

**Garden City Standards for the 21st Century**

**Practical Guides for Creating Successful New Communities**

## guide 5

# homes for all





**tcpa**

Practical Guides for Creating Successful New Communities

**Guide 5: Homes for All**

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Town Planning and Urban Design



The Lady Margaret  
Patterson Osborn Trust

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Cover photograph of housing at Derwenthorpe courtesy of Joseph Rowntree Housing Trust.

## guide 5 homes for all

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# The TCPA Practical Guides

Across the UK there is a shortage of housing, and it is increasingly understood that we need to plan and build new, large-scale developments, as well as renewing existing towns and villages. At the same time, many people worry that any new places built will be no more than soulless, unattractive dormitory suburbs. How can we prevent such outcomes? How can we ensure that new large-scale developments become socially and economically successful places – places that will improve over time, and in which people will want to live for generations to come? The answer lies in the Garden City development model – a proven way of funding, creating and maintaining successful high-quality places. A true Garden City is a place created following the Garden City principles, set out in the box below.



The TCPA's Practical Guides – on location; finance and delivery; design and masterplanning; planning for energy and climate change; homes for all; and planning for arts and culture – are designed to help those who want to create high-quality, large-scale new developments, whether or not they are able to follow all the Garden City principles. The Practical Guides are not detailed handbooks but instead set out the scope of opportunities for ambitious councils who want to build better places. They highlight the key points for consideration in planning for growth and offer signposts to sources of further detailed information. They reflect the situation at a particular point in time in a fast-moving policy environment, but are 'living' documents that will be periodically updated to reflect key policy changes. Although they are focused on policy in England, the principles and key recommendations can be applied across the UK. The nation cannot afford to build places that fail – and we should aspire to create great places, for everyone. The Garden City principles and the Practical Guides will help anyone attempting this task to succeed, whether or not they describe what they are trying to achieve as a 'Garden City'.

## The Garden City principles

A Garden City is a holistically planned new settlement that enhances the natural environment and offers high-quality affordable housing and locally accessible work in beautiful, healthy and sociable communities. The principles are an indivisible and interlocking framework for the delivery of Garden Cities, and include:

- Land value capture for the benefit of the community.
- Strong vision, leadership and community engagement.
- Community ownership of land and long-term stewardship of assets.
- Mixed-tenure homes and housing types that are genuinely affordable.
- A wide range of local jobs in the Garden City within easy commuting distance of homes.
- Beautifully and imaginatively designed homes with gardens, combining the best of town and country to create healthy communities, and including opportunities to grow food.
- Development that enhances the natural environment, providing a comprehensive green infrastructure network and net biodiversity gains, and that uses zero-carbon and energy-positive technology to ensure climate resilience.
- Strong cultural, recreational and shopping facilities in walkable, vibrant, sociable neighbourhoods.
- Integrated and accessible transport systems, with walking, cycling and public transport designed to be the most attractive forms of local transport.

The TCPA has produced an extensive set of policy and practical resources on Garden Cities, which can be found at <http://www.tcpa.org.uk/pages/garden-cities.html>

# Summary

The Garden City principles were founded on an understanding of the importance of decent homes in high-quality environments for everyone. Today, there is a positive opportunity to create desirable new places – such as Garden Cities – which provide decent homes that meet people’s needs over their lifetimes.

New Garden Cities should provide diverse housing tenure options, delivered by a range of providers. Self- and custom-build homes should be important elements in the housing mix in new Garden Cities, and land should be set aside for this purpose, potentially as serviced plots.

The aspiration underpinning this Practical Guide is that a significant proportion of homes in a new Garden City should be for social rent. Other forms of ‘sub-market housing’, such as shared-equity and low-cost or discounted ownership, should also be major components of the housing offer within a new Garden City, with clear mechanisms to ensure that such homes are made available in perpetuity. While this goes against the grain of the current political prioritisation of home-ownership over all other forms of tenure, and is a challenging objective when set against the current viability test set out in planning policy, new Garden Cities should be inclusive places that meet the needs of everyone in society. Consequently Garden Cities must include genuinely affordable housing for essential low-paid workers – whose employment underpins an economy on which we all depend. Garden Cities must also deliver intermediate forms of tenure for people on average incomes trying to get onto the housing ladder.

Capitalising on the opportunity for Garden Cities to meet the needs of the general population will require an element of public sector funding. However, the Garden City model of land value capture makes providing genuinely affordable homes a viable prospect.

This Practical Guide provides an overview of the key opportunities for (and the challenges in) delivering mixed-tenure homes and housing types that are genuinely affordable for everyone in new Garden Cities – alongside practical examples of how this has been achieved. The Guide sets out three overarching principles for the successful delivery of a vibrant, inclusive and sustainable housing offer in new Garden Cities:

- **Delivering genuinely affordable homes for all based on a robust analysis of need:** Garden Cities must meet the full range of housing needs through a varied housing mix, including high-quality social, affordable and market homes for people on middle to low incomes.
- **Delivering a diverse housing mix:** Garden Cities should provide diverse housing tenure options, delivered by a range of providers, from Garden City Development Corporations or new local authority companies working in partnership with housing associations, private sector housebuilders and small and medium-sized enterprises (SMEs), through to community co-operatives, co-housing schemes, self/custom-build and community land trusts.
- **Delivering desirable homes fit for the future:** Homes in new Garden Cities should be designed to be beautiful, sustainable and accessible to all. We have the capability, through setting high standards, to enhance people’s health and wellbeing over the long term.

# 1

## Introduction

The latest household projections suggest that we need over 220,000 additional homes in England each year until 2031 if the projected growth in households is to be accommodated.<sup>1</sup> We are currently building only 54% of that number – putting pressure on house prices and rents. The housing crisis is at its worst in London, the South East and the East of England, where 55% of the homes required need to be located; and even if the homes needed are actually built, the latest projections suggest that couples aged between 25 and 35 will be less able to live in their own home in 2031 than their counterparts were in 2011. This makes the case for new Garden Cities, as part of the solution to the acute housing shortage we face, compelling.

There are immense benefits to be gained from creating new Garden Cities. They provide the opportunity for younger people to have an affordable home in which to bring up a family, and they offer older generations the opportunity to comfortably ‘downsize’. Alongside providing homes, the creation of new Garden Cities must also focus on job creation and support growth in sustainable locations.

In creating new Garden Cities, it is worth looking at the lessons to be learnt from Letchworth and Welwyn Garden Cities, to understand why they have stood the test of time and remain highly desirable today. Not only are they beautiful places, but they offer high-quality lifestyles that promote wellbeing; a wide range of employment opportunities and cultural services; a complete mix of housing, including social and affordable housing; walkable neighbourhoods, tree-lined streets and high-quality design; vibrant parks; and opportunities for residents to grow their own food – while also promoting access to nature and opportunities for biodiversity.

Furthermore, the Garden City pioneers understood the powerful opportunity that new communities provide to introduce governance structures that put local people at the heart of their community and in ownership of community assets.

Ultimately, the Garden City principles were founded on an understanding of the importance of decent homes in high-quality environments for everyone. The Garden City model offers great potential to create modern, healthy and desirable living and working communities for today and long into the future.

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1 N. McDonald and C. Whitehead: *New Estimates of Housing Requirements in England, 2012 to 2037*. Town & Country Planning Tomorrow Series Paper 17. TCPA, Nov 2015 .  
[http://www.tcpa.org.uk/data/files/Housing\\_Req-Final.pdf](http://www.tcpa.org.uk/data/files/Housing_Req-Final.pdf)

# 2 The policy context



David Wilson Homes

New Housing at Derwenthorpe in York, being delivered by the Joseph Rowntree Housing Trust

During the course of preparing this Practical Guide – in late 2015 and early 2016 – housing and planning policy was going through a period of intense and rapid change. Consequently this Section should be read as a ‘work in progress’ update on the current housing and planning policy landscape.

The policy context is an evolving area and can be categorised into housing policy (with changes to policy on housing tenure, the Right to Buy and Starter Homes, support for custom- and self-build, and an emphasis on building to rent), planning policy, housing standards, and funding mechanisms (addressed in Section 5).

## 2.1 Housing policy

### The Right to Buy

At the time of drafting this Guide the Government is bring forward proposals in the Housing and Planning Bill focused on increasing home-ownership through an extension of the Right to Buy to 1.3 million housing association tenants.<sup>2</sup> The Right to Buy, originally introduced in

2 ‘Over a million more people given the chance to own their own home’. Press Release. Department for Communities and Local Government, 26 May 2015. <https://www.gov.uk/government/news/over-a-million-more-people-given-the-chance-to-own-their-own-home>

1980, gave council tenants the right to buy the homes they had hitherto rented. When the Planning and Housing Bill becomes law (at some point in 2016) housing association tenants will acquire that same right.

The implications of the Right to Buy for new Garden Cities are not yet known. However, genuine Garden Cities will have to providing social and affordable housing in perpetuity, among a mix of housing types and tenures.

## **Starter Homes**

The Government's Starter Homes initiative is also aimed at supporting greater levels of home-ownership. It is included in legislation within the Housing and Planning Bill and is supported by Government investment announced in the Chancellor's Autumn Statement and Spending Review in November 2015.

The Government has stated that:

*'Under the national Starter Homes exception site policy, Starter Homes will:*

- *be offered by the developer to only first time buyers under the age of 40 wishing to own and occupy a home at a discount of at least 20% below their open market value;*
- *have a maximum discounted sales price of £250k outside London (£450k in London) to ensure that the Starter Homes are in reach of the typical young first time buyer;*
- *have resale and letting restrictions requiring the property, if sold, to be sold at a discount for 5 years after the first sale and not to be let until five years of owner-occupation by the purchaser; and*
- *be well-designed.'*<sup>3</sup>

The Government is seeking, through the Housing and Planning Bill, to ensure that Starter Homes do not have to make Section 106 affordable housing contributions.

While Starter Homes will help some middle- and high-earning people in parts of England, homelessness charity Shelter estimates that middle-income earners will actually be priced out of Starter Homes in 58% of local authority areas and that people on the new 'national living wage' will be priced out in 98% of the country.<sup>4</sup>

The implications of the Starter Homes policy for new Garden Cities are not yet known. While the policy may support some first-time buyers in new Garden Cities, significant consideration needs to be given to funding genuinely affordable homes for rent, given that there will be less funding available through Section 106 contributions for affordable housing.

## **Shared ownership**

From April 2016 the Government will remove the current restrictions on who can buy a home through shared ownership.<sup>5</sup> Shared ownership is a useful form of intermediate tenure, enabling people to buy a share of a home. There is an option to buy a share of between 25% and 75% of the property, increasing the share over time if this affordable for the resident. Rent is then paid on the rest of the home. Under current rules shared ownership is available only to people who meet a set of criteria set out by the local authority – for example whether

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3 *Starter Home Design*. Department for Communities and Local Government, Mar. 2015. [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/419212/150330\\_-\\_Starter\\_Homes\\_Design\\_FINAL\\_bc\\_lh\\_pdf.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/419212/150330_-_Starter_Homes_Design_FINAL_bc_lh_pdf.pdf)

4 'Non-starter homes'. Shelter Policy Blog. Shelter. 26 Aug. 2015. <http://blog.shelter.org.uk/2015/08/non-starter-homes/>

5 'Help to Buy: new announcements explained'. News Story. HM Treasury and Department for Communities and Local Government. 25 Nov. 2015. <https://www.gov.uk/government/news/help-to-buy-new-announcements>





Vathorst in the Netherlands, where social housing is designed to the same high standards as market housing

potential buyers already live or work in the local area. From April 2016 shared ownership will be open to anyone who has a household income of less than £90,000 in London or less than £80,000 outside London.

Intermediate forms of tenure, such as shared-ownership homes, could provide a proportion of housing in new Garden Cities for people on modest incomes.

### **Self- and custom-build**

The Government wants to increase the opportunity for self- and custom-build homes – which could offer an exciting opportunity for new Garden Cities. Measures set out in the Housing and Planning Bill require authorities to allocate suitable plots to prospective custom- and self-builders registered in their area.

In the 2015 Autumn Statement the Government pledged £350 million of additional funding to support initiatives and a new flexible fund offering £1 billion in loan finance, replacing the Builder's Finance Fund and the Custom Build Service Plots Fund.<sup>6</sup>

### **Build to Rent**

In addition to support for home-ownership, the Government is investing in the private rented sector through its Build to Rent initiative, with the aim of boosting the private rented sector, encouraging institutional investment in the sector, and stimulating additional housing supply.

The Government has set out the objective of the Build to Rent Fund as *'to invest in viable projects which will create a step-change in the supply of homes for private rent. The fund offers finance on a commercial basis, with returns to Government being realised upon refinancing or sale of a developer's interest to an institutional investor. The Government's investment will be made by way of a loan, and is available to cover up to 50% of eligible development costs.'*<sup>7</sup>

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6 'Brandon Lewis announces large-scale custom build pilot'. Department for Communities and Local Government. Press Release. Dec 2015. <https://www.gov.uk/government/news/brandon-lewis-announces-large-scale-custom-build-pilot>

7 *Build to Rent Fund – Continuous Market Engagement. Prospectus.* Homes and Communities Agency. Jan. 2015. [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/397523/Btr\\_CME\\_Prospectus\\_full.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/397523/Btr_CME_Prospectus_full.pdf)

Homes for rent will be an important part of the housing mix in new Garden Cities, and the Build to Rent Fund could offer an important support mechanism.

## 2.2 Planning policy

The key policy framework for assessing housing need is the National Planning Policy Framework (NPPF).<sup>8</sup> The NPPF sets out (in para. 159) the importance of Strategic Housing Market Assessments (SHMAs) in developing a proportionate evidence base, including a wide range of demographic and market information. The NPPF requires local planning authorities to address *'the need for all types of housing, including affordable housing and the needs of different groups in the community (such as, but not limited to, families with children, older people, people with disabilities, service families and people wishing to build their own homes)'*. The NPPF further states that, to assess their full housing needs, local planning authorities should work *'with neighbouring authorities where housing market areas cross administrative boundaries'* in order to plan for functional housing market areas. The *'availability, suitability and the likely economic viability of land'* is also a key consideration.

Crucially for new Garden Cities, the NPPF makes clear that local authorities can plan to meet housing needs in a strategic manner, and clearly identifies Garden City principles as a potential way of achieving this objective. Para. 52 states:

*'The supply of new homes can sometimes be best achieved through planning for larger scale development, such as new settlements or extensions to existing villages and towns that follow the principles of Garden Cities.'*

However, the NPPF does not articulate the Garden City principles, nor does it provide guidance on the delivery of large-scale development. In addition, policy set out in the NPPF is subject to a viability test which is framed to *'provide a competitive return to willing developers and land owners'*.<sup>9</sup> Research published by the TCPA in March 2015 found that this has led to *'policy on a series of vital public interest outcomes to be downgraded or removed, particularly in relation to affordable homes, building standards and green infrastructure'*.<sup>10</sup>

## 2.3 Housing standards

New national technical standards for housing in England were published in March 2015, with three Categories. The system replaces for the previous regime, the Code for Sustainable Homes, with new 'optional' building standards on water and access, and a nationally described space standard (the nationally described space standard)<sup>11</sup> (together referred to as 'the new national technical standards'). Thus there are no 'official' sustainability standards for homes in new Garden Cities.

8 *National Planning Policy Framework*. Department for Communities and Local Government, Mar. 2012. <http://www.communities.gov.uk/documents/planningandbuilding/pdf/2116950.pdf>

9 *National Planning Policy Guidance*. Department for Communities and Local Government. 'Viability', para. 018 (Reference ID: 10-014-20140306), 6 Mar. 2014. <http://planningguidance.communities.gov.uk/blog/guidance/viability-guidance/viability-and-plan-making/>

10 *The Future of Planning and Place-Making*. TCPA, Mar. 2015.

[http://www.tcpa.org.uk/data/files/Future\\_of\\_Planning\\_embargoed\\_until\\_19\\_March\\_2015.pdf](http://www.tcpa.org.uk/data/files/Future_of_Planning_embargoed_until_19_March_2015.pdf)

11 *Technical Housing Standards – Nationally Described Space Standard*. Department for Communities and Local Government, Mar. 2015. <https://www.gov.uk/government/publications/technical-housing-standards-nationally-described-space-standard>



Mixed-tenure 'eco-homes', also built to Lifetime Homes standards, sit next to Unwin's Folk Hall at New Earswick

## Space standards

Recent research undertaken by the Royal Institute of British Architects (RIBA) into the 'nationally described space standard' has found that *'Local Authorities will struggle to set the new space standard as it is over complicated, costs too much and will take too long'*.<sup>12</sup>

In a new report, *#HomeWise: Space Standards for Homes*<sup>13</sup> the RIBA found that *'more than half of the new homes being built today are not big enough to meet the needs of the people who buy them.'* RIBA goes on to say that *'This squeeze on the size of our houses is depriving thousands of families of the space needed for them to live comfortably.'*<sup>14</sup>

It is important that all new homes in Garden Cities have decent space standards. The RIBA recommends that national minimum space standards are embedded within the Building Regulations that set the standards for housing design.

## Accessible and inclusive homes

Categories 2 and 3 of the Government's new housing standards are similar to standards for Lifetime Homes and wheelchair-accessible properties, respectively. However, like the 'nationally described space standards', these new standards are also only optional in Local Plans: to specify them in development, local authorities will be required to give evidence of need and pass the viability test set out in the NPPF.

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12 '#HomeWise.' Webpage. Royal Institute of British Architects, 2015.  
<https://www.architecture.com/RIBA/Campaigns%20and%20issues/Homewise/Homewise.aspx>

13 *#HomeWise: Space Standards for Homes.* Royal Institute of British Architects, Dec. 2015  
<https://www.architecture.com/RIBA/Campaigns%20and%20issues/Assets/Files/HomewiseReport2015.pdf>

14 '#HomeWise.' Webpage. Royal Institute of British Architects, 2015.  
<https://www.architecture.com/RIBA/Campaigns%20and%20issues/Homewise/Homewise.aspx>

A new toolkit for planners *Towards Accessible Housing: A Toolkit for Planning Policy*,<sup>15</sup> produced by Habinteg with input from the TCPA, highlights that ‘the cost of building to the Category 2 standard for a 3-bedroom property was estimated to be £521 more than building to current Part M.’ The toolkit goes on to point out that the ‘costs of inaccessible housing are wide-ranging and significant. They include: the costs of residential care that could otherwise be avoided; levels of social care that could be reduced or removed; impacts on independent living, employment and social life; falls and other accidents which can be life-changing or fatal; mental health impacts; impacts on general health; avoidable hospital admissions; increased stays in hospital due to lack of accessible housing to return to (‘bed-blocking’), etc. Department of Health data shows just one night in hospital costs the NHS around £273, whilst one week’s residential care averages £550. So the estimated £521 cost of building a 3-bedroom home to Category 2 standard would be met by just one week in residential care.’

Future housing must be accessible, flexible and sustainable if it is to meet demographic realities. There is widespread consensus on the both evidence of need for and the cost savings to wider economy from accessible homes. Such homes are not a specialist niche: they are simply well designed, accessible and inclusive housing. As our population ages, the market for more adaptable and accessible homes will grow – and that will certainly need to be reflected in new Garden Cities.

### **Energy-efficient and zero-carbon homes**

Planning for energy is the topic of Practical Guide 4 in this series (*Planning for Energy and Climate Change*), but policy on energy-efficient and zero-carbon homes is highlighted here because it is a key aspect of ensuring that homes in new Garden Cities will be sustainable.

The key policy change here is that, in addition to withdrawing the Code for Sustainable Homes, in July 2015 the Government announced that it will not proceed with the zero-carbon allowance offsetting scheme, thus bringing an end to the zero-carbon homes policy. In response to the Government’s review of housing standards, the Building Research Establishment (BRE) has developed the Home Quality Mark, a new voluntary sustainability standard for new homes.<sup>16</sup> This new assessment tool looks at ‘issues such as energy and water efficiency, effective insulation, noise reduction, lighting and air quality and the wellbeing of occupants – along with wider environmental issues such as climate change and carbon reduction.’<sup>17</sup>

While policy support for energy efficiency and zero-carbon homes has been reduced, it is important that those involved in creating new Garden Cities recognise that a major advantage of large-scale development is that low- and zero-carbon solutions can be laid down across a whole town, so that individual homes and other buildings can be incorporated in combined solutions, rather than each building being developed in isolation.

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15 *Towards Accessible Housing: A Toolkit for Planning Policy*. Online toolkit. Habinteg, 2015. ‘The costs and benefits of accessible housing’. <http://www.habinteg.org.uk/toolkit-the-costs-and-benefits-of-accessible-housing>

16 Details of the Home Quality Mark can be found at ‘The future of sustainable housing: creating a new standard’. Webpage. BRE, 2015. <http://www.bre.co.uk/page.jsp?id=847> and from the Home Quality Mark website, at <http://www.homequalitymark.com/index.jsp>

17 ‘Who is behind the Home Quality Mark?’. Webpage. BRE. 2015 <http://www.homequalitymark.com/who-is-behind-the-hqm>

# 3 Principles for success



Brooklands, Milton Keynes, where Places for People has introduced a 'flexible-tenure' model to provide people with more choice, enabling customers to choose the home they want and the tenure option that best suits them

In developing proposals for new Garden Cities the following principles should be adopted to enable the delivery of high-quality homes for all.

## 3.1 Delivering genuinely affordable homes for all based upon a robust analysis of need

New Garden Cities must have as a primary focus the provision of homes for everyone in society, including those most in need in the current housing crisis. The nature of these needs varies from place to place, and so an up-to-date detailed analysis not just of local needs but of the wider demographic, social and economic trends in the region is required. This analysis should move beyond crude debates about 'affordability' to develop a detailed grasp of the kinds of homes and tenures that will meet the needs identified. Such data must be set within the wider and vital planning objective of socially mixed communities which reflect the diversity in age, household composition and ethnic background of modern Britain.

Clear targets for 'sub-market housing' should be set for all Garden Cities. These targets should be dictated by the local circumstances, as revealed by analysis. However, we already know the current housing crisis has locked out many people on low incomes. This implies a strong emphasis on meeting their needs, and so, as a benchmark, new Garden Cities should aspire to a tenure split of 30% of homes being available for social rent. Other forms of sub-market housing, such as shared-equity and low-cost or discounted ownership, should form a further 30% of homes, and there should be a clear mechanism to ensure that such housing is made available in perpetuity.

These are demanding standards, but, as the New Towns demonstrated, they can be delivered if Development Corporations are able to offer cheap land for social rented housing providers. For example, between 69% (at Basildon) and 97% (at Peterlee) of housing in the Mark One New Towns was for social rent<sup>18</sup> – although it is worth noting that both of these examples are large-scale new development. Capitalising on the opportunity for Garden Cities to meet the needs of the general population will require significant element public sector investment. As a minimum, there is a need for clarity on how existing housing investment will play out in new communities.<sup>19</sup> However, new resources as loans or subsidies will be required to secure strong, mixed and affordable communities.

There is also a need for clarity about the potential impact of the extension of the Right to Buy to housing association tenants on the long-term inclusivity and affordability of new Garden Cities. In Letchworth Garden City today, 31% of homes are socially rented,<sup>20</sup> which is an important factor in the town's success. There is a strong case for new Garden Cities – and Letchworth – to be exempt from the proposed extension of the Right to Buy to ensure that they are (and Letchworth remains) vibrant, socially mixed and affordable places to live.

#### Recommendation

**Clear targets for sub-market housing should be set for all Garden Cities. These targets should be dictated by the local circumstances, revealed by robust, transparent analysis.**

#### Recommendation

**As a benchmark, new Garden Cities should aspire to a tenure split 30% of homes being available for social rent. Other forms of sub-market housing, such as shared-equity and low-cost or discounted ownership, should form a further 30% of homes. This objective is deliverable by using both Development Corporations and land value capture, as set out in Practical Guide 2 in this series, on finance and delivery.**

#### Recommendation

**There should be a clear mechanism to ensure that sub-market housing is made available in perpetuity. As such, all sub-market housing in new Garden Cities should be exempt from the Right to Buy.**

18 Statistics from Census data cited within the *The New Towns Record*. Planning Exchange. Idox Information Service. <http://www.idoxgroup.com/knowledge-services/idx-information-service/the-new-towns-record.html> Basildon has a population of 110,762, in 45,558 households according to the 2011 Census and Peterlee a population of 26,633, in 11,462 households – see *New Towns and Garden Cities – Lessons for Tomorrow. Stage 1: An Introduction to the UK's New Towns and Garden Cities. Appendix. The New Towns: Five-Minute Fact Sheets*. TCPA, Dec. 2014. [http://www.tcpa.org.uk/data/files/Garden\\_Cities\\_/TCPA\\_NTGC\\_Study\\_Stage\\_1\\_Fact\\_Sheets\\_15\\_01\\_20.pdf](http://www.tcpa.org.uk/data/files/Garden_Cities_/TCPA_NTGC_Study_Stage_1_Fact_Sheets_15_01_20.pdf)

19 Including the Affordable Housing Programme 2011-15 (which itself includes programmes on Affordable Rent, Affordable Homes Guarantees, Empty Homes, Help to Buy, and the Community Right to Build), the Custom Build Fund, the Local Infrastructure Fund, the Large Sites Infrastructure Programme, the Local Growth Fund, and the New Homes Bonus

20 *New Towns and Garden Cities – Lessons for Tomorrow. Stage 1: An Introduction to the UK's New Towns and Garden Cities*. TCPA, Dec. 2014. [http://www.tcpa.org.uk/data/files/Garden\\_Cities\\_/TCPA\\_NTGC\\_Study\\_Stage\\_1\\_Report\\_14\\_12\\_19.pdf](http://www.tcpa.org.uk/data/files/Garden_Cities_/TCPA_NTGC_Study_Stage_1_Report_14_12_19.pdf)



In Vauban, in Freiburg, Germany, young families and elderly residents live in proximity and offer mutual support

## 3.2 Delivering a diverse housing mix

New Garden Cities offer a unique opportunity to provide a diverse range of housing types and tenures, built by a diverse range of providers. Four key delivery routes are identified here: new Garden City Development Corporations or local authority partnerships; citizen-led models; self- and custom-build; and build to rent.

Practical Guide 2 in this series explores delivery models in greater detail.

### **New Garden City Development Corporations or local authority-led companies, working in partnership with housing associations, private sector housebuilders and SMEs**

#### ***Lessons from the New Town Development Corporations***

There are some important lessons to be learnt from the New Towns experience, including how to deliver housing at speed. The New Towns were built by public Development Corporations responsible for plan-making and development management and which operated with land acquisition powers – all of which made them very effective instruments of delivery. They were directly financed by a combination of HM Treasury loans, budgets from other agencies (such as highways and health authorities), and the per capita budgets for local government services (for example schools). The New Town Development Corporations had the power to procure housing subsidised by central government grant and by other means, and to act as a housing association in the management of housing.

Ultimately, New Town Development Corporations were very successful town-builders, with the money and the remit to do everything necessary to deliver the town. However, as a recent study by the TCPA demonstrates,<sup>21</sup> delivering at speed also meant compromising on things such as the quality of materials, which led to maintenance problems in some New Towns – problems that must be avoided in the building on new Garden Cities.

Although TCPA research has shown how effective the New Town Development Corporations were, the legislation that sets out the purpose of a New Town Development Corporation would have to be updated if it is to be used effectively to create new Garden Cities in today's context.

21 *New Towns and Garden Cities – Lessons for Tomorrow. Stage 2: Lessons for Delivering a New Generation of Garden Cities*. TCPA, Sept. 2015. <http://www.tcpa.org.uk/data/files/NTGC-2.pdf>

### ***The Government's approach to large-scale development***

With the exception of places like Ebbsfleet, which is being delivered by an Urban Development Corporation, the majority of large-scale developments currently in the planning system are being delivered by the private sector, with the involvement, encouragement and sometimes limited participation of the local authority. There are important exceptions to this, such as on sites at Bicester and Northstowe, where the local authority is taking a more significant lead. There are currently a very limited number of proposals for more than 10,000 housing units in the planning process, and none on the scale of the original New Towns programme.<sup>22</sup>

This lack of larger-scale projects suggests that the private sector is unable to assemble, promote and deliver schemes for more than 5,000-8,000 homes and related uses. Reliance on the private sector alone has also been vulnerable to the 'stop-go' of national economic cycles. The benefits of a local authority led scheme are that a democratically elected body is accountable and transparent and represents the public interest which it ought to safeguard. However, it is clear that if a new Garden City of, say 15,000 homes, is to be built, the Government will have to take the lead and underwrite the main risk: private capital and expertise will then follow.

The Government has shown interest in using the Urban Development Corporation model to deliver a new Garden Cities at Ebbsfleet. New Town Development Corporations and Urban Development Corporations are both statutory bodies that share the common feature of having powers of planning, land assembly and investment. However, Urban Development Corporations do not have plan-making powers, they have a shorter life, they operate over a smaller geographical area, and they cannot develop housing themselves. Updating the existing New Towns legislation to create new Garden City Development Corporations is therefore greatly preferable to the use of the Urban Development Corporation model.

The Homes and Communities Agency (HCA) already has extensive powers, but the Government could enhance its potential through a strong place-making mandate, and then HCA involvement in the delivery of large-scale communities in partnership with councils.

### ***Local-authority led partnerships***

Local authorities can set up their own development companies. A recent example of this is the Graven Hill Village Development Company owned by Cherwell District Council and whose subsidiary, Graven Hill Village Holding Company, will be responsible for delivering housing at the former Ministry of Defence site near Bicester.<sup>23</sup>

The Government has created powers in London for Mayoral Development Corporations, (for example the Old Oak and Park Royal Development Corporation) and has indicated that these powers could be expanded for new Combined Authorities.

### **Citizen-led models of housing**

Co-housing and community land trusts are certainly not new ideas. Letchworth and Welwyn Garden Cities both included co-partnership housing developments, which provided a unique form of tenure, combining features of a tenant co-operative with a limited-dividend company. In Welwyn Garden City a section of the masterplan was given over to self-build plots, which provided some variation in design compared with the predominant designs of

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22 '100 Biggest Planning Permissions'. *Planning Resource*.  
<http://offlinehbpl.hbpl.co.uk/NewsAttachments/RLP/Housingtables2.pdf>

23 'Companies approved to deliver Graven Hill vision'. Press Release. Cherwell District Council. 17 Jun. 2014. Available at <http://www.bicestervision.co.uk/announcements/companies-approved-to-deliver-graven-hill-vision>



architect Louis de Soissons. Self-build plans were passed across de Soissons' desk, and consequently the final designs were not as varied as might have been expected, although this did enable the Garden City to achieve a consistency in the narrative of housing design. Community co-housing and community land trusts are both models that could be incorporated in Garden Cities today.

### **Self- and custom-build housing**

Self-build (or custom-build) housing has been identified as a major tool in the Government's strategy to solve the UK's housing crisis. Self-build rates in the UK currently lag behind those in Europe, where the model is flourishing. However, new Garden Cities provide a major opportunity to develop self- or custom-build housing at scale in Britain.

### **Build to rent**

With home ownership remaining out of reach for many people, new Garden Cities should pursue a range of opportunities for delivering a diverse housing offer. Build to rent or the private rented sector could provide a positive option for people seeking to rent in the private market.

The Government's Build to Rent fund not only seeks to boost housing supply, but also aims to encourage institutional investment in the private rent sector, adding a much needed new investment stream into the creation of new communities.

#### **Recommendation**

**New Garden Cities should offer diverse housing tenure options, delivered by a range of providers, from Garden City Development Corporations or local authority housing companies in partnership with housing associations, private sector housebuilders and SMEs, through to smaller, citizen-led models such as co-operatives and community land trusts.**

#### **Recommendation**

**Garden Cities must aim to attract new entrants into housebuilding, by seizing the opportunity provided by build to rent, supporting SME housebuilders, and encouraging a greater contribution from the wider construction industry.**

#### **Recommendation**

**The New Towns Act needs to be updated to create new Garden City Development Corporations which have greater local democratic accountability and clear objectives to ensure long-term place-making.**

#### **Recommendation**

**Self- and custom-build homes are important parts of the housing mix in new Garden Cities, and land should be set aside for this purpose, potentially as serviced plots.**

## 3.3 Delivering desirable homes fit for the future

### High-quality design

Large-scale development does not have to mean that the quality of design is compromised. High-quality design is both more desirable and more durable. The Arts and Crafts inspired architecture of the Garden Cities is highly desirable over a century on – owing to the quality of materials as much as the design aesthetic. In *The Art of Building a Home*,<sup>24</sup> Raymond Unwin and Barry Parker, the architects and masterplanners who designed Letchworth Garden City, state: *'The essence and life of design lies in finding that form for anything which will, with the maximum of convenience and beauty, fit it for the particular functions it has to perform ... Perhaps the most fruitful source whence charm of design arises in anything, is the grace with which it serves its purpose and conforms to its surroundings.'*

Applying the Garden City principles to new communities does not mean mimicking Arts and Crafts architecture, but it does mean recognising the design principles articulated by Unwin and Parker; they highlighted the importance of beauty and usability, as well as the need to build with rather than against the grain of the landscape. The right architectural style must be chosen for the particular site. Conformity to a small number of fixed housing designs, both externally and internally, should be avoided. Quality is key, along with the provision of the highest sustainable building standards. Practical Guide 3 in this series, on masterplanning and design, sets out policy, principles and approaches for good design in large-scale new communities.

### Space standards, access and inclusion

Homes in new Garden Cities must be accessible and flexible if they are to meet demographic realities. There must be decent minimum space standards, applicable across all tenures. As set out in Section 2.3, categories 2 and 3 of the Government's new housing standards framework are similar to standards for Lifetime Homes and wheelchair-accessible properties, respectively.

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24 R. Unwin and B. Parker: *The Art of Building a Home: A Collection of Lectures and Illustrations* by Barry Parker and Raymond Unwin. Longmans, Green & Co., 1901



The London Plan, which is currently being updated to ensure compliance with the Government's standards framework, states that at least 90% of homes should meet building regulation M4(2), 'Accessible and adaptable dwellings', and at least 10% of new housing should meet building regulation M4(3), 'Wheelchair user dwellings'.<sup>25</sup> As a minimum, new Garden Cities should strive to meet this benchmark.

## **Sustainability standards**

While there is no longer a mandatory set of national government sustainability standards for new homes and communities, the creation of new Garden Cities provides a significant opportunity to develop low-carbon solutions at scale – creating communities that are environmentally, socially and economically sound. A major advantage of creating a new Garden City is that low- and zero-carbon solutions can be laid down across a whole town, so that individual buildings can be incorporated in combined solutions, rather than each building being developed in isolation. BRE is currently developing a voluntary sustainability standard for new homes – the Home Quality Mark – which will be a useful assessment tool.<sup>26</sup>

Practical Guide 4 in this series, on planning for energy and climate change, sets out the opportunities that new Garden Cities provide to innovate and explore different approaches to the provision of energy and other services, drawing from the latest advances in low- and zero-carbon technologies in the UK and across Europe.

New Garden Cities should be zero-carbon communities, in that over the course of a year the net carbon dioxide emissions from all energy use within the buildings in the Garden City as a whole are zero or below. While this may seem a challenging target, it is technically possible and already being delivered at North West Bicester.

### **Recommendation**

**A commitment to quality must be central to the vision, masterplan and delivery of new Garden Cities. High-quality design is a key Garden City principle; it is both more desirable and durable, and is as much about the quality of materials as the design aesthetic.**

### **Recommendation**

**Providing accessible and sustainable homes in new Garden Cities should not be optional. The benchmark for new Garden Cities should be that all new homes meet the space and accessibility standards set out in the London Plan.**

### **Recommendation**

**New Garden Cities should aspire to be zero-carbon communities. BRE's Housing Quality Mark is a useful voluntary framework for assessing the quality and sustainability of new homes.**

25 *Housing Standards Policy Transition Statement. Implementation: October 2015.* Greater London Authority, May 2015. [https://www.london.gov.uk/sites/default/files/housing\\_standards\\_policy\\_transition\\_statement\\_may.pdf](https://www.london.gov.uk/sites/default/files/housing_standards_policy_transition_statement_may.pdf)

26 Details of the Home Quality Mark can be found at 'The future of sustainable housing: creating a new standard'. Webpage. BRE, 2015. <http://www.bre.co.uk/page.jsp?id=847> and from the Home Quality Mark website, at <http://www.homequalitymark.com/index.jsp>

# 4 Case studies

The following three case studies demonstrate aspects of the successful application of the principles set out in Section 3.

## 4.1 Community cohousing – Cannock Mill, Colchester

While co-housing is not yet mainstream in Britain, it is growing in popularity and success. Its potential is demonstrated by the Cannock Mill Cohousing scheme at Colchester in Essex, recently granted planning consent.<sup>27</sup> The scheme is for 23 homes (mix of houses and flats) in a sustainable community based around three key sets of values:

- *'Good neighbourliness – in supporting each other within the cohousing community and in making a positive contribution to the social, economic and cultural life of our locality, Old Heath, Colchester and the surrounding area.'*
- *'Active ageing – as a way of encouraging participation, health, independence and environmental awareness.'*
- *'Eco awareness – embodied in low energy design, sharing of resources and more integrated living arrangements.'*<sup>28</sup>

The Cannock Mill Cohousing scheme demonstrates strong support for high-quality design and sustainability:

*'We love the architectural and ecological quality of the designs and are confident that when built it will be a beacon for future developments. Our new buildings are designed to achieve Passivhaus standards for very high energy efficiency and very low running costs. They are designed to Lifetime Homes to provide accessible and adaptable homes for the future.'*<sup>29</sup>

<http://cannockmillcohousingcolchester.co.uk/>

## 4.2 Zero-carbon homes – North West Bicester

Elmsbrook, the first phase of development at North West Bicester in Oxfordshire, led by A2Dominion, demonstrates that it is possible to develop highly sustainable, zero-carbon homes in large-scale new developments in Britain today.

North West Bicester was announced as one of four Government-designated 'Eco-towns' in the UK in 2009. Following this announcement those involved in the North West Bicester project have worked hard to make it a truly exemplar model of sustainable development. In 2014 Bicester was awarded 'Garden Town status' by the Government and, as a result, it is to receive funding to support the delivery of 13,000 homes, 21,500 jobs, and a new motorway junction.<sup>30</sup>

27 'Planning go ahead for cohousing in Colchester'. Press Release. Cannock Mill Cohousing, Aug. 2015  
<http://cannockmillcohousingcolchester.co.uk/2015/08/cohousing-planning-permission/>

28 'Our values'. Webpage. Cannock Mill Cohousing. <http://cannockmillcohousingcolchester.co.uk/our-values/>

29 'Our future community at Cannock Mill'. Webpage. Cannock Mill Cohousing.  
<http://cannockmillcohousingcolchester.co.uk/our-future-community-at-cannock-mill/>

30 'New measures will provide thousands of new homes'. Press Release. Department for Communities and Local Government, 2 Dec. 2014.  
<https://www.gov.uk/government/news/new-measures-will-provide-thousands-of-new-homes>



Computer-aided visualisation of the Graven Hill development at North West Bicester

The 2014 announcement includes the North West Bicester Eco-town as well as other sites in the area such as Graven Hill and South West Bicester.

The energy objectives for North West Bicester are defined by its 'Eco-town' status and the policies set out in *Eco-Towns. A Supplement to Planning Policy Statement 1*,<sup>31</sup> an ambitious government policy document, regrettably revoked in March 2015<sup>32</sup> but with an exemption for North West Bicester. It remains the foundation for the new community's sustainable energy objectives. Elmsbrook is a development of 393 zero-carbon homes, a primary school, a local shop, an eco-pub, and a community centre. The first phase of the development is guided by four key energy principles:<sup>33</sup>

- **Onsite electricity generation:** Every home in the first phase of the development has rooftop solar panels, making it the UK's largest domestic solar array (equivalent in area to two and a half football pitches).
- **District heating:** A gas-fired combined heat and power (CHP) district heating system will provide heating and hot water for every home.
- **Energy-efficient homes:** The homes will be built sustainably, using timber frames, and will be highly insulated with triple-glazing.
- **Sustainable transport:** The community design will give priority to walking, cycling or taking the bus, with the aim of reducing the proportion of journeys made by car to 50%, down from the Bicester average of 67.5%.

<http://nwbicester.co.uk/>

31 Planning Policy Statement: *Eco-Towns. A Supplement to Planning Policy Statement 1*. Department for Communities and Local Government, Jul. 2009.

[https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/7773/pps-ecotowns.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/7773/pps-ecotowns.pdf)

32 'Cancellation of Eco-towns policy is bad news for the green economy'. Press Release. TCPA, 6 Mar. 2015.

<http://www.tcpa.org.uk/resources.php?action=resource&id=1244>

33 'Energy'. North West Bicester webpage. A2Dominion. <http://nwbicester.co.uk/the-first-phase/living/energy/>



Maurits90. Creative Commons CC0 1.0

Self-build in the Homeruskwartier district of Almere

Located to the south west of Almere city centre, the Homeruskwartier district is an innovative experiment in large-scale self-build, on a site occupying 100 hectares. It clearly demonstrates what is achievable by planning at scale: by early 2012 around 1,000 self-build homes had been built; about 3,000 are planned.<sup>34</sup>

The local authority has masterplanned the area into a number of districts, each with around 720 self-build plots, with different grades of building permit. All the infrastructure, including roads and utilities, is installed by the local authority, which sells the plots at around £290 per square metre. There is a mix of building types and costs, but on average three-bedroom homes cost around £150,000 (including the cost of land).<sup>35</sup>

<http://www.selfbuildportal.org.uk/homeruskwartier-district-almere>

34 'Almere, Holland'. Webpage. The Self Build Portal. <http://www.selfbuildportal.org.uk/homeruskwartier-district-almere>

35 Ibid.

# 5 Current funding opportunities

The funding context continues to evolve, but current funding and support opportunities include:

- **Advisory Team for Large Applications (ATLAS):** Access to expert planning and technical advice through the ATLAS team to help schemes progress from conception through to planning consent.  
<http://www.atlasplanning.com/page/index.cfm>
- **HCA support for community-led housing:** The Homes and Communities Agency 'is committed to supporting communities to deliver their own community-led housing'.  
<http://cfg.homesandcommunities.co.uk/community-led-housing>
- **Custom Build Serviced Plots Loan Fund:** £150 million fund for schemes of between five and 200 housing units.  
<https://www.gov.uk/government/publications/custom-build-serviced-plots-loan-fund>
- **Large Sites Infrastructure Fund:** £1 billion fund available over the 2015/16-2019/20 period to reflect the longer-term nature of large housing schemes.  
<http://cfg.homesandcommunities.co.uk/ourwork/large-sites-infrastructure-programme>
- **Starter Homes:** The Government have pledged that £2.3 billion will be spent on building 200,000 Starter Homes over the next five years. This money will be given to housebuilders to provide a 20% discount on new homes.  
<http://www.new-homes.co.uk/starter-homes/>
- **Build to Rent Fund:** A fully recoverable investment, made by way of a loan, where the Government shares risk or bridges finance to help schemes to be built, managed and let. It is available to cover up to 50% of eligible development costs.  
<https://www.gov.uk/government/collections/build-to-rent-guidance-and-allocations>

# 6 Sources of further information

- Advisory Team for Large Applications (ATLAS) <http://www.atlasplanning.com/page/index.cfm>
- BREEAM Communities <http://www.breeam.com/masterplanning>
- UK Co-housing Network <http://cohousing.org.uk/>
- Co-operative Enterprise Hub <http://www.co-operative.coop/enterprisehub/>
- Co-operatives UK <http://www.uk.coop/>
- Department for Communities and Local Government <https://www.gov.uk/government/organisations/department-for-communities-and-local-government>
- Design Council Cabi <http://www.designcouncil.org.uk/our-work/cabi/>
- Homes and Communities Agency <http://www.homesandcommunities.co.uk/>
- Home Quality Mark <http://www.homequalitymark.com/index.jsp>
- Letchworth Garden City Heritage Foundation <http://www.leitchworth.com/heritage-foundation>
- Local Government Association <http://www.local.gov.uk/>
- National Community Land Trust Network <http://www.communitylandtrusts.org.uk/home>
- National Custom & Self Build Association <http://www.nacsba.org.uk/>
- Planning Advisory Service <http://www.pas.gov.uk/>
- Town and Country Planning Association <http://www.tcpa.org.uk/pages/garden-cities.html>
- TCPA New Communities Group <http://communitiesgroup.org.uk/>
- UK Cohousing Network <http://www.cohousing.org.uk/>