

Affordable Housing Supplementary Planning Document (SPD) FAQs

These FAQs are intended to provide a summary of Affordable Housing and the content of the SPD.

What is Affordable Housing?

Affordable Housing includes homes for sale or rent and is for people whose needs are not met by the private market. There are lots of different Affordable Housing types (known as tenures), which include the following types of home:

- **Affordable Rent*** - Homes let at least 20% below local market rents or let at rates set between market rents and social rents
- **Discount Market Sale** - Homes available to purchase at a discount – usually at around 20% below market value.
- **First Homes** –A specific type of Discount Market Sale for first time buyers, usually sold at around 30%-50% below market value. There are specific qualifying rules – explained on [the gov.uk First Homes Guidance webpage](#).
- **Social Rent*** - Homes for people on low incomes, let at a rate set through a government formula that is calculated to take account of the relative value of the property, the size of the property and relative local income levels. Most social housing properties are let as social rent.
- **Shared Ownership*** – Homes where an individual owns and pays a mortgage on one portion and pays rent to a landlord (Registered Provider) on the other. The individual usually owns between 25% and 75% of the property. The purchaser then has the option to increase their share in the property (known as 'staircasing') up to 100%. More information is available on the [gov.uk Shared Ownership Guidance webpage](#).

*These tenures of Affordable Housing are generally owned or managed by Registered Providers (RPs). There are three main types of RPs: not for-profit RPs (known as Housing Associations), for profit RPs, and local authorities (the Council's housing team). The activities of RPs are overseen by the Regulator of Social Housing.

Securing Affordable Housing in the district is a priority of the Council, and the provision of Affordable Housing secured through new development is a significant and important contributor to this, alongside the Council's own delivery. More information is available on [our Affordable Housing guidance page](#).

What are Supplementary Planning Documents?

Supplementary Planning Documents (SPDs) provide more detailed advice or guidance in relation to policies in the adopted Development Plan (Local Plan). [More information is available on our Adopted Plans webpage](#).

Planning officers and the planning committee will look at whether development proposals are consistent with the local policies and advice in relevant SPDs when assessing planning applications and deciding whether planning permission should be granted.

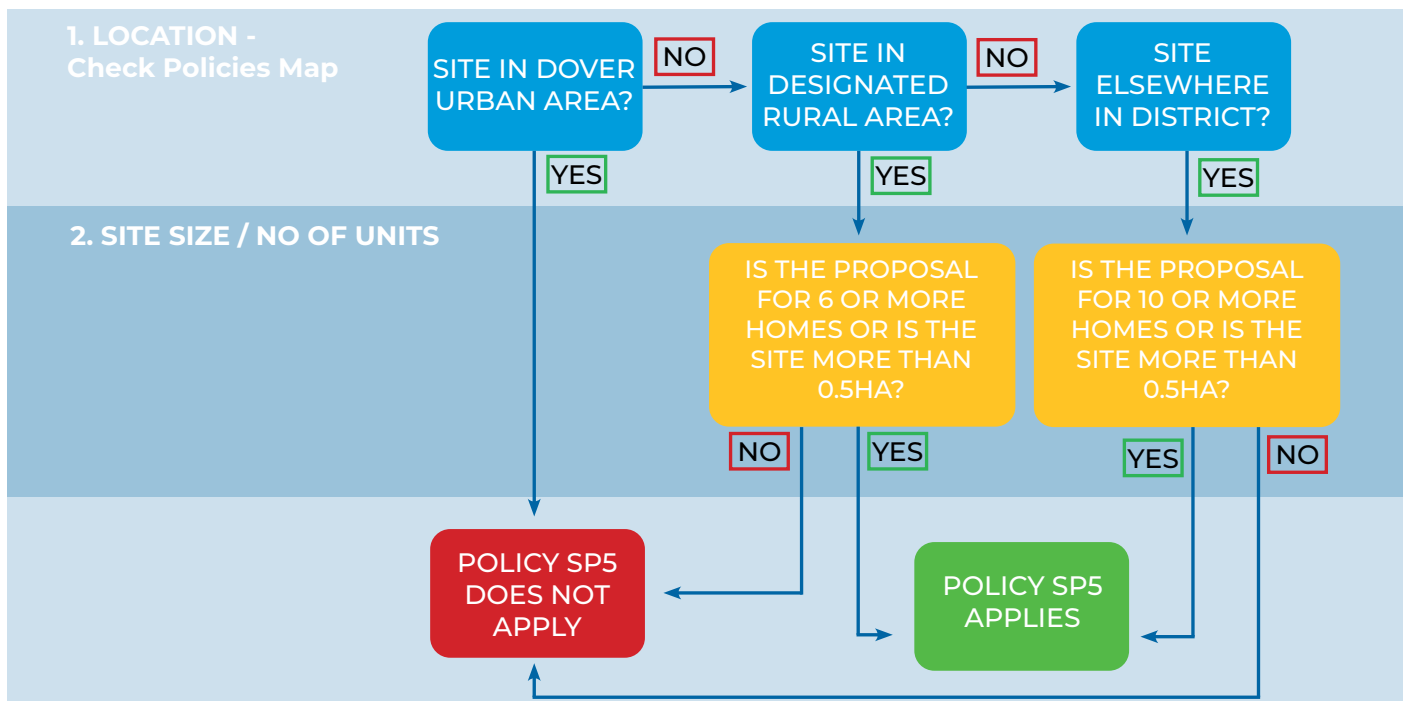
Are SPDs being replaced?

Yes, it is intended that SPDs will be replaced with 'Supplementary Plans' in the future, as a new Plan making system is being brought in by the government.

The government allowed until 30 June 2026 to adopt new SPDs. This SPD was adopted on 24 June 2026. It will remain in force until we adopt a new Local Plan, with new policies in relation to Affordable Housing.

How much Affordable Housing is required?

This SPD supports the delivery of the adopted Affordable Housing Policy (**Policy SP5** of [Dover District Local Plan to 2040](#)) and other related policies. These policies are used to determine planning applications. In general terms Policy SP5 seeks **30% of homes** on a new development to be 'Affordable Housing'. There are different requirements depending upon where the development is in the district, and the size of the development. The diagram below sets this out:



What is included in the SPD?

The SPD includes **12 Guidance Notes** that explain in more detail how the policies in relation to Affordable Housing apply to new developments through the planning application process, and seeks to address current issues and challenges in delivering Affordable Housing in our district. They are summarised below.

Guidance Note 1: Calculating 30% of development

Policy SP5 requires 30% on-site Affordable Housing on qualifying schemes. This can result in part unit requirements. This guidance note sets out that the calculation will be rounded to the nearest whole number (i.e. down for less than .5 and up for .5 or over).

Guidance Note 2: Flexibility in Tenure Mix

Policy SP5 sets specific percentages for the tenure mix of Affordable Housing required. It is not flexible and requires a full viability appraisal ([footnote 1](#)) to be submitted if that specific tenure mix is not achieved. The Government has made changes to national policy in relation to Affordable Housing tenures since the Local Plan Policy SP5 was adopted.

Therefore, to be more flexible on tenure mix where the proposal still delivers 30% on-site, this guidance note sets out other tenure mixes that would be acceptable to the Council without the need for a viability appraisal ([footnote 1](#)) to be submitted.

Guidance Note 3: Housing Size, Design and Layout

This guidance note requires consideration of Affordable Housing needs early on in planning a site, to inform the housing size, design and layout of a scheme and recommends early engagement with the Council. The aim is for developments to meet local needs that the Council's housing team or a Registered Provider can purchase.

Guidance Note 4: Evidence of Practicality Issues in delivery

Policy SP5 does not allow for consideration of practical issues that might make it difficult to meet Policy SP5 requirements, such as where there is no interest from any Registered Provider to take on the units. This guidance note acknowledges these issues may exist, and sets out the evidence that is required to be submitted to demonstrate the issue. If this evidence is accepted, the Council will consider an off-site financial contribution ([footnote 2](#)) and/or an alternative housing tenure.

Guidance Note 5: Viability Appraisals

Policy SP5 sets out flexibility where a scheme is demonstrated to be unviable, with a series of options to change the Affordable Housing requirements, however, this must be shown in a Viability Appraisal ([footnote 1](#)). This guidance note adds information on what is expected in viability appraisals submitted to the council, including who should prepare them, what they should contain, and how they will be reviewed.

Guidance Note 6: When and how to agree Affordable Housing details

This guidance note sets out what information is expected to be provided with different types of planning applications, and at what stage, in relation to Affordable Housing.

Guidance Note 7: Self and Custom Build Schemes

This guidance note confirms that schemes that include this house type are still required to meet the Policy SP5 requirements and that these types of properties do not count towards meeting Affordable Housing needs.

Guidance Note 8: Specialist Housing Schemes

This guidance note clarifies that all schemes that include new homes (C3 use) are required to provide Affordable Housing, and this may include age-restricted dwellings or older persons housing. It also acknowledges that where it is not practical to deliver Affordable Housing on-site, due to the specific types of development, that an off-site financial contribution ([footnote 2](#)) may be accepted instead.

Guidance Note 9: Formula for calculating off-site contributions

In some circumstances, the Council agrees that money towards off-site Affordable Housing provision will be accepted instead of providing it on-site. This guidance note sets out a formula for how financial contributions towards off-site Affordable Housing will be calculated. ([footnote 2](#))

Guidance Note 10: Deferred Contributions

In cases where viability appraisal ([footnote 1](#)) evidence has been accepted and Affordable Housing has been removed or reduced on a scheme, this guidance note sets out the requirement for a review mechanism (often referred to as 'claw back'). The applicant will be required to submit information showing their profits once they have completed the development, and if these are higher than expected, then they are required to provide money to the Council.

Guidance Note 11: Keeping Shared Ownership in Perpetuity

This guidance note prevents shared ownership properties from staircasing to 100% property ownership in certain areas of the district (Designated Protected Areas). This is intended to keep these properties available as Affordable Housing in perpetuity (forever) in the locations they are most needed and not allow them to become part of open market housing.

Guidance Note 12: Rural Local Needs Housing

Policy H2 in the Local Plan relates to local needs housing. These are usually Affordable Housing schemes proposed by local Parish Councils or community groups. They are permitted in more rural areas, where other types of homes would not be allowed and they must meet local people's housing needs. This guidance note adds detail to that policy in relation to undertaking a local housing needs assessment and how these types of schemes can come forward.

Footnotes:

- 1. A Viability Appraisal** is evidence submitted by an applicant to demonstrate that their scheme is not viable – i.e. the values of the proposal do not exceed the costs in bringing it forward – which makes the development ‘unviable’.
- 2. Off-site financial contributions** are accepted in lieu of on-site Affordable Housing in exceptional circumstances (on-site provision is the preferred approach set out in Policy SP5). The amount collected in payment is ring-fenced for Affordable Housing only, and is spent by the Council’s housing department to deliver new Affordable Housing across the district.

To find out how the Council’s housing team uses S106 financial contributions (planning obligations) to deliver Affordable Housing in the district, please visit our [Affordable Housing Statistics webpage](#).

You can also view all the financial details of monies held, spent and secured for Affordable Housing within our [online Infrastructure Funding Statement \(IFS\)](#). This dashboard has a filter to view all Affordable Housing contributions as one category and allows searching by planning application reference, parish, or financial year.

View the full SPD on our [SPDs and planning guidance](#) webpage.

Contact us: Planning.policy@dover.gov.uk