

4.4 THEME 4: A CITY WITH ATTRACTIVE AND AFFORDABLE PLACES TO LIVE



4.4.1 Vision and Objectives

4.130

Vision

Provision of a range of housing types to meet the needs of a sustainable mix of local residents, of all ages and abilities, and students living in harmony.

4.131

Objectives

1. To change the imbalance towards student accommodation back to a sustainable, balanced community;
2. To provide housing designed for the needs of older people and for people with disabilities;
3. To provide affordable housing for all sectors of the community, but particularly for families with children and young people starting out.

4.4.2 Context

4.132 Durham City's setting in a surrounding green bowl is of paramount importance. Development of all kinds should be encouraged up to its physical limits. Major physical constraints within the City include the River Wear, its floodplain and its gorge. The scale and design of new buildings need to respect the City's heritage and topography, especially regarding the World Heritage Site and the two Conservation Areas. These special Durham factors require that the best use is made of every piece of land within the urban area and especially the development of 'brownfield' land and the protection of green and attractive open spaces. The over-riding consideration that applies to all development proposals in Our Neighbourhood, including all forms of residential development, is that there shall be no harm to the historic environment, most notably the setting of the World Heritage Site.

4.133 When work started our Neighbourhood Plan there were sites within the urban area capable of providing over 1,500 additional dwellings. However, many of these have subsequently been approved for the construction of Purpose Built Student Accommodation. The few remaining sites are therefore extremely precious; it is imperative that our Neighbourhood Plan uses the sites within Our Neighbourhood to contribute as much as possible to the provision of appropriate new dwellings for Durham City as a whole.

4.134 One of the strongest concerns expressed in consultations has been the 'studentification' of former family housing areas of Durham; the NPPF (para. 50) expects planning bodies to aim to create sustainable, inclusive and mixed communities. The severe imbalance in parts of Durham City is damaging to community relations, to quality of life and to the future sustainability of schools, shops and other services and facilities.

4.135 A further issue now emerging is that the University of Durham (2016) is developing its Masterplan for the growth of the University over the next 10 years. This will be helpful in displaying the University's aspirations for physical development. If adopted it will, however, further squeeze the very limited availability of sites for various forms of residential development.

4.136 Our Neighbourhood Plan does not have a quantitative 'target' for the numbers of dwelling units required for each kind of housing need. Although the new Durham County Plan will set the housing need figure for the whole County and for its five sub-areas, it will not specify figures of need for Our Neighbourhood. To at least be able to retain the long-term number of residents we would need sites for at least 200 additional dwellings (from Appendix D para. 6).

4.137 We do set out qualitative needs: the County's population age structure is projected to shift dramatically (Office for National Statistics, 2016), with the numbers aged 75 and over increasing by over 60% from being 8.6% of the total population in 2014 to 13% in 2033. This makes the provision of suitable accommodation for older people a particular priority. Nevertheless, there are other categories of provision that will be needed, including

students, families with children, professionals and people starting out in the housing market.

4.4.3 Justification

4.138 This justification refers to the Housing theme as a whole. Additional, specific justification for each housing policy is given with the policy itself.

4.139 The results of the Forum survey looking at the public's views about what is good, bad and needs to change about the City (Durham City Neighbourhood Planning Forum, 2015) emphasised housing as a key issue. In particular, there is an urgent need to redress the huge imbalance towards student accommodation, and the various problems this causes and to provide more housing (e.g. affordable housing; housing for families of various kinds including families with children; older people; and young professionals). The particular importance of ensuring provision for families with children is to restore and sustain community balance, inclusiveness and sustainability, notably with regard to school places and children's and parent's facilities.

4.140 The NPPF (para.47) states the need for the local Council to identify a supply of specific, deliverable sites (the Strategic Housing Land Availability Assessment (SHLAA)) in the context of the presumption in favour of sustainable development. The aims are to meet household and population projections, address the need for all types of housing including affordable housing, address the needs of different groups in the community (including families with children and older people) (NPPF para.50), and create sustainable, inclusive and mixed communities. However, the Council should also protect the Green Belt (NPPF paras.87-90) and encourage reuse of brownfield land (NPPF, para.111).

4.141 The recent White Paper 'Fixing our broken housing market' (Department for Communities and Local Government, 2017a) aims to boost housing supply and, over the long term, create a more efficient housing market. It proposes to prioritise the use of brownfield land, incentivise housing for rent, encourage the smaller development firms, discourage 'land-banking' and promote good design.

4.142 The Sustainable Communities Strategy for County Durham 2014-2030 (County Durham Partnership, 2014) has a section 'Altogether greener' with the aim of promoting sustainable design and protecting Durham's heritage.

4.143 The Durham City Regeneration Masterplan (Durham County Council, 2014c) and its update (Durham County Council, 2016f) have a number of implementation projects and actions relevant to housing in Our Neighbourhood (a subset of the Durham City area covered by the Masterplan), i.e. ensuring services are in place including schools, and plan for housing allocations in the Green Belt and on brownfield sites. The Masterplan update notes what has been delivered and outlines key future activities. Completed projects include the introduction of an Article 4 direction and an Interim Student Accommodation

Policy. Housing allocation plans will be updated in the next SHLAA and the emerging County Local Plan.

4.144 Appendix D provides statistics and discussion on population and households in Our Neighbourhood.

4.4.4 Planning Policies and Proposals for Land Use

4.145

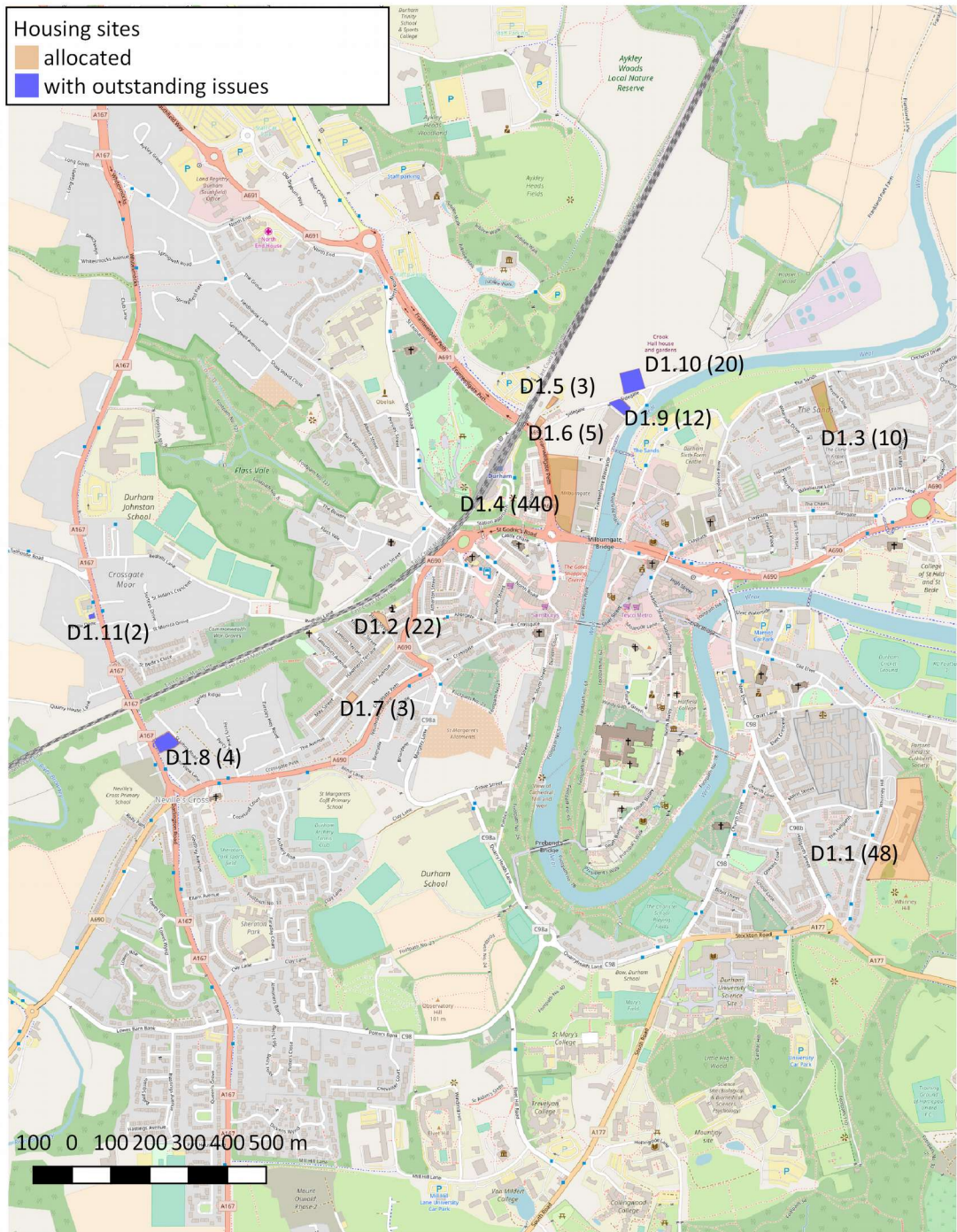
- Policy D1: Land for Residential Development
- Policy D2: Student Accommodation in Houses in Multiple Occupation (HMO)
- Policy D3: Purpose Built Student Accommodation (PBSA)
- Policy D4: Housing for Older People and People with Disabilities
- Policy D5: Meeting Other Housing Needs
- Policy D6: Design of New and Renovated Housing to the Highest Standards

Policy D1: Land for Residential Development

The following sites as shown on the proposals map are allocated for housing development in the quantities indicated:

1. Whinney Hill (former Johnston School) (48)
2. John Street (22)
3. Bernard Gilpin site, The Sands (10)
4. Site of Government Offices, Framwellgate Peth (440)
5. Offices at Diamond Terrace (3)
6. Main Street USA etc. (5)
7. The Avenue (3)

Map 10: Map of Housing Sites



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4.146 The Evidence Base for the withdrawn County Durham Local Plan provided potential sites for residential development as listed in the SHLAA Update (Durham County Council, 2014a). In Policy D1 we endorse these and add other sites that we have identified. The number of housing units given for each site is indicative and numbers can be greater or fewer depending on how proposals are designed to deal with topographical and landscape issues and requirements.

4.147 The following notes provide additional information about the sites (shown on Map 10 - <http://npf.durhamcity.org.uk/the-plan/maps/>). The principles to be followed are: (i) target occupants to rebalance the community away from predominantly student accommodation; (ii) include provision for older people wherever feasible; (iii) style to mirror that of existing housing in the local area; and (iv) use high quality design standards. In all cases the sites have been assessed through the Sustainability Appraisal process to ensure that the potential impact on known heritage assets has been identified and appropriate mitigation and/or enhancement measures will be applied in accordance with the sustainability policies S1 and S2 and the six heritage policies H1 to H6 of this Plan.

- D1.1 Whinney Hill (former Johnston School) (48): now with planning permission for 75 dwellings but the Plan's aspiration is to keep and renovate the main school building; need to protect existing footpath and provide a minimum 15m buffer of habitat creation against the ancient woodland. Accordingly, in order to provide for the retention of these features, Policy D1.1 allocates provision for only 48 dwellings. Very suitable for older peoples' accommodation or for average density two storey family houses consistent with the rest of Whinney Hill.
- D1.2 John Street (22): approved for apartments; a good site for older people or for young professionals/young couples starting out. Also a single terrace house could be sited as an addition to the end of the terrace next to the Spiritualist Church.
- D1.3 Former Bernard Gilpin Society, The Sands (10): although approved for 35 units, it would be better to develop it as a completion of Ferens Close plus houses along the front in existing style as average density 2 storey houses. The very bottom of the site lies in Flood Risk Zone 3 and therefore appropriate infrastructure and design measures will be required. Development proposals for this site should undertake a site-specific flood risk assessment.
- D1.4 Site of Government Offices, Framwellgate Peth (440): planning permission has been given for a mixed-use scheme including apartments. Nevertheless, as by far the largest and most prominent residential development site in Our Neighbourhood, it emerges from the Sustainability Appraisal as an exceptionally sensitive site for which the most rigorous application of sustainability Policies S1 and S2 and heritage Policies H1 to H6 is required for all detailed development proposals. The location is highly suitable for some older peoples' accommodation with appropriate accessibility provision. The area for the housing units allocated in Policy D1.4 is located in Flood Risk Zone 1 above the lower parts of the Government Offices development that lie in Flood Risk Zones 2 and 3.

- D1.5 Offices at Diamond Terrace (3): suitable for terraced houses matching Diamond Terrace, provided that rights of way are protected and there is no incursion on to the Green Belt.
- D1.6 Main Street USA etc.: (2 or 5): existing space could provide for 2 terraced houses; if the business premises are included then the space could provide for 5 terraced houses, provided that rights of way and trees and surrounding woodland are protected. The site's location and visibility make it very sensitive in relation to the paramount consideration of safeguarding the setting of the World Heritage Site when evaluating specific development proposals.
- D1.7 24 a, b and c The Avenue: 3 terraced houses matching The Avenue style.

4.148 In respect of a further four sites shown on Map 10 (<http://npf.durhamcity.org.uk/the-plan/maps/>), the intention is to allocate them in the final Plan if the issues identified below can be resolved:

- D1.8 Former Shell Garage, A167 (4): this site is not a formal allocation at this stage because it has not been possible to contact the owner, but the aspiration is to include it as an allocation in the final Plan. Although approved for 8 units, the surrounding house-style indicates that 4 average to low density 2 storey houses would be more suitable, with access via St Johns Road rather than the A167; important to keep trees on the boundary of the site; may be costly to develop to deal with underground fuel storage tank.
- D1.9 Sidegate electricity sub-station (12): this site is not a formal allocation at this stage because it lies within Flood Risk Zones 2 and 3. If this can be mitigated, It would be suitable for terraced houses matching Sidegate; provided that development proposals protect surrounding trees and woodland habitats and carry out a site-specific flood risk assessment.
- D1.10 Council-owned car park, Sidegate (20): this site is not a formal allocation at this stage because the owner does not agree at present. It is suitable for two or three rows of terraced houses; provided that development proposals protect surrounding trees and woodland habitats.
- D1.11 Small site next to Sainsbury supermarket on A167 (formerly Pot and Glass Public House): this site is not a formal allocation at this stage because it has not been possible to contact the owner, but the aspiration is to include it as an allocation in the final Plan. It is suitable for 1 or 2 family houses, average density 2 storey houses; protect mature black poplar tree.

4.149 To maximise the contribution that these and any other sites make towards appropriate residential developments, high densities will be encouraged in areas that are characterised by existing higher densities, provided that adequate green and open space provision is included.

4.150 Gavin Barwell, former Minister for Housing and Planning, Department for Communities and Local Government (in a talk reported by Horti, 2016) has suggested the introduction of a policy to tackle 'land-banking' by requiring planning permissions to be

implemented or forfeited. If this 'use it or lose it' approach become official Guidance it will be applied within Our Neighbourhood.

4.151 In addition to housing sites allocated in our Neighbourhood Plan (521 new dwellings of various kinds, with a further 38 if particular issues can be resolved), it is estimated that an additional 11% of houses would become available from small 'windfall' sites. This figure is drawn from the new Issues and Options consultation document for the new County Durham Local Plan (Durham County Council, 2016c, p3, para 3.10). Indeed, any new sites that come forward that have the potential for mixed residential development will be supported in principle subject as always to relevant NPPF, County Durham Local Plan and our Neighbourhood Plan policies.

Policy D2: Student Accommodation in Houses in Multiple Occupation (HMO)

D2.1: In order to promote the creation of sustainable, inclusive and mixed communities and maintain an appropriate housing mix, development proposals for new build Houses in Multiple Occupation (both C4 and *sui generis*), extensions that result in additional bed-spaces, and changes of use from any use to:

1. a Class C4 (House in Multiple Occupation), where planning permission is required; or
2. a House in Multiple Occupation in a *sui generis* use (more than six people sharing)

will not be permitted if more than 10% of the total number of properties within 100 metres of the application site are already in use as HMOs or student accommodation exempt from council tax charges or the student population exceeds 20% of the total population in that area.

D2.2: In all cases development proposals will only be permitted where:

1. The quantity of cycle and car parking provided is in line with the Council's adopted Parking and Accessibility Guidelines and Policies T3 and T4 of this Plan; and
2. They provide acceptable arrangements for bin storage and other shared facilities and consider other amenity issues; and
3. The design of the building or any extension would be appropriate in terms of the property itself and the character of the area; and
4. The applicant has shown that the security of the building and its occupants has been considered along with that of other local residents and legitimate users.

D2.3: Changes of use from an HMO to C3 will be supported. Opportunities to enable this will be explored as they arise in order to assist the re-balancing of neighbourhoods.

4.152 Policy Implementation Project 2 in Chapter 5 indicates how policy D2.3 could be taken forward.

Policy D3: Purpose Built Student Accommodation (PBSA)

D3.1: In order to promote the creation of sustainable, inclusive and mixed communities and maintain an appropriate housing mix, any development proposal for new, extensions to, or conversions to, Purpose Built Student Accommodation (PBSA), will be required to demonstrate:

1. that there is a need for additional student accommodation; and
2. it would not result in a significant negative impact on retail, employment, leisure, tourism or housing use, or would support the Council's regeneration objectives; and
3. consultation with the relevant education provider.

D3.2: Development proposals will not be permitted unless:

1. not more than 10% of the total number of properties within 100 metres of the application site are already in use as HMOs or student accommodation exempt from council tax charges or the resulting student population is not more than 20% of the total population in that area; and
2. the development is on or adjacent to an existing university or college academic site, or hospital and research site; and
3. the design and layout of the student accommodation and siting of individual uses within the overall development are appropriate to its location in relation to adjacent neighbouring uses; and
4. the design meets the appropriate criteria for student living accommodation as set out in the Building Regulations; and
5. the internal design, layout and standard of accommodation and facilities is of appropriate standard; and
6. the impacts from occupants of the development will not have an unacceptable impact upon the amenity of surrounding residents in itself or when considered alongside existing and approved student housing provision. Prior to occupation a management plan or draft outline management plan appropriate to the scale of the development shall be provided and approved by Durham County Council; and
7. the quantity of cycle and car parking provided is in line with the Council's Parking and Accessibility Guidelines and Policies T3 and T4 of this Plan; and
8. the applicant has shown that the security of the building and its occupants has been considered along with that of other local residents and legitimate users.

D3.3: Where appropriate, development proposals in accordance with the above requirements should contribute to the re-use of listed buildings, heritage assets and other buildings with a particular heritage value.



Justification for Policies D2 and D3

4.153 Student accommodation in Durham City is one of the most frequently mentioned issues in our consultations (Durham City Neighbourhood Planning Forum, 2015), and the subject of much debate over many years. Working in partnership with the University and residents' groups, the County Council has adopted an Interim Policy (Durham County Council, 2016h) to deal with applications to develop HMOs (houses in multiple occupation) and PBSAs (purpose built student accommodation) and this is incorporated into the County Council's 'Issues and Options' document of the emerging County Development Plan (Durham County Council, 2016c, p.42, para 4.59). This is most welcome as an interim measure. Our Neighbourhood Plan provides the opportunity to make minor but vital improvements, and these are incorporated into Policies D2 and D3. The over-riding consideration within these policies on whether additional HMOs or PBSAs are acceptable is the principle laid down in the NPPF (para. 50) which enjoins local planning authorities to "create sustainable, inclusive and mixed communities". The context section above explains how 'studentification' can be and has been damaging to community harmony and balance. The interim policy carries forward saved policies H9, H13 and H16 from the Durham City Local Plan (City of Durham Council, 2004; Durham County Council, 2015a).

4.154 Implementation of the interim policy depends for HMOs (houses in multiple occupation) upon the introduction of an Article 4 Direction to remove certain householder development rights within a prescribed part of the City. Such a Direction was approved for a large part of the centre of the City and came into force on 17th September 2016. A further Direction for much of Framwellgate and Newton Hall came into force on 17th May

2017. In order to be able to resist the overspilling of HMO developments into the rest of Our Neighbourhood, we propose a third Direction to cover the remaining part of this area. This is an action which will be for the County Council to take forward. Similarly, an Article 7 Direction to control letting boards across Our Neighbourhood, which we also propose, is the responsibility of the County Council who carried out a public consultation in early 2017 and is now proceeding through the statutory procedures for adoption, hopefully in 2018.

Policy D4: Housing for Older People and People with Disabilities

D4.1: In order to help meet the needs of the ageing population in Our Neighbourhood, 10% of private and intermediate housing on sites of 10 housing units or greater must be of types and design appropriate for older people.

Accommodation that would meet this requirement are:

1. level access flats; or
2. bungalows; or
3. sheltered housing; or
4. extra-care schemes.

D4.2: Adaptations to houses and flats to enable a resident to continue to live there rather than go into a nursing or residential care home will be permitted providing they are in keeping with the building and its surroundings.

Justification

4.155 The NPPF (para.50) covers the provision of a mix of housing meeting the needs of different groups in the community, including older people and people with disabilities. The NPPF Annex 2 defines the housing needs of older people as: "People over retirement age, including the active, newly-retired through to the very frail elderly, whose housing needs can encompass accessible, adaptable general needs housing for those looking to downsize from family housing and the full range of retirement and specialised housing for those with support or care needs." The NPPF notes that:

The need to provide housing for older people is critical given the projected increase in the number of households aged 65 and over accounts for over half of the new households (NPPF PPG para. 021 ID: 2a-021-20160401)

4.156 The increase in the numbers and proportion of the population that are in the older age groups is a challenge across many areas of national policy, not just housing. Locally, it has been highlighted in our consultations as a key issue for our Neighbourhood Plan (Durham City Neighbourhood Planning Forum, 2015). Accordingly, we have set out this policy to implement the expectations of the NPPF and of Parliamentary Committees and pressure groups.

4.157 Durham County Council's (2016d) strategic housing market assessment surveyed housing needs for older people:

... modern properties aimed at the elderly, dementia schemes, extra care schemes, ground floor apartments and 2 bed bungalows were highlighted as key areas. In terms of stock shortages amongst older people stakeholders recognised; energy efficient homes for life, extra care facilities, sheltered accommodation and affordable rent schemes as priorities. (para 6.16)

4.158 As well as providing for older people in new builds through the policy set out above, much of the existing housing stock in Our Neighbourhood could be suitable for older people either as it is or by adaptations and conversions. This is also a good use in principle for surplus PBSAs (purpose built student accommodation).

4.159 New provision for older people should meet particular criteria relating to access to shops, medical services and other essentials, either by being close or by being on a readily accessed public transport and appropriately designed and sited footpaths and cycle paths. Of the specific sites listed in Policy D1, sites D1.2 (John St) and D1.5 (Government offices) would be appropriate.

4.160 The 2011 Census gives a figure of 3% of the population of Durham City who are sick or with disabilities. As with older people, the aim of this policy is to enable independent living in a person's own home. One way is through adoption and use of the relevant optional housing regulations. Housing regulations cover accessible and adaptable dwellings (M4(2) Category 2: UK Government, 2016). This comprises the optional requirement of:

- (1) Reasonable provision must be made for people to—*
 - (a) gain access to; and*
 - (b) use, the dwelling and its facilities.*
- (2) The provision made must be sufficient to—*
 - (a) meet the needs of occupants with differing needs, including some older or disabled people; and*
 - (b) to allow adaptation of the dwelling to meet the changing needs of occupants over time.*

4.161 We would strongly encourage developers to implement this housing regulation in building new houses or renovating existing houses. We also urge Durham County Council to adopt these optional requirements in policies in the forthcoming County Local Plan. (NPPF PPG paras. 005 to 007, 009 to 012 ID: 56-005-20150327; 008, ID: 56-008-20160519).

4.162 Recognising both that people often wish to remain in their own homes for as long as possible, and that in any case places may not be available in care homes, this policy facilitates adaptations to allow people to continue living independently for as long as possible. The County Council's Older Persons Accommodation and Support Services Strategy (Durham County Council, 2010c) supports this approach. In making adaptations it will not usually be possible to bring the accommodation up to the standard of building regulations for access to and use of buildings (M4(1) Category 1: Visitable dwellings;

M4(2) Category 2: Accessible and adaptable dwellings; M4(3) Category 3: Wheelchair user dwellings (UK Government, 2016), but this should be regarded as a target to be approached as far as is possible. Sometimes the only practical way to adapt a home to allow somebody to continue living there will be by carrying out work that is not acceptable as a permanent modification. The policy permits this to be done as a temporary expedient.

4.163 Particular policies for the provision of nursing homes and residential care homes are set out in community Policy C6.

Policy D5: Meeting Other Housing Needs

D5.1: Any scheme for new residential development on sites of 10 housing units, or greater, must include 15% as affordable housing.

D5.2: Proposals by developers/owners of PBSAs to make self-contained suites available for young professionals, young couples starting out, people leaving home for the first time, and/or older people where appropriate, will be supported.

D5.3: Development proposals that provide residential accommodation in upper floors of commercial properties (outside the primary and secondary frontage) for these categories of need will be supported, as long as they do not result in a loss of existing commercial space.

Justification



4.164 Residential development in Durham City has in recent years been predominantly for students and for so-called 'executive housing'. Our consultations (Durham City Neighbourhood Planning Forum, 2015) show that family housing and affordable housing, for renting and for buying, are a particular need in Durham City

and that appropriate provision is needed here for people starting out in the housing market, for families with children and for young professionals. The NPPF (para.50) expects that such categories of need are recognised. Changes in law nationally tilt the provision from renting to owning and do not protect the affordable price in perpetuity. Our Neighbourhood Plan seeks to keep both renting and buying as options. Provision can be made by new build or by conversions of former Houses in Multiple Occupation.

4.165 Large tracts of the centre of Durham City consist of terraced housing that is almost entirely given over to student accommodation. In the interests of fostering balanced and sustainable communities as envisaged by the NPPF (para.50) and our Policy D1, we attach great importance to securing the reversion of some Houses in Multiple Occupation back to family homes and general housing, as covered in Policy D2.3.

Policy D6: Design of New and Renovated Housing to the Highest Standards

D6.1: All new and renovated housing must be of high quality design.

D6.2: Houses and housing developments should meet the Building for Life Criteria, or other national standard of equivalent or higher level.

Justification

4.166 The NPPF (Section 7) sees good design as a key aspect of sustainable development, and states that planning policies should aim to ensure that the design of developments and of buildings will add to the overall quality of the area, establish a strong sense of place, respond to local character and history, create safe and accessible environments, and be visually attractive.

4.167 It was commented on in the results of the survey of local opinion that the City has been blighted by poor building design from the 1960s and 1970s (though some of this is being addressed by new developments in progress to replace such buildings). There are also some examples of modern architecture that complement the historic character of the City such as the Calman Learning Centre on South Road and the café/meeting room in Wharton Park. Newer building developments in the outer areas of the City have tended to be of uninspiring, standard-product semi-detached and detached houses. But options for better design of new housing exist.

4.168 The RIBA (2009) discussion paper noted that “the design quality of many developments built before the credit crunch was inadequate, with only 18% of schemes rated as ‘good’ or ‘very good’” and that “many buyers of new homes have concerns over a lack of space and an inconvenient layout.” (p.1) It concluded that “there is a huge potential for the market for new homes to be expanded by placing more emphasis on design quality and providing a more diverse product.” (p.1) Concerns about lack of space were reiterated in RIBA (2011): consumers felt that new houses failed to provide adequate inner and outer space. Over 90% of these houses did not meet minimum size standards set by the ‘Nationally Described Space Standard’ (Department for Communities and Local Government, 2015) and were smaller than new houses in Western Europe. Ipsos MORI and RIBA (2012) surveyed the housing needs and expectations of consumers and the key findings were (p.4-5):

- Large windows for natural light, large rooms and high ceilings;
- Large main living area for eating and socialising;

- Layouts which take into account technology used within the home;
- Space for private time away from other members of the household;
- Private space outside, particularly for families, or access to green public space in urban locations;
- Long-term and short-term storage for functional items, and for personal possessions;
- Dedicated space for domestic utility tasks, such as, washing, drying and ironing clothes, as well as for storing vacuum cleaners, rubbish bins and recycling;
- Options for different layouts, with flexibility.

4.169 Access to high speed Internet and mobile access in the home for both leisure and home working is crucial. The provision of this technology infrastructure needs to keep pace with new technological developments.

4.170 The Building for Life criteria (Birkbeck and Kruczkowski, 2015) are a set of quality tests agreed nationally by The Design Council and the Housebuilders' Federation to ensure that the design of new homes and their neighbourhood are as attractive, functional and sustainable as possible. There are 20 tests or criteria, and house-building schemes that achieve a score of at least 14/20 meet the Building for Life standard.

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