



Affordable Housing Statement

Full Planning Application for the Erection of
39.no Dwellings
with Associated Access, Gardens, Parking and
Landscaping
areas.

Land East of Clitheroe Road, Whalley.

August 2026



1. Introduction

The proposed development comprises 39 dwellings, including 27 market homes and 12 affordable homes. This equates to 30% affordable housing provision.

This Statement explains how the affordable housing offer responds to Key Statement H3, Policies DMH1 and DMH3, the Council's updated Affordable Housing Needs Assessment (AHNA), and relevant local affordable housing guidance.

2. Policy and Evidence Context

Key Statement H3 and Policy DMH1 of the Ribble Valley Core Strategy are particularly relevant to affordable housing delivery.

The Council's updated AHNA was prepared by Justin Gardner Consulting and reported to Planning and Development Committee on 29 May 2025. The Council resolved to approve the Assessment for publication and to use it as a material consideration in planning decisions with immediate effect.

The AHNA identifies an acute need for affordable housing across the Borough. Borough-wide, it identifies a net affordable housing need of 230 affordable homes per annum, based on gross need of 323 households per annum and relet supply of 93 homes per annum.

It also highlights the Borough's high house prices, high levels of owner occupation, large detached housing stock and limited social rented supply, all of which make it harder to meet affordable housing needs when they arise.

3. Affordable Housing Provision

The scheme would deliver 12 affordable homes on site, representing 30% of the total housing proposed. This accords with the affordable housing requirement in Key Statement H3 and responds directly to the Council's identified need for additional affordable homes.

- 3 no. 1-bedroom ground-floor maisonettes
- 3 no. 1-bedroom first-floor maisonettes
- 2 no. 2-bedroom bungalows
- 2 no. 2-bedroom houses
- 2 no. 3-bedroom houses

Affordable housing mix

Unit size	Number of affordable homes	Percentage of affordable provision
1-bedroom homes	6	50%
2-bedroom homes	4	33%
3-bedroom homes	2	17%
Total	12	100%

All affordable homes proposed would be:

- Nationally Described Space Standard compliant
- Designed to meet M4(2) accessible and adaptable dwelling standards -apart from the 3 no. 1- bedroom first-floor maisonettes.
- Integrated within the wider development
- Tenure blind and visually indistinguishable from the market housing



The provision would be delivered on site, consistent with the Council's preference for integrated mixed-tenure development.

4. Response to Affordable Housing Need

The Council's AHNA identifies an acute need for affordable housing across the Borough, with particular pressure from households unable to buy or rent in the open market. This points strongly towards the need for genuinely affordable rented housing.

Recent FOI monitoring data reinforces that need at local level. In Whalley & Painter Wood ward, 151 net homes were completed between 2022/23 and 2025/26, but only 25 were net affordable homes, equivalent to approximately 16.6%. Delivery has also been uneven, with no net affordable completions in 2022/23, four in 2023/24, twenty in 2024/25 and one in 2025/26.

Against this context, the proposed 12 affordable homes represent a substantial and timely contribution. They would equate to almost half of the net affordable homes completed in Whalley & Painter Wood ward over the last four monitoring years.

The proposed mix also responds positively to the Council's evidence of need. It provides smaller affordable homes, 2-bedroom bungalows suitable for older persons and accessible living, and 3-bedroom houses to contribute towards family housing need.

The mix is appropriate to the scale and character of the development and would deliver a clear social benefit.

5. Older Persons' and Accessible Housing

Key Statement H3 seeks to ensure that residential developments of 10 dwellings or more make provision for older people. Recent planning submissions in Borough have proceeded on the basis that at least 15% of dwellings should provide suitable accommodation for over-55s, comprising both affordable and market housing.

For a scheme of 39 dwellings, this equates to approximately 6 dwellings. For the purposes of Policy DMH1, the scheme exceeds this requirement with 13 of the total number of dwellings comprising adaptable homes. This comprises the 4 no. Grantley dwellings within the market housing provision and 9 of the affordable dwellings proposed.

Taken together, the M4(2) affordable homes and the Grantley dwellings provide a robust response to the Council's objective of securing homes suitable for older people and those with changing mobility needs.

6. Tenure

The AHNA confirms that the majority of affordable housing need in Ribble Valley arises from households unable to access the open market. It identifies a particular need for rented affordable housing and recognises that social rents are more affordable than affordable rents.

The Council's stated starting point is a 50:50 tenure split, comprising 50% social rent capped at Local Housing Allowance rates and 50% affordable home ownership. For this scheme, that would equate to 6 social rented homes and 6 affordable home ownership homes.

The affordability of the homes will be secured through the approved tenure arrangements and the Section 106 Agreement. Social rented homes will be provided at rent levels agreed with the Council and Registered Provider, with any requirement for rents to be capped at Local Housing Allowance rates secured where necessary to ensure that the homes remain genuinely affordable to eligible households. Any affordable home ownership product will be agreed having regard to local incomes, affordability and eligibility requirements.



The applicant has already engaged with a proposed Registered Provider. The final tenure split will be agreed with the Council and the Registered Provider through the Section 106 process, having regard to need, affordability, deliverability and Registered Provider requirements.

7. Affordable Home Ownership

Where affordable home ownership is provided, the Assessment identifies shared ownership as an appropriate model where delivered in partnership with a Registered Provider or similar body. Given the applicant's engagement with a Registered Provider, any affordable home ownership element is expected to be delivered as a Registered Provider-led product, such as shared ownership, unless otherwise agreed with the Council.

The precise form of affordable home ownership will be agreed through the Section 106 process and secured to ensure that the homes remain available to eligible households.

8. Local Connection, Eligibility and Controls

The Council's AHNA confirms that affordable housing should meet local needs and that a local occupancy cascade will apply. The Council's Affordable Housing Memorandum similarly confirms that affordable homes should remain available to initial and successive occupiers in local housing need.

The affordable housing will be expressly targeted at eligible households falling within the local need groups identified in Policy DMH1. These include first-time buyers currently resident in the parish or an adjoining parish, older people currently resident in the parish or an adjoining parish, people employed in or taking up employment in the parish, former residents who have left to find suitable accommodation and have close family remaining locally, and people needing to move to the area to support or care for a sick, older or infirm relative.

The detailed eligibility criteria, nomination arrangements and local occupancy cascade will be secured through the Section 106 Agreement and agreed with the Council. The cascade will ensure that priority is given to households with a qualifying local connection before widening to the Borough or such wider area as may be agreed with the Council.

The proposal is informed by the Council's latest AHNA, which represents the most up-to-date evidence of affordable housing need across the Borough. The applicant will continue to work with the Council and Registered Provider to confirm local demand, eligible households and any expressions of interest through the Council's housing register, nomination process and local occupancy cascade. This approach will ensure that the affordable homes are directed to households in qualifying local need in accordance with Policy DMH1.

The applicant accepts that the affordable housing will be subject to appropriate eligibility criteria, nomination arrangements and local connection provisions, secured through a Section 106 Agreement.

The Section 106 Agreement will also secure the method by which the affordable homes are sold, let, managed and retained for their original affordable housing purpose, including nomination rights, local connection provisions, occupation controls, transfer to a Registered Provider and long-term retention as affordable housing.

The Section 106 Agreement is expected to secure:

- Affordable housing quantum
- Affordable housing mix
- Tenure
- Transfer to an agreed Registered Provider



- Rent levels, including any requirement for social rent to be capped at Local Housing Allowance rates
- Affordable home ownership arrangements
- Local occupancy cascade
- Nomination rights
- Eligibility criteria
- Occupation restrictions
- Delivery triggers
- Long-term retention as affordable housing

9. Conclusion

The proposed development would deliver 12 affordable homes, equivalent to 30% affordable housing provision in line with policy, as part of a wider scheme of 39 dwellings.

The offer would provide a balanced mix of 1-bedroom, 2-bedroom and 3-bedroom affordable homes, including maisonettes, bungalows and family housing. All affordable homes would be NDSS compliant and 9 of the 13 homes are designed to meet M4(2) accessible and adaptable standards.

The proposal responds directly to the Council's updated AHNA, which identifies an acute Borough-wide need for affordable housing and a net need for 230 affordable homes per annum. The local delivery context strengthens the case for the scheme. Recent FOI data shows that affordable housing delivery in Whalley & Painter Wood ward has been limited and uneven. The proposed 12 affordable homes would therefore make a substantial and timely local contribution. Overall, the scheme would deliver policy-compliant affordable housing, accessible and adaptable homes, older persons'/adaptable homes and a meaningful contribution to local housing need. The affordable housing offer should attract significant positive weight in the planning balance.

The proposal also responds specifically to Policy DMH1 by identifying the relevant local need groups, securing local occupancy and nomination controls, providing older persons' and accessible accommodation, and ensuring the affordable homes are managed and retained for eligible households through the anticipated Section 106 Agreement.