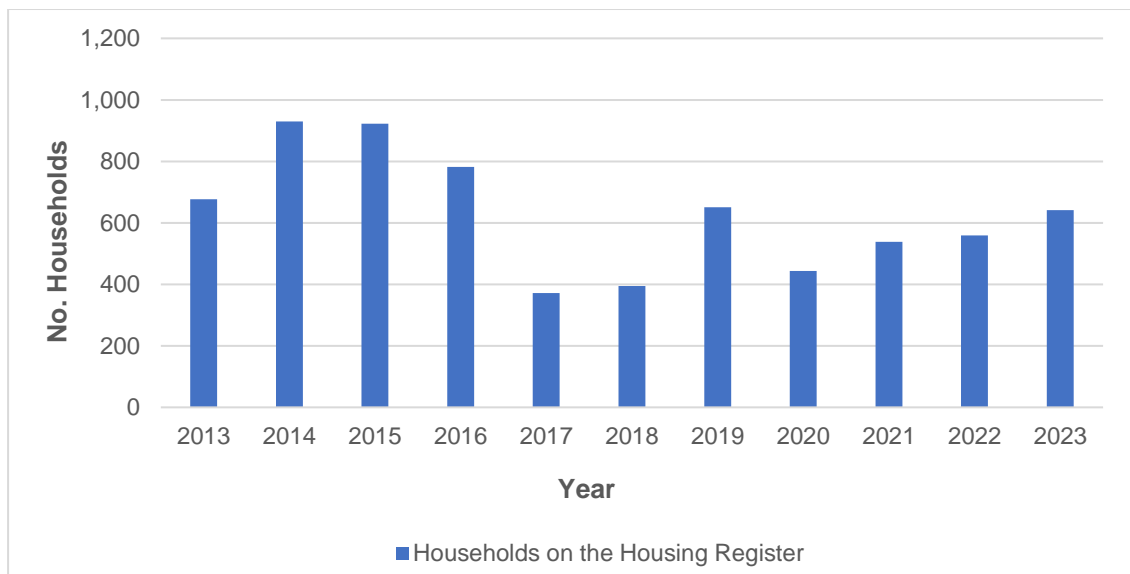
Indicators of Affordable Housing Need

4.24 Key indicators like the number of households on the council's Housing Register, homelessness rates and households housed in temporary accommodation serve as crucial markers of affordable housing need in St Albans.

Housing Register

4.25 The councils FOI response (**Appendix AG1**) shows that on 31 March 2023 there were **641 households on the Housing Register in St Albans**. This represents a 15% increase from the previous year where the figure stood at 559 households.

Figure 4.3: Number of Households on the Housing Register, 2013 to 2023



Source: DLUHC Open Data; and Freedom of Information Response (11 May 2023).

4.26 Footnote 4 of DLUHC⁷ Live Table 600 highlights that:

“The Localism Act 2011, which came into force in 2012, gave local authorities the power to set their own qualification criteria determining who may or may not go onto the housing waiting list. Previously, local authorities were only able to exclude from their waiting list people deemed guilty of serious unacceptable behaviour. The Localism Act changes have contributed to the decrease in the number of households on waiting lists since 2012” (emphasis added).

4.27 Following the changes brought about by the Localism Act, St Albans City and District Council published a revised Housing Allocations Scheme in August 2012 which received further revisions in September 2013, December 2013, July 2015, May 2016, August 2018, February 2021, and December 2021. It is notable that drops in the number of households on the Housing Register largely correspond with the dates of these changes.

4.28 Evidently the result of the Localism Act is that many local authorities, including St Albans City and District Council, have been able to exclude applicants already on the Housing Register who no longer meet the new narrower criteria but who are still in need of affordable housing.

⁷ Department for Levelling Up Homes and Communities

Waiting Times

- 4.29 The Council’s Freedom of Information response (**Appendix AG1**) shows that successful applicants for affordable housing face lengthy and increasing waits for an affordable home in St Albans.
- 4.30 Figure 4.2 illustrates that, based on the dwelling size, successful applicants in the 2022/23 monitoring period experienced average waiting times ranging from 1.44 years to 2.57 years for an affordable home.

Figure 4.4: Housing Register Average Waiting Times, March 2023

Size of Affordable Property	Average Waiting Time to be Housed (31 March 2023)
1-bedroom home	1.78 years
2-bedroom home	1.44 years
3-bedroom home	1.95 years
4+ bedroom home	2.57 years

Source: Freedom of Information response (27 July 2023)

- 4.31 It is crucial to note that these figures represent averages, implying that some households may have been waiting even longer than the indicated times. Additionally, these statistics only capture the waiting times for successful applicants, typically those in the highest priority need. Households with less urgent needs can anticipate significantly lengthier waiting periods.

Help to Buy Register

- 4.32 The Housing Register falls short in recognising the needs of households unable to afford purchase a home on the open market but are also ineligible to join the Housing Register due to factors like surpassing income limits. Instead, it is possible to identify the extent of need for affordable home ownership options through information from Help to Buy South.
- 4.33 Help to Buy South was one of three agents appointed by the Government to manage the Help to Buy initiative as well as other affordable home ownership options including Shared Ownership. The Help to Buy Register (**Appendix AG4**) shows that on 27 March 2023, **776 households were seeking affordable home ownership across St Albans.**
- 4.34 Whilst the Help to Buy Equity Loan scheme closed at the end of 2022, the extant data from the Help to Buy South system helps to identify the number of households who have registered for an affordable home ownership home in St Albans.

Temporary Accommodation

- 4.35 DLUHC statutory homelessness data highlights that on 31 March 2023 there were 98 households housed in temporary accommodation by St Albans City and District Council, an increase of 26% from 31 March 2022 where the figure stood at 78.
- 4.36 Of these 98 households, 67% were households with children. The Council has a responsibility to house these households.
- 4.37 Not only does this mean that those in need of affordable housing are being housed in temporary accommodation, which is unlikely to be suited to their needs, but they may also be located away from their support network, at significant cost to local taxpayers.
- 4.38 The “*Bleak Houses: Tackling the Crisis of Family Homelessness in England*” report published in August 2019 by the Children’s Commissioner found that temporary accommodation presents serious risks to children’s health, wellbeing, and safety, particularly families in B&Bs where they are often forced to share facilities with adults engaged in crime, anti-social behaviour, or those with substance abuse issues.
- 4.39 Other effects include lack of space to play (particularly in cramped B&Bs where one family shares a room) and a lack of security and stability. The report found (page 12) that denying children their right to adequate housing has a “*significant impact on many aspects of their lives*”.

Homelessness

- 4.40 DLUHC statutory homelessness data shows that in the 12 months between 1 April 2022 and 31 March 2023, the Council accepted 189 households in need of homelessness prevention duty⁸, and a further 193 households in need of relief duty⁹ from the Council.
- 4.41 Page 3 of the St Albans Homelessness Strategy 2022-2025 (**CD10.5, p.3**) highlights that the top 10 reasons for customers approaching the Council for assistance in 2020/21 were:
1. Asked to leave by family;
 2. Fleeing Domestic Abuse;

⁸ The Prevention Duty places a duty on housing authorities to work with people who are threatened with homelessness within 56 days to help prevent them from becoming homeless. The prevention duty applies when a local authority is satisfied that an applicant is threatened with homelessness and eligible for assistance.

⁹ The Relief Duty requires housing authorities to help people who are homeless to secure accommodation. The relief duty applies when a local authority is satisfied that an applicant is homeless and eligible for assistance.

3. Relationship Breakdown;
4. Section 21 Notice (private rental sector eviction);
5. Leaving Prison;
6. Friends no longer willing to accommodate;
7. Rough Sleeping;
8. Sofa Surfing;
9. Fleeing Harassment; and
10. Eviction From Supported Housing.

4.42 Furthermore a 2017 report by the National Audit Office (“NAO”) found that *“The ending of private sector tenancies has overtaken all other causes to become the biggest single driver of statutory homelessness in England.”*

Summary and Conclusions

- 4.43 Both the adopted and emerging Development Plan, while lacking specific numerical targets for affordable homes, integrate a percentage-based approach from qualifying developments, contingent on their location. The 2016 SHMA which underpins the emerging Local Plan 2041 (Regulation 18), indicates **a net need for 617 new affordable homes annually**, totalling 14,191 affordable homes over 23 years.
- 4.44 The absence of a defined affordable housing target prompts consideration of more up to date objectively assessed needs. The 2020 LHNA which also forms part of the evidence base for the emerging Local Plan 2041 (Regulation 18), accounting for the latest National Planning Policy Framework (NPPF) definitions, suggests a more nuanced and updated approach, reflecting **a net need for 828 affordable dwellings annually**.
- 4.45 Indicators such as the Housing Register, waiting times, and homelessness rates provide additional insights. Lengthy waiting times, as indicated by Figure 4.4, emphasise the urgency of addressing the affordable housing shortage. The Help to Buy Register complements the Housing Register, showcasing the demand for affordable homeownership dwellings.
- 4.46 Temporary accommodation and homelessness statistics highlight the pressing need for affordable housing solutions, emphasising the critical role they play in fostering stable and secure living conditions for vulnerable populations.

4.47 In summary, the nature of affordable housing needs in St Albans requires a comprehensive and adaptive approach, integrating the latest data, policy adjustments, and community-specific considerations to effectively address the evolving challenges in the District.

Affordable Housing Delivery in St Albans

Section 5

Introduction

5.1 This section of the evidence analyses the delivery of affordable housing in St Albans. It highlights significant shortfalls in meeting identified needs, illustrating a pressing need for a substantial increase in affordable housing provision across St Albans.

Affordable Housing Delivery

5.2 Figure 5.1 illustrates the delivery of affordable housing (“AH”) in St Albans over the ten-year period since the start of the 2016 SHMA period in 2013/14.

Figure 5.1: Additions to Affordable Housing Stock (Net of demolitions), 2013/14 to 2022/23

Monitoring Year	Total Housing Completions (Net)	Additions to AH stock (Net of demolitions)	AH as a %age of total completions
2013/14	375	-42	-11%
2014/15	313	70	22%
2015/16	396	97	24%
2016/17	340	59	16%
2017/18	385	106	28%
2018/19	624	82	13%
2019/20	437	31	7%
2020/21	516	169	33%
2021/22	314	71	23%
2022/23	401	68	17%
Total	4,101	711	17%
Avg. Pa.	410	71	

Source: St Albans City and District Council Authorities Monitoring Reports (2015 to 2023); and DLUHC Open Data

5.3 Figure 5.1 demonstrates that between 2013/14 and 2022/23, a total of 4,101 net dwellings were delivered in St Albans, equivalent to 410 per annum. Of these, 711 dwellings (net of demolitions) were affordable tenures, equivalent to 71 per annum. This equates to 17% gross affordable housing delivery.

- 5.4 However, it is important to note that the gross affordable completions figure does not take into account any losses from the affordable housing stock through demolitions nor through Right to Buy (“RtB”) sales from existing Council and Registered Provider¹⁰ (“RP”) affordable housing stock. It also does not take account of any acquisitions funded through the receipts from eligible sales.
- 5.5 Figure 5.2 below calculates the additions to affordable housing stock on a per annum basis since the start of the 2016 SHMA period in 2013/14, net of Right to Buy sales and acquisitions.
- 5.6 A net loss of 156¹¹ affordable dwellings over this period equates to 22% of the additions to gross affordable housing additions figure of 711 affordable dwellings over the ten-year period.

¹⁰ RtB data on RP sales of affordable housing to RP tenants is contained in the annual Statistical Data Returns (‘SDR’) data sets for the period 2011/12 to 2021/22 published by the Regulator of Social Housing. These figures have been combined on an annual basis to produce total Right to Buy sales.

¹¹ $(198 + 16) - 58 = 156$ dwellings

Figure 5.2: Net of Right to Buy Additions to Affordable Housing Stock, 2013/14 to 2022/23

Monitoring Period	Total housing completions (Net)	Additions to AH Stock (Net of demolitions)	LPA Acquisitions	LPA RtB sales	RP RtB sales	Additions to AH Stock (Net)	Additions to AH Stock (Net) as a %age of total completions
	A	B	C	D	E	F (B + C) - (D + E)	G (F / A) X 100
2013/14	375	-42	n/a	37	2	-81	-22%
2014/15	313	70	n/a	27	1	42	13%
2015/16	396	97	n/a	24	0	73	18%
2016/17	340	59	n/a	24	13	22	6%
2017/18	385	106	1	20	0	87	23%
2018/19	624	82	18	12	0	88	14%
2019/20	437	31	25	15	0	41	9%
2020/21	516	169	14	10	0	173	33%
2021/22	314	71	0	15	0	56	18%
2022/23	401	68	0	14	0	54	13%
Total	4,101	711	58	198	16	555	14%
Avg. Pa.	410	71	10	20	2	56	

Source: St Albans City and District Council Authorities Monitoring Reports (2015 to 2023); and DLUHC Open Data.

5.7 Figure 5.2 demonstrates that, between 2013/14 and 2022/23, the Council has added just 555 net affordable dwellings, equivalent to 56 per annum. This equates to 14% net affordable housing delivery.

Affordable Housing Delivery Compared to Identified Affordable Housing Needs

5.8 When comparison is drawn between affordable housing delivery and the needs identified in the 2016 SHMA since its 2013/14 base date, it can be seen in Figure 5.3 that there has been an accumulated shortfall in the delivery of affordable housing of some -5,615 affordable homes against an identified need for 6,170 over the ten-year period.

Figure 5.3: Additions to Affordable Housing Stock (Net) Compared to Affordable Needs Identified in the 2016 SHMA, 2013/14 to 2022/23

Monitoring Year	Additions to AH Stock (Net)	2016 SHMA AH Needs (Net)	Annual Shortfall	Cumulative Shortfall	Additions as a %age of Needs
2013/14	-81	617	-698	-698	-13%
2014/15	42	617	-575	-1,273	7%
2015/16	73	617	-544	-1,817	12%
2016/17	22	617	-595	-2,412	4%
2017/18	87	617	-530	-2,942	14%
2018/19	88	617	-529	-3,471	14%
2019/20	41	617	-576	-4,047	7%
2020/21	173	617	-444	-4,491	28%
2021/22	56	617	-561	-5,052	9%
2022/23	54	617	-563	-5,615	9%
Total	555	6,170	-5,615		9%
Avg. Pa	56	617	-562		

Source: St Albans City and District Council Authorities Monitoring Reports (2015 to 2023); DLUHC Open Data; and 2016 SHMA.

5.9 This shortfall is likely to be higher even if the 2016 SHMA calculation of need accounted for all Annex 2 affordable housing tenures. As such the -5,615 dwelling shortfall should be seen as a minimum.

5.10 As demonstrated by Figure 5.3, the delivery of only 555 affordable homes over the period means that no more than 9% of identified affordable housing needs over the period were met. Put another way, at least 91% households in need of an affordable home over the period were let down by the Council’s inability to deliver.

5.11 Figure 5.4 illustrates net affordable housing delivery compared to the affordable housing need of 828 net affordable dwellings as set out in the 2020 LHNA since its 2020/21 base date.

Figure 5.4: Additions to Affordable Housing Stock (Net) Compared to Affordable Needs Identified in the 2020 LHNA, 2020/21 to 2022/23

Monitoring Year	Additions to AH Stock (Net of RtB)	2020 LHNA AH Needs (Net)	Annual Shortfall	Cumulative Shortfall	Additions as a %age of Needs
2020/21	173	828	-655	-655	21%
2021/22	56	828	-772	-1,427	7%
2022/23	54	828	-774	-2,201	7%
Total	283	2,484	-2,201		11%
Avg. Pa	94	828	-734		

Source: St Albans City and District Council Authorities Monitoring Reports (2015 to 2023); DLUHC Open; and 2020 LHNA.

5.12 Since the start of the 2020 LHNA period in 2020/21, affordable housing completions have averaged just 94 net affordable dwellings per annum, against a need of 828 net affordable dwellings per annum. **A shortfall of -2,201 affordable dwellings has arisen in the first three years of the 2020 LHNA assessment period**, equivalent to an average annual shortfall of -734 affordable dwellings.

5.13 As demonstrated by Figure 5.4, the delivery of only 283 Net of Right to Buy affordable homes over the period means that no more than 11% of identified affordable housing needs over the period were met. Put another way, at least 89% households in need of an affordable home over the period were let down by the Council’s inability to deliver.

Affordable Housing Delivery Compared to Households on the Housing Register

5.14 The affordable housing needs of households on the Housing Register is met either by social rented or affordable rented tenures. Both these tenures are exclusively provided by RP’s or local councils, with the level of rent payable set in accordance with the Government’s rent policy.

- 5.15 The affordable housing needs of households on the Housing Register is met either by social rented or affordable rented tenures. Both these tenures are exclusively provided by RP's or local councils, with the level of rent payable set in accordance with the Government's rent policy.
- 5.16 Unfortunately, the Council's Annual Monitoring Reports do not breakdown affordable housing completions by tenure for the full period. As such the only publicly available data breaking down affordable housing completions by tenure for the period 2013/14 to 2022/23 are the DLUHC Open Data tables.
- 5.17 Figure 5.5 below sets out rented affordable housing delivery in St Albans for the period 2013/14 to 2022/23 once recorded Right to Buy sales and acquisitions are accounted for.

Figure 5.5: Rented Additions to Affordable Housing Stock (Net of Right to Buy), 2013/14 to 2022/23

Monitoring Year	Social Rent Additions to AH Stock (Gross)	Affordable Rent Additions to AH Stock (Gross)	LPA Acquisitions	Total RtB Sales	Total Additions to Rented AH Stock (Net of RtB)
	A	B	C	D	F (A+B+C) - D
2013/14	9	65	n/a	39	35
2014/15	25	103	n/a	28	100
2015/16	19	68	n/a	24	63
2016/17	20	48	n/a	37	31
2017/18	4	38	1	20	23
2018/19	66	22	18	12	94
2019/20	54	67	25	15	131
2020/21	56	67	14	10	136
2021/22	2	76	0	15	63
2022/23	10	33	0	14	29
Totals	265	587	58	214	696
Avg. Pa.	27	59	10	21	70

Source: DLUHC Open Data.

- 5.18 Between 2013/14 and 2022/23, a total of 265 gross Social Rented properties and 587 gross Affordable Rent properties were delivered in St Albans, equivalent to a total 852¹² gross provision over the period. Once the effect of the Right to Buy is accounted for the gross rented delivery figure falls by 18% to 696 properties.
- 5.19 Figure 5.6 below compares the number of households on the Housing Register on 31 March each year with net of Right to Buy rented affordable housing delivery between 1 April and 31 March the following year, since the start of the 2016 SHMA period in 2013/14.

Figure 5.6: Additions to Rented Affordable Housing Stock (Net of Right to Buy) vs Households on the Housing Register, 2013/14 to 2022/23

Housing Register Date (31 March)	Households on the Housing Register	Monitoring Year	Total Additions to Rented AH Stock (Net of RtB)	%age of Housing Register Need Met
2013	677	2013/14	35	5%
2014	930	2014/15	100	11%
2015	923	2015/16	63	7%
2016	782	2016/17	31	4%
2017	372	2017/18	23	6%
2018	395	2018/19	94	24%
2019	651	2019/20	131	20%
2020	444	2020/21	136	31%
2021	538	2021/22	63	12%
2022	559	2022/23	29	5%
Avg. Pa.	627	Avg. Pa.	70	11%

Source: DLUHC Open Data.

- 5.20 Figure 5.6 demonstrates that in the ten-year period between 2013/14 and 2022/23, on an average per annum basis, St Albans City and District Council have delivered enough rented affordable housing tenures to meet the needs of just 11% of households on the Housing Register. Put another way, on an average per annum basis 89% of households on the housing Register did not have their housing needs met.

¹² 265 + 587 = 852

Summary and Conclusions

- 5.21 The above evidence demonstrates that across the St Albans administrative area, the delivery of affordable housing has fallen short of meeting identified needs.
- 5.22 The data shows that, on average, only 14% of the overall housing delivery represents net affordable housing, amounting to just 56 net affordable dwellings per annum. When compared against the net affordable housing needs identified in the 2016 SHMA, a cumulative shortfall of -5,615 affordable homes is evident.
- 5.23 Furthermore, the evidence highlights that the recently identified need in the 2020 LHNA points to a net affordable housing need of 828 dwellings per annum. In the first three years of the 2020 LHNA period, the delivery of only 283 net affordable dwellings reveals a shortfall of -2,201 homes, indicating that only 11% of the identified needs were met.
- 5.24 The analysis also underscores the impact of Right to Buy sales on the net additions to affordable housing stock, with a recorded total of 214 sales between 2013/14 and 2022/23, averaging 22 sales and just 10 acquisitions per annum.
- 5.25 The evidence presented paints a clear picture of the challenges and shortcomings in the delivery of affordable housing in St Albans over the past ten-years.
- 5.26 In light of these findings, it is evident that a substantial increase in affordable housing provision is *urgently required* in St Albans. The identified shortfalls in meeting housing needs, especially in the context of Right to Buy losses, highlight the pressing need for a 'step change' in the approach to affordable housing delivery.

St Albans Affordability Indicators

Section 6

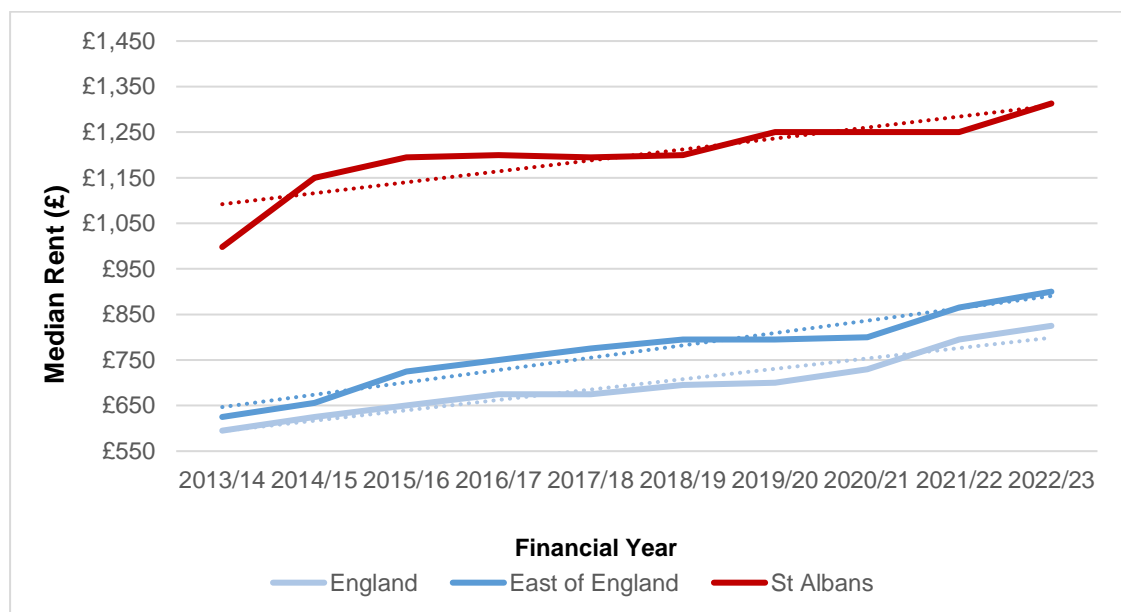
Introduction

- 6.1 The PPG recognises the importance of giving due consideration to market signals as part of understanding affordability. I acknowledge that this is in the context of plan making.

Private Rental Market

- 6.2 Valuation Office Agency (“VOA”) and Office for National Statistics (“ONS”) data (first produced in 2013/14¹³) show that median private rents in St Albans stood at £1,313 per calendar month (“pcm”) in 2022/23. This represents a 32% increase from 2013/14 where median private rents stood at £998 pcm.

Figure 6.1 Median Private Sector Rents, 2013/14 to 2022/23



Source: VOA and ONS.

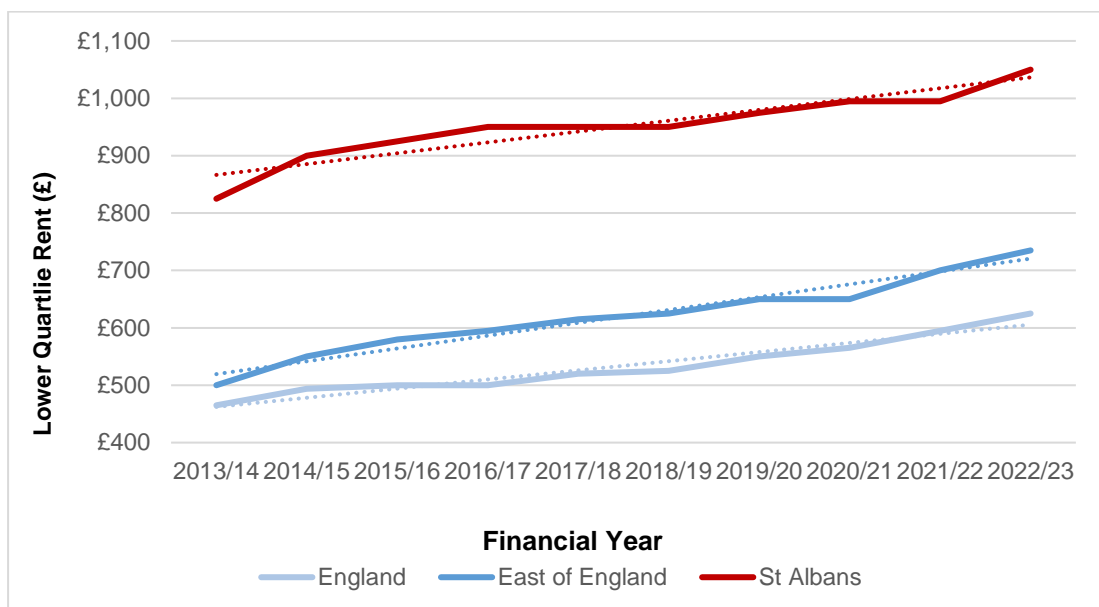
¹³ Start of the 2016 SHMA period

6.3 A median private rent of £1,313 pcm in 2022/23 is 46% higher than the East of England figure of £900 pcm and 59% higher than the national figure of £825 pcm. It should also be noted that since the start of the 2020 LHNA period median rents in 2020/21 have increased by 6%.

6.4 Lower quartile private sector rents are representative of the ‘entry level’ of the private rented sector and include dwellings sought by households on lower incomes.

6.5 The average lower quartile monthly rent in St Albans in 2022/23 was £1,050 pcm. This represents a 27% increase from 2013/14 where average lower quartile monthly rents stood at £825 pcm.

Figure 6.2: Lower Quartile Private Sector Rents, 2013/14 to 2022/23



Source: VOA and ONS.

6.6 A lower quartile rent of £1,050 pcm in 2022/23 is 43% higher than the East of England figure of £735 pcm and 68% higher than the national figure of £625 pcm.

6.7 It is important to note that VOA/ONS rental data is calculated using all transaction data i.e., existing lets as well as new lets over the period. The data is therefore not necessarily representative of the cost of renting for new tenants in St Albans.

6.8 Figure 6.3 below shows median rents in St Albans for a range of property types in February 2024, using data taken from [Home.co.uk](https://www.home.co.uk). Unfortunately, data is not provided for the lower quartile segment of the rental market.

Figure 6.3: Median Private Sector Rents, February 2024

Size of Property	No. of properties Advertised	Median Rent (pcm)
1-bedroom home	48	£1,373
2-bedroom home	68	£1,673
3-bedroom home	33	£2,450
4-bedroom home	19	£3,280
5-bedroom home	7	£4,207

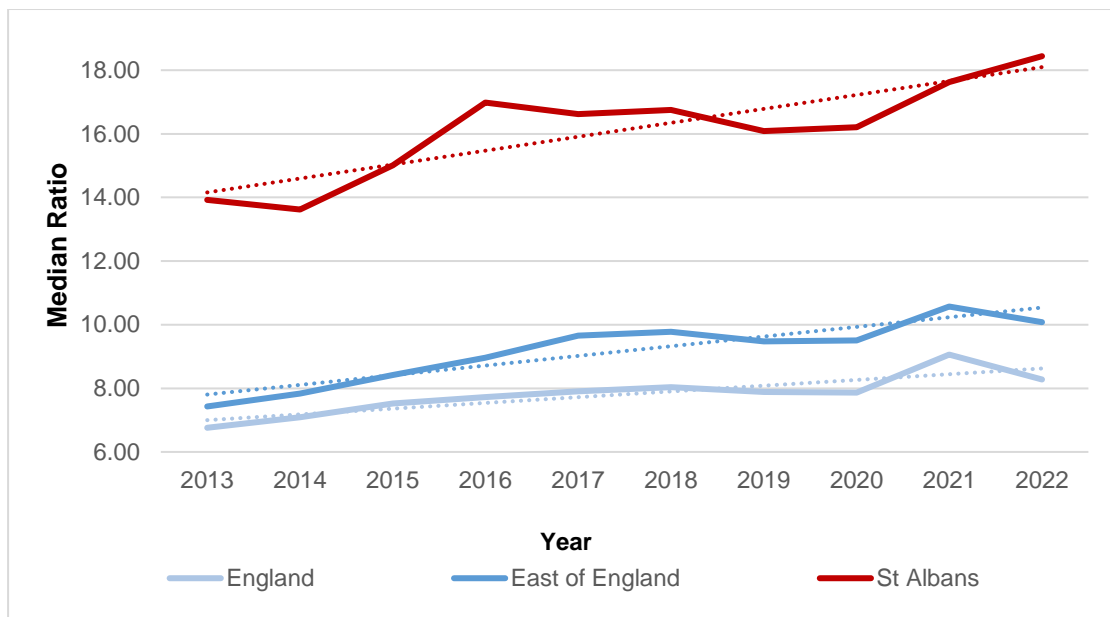
Source: [Home.co.uk](https://www.home.co.uk).

- 6.9 Figure 6.3 illustrates that current median rents for new tenancies in St Albans across all property types surpass the median private rent of £1,313 per calendar pcm in 2022/23.
- 6.10 The rent differentials are striking, with 1-bedroom properties at 5% higher, 2-bedroom properties at 27% higher, 3-bedroom properties at 86% higher, 4-bedroom properties at 150% higher, and 5-bedroom properties at 220% higher.
- 6.11 This stark contrast further underscores the significant disparity in rental costs between new tenancies and the overall median private rent data in St Albans. This implies that lower quartile rents are also likely to be significantly higher than stated.

Median House Prices

- 6.12 The ratio of median house prices to median incomes in St Albans now stands at **18.44**, a 25% increase since the start of the 2016 SHMA period in 2013 where it stood at 13.92. A ratio of 18.44 in St Albans stands substantially above the national median of 8.28 (+123%) and significantly above the East of England median of 10.08 (+83%).

Figure 6.4: Median Workplace-Based Affordability Ratio comparison, 2013 to 2022



Source: ONS.

- 6.13 It is also worth noting that a figure of 8 times average incomes was described as a problem by the former Prime Minister in the foreword to the White Paper entitled ‘Fixing our broken housing market’. Here, the affordability ratio is some 131% higher than that.
- 6.14 As demonstrated by Figure 6.5 below St Albans has the highest median house price to income ratio across all 45 Local Authorities in the East of England region. An affordability ratio of 18.44 in St Albans is 19% higher than the figure of 15.48 for Epping Forest which ranks second in the region.

Figure 6.5: Median Affordability Ratio's for Local Authorities in the East of England Comparison, 2013 to 2022

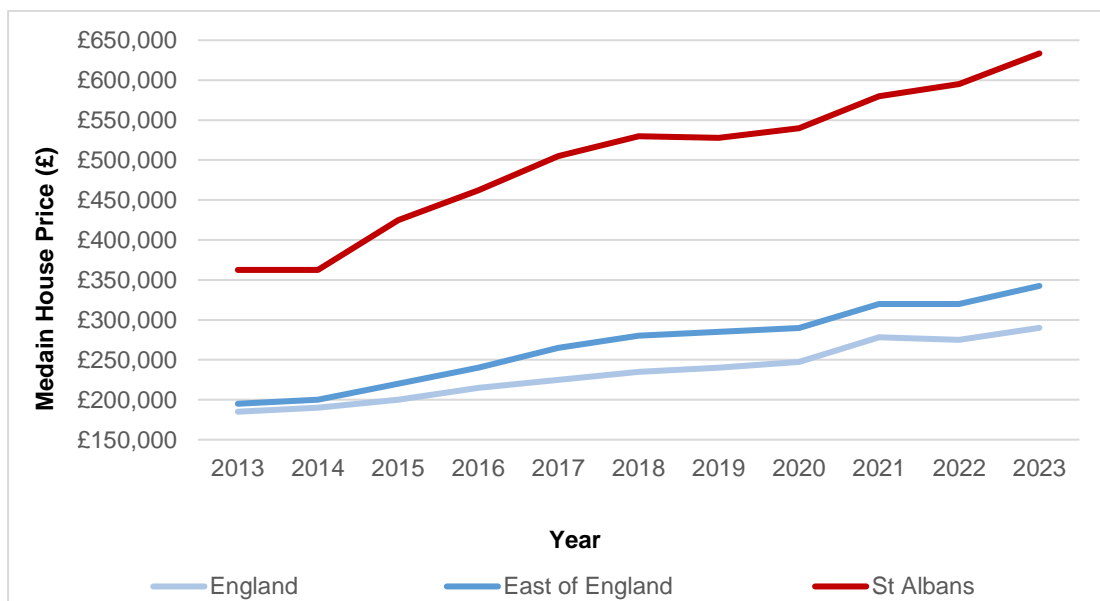
2022 Rank	Local Authority	Ratio of median house prices to median gross annual workplace based earnings	
		2013	2022
1	St Albans	13.92	18.44
2	Epping Forest	11.33	15.48
3	Hertsmere	10.17	14.39
4	Watford	7.74	14.21
5	Dacorum	8.86	13.86
6	Brentwood	8.91	13.65
7	Cambridge	9.61	13.25
8	Uttlesford	11.22	13.18
9	Three Rivers	10.28	13.17
10	Babergh	8.91	12.64
11	East Hertfordshire	9.12	12.29
12	Rochford	8.99	12.23
13	Castle Point	9.55	12.22
14	Chelmsford	8.17	12.21
15	Broxbourne	8.64	11.88
16	Southend-on-Sea	7.45	11.53
17	Welwyn Hatfield	8.74	11.43
18	Basildon	6.55	11.18
19	North Hertfordshire	8.07	11.17
20	Harlow	6.57	10.76
21	Maldon	7.32	10.71
22	North Norfolk	8.59	10.64
23	Central Bedfordshire	7.75	10.60
24	East Cambridgeshire	7.53	10.58
25	South Cambridgeshire	7.74	10.46
26	Mid Suffolk	7.35	10.28
27	Braintree	7.17	10.25
28	Thurrock	6.57	9.97
29	Colchester	7.41	9.73
30	West Suffolk	7.46	9.55
31	Bedford	7.31	9.52
32	Huntingdonshire	6.96	9.39

33	Breckland	6.99	9.25
34	Broadland	7.19	9.25
35	South Norfolk	7.13	9.13
36	Luton	5.93	8.84
37	King's Lynn and West Norfolk	6.54	8.64
38	Tendring	6.69	8.63
39	Stevenage	5.73	8.41
40	East Suffolk	6.82	8.35
41	Fenland	5.57	7.91
42	Norwich	5.94	7.83
43	Ipswich	5.53	7.20
44	Peterborough	5.07	7.19
45	Great Yarmouth	5.28	6.70

Source: ONS.

- 6.15 Figure 6.6 illustrates the median house sale prices for England, the East of England, and St Albans. It demonstrates that they have increased dramatically between the start of the 2016 SHMA period in 2013 and 2023.

Figure 6.6: Median House Price Comparison, 2013 to 2023



Source: ONS.

- 6.16 The median house price across St Albans has risen by 75% from £362,500 in 2013 to £633,500 in 2023. This compares to a 76% increase across the East of England and a national increase of 57% over the same period.

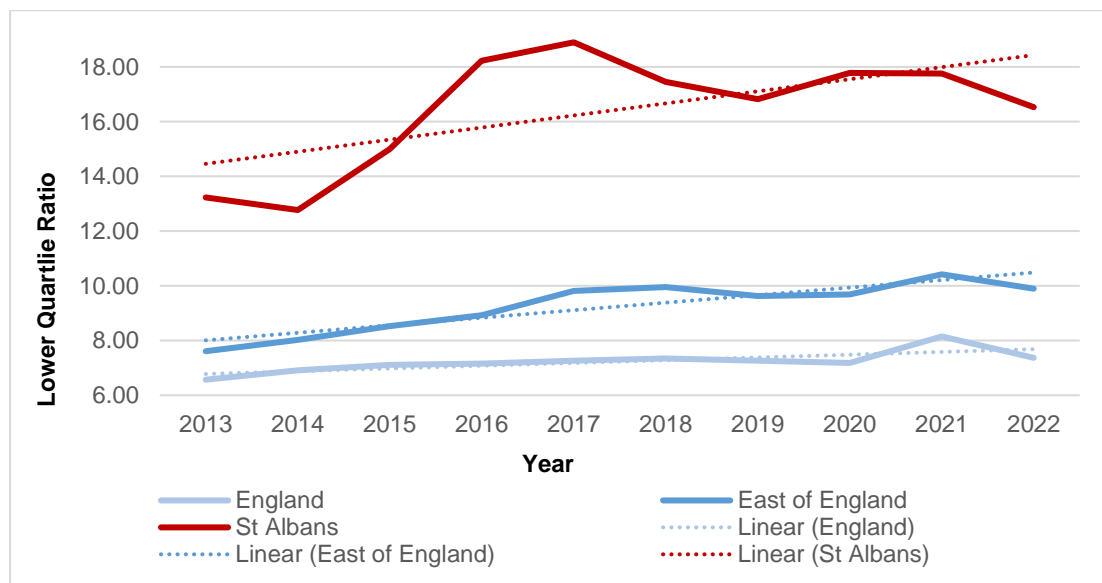
6.17 In 2023 median house prices in St Albans (£633,500) were 85% higher than across the East of England (£342,500) and 118% higher than the national figure (£290,000). It should also be noted that since the start of the 2020 LHNA period median house prices in 2020 have increased by 17%.

Lower Quartile House Prices

6.18 For those seeking a lower quartile priced property (typically considered to be the ‘more affordable’ segment of the housing market), the ratio of lower quartile house price to incomes in St Albans now stands at **16.53**, a 25% increase since the start of the 2016 SHMA period in 2013 where it stood at 13.23.

6.19 This means that those on lower quartile incomes in St Albans, seeking to purchase a median priced property, now need to find more than 16 times their annual income to do so. Once again it remains the case that the ratio in St Albans stands substantially above the national average of 7.37 (+124%) and significantly above the Region average of 9.90 (+67%). It follows that housing in this area is significantly unaffordable for a significant part of the local population.

Figure 6.7: Lower Quartile Workplace-Based Affordability Ratio comparison, 2013 to 2022



Source: ONS.

6.20 It is also worth noting that mortgage lending is typically offered on the basis of up to 4.5 times earnings (subject to individual circumstances). Here, the affordability ratio is some 267% higher than that.

6.21 As demonstrated by Figure 6.8 below St Albans has the highest lower quartile house price to income ratio across all 45 Local Authorities in the East of England region and shows no sign of improvement since 2013 with an increase of 25% over this period.

Figure 6.8: Lower Quartile Affordability Ratio's for Local Authorities in East of England Comparison, 2013 to 2022

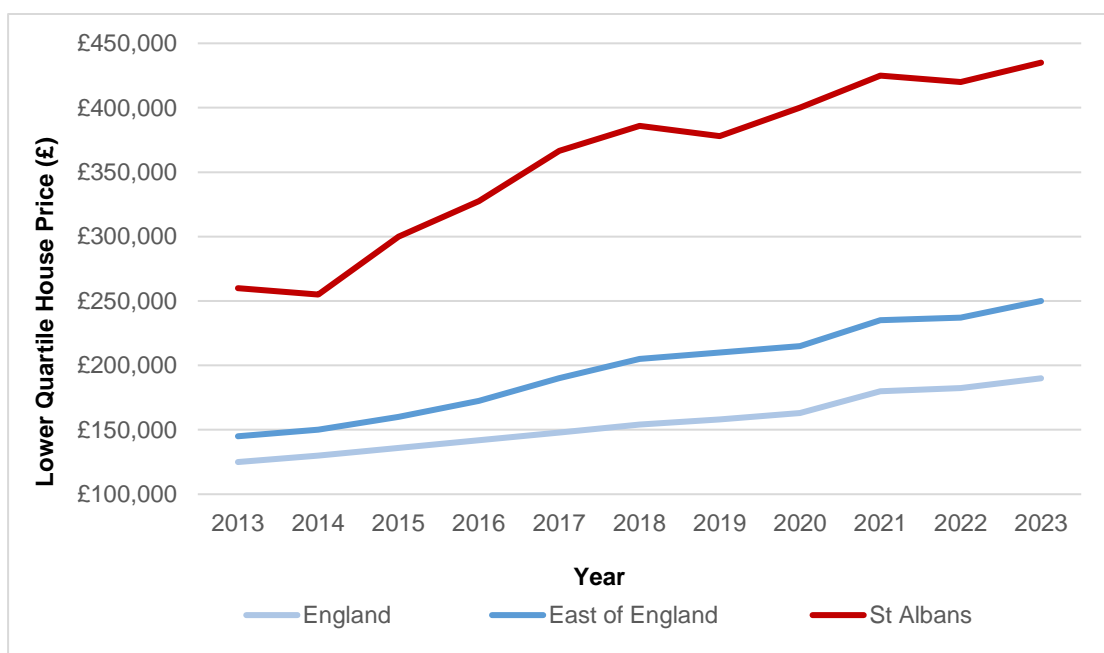
2022 Rank	Local Authority	Ratio of lower quartile house prices to median gross annual workplace based earnings	
		2013	2022
1	St Albans	13.23	16.53
2	Uttlesford	11.66	15.30
3	Epping Forest	12.02	15.28
4	Dacorum	9.63	15.23
5	Hertsmere	11.06	13.98
6	Brentwood	9.99	13.31
7	Cambridge	9.87	13.24
8	Watford	8.54	13.19
9	Three Rivers	11.22	12.85
10	Castle Point	10.10	12.18
11	East Hertfordshire	10.44	12.17
12	Chelmsford	9.02	12.01
13	Welwyn Hatfield	9.08	11.99
14	Southend-on-Sea	7.40	11.71
15	Maldon	8.17	11.67
16	Basildon	7.40	11.65
17	Rochford	9.75	11.49
18	Broxbourne	8.15	11.40
19	Babergh	8.89	11.39
20	Central Bedfordshire	9.00	11.36
21	South Cambridgeshire	8.99	11.18
22	Harlow	7.62	11.12
23	North Hertfordshire	8.86	10.99
24	Braintree	8.40	10.83
25	Thurrock	7.32	10.69
26	Luton	6.98	10.41
27	East Cambridgeshire	8.46	10.19
28	Mid Suffolk	7.58	10.16

29	Bedford	7.51	10.10
30	Broadland	8.16	10.10
31	Stevenage	7.31	10.02
32	Colchester	7.63	9.85
33	South Norfolk	7.69	9.79
34	West Suffolk	7.67	9.78
35	North Norfolk	7.45	9.35
36	Breckland	7.68	9.22
37	Huntingdonshire	6.87	9.21
38	Tendring	6.65	9.07
39	East Suffolk	6.89	8.71
40	King's Lynn and West Norfolk	7.51	8.56
41	Fenland	6.18	8.23
42	Peterborough	5.37	7.59
43	Norwich	6.60	7.59
44	Ipswich	5.84	7.51
45	Great Yarmouth	6.02	6.37

Source: ONS.

- 6.22 Figure 6.9 illustrates the lower quartile house sale prices for England, East of England, and St Albans. It demonstrates that they have increased dramatically between the start of the 2016 SHMA period in 2013 and 2023.

Figure 6.9: Lower Quartile House Prices, 2013 to 2023



Source: ONS.

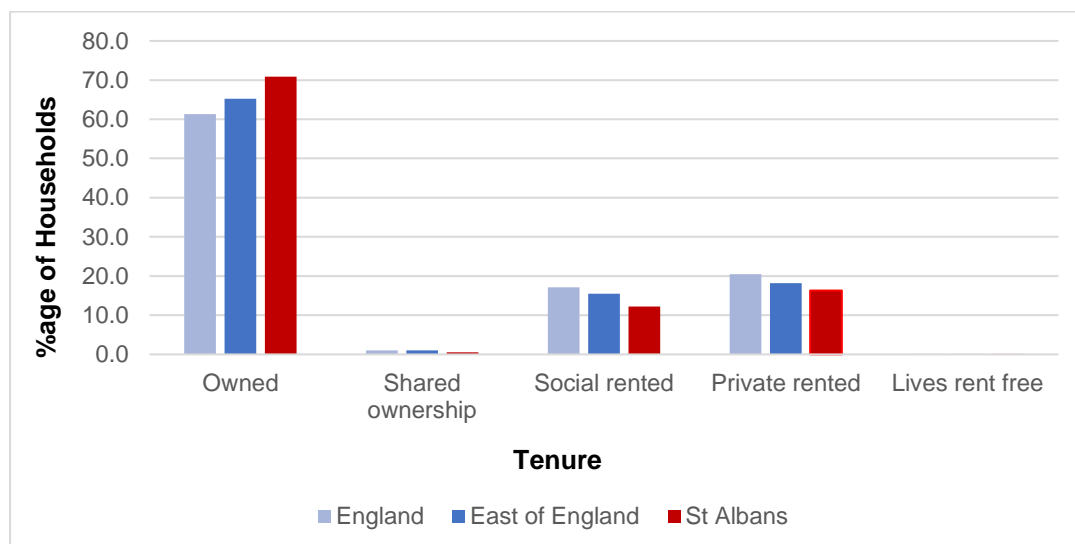
6.23 The lower quartile house price across St Albans has risen by 67% from £260,000 in 2013 to £435,000 in 2023. This compares to a 72% increase across the East of England and a national increase of 52% over the same period.

6.24 In 2023 lower quartile house prices in St Albans (£435,000) were 74% higher than across the East of England (£250,000) and 129% higher than the national figure (£190,000). It should also be noted that since the start of the 2020 LHNA period median rents in 2020 have increased by 9%.

Tenure Comparison

6.25 Figure 6.10 illustrates the tenure mix in England, the East of England and St Albans, using data from the 2021 Census.

Figure 6.10: Tenure, 2021



Source: Census 2021. Chart excludes households 'living rent free' as this accounts for <0.2% of households at all geographic levels).

6.26 The tenure mix in St Albans diverges from that of England and the East of England. In St Albans, the proportion of owner occupiers stands at 70.9% of households (compared with 65.2% in the East of England and 61.3% in England). The proportion of social renters in St Albans is correspondingly smaller, at 12.2% (compared with 15.5% in the East of England and 17.1% in England).

6.27 This should be viewed in context of the fact that at the time of the 2011 Census there were just 261 (0.5%) Shared Ownership dwellings in St Albans. This means that over the ten-year period between 2011 and 2021 the Council has added just 36 Shared Ownership units to its dwelling stock.

- 6.28 As for Social Rent/Affordable rent this is the third most uncommon tenure within St Albans accounting for just 12.2% of all properties. It can be observed that the presence of Social Rent/Affordable rented tenures are proportionally lower in St Albans than nationally (17.1%) and regionally (15.5%) at the time of the 2021 Census.
- 6.29 At the time of the 2011 census Social Rent/Affordable rented accommodation accounted for 13.6% of all properties across St Albans, this means that the proportion of Social Rent/Affordable rent properties across St Albans has decreased from 13.6% to 12.2% over the ten-year period between 2011 and 2021. This should be viewed in context of a regional increase in Social Rent/Affordable rented tenures from 14.7% in 2011 to 15.5% in 2021.

Summary and Conclusions

- 6.30 **As demonstrated through the analysis in this section, affordability across St Albans has been and continues to be, in crisis.** The key priority identified by the adopted development plan has not been addressed. Rather, affordability and the availability of affordable housing has significantly worsened. Similarly, since the start of the 2020 LHNA period affordability has continued to decline.
- 6.31 House prices and rent levels in both the median and lower quartile segments of the market are increasing whilst at the same time the stock of affordable homes is failing to keep pace with the level of demand. This only serves to push buying or renting in St Albans out of the reach of more and more people.
- 6.32 Analysis of market signals is critical in understanding the affordability of housing. It is my opinion that there is an acute housing crisis in St Albans, with a lower quartile house price to average income ratio of 16.53.
- 6.33 Market signals indicate a worsening trend in affordability in St Albans. **By any measure of affordability, this is an authority in the midst of an affordable housing crisis.**

Future Supply of Affordable Housing

Section 7

Introduction

- 7.1 This section of the evidence considers the future supply of affordable housing across St Albans in comparison with identified needs.

Addressing the Shortfall in Affordable Housing Delivery

- 7.2 The 2020 LHNA identifies an objectively assessed need for 828 net affordable homes per annum between 2020 and 2036. Over the 16-year period this equates to a total need for 13,248 net affordable homes.
- 7.3 In the first three years of the 2020 LHNA period, the Council have overseen the delivery of 283 net affordable homes against a need of 2,484 net new affordable homes, which has resulted in a shortfall of -2,201 affordable homes.
- 7.4 I consider that any shortfall in delivery should be dealt with within the next five years. This is also an approach set out within the PPG¹⁴ and endorsed at appeal.
- 7.5 The critical importance of understanding the ability of the council to meet future need was considered in a recent appeal at Sondes Place Farm, Dorking where I provided affordable housing evidence.
- 7.6 The Inspector accepted the findings the 'future supply of affordable housing' evidence and endorsed the use of the Sedgefield approach to clear a previous backlog of affordable housing delivery (**CD14.35, p.16, [85-86]**):

“Compared to the Core Strategy Policy CS4 target a shortfall of 234 affordable homes has arisen across the current development plan period. The most recent evidence of need points to an increased need for affordable homes (143 dpa). However, in the last three years alone, there has been a shortfall of 396 affordable homes due to the delivery of only 33 dpa in those years.

To clear the backlog 222 affordable homes would need to be delivered each year for the next five years. The number of affordable homes coming forward looks to

¹⁴ Paragraph: 031 Reference ID: 68-031-20190722

be substantially below that level of delivery. This will mean the existing shortfall will only become worse.” (my emphasis).

- 7.7 The Inspector went on to outline the consequences of not providing sufficient affordable housing (paragraph 88):

“The consequences of not providing enough affordable homes affect people. Being able to access good housing has a bearing upon everyday life and there are socio-economic effects such as financial security and stability, physical and mental health, decreased social mobility and adverse effects on children’s education and development. In Mole Valley the number of people on the housing register has risen, there are increasing affordability ratios and people are paying significantly over 30% of their income on rent.”

- 7.8 It is therefore imperative that the -2,201 dwelling affordable housing shortfall accumulated since 2020/21 is addressed as soon as possible and in any event within the next five years.

- 7.9 When the shortfall is factored into the 2020 LHNA identified need of 828 affordable homes per annum for the period 2023/24 and 2027/28, the number of affordable homes the Council will need to complete increases by 53% to 1,268 net affordable homes per annum over the period.

- 7.10 This would ensure that for the remainder of the 2020 LHNA period up to 2036 the annual affordable housing need reduces to 828 per annum to deal solely with newly arising needs. This is illustrated in Figures 7.1 and 7.2.

Figure 7.1: Annual Affordable Housing Need incorporating Backlog Needs since the 2020/21 base date of the 2020 LHNA

A	Affordable housing need per annum for the period 2020/21 to 2022/23 identified in the 2020 LHNA	828
B	Net Affordable housing need for the period 2020/21 to 2022/23 (A x 3)	2,484
C	Net Affordable housing completions for the period 2020/21 to 2022/23	283
D	Shortfall/backlog of affordable housing need for the period 2020/21 to 2022/23 (B – C)	2,201
E	Backlog affordable housing need per annum required over the period 2023/24 to 2027/28 (D/5)	440*
F	Full affordable housing need per annum for the period 2023/24 to 2027/28 (A + E)	1,268
G	Full affordable housing need for the period 2023/24 to 2027/28 (F x 5)	6,340

* Please note that figures account for rounding

- 7.11 Further illustration of the severity of the situation can be seen in Figure 7.2 below which illustrates that the Council need to deliver 6,340 net affordable homes over the next five years to address backlog needs in line with the Sedgfield approach.

Figure 7.2: Annual Affordable Housing Need 2023/24 to 2027/28 incorporating Backlog Needs Accrued from 2020/21 to 2022/23 when applying the Sedgfield Approach

Monitoring Period	2020 LHNA Net Affordable Housing Need per annum	Net Affordable Housing Need per annum When Addressing Backlog Within Next Five Years
2023/24	828	1,268
2024/25	828	1,268
2025/26	828	1,268
2026/27	828	1,268
2027/28	828	1,268
Total	4,140	6,340

- 7.12 It is clear that the backlog affordable housing needs within St Albans will continue to grow unless the Council takes urgent and drastic action to address needs and deliver more affordable homes.

The Future Supply of Affordable Housing

- 7.13 I have analysed the Council's latest published Five Year Housing Land Supply ("5YHLS") trajectory which contained in the Council's 2023 Authority's Monitoring Report (**CD10.11**)
- 7.14 The Council anticipates that it has a total supply of 2,060 dwellings over the five year period from 1 April 2023 to 31 March 2028 from the following two sources of supply:
- Permissions (estimated future completions); and
 - Windfall allowance.
- 7.15 For the purpose of this evidence, the calculations with regard to future affordable housing delivery have been calculated using the sites included in the supply above 15 dwellings as they are considered to qualify for affordable housing contributions.
- 7.16 I have not assumed any affordable housing delivery from the windfall allowance since this is likely to comprise mostly smaller sites that fall below the affordable housing threshold.
- 7.17 As larger sites often deliver housing across several phases and over an extended timeframe, a 'pro-rata' estimate of affordable housing contributions for the five year period has been applied. A full breakdown of the Council and the Appellants positions is available at **Appendix AG5**.

Council's Position

- 7.18 My analysis reveals that based upon the Council's estimates of delivery from sites within its trajectory, there is a likely pipeline supply of 323 gross affordable homes over the next five years, equivalent to an average of just 65 affordable dwellings per annum.
- 7.19 Figure 7.3 calculates the potential shortfall over the next five years, assuming an average of 65 affordable dwellings per annum will be delivered in this period. It shows that **the existing shortfall of -2,201 dwellings will increase to -6,016 dwellings by the end of the 2027/28 monitoring period.**

Figure 7.3: Projected Affordable Housing Completions Compared with 2020 LHNA Identified Needs

Monitoring Period	Additions to AH Stock		2020 LHNA Net Affordable Housing Need per annum	Surplus / shortfall	Cumulative shortfall
	Actual (Net)	Gross Projected (Council's position)			
2020/21	173		828	-655	-665
2021/22	56		828	-772	-1,427
2022/23	54		828	-774	-2,201
2023/24		65	828	-763	-2,964
2024/25		65	828	-763	-3,727
2025/26		65	828	-763	-4,490
2026/27		65	828	-763	-5,253
2027/28		65	828	-763	-6,016
Total	608		6,624	-6,016	
Avg. Pa	73		828	-752	

Source: St Albans City and District Council Authorities Monitoring Reports (2015 to 2023); DLUHC Open Data; 2020 LHNA; and Public Access.

- 7.20 The Council's 5YHLS future supply figure derived from the analysis falls very substantially short of the 1,268 per annum figure required when back log needs are addressed in the first five years in line with the Sedgefield approach and substantially short of the 828 net affordable housing needs per annum identified in the 2020 LHNA.

Appellant's Position

- 7.21 As set out in the evidence of Mr Pycroft the Council's claimed housing land supply is not agreed between the parties. The Appellant considers the Council's housing land supply is considerably lower than the 2,060 dwellings claimed.
- 7.22 The evidence of Mr Pycroft shows that the deliverable housing land supply stands at 1,613 dwellings, some 447 dwellings fewer than the Council's position. In reaching these conclusions, 107 discounts projected completions from three sites in the trajectory and 340 dwellings from the windfall allowance.
- 7.23 Based upon the findings of Mr Pycroft, there is a likely pipeline supply of 296 gross affordable homes over the next five years, equivalent to an average of just 59 affordable dwellings per annum.

7.24 Figure 7.4 calculates the potential shortfall over the next five years, assuming an average of 52 gross affordable dwellings per annum will be delivered in this period. It shows that **the existing shortfall of -2,201 dwellings will increase to -6,046 dwellings by the end of the 2027/28 monitoring period.**

Figure 7.4: Projected Affordable Housing Completions Compared with 2020 LHNA Identified Needs

Monitoring Period	Additions to AH Stock		2020 LHNA Net Affordable Housing Need per annum	Surplus / shortfall	Cumulative shortfall
	Actual (net)	Gross Projected (Appellant's position)			
2020/21	173		828	-655	-665
2021/22	56		828	-772	-1,427
2022/23	54		828	-774	-2,201
2023/24		59	828	-769	-2,970
2024/25		59	828	-769	-3,739
2025/26		59	828	-769	-4,508
2026/27		59	828	-769	-5,277
2027/28		59	828	-769	-6,046
Total	578		6,624	-6,046	
Avg. Pa	72		828	-756	

Source: St Albans City and District Council Authorities Monitoring Reports (2015 to 2023); DLUHC Open Data; 2020 LHNA; and Public Access.

7.25 The Appellants 5YHLS future supply figure derived from the analysis falls very substantially short of the 1,268 per annum figure required when back log needs are addressed in the first five years in line with the Sedgefield approach and substantially short of the 828 net affordable housing needs per annum identified in the 2020 LHNA.

Summary and Conclusions

7.26 It is imperative that the -2,201 dwelling affordable housing shortfall accumulated since 2020/21 is addressed as soon as possible and in any event within the next five years.

7.27 When the shortfall is factored into the 2020 LHNA's identified need of 828 affordable homes per annum for the period 2023/24 and 2027/28, the number of affordable homes the Council will need to complete increases by 53% to 1,268 net affordable homes per annum over the period.

7.28 In respect of the supply of affordable dwellings, on either scenario, the evidence demonstrates that Council is unable to meet its affordable housing needs over the five year period:

- At best, the Council's evidence shows it can deliver 65 gross affordable dwellings per annum over the next five years, which will result in an accumulated shortfall of -6,016 affordable dwellings against the needs set out in the 2020 LHNA by the end of 2027/28.
- At worst, the Appellant's evidence shows that the Council can deliver just 59 gross affordable dwellings per annum over the next five years, which will result in an accumulated shortfall of -6,046 affordable dwellings against the needs set out in the 2020 LHNA by the end of 2027/28.

7.29 Consequently, there is a substantial need for more affordable housing now. In light of the Council's poor record of affordable housing delivery and the volatility of future affordable housing delivery there can be no doubt that the provision of up to 18 affordable dwellings on this site to address the district-wide needs of St Albans should be afforded **very substantial weight** in the determination of this appeal.

Local Affordable Housing Needs and Delivery

Section 8

Introduction

- 8.1 The Government attaches weight to achieving a turnaround in affordability to help meet market and affordable housing needs. The NPPF is clear that the Government seeks to significantly boost the supply of housing, which includes affordable housing.
- 8.2 As set out in Section 2, the benefit of affordable housing is a strong material consideration in support of development proposals. There are significant social and economic consequences for failing to meet affordable housing needs at both national and Local Authority level. St Albans is no exception to this.
- 8.3 This section sets out a series of facts and figures, which support the Appellant's proposition that the appeal not only accords with the Development Plan in so far as the scheme will contribute to meeting identified affordable housing needs in St Albans but will also meet identified affordable housing needs within the local area.

Local Affordable Housing Needs

- 8.4 The appeal site sits entirely within Colney Heath Ward. Population estimates for 2020¹⁵ indicate that within the ward there were 6,443 residents.
- 8.5 The affordable housing needs of St Albans are identified in the 2016 SHMA and the 2020 LHNA. Neither of these assessments' set out what proportion of the needs identified occur within the local area. It is therefore necessary to look at other sources to understand the affordable housing needs within this locality.

Housing Register

- 8.6 The councils FOI response (**Appendix AG1**) confirms that as of 12 April 2023, there were 303 households who specified a preference for an affordable home in Colney Heath Civil Parish.

¹⁵ Derived from the Office for National Statistics - Population estimates - small area based by single year of age - England and Wales data.

8.7 Figure 8.1 below demonstrates average number of bids per property in Colney Heath Civil Parish over the 2022/23 monitoring period for a range of types of affordable property.

Figure 8.1: Bids Per Property in Colney Heath Civil Parish, March 2022 to March 2023

Type of affordable property	Average Bids Per Property (1 April 2022 to 31 March 2023)
	Colney Heath Civil Parish
1-bed affordable dwelling	34 bids
2-bed affordable dwelling	39 bids
3-bed affordable dwelling	80 bids
4+ bed affordable dwelling	95 bids

Source: Freedom of Information response (11 May 2023)

8.8 Figure 8.1 demonstrates that between 1 April 2022 to 31 March 2023 there were an average of 34 bids per 1-bed affordable dwelling put up for let in the parish, 39 average bids per 2-bed affordable dwelling and 80 average bids per 3-bed affordable dwelling, and 95 bids per 4+ bed affordable dwelling.

8.9 This should be viewed in context of the fact that the FOI response also highlights that over the 2022/23 monitoring period there were **just 19 social housing** lettings in Colney Heath Civil Parish.

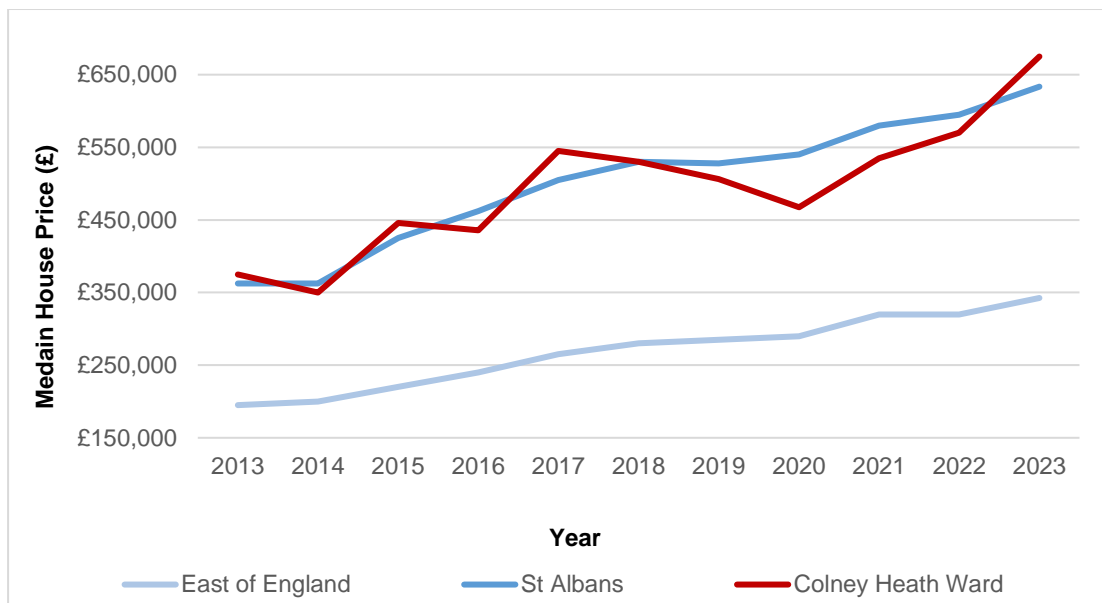
8.10 For every successful letting, there are clearly tens, if not hundreds of households who have missed out and are left waiting for an affordable home. Evidently there is a clear and pressing need for affordable homes within the parish this is not being met.

Affordability of Market Housing

8.11 The Housing Register is only part of the equation relating to housing need. In short, there remains a group of households who fall within the gap of not being eligible to enter the housing register but who also cannot afford a market property and as such are in need of affordable housing.

8.12 Figure 8.2 below compares the median house sale prices in the Colney Heath Ward with St Albans and the East of England. It demonstrates that they have increased dramatically between the start of the 2016 SHMA period in 2013 and 2023.

Figure 8.2: Median House Price Comparison, 2013 to 2023

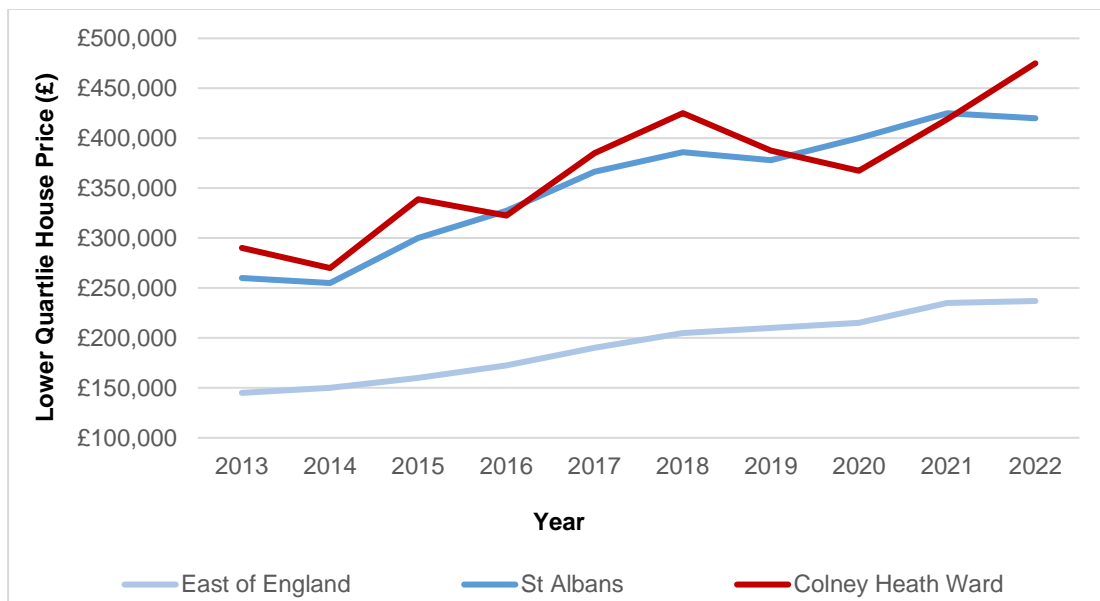


Source: ONS.

- 8.13 The median house price across Colney Heath Ward has risen by 80% from £375,000 in 2013 to £675,000 in 2023. This figure is 7% higher than the St Albans figure of £633,500, (which has seen an increase of 75% over the period) and 97% higher than the East of England figure of £342,000 (which has seen an increase of 76% over the period).
- 8.14 Figure 8.3 below compares the lower quartile house sale prices in the Colney Heath Ward with St Albans and the East of England. Once again it demonstrates that they have increased dramatically between the start of the 2016 SHMA period in 2013 and 2022¹⁶.

¹⁶ 2023 ONS Lower Quartile data for Wards been discontinued.

Figure 8.3: Lower Quartile House Price Comparison, 2013 to 2022



Source: ONS.

- 8.15 The lower quartile house price across Colney Heath Ward has risen by 64% from £290,000 in 2013 to £475,000 in 2022. This figure is 31% higher than the St Albans figure of £420,000, (which has seen an increase of 62% over the period) and 100% higher than the East of England figure of £237,000 (which has seen an increase of 63% over the period).
- 8.16 The importance of providing affordable tenures in high value areas for housing was recognised by the Planning Inspector presiding over an appeal at Land at Filands Road/Jenner Lane, Malmesbury, Wiltshire (CD14.19, p.17, [78-79]) in January 2022. In considering the provision of affordable housing at the site and the weight to be attached to this provision the Inspector set out the following at paragraphs 78 and 79 of the decision:

*“78. The proposed affordable housing would not be as cheap, either to rent or buy, as housing in some other parts of Wiltshire, because Malmesbury is a relatively high value area for housing. However, the housing would meet all policy requirements in terms of amount, mix, and type of provision. Both Appeals A and C would offer affordable housing products as defined by national and local planning policy. I do not diminish the weight to be provided to this provision because such housing might be even cheaper in a theoretical location elsewhere. **In fact, that Malmesbury is a relatively high value area for housing adds more weight to the need for affordable housing products.**”*

79. Evidence has been provided that there is more affordable housing either already provided or committed for Malmesbury than the identified need. However, that need is as identified in a Development Plan that is out-of-date in relation to housing, and there is an overall identified shortfall in Wiltshire as a whole. I therefore place **substantial positive weight** on the proposed provision of affordable housing in Appeals A and C. The slightly reduced provision in Appeal C, after taking account of the nursery land, is of no material difference in this regard" (my emphasis).

Affordable Housing Delivery

8.17 Figure 8.4 illustrates the gross delivery of affordable housing in Colney Heath since the start of the 2016 SHMA period in 2013/14.

Figure 8.4: Gross Additions to Affordable Housing Stock, 2013/14 and 2022/23

Monitoring Year	Total Housing Completions (Net)	Additions to AH Stock (Gross)	Gross AH additions as a %age of total completions
2013/14	-19	0	0%
2014/15	22	16	73%
2015/16	0	0	0%
2016/17	24	8	33%
2017/18	3	0	0%
2018/19	5	0	0%
2019/20	51	0	0%
2020/21	93	62	67%
2021/22	106	44	42%
2022/23	152	26	17%
Total	437	156	36%
Ave. PA.	44	16	

Source: St Albans City and District Council Authorities Monitoring Reports (2015 to 2023); and Affordable Housing SoCG.

8.18 Over the 10-year period between 2013/14 and 2022/23, there have been a total of 437 net overall housing completions and 156 gross affordable housing completions in Colney Heath. Losses existing stock through the RtB are not recorded on a parish basis. The figure given above is therefore a gross figure.

8.19 The average affordable housing delivery in Colney Heath over the past 10-years should be viewed in context of the fact that of as of 12 April 2023, there were 303 households who specified a preference for an affordable home in Colney Heath Civil Parish.

Future Supply of Affordable Housing

8.20 There is just one site included within the 5YHLS that is located within Colney Heath as set out in Figure 8.5 below. The deliverability of this is site over the five year period from 2023/24 to 2027/28 is not disputed by the appellant.

Figure 8.5: Future Supply of Affordable Housing, 2023/24 to 2027/28

Site Name	Net Delivery 2023/24 - 2027/28	AH Contribution type	On Site AH %age	AH Units in HLS
Land Between Bullens Green Lane And Roestock Lane, Colney Heath	45	Onsite	45%	24
Total	45	n/a	n/a	24
Per Annum	9			5

Source: St Albans City and District Council Authorities Monitoring Reports (2023); and Public Access.

8.21 Figure 8.5 demonstrates that there is **an anticipated delivery of just 24 affordable homes in Colney Heath over the five year period**. When comparing the anticipated delivery of five affordable homes per annum over the period with the average affordable housing delivery over the past 10-years of 16 units per annum, **it is evident that the future supply of affordable housing in Colney Heath has collapsed**.

Conclusions

8.22 The 2016 SHMA and 2020 LHNA identify the affordable housing need across St Albans. However, these assessments do not identify affordable housing need at the local level. As such, it is necessary to look at other sources of affordable housing need.

8.23 The Council’s FOI response shows 303 households on the housing register have specified a preference for an affordable home in Colney Heath Civil Parish.

8.24 Between 1 April 2022 to 31 March 2023 there were an average of 34 bids per 1-bed affordable dwelling put up for let in the parish, 39 average bids per 2-bed affordable dwelling and 80 average bids per 3-bed affordable dwelling, and 95 bids per 4+ bed affordable dwelling.

- 8.25 This should be viewed in context of the fact that there were just 19 social housing lettings in Colney Heath Civil Parish during the 2022/23 monitoring period.
- 8.26 This section also demonstrates that both median and lower quartile house prices in Colney Heath Civil Parish are higher than the figure for St Albans and significantly higher than the East of England average whilst the delivering of affordable housing in the Parish is failing to keep pace with demand, with only 16 affordable dwellings delivered per annum since the start of 2016 SHMA period. A figure which is likely to be even lower if Right to Buy losses were taken into account.
- 8.27 The Council's 5YHLS position shows just 24 affordable dwellings coming forward in the next five years, equating to just five dwellings per annum. It is, therefore, evident that the future supply of affordable housing in Colney Heath has collapsed.

The Weight to be Attributed to the Proposed Affordable Housing Provision

Section 9

Introduction

- 9.1 The Government attaches weight to achieving a turnaround in affordability to help meet affordable housing needs. The NPPF is clear that the Government seeks to significantly boost the supply of housing, which includes affordable housing.
- 9.2 As set out in Section 2 of this evidence, the benefit of affordable housing is a strong material consideration in support of development proposals and there are significant social and economic consequences for failing to meet affordable housing needs at both national and local authority level. St Albans is no exception to this.

Benefits of the proposed Affordable Housing

- 9.3 The offer exceeds the requirements of the Affordable Housing SPG (2004) which requires 35% affordable housing; and meets the requirements of emerging Policy HOU2 of the emerging Local Plan 2041 (Regulation 18) which requires 40% affordable housing from qualifying sites. It should be noted that these policies were drafted to capture a benefit rather than to ward off harm or needed in mitigation.
- 9.4 This fact was acknowledged by the Inspector presiding over two appeals on land to the west of Langton Road, Norton (**CD14.14, p.14, [72]**) in September 2018 who was clear at paragraph 72 of their decision that:

“On the other hand, in the light of the Council’s track record, the proposals’ full compliance with policy on the supply of affordable housing would be beneficial. Some might say that if all it is doing is complying with policy, it should not be counted as a benefit but the policy is designed to produce a benefit, not ward off a harm and so, in my view, compliance with policy is beneficial and full compliance as here, when others have only achieved partial compliance, would be a considerable benefit” (my emphasis).

9.5 The affordable housing benefits of this appeal scheme are:

- Enhanced offer of 40% (up to 18 dwellings) of the scheme provided as affordable housing;
- A deliverable scheme which provides much needed affordable homes;
- Addressing the polarised tenure profile of St Albans delivering a broader mix of tenures to provide a more balanced community and to enhance its vitality;
- With the affordable homes managed by a Registered Provider;
- Which provide better quality affordable homes with benefits such as improved energy efficiency and insulation; and
- Greater security of tenure than the private rented sector.

9.6 In my opinion these benefits are substantial and an important material consideration weighing heavily in favour of the appeal proposals.

Relevant Secretary of State and Appeal Decisions

9.7 The importance of affordable housing as a material consideration has been reflected in several Secretary of State (“SoS”) and appeal decisions.

9.8 Of particular interest is the amount of weight which has been afforded to affordable housing relative to other material considerations; many decisions recognise affordable housing as an individual benefit with its own weight in the planning balance. A collection of such decisions can be viewed at **Appendix AG6**.

9.9 Brief summaries of appeal decisions relevant to this appeal are summarised at **Appendix AG7**. Some of the key points I would highlight from these examples are that:

- Affordable housing is an important material consideration;
- The importance of unmet need for affordable housing being met immediately; and
- Planning Inspectors and the Secretary of State have attached substantial weight and very substantial weight to the provision of affordable housing; and
- Even where there is a five-year housing land supply the benefit of a scheme’s provision of affordable housing can weigh heavily in favour of development.

Councils Assessment of the Appeal Proposals

Statutory Consultees

- 9.10 The Council’s Housing Department commented on the application proposals in April 2022 (**CD10.9, p.2**), stating that *“The Housing department would anticipate a policy compliant development with regards to the delivery of affordable housing on this site. I welcome further discussion on the size and tenure mix however would anticipate family homes being made available for general needs rent.”*
- 9.11 It is important to note that the appeal proposals provide an enhanced offer of 40% which exceeds the 35% required by the Affordable Housing SPG (2004). The proposals meet the requirements of Policy HOU2 in the emerging Local Plan 2041 (Regulation 18).

Committee Report

- 9.12 Paragraphs 8.5.1 to 8.5.7 (pages 42-43) of the Committee Report (**CD6.1, p.42-43, [8.5.1-8.5.]**) confirm that the affordable housing provision is acceptable in policy terms and that ‘very substantial’ weight should be afforded to the provision of affordable housing in accordance with a previous appeal decision at Bullens Green which is also in Colney Heath.
- 9.13 Paragraph 8.5.7 (page 43) is clear that:

“There is no material reason for officers to apply a different weighting to the proposals subject of this officer’s report. The housing situation and the emerging plan situation are materially the same. There is no reason to think that the site cannot come forward immediately following the submission of reserved matters application(s) after the grant of outline planning permission and significantly boost local housing supply. Accordingly, very substantial weight is attached to the delivery of market and affordable housing, and substantial weight to the delivery of self-build plots.” (my emphasis).

St Albans City and District Council Statement of Case

- 9.14 St Albans City and District Council provided its Statement of Case (**CD.7.2**) on 26 February 2024. The Statement of Case sets out at paragraph 5.63 (page 19) that the proposal fails to secure the proposed affordable housing through a legal agreement. A Section 106 Agreement will be provided as part of the appeal proposals.

- 9.15 The Council state at paragraph 6.4 (page 20) that *“It is common ground that the provision of market and affordable housing carry very substantial weight in the planning balance.”* For the avoidance of doubt, **Appendix AG6** makes clear that the provision of affordable housing should be considered as a separate benefit in the planning balance.

Rule 6 Party Assessment of the Appeal Proposals

- 9.16 Colney Heath Parish Council Rule 6 Party provided its Statement of Case on 21 February 2024 (**CD7.3**). It does not make any comment on affordable housing matters.

Consequences of Failing to Meet Affordable Housing Needs

- 9.17 The consequences of failing to meet affordable housing needs in any local authority are significant. As set out in **Appendix AG8** some of the main consequences of households being denied a suitable affordable home have been identified as follows:

- A lack of financial security and stability;
- Poor impacts on physical and mental health;
- Decreased social mobility;
- Negative impacts on children’s education and development;
- Reduced safety with households forced to share facilities with those engaged in crime, anti-social behaviour, or those with substance abuse issues;
- Being housed outside social support networks;
- Having to prioritise paying an unaffordable rent or mortgage over basic human needs such as food (heating or eating); and
- An increasing national housing benefit bill.

- 9.18 These harsh consequences fall upon real households, and unequivocally highlight the importance of meeting affordable housing needs. These are real people in real need *now*. An affordable and secure home is a fundamental human need, yet households on lower incomes are being forced to make unacceptable sacrifices for their housing.

Summary and Conclusions

- 9.19 I do not consider that the Council sufficiently assessed the substantial benefits, such as affordable housing, that the scheme would achieve.

- 9.20 I agree with the Council's conclusions that very substantial weight should be afforded to the provision of affordable housing. The Council have come to this conclusion by using a 2021 appeal decision in Bullens Green, Colney Heath. However, the delivery of affordable housing and affordability in across St Albans have both worsened since this decision.
- 9.21 The acute level of affordable housing need in St Albans coupled with a persistent lack of delivery and worsening affordability will detrimentally affect the ability of people to lead the best lives they can.
- 9.22 In my opinion the Council have deliberately sought to downplay the provision of up to 18 affordable homes at the appeal site. It is my view that affordable housing is an individual benefit of the appeal proposals which should be afforded **very substantial weight** in the determination of this appeal.

Summary and Conclusions

Section 10

Introduction

- 10.1 There is a wealth of evidence to demonstrate that there is a national housing crisis in the UK affecting many millions of people who are unable to access suitable accommodation to meet their housing needs.
- 10.2 What is clear is that a significant boost in the delivery of housing, and in particular affordable housing, in England is essential to arrest the housing crisis and prevent further worsening of the situation.
- 10.3 Market signals indicate a worsening trend in affordability across St Albans and by any measure of affordability, this is an authority amid an affordable housing emergency, and one through which urgent action must be taken to deliver more affordable homes.

Affordable Housing Offer

- 10.4 **Tarmac Ltd** proposes the development of up to 45 dwellings, of which 40% (up to 18 dwellings) are to be provided on-site as affordable housing at Land to the rear of 96 to 106 High Street, Colney Heath.
- 10.5 This level of affordable housing provision exceeds the Affordable Housing Supplementary Planning Guidance (2004) minimum requirement of 35% which relates to Policy 7A of the Local Plan Review (1994); and meets the requirements of emerging Policy HOU2 of the emerging Local Plan 2041 (Regulation 18) which requires 40% affordable housing provision from qualifying sites.
- 10.6 The proposed affordable housing will be secured by way of a Section 106 planning obligation.

Local Policy Position

- 10.7 The adopted Development Plan for St Albans City and District Council currently comprises the St Albans District Local Plan Review (1994).
- 10.8 This Proof of Evidence clearly highlights that within adopted policy, emerging policy and a wide range of other plans and strategies, providing affordable housing has long been established as, and remains, a key priority for St Albans City and District Council.

Affordable Housing Needs

- 10.9 The 2016 SHMA identified an objectively assessed need for 14,191 net affordable homes between 2013 and 2036, equivalent to an estimated annual need of 617 affordable homes across St Albans.
- 10.10 The most recent report, the 2020 LHNA, identified an objectively assessed need for 13,248 net affordable homes between 2020 and 2036, equivalent to an estimated annual need of 828 affordable homes across St Albans.
- 10.11 The Councils FOI response shows that on 31 March 2023 there were 641 households on the Housing Register in St Albans. This represents a 15% increase from the previous year where the figure stood at 559 households.
- 10.12 Based on the dwelling size, successful applicants in the 2022/23 monitoring period experienced average waiting times ranging from 1.44 years to 2.57 years for an affordable home.
- 10.13 The Help to Buy Register shows that on 27 March 2023, 776 households were seeking affordable home ownership across St Albans.
- 10.14 DLUHC statutory homelessness data highlights that on 31 March 2023 there were 98 households housed in temporary accommodation by St Albans City and District Council, an increase of 26% from 31 March 2022 where the figure stood at 78. Of these 98 households, 67% were households with children. The Council has a responsibility to house these households.
- 10.15 DLUHC statutory homelessness data shows that in the 12 months between 1 April 2022 and 31 March 2023, the Council accepted 189 households in need of homelessness prevention duty, and a further 193 households in need of relief duty from the Council.

Affordable Housing Delivery

- 10.16 In the ten-year period since the start of the 2016 SHMA period in 2013/14 net affordable housing delivery represented only 14% of overall housing delivery, equating to just 56 affordable dwellings per annum.
- 10.17 A shortfall of -5,615 affordable dwellings has arisen against the needs identified in the 2016 SHMA, which estimated a need for 617 affordable dwellings per annum between 2013 and 2036.

10.18 Against the most recent assessment of affordable housing need in St Albans, a shortfall of -2,201 affordable dwellings has arisen in the first three years of the 2020 LHNA period, which estimated a need 828 affordable dwellings per annum between 2020 and 2036.

10.19 Given the recognised shortfalls in affordable housing delivery across St Albans, the appeal proposals provide an affordable housing contribution which would contribute significantly towards addressing this key corporate priority.

Affordability

10.20 In addition to the persistent shortfall in affordable housing delivery against objectively assessed needs other indicators further point to an affordability crisis in St Albans. Set out below are the key findings in respect of affordability across the District:

Private Rental Market

- A median private rent of £1,313 pcm in 2022/23 is 46% higher than the East of England figure of £900 pcm and 59% higher than the national figure of £825 pcm.
- A lower quartile rent of £1,050 pcm in 2022/23 is 43% higher than the East of England figure of £735 pcm and 68% higher than the national figure of £625 pcm.
- Median rents for new tenancies in St Albans across all property types surpass the median private rent of £1,313 per calendar pcm in 2022/23.
- The rent differentials are striking, with 1-bedroom properties at 5% higher, 2-bedroom properties at 27% higher, 3-bedroom properties at 86% higher, 4-bedroom properties at 150% higher, and 5-bedroom properties at 220% higher.

Median House Prices

- A ratio of 18.44 in St Albans stands substantially above the national median of 8.28 (+123%) and significantly above the East of England median of 10.08 (+83%).
- St Albans has the highest median house price to income ratio across all 45 Local Authorities in the East of England region. An affordability ratio of 18.44 in St Albans is 19% higher than the figure of 15.48 for Epping Forest which ranks second in the region.
- The median house price across St Albans has risen by 75% from £362,500 in 2013 to £633,500 in 2023. This figure is some 118% higher than the national figure of £290,000, which has seen an increase of 57% over the same period and 85%

higher than the East of England figure of £342,500 which has seen an increase of 76% over the same period. It should also be noted that since the start of the 2020 LHNA period median house prices in 2020 have increased by 17%.

Lower Quartile House Prices

- A lower quartile ratio of 16.53 in St Albans stands substantially above the national average 7.37 (+224%) and significantly above the East of England average of 9.9 (+167%).
- St Albans has the highest lower quartile house price to income ratio across all 45 Local Authorities in the East of England region and shows no sign of improvement since 2013 with an increase of 25% over this period.
- It is also worth noting that mortgage lending is typically offered on the basis of up to 4.5 times earnings (subject to individual circumstances). Here, the affordability ratio is some 267% higher than that.
- In 2023 lower quartile house prices in St Albans (£435,000) were 74% higher than across the East of England (£250,000) and 129% higher than the national figure (£190,000). It should also be noted that since the start of the 2020 LHNA period median rents in 2020 have increased by 9%.

10.21 All these factors combine to create a challenging situation for anybody in need of affordable housing to rent or to buy in St Albans.

10.22 This demonstrates an acute need for affordable housing in St Albans and one which the Council and decision takers need to do as much as possible to seek to address as required to do so, proactively, by the NPPF (2023).

Future Supply of Affordable Housing

10.23 It is imperative that the -2,201 dwelling affordable housing shortfall accumulated since 2020/21 is addressed as soon as possible and in any event within the next five years.

10.24 When the shortfall is factored into the 2020 LHNA's identified need of 828 affordable homes per annum for the period 2023/24 and 2027/28, the number of affordable homes the Council will need to complete increases by 53% to 1,268 net affordable homes per annum over the period.

10.25 In respect of the supply of affordable dwellings, on either scenario, the evidence demonstrates that Council is unable to meet its affordable housing needs over the five year period.

- 10.26 At best, the Council's evidence shows it can deliver 65 gross affordable dwellings per annum over the next five years, which will result in an accumulated shortfall of -6,016 affordable dwellings against the needs set out in the 2020 LHNA by the end of 2027/28.
- 10.27 At worst, the Appellant's evidence shows that the Council can deliver just 59 gross affordable dwellings per annum over the next five years, which will result in an accumulated shortfall of -6,046 affordable dwellings against the needs set out in the 2020 LHNA by the end of 2027/28.

Local Affordable Housing Needs and Delivery

- 10.28 The affordable housing needs of St Albans are identified in the 2016 SHMA and the 2020 LHNA. Neither of these assessments' set out what proportion of the needs identified occur within the local area. It is therefore necessary to look at other sources to understand the affordable housing needs within this locality.
- 10.29 The councils FOI response confirms that as of 12 April 2023, there were 303 households who specified a preference for an affordable home in Colney Heath Civil Parish.
- 10.30 Between 1 April 2022 to 31 March 2023 there were an average of 34 bids per 1-bed affordable dwelling put up for let in the parish, 39 average bids per 2-bed affordable dwelling and 80 average bids per 3-bed affordable dwelling, and 95 bids per 4+ bed affordable dwelling.
- 10.31 This should be viewed in context of the fact that the FOI response also highlights that over the 2022/23 monitoring period there were just 19 social housing lettings in Colney Heath Civil Parish.
- 10.32 The median house price across Colney Heath Ward has risen by 80% from £375,000 in 2013 to £675,000 in 2023. This figure is 7% higher than the St Albans figure of £633,500, (which has seen an increase of 75% over the period) and 97% higher than the East of England figure of £342,000 (which has seen an increase of 76% over the period).
- 10.33 The lower quartile house price across Colney Heath Ward has risen by 64% from £290,000 in 2013 to £475,000 in 2022. This figure is 31% higher than the St Albans figure of £420,000, (which has seen an increase of 62% over the period) and 100% higher than the East of England figure of £237,000 (which has seen an increase of 63% over the period).

- 10.34 Over the 10-year period between 2013/14 and 2022/23, there have been a total of 437 net overall housing completions and 156 gross affordable housing completions in Colney Heath. Losses existing stock through the RtB are not recorded on a parish basis. The figure given above is therefore a gross figure.
- 10.35 There is **an anticipated delivery of just 24 affordable homes in Colney Heath over the five year period**. When comparing the anticipated delivery of five affordable homes per annum over the period with the average affordable housing delivery over the past 10-years of 16 units per annum, **it is evident that the future supply of affordable housing in Colney Heath has collapsed**.

Summary and Conclusions

- 10.36 There are serious and persistent affordability challenges across St Albans. This is exemplified by the affordability indicators which show a poor and worsening affordability across the District.
- 10.37 It is my opinion that there is an acute housing crisis in St Albans, with a lower quartile house price to income ratio of 16.53. Mortgage lending is typically offered on the basis of up to 4.5 times earnings (subject to individual circumstances). Here, the affordability ratio is some 267% higher than that.
- 10.38 Boosting the supply of affordable homes will mean that households needing affordable housing will spend less time in unsuitable accommodation. This will improve the lives of those real households who will benefit from the provision of high quality, affordable homes that meet their needs.
- 10.39 Considering the authority's past poor record of affordable housing delivery and worsening affordability indicators at both the District and local level, it is my view that the provision of up to 18 affordable dwellings on this site should be afforded **very substantial weight** in the determination of this appeal.

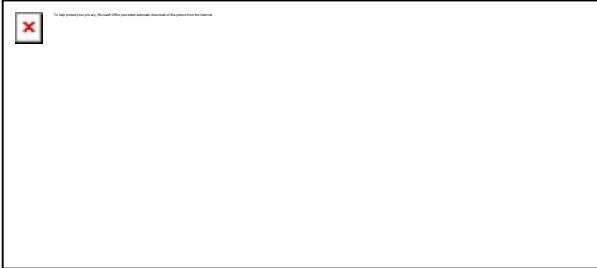
Appendix AG1

Freedom of Information Response (11 May 2023)



Conor Layton

From: Eva Radkowska <Eva.Radkowska@stalbans.gov.uk>
Sent: 11 May 2023 18:49
To: Iwan Evans
Subject: Freedom of Information Response: Our Reference 000007352



Customer, Business & Corporate Support

Our Ref: 000007352
Please ask for: FOI Coordinator
Direct Dial: (01727) 819209
e-mail address: foi@stalbans.gov.uk
Date: 11th May 2023

Dear Mr Evans

Freedom of Information Request Ref. No. 000007352

I write with regard to your request for information sent by email to St Albans City & District Council. Your email was received by the Council on 12th April 2023.

Under the Freedom of Information Act 2000, we are required to confirm what information we hold, and if we do hold the information, disclose the information, subject to exemptions or other provisions applying.

You requested:

Housing Register

1. The total number of households on the Council's Housing Register at 31 March 2023.
 1. The average waiting times at 31 March 2023 for the following types of affordable property across the Authority:
 1. 1-bed affordable dwelling;
 2. 2-bed affordable dwelling;

3. 3-bed affordable dwelling; and
 4. A 4+ bed affordable dwelling.
3. The total number of households on the Council's Housing Register at 31 March 2023 specifying the following locations as their preferred choice of location:

Location	Household Preferences (31 March 2023)
-----------------	--

Colney Heath Civil Parish

4. The average number of bids per property over the 2022/23 monitoring period for the following types of affordable property in the locations listed below:

Average Bids Per Property (1 April 2022 to 31 March 2023)
--

Type of affordable property

Colney Heath Civil Parish

- 1-bed affordable dwelling
- 2-bed affordable dwelling
- 3-bed affordable dwelling
- 4+ bed affordable dwelling

Social Housing Stock

5. The total number of social housing dwelling stock at 31 March 2023 in the following locations:

Location **Total Social Housing Stock
(31 March 2023)**

Colney Heath Civil Parish

Social Housing Lettings

6. The number of social housing lettings in the period between 1 April 2022 and 31 March 2023 in the following locations:

Social Housing Lettings

Location **1 April 2022 to
31 March 2023**

Colney Heath Civil Parish

Temporary Accommodation

1. The number of households on the Housing Register housed in temporary accommodation within and outside the St Albans District Council region on the following date:

**Households in Temporary
Accommodation** **31 March
2023**

Households Housed within St Albans District
Council

Households Housed outside St Albans
District Council

Total Households

Housing Completions

8. The number of NET housing completions in the St Albans District Council region in 2022/23.

9. The number of NET affordable housing completions in the St Albans District Council region in 2022/23.
10. The number of NET housing completions in Colney Heath Civil Parish in 2022/23.
11. The number of NET affordable housing completions in Colney Heath Civil Parish in 2022/23.

Our response:

We can confirm that we do hold this information for questions 1 - 7 - please see below. However, we are not able to provide a response for questions 8 - 11. As yet we do not yet have the data available from HCC to answer questions 8 to 11.

Housing Register

1. The total number of households on the Council's Housing Register at 31 March 2023. 641

2. The average waiting times at 31 March 2023 for the following types of affordable property across the Authority:

Using data from 2019 to date for those people who have been allocated a property / tenancy, they waited

- a. 1-bed affordable dwelling; 6 months
- b. 2-bed affordable dwelling; 1 year
- c. 3-bed affordable dwelling; and 2 years
- d. A 4+ bed affordable dwelling. 1 year

3. The total number of households on the Council's Housing Register at 31 March 2023 specifying the following locations as their preferred choice of location:

Location	Household Preferences (31 March 2023)
----------	--

Colney Heath Civil Parish 303 as of 12.4.23
 [] We are unable to look back at historic data, applicants may have left the register, changes their preferences etc

4. The average number of bids per property over the 2022/23 monitoring period for the following types of affordable property in the locations listed below:

Type of affordable property	Average Bids Per Property (1 April 2022 to 31 March 2023)
	Colney Heath Civil Parish
1-bed affordable dwelling	34
2-bed affordable dwelling	39
3-bed affordable dwelling	80
4+ bed affordable dwelling	95

Social Housing Stock

5. The total number of social housing dwelling stock at 31 March 2023 in the following locations:

Location	Total Social Housing Stock (31 March 2023)
----------	---

Colney Heath Civil Parish **We do not hold this information**

Social Housing Lettings

6. The number of social housing lettings in the period between 1 April 2022 and 31 March 2023 in the following locations:

Location	Social Housing Lettings
	1 April 2022 to 31 March 2023
Colney Heath Civil Parish	19

Temporary Accommodation

7. The number of households on the Housing Register housed in temporary accommodation within and outside the St Albans District Council region on the following date:

Households in Temporary Accommodation	31 March 2023
Households Housed within St Albans District Council	114
Households Housed outside St Albans District Council	3 (all in short stay B&B)
Total Households	117

If you are dissatisfied with this response the Commissioner's Office recommends that you first refer the matter to the Council. You can do this by writing to foi@stalbans.gov.uk asking for an internal review of my decision. If you wish the Council to undertake an internal review, then you must write to the Council within 40 working days of the date of this letter. The Council will not consider any requests received after this date unless there are exceptional circumstances for the delay.

You have a right to appeal to the Information Commissioner's Office at the following address: Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF. You must do this no later than two months after the Local Authority's last response to you.

Kind Regards

FOI Coordinator

Customer, Business & Corporate Support

Please think before you print this email.

Do you have a 'MyStAlbans' District Account?



St Albans City & District Council have created an online portal for residents to be able to access a range of services online 24 hours a day, 7 days a week, 365 days of the year. Visit: <https://www.stalbans.gov.uk/do-it-online> to sign up.

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Appendix AG2

Extracts from Planning Practice Guidance (March 2014,
ongoing updates)



Extracts from Planning Practice Guidance

Appendix AG2

*as of 04/01/2024

Section	Paragraph	Commentary
Housing and Economic Needs Assessment	006 Reference ID: 2a-006-20190220	<p>This section sets out that assessments of housing need should include considerations of and be adjusted to address affordability.</p> <p>This paragraph sets out that <i>“an affordability adjustment is applied as household growth on its own is insufficient as an indicators or future housing need.”</i></p> <p>This is because:</p> <ul style="list-style-type: none"> • <i>“Household formation is constrained to the supply of available properties – new households cannot form if there is nowhere for them to live; and</i> • <i>people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.”</i> <p><i>“The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.”</i></p>
Housing and Economic Needs Assessment	018 Reference ID 2a-01820190220	<p>Sets out that <i>“all households whose needs are not met by the market can be considered in affordable housing need. The definition of affordable housing is set out in Annex 2 of the National Planning Policy Framework”</i>.</p>
Housing and Economic Needs Assessment	019 Reference ID 2a-01920190220	<p>States that <i>“strategic policy making authorities will need to estimate the current number of households and projected number of households who lack their own housing or who cannot afford to meet their housing needs in the market. This should involve working with colleagues in their relevant authority (e.g. housing, health and social care departments).</i></p>
Housing and Economic Needs Assessment	020 Reference ID 2a-02020190220	<p>The paragraph sets out that in order to calculate gross need for affordable housing, <i>“strategic policy-making authorities can establish the unmet (gross) need for affordable housing by assessing past trends and current estimates of:</i></p> <ul style="list-style-type: none"> • <i>the number of homeless households;</i>

		<ul style="list-style-type: none"> • <i>the number of those in priority need who are currently housed in temporary accommodation;</i> • <i>the number of households in over-crowded housing;</i> • <i>the number of concealed households;</i> • <i>the number of existing affordable housing tenants in need (i.e. householders currently housed in unsuitable dwellings); and</i> • <i>the number of households from other tenures in need and those that cannot afford their own homes, either to rent, or to own, where that is their aspiration.”</i>
Housing and Economic Needs Assessment	024 Reference ID 2a-02420190220	<p>The paragraph states that “<i>the total need for affordable housing will need to be converted into annual flows by calculating the total net need (subtract total available stock from total gross need) and converting total net need into an annual flow based on the plan period</i>”.</p> <p>It also details that:</p> <p><i>“An increase in the total housing figures included in the plan may need to be considered where it could help deliver the required number of affordable homes.”</i></p>
Housing Supply and Delivery	031 Reference ID: 68-031-20190722	<p>With regard to how past shortfalls in housing completions against planned requirements should be addressed, the paragraph states:</p> <p><i>“The level of deficit or shortfall will need to be calculated from the base date of the adopted plan and should be added to the plan requirements for the next 5 year period (the Sedgefield approach)...”</i></p>

Appendix AG3

Summary of Corporate Documents



St Albans City and District Council Corporate Documents

Appendix AG3

St Albans City and District Council Housing Strategy 2023-2026 – CD10.4

- 3.1 The Housing Strategy was published on 7 February 2023 and covers the three year period from 2023 to 2026. The introduction (page 2) states that “*The Strategy has been developed to set out how the Council will respond to the challenges in delivering and managing high quality housing across all tenures in the district in the next 3 years.*” (My emphasis).
- 3.2 Pages 3 to 4 outline the local context for St Albans District and includes a table of average property prices and rental costs for various dwelling sizes across the district. In May 2022 the average property prices range from £268,752 for a 1-bedroom dwelling to £1,046,930 for a 4-bedroom dwelling; and average rental costs range from £1,217 for a 1-bedroom dwelling and £3,243 for a 4-bedroom dwelling.
- 3.3 Page 4 also demonstrates that Local Housing Allowance (“LHA”) per month is lower than the private rental cost per month across the authority. For example for a 2-bedroom property LHA allows for £997 per month whereas the cost to rent a 2-bedroom property stands at £1,547 per month¹.
- 3.4 Page 6 goes on to state that there are ‘currently’ 608² households on the Council’s housing register, including those on the transfer list looking to move to a smaller or larger dwelling. It sets out the dwelling size each household is seeking:
- 1-bedroom dwelling: 196 households
 - 2-bedroom dwelling: 146 households
 - 3-bedroom dwelling: 220 households
 - 4-bedroom dwelling: 46 households

¹ Home.co.uk May 2022

² On 31 March 2023 there were 641 households on the council’s Housing Register (**Appendix AG1a**)

- 3.5 The Council’s vision on page 9 explains that *“The local and national context sets the scene for the need for the Council to continue to deliver high quality sustainable accommodation that meets the needs of those who cannot access the private market. There is an increased pressure for all types of affordable housing, and this includes temporary accommodation for homeless households.”* (My emphasis).

St Albans City and District Council Homelessness Strategy 2022-2025 – CD10.5

- 3.6 The Homelessness Strategy was published on 25 November 2021 and covers a period from 2022 to 2025.
- 3.7 Page 2 sets out the local context for St Albans and states that *“The City and District of St Albans is characterised by high house prices and low unemployment. Unfortunately, this results in high demand for affordable housing and means that not everyone is able to access suitable accommodation.”* (My emphasis).
- 3.8 Page 3 explains that *“there were 798 approaches for homeless assistance and advice in 2020-21”*, with the receipt of a Section 21 Notice (private rental sector eviction) being the fourth most common reason for homelessness accounting for 61 approaches.
- 3.9 Page 3 goes on to outline that during the 2020/21 monitoring period there were 115 households housed in temporary accommodation by the Council³.

St Albans City and District Council Corporate Plan 2021-2026 – CD10.6

- 3.10 The Council’s Corporate Plan was agreed at a full Council meeting on 24 February 2021 and published in April 2021. The Corporate Strategy covers the five-year period between 2021 and 2026.
- 3.11 The Corporate Plan has limited discussion general affordable housing provision. However, Page 2 outlines that the Council aim to deliver more social housing across the District. Page 2 goes on to state that:

“Our location and beautiful surroundings mean lots of people want to live here. High demand for local housing means many local people find they cannot afford to buy or rent. Homelessness is a pressing issue here as elsewhere.”

- 3.12 Page 2 of the Corporate Plan also explains that the Council aim to become its own large-scale developer of social housing but does not give details as to how or when this aim will be achieved.

³ On 31 March 2023, 114 households were housed in temporary accommodation within the St Albans region, an additional 3 households were housed in temporary accommodation outside the St Albans region (**Appendix AG1a**)

Conclusions on Corporate Documents

- 3.13 The evidence set out above clearly highlights that within a wide range of plans and strategies, providing affordable housing is established as, and remains, a key challenge for St Albans City and District Council.
- 3.14 The Council has produced an array of strategies and corporate documents, all of which seek to address issues relating to housing and affordable housing in the authority area.

Appendix AG4

Help to Buy Register (27 March 2023)



Appendix AG4 - Help to Buy South Register for St Albans District Council (27 March 2023)

List Extracted From Help to Buy Stakeholder Portal on 27/03/2023 (<https://stakeholder.helptobuyagent3.org.uk>)

Search criteria = Shared Ownership New Build, Hertfordshire, St Albans

TKP-Ref.	Application	Schemes Interested In
HTB-001	HTB-01876-N8W8X6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Home Ownership People with Long Term Disabilities
HTB-002	HTB-03903-J7H2G1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-003	HTB-05107-Z4C2G1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-004	HTB-05874-S4V9Y7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-005	HTB-07200-X2Z4C2	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-006	HTB-07231-J8X0S6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-007	HTB-07243-R7Y3J9	Shared Ownership Resales; Shared Ownership New Build
HTB-008	HTB-07378-D3Q4T6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-009	HTB-08217-V3R7H5	Shared Ownership Resales; Shared Ownership New Build
HTB-010	HTB-08254-G1J1T9	Shared Ownership New Build; Extra Care Older Persons Shared Ownership; Home Ownership People with Long Term Disabilities
HTB-011	HTB-08391-M8C7X9	Shared Ownership New Build
HTB-012	HTB-08510-F6V9D7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-013	HTB-08543-T8L4T7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-014	HTB-08935-K9D2K5	Shared Ownership Resales; Shared Ownership New Build
HTB-015	HTB-09680-H3X5W6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-016	HTB-09773-T7K4H5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-017	HTB-09871-G2J2G7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-018	HTB-09890-M1P9Z8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-019	HTB-09937-W4P9Y8	Shared Ownership New Build
HTB-020	HTB-10044-S1Z5F8	Shared Ownership New Build
HTB-021	HTB-10268-S1X1B6	Shared Ownership New Build
HTB-022	HTB-10399-V4H5K6	Shared Ownership New Build
HTB-023	HTB-10512-Q4R2M4	Shared Ownership New Build
HTB-024	HTB-11189-G6C9R9	Shared Ownership New Build
HTB-025	HTB-11360-B9F4R7	Shared Ownership Resales; Shared Ownership New Build
HTB-026	HTB-12461-H8N7P5	Shared Ownership New Build
HTB-027	HTB-12498-H6C1Z3	Shared Ownership New Build
HTB-028	HTB-12663-J1R8B8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-029	HTB-12765-S0N1J3	Shared Ownership New Build
HTB-030	HTB-12828-N2V0C6	Shared Ownership Resales; Shared Ownership New Build
HTB-031	HTB-12862-Y3D4T2	Shared Ownership New Build
HTB-032	HTB-12929-H0V9D5	Shared Ownership New Build
HTB-033	HTB-13025-N2K2J5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-034	HTB-13091-H6C4G1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-035	HTB-13374-G3W6K2	Shared Ownership Resales; Shared Ownership New Build
HTB-036	HTB-13508-T2Q6M1	Shared Ownership New Build; Rent To Buy
HTB-037	HTB-13536-R3Q8X6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-038	HTB-13694-C8W7W8	Shared Ownership Resales; Shared Ownership New Build
HTB-039	HTB-13704-D5P4J0	Shared Ownership New Build
HTB-040	HTB-13790-L4P5X0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-041	HTB-13817-P2N2D0	Shared Ownership Resales; Shared Ownership New Build
HTB-042	HTB-13919-M1D3C0	Shared Ownership New Build
HTB-043	HTB-14221-L0K9X3	Shared Ownership New Build
HTB-044	HTB-14435-Y4B7M3	Shared Ownership New Build
HTB-045	HTB-14519-Y1X6T6	Shared Ownership New Build
HTB-046	HTB-14790-P4B5P9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-047	HTB-14803-S6F2T6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-048	HTB-14934-P7B8V8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-049	HTB-15075-J8Y9P1	Shared Ownership New Build
HTB-050	HTB-15124-R7C6C8	Shared Ownership Resales; Shared Ownership New Build
HTB-051	HTB-15175-K9P9C9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Extra Care Older Persons Shared Ownership
HTB-052	HTB-15275-X4X8Q6	Shared Ownership New Build
HTB-053	HTB-15348-W1S9C5	Shared Ownership Resales; Shared Ownership New Build
HTB-054	HTB-15467-P9R6C3	Shared Ownership Resales; Shared Ownership New Build
HTB-055	HTB-15741-C4W6X7	Shared Ownership Resales; Shared Ownership New Build
HTB-056	HTB-15751-F4X1B8	Shared Ownership Resales; Shared Ownership New Build
HTB-057	HTB-15794-L4S3V6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-058	HTB-15961-G6M5Z4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-059	HTB-16084-J5B4T2	Shared Ownership New Build
HTB-060	HTB-16157-P6W0R4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-061	HTB-16259-V1B5V4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-062	HTB-17109-G7V0J8	Shared Ownership New Build
HTB-063	HTB-17240-C4X5W6	Shared Ownership New Build
HTB-064	HTB-17343-L9V7L8	Shared Ownership Resales; Shared Ownership New Build
HTB-065	HTB-17739-L5T0H2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-066	HTB-17985-Z0Q6W7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-067	HTB-18080-W8X7C0	Shared Ownership New Build
HTB-068	HTB-18230-M1H9W8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-069	HTB-18342-X6K3V8	Shared Ownership New Build
HTB-070	HTB-18499-Y7Z5K7	Shared Ownership New Build
HTB-071	HTB-18561-G5V1C1	Shared Ownership New Build
HTB-072	HTB-18858-Z9K4P2	Shared Ownership Resales; Shared Ownership New Build; Home Ownership People with Long Term Disabilities
HTB-073	HTB-19049-M1W2V0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-074	HTB-19123-H7Z3K1	Shared Ownership New Build
HTB-075	HTB-19490-S4M1Z3	Shared Ownership New Build
HTB-076	HTB-19528-N4B8J0	Shared Ownership New Build
HTB-077	HTB-19699-C2Z4Y3	Shared Ownership New Build
HTB-078	HTB-19816-K9J2W3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-079	HTB-19954-Y7D0P4	Shared Ownership New Build
HTB-080	HTB-19977-B9G7S6	Shared Ownership New Build
HTB-081	HTB-20134-H2G2H5	Shared Ownership Resales; Shared Ownership New Build
HTB-082	HTB-20160-B5B4K5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-083	HTB-20231-Y7S8Q3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-084	HTB-20390-F8H9Q7	Shared Ownership New Build
HTB-085	HTB-20495-F7F4H6	Shared Ownership Resales; Shared Ownership New Build
HTB-086	HTB-20813-S1H9M9	Shared Ownership New Build
HTB-087	HTB-20892-X3P7T9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-088	HTB-21120-D2L6W5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-089	HTB-21193-Q7B4J2	Shared Ownership New Build
HTB-090	HTB-21214-R6J6C4	Shared Ownership New Build
HTB-091	HTB-21286-S0B6C3	Shared Ownership New Build
HTB-092	HTB-21403-X5N1G4	Shared Ownership Resales; Shared Ownership New Build
HTB-093	HTB-21606-Y6V6P2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-094	HTB-21633-P9W0M9	Shared Ownership New Build

HTB-095	HTB-21752-M0B3D7	Shared Ownership New Build
HTB-096	HTB-21755-V9M8C6	Shared Ownership Resales; Shared Ownership New Build
HTB-097	HTB-21893-S8C0P2	Shared Ownership New Build
HTB-098	HTB-21915-H3H0Z0	Shared Ownership New Build
HTB-099	HTB-21980-B8W5P9	Shared Ownership Resales; Shared Ownership New Build
HTB-100	HTB-22077-G9P8T7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-101	HTB-22480-Z3J7H0	Shared Ownership New Build
HTB-102	HTB-22506-V9J2F7	Shared Ownership New Build
HTB-103	HTB-22513-B7B6P3	Shared Ownership Resales; Shared Ownership New Build
HTB-104	HTB-22710-B4D6H8	Shared Ownership New Build
HTB-105	HTB-22884-C4X3Y8	Shared Ownership New Build
HTB-106	HTB-23247-J0P9G1	Shared Ownership New Build
HTB-107	HTB-23490-T7H5M0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Extra Care Older Persons Shared Ownership
HTB-108	HTB-24304-X6H0S2	Shared Ownership New Build
HTB-109	HTB-24474-Z1S8X8	Shared Ownership Resales; Shared Ownership New Build
HTB-110	HTB-24485-M8L4H1	Shared Ownership New Build
HTB-111	HTB-24801-M4X0C2	Shared Ownership New Build
HTB-112	HTB-24859-B5H1W7	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-113	HTB-24867-T5W9V1	Shared Ownership Resales; Shared Ownership New Build
HTB-114	HTB-24966-S6Q3T1	Shared Ownership New Build
HTB-115	HTB-24993-Q2X0W0	Shared Ownership New Build
HTB-116	HTB-25037-P7Y9H3	Shared Ownership New Build
HTB-117	HTB-25170-L7G1K3	Shared Ownership Resales; Shared Ownership New Build
HTB-118	HTB-25373-F6G4D4	Shared Ownership New Build
HTB-119	HTB-25585-F6F7F9	Shared Ownership New Build
HTB-120	HTB-25661-M9M3H3	Shared Ownership Resales; Shared Ownership New Build
HTB-121	HTB-25711-C3P3T2	Shared Ownership New Build
HTB-122	HTB-25956-W4J0W0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-123	HTB-26243-H6Q2Y7	Shared Ownership New Build
HTB-124	HTB-26550-F0G6L6	Shared Ownership Resales; Shared Ownership New Build
HTB-125	HTB-26862-B1N9V3	Shared Ownership Resales; Shared Ownership New Build
HTB-126	HTB-27410-L7P5R6	Shared Ownership New Build
HTB-127	HTB-27418-Z3X7B6	Shared Ownership New Build

HTB-128	HTB-27437-Y4R7G9	Shared Ownership New Build
HTB-129	HTB-27509-P2W0W0	Shared Ownership New Build
HTB-130	HTB-27563-Q2Q5T9	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-131	HTB-27662-X7H3Z8	Shared Ownership Resales; Shared Ownership New Build
HTB-132	HTB-27714-N7C8F1	Shared Ownership New Build
HTB-133	HTB-27727-P3T0L7	Shared Ownership New Build
HTB-134	HTB-28143-R3W3H1	Shared Ownership Resales; Shared Ownership New Build
HTB-135	HTB-28229-Y3N6F6	Shared Ownership New Build
HTB-136	HTB-28705-Z1H4R4	Shared Ownership New Build
HTB-137	HTB-28929-R4P9Q7	Shared Ownership New Build
HTB-138	HTB-28990-X6Y3W7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-139	HTB-29064-T0Q3X3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-140	HTB-29379-Z9L5P0	Shared Ownership Resales; Shared Ownership New Build
HTB-141	HTB-29772-B4R4S3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-142	HTB-29773-J4R2J1	Shared Ownership Resales; Shared Ownership New Build
HTB-143	HTB-29787-S8R6M0	Shared Ownership New Build
HTB-144	HTB-29861-N2D7L4	Shared Ownership New Build
HTB-145	HTB-30131-F7J8M1	Shared Ownership Resales; Shared Ownership New Build
HTB-146	HTB-30172-D9N6F9	Shared Ownership Resales; Shared Ownership New Build
HTB-147	HTB-30300-R0N0Z7	Shared Ownership New Build
HTB-148	HTB-30323-L1Z4Z1	Shared Ownership New Build
HTB-149	HTB-30403-F6S4G0	Shared Ownership New Build
HTB-150	HTB-30730-F3V0N1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-151	HTB-31001-D3G5R5	Shared Ownership Resales; Shared Ownership New Build
HTB-152	HTB-31171-Z8F3B8	Shared Ownership Resales; Shared Ownership New Build
HTB-153	HTB-31310-P6B4L3	Shared Ownership Resales; Shared Ownership New Build
HTB-154	HTB-31572-L1G8J1	Shared Ownership New Build
HTB-155	HTB-31750-G1Z3Q1	Shared Ownership Resales; Shared Ownership New Build
HTB-156	HTB-31977-C0Y4J0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-157	HTB-31991-R5Y9J2	Shared Ownership New Build
HTB-158	HTB-32037-Q0K7Q1	Shared Ownership Resales; Shared Ownership New Build
HTB-159	HTB-35555-P1P7Z9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-160	HTB-35582-Z7T1J2	Shared Ownership New Build

HTB-161	HTB-35672-Q9B6P1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-162	HTB-35740-W8X4W0	Shared Ownership New Build
HTB-163	HTB-35998-V2Q3V4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-164	HTB-36049-C9V8D7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-165	HTB-36060-G2F1Y3	Shared Ownership Resales; Shared Ownership New Build
HTB-166	HTB-36146-G2P3B6	Shared Ownership New Build
HTB-167	HTB-36225-P4C0Q8	Shared Ownership New Build
HTB-168	HTB-36298-K2C7N4	Shared Ownership New Build
HTB-169	HTB-36358-P4R9D7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-170	HTB-36427-W4L7Y7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-171	HTB-36488-Q6G8B6	Shared Ownership New Build
HTB-172	HTB-36505-J1D6X5	Shared Ownership New Build
HTB-173	HTB-36580-L6P4H3	Shared Ownership New Build
HTB-174	HTB-36603-F3J4G3	Shared Ownership Resales; Shared Ownership New Build
HTB-175	HTB-36783-C3S4L7	Shared Ownership New Build
HTB-176	HTB-36904-Q5S3F9	Shared Ownership New Build
HTB-177	HTB-37152-G5N3C5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-178	HTB-37329-M5Z1N2	Shared Ownership New Build
HTB-179	HTB-37447-P9J2N6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-180	HTB-37505-B0C9T8	Shared Ownership New Build
HTB-181	HTB-37589-C1G7R0	Shared Ownership New Build
HTB-182	HTB-37651-H6W8C6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-183	HTB-37801-P7H2M3	Shared Ownership Resales; Shared Ownership New Build
HTB-184	HTB-37822-Y9F8N9	Shared Ownership Resales; Shared Ownership New Build
HTB-185	HTB-37843-M7D2J3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-186	HTB-37899-C2L5B5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-187	HTB-38560-S0T2P3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-188	HTB-38647-F8Z5S9	Shared Ownership New Build
HTB-189	HTB-38830-L0K0F5	Shared Ownership New Build
HTB-190	HTB-38843-Q0P9S5	Shared Ownership New Build
HTB-191	HTB-38876-Q3X3H7	Shared Ownership Resales; Shared Ownership New Build
HTB-192	HTB-38880-G8T6J4	Shared Ownership New Build
HTB-193	HTB-38890-S8T0G0	Shared Ownership New Build

HTB-194	HTB-39071-Z7M7C2	Shared Ownership New Build
HTB-195	HTB-39131-P3V6Y8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-196	HTB-39232-T1Y8J3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-197	HTB-39262-W3Q6X7	Shared Ownership Resales; Shared Ownership New Build
HTB-198	HTB-39540-C6T4S7	Shared Ownership Resales; Shared Ownership New Build
HTB-199	HTB-39848-T6K9B1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-200	HTB-39888-K7H8W3	Shared Ownership Resales; Shared Ownership New Build
HTB-201	HTB-40064-Q8W2S2	Shared Ownership Resales; Shared Ownership New Build
HTB-202	HTB-40220-T0W4G6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-203	HTB-40379-F9L5R1	Shared Ownership New Build
HTB-204	HTB-40473-D1R9G0	Shared Ownership Resales; Shared Ownership New Build
HTB-205	HTB-40516-T4C9K9	Shared Ownership New Build
HTB-206	HTB-40517-Z3J1B3	Shared Ownership New Build
HTB-207	HTB-40548-L9K8C0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-208	HTB-40574-M8K9Q5	Shared Ownership New Build
HTB-209	HTB-41029-Q9W4W6	Shared Ownership New Build
HTB-210	HTB-41060-Z8Q9Z8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-211	HTB-41286-C2Z8R8	Shared Ownership New Build
HTB-212	HTB-41331-Z1Z4V5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-213	HTB-41519-W3S7Z6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-214	HTB-41617-T4J1P1	Shared Ownership New Build
HTB-215	HTB-41633-N7L7F9	Shared Ownership New Build
HTB-216	HTB-41844-X1L6W7	Shared Ownership New Build
HTB-217	HTB-42413-F8Y5K1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-218	HTB-42531-C0N9P3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-219	HTB-42621-C1G4R3	Shared Ownership Resales; Shared Ownership New Build
HTB-220	HTB-42645-P1H1F7	Shared Ownership Resales; Shared Ownership New Build
HTB-221	HTB-42678-J9Q5V2	Shared Ownership New Build
HTB-222	HTB-42843-L1R0Z5	Shared Ownership New Build
HTB-223	HTB-42881-S1P6X8	Shared Ownership Resales, Shared Ownership New Build
HTB-224	HTB-42951-B4M1P7	Shared Ownership Resales; Shared Ownership New Build
HTB-225	HTB-42955-D5H9S9	Shared Ownership New Build
HTB-226	HTB-43147-S0L2T5	Shared Ownership New Build

HTB-227	HTB-43239-C6S5H1	Shared Ownership New Build
HTB-228	HTB-43722-Y1T4S8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-229	HTB-43912-Q8X2Y1	Shared Ownership New Build
HTB-230	HTB-44058-C6N7D4	Shared Ownership New Build
HTB-231	HTB-44276-H9S5K1	Shared Ownership Resales; Shared Ownership New Build
HTB-232	HTB-44357-F6D4R0	Shared Ownership New Build
HTB-233	HTB-44631-S7D7Z0	Shared Ownership New Build
HTB-234	HTB-44827-P0B7T6	Shared Ownership New Build
HTB-235	HTB-44832-S0Y9Y9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-236	HTB-44849-H1D9W3	Shared Ownership New Build
HTB-237	HTB-44897-G2R1G4	Shared Ownership New Build
HTB-238	HTB-44936-G1Z2D2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-239	HTB-45321-L6D9P3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-240	HTB-45351-P9Q1N6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-241	HTB-45418-M9K0Z5	Shared Ownership Resales; Shared Ownership New Build
HTB-242	HTB-45470-N9Z4W7	Shared Ownership Resales; Shared Ownership New Build
HTB-243	HTB-45938-H7L3Y7	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-244	HTB-46131-G6S9F6	Shared Ownership Resales; Shared Ownership New Build
HTB-245	HTB-46261-B3H7K7	Shared Ownership Resales,Shared Ownership New Build
HTB-246	HTB-46302-G5Z2F1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-247	HTB-46540-Y8D4T6	Shared Ownership Resales; Shared Ownership New Build
HTB-248	HTB-46544-T7Y8D9	Shared Ownership New Build
HTB-249	HTB-47035-W8Q3R2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-250	HTB-47419-D7C0Q6	Shared Ownership New Build
HTB-251	HTB-47733-G5H4Q5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-252	HTB-48125-W1S4R0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-253	HTB-50010-LOY4M4	Shared Ownership Resales; Shared Ownership New Build
HTB-254	HTB-50482-T0T4H2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-255	HTB-51159-H6G0N5	Shared Ownership New Build
HTB-256	HTB-51270-Z5V9Y3	Shared Ownership New Build; Rent To Buy
HTB-257	HTB-51319-P5R4X1	Shared Ownership Resales; Shared Ownership New Build
HTB-258	HTB-51485-F9M0S0	Shared Ownership Resales; Shared Ownership New Build
HTB-259	HTB-51731-C8K5P5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-260	HTB-51780-R6X7R7	Shared Ownership Resales; Shared Ownership New Build
HTB-261	HTB-52245-Q3L0Y4	Shared Ownership Resales; Shared Ownership New Build
HTB-262	HTB-52530-T6J6B5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-263	HTB-52586-Z0M3S7	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-264	HTB-52640-W8T9P1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-265	HTB-52918-Z5L2S9	Shared Ownership Resales; Shared Ownership New Build
HTB-266	HTB-53008-Y5P5D4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-267	HTB-53247-V9Z0K5	Shared Ownership Resales; Shared Ownership New Build
HTB-268	HTB-53603-J0N5Z2	Shared Ownership New Build
HTB-269	HTB-53849-H3L0R1	Shared Ownership New Build; Rent To Buy
HTB-270	HTB-54181-Y1F4R2	Shared Ownership New Build
HTB-271	HTB-54183-L9K8S7	Shared Ownership New Build
HTB-272	HTB-54290-F2C0D6	Shared Ownership Resales,Shared Ownership New Build
HTB-273	HTB-54413-P6X6H0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-274	HTB-54429-Q7K3T2	Shared Ownership New Build
HTB-275	HTB-54508-N0F7P7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-276	HTB-54520-Q0X3R2	Shared Ownership Resales; Shared Ownership New Build
HTB-277	HTB-55175-B5M5T4	Shared Ownership New Build
HTB-278	HTB-55897-H0X3Q2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-279	HTB-56000-M4B4T4	Shared Ownership Resales; Shared Ownership New Build
HTB-280	HTB-56268-W6S1Q0	Shared Ownership Resales; Shared Ownership New Build
HTB-281	HTB-56272-J8Q8B2	Shared Ownership Resales; Shared Ownership New Build
HTB-282	HTB-56674-K0C9Z3	Shared Ownership Resales; Shared Ownership New Build
HTB-283	HTB-56687-V8Q5D1	Shared Ownership Resales; Shared Ownership New Build
HTB-284	HTB-57695-H2R7M2	Shared Ownership Resales; Shared Ownership New Build
HTB-285	HTB-57825-C9J9D9	Shared Ownership New Build
HTB-286	HTB-57922-C1V7S4	Shared Ownership Resales; Shared Ownership New Build
HTB-287	HTB-58051-F0X8F1	Shared Ownership New Build
HTB-288	HTB-58072-Q1Q5X1	Shared Ownership Resales; Shared Ownership New Build
HTB-289	HTB-58099-Q4Q2W8	Shared Ownership New Build
HTB-290	HTB-58222-L0B4D7	Shared Ownership New Build
HTB-291	HTB-58670-J0N8Q2	Shared Ownership New Build; Rent To Buy
HTB-292	HTB-58779-J9F7X1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-293	HTB-58833-Y6L9P8	Shared Ownership New Build
HTB-294	HTB-59100-B0K5Y9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-295	HTB-59386-D0L8V0	Shared Ownership New Build
HTB-296	HTB-59415-L3G1Q6	Shared Ownership Resales; Shared Ownership New Build
HTB-297	HTB-59584-M0Y1T9	Shared Ownership New Build
HTB-298	HTB-60147-Y9J8H8	Shared Ownership Resales; Shared Ownership New Build
HTB-299	HTB-60203-Q1G6J9	Shared Ownership New Build,Rent To Buy
HTB-300	HTB-60289-B2F6C4	Shared Ownership Resales; Shared Ownership New Build
HTB-301	HTB-61004-C7H5T5	Shared Ownership New Build
HTB-302	HTB-61738-T4Q8Q1	Shared Ownership New Build
HTB-303	HTB-61977-K5S6Q0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-304	HTB-62432-J4K6X9	Shared Ownership Resales; Shared Ownership New Build
HTB-305	HTB-62560-C9Y9P0	Shared Ownership Resales; Shared Ownership New Build
HTB-306	HTB-62778-P6X5V7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Extra Care Older Persons Shared Ownership
HTB-307	HTB-63568-C1S2Q6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-308	HTB-63663-L9X0Y8	Shared Ownership New Build
HTB-309	HTB-63875-F2G4R0	Shared Ownership Resales; Shared Ownership New Build
HTB-310	HTB-64642-V3T9M7	Shared Ownership Resales; Shared Ownership New Build
HTB-311	HTB-64675-S6L7J4	Shared Ownership Resales; Shared Ownership New Build
HTB-312	HTB-64794-N1R3J3	Shared Ownership New Build
HTB-313	HTB-64801-J4W5C5	Shared Ownership Resales; Shared Ownership New Build
HTB-314	HTB-64852-P8T5C5	Shared Ownership New Build
HTB-315	HTB-65231-V2C1F4	Shared Ownership New Build,Rent To Buy
HTB-316	HTB-65477-M6H6Z8	Shared Ownership New Build
HTB-317	HTB-66019-J6X9X7	Shared Ownership Resales; Shared Ownership New Build
HTB-318	HTB-66047-Z2C3S4	Shared Ownership New Build
HTB-319	HTB-66124-X3M6F2	Shared Ownership Resales,Shared Ownership New Build
HTB-320	HTB-67133-R3T4N7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-321	HTB-67320-W7F2Y0	Shared Ownership Resales; Shared Ownership New Build
HTB-322	HTB-67436-F8H1K2	Shared Ownership New Build
HTB-323	HTB-67891-J3F9P8	Shared Ownership Resales; Shared Ownership New Build
HTB-324	HTB-67918-V7H1Y2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-325	HTB-68052-Q4J4C5	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy

HTB-326	HTB-68196-S5Z9N1	Shared Ownership Resales; Shared Ownership New Build
HTB-327	HTB-68362-R6R7M7	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-328	HTB-68491-N5G1D1	Shared Ownership Resales; Shared Ownership New Build
HTB-329	HTB-68578-S2Q1T2	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-330	HTB-68942-W9Y8S1	Shared Ownership New Build
HTB-331	HTB-69040-R9H9Z8	Shared Ownership New Build; Rent To Buy
HTB-332	HTB-69051-R0R3X8	Shared Ownership Resales; Shared Ownership New Build
HTB-333	HTB-69090-F8G9S4	Shared Ownership Resales; Shared Ownership New Build
HTB-334	HTB-69657-Q9D3F5	Shared Ownership Resales; Shared Ownership New Build
HTB-335	HTB-69721-F7B7Z9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-336	HTB-69774-D2R2Z7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-337	HTB-69837-B5Y4J6	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-338	HTB-69904-D9F5F7	Shared Ownership Resales,Shared Ownership New Build
HTB-339	HTB-69922-Z7H5G9	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-340	HTB-69934-H9J3L5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-341	HTB-70140-J8Q1Q7	Shared Ownership Resales,Shared Ownership New Build
HTB-342	HTB-70181-H9B6R7	Shared Ownership New Build,Rent To Buy
HTB-343	HTB-70389-L9L4L2	Shared Ownership Resales; Shared Ownership New Build
HTB-344	HTB-70464-P4N4P9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-345	HTB-70608-P3Y8V5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-346	HTB-70675-K2H4P7	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-347	HTB-70701-V6B3B2	Shared Ownership Resales; Shared Ownership New Build; Home Ownership People with Long Term Disabilities
HTB-348	HTB-70762-S3P6B3	Shared Ownership New Build
HTB-349	HTB-70917-R7Z2H0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Extra Care Older Persons Shared Ownership
HTB-350	HTB-71111-K2G6Q4	Shared Ownership Resales,Shared Ownership New Build
HTB-351	HTB-71233-T3S7K4	Shared Ownership New Build; Rent To Buy
HTB-352	HTB-71407-J8C1G8	Shared Ownership New Build
HTB-353	HTB-71421-W7D5L0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-354	HTB-71593-V0V3Z2	Shared Ownership Resales,Shared Ownership New Build,Home Ownership People with Long Term Disabilities
HTB-355	HTB-72324-F7X5D1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-356	HTB-72659-V1T2S1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-357	HTB-72805-F8Y6W5	Shared Ownership Resales; Shared Ownership New Build
HTB-358	HTB-72967-N8M5R8	Shared Ownership New Build,Rent To Buy

HTB-359	HTB-73231-X4J5X4	Shared Ownership Resales; Shared Ownership New Build
HTB-360	HTB-73688-H8H8Q2	Shared Ownership New Build
HTB-361	HTB-73777-K7V4R9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-362	HTB-73785-R1C7P9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-363	HTB-74313-B3P3T2	Shared Ownership New Build; Rent To Buy
HTB-364	HTB-74566-B8R1M4	Shared Ownership New Build
HTB-365	HTB-75230-G9Z9B0	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-366	HTB-75439-F2J2R0	Shared Ownership Resales; Shared Ownership New Build
HTB-367	HTB-75816-P2P1C3	Shared Ownership Resales; Shared Ownership New Build
HTB-368	HTB-75944-H1N9W8	Shared Ownership New Build
HTB-369	HTB-76006-B0D2F2	Shared Ownership New Build
HTB-370	HTB-76360-G3D3M1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-371	HTB-76584-J8P5R3	Shared Ownership Resales; Shared Ownership New Build
HTB-372	HTB-76592-X6L8J6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-373	HTB-76869-V1H8X2	Shared Ownership Resales; Shared Ownership New Build
HTB-374	HTB-77450-L4W0B5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-375	HTB-77527-T8W2M7	Shared Ownership New Build
HTB-376	HTB-77543-C2T0S1	Shared Ownership New Build
HTB-377	HTB-77553-R1Y4X9	Shared Ownership New Build
HTB-378	HTB-77650-X7W7Y4	Shared Ownership New Build
HTB-379	HTB-77719-F1S5C4	Shared Ownership New Build
HTB-380	HTB-77765-W7G8Y1	Shared Ownership Resales; Shared Ownership New Build
HTB-381	HTB-77903-K0N2V3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-382	HTB-78102-W6L0V1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-383	HTB-78221-B2V0T9	Shared Ownership New Build
HTB-384	HTB-79349-K7Y5N0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-385	HTB-79360-C6L2L8	Shared Ownership Resales; Shared Ownership New Build
HTB-386	HTB-80024-F3V8K6	Shared Ownership Resales; Shared Ownership New Build
HTB-387	HTB-80609-R8Q3S8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-388	HTB-81282-Y0Q2G8	Shared Ownership New Build
HTB-389	HTB-81577-T5X2Q2	Shared Ownership New Build; Rent To Buy
HTB-390	HTB-81924-G3J3Y3	Shared Ownership Resales; Shared Ownership New Build
HTB-391	HTB-81995-Y5S7N4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-392	HTB-82411-H9X7W5	Shared Ownership New Build; Rent To Buy
HTB-393	HTB-82461-P1T6F2	Shared Ownership New Build
HTB-394	HTB-82731-K0H4T2	Shared Ownership New Build
HTB-395	HTB-82963-K3K8R8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-396	HTB-83295-X2N2T3	Shared Ownership New Build
HTB-397	HTB-84519-W1F4Q7	Shared Ownership Resales; Shared Ownership New Build
HTB-398	HTB-84633-G6N1C3	Shared Ownership Resales; Shared Ownership New Build
HTB-399	HTB-84743-Y8C2G7	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-400	HTB-86158-G9P0R1	Shared Ownership New Build
HTB-401	HTB-86603-D2P4N1	Shared Ownership Resales; Shared Ownership New Build
HTB-402	HTB-86645-B1Q3Z2	Shared Ownership Resales; Shared Ownership New Build
HTB-403	HTB-86899-Z6T7N7	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-404	HTB-87257-D0M5H2	Shared Ownership Resales; Shared Ownership New Build
HTB-405	HTB-87566-L9F6S8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-406	HTB-87716-D4R3C6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-407	HTB-87743-R3G5D2	Shared Ownership Resales; Shared Ownership New Build
HTB-408	HTB-87780-W5Q9G7	Shared Ownership New Build; Rent To Buy
HTB-409	HTB-87802-Q1R9Z1	Shared Ownership Resales,Shared Ownership New Build
HTB-410	HTB-88108-G5D6T5	Shared Ownership New Build,Rent To Buy,Home Ownership People with Long Term Disabilities
HTB-411	HTB-88300-Q1S4Q9	Shared Ownership Resales; Shared Ownership New Build
HTB-412	HTB-88481-K7W0N7	Shared Ownership New Build,Rent To Buy
HTB-413	HTB-88592-H2N6Y0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-414	HTB-88973-H6X9Y1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-415	HTB-89357-M2W6C2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Home Ownership People with Long Term Disabilities
HTB-416	HTB-89510-P6B2B6	Shared Ownership New Build
HTB-417	HTB-89801-M7P0T5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-418	HTB-89834-C8Y1Z6	Shared Ownership Resales; Shared Ownership New Build
HTB-419	HTB-90399-K1S8Q5	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-420	HTB-90656-W2H8Y6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-421	HTB-90925-H4F8T3	Shared Ownership New Build
HTB-422	HTB-91156-M2Y3P8	Shared Ownership New Build,Rent To Buy
HTB-423	HTB-91271-V9R2D0	Shared Ownership Resales; Shared Ownership New Build
HTB-424	HTB-91369-R5Y5X2	Shared Ownership New Build,Rent To Buy

HTB-425	HTB-91399-J6K6K6	Shared Ownership New Build; Rent To Buy
HTB-426	HTB-91534-D3N5P5	Shared Ownership New Build
HTB-427	HTB-91716-G9H2N8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-428	HTB-91756-X8X7C6	Shared Ownership Resales; Shared Ownership New Build; Extra Care Older Persons Shared Ownership
HTB-429	HTB-91868-S4C2W2	Shared Ownership Resales; Shared Ownership New Build
HTB-430	HTB-92230-Y6X3K4	Shared Ownership Resales; Shared Ownership New Build
HTB-431	HTB-92271-V8F6D6	Shared Ownership Resales; Shared Ownership New Build
HTB-432	HTB-92427-W3X0L0	Shared Ownership Resales; Shared Ownership New Build
HTB-433	HTB-92607-H1R4V4	Shared Ownership Resales; Shared Ownership New Build
HTB-434	HTB-92682-C6D1Z7	Shared Ownership Resales,Shared Ownership New Build
HTB-435	HTB-93066-J0T2H4	Shared Ownership Resales; Shared Ownership New Build
HTB-436	HTB-93248-N5M4D9	Shared Ownership Resales,Shared Ownership New Build
HTB-437	HTB-93338-V9Y4S3	Shared Ownership New Build
HTB-438	HTB-93341-K6J5D2	Shared Ownership New Build
HTB-439	HTB-93760-F5N2K1	Shared Ownership Resales; Shared Ownership New Build
HTB-440	HTB-93900-F4F8G4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-441	HTB-94280-S7S1P8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-442	HTB-94291-Y3H5G5	Shared Ownership Resales,Shared Ownership New Build
HTB-443	HTB-94315-W5R7F9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-444	HTB-94399-C5C9M7	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-445	HTB-94606-K4T4Q9	Shared Ownership Resales,Shared Ownership New Build,Rent To Buy
HTB-446	HTB-95409-L9C8M6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-447	HTB-95492-Z0F1R1	Shared Ownership Resales; Shared Ownership New Build
HTB-448	HTB-95539-N5T4T1	Shared Ownership Resales,Shared Ownership New Build,Home Ownership People with Long Term Disabilities
HTB-449	HTB-95829-X5K2C0	Shared Ownership New Build
HTB-450	HTB-96074-J2T6T0	Shared Ownership New Build; Rent To Buy
HTB-451	HTB-96287-X7Y5R9	Shared Ownership New Build,Rent To Buy
HTB-452	HTB-96485-H6Q4X0	Shared Ownership New Build
HTB-453	HTB-96570-Z8H7J9	Shared Ownership New Build
HTB-454	HTB-96630-J2H2D2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-455	HTB-96659-P1S8K5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-456	HTB-96664-S1N4Z0	Shared Ownership New Build
HTB-457	HTB-96706-B8D9S8	Shared Ownership New Build

HTB-458	HTB-96843-R2G3H1	Shared Ownership New Build
HTB-459	HTB-96886-N7C3Q3	Shared Ownership New Build
HTB-460	HTB-96996-G6C6F7	Shared Ownership Resales; Shared Ownership New Build
HTB-461	HTB-97007-P9K0D8	Shared Ownership New Build
HTB-462	HTB-97010-G4N2F6	Shared Ownership Resales; Shared Ownership New Build
HTB-463	HTB-97211-Q1P6K0	Shared Ownership New Build
HTB-464	HTB-97278-L5R9V0	Shared Ownership New Build
HTB-465	HTB-97362-Q0Q9S1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-466	HTB-97376-H9F0K5	Shared Ownership Resales; Shared Ownership New Build
HTB-467	HTB-97638-H7M3D6	Shared Ownership Resales,Shared Ownership New Build
HTB-468	HTB-97878-D8N5G3	Shared Ownership Resales; Shared Ownership New Build
HTB-469	HTB-98019-W6F0C0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-470	HTB-98270-W6W2R2	Shared Ownership Resales; Shared Ownership New Build
HTB-471	HTB-98510-J5D7N4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-472	HTB-98677-D6N6D3	Shared Ownership Resales; Shared Ownership New Build
HTB-473	HTB-98901-C9H9C3	Shared Ownership New Build
HTB-474	HTB-99310-L9Z2K7	Shared Ownership New Build
HTB-475	HTB-99541-S2N8F5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-476	HTB-99776-L4W1N4	Shared Ownership New Build
HTB-477	HTB-100279-D1H0N3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-478	HTB-100857-L6G2Z4	Shared Ownership New Build
HTB-479	HTB-101619-J7X5Z7	Shared Ownership Resales; Shared Ownership New Build
HTB-480	HTB-101629-V8V9H4	Shared Ownership Resales; Shared Ownership New Build
HTB-481	HTB-102683-G4L2W5	Shared Ownership Resales; Shared Ownership New Build
HTB-482	HTB-103612-W9X6D1	Shared Ownership New Build; Rent To Buy
HTB-483	HTB-104944-S4C0F8	Shared Ownership Resales; Shared Ownership New Build
HTB-484	HTB-105217-B1K0H7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-485	HTB-105417-L8X7N3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Home Ownership People with Long Term Disabilities
HTB-486	HTB-106390-Z4K8X1	Shared Ownership Resales; Shared Ownership New Build
HTB-487	HTB-106802-B3Y8H5	Shared Ownership Resales; Shared Ownership New Build
HTB-488	HTB-106920-C2Q8Y1	Shared Ownership Resales; Shared Ownership New Build
HTB-489	HTB-107902-R6S7B5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-490	HTB-107923-L8R8Y7	Shared Ownership New Build

HTB-491	HTB-108433-K0N7J5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-492	HTB-108587-L7P2D5	Shared Ownership Resales; Shared Ownership New Build
HTB-493	HTB-108838-J0N9C0	Shared Ownership Resales; Shared Ownership New Build
HTB-494	HTB-109130-T9F6C3	Shared Ownership New Build; Extra Care Older Persons Shared Ownership
HTB-495	HTB-109770-V3G5Y3	Shared Ownership New Build; Rent To Buy
HTB-496	HTB-110559-D4F2L8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-497	HTB-110968-H8V0P2	Shared Ownership Resales; Shared Ownership New Build
HTB-498	HTB-111328-K7X4C1	Shared Ownership Resales; Shared Ownership New Build
HTB-499	HTB-111329-T4D1R9	Shared Ownership Resales; Shared Ownership New Build; Extra Care Older Persons Shared Ownership
HTB-500	HTB-111342-C3J2W7	Shared Ownership New Build; Rent To Buy
HTB-501	HTB-112385-T3R0Y3	Shared Ownership New Build; Rent To Buy
HTB-502	HTB-112539-K1Y9J8	Shared Ownership New Build
HTB-503	HTB-112633-D7C4M8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-504	HTB-112682-L2M0K4	Shared Ownership Resales; Shared Ownership New Build
HTB-505	HTB-113993-M4Q6J3	Shared Ownership Resales; Shared Ownership New Build
HTB-506	HTB-114177-B6D9H2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-507	HTB-114250-V6Q1C1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-508	HTB-114465-F9T6Y7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-509	HTB-114787-F4W1R1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-510	HTB-116953-S1M9V7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-511	HTB-116998-B2Y0N1	Shared Ownership Resales; Shared Ownership New Build
HTB-512	HTB-118382-T6J5L1	Shared Ownership New Build
HTB-513	HTB-118869-C3D7Y4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-514	HTB-118988-G2L2S6	Shared Ownership Resales; Shared Ownership New Build
HTB-515	HTB-119366-F9Y4Y9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-516	HTB-119473-B7Q1W2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-517	HTB-119507-C2V9Q9	Shared Ownership Resales; Shared Ownership New Build
HTB-518	HTB-119689-H5X8J8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-519	HTB-119819-X4D7R1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-520	HTB-120182-S8H8S0	Shared Ownership Resales; Shared Ownership New Build
HTB-521	HTB-121121-J0P6Q9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-522	HTB-121141-P4C1D8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-523	HTB-121840-S8Y0N5	Shared Ownership New Build

HTB-524	HTB-121973-H1Y4H3	Shared Ownership New Build
HTB-525	HTB-122924-X5J1G9	Shared Ownership New Build
HTB-526	HTB-122934-X8V7B7	Shared Ownership New Build; Rent To Buy
HTB-527	HTB-123226-F5P5W6	Shared Ownership New Build
HTB-528	HTB-123404-D9S7T4	Shared Ownership New Build; Rent To Buy
HTB-529	HTB-123692-H6X2C2	Shared Ownership New Build
HTB-530	HTB-123956-Z2C1Z5	Shared Ownership New Build
HTB-531	HTB-124490-R9S7G4	Shared Ownership Resales; Shared Ownership New Build
HTB-532	HTB-124539-B2L8J4	Shared Ownership New Build
HTB-533	HTB-124680-Y2N7R0	Shared Ownership New Build
HTB-534	HTB-124708-Y7D6Z0	Shared Ownership New Build
HTB-535	HTB-125161-F4S9L3	Shared Ownership New Build; Rent To Buy
HTB-536	HTB-125299-D0L9K6	Shared Ownership New Build
HTB-537	HTB-125553-Z0N3S4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-538	HTB-126554-P9V9B4	Shared Ownership New Build
HTB-539	HTB-126924-Z2P5X0	Shared Ownership Resales; Shared Ownership New Build
HTB-540	HTB-126959-K7C3R8	Shared Ownership Resales; Shared Ownership New Build
HTB-541	HTB-126975-H7Q6N3	Shared Ownership New Build
HTB-542	HTB-127560-S3T1V4	Shared Ownership New Build
HTB-543	HTB-128250-Y6F9L5	Shared Ownership Resales; Shared Ownership New Build
HTB-544	HTB-128853-V3G0G6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-545	HTB-129057-R5Z4R8	Shared Ownership New Build
HTB-546	HTB-129728-Q9F5P2	Shared Ownership Resales; Shared Ownership New Build
HTB-547	HTB-130898-W7W7T0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-548	HTB-131522-V7Z7K1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-549	HTB-131554-Z7F7L3	Shared Ownership New Build; Rent To Buy
HTB-550	HTB-133627-G4G9J2	Shared Ownership New Build
HTB-551	HTB-133950-Q9F8D3	Shared Ownership New Build; Rent To Buy
HTB-552	HTB-134233-J8Z9X8	Shared Ownership New Build
HTB-553	HTB-134272-Q4Y4N7	Shared Ownership New Build
HTB-554	HTB-134568-NOJ4M1	Shared Ownership New Build
HTB-555	HTB-134740-R8C4D2	Shared Ownership Resales; Shared Ownership New Build
HTB-556	HTB-135360-H6C5V4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-557	HTB-136446-N5C6V2	Shared Ownership New Build
HTB-558	HTB-136981-B3Q3Q0	Shared Ownership Resales; Shared Ownership New Build
HTB-559	HTB-137004-S5K3V8	Shared Ownership New Build
HTB-560	HTB-137255-N0H9C9	Shared Ownership Resales; Shared Ownership New Build
HTB-561	HTB-137419-D2Y0L2	Shared Ownership Resales; Shared Ownership New Build
HTB-562	HTB-137428-G5B8G9	Shared Ownership New Build; Rent To Buy
HTB-563	HTB-137568-D7F4L0	Shared Ownership Resales; Shared Ownership New Build
HTB-564	HTB-137721-C6P5S5	Shared Ownership New Build
HTB-565	HTB-137769-X6M8L2	Shared Ownership Resales; Shared Ownership New Build
HTB-566	HTB-137965-N2J3F0	Shared Ownership New Build
HTB-567	HTB-138045-P9R9Y2	Shared Ownership New Build
HTB-568	HTB-138210-H9G3B6	Shared Ownership Resales; Shared Ownership New Build
HTB-569	HTB-138242-Y1Q3H0	Shared Ownership Resales; Shared Ownership New Build
HTB-570	HTB-138958-L1X3B8	Shared Ownership New Build
HTB-571	HTB-139077-D3W7Q3	Shared Ownership New Build; Rent To Buy
HTB-572	HTB-139179-M6W4K8	Shared Ownership New Build; Home Ownership People with Long Term Disabilities
HTB-573	HTB-139337-M7N6X2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-574	HTB-139449-M3Y7F3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-575	HTB-139503-F4D4V0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-576	HTB-139508-T7Z8P7	Shared Ownership Resales; Shared Ownership New Build
HTB-577	HTB-139601-J3T4Q5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-578	HTB-139952-J4T5Y0	Shared Ownership New Build
HTB-579	HTB-139961-Z0V3F9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-580	HTB-140079-S7X8M5	Shared Ownership New Build; Rent To Buy
HTB-581	HTB-140102-W0L8C6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-582	HTB-140417-X1T5K3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-583	HTB-140614-S3L9Z9	Shared Ownership Resales; Shared Ownership New Build
HTB-584	HTB-140703-G1M6J0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-585	HTB-141205-Y4H5B5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-586	HTB-141220-X1W3W2	Shared Ownership Resales; Shared Ownership New Build
HTB-587	HTB-141230-S3N3Y6	Shared Ownership New Build
HTB-588	HTB-141572-X2P8C3	Shared Ownership Resales; Shared Ownership New Build
HTB-589	HTB-141631-M3J9L2	Shared Ownership Resales; Shared Ownership New Build; Home Ownership People with Long Term Disabilities

HTB-590	HTB-142082-N1Z0X9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-591	HTB-142471-T1J3X8	Shared Ownership Resales; Shared Ownership New Build
HTB-592	HTB-142571-F9B4W7	Shared Ownership Resales; Shared Ownership New Build
HTB-593	HTB-143111-N6H1Q2	Shared Ownership New Build; Rent To Buy; Home Ownership People with Long Term Disabilities
HTB-594	HTB-143131-Y3N3J4	Shared Ownership Resales; Shared Ownership New Build
HTB-595	HTB-143147-T3B8J0	Shared Ownership Resales; Shared Ownership New Build
HTB-596	HTB-143169-V8J5T9	Shared Ownership New Build; Rent To Buy
HTB-597	HTB-143547-N9K4G8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-598	HTB-143666-K1Q8Y8	Shared Ownership Resales; Shared Ownership New Build
HTB-599	HTB-143891-J1D1H8	Shared Ownership Resales; Shared Ownership New Build
HTB-600	HTB-143971-M0C0B0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-601	HTB-144926-Y3T1B1	Shared Ownership Resales; Shared Ownership New Build
HTB-602	HTB-145035-P3Q3Z2	Shared Ownership New Build; Rent To Buy
HTB-603	HTB-145338-K9R0K8	Shared Ownership New Build
HTB-604	HTB-145830-T8R8T5	Shared Ownership Resales; Shared Ownership New Build
HTB-605	HTB-145950-B1T2L9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-606	HTB-146319-M9S3X7	Shared Ownership New Build; Rent To Buy
HTB-607	HTB-146351-H6W3V5	Shared Ownership Resales; Shared Ownership New Build
HTB-608	HTB-147377-X4K9N3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-609	HTB-147783-P5F0Y7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-610	HTB-147791-F7R1T1	Shared Ownership Resales; Shared Ownership New Build
HTB-611	HTB-148056-D9P9B0	Shared Ownership Resales; Shared Ownership New Build
HTB-612	HTB-148226-V2W4L9	Shared Ownership Resales; Shared Ownership New Build; Extra Care Older Persons Shared Ownership
HTB-613	HTB-148398-W2X0G1	Shared Ownership Resales; Shared Ownership New Build
HTB-614	HTB-148634-X0J1G9	Shared Ownership Resales; Shared Ownership New Build
HTB-615	HTB-148650-Q5X7Y9	Shared Ownership Resales; Shared Ownership New Build
HTB-616	HTB-148934-R4L0Z2	Shared Ownership Resales; Shared Ownership New Build
HTB-617	HTB-149224-W4T3X2	Shared Ownership Resales; Shared Ownership New Build
HTB-618	HTB-149506-S5V4P4	Shared Ownership New Build; Rent To Buy
HTB-619	HTB-149703-Y7K2M2	Shared Ownership Resales; Shared Ownership New Build
HTB-620	HTB-149719-T2C4V7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-621	HTB-150030-D2M2W4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-622	HTB-150199-N8Q6S2	Shared Ownership New Build

HTB-623	HTB-150297-V5X8V3	Shared Ownership New Build
HTB-624	HTB-150322-X9P3K7	Shared Ownership New Build
HTB-625	HTB-150409-X0X8S1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-626	HTB-150544-W2R8J2	Shared Ownership New Build; Rent To Buy
HTB-627	HTB-150665-G5L0Q6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-628	HTB-150707-G1Y8F9	Shared Ownership New Build
HTB-629	HTB-150851-D6S1X3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-630	HTB-151664-T8D6V6	Shared Ownership Resales; Shared Ownership New Build
HTB-631	HTB-151749-X3Q5G7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-632	HTB-152115-H4T5R9	Shared Ownership Resales; Shared Ownership New Build
HTB-633	HTB-152488-Z6W5R2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-634	HTB-152735-P4X4Q7	Shared Ownership New Build
HTB-635	HTB-152811-G7K4M1	Shared Ownership New Build
HTB-636	HTB-152898-B6V9Q2	Shared Ownership Resales; Shared Ownership New Build
HTB-637	HTB-152984-D9Z8N2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-638	HTB-153057-K6M5N2	Shared Ownership Resales; Shared Ownership New Build
HTB-639	HTB-153317-W2C2W2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-640	HTB-153476-W9B4N6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-641	HTB-153681-H1P4J7	Shared Ownership New Build
HTB-642	HTB-153957-C4C2K6	Shared Ownership Resales; Shared Ownership New Build
HTB-643	HTB-154199-G7K4D6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-644	HTB-154280-T0T2D4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-645	HTB-154872-X2K1B4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-646	HTB-155076-X6C5C9	Shared Ownership New Build
HTB-647	HTB-155113-V2K6Y0	Shared Ownership New Build
HTB-648	HTB-155455-B4X7C0	Shared Ownership New Build
HTB-649	HTB-155545-Q9Z5B8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-650	HTB-156205-Y7Q0Z4	Shared Ownership Resales; Shared Ownership New Build
HTB-651	HTB-156365-K0Y6W8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-652	HTB-156726-L0J4W9	Shared Ownership New Build; Rent To Buy
HTB-653	HTB-157003-C6W9J6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-654	HTB-157127-Z3H3D5	Shared Ownership New Build; Rent To Buy
HTB-655	HTB-157340-K2J9T4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-656	HTB-157603-T8M8Q0	Shared Ownership Resales; Shared Ownership New Build
HTB-657	HTB-157768-C3T4T7	Shared Ownership Resales; Shared Ownership New Build
HTB-658	HTB-157798-W6P5N3	Shared Ownership New Build; Rent To Buy
HTB-659	HTB-158189-K8X4F6	Shared Ownership Resales; Shared Ownership New Build; Extra Care Older Persons Shared Ownership
HTB-660	HTB-158334-M5T6X0	Shared Ownership New Build
HTB-661	HTB-158511-P4N6N5	Shared Ownership Resales; Shared Ownership New Build
HTB-662	HTB-159156-G4H0Z4	Shared Ownership Resales; Shared Ownership New Build
HTB-663	HTB-159158-B0N1Z9	Shared Ownership New Build
HTB-664	HTB-159414-F1S6F4	Shared Ownership Resales; Shared Ownership New Build
HTB-665	HTB-159523-P6S1N5	Shared Ownership Resales; Shared Ownership New Build
HTB-666	HTB-159718-V0Z1Z2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-667	HTB-160337-Z2R4S1	Shared Ownership New Build; Home Ownership People with Long Term Disabilities
HTB-668	HTB-160428-H1M0K2	Shared Ownership Resales; Shared Ownership New Build
HTB-669	HTB-160851-V3P0K6	Shared Ownership New Build; Rent To Buy
HTB-670	HTB-160990-Q2K0J9	Shared Ownership New Build
HTB-671	HTB-161113-Q0K6B2	Shared Ownership New Build; Rent To Buy
HTB-672	HTB-161255-X1T3L2	Shared Ownership Resales; Shared Ownership New Build
HTB-673	HTB-161404-G5K4B3	Shared Ownership Resales; Shared Ownership New Build
HTB-674	HTB-161645-R5G3H0	Shared Ownership New Build
HTB-675	HTB-161850-Q5D7H2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-676	HTB-162005-C8X4P5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-677	HTB-162286-S9N7F6	Shared Ownership Resales; Shared Ownership New Build
HTB-678	HTB-162448-G5W2X6	Shared Ownership Resales; Shared Ownership New Build
HTB-679	HTB-162513-J9C3S2	Shared Ownership New Build
HTB-680	HTB-162558-D7G8D8	Shared Ownership Resales; Shared Ownership New Build
HTB-681	HTB-163155-S6V6R5	Shared Ownership New Build; Rent To Buy
HTB-682	HTB-163249-F4B9Y2	Shared Ownership New Build
HTB-683	HTB-163303-K0G0B7	Shared Ownership New Build; Rent To Buy
HTB-684	HTB-163410-C2W8L8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Extra Care Older Persons Shared Ownership
HTB-685	HTB-163776-J2C6B8	Shared Ownership New Build
HTB-686	HTB-165452-F2B5Y1	Shared Ownership Resales; Shared Ownership New Build
HTB-687	HTB-165476-Y2W9Y7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-688	HTB-165555-C1V1V4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-689	HTB-165742-F0H8R2	Shared Ownership Resales; Shared Ownership New Build
HTB-690	HTB-166785-D6J6V1	Shared Ownership New Build; Extra Care Older Persons Shared Ownership
HTB-691	HTB-166814-Q8H1G7	Shared Ownership New Build
HTB-692	HTB-167058-L7H4K9	Shared Ownership New Build
HTB-693	HTB-167085-L4D5P2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Home Ownership People with Long Term Disabilities
HTB-694	HTB-167563-M8X4N2	Shared Ownership Resales; Shared Ownership New Build
HTB-695	HTB-167611-W0X2N8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-696	HTB-167737-Y5V7N5	Shared Ownership Resales; Shared Ownership New Build
HTB-697	HTB-167886-R1R3M6	Shared Ownership Resales; Shared Ownership New Build
HTB-698	HTB-167914-W7W6F4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-699	HTB-168052-V4G7S8	Shared Ownership Resales; Shared Ownership New Build; Home Ownership People with Long Term Disabilities
HTB-700	HTB-168112-K9K2G0	Shared Ownership Resales; Shared Ownership New Build; Extra Care Older Persons Shared Ownership
HTB-701	HTB-168132-B5L8B1	Shared Ownership Resales; Shared Ownership New Build
HTB-702	HTB-168935-H9H4B1	Shared Ownership Resales; Shared Ownership New Build
HTB-703	HTB-169094-T1M1Z8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-704	HTB-169135-B1H5D3	Shared Ownership Resales; Shared Ownership New Build
HTB-705	HTB-169237-W0M3L9	Shared Ownership New Build; Rent To Buy
HTB-706	HTB-169468-M5D5K4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-707	HTB-169580-T9V5Q5	Shared Ownership New Build
HTB-708	HTB-169612-B8B6P7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-709	HTB-170250-W2P4D6	Shared Ownership Resales; Shared Ownership New Build
HTB-710	HTB-170572-F9G7V4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-711	HTB-170938-H4R4H6	Shared Ownership New Build
HTB-712	HTB-171344-X2V9Z4	Shared Ownership Resales; Shared Ownership New Build
HTB-713	HTB-171411-M7G1X1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-714	HTB-171927-Q6L2Y2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-715	HTB-172357-N0V3C9	Shared Ownership New Build; Rent To Buy
HTB-716	HTB-172362-Q5Z1D5	Shared Ownership Resales; Shared Ownership New Build
HTB-717	HTB-172770-G3K5L7	Shared Ownership Resales; Shared Ownership New Build
HTB-718	HTB-173083-Y0V3Q4	Shared Ownership Resales; Shared Ownership New Build; Extra Care Older Persons Shared Ownership
HTB-719	HTB-173128-Z6Z3F4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-720	HTB-173197-W1G0R3	Shared Ownership Resales; Shared Ownership New Build

HTB-721	HTB-173465-G1K9L1	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-722	HTB-173798-N1Y1K0	Shared Ownership Resales; Shared Ownership New Build
HTB-723	HTB-173828-P5K2X4	Shared Ownership Resales; Shared Ownership New Build
HTB-724	HTB-174082-F6L7F0	Shared Ownership New Build
HTB-725	HTB-174391-G3S4T9	Shared Ownership New Build
HTB-726	HTB-174521-R5K7V0	Shared Ownership Resales; Shared Ownership New Build
HTB-727	HTB-174788-K2G5F8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-728	HTB-175057-D5J7T8	Shared Ownership New Build
HTB-729	HTB-175488-M6C2W0	Shared Ownership Resales; Shared Ownership New Build
HTB-730	HTB-175644-L9P6N0	Shared Ownership Resales; Shared Ownership New Build
HTB-731	HTB-175706-G7R9Z9	Shared Ownership Resales; Shared Ownership New Build
HTB-732	HTB-175726-Z5X3D8	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-733	HTB-176152-Z6R1Z2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-734	HTB-176256-K7Q7B2	Shared Ownership Resales; Shared Ownership New Build
HTB-735	HTB-176271-T6Q8M6	Shared Ownership Resales; Shared Ownership New Build
HTB-736	HTB-176282-W7V1N4	Shared Ownership Resales; Shared Ownership New Build
HTB-737	HTB-176432-T6Q9N5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-738	HTB-176715-F6K2F8	Shared Ownership Resales; Shared Ownership New Build
HTB-739	HTB-176900-S2M6G5	Shared Ownership New Build
HTB-740	HTB-177074-Q7R7H7	Shared Ownership Resales; Shared Ownership New Build
HTB-741	HTB-177166-J9N5L6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-742	HTB-177268-N0T3P4	Shared Ownership Resales; Shared Ownership New Build
HTB-743	HTB-177301-L0Y7T7	Shared Ownership New Build; Rent To Buy
HTB-744	HTB-177312-V6M8G0	Shared Ownership Resales; Shared Ownership New Build
HTB-745	HTB-177500-D2H3V2	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-746	HTB-177578-K4Z6Q3	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-747	HTB-177690-Z6V1W9	Shared Ownership New Build
HTB-748	HTB-177716-L6T9N0	Shared Ownership Resales; Shared Ownership New Build
HTB-749	HTB-178198-P9B8T4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-750	HTB-178601-L1N5Z0	Shared Ownership Resales; Shared Ownership New Build
HTB-751	HTB-178666-L6B7K7	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-752	HTB-178844-Q5N0G7	Shared Ownership New Build
HTB-753	HTB-178953-J1K5P5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy

HTB-754	HTB-179136-H0J6V8	Shared Ownership New Build; Rent To Buy
HTB-755	HTB-179174-H8C7K9	Shared Ownership New Build
HTB-756	HTB-179200-F8R5D9	Shared Ownership Resales; Shared Ownership New Build
HTB-757	HTB-179495-R3W6W9	Shared Ownership Resales; Shared Ownership New Build
HTB-758	HTB-179610-P6P9K5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-759	HTB-179790-K7P1T0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-760	HTB-179846-V9R1M5	Shared Ownership Resales; Shared Ownership New Build
HTB-761	HTB-180058-T6Z8T7	Shared Ownership Resales; Shared Ownership New Build
HTB-762	HTB-180109-H8K0V5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-763	HTB-180235-J1L5G4	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-764	HTB-180848-C2P0P3	Shared Ownership New Build
HTB-765	HTB-180914-X0J9R0	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-766	HTB-181002-B3M1V9	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Home Ownership People with Long Term Disabilities
HTB-767	HTB-181197-Y4L2K9	Shared Ownership Resales; Shared Ownership New Build
HTB-768	HTB-181339-W7H2V7	Shared Ownership Resales; Shared Ownership New Build
HTB-769	HTB-181464-Z0W5W9	Shared Ownership Resales; Shared Ownership New Build
HTB-770	HTB-181538-Q7T4S8	Shared Ownership New Build
HTB-771	HTB-181639-K3Z0H2	Shared Ownership New Build; Rent To Buy
HTB-772	HTB-181646-P9Q2X2	Shared Ownership Resales; Shared Ownership New Build
HTB-773	HTB-181876-W5Z2P6	Shared Ownership New Build
HTB-774	HTB-181887-W4N4C5	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy
HTB-775	HTB-182000-T0P7F6	Shared Ownership Resales; Shared Ownership New Build; Rent To Buy; Home Ownership People with Long Term Disabilities
HTB-776	HTB-182304-Y6H8Q3	Shared Ownership Resales; Shared Ownership New Build

Appendix AG5

Affordable Housing Future Supply



TK Ref.	Application number	Site address	All Units					AH Units				LPA POSITION		APPELLANT POSITION		Source
			Gross Units	Estimated Loss	Net Completions	Net Remaining	Projected net dwellings 2023/24 - 2027/28	AH Contribution type	On Site AH %age	Commuted Sum	Gross AH Dwellings Planned	Projected Net Dwellings 2023/24 - 2027/28	Projected Gross AH Dwellings 2023/24 - 2027/28	Projected Net Dwellings 2023/24 - 2027/28	Projected Gross AH Dwellings 2023/24 - 2027/28	
TK-001	5/2013/2589 5/2018/1303 5/2019/1291	Oaklands College, Smallford Campus, Hatfield Road, St Albans	389		361	28	28	On-site	35%	n/a	121	28	10	28	10	5/2013/2589 - S106 dated 15.11.2017 2014 AMR and 2022 AMR
TK-002	5/2021/1035 5/2015/0990	Land At Harperbury Hospital, Harper Lane (Kingsley Green)	207		189	18	18	On-site	35%	n/a	72	18	17	18	17	LPA AMR 2023
TK-003	5/2020/2501 5/2019/2013 5/2019/1343 5/2019/1342 5/2018/2385 5/2018/2118 5/2014/3250	Former HSBC Training Centre, Smug Oak Lane, Bricket Wood	140		132	8	8	On-site	16%	n/a	22	8	1	8	1	5/2018/2118 - S106 dated 11.03.2016 2022 AMR
TK-004	5/2020/3022	Land To Rear Of Burston Garden Centre, North Orbital Road, Chiswell Green	124		0	124	124	Off-site	n/a	£750,000.00	n/a	124	n/a	124	n/a	Committee Report
TK-005	5/2019/3164 5/2018/0095	The Old Electricity Works, Campfield Road, St Albans	107		0	107	107	On-site	7%	n/a	7	107	7	107	7	5/2019/3164 - S106 dated 21.03.2022
TK-006	5/2020/1773 5/2018/1925 5/2017/1060	Civic Centre Opportunity Site (South), Victoria Street, St Albans	93		0	93	93	On-site	100%	n/a	35	93	93	93	93	5/2020/1773 - S106 dated 11.04.2018
TK-007	5/2017/1149	Ziggurat House (Car Park), Grosvenor Road, St Albans	74		0	74	74	Combined	12%	£390,942.00	9	74	9	74	9	S106 dated. 29.07.2018
TK-008	5/2021/2417	Verulam Industrial Estate, London Road, St Albans	62		0	62	62	On-site	35%	On-site	22	62	22	42	15	S106 dated 24.05.2022
TK-009	5/2021/0724 5/2020/0606	Noke Lane Business Centre, Noke Lane, St Albans	46		0	46	45	On-site	35%	n/a	16	45	16	45	16	S106 dated 26.11.2020
TK-010	5/2014/2136 5/2016/1647 5/2012/0987	270-274 London Road, St Albans	46	-3	0	43	43	None - C2	n/a	n/a	n/a	43	n/a	0	n/a	5/2014/2136 - Appeal decision dated 24.05.2016
TK-011	5/2022/0879 5/2020/1992	Land Between Bullens Green Lane And Roestock Lane, Colney Heath	45		0	45	45	On-site	45%	n/a	45	45	24	45	24	S106 dated 25.08.2021
TK-012	5/2021/0611 5/2019/1799	Former London Colney Recreation Centre, Alexandra Road, London Colney	45		0	45	45	On-site	35%	n/a	16	45	11	45	11	LPA AMR 2023
TK-013	5/2020/1910	Ridgeview Lodge, Barnet Road, London Colney	44		0	44	44	On-site	46%	n/a	20	44	20	0	0	S106 dated 02.02.2022
TK-014	5/2022/2084 5/2018/2000	22-24 Grove Road (Pan Autos), Harpenden	39		0	39	39	On-site	15%	n/a	6	39	6	39	6	S106 dated 19.08.2019
TK-015	5/2021/2195	Jewson Depot, Adjacent To 15 Cape Road, St Albans	37		0	37	37	On-site	16%	n/a	5	37	5	37	5	S106 dated 07.07.2022
TK-016	5/2019/1642	Chefford House, Coldharbour Lane, Harpenden	35		0	35	35	None - C2	n/a	n/a	n/a	35	n/a	35	n/a	S106 dated 28.06.2021
TK-017	5/2021/1972	222 London Road, St Albans	32		0	32	32	None - Viability	n/a	n/a	n/a	32	n/a	32	n/a	Officer Report dated 18.05.2023
TK-018	5/2020/3084 5/2018/1260	Land Between The River Lea & Palmerston Drive, Wheathampstead	28		8	20	20	Combined	14%	£50,000.00	4	20	4	20	4	LPA AMR 2023
TK-019	5/2021/1435 5/2018/1867	York House, Guildford Road & 130 Ashley Road, St Albans	25		0	25	25	On-site	100%	n/a	25	25	25	25	25	S106 dated 12.11.2021
TK-020	5/2019/1845 5/2018/0474	Former Westfield Allotment Site, Beeching Close, Harpenden	24		23	1	1	On-site	100%	n/a	24	1	1	1	1	S106 dated 28.10.2018
TK-021	5/2016/2422	Porters House, 4 Porters Wood, St Albans	21		15	6	6	None - Prior approval	n/a	n/a	n/a	6	n/a	6	n/a	Officers Report
TK-022	5/2020/2978	67 St Peters Street, St Albans	20		0	20	20	On-site	10%	n/a	2	20	2	20	2	S106 dated 10.12.2021 and Officers Report
TK-023	5/2020/0733 5/2017/3185 5/2017/3015	60 Victoria Street, St Albans	18		17	1	1	None	n/a	n/a	n/a	1	n/a	1	n/a	5/2020/0733 - Officers Report dated 17.06.2020
TK-024	5/2020/2142 5/2019/3099	61-65 St Peters Street, St Albans	18		0	18	18	On-site	33%	n/a	6	18	6	18	6	S106 dated 07.10.2021
TK-025	5/2022/0667 5/2021/2091 5/2020/0919	Land Between Hopkins Crescent And The Former Baptist Chapel, St Albans Road, Sandridge	15		0	15	15	On-site	100%	n/a	14	15	14	15	14	LPA AMR 2023
TK-026	5/2014/0063 5/2017/2878	Oak Court Business Centre, 14 Sandridge Park, Porters Wood, St Albans	14		7	7	7	None - Prior approval	n/a	n/a	n/a	7	n/a	7	n/a	Officer Report
TK-027	5/2013/2153	1-8 Reed Place, Bloomfield Road, Harpenden	14	-8	-8	14	14	None - below threshold	n/a	n/a	n/a	14	n/a	14	n/a	Officer Report
TK-028	5/2015/2871 5/2016/3811	223a Hatfield Road, St Albans	14		0	14	14	None - below threshold	n/a	n/a	n/a	14	n/a	14	n/a	5/2016/3811 - S106 dated 24.04.2017
TK-029	5/2019/2656	Units 6 And 7 Batford Mill, Lower Luton Road, Harpenden	14		0	14	14	None - below threshold	n/a	n/a	n/a	14	n/a	14	n/a	S106 dated 19.07.2021
TK-030	5/2021/1674	The King Offa PH and Norman Close, Wallingford Walk, St Albans	14		0	14	14	On-site	100%	n/a	14	14	14	14	14	S106 dated 08.02.2022
TK-031	5/2021/2731	91 - 93 Victoria Street, St Albans	14		0	14	14	None - below threshold	n/a	n/a	n/a	14	n/a	14	n/a	Committee Report
TK-032	5/2021/3386	69 - 69a St Peters Street, St Albans	14		0	14	14	None - below threshold	n/a	n/a	n/a	14	n/a	14	n/a	Officer Report
TK-033	5/2020/2451	The Hedges, Woolam	12	-10	0	2	2	On-site	100%	n/a	12	2	12	2	12	LPA AMR 2023
TK-034	5/2012/1238	Highfield Oval, Ambrose Lane, Harpenden	11	-2	0	9	9	None - below threshold	n/a	n/a	n/a	9	n/a	9	n/a	Committee Report
TK-035	5/2022/0091 5/2020/1545 5/2019/3189 5/2019/3064	117 Hatfield Road, St Albans	11	-4	0	7	7	None - below threshold	n/a	n/a	n/a	7	n/a	7	n/a	5/2020/1545 - Officers Report 5/2019/3189 - Officers Report 5/2019/3064 - Officers Report
TK-036	5/2019/2365 5/2018/2594	Noke Shot Garages East, 35a and 35b Porters Hill, 46 Noke Shot and land rear of 38-40 Noke Shot, Harpenden	10	-2	-2	10	10	On-site	40%	n/a	4	10	4	10	4	LPA AMR 2023
TK-037	5/2021/1933	271 High Street, London Colney	10		0	10	10	None - below threshold	n/a	n/a	n/a	10	n/a	10	n/a	Officer Report
TK-038	5/2019/0733 5/2016/1170 5/2013/2021	Station House, 2-6 Station Approach, Harpenden	9		0	9	9	None - below threshold	n/a	n/a	n/a	9	n/a	9	n/a	5/2019/0733 - Officers Report
TK-039	5/2019/2333	Queen Elizabeth The Queen Mother Centre, Station Road, Bricket Wood	9		0	9	9	None - below threshold	n/a	n/a	n/a	9	n/a	9	n/a	Appeal decision
TK-040	5/2021/3616 5/2021/0346 5/2021/0402 5/2020/1667	Land adjacent to Winslo House, Radlett Road, Frogmore	9		0	9	9	None - below threshold	n/a	n/a	n/a	9	n/a	9	n/a	Appeal decision
TK-041	5/2021/2895	21 Salisbury Avenue, Harpenden	9		0	9	9	None - below threshold	n/a	n/a	n/a	9	n/a	9	n/a	Committee Report
TK-042	5/2020/0558 5/2016/2054 5/2015/1841	Searches Yard, Searches Farm, Searches Lane, Bedmond	8		0	8	8	None - below threshold	n/a	n/a	n/a	8	n/a	8	n/a	5/2020/0558 - Officers Report 5/2016/2054 - Officers Report
TK-043	5/2017/0916	Part Of Garage Block Between Hughenden Road And The Ridgeway, St Albans	8		0	8	8	None - below threshold	n/a	n/a	n/a	8	n/a	8	n/a	Officers Report
TK-044	5/2019/2699 5/2018/2036	382 Hatfield Road, St Albans	8	-1	-1	8	8	None - below threshold	n/a	n/a	n/a	8	n/a	8	n/a	5/2019/2699 - Appeal decision
TK-045	5/2019/3217 5/2020/0784	6 Adelaide Street, St Albans	8		0	8	8	None - below threshold	n/a	n/a	n/a	8	n/a	8	n/a	5/2019/3217 - Committee Report 5/2020/0784 - Appeal decision

TK-046	5/2020/2762	Victoria, Alexandra, Littleport and Collingham House, Southdown Road, Harpenden	8		0	8	8	None - below threshold	n/a	n/a	n/a	8	n/a	8	n/a	Officers Report
TK-047	5/2021/2120 5/2019/2748	223 Hatfield Road, St Albans	8		0	8	8	None - below threshold	n/a	n/a	n/a	8	n/a	8	n/a	5/2021/2120 - Officers Report
TK-048	5/2021/3438	Mitchell Hall, 85 Verulam Road, St Albans	7		0	7	7	None - below threshold	n/a	n/a	n/a	7	n/a	7	n/a	Officers Report
TK-049	5/2009/1647 5/2007/1019	13+15 Penn Road & R/O Bluebell Close, How Wood	6	-2	4	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	5/2009/1647 - Decision notice 5/2007/1019 - Appeal decision
TK-050	5/2020/2463 5/2019/2525	1 The Mansion and 3 St Peters Street, St Albans	6		0	6	6	None - below threshold	n/a	n/a	n/a	6	n/a	6	n/a	Committee Report
TK-051	5/2021/0280	Land r/o 76-80, Oakwood Road, Bricket Wood	6		0	6	6	None - below threshold	n/a	n/a	n/a	6	n/a	6	n/a	Committee Report
TK-052	5/2019/0719	Barn At Turners Hall Farm, Annables Lane, Kinsbourne Green	5		0	5	5	None - below threshold	n/a	n/a	n/a	5	n/a	5	n/a	Officers Report
TK-053	5/2021/3364 5/2021/1359 5/2021/0042 5/2017/2981	Ivens Orchids, St Albans Road, Sandridge	5		0	5	5	None - below threshold	n/a	n/a	n/a	5	n/a	5	n/a	5/2021/0042 - Officers Report
TK-054	5/2022/2082 5/2020/0934	201 and land rear of 199 and 201 Hatfield Road, St Albans	5	-1	3	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	Officers Report
TK-055	5/2021/2515	16 & 16a High Street, Harpenden	5		0	5	5	None - below threshold	n/a	n/a	n/a	5	n/a	5	n/a	Officers Report
TK-056	5/2022/1814	Old Apiary Site, Hatching Green, Harpenden, Hertfordshire	5		0	5	5	None - below threshold	n/a	n/a	n/a	5	n/a	5	n/a	Officers Report
TK-057	5/2022/1534	Barley Mow Stables, Barley Mow Lane, St Albans	5		0	5	5	None - below threshold	n/a	n/a	n/a	5	n/a	5	n/a	Officers Report
TK-058	5/2022/1630	White Walls, Annables Lane, Kinsbourne Green, Harpenden	5		0	5	5	None - below threshold	n/a	n/a	n/a	5	n/a	5	n/a	Officers Report
TK-059	5/2021/3502 5/2022/1574	82 Oaklands Lane, St Albans	5	-1	-1	5	5	None - below threshold	n/a	n/a	n/a	5	n/a	5	n/a	Officers Report
TK-060	5/2016/2810	Calverton House, 2 Harpenden Road, St Albans	4		1	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-061	5/2019/1990	9, 11 And Land	4	-2	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-062	5/2021/1594 5/2018/1689	Ayres End House, Ayres End Lane, Harpenden	4	-3	1	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-063	5/2019/2737	7, 9 and land to the rear of 5 West Way, Harpenden	4	-2	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-064	5/2022/2766 5/2017/3287	113 London Road, St Albans	4		0	0	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-065	5/2022/0710	2 Sandridge	4		0	4	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-066	5/2021/0083	Rear Of 258	4		0	4	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-067	5/2020/1095	Crown House, 1a Crown Street, Redbourn	4		0	4	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-068	5/2020/0139	107 Camp Road, St Albans	4	-1	0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-069	5/2021/0555	Odyssey Cinema, 166 London Road, St Albans	4		0	4	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-070	5/2021/2514	Land at Lady	4		0	4	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-071	5/2021/1268	226a and 226b London Road, St Albans	4	-2	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-072	5/2021/1824 5/2021/1826	Land At The Stables, Nicholls Farm, Livery Yard, Lybury Lane Redbourn, Redbourn	4		0	4	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-073	5/2022/0527	Broadway Chambers, St Peters Street, St Albans	4		0	4	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-074	5/2020/1124	Land adjacent to The Mill House, Coursers Road, Colney Heath	4		0	4	4	None - below threshold	n/a	n/a	n/a	4	n/a	4	n/a	n/a
TK-075	5/2020/0420	Gorhambury, St	3	-2	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-076	5/1989/0659	Adj 14 Barry Close, Chiswell Green	3		2	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-077	5/2016/2877	33, 34 And Part	3	-2	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-078	5/2020/0475	204 Park Street Lane, How Wood	3	-1	-1	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-079	5/2021/1974	The Elms, 24	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-080	5/2019/1622	399 & 399a Hatfield Road, St Albans	3	-1	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-081	5/2022/0173 5/2018/2175	Land Rear Of Alban House, St Peters Street, St Albans	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-082	5/2020/1624	5 Mount Pleasant Lane, Bricket Wood	3	-1	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-083	5/2020/0463	4a-8 Piggottshill Lane, Harpenden	3	-2	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-084	5/2020/1923	Garage Rear Of 77-79 Station Road, Smallford	3	-1	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-085	5/2021/0415	Land rear of 8-10	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-086	5/2020/3062	49 Hatfield Road,	3	-1	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-087	5/2020/1259	Houndswood Stables, Houndswood Farm, Harper Lane, Shenley	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-088	5/2021/2861	Land Rear of 50-	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-089	5/2021/3482	Batford Farm,	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-090	5/2022/1645	182-186 Folly	3	-3	-3	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-091	5/2022/1026	Land Rear of 97	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-092	5/2021/3107	Land rear of 15, 17 & 19 Tuffnells Way, Harpenden	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-093	5/2021/3326	6 Highfield Road, Sandridge	3	-1	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-094	5/2021/3615	25 Warwick Road, St Albans	3	-1	0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-095	5/2022/1150	13 Holywell Hill, St Albans	3		0	3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-096	5/2001/2104	Shafford Farm, Redbourn Road, St Albans	2		1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a

TK-097	5/2021/3212	71 Townsend	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-098	5/2017/1426	7 Woodside Road, Bricket Wood	2	-1	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-099	5/2017/1904	27 Becketts Avenue, St Albans	2	-1	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-100	5/2020/1233	Land Adj 9	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-101	5/2020/1093	20a Holywell Hill,	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-102	5/2021/2069	Sopwell Mill	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-103	5/2021/0265	21 The	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-104	5/2020/1035	12 Bloomfield	2	-1	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-105	5/2018/1254	1 And 2 Land Adjacent To Martyr Close, St Albans	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-106	5/2021/3061 5/2018/2604	Garages Rear Of 34 To 40 College Road, St Albans	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-107	5/2022/1683	Land rear of 18-	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-108	5/2020/1909	52 Oaklands	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-109	5/2018/1413	Aldwickbury School, Wheathampstead Road, Harpenden	2	-2	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-110	5/2020/1906	29 Collyer Road, London Colney	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-111	5/2016/3281	90 & 90a Grange Street, St Albans	2	-2	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-112	5/2021/2950	3 Watford Road,	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-113	5/2020/1850	12 Admirals Walk, St Albans	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-114	5/2022/2336	The Cherry Trees	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-115	5/2020/2995	Brickfield Farm, Coles Lane, Kinsbourne Green, Harpenden	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-116	5/2021/0499	Pincrest, Sauncey Avenue, Harpenden	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-117	5/2020/1207	Land Adj 1	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-118	5/2021/0337	The Grove, Livery Stables, The Grove, Pipers Lane, Harpenden	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-119	5/2022/0401	62 Spencer	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-120	5/2020/2186	St Matthews Residential Care Home, Chequer Lane, Redbourn	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-121	5/2021/3214	Land Rear of 131 Mount Pleasant Lane, Bricket Wood	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-122	5/2021/1523	24 St Annes Road, London Colney	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-123	5/2022/0095	53 White Horse Lane, London Colney	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-124	5/2021/1918	12 Hemel	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-125	5/2021/3139	2a Crown Street, Redbourn	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-126	5/2020/1299	17 Woodstock Road North, St Albans	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-127	5/2022/2769	17 Hazelmere	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-128	5/2021/2725	364 Hatfield Road, St Albans	2	-1	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-129	5/2021/3614	1 Sandridgebury Lane, St Albans	2	-1	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-130	5/2021/3481 5/2021/0693	First Floor Offices, 9-10 Harding Parade, Station Road, Harpenden	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-131	5/2021/3565	5 The Meads, Bricket Wood	2	-1	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-132	5/2022/1778	46 West Riding, Bricket Wood	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-133	5/2021/3462	15 Jameson Road, Harpenden	2	-1	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-134	5/2022/0470	36 Porters Hill, Harpenden	2	-1	-1	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-135	5/2022/0494	1 Lea Road, Harpenden	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-136	5/2022/0723 5/2021/2332 5/2020/0200	86 Wheathampstead Road, Harpenden	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-137	5/2022/1208	3 Hillside Road, Harpenden	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-138	5/2022/1762	37 Burston Drive,	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-139	5/2022/1466	151 High Street, London Colney	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-140	5/2020/3200	2 Market Place and 16 - 18 High Street, St Albans	2		0	2	2	None - below threshold	n/a	n/a	n/a	2	n/a	2	n/a	n/a
TK-141	5/2022/2303	26 High Ash Road, Wheathampstead	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-142	5/2022/1989	26 Lyndhurst Drive, Harpenden	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-143	5/2022/2477	29 Woodstock Road North, St Albans	2	-1	0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-144	5/1998/0577	Woodside Cottage, Aubrey Lane, Redbourn	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-145	5/2019/0861	4 Pondwicks Close, St Albans	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-146	5/2019/1801	4 Midway, St Albans	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-147	5/2021/3133 5/2018/3282	4 Bamville Wood, East Common, Harpenden	1	-2	-2	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-148	5/2022/0789	The Barn & Holm	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a

TK-149	5/2020/1673	60 Marshals Drive, St Albans	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-150	5/2021/2854	16 Gilpin Green,	1	-2	-2	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-151	5/2020/2585	5 Bamville Wood, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-152	5/2020/3069	20 Park Avenue	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-153	5/2022/0716	10 Prospect	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-154	5/2021/3388 5/2021/0110	19 Kirkwick Avenue, Harpenden	1	-2	-2	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-155	5/2021/2536	40 The Uplands,	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-156	5/2021/3465 5/2018/0644	1 Mount Pleasant, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-157	5/2020/0713	6 Grove Road,	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-158	5/2017/0855	33 Stewart Road, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-159	5/2018/1566	Land R/O 68 Oakwood Road, Bricket Wood	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-160	5/2017/3661	3a Albion Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-161	5/2021/0835	65 The Hill,	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-162	5/2020/0555	Butter Foal Stud	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-163	5/2017/3067	Faulkners End Farm, Roundwood Lane, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-164	5/2019/2772	Heath House & Flats 1 & 2, 9 Harpenden Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-165	5/2020/0256	1 And 2 Bride	1	-2	0	-1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-166	5/2022/0924	2a Warwick	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-167	5/2020/0859	4 Hatching Green	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-168	5/2020/2917	Land To Rear Of	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-169	5/2022/0497 5/2018/3239	22 Roundfield Avenue, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-170	5/2021/1953 5/2018/2237	14 Browning Road, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-171	5/2018/1371	Land adj 103 How Wood, How Wood	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-172	5/2022/1982 5/2019/0440 5/2017/1520	23 Mount Pleasant, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-173	5/2022/1815	Land Rear Of 3	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-174	5/2020/2837	Land Adjacent	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-175	5/2020/1799	61 Cotlandswick,	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-176	5/2018/1540	R/O 68 Harpenden Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-177	5/2021/0792	Land R/O 14 &	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-178	5/2018/2094	48 Marshals Drive, St Albans	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-179	5/2021/2909 5/2018/2440	Land adj 3 Hamilton Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-180	5/2022/0351 5/2018/2895	1 Hall Place Gardens, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-181	5/2021/2400	Dutch Barn,	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-182	5/2019/0093	12 The Warren, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-183	5/2022/1109	43 Park Avenue	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-184	5/2019/2555	Land Adj 31 West Common Way, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-185	5/2021/0026	Land Adjacent to	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-186	5/2021/1894	14 Perham Way,	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-187	5/2019/2946	12 Pipers Close, Redbourn	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-188	5/2019/2561	Land to the Rear of 32 Ridgewood Drive, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-189	5/2020/1217	25 Homewood	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-190	5/2019/3173	49 The Park, St Albans	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-191	5/2020/0331	Land East of 21	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-192	5/2020/1693	Orchard Farm,	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-193	5/2020/0414	6 Penny Croft, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-194	5/2020/0785	2 Someries Road, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-195	5/2021/1759	2 Broadstone	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-196	5/2020/1858	6 Stewart Road, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-197	5/2020/0738	47 Manor Road, Wheathampstead	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-198	5/2020/0347	4 St Marys Close, Redbourn	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-199	5/2021/3223	56 Oaklands	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-200	5/2020/0341	3 Cloister Garth, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a

TK-201	5/2020/0411	46 Marshals Drive, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-202	5/2020/2384	Ellen House, 63	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-203	5/2020/1700	50 London Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-204	5/2020/2348	153 Victoria Street, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-205	5/2020/0204	Barns And Stables At Sleepshyde Farm, Sleepshyde, Smallford	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-206	5/2021/0067	Croft Farm,	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-207	5/2021/3329	Canley, The	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-208	5/2020/1351	Meadow Cottage, Kennel Lane, Kinsbourne Green	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-209	5/2020/1615	Woodbury Manor, Lye Lane, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-210	5/2020/2720	80 Oakwood Road, Bricket Wood	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-211	5/2020/2232	2 Browning Road, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-212	5/2020/2323	Land Rear Of 28 To 32 Carisbrooke Road, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-213	5/2020/3121	39 Tuffnells Way, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-214	5/2020/2218	Land adj 243 Cell Barnes Lane, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-215	5/2020/2406	38 Maynard Drive, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-216	5/2020/2412	38 Holywell Hill, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-217	5/2021/0245	105 Victoria Street, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-218	5/2021/1155	1 Greyfriars	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-219	5/2020/2781	The Kestrels Care Home, 2-4 The Kestrels, Bucknalls Drive, Bricket Wood	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-220	5/2021/1128	17 & 17a French Row, St Albans	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-221	5/2021/2566	40 Ridgewood Drive, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-222	5/2021/2920	316 Hatfield	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-223	5/2021/3418	Kestrels, Spring Road, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-224	5/2020/3201	Land between 14 and 18, The Uplands, Bricket Wood	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-225	5/2021/2743	86 Mount	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-226	5/2021/0189	5 Pondwick Road, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-227	5/2021/0296	22 Sun Lane, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-228	5/2021/2704	19a Park Avenue South, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-229	5/2021/2742	23 & 25 Moreton End Lane, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-230	5/2021/2921	45 Park Avenue North, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-231	5/2021/2944	12 Pondwick Road, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-232	5/2021/3260	42 Park Avenue North, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-233	5/2021/3375	90 Station Road, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-234	5/2021/3433	Land Rear of 1-5 Common Lane, Batford, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-235	5/2021/3511	18 Prospect Lane, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-236	5/2020/0947	London Colney Islamic Centre, 174 High Street, London Colney	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-237	5/2021/2928	43 White Horse Lane, London Colney	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-238	5/2021/2036	169 Watling Street, Park Street	1		1	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-239	5/2021/2876	71 and 73 Hemel Hempstead Road, Redbourn	1	-2	0	-1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-240	5/2021/3603	15 Highfield Road, Sandridge	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-241	5/2021/3537	Land Rear Of	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-242	5/2021/1654	26 Beaumont Avenue, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-243	5/2021/2954 5/2021/1752	48a Alma Road, St Albans	1	-2	-2	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-244	5/2021/1956	2 Dorcas Court, Old London Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-245	5/2021/2414	134 St Albans Road, Sandridge	1	-4	0	-3	3	None - below threshold	n/a	n/a	n/a	3	n/a	3	n/a	n/a
TK-246	5/2021/2674	6 Foxcroft, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-247	5/2021/2695	Land Rear Of 11 College Place, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-248	5/2021/3190	27a Townsend Drive, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-249	5/2022/0265	2a Royal Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-250	5/2020/0138	Northern End Of Mill Walk, Wheathampstead	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-251	5/2020/1408	Black Barn, Childwickbury, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-252	5/2022/1798 5/2021/1279	Long Acre, Holly Lane, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a

TK-253	5/2021/1401	New Lodge, Drop Lane, Bricket Wood	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-254	5/2021/2355	Hornbeam Wood, Common Lane, Batford	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-255	5/2022/1391	Woodring,	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-256	5/2021/3155	Raisins Cottage, Mackerye End, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-257	5/2021/3470	242 Radlett Road, Frogmore	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-258	5/2021/3607	5 Meads Lane, Wheathampstead	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-259	5/2022/0039	108 Harper Lane, Radlett	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-260	5/2021/3159 5/2021/0178	Aberfoyle House, Stapley Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-261	5/2022/0302	110 Mount Pleasant Lane, Bricket Wood	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-262	5/2022/0884	143 Watford Road, St Albans	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-263	5/2022/0664	Seven Oaks Cottage, 88 Roestock Lane, Colney Heath	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-264	5/2022/0238	5 Wood End Road, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-265	5/2022/0379	26 Park Avenue North, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-266	5/2022/0661	25 Grove Avenue, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-267	5/2022/0755	Land adj 82 Ox Lane, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-268	5/2022/0866	31 Park Mount, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-269	5/2022/1069	6 Pigeonwick, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-270	5/2022/1231	6 Salisbury Avenue, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-271	5/2022/1303	Land R/O Willowbank, 59 Coldharbour Lane, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-272	5/2022/1323	First floor, 18 High Street, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-273	5/2022/1347	4 Oakfield Road, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-274	5/2022/1482	16 Park Avenue South, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-275	5/2022/1531	33 Rothamsted Avenue, Harpenden	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-276	5/2022/2062	16 Townsend Lane, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-277	5/2021/2993	14 Park Avenue, St Albans	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-278	5/2021/3109	271 Cell Barnes Lane, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-279	5/2022/0483	31 Homewood Road, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-280	5/2022/2079 5/2022/0786	116 Cambridge Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-281	5/2022/1168	219 Hatfield Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-282	5/2022/1547	6 Watford Road, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-283	5/2022/1904	69 Sandridge Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-284	5/2022/2285	89 Fishpool Street, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-285	5/2020/2986	Hawthorns, Roestock Lane, Colney Heath	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-286	5/2021/1480	37 Napsbury Lane, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-287	5/2022/0859	Land to the rear of Wexhams, Lye Lane, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-288	5/2022/1049	108 Ragged Hall Lane, Chiswell Green	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-289	5/2022/1206	Orchard Farm, Sheepcote Lane, Wheathampstead	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-290	5/2022/1309	Land At Junction Of Dunstable Road, Luton Lane, Redbourn	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-291	5/2022/2381	Little Acre, Sheepcote Lane, Wheathampstead	1	-1	-1	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-292	5/2022/2559	Holly Lodge, 10 Park Avenue South, Harpenden	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-293	5/2022/2226	27 Wilshere Avenue, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-294	5/2022/2756	Harvest House, 37 London Road, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-295	5/2022/2811	38 Abbots Avenue West, St Albans	1		0	1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
TK-296	5/2022/2332	37 Ridgewood Drive, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-297	5/2022/2338	42A West Common, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-298	5/2022/2666	14 Park Avenue South, Harpenden	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-299	5/2022/0266	85 Harpenden Road, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-300	5/2022/1386	197a Marshalswick Lane, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-301	5/2022/2145	12 Tithe Barn Close, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-302	5/2022/2281	20 Cunningham Hill Road, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-303	5/2022/2379	50 Midway, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-304	5/2022/2401	49 Midway, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a

TK-305	5/2022/2502	3 Netherway, St Albans	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-306	5/2022/2428	15 Castle Rise, Wheathampstead	1	-1	0	0	0	None - below threshold	n/a	n/a	n/a	0	n/a	0	n/a	n/a
TK-307	5/2022/0567	Wheathampstead House, Codicote Road, Wheathampstead	0	-1	0	-1	1	None - below threshold	n/a	n/a	n/a	1	n/a	1	n/a	n/a
Totals			2,417	186	696	1,531	1,534			£1,190,942.00	501	1,534	323	1,427	296	
Per Annum			604	47	174	383	384			£297,735.50	125	307	65	285	59	
											5% small sites discount	-14	0	-14	0	
											Total with 5% discount	1,520	0	1,413	0	
											Windfall allowance	540	0	200	0	
											Total Supply	2,060	323	1,613	296	

Appendix AG6

Affordable Housing as a Separate Material Consideration



Affordable Housing as a Separate Material Consideration

Appendix AG6

- 6.1 Regarding the weight to be attached to the proposed affordable housing benefits at the appeal site, as I set out in my Affordable Housing Hearing Statement, the need is acute, the benefits are considerable, and the weight in the planning balance should be **very substantial**. Affordable housing is a material benefit and should therefore be awarded its own weight in the planning balance.
- 6.2 Many appeal decisions issued by Inspectors and the Secretary of State (“SoS”) have recognised affordable housing as an individual benefit and have specifically awarded affordable housing provision its own weight in the planning balance. Some examples are summarised below.

Appeal Ref.	Site Name	Decision Type	Decision	Date	Para Ref.	Weight to Affordable Housing	Paragraph Text
APP/F2360/W/22/3295498 and APP/F2360/W/22/3295502	Pickering’s Farm Site, Flag Lane, Penwortham, Lancashire	SoS	Allowed	20-Nov-23	25	Significant	<i>"For the reasons given at IR343 the Secretary of State agrees that the delivery of a total of some 1,100 homes in a mix of sizes is a significant benefit, to which he gives significant weight. He further agrees that the delivery of affordable housing would be a benefit carrying significant weight."</i>
APP/C2741/W/21/3282598	Land to the East of New Lane, Huntington, York	SoS	Allowed	17-Oct-23	44	Very significant	<i>"He further agrees that the provision of 30% affordable housing, of a tenure and size to be agreed, would also be a very significant benefit of the scheme (IR380)."</i>
APP/Q3115/W/22/3296251	Land off Papist Way, Cholsey, Oxfordshire	SoS	Dismissed	10-Oct-23	26	Significant	<i>"For the reasons given at IR359 and IR390, the Secretary of State agrees that the benefits of affordable housing which the proposal would provide would comply with SOLP policy H9 and should be afforded significant weight."</i>
APP/C1570/W/21/3289755	Land East of Highwood Quarry, Park Road, Little Easton, Dunmow	SoS	Allowed	11-Sep-23	34	Great	<i>"For the reasons given at IR535 he agrees that the delivery of affordable housing is a benefit of great weight."</i>
APP/L5240/W/22/3296317	103-111a High Street, Croydon	SoS	Dismissed	06-Apr-23	25	Significant	<i>"For the reasons given at IR153 and IR168, the Secretary of State agrees with the Inspector that affordable housing delivery is a priority, and like the Inspector, he affords the provision of affordable dwellings significant beneficial weight (IR153)."</i>
APP/C2741/W/21/3282969	Site to the West of The A1237 and South of North Lane, Huntington, York	SoS	Allowed	14-Dec-22	27	Significant	<i>"For the reasons given at IR178 and IR196, the Secretary of State agrees that delivery of 30% affordable housing would be a further social and economic benefit to which significant weight should be attached."</i>

APP/M0655/W/17/3178530	Land at Peel Hall, Warrington	SoS	Allowed	09-Nov-21	24	Very substantial	" He further agrees (IR524) that <u>the provision of affordable housing attracts very substantial weight</u> , for the reasons given."
APP/A2280/W/20/3259868	Land off Pump Lane, Rainham, Kent	SoS	Dismissed	03-Nov-21	33	Substantial	"...The Secretary of State considers that the weight to be afforded to the delivery of housing in the light of the housing land supply shortfall is substantial (all IR12.201). Similarly, the Secretary of State agrees at IR12.202 that for the reasons given there is an acute need for affordable housing and in light of that, <u>the delivery of at least 25% of the residential units as affordable accommodation attracts substantial weight</u> ."
APP/W1850/W/20/3244410	Land North of Viaduct adj. Orchard Business Park, Ledbury	SoS	Allowed	15-Mar-21	27	Substantial	"For the reasons given in IR16.122-16.123, the <u>Secretary of State also gives substantial weight to the delivery of affordable housing</u> ."
APP/Y0435/W/17/3169314	Newport Road and Cranfield Road	SoS	Dismissed	25-Jun-20	32	Significant	"Weighing in favour of the proposal, <u>the Secretary of State affords the provision of affordable housing significant weight</u> and also affords the provision of market housing significant weight."
APP/E5330/W/19/3233519	Land at Love Lane, Woolwich	SoS	Dismissed	03-Jun-20	28	Substantial	"The Secretary of State considers that, in terms of benefits, <u>the provision of housing benefits and affordable housing benefits each carry substantial weight</u> ."
APP/Q3115/W/19/3230827	Oxford Brooks University, Wheatley Campus	SoS	Allowed	23-Apr-20	35	Very substantial	35 "...Given the seriousness of the affordable housing shortage in South Oxfordshire, described as "acute" by the Council, he agrees with the Inspector at IR13.111, <u>that the delivery of up to 500 houses, 173 of which would be affordable, are considerations that carry very substantial weight</u> ." IR 13.111 " <u>The Framework attaches great importance to housing delivery that meets the needs of groups with specific housing requirements. In that context and given the seriousness of the affordable housing shortage in South Oxfordshire, described as "acute" by the Council, the delivery of up to 500 houses, 173 of which would be affordable, has to be afforded very substantial weight irrespective of the fact that the Council can demonstrate a 3/5YHLS.</u> "
APP/G1630/W/18/3210903	Land at Fiddington, Ashchurch near Tewkesbury	SoS	Allowed	22-Jan-20	20	Substantial	"...The Secretary of State agrees with the Inspector, and further considers that <u>the provision of affordable housing in an area with a serious shortfall would be of significant benefit and attracts substantial weight in favour of the proposal</u> ."
APP/A0665/W/14/2212671	Darnhall School Lane	SoS	Dismissed	04-Nov-19	28	Substantial	"The Secretary of State agrees that the social benefits of <u>the provision of affordable housing should be given substantial weight</u> , for the reasons set out at IR408-411."

APP/P4605/W/18/3192918	Former North Worcestershire Golf Club, Hanging Land, Birmingham	SoS	Allowed	24-Jul-19	33	Significant	<i>30 "Weighing in favour the <u>Secretary of State considers that the 800 family homes, including up to 280 affordable homes is a benefit of significant weight.</u>"</i>
APP/E2001/W/18/3207411	Hutton Cranswick	Inspector	Dismissed	05-Jun-19	39	Significant	<i>"However, aside from the provision of affordable housing (to which I attach significant weight), the provisions are essentially intended to mitigate the effect of the development-although they could be of some benefit to the wider public, and I have therefore given them very limited weight."</i>
APP/P0119/W/17/3191477	Coalpit Heath, South Gloucestershire	Inspector	Allowed	06-Sep-18	61	Substantial	<i>"There are three different components of the housing that would be delivered: market housing, affordable housing (AH) and custom-build housing(CBH). <u>They are all important and substantial weight should be attached to each component for the reasons raised in evidence by the appellants, which was not substantively challenged by the Council, albeit they all form part of the overall housing requirement and supply. The fact that the much needed AH and CBH are elements that are no more than that required by policy is irrelevant –they would still comprise significant social benefits that merit substantial weight.</u>"</i>
APP/L3815/W/16/3165228	Land at the Corner of Oving Road and A27, Chichester	Inspector	Allowed	18-Aug-17	63	Substantial	<i>"Moreover, the provision of 30% policy compliant affordable houses carries weight where the Council acknowledges that affordable housing delivery has fallen short of meeting the total assessed affordable housing need, notwithstanding a recent increase in delivery. With some 1,910 households on the Housing Register in need of affordable housing, in spite of stricter eligibility criteria being introduced in 2013 there is a considerable degree of unmet need for affordable housing in the District. <u>Consequently I attach substantial weight to this element of the proposal.</u>"</i>
APP/P1425/W/15/3119171	Mitchelswood Farm, Newick, Lewes	SoS	Allowed	23-Nov-16	18	Significant	<i>"For the reasons given at IR196-201 the Secretary of State agrees that <u>the provision of 20 affordable homes is a tangible benefit of significant weight.</u>"</i>
APP/G1630/W/14/3001706	Cornerways, High Street, Twynning	Inspector	Allowed	13-Jul-15	63	Very substantial	<i>"...Table 7.16 of the Strategic Housing Market Assessment [SHMA] Update [CDA17] identifies that the net annual need for affordable housing in Tewkesbury is 587 dwellings. This is more than twice the equivalent figure for the neighbouring District of Wychavon, despite the fact that Tewkesbury's population is little more than two thirds of that in Wychavon. <u>The Inspector in the Wychavon appeal found that the provision of affordable housing in that case: "...is a clear material consideration of significant weight that mitigates in favour of the site being granted planning permission"; the Secretary of State agreed.</u> Given the much larger quantum of identified need in Tewkesbury and the magnitude of the accumulated shortfall in affordable housing delivery, it would be appropriate to attribute very substantial weight to this important benefit of the proposal."</i>
APP/E2001/A/13/2200981 and APP/E2001/A/14/221394	Brickyard Lane, Melton Park, East Riding	SoS	Dismissed	25-Jun-15	11	Substantial	<i>"However, he also agrees with the Inspector's conclusion that <u>substantial weight should attach to the proposals in proportion to the contribution they would make to the supply of affordable housing.</u>"</i>

APP/K2420/A/ 13/2208318	Land surrounding Sketchley House, Watling Street, Burbage, Leicestershire	SoS	Allowed	18-Nov-14	13 / IR 6.19	Substantial	<p>13. "For the reasons given at IR11.20-IR11.23, the Secretary of State agrees with the Inspector's findings in relation to affordable housing, and with his conclusion at IR11.23 that the need for affordable housing is acute and warrants the provision offered by the appeal proposal."</p> <p>IR 6.19 "In those circumstances, there is no reason to depart from the statutory basis to providing for affordable housing set out in policy 15 of the Core Strategy. The policy takes account of the needs identified in the SHMA (2008) and was found to be sound by the Core Strategy Inspector. Hence, although <u>substantial weight should be given to the affordable housing</u> offered, that weight should not be overwhelming."</p>
APP/H1840/A/ 13/2199085 and APP/H1840/A/ 13/2199426	Pulley Lane, Droitwich Spa	SoS	Allowed	02-Jul-14	23 / IR 8.126	Very significant	<p>23. "For the reasons given at IR8.112-8.126, the Secretary of State agrees with the Inspector's conclusion at IR8.127 that the Council does not have a 5-year supply of housing land and the appeal scheme is necessary to meet the housing needs of the district, including the need for affordable housing."</p> <p>IR 8.126 "It seems to me that the Council has largely ignored the affordable housing need in its evidence. The poor delivery record of the Council has also been largely overlooked. The Council's planning balance is struck without any apparent consideration being given to one of the most important reasons why housing in Droitwich Spa is needed. <u>From all evidence that is before me the provision of affordable housing must attract very significant weight in any proper exercise of the planning balance.</u>[4.47]"</p>

Appendix AG7

Summary of relevant Secretary of State and Inspector
Appeal Decisions



Relevant Secretary of State and Appeal Decisions

Appendix AG7

- 7.1 Brief summaries of appeal decisions relevant to the appeal are summarised below. The full decisions are included as Core Documents.

Appeal Decision: Land adjacent to Cornerways, High Street, Twyning, Tewkesbury (13 July 2015) – CD14.32, p.17, [63]

- 7.2 The appeal was in respect of a proposed development for 58 dwellings with 36% (policy compliant) affordable housing provision (21 units) in Tewkesbury Borough Council administrative area.

- 7.3 In allowing the appeal the Inspector commented at paragraph 63 of their report that:

“Mr Smith agreed that the delivery of 21 affordable dwellings is a social benefit of the proposal to which it was appropriate to give substantial weight. There is a great deal of unchallenged evidence before the Inquiry to demonstrate that there is a housing crisis in this country that manifests itself in this Borough in terms of an acute shortage of affordable housing. Table 7.16 of the Strategic Housing Market Assessment [SHMA] Update [CDA17] identifies that the net annual need for affordable housing in Tewkesbury is 587 dwellings. This is more than twice the equivalent figure for the neighbouring District of Wychavon, despite the fact that Tewkesbury’s population is little more than two thirds of that in Wychavon. The Inspector in the Wychavon appeal found that the provision of affordable housing in that case: “...is a clear material consideration of significant weight that mitigates in favour of the site being granted planning permission”; the Secretary of State agreed. Given the much larger quantum of identified need in Tewkesbury and the magnitude of the accumulated shortfall in affordable housing delivery, it would be appropriate to attribute very substantial weight to this important benefit of the proposal” (my emphasis).

- 7.4 In allowing the appeal, the Inspector gave weight to the scheme’s significance in meeting the needs of different groups in the Borough. The Inspector highlighted, at paragraph 65, this need which was *“underlined by the stark figure that this scheme*

alone would result in a 100% increase in shared ownership properties in the Parish of Twyning, as well as a 27% increase in social rented properties”.

Appeal Decision: Land to the rear of the former Dylon International Premises, Station Approach, Lower Sydenham, London (14 June 2019) – CD14.15, p.7-8, [32-35]

- 7.5 The appeal related to a proposal for 151 residential units on a site in the London Borough of Bromley of which 36% (above policy requirements) i.e., 54 units, were to be provided as affordable units. In determining the appeal, the Inspector states that ministerial speeches and Government commissioned reports stretching back several years set out in ‘stark relief’ the scale of the housing crisis.
- 7.6 The Inspector then (at paragraph 32) cited the former Secretary of State at MHCLG (James Brokenshire) where he said that the consequences of the housing crisis are that “...ordinary families, young people starting out in life and many others struggling to secure that most basic of human needs – a place to call their own – and being denied the opportunities that come with it”
- 7.7 The inspector went on to conclude at paragraph 35 that “**very substantial weight** attaches to the contribution of this scheme to the provision of market housing and **particularly the pressing need for affordable housing**” (my emphasis).

Appeal Decision: Roundhouse Farm, Land Off Bullens Green Lane, Colney Heath (14 June 2021) – CD14.6, p.12 & 17, [54 & 78]

- 7.8 In discussing the above policy compliant provision (45%) of affordable housing (45 units split between two authorities) on the Green Belt site and the weight that should be attributed to the affordable housing element, the Inspector articulates at paragraph 54 that:

*“The persistent under delivery of affordable housing in both local authority areas presents a critical situation. Taking into account the extremely acute affordable housing position in both SADC and WHBC, I attach **very substantial weight** to the delivery of up to 45 affordable homes in this location in favour of the proposals.”* (my emphasis)

- 7.9 Notably, when drawing their conclusions at paragraph 78, the Inspector asserts:

“The proposals would cause harm by reason of inappropriateness and harm to openness. Both of these attract substantial weight. I have also attached moderate weight to harm to the character and appearance of the area.

However, these appeals involves two local authority areas, both of which have acute housing delivery shortages and acute affordable housing need. The proposals would make a contribution towards addressing these needs in the form of market, self build and affordable housing in both WHBC and SADC. I have attached very substantial weight to the provision of both market housing and affordable housing" (my emphasis).

Appeal Decision: Land at Maitland Lodge, Southend Road, Billericay (11 November 2022) – CD14.20, p.7-8, [32-33]

- 11.1 A Green Belt site proposal for 47 dwellings, including 16 affordable housing units (above policy at 45% provision) at Maitland Lodge, Billericay was allowed at appeal in November 2022.
- 11.2 Giving evidence at the appeal TKP demonstrated a shortfall of almost 2,500 homes and a net delivery of affordable housing of just five dwellings per annum over the past seven years. The Inspector described affordable housing delivery in Basildon as “abysmal” with an “acute and persistent” shortfall. The Inspector recognised that the delivery shortfall represents a significant conflict with the NPPF, specifying that:

“Each of the 2,494 affordable homes that should have been built, but have not, represent a missed opportunity to help alleviate the housing concerns of individuals and families. The situation represents a significant conflict with the economic and social overarching objectives set out in paragraph 8 of the Framework.”

- 11.3 The Inspector went on to place very substantial weight on the delivery of the proposed affordable housing at the site, stating:

“The proposed provision of 45% of total units, at 21 homes, is in excess of the policy requirements. However, given the critical situation regarding affordable housing delivery in the Borough, I place very substantial positive weight on all of the proposed affordable homes, not just those over and above policy requirements” (my emphasis).

Appeal Decision: Land between Lodge Lane and Burtons Lane, Little Chalfont, Buckinghamshire (08 March 2023) – CD14.22, p.18, [129-131]

- 7.10 An appeal within the Green Belt at Little Chalfont located in Buckinghamshire Council decided in March 2023 (policy compliant affordable housing provision at 40% equivalent to 152 units) supports the view that very substantial weight should be

afforded to the delivery of affordable housing in authorities with a shortfall in affordable housing provision (Paragraph 129):

*“...both the main parties afford the proposed provision of 215 units of market housing and 152 affordable housing, **very substantial weight**” (my emphasis).*

- 7.11 The Inspector also acknowledges the importance of Tetlow King Planning’s affordability evidence which is of particular relevance for this appeal as Hertsmere Borough Council’s lower quartile affordability ratio currently stands at 19.73, the highest in the East of England (Paragraph 131 of the appeal decision):

“For the last 15 years, the median and lower quartile levels of affordability within the District have been considerably higher in Buckinghamshire than the wider south-east. In respect of median house prices and lower quartile prices, the Little Chalfont ward has been significantly higher than for the rest of Buckinghamshire. A similar pattern is found for median private rents, which are higher across Buckinghamshire than the rest of the south-east.”

Appeal Decision: Land at Little Bushey Lane, Bushey (17 May 2023) – CD14.26, p.19, [111-113]

- 7.12 A recent appeal decision in Hertsmere Borough where Tetlow King gave affordable housing evidence supports the view that the provision of affordable housing (above policy compliant affordable housing provision at 40% equivalent to 124 units) should be afforded very substantial weight in this authority:

“For affordable housing, the picture is no less bleak. The South West Hertfordshire Strategic Housing Market Assessment 2016 (SHMA) identifies an annual need for 434 net affordable dwellings between 2013 and 2036, while the South West Hertfordshire Local Housing Need Assessment 2020 (LHNA) refers to an annual need for 503 affordable dwellings between 2020 and 2036. Data from the Department for Levelling Up, Housing and Communities shows that at 31 March 2022, 799 households were on the Housing Register. It is agreed in the Affordable Housing SOCG (3 May 2023) that from 2013/14 onwards, net affordable housing completions have averaged 54 per year compared to the SHMA need for 434 net affordable dwellings. This results in an average annual shortfall of 380 affordable homes. Affordable housing forms just 14% of housing completions, against CS Policy CS4’s target of 35%.

Even bearing in mind any affordability issues addressed by the standard method and the policy-off nature of the SHMA and LHNA figures, there is a

pressing, persistent and acute need for affordable housing within Hertsmere, which should be addressed as a matter of urgency. This is an area where house prices are well in excess of the national or even the East of England average, and where rents are rising. The ongoing shortfall of affordable housing would have real consequences, either in terms of homelessness or people living in unsuitable accommodation. In the context of paragraph 8 of the Framework, such a shortfall and the likely inadequate future supply fails to ensure that a sufficient number and range of homes can be provided to meet the needs of present and future generations.

I understand that the Council’s joint venture Hertsmere Living seeks to deliver affordable housing. While this is positive, it is unclear how many homes will be provided via this route in the short and medium-term. I also note that nearby Rossway Drive and Plomley Place provided around 71 affordable housing units. Notwithstanding this, the proposed development would deliver 40% affordable housing, in excess of CS policy CS4’s requirement of 35% in this location, equating to up to 124 affordable homes. This would deliver over double Hertsmere’s net annual average of affordable homes. In light of the extent of the gap between need for and provision of affordable housing, I afford this very substantial weight.” (my emphasis).

Appeal Decision: Land Rear of 248 Hart Road, Thundersley, Benfleet (23 May 2023) – CD14.36, p.8, [46 & 51]

- 7.13 A May 2023 appeal decision gave very substantial weight to the provision of 44 affordable homes (100% provision) in Castle Point Borough. Paragraph 46 of the appeal decision states that:

“The SoCG also alludes to problems of delivery of affordable homes in the Borough. Moreover, the evidence before me demonstrates only 130 affordable homes were constructed between 2014 and 2022, but this does not include the 56 homes within existing stock transferred through Right to Buy over that period. The net figure of affordable homes built is therefore 74 or nine dwelling per annum, which equates to six percent of all homes built. When this is compared to the need set out above, there is a shortfall of 2564 homes over the period or 326 each year, and only three percent of needs met.” (my emphasis).

- 7.14 The Inspector then goes on to conclude at paragraph 51 that “Accordingly, for these reasons, I afford very substantial weight to the delivery of 44 affordable homes in this location.” (my emphasis).

Appeal Decision: Land at Sondes Place Farm, Westcott Road, Dorking (28 November 2023) – CD14.35, p.16, [86-89]

- 7.15 A recent appeal decision in Mole Valley District (where I gave affordable housing evidence) endorses the future supply analysis used in Section 8 of my Proof of Evidence and concluded that very substantial weight should be given to the provision of affordable housing (above policy compliant affordable housing provision at 50% equivalent to 72 units):

“To clear the backlog 222 affordable homes would need to be delivered each year for the next five years. The number of affordable homes coming forward looks to be substantially below that level of delivery. This will mean the existing shortfall will only become worse.

The ELP is said by the Council to be grounds for optimism in turning the tide, but even if every single site in the ELP, whether that be with Green Belt sites in or out, delivered 40% affordable homes, the identified need would not be met. So, while there may be an uptick in delivery after the ELP is adopted, it will not be enough to satisfy people who need such housing now. In practice, not every site may deliver affordable homes at 40%, so the picture may not be as positive as the Council suggests.

The consequences of not providing enough affordable homes affect people. Being able to access good housing has a bearing upon everyday life and there are socio-economic effects such as financial security and stability, physical and mental health, decreased social mobility and adverse effects on children’s education and development. In Mole Valley the number of people on the housing register has risen, there are increasing affordability ratios and people are paying significantly over 30% of their income on rent.

The proposal would deliver up to 72 affordable homes with a suitable tenure split, which exceeds the 40% on site provision that Core Strategy Policy CS 4 requires. The s106 agreement secures the provision and tenure split. The affordable homes would make a sizeable contribution to addressing the acute and long-established shortfall which will not be fully addressed in the short

term. I give the affordable housing provision very substantial positive weight.”
(my emphasis).

Overview of Secretary of State and Appeal Decisions

- 7.16 The decisions above emphasise the great weight which the Secretary of State has, on various occasions, attached to the provision of affordable housing in the consideration of planning applications.
- 7.17 Inspectors and the Secretary of State have agreed that affordable housing is a very substantial benefit in its own right irrespective of the number of units or whether the affordable housing offer is above, below or meets policy requirements.

Appendix AG8

Consequences of Failing to Meet Affordable Housing Needs



Consequences of Failing to Meet Affordable Housing Needs

Appendix AG8

- 8.1 The National Housing Strategy¹ sets out that a thriving housing market that offers choice, flexibility and affordable housing is critical to our social and economic wellbeing.
- 8.2 A debate took place in the House of Commons on 24 October 2013 concerning the issue of planning and housing supply. Despite the debate taking place almost a decade ago the issues remain, and the commentary is sadly still highly pertinent to the issues surrounding affordable housing in St Albans.
- 8.3 The former Planning Minister, Nick Boles, provided a comprehensive and robust response to the diverse concerns raised, emphasising the pressing need for more housing, and in particular affordable housing across the country. He opened by stating:
- “I need not start by underlining the scale of the housing crisis faced by this country, the extent of the need for housing or the grief and hardship that the crisis is visiting on millions of our fellow citizens.”*
- 8.4 When asked to clarify the word “*crisis*” by the Member for Tewkesbury, Nick Boles commented that in the past year the percentage of first-time buyers in England who were able to buy a home without their parents’ help had fallen to the lowest level ever, under one third. He also commented that the first-time buyer age had crept up and up and was now nudging 40 in many parts of the country. He stated that the crisis “*is intense within the south-east and the south, but there are also pockets in parts of Yorkshire*”.
- 8.5 In response to questions, Nick Boles reaffirmed that:
- “Housing need is intense. I accept that my hon. Friend the Member for Tewkesbury (Mr Robertson) does not share my view, but many hon. Members do, and there are a lot of statistics to prove it”.*

¹ Laying the Foundations: A Housing Strategy for England (November 2011)

- 8.6 He went on to say: *“It is not unreasonable, however, for the Government to tell an authority, which is representing the people and has a duty to serve them, “Work out what’s needed, and make plans to provide it”. That is what we do with schools. We do not tell local authorities, “You can provide as many school places as you feel like”; we say, “Provide as many school places as are needed”. We do not tell the NHS, “Provide as many GPs as you feel you can afford right now”; we say, “Work out how many GPs are needed.” The same is true of housing sites: we tell local authorities, “Work out how many houses will be needed in your area over the next 15 years, and then make plans to provide them.”*
- 8.7 Mr Boles’ full response highlighted the Government’s recognition of the depth of the housing crisis and continued commitment to addressing, in particular, affordable, housing needs. The final quote above also emphasised the importance of properly assessing and understanding the needs; and planning to provide for them.
- 8.8 Mr Boles indicates that there are *“a lot of statistics to prove it”*. My evidence in subsequent sections sets out an array of statistics, which I consider demonstrates that the crisis remains as prominent now as it did in 2013.

Consequences of Failing to Meet Affordable Housing Need

- 8.9 This section highlights some of the evidence gathered in recent years demonstrating the significant consequences of failing to meet affordable housing needs.
- 8.10 In August 2019 the Children’s Commissioner produced a report titled *“Bleak Houses: Tackling the Crisis of Family Homelessness in England”* to investigate the impact of homelessness and in particular the effect of this upon children.
- 8.11 The report identified that family homelessness in England today is primarily a result of structural factors, including the lack of affordable housing and recent welfare reforms².
- 8.12 It stated that the social housing sector has been in decline for many years and that between the early 1980s and early 2010s, the proportion of Britons living in social housing halved, because of losses to stock through the Right to Buy and a drop in the amount of social housing being built.
- 8.13 The research found that the decline in social housing has forced many households, including families, into the private rented sector. High rents are a major problem:

² The Children’s Commissioner Report references a National Audit Office Report titled ‘Homelessness’ (2017) which concludes that government welfare reforms since 2011 have contributed towards homelessness, notably capping, and freezing Local Housing Allowance.

between 2011 and 2017 rents in England grew 60% quicker than wages. It stated that *“Simply put, many families cannot afford their rent. It is telling that over half of homeless families in England are in work”*.

- 8.14 The report particularly focused on the effect on children. The report revealed that many families face the problem of poor temporary accommodation and have no choice but to move out of their local area, which can have a *“deeply disruptive impact on family life”*. This can include lack of support (from grandparents for example) and travel costs.
- 8.15 It found that a child’s education can suffer, even if they stay in the same school, because poor quality accommodation makes it difficult to do homework and that younger children’s educational development can also be delayed.
- 8.16 Temporary accommodation also presents serious risks to children’s health, wellbeing, and safety. This is particularly so for families in B&Bs where they are often forced to share facilities with adults engaged in crime, anti-social behaviour, or those with substance abuse issues.
- 8.17 Other effects include lack of space to play (particularly in cramped B&Bs where one family shares a room) and a lack of security and stability. The report found (page 12) that denying children their right to adequate housing has a *“significant impact on many aspects of their lives”*.
- 8.18 More recently, in May 2021, Shelter published its report *“Denied the Right to a Safe Home – Exposing the Housing Emergency”* which sets out in stark terms the impacts of the affordable housing crisis. The report affirms that affordability of housing is the main cause of homelessness (page 15) and that *“we will only end the housing emergency by building affordable, good quality social homes”* (page 10).
- 8.19 In surveying 13,000 people, the research found that one in seven had to cut down on essentials like food or heating to pay the rent or mortgage. In addition, over the last 50 years the average share of income young families spend on housing has trebled. The following statements on the impacts of being denied a suitable home are also made in the report:

“Priced out of owning a home and denied social housing, people are forced to take what they can afford – even if it’s damp, cramped, or away from jobs and support networks.” (Page 5)

“... people on low incomes have to make unacceptable sacrifices to keep a roof over their head. Their physical and mental health suffers because of the

conditions. But because of high costs, discrimination, a lack of support, and fear of eviction if they complain to their landlord, they are left with no other option.” (Page 5)

The high cost of housing means the private-rented sector has doubled in size over the last 20 years. [...] Most private rentals are let on tenancies of 6 to 12 months, and renters can be evicted for no reason because of section 21. This creates a permanent state of stress and instability. (Page 6)

If you live in an overcrowded home, you’re more likely to get coronavirus. If you live in a home with damp and black mould on the walls, your health will suffer. (Page 9)

“14% of people say they’ve had to make unacceptable compromises to find a home they can afford, such as living far away from work or family support or having to put up with poor conditions or overcrowding” (Page 12)

“Spending 30% of your income on housing is usually the maximum amount regarded as affordable. Private renters spend the most, with the average household paying 38% of their income on rent, compared to social renters (31%) and owner-occupiers (19%).” (Page 14)

“19% of people say their experiences of finding and keeping a home makes them worry about the likelihood they will find a suitable home in the future.” (Page 15)

“Families in temporary accommodation can spend years waiting for a settled home, not knowing when it might come, where it might be, or how much it will cost. It’s unsettling, destabilising, and demoralising. It’s common to be moved from one accommodation to another at short notice. Meaning new schools, long commutes, and being removed from support networks. Parents in temporary accommodation report their children are ‘often unhappy or depressed’, anxious and distressed, struggle to sleep, wet the bed, or become clingy and withdrawn.” (Page 25)

“Landlords and letting agents frequently advertise properties as ‘No DSS’, meaning they won’t let to anyone claiming benefits. This practice disproportionately hurts women, Black and Bangladeshi families, and disabled people.” (Page 29)

“The situation is dire. A lack of housing means landlords and letting agents can discriminate knowing there is excess demand for their housing.” (Page 30)

- 8.20 Shelter estimate that some 17.5 million people are denied the right to a safe home and face the effects of high housing costs, lack of security of tenure and discrimination in the housing market (Page 32).
- 8.21 The Report concludes (page 33) that for change to happen, “*we must demand better conditions, fight racism and discrimination, end unfair evictions, and reform housing benefit. But when it comes down to it, there’s only one way to end the housing emergency. **Build more social housing***” (emphasis in original).
- 8.22 In April 2022 Shelter published a further report titled “*Unlocking Social Housing: How to fix the rules that are holding back building*”. The first paragraph of the Executive Summary is clear that:
- “Our housing system is broken. Across the country, renters are stuck in damp, crumbling homes that are making them sick. Private renters are forced to spend more than 30% of their income on rent. As a result, nearly half have no savings. Desperate parents fighting to keep a roof over their heads are forced to choose between rent and food.”*
- 8.23 The Executive Summary goes on to state that “**An affordable and secure home is a fundamental human need**” (emphasis in original) noting that one in three of us don’t have a safe place to call home and that finding a good-quality home at a fair price is impossible for so many people.
- 8.24 At page 6 the report considers the impacts of the Government plans to scrap developer contributions (Section 106 – s106) and replace it with a flat tax called the ‘infrastructure levy’. It states that:
- “This would mean that developers no longer build social housing on site, in return for planning permission, but instead pay a tax to the local council when they sell a home. The unintended consequence could add yet more barriers to social housebuilding and spell the end of mixed developments where social tenants live alongside private owners.”* (My emphasis).
- 8.25 In considering the impact of the PRS the report highlights at page 7 that nearly half of private renters are now forced to rely on housing benefit to pay their rent – “*That’s taxpayer money subsidising private landlords providing insecure and often poor-quality homes.*” The paragraph goes on to note that:
- “The lack of social housing has not just pushed homeownership out of reach, it’s made it nearly impossible for working families to lead healthy lives and keep stable*

jobs. Poor housing can threaten the life chances and educational attainment of their kids. If we want to level up the country, we must start with home.”

- 8.26 Regarding the temporary accommodation (“TA”) the report notes on page 10 that number of households living in such accommodation has nearly doubled over the last decade and the cost to the taxpayer has gone through the roof. The page also notes that *“TA cost councils £1.45bn last year (2020/21). 80% of this money went to private letting agents, landlords or companies.”*
- 8.27 Page 11 goes on to highlight that *“Of the nearly 100,000 households living in TA, more than a quarter (26,110) of these households are accommodated outside the local authority area they previously lived in.”* This means that *“Families have been forced to endure successive lockdowns in cramped, unhygienic, and uncertain living conditions, away from jobs, family, and support networks.”*
- 8.28 The page goes on to conclude that *“As a result, the national housing benefit bill has grown. Tenants’ incomes and government money is flowing into the hands of private landlords, paying for poorer quality and less security. **There are now more private renters claiming housing benefit than ever before.**”* (emphasis in original).
- 8.29 Page 9 is also clear that *“Since 2011, freezes to Local Housing Allowance (housing benefit for private renters) and blunt policies like the benefit cap have been employed to limit the amount of support individuals and families can receive. As a result, many thousands of renters’ housing benefit simply doesn’t meet the cost of paying the rent.”*
- 8.30 In considering the consequences of this page 12 notes that *“With fast growing rents, mounting food and energy bills, and a dire shortage of genuinely affordable social housing, these policies have failed to curb the rising benefits bill. Instead, they have tipped people into poverty, destitution and homelessness.”*
- 8.31 Finally, page 21 is clear that:

“For the over 1 million households on housing waitlists across England, who in the current system may never live with the security, safety, and stability that a good quality social home can provide, reforms cannot come any faster. Access to good housing affects every aspect of one’s life and outcomes like health, education, and social mobility. More to the point, the outcomes and holistic wellbeing of an individual or an entire household is not only meaningful for their trajectory, but also contributes to the threads of society by helping people contribute to their communities.”

The evidence is clear, the financial requirements to own one's home are out of reach for many. And many will spend years stuck in a private rented sector that's not fit for purpose. The answer is clear: build many more, good quality social homes for the communities that so desperately need them.” (My emphasis).

The Cost of Living Crisis

8.32 On 21 November 2022, the House of Commons published its 'Rising Cost of living in the UK' briefing report which highlights that the annual rate of inflation reached 11.1% in October 2022, a 41-year high, affecting the affordability of goods and services for households.

8.33 The briefing report details at Section 5.1 that:

“91% of adults in Great Britain reported an increase in their cost of living in October-November 2022 since the same period in 2021”. Moreover, Section 5.1 further specifies that “65% of those who reported a rise in the cost of living between 26 October - 6 November 2022 say they are spending less on non-essentials as a result, while 63% report using less energy at home and 44% report cutting back on essentials like food shopping. 2% were being supported by a charity, including food banks.” (My emphasis).

8.34 Additionally, page 45 of the House of Commons report recognises that renting in the private sector is becoming more unaffordable to people receiving benefits. Shelter published a briefing report in September 2022 titled 'Briefing: Cost of Living Crisis and the Housing Emergency' which further explains the private rented sector problem on page one:

“LHA which determines the amount of housing benefit private renters receive has been frozen since March 2020 while private rents have risen 5% in England – and even more in some parts of the country. The freeze has left low-income private renters in an incredibly precarious position. 54% of private renters claiming housing benefit have a shortfall to their rent.” (My emphasis).

8.35 The Shelter briefing sets out that low-income households (including those at risk of homelessness) have no choice but to turn to the private rented sector due to a severe shortage of affordable housing, and concludes on page two that *“the only sustainable solution is to address the causes of the housing emergency by investing in truly affordable social homes”*.

The Cost of Temporary Accommodation

- 8.36 In my opinion the cost of temporary accommodation is an important material consideration in the determination of this appeal.
- 8.37 BBC News reported on 13 October 2023 that English Councils spent more than £1.7bn on temporary accommodation for homeless people in the 2022/23 financial year. In my opinion this is a significant cost arising primarily as a consequence of a lack of affordable housing to adequately house people in need.
- 8.38 The article highlighted that the figure, published by the Department for Levelling Up, Housing and Communities (“DLUHC”), has increased by around 9% from the previous year. B&B accommodation alone in 2022/23 accounted for almost £500m in gross costs, increasing by a third on the previous year.
- 8.39 Shelter's chief executive Polly Neate was quoted in the article, stating that the amount spent on temporary accommodation was not only *"outrageous, but it's also illogical"*. She went on to say that:
- "We simply can't keep throwing money at grim B&Bs and hostels instead of focusing on helping families into a home. [..]*
- This decision combined with the decades of failure to build enough social homes has meant that families can't find anywhere affordable to live and as a result are forced into homelessness in cramped and unsuitable temporary accommodation, often miles away from their children's schools and support networks."* (Emphasis added)
- 8.40 Inside Housing reported in October 2023 that homelessness in England is continuing to increase, with figures published in July 2023 showing the number of people in temporary accommodation was at a record high and that the number of children in this situation is also at the highest level since records began in 2004.
- 8.41 The Inside Housing article also highlighted that the growing cost of temporary accommodation is putting local authorities' budgets under strain. It noted that that Hastings Borough Council recently faced bankruptcy, partly due to its large expenditure on temporary accommodation, which had risen to £5.6m per year, compared with £730,000 in 2019.
- 8.42 The report added that London councils are expected to overspend on temporary accommodation by £90m this year.

- 8.43 In December 2023, ITV News reported that almost one in five council leaders in England expect to issue Section 114 notices³ in 2024.
- 8.44 On the 23 January 2024, ITV News reported that the increasing cost of housing homeless people in temporary accommodation is putting local authorities on the brink of financial ruin.
- 8.45 The ITV News article added that according to homelessness charity Crisis, some 298,430 households approached their local council for homelessness support in the past year. Jasmine Basran, head of policy and campaigns at Crisis, said:
- "Crippling financial pressures from rising living costs, unaffordable rents and a severe lack of social homes is forcing more and more people into homelessness."*
(Emphasis added)
- 8.46 The ITV News article continued, adding that Eastbourne Borough Council ("EBC") is currently spending 49p of every £1 on temporary accommodation for homeless people. Stephen Holt, the leader of EBC said ministers must "recognise the gravity of this situation" and work out how to resolve it "before it is too late", adding that:
- "Simply put, without government intervention to tackle the tremendous cost of temporary accommodation and homelessness, the next step for many councils of all stripes is emergency budgets and section 114 notices."*
- 8.47 A further article from Inside Housing on 24 January 2024 reported that the surge in spending on temporary accommodation could spell the "end of local government".
- 8.48 The article highlighted that Councillors from across the political spectrum had expressed serious concerns over temporary accommodation spending at an emergency meeting in Westminster on 23 January 2024 where more than 50 local leaders met to discuss the "national crisis" caused by the cost of temporary accommodation.
- 8.49 I agree that the cost of housing people in affordable housing is spiralling out of control. I also agree with Polly Neate that, "*We simply can't keep throwing money at grim B&Bs and hostels instead of focusing on helping families into a home.*"

³ A section 114 notice means the council cannot make new spending commitments and must meet within 21 days to discuss what to do next.

Conclusions

8.50 Evidently, the consequences of failing to meet affordable housing needs in any local authority are significant. Some of the main consequences of households being denied a suitable affordable home have been identified as follows:

- A lack of financial security and stability;
- Poor impacts on physical and mental health;
- Decreased social mobility;
- Negative impacts on children's education and development;
- Reduced safety with households forced to share facilities with those engaged in crime, anti-social behaviour or those with substance abuse issues;
- Being housed outside social support networks;
- Having to prioritise paying an unaffordable rent or mortgage over basic human needs such as food (heating or eating); and
- An increasing national housing benefit bill.

8.51 These harsh consequences fall upon real households, and unequivocally highlight the importance of meeting affordable housing needs. These are real people in real need. An affordable and secure home is a fundamental human need, yet households on lower incomes are being forced to make unacceptable sacrifices for their housing.

8.52 I am strongly of the opinion that a step change in the delivery of affordable housing is needed now.

8.53 The acute level of affordable housing need in St Albans coupled with worsening affordability, will detrimentally affect the ability of people to lead the best lives they can. The National Housing Strategy requires urgent action to build new homes, acknowledging the significant social consequences of failure to do so.