

CABINET DELEGATED DECISION – 31 MARCH 2020

Title of Report	MINISTRY OF HOUSING, COMMUNITIES AND LOCAL GOVERNMENT CONSULTATION – FIRST HOMES: GETTING YOU ON THE LADDER	
Presented by	Councillor Robert Ashman 01530 273762 robert.ashman@nwleicestershire.gov.uk	
Background Papers	National Planning Policy Framework Adopted Local Plan The Leicester and Leicestershire Housing and Economic Development Needs Assessment	Public Report: Yes
		Key Decision: Yes
Financial Implications	The introduction of a First Homes policy as set out in the consultation could reduce the number of affordable rented properties delivered and/or commuted sums available to the Council through s106 Agreements.	
	Signed off by the Section 151 Officer: Yes	
Legal Implications	None identified at this stage.	
	Signed off by the Monitoring Officer: Yes	
Staffing and Corporate Implications	The introduction of a First Homes policy as set out in the consultation will require administering by the Council which will have an impact upon staff resources. The extent of such impact is not clear at this stage.	
	Signed off by the Head of Paid Service: Yes	
Purpose of Report	To consider the government's proposals in respect of First Homes and to determine the Council's response	
Reason for Decision	To determine the Council's response to the consultation	
Recommendations	THAT CABINET AGREES THE RESPONSE TO THE FIRST HOMES CONSULTATION AS SET OUT IN THE REPORT	

1. BACKGROUND

- 1.1 The Ministry of Housing, Communities and Local Government is seeking the views on proposals for a First Homes scheme. The consultation document can be viewed from [here](#). The consultation is open until 3 April 2020.
- 1.2 The consultation notes that the primary objective of First Homes is to support people who wish to purchase a home in their local area but are unable to afford a property on the open market. The National Planning Policy Framework (NPPF) currently defines discounted market sales homes as those made available at a minimum discount of 20% off full market value. However, the government is of the view that this level of discount is not sufficient.
- 1.3 The purpose of this report is to agree the Council's response to the consultation. Initially it was intended to take a report to the Local Plan Committee of 25 March 2020 on this item.

However, this meeting has been cancelled and the rearranged date is after the closing date for the consultation.

2 WHAT IS PROPOSED?

2.1 The key features of the First Homes scheme are:

- Properties to be made available in perpetuity at a discount of at least 30% against the market price. The restriction will be secured by restrictive covenants placed on the property which means that no subsequent sale can take place unless the discount has been applied. The value of the property would be established through independent valuations.
- It is proposed to include a maximum cap on the value of the property so as to ensure that the scheme is not used to purchase exceptionally expensive properties.
- Local people are to be prioritised through a local connections 'test', but some flexibility is proposed to avoid a situation where properties are left empty due to a lack of suitable buyers.
- Aimed primarily at first time buyers, but is suggested that the scheme could also be used to support 'key workers' (also referred to in the National Planning Policy Framework as 'essential local workers') – i.e. those who provide frontline public sector services including health, education and community safety. Armed Forces personnel (including recent veterans) to be eligible.
- To make sure that First Homes are accessible to those who would struggle to purchase on the open market, the government is minded to include a household income cap whereby those above the set level would not be eligible.
- Suggested that scheme to be administered by local authorities, although government is seeking views on how local authorities could be supported.
- Where there are more households interested in purchasing these homes than there are homes available within a particular area the government suggests that local authorities may need to consider income and assets of applicants in more detail so as to target those most in need.
- Owners would be free to improve their property (for example new kitchens or extensions) but they would need to be aware that they may not realise the full uplift in value.
- Proposed to create a model agreement to support mortgage lending. Suggested that this would include a 'mortgagee protection clause' whereby the requirement to sell a property at a discount would be waived if mortgage lenders are forced to repossess a property in the event of a payment default.
- Any homes purchased under the scheme would not be eligible for support under the Help to Buy Equity Loan programme.
- Purchasers of properties to be restricted to using them as their 'sole or primary residence'. Properties would not be allowed to be let, except in exceptional circumstances such as the need to work away from home for a period of time or to care for a family member.
- It is proposed to set developer contributions by either a) prescribing that a percentage of affordable homes delivered through section 106 planning obligations should be First Homes or b) prescribing that a percentage of all units delivered on suitable sites (over 10 units) are to be sold as First Homes. The government is seeking views on these options.
- The scheme should not impact upon build rates or site viability.
- To ensure the delivery of sufficient homes the government is considering legislative options to ensure that this policy cannot be sidestepped.
- The government is suggesting changes to the entry-level exception sites policy included in the NPPF (2018) to use it as a direct delivery vehicle for First Homes.

This includes specifying that any affordable dwellings should be First Homes for local first time buyers (rather than affordable housing in the widest sense) and allowing a small proportion of market homes on a site where essential to ensure the development will be deliverable.

- No changes proposed to other rural exceptions sites, but guidance suggested.

3 THE CONSULTATION

3.1 The consultation sets out a series of questions under a number of headings.

- Ensuring First Homes are available – questions 1 to 4
- Eligibility for First Homes – questions – 5 to 9
- Supporting the First Homes scheme – questions 10 to 12
- Supporting competitive mortgage lending – questions 13 to 14
- Restrictions on letting First Homes – questions 15 to 16
- Delivering the Armed Forces Covenant – questions 17 to 19
- Setting developer contributions – questions 20 to 22
- Delivery through exception sites- questions 23 to 26
- Community Infrastructure Levy exemptions – questions 27 to 28
- Equality impacts of the First Homes scheme – questions 29 to 30

3.2 The questions and the suggested response (in bold) are set out in the boxes below using these headings. Further information and comments to explain and expand upon the responses is provided at the end of each section where appropriate.

3.3 Before considering the questions, it should be noted that securing the provision of new dwellings at a selling price of less than the open market price is not new. This Council has secured such properties as part of S106 Agreements since the mid-1990's. In total, about 80 such properties have been secured as discounted open market properties. Furthermore, the latest definition of affordable housing in the National Planning Policy Framework (NPPF) includes "*discounted market sales housing*" (sold at a discount of at least 20% below local market value).

3.4 Many of the features of the proposed scheme are similar to those operated by this Council. For example, properties are secured in perpetuity; subsequent re-sales require independent valuations to demonstrate that the asking price is appropriate. However, the Council's approach to this issue has evolved through time. For example, the earlier properties simply required that properties be sold at no more than 85% of the open market value with no restrictions on who could buy the properties. Later agreements not only applied a larger discount (65%) but also included both a local connection test and an affordability test having regard to income. However, no agreements have sought to restrict occupation to only first time buyers.

Comment on the principal of the scheme

3.5 The NPPF requires that 10% of all homes on major sites (those of 10 or more dwellings) should be available for affordable home ownership. It is not clear as to whether the requirements for First Homes would be part of this or in addition. Clarity is required (this is addressed in the response to question 30).

3.6 Whilst the move to enable home ownership is welcomed it should be acknowledged that home ownership is an aspiration rather than a need. As such it is much more difficult to identify what the 'need' for such properties would be, unlike with more traditional affordable housing products (such as social rented and shared ownership).

3.7 Notwithstanding the above, anything that helps get people on to the housing ladder has to be viewed positively. However, there are concerns that the introduction of First Homes

could impact site viability and so impact upon the delivery of other types of affordable housing and infrastructure. Research undertaken by Planning Resource (a recognised impartial information resource for planning professionals) has suggested that the number of affordable units could fall to 27% (from 46%) if a 40% requirement were introduced on top of other tenures. Likewise, the proportion of social rent units completed would fall in such a scenario from 13 to 8 per cent. Therefore, there is a concern, shared by the Local Government Association and the National Housing Federation that the unintended outcome may be that those in genuine housing need are excluded from the market if fewer rented and shared ownership properties are provided.

- 3.8 Whilst the approach suggested in the consultation has the advantage of being relatively straightforward, it is considered that many aspects of it are too simplistic for a nationally operated scheme. For example, applying a standard discount (at whatever level) to all parts of the country fails to reflect the variation in both house prices and incomes. Similarly, applying a national price cap fails to reflect the variation in house prices. A property with a value of say £400,000 in London and the south-east will be much smaller than a property in the East Midlands.
- 3.9 A scheme based on a closer correlation between house prices and income would be preferable and more equitable, albeit it that it could have resource implications for the Council unlike a centrally determined scheme. This is addressed in the responses to the questions.

4 **Ensuring First Homes are available**

Q1.

- a) Do you agree with a minimum discount of 30% (but with local flexibility to set a higher one)?
- b) If not, what should the minimum discount be? i.20%
- ii. 40%
- iii. Other (please specify)

The use of discount has the advantage that it is very simple to apply. However, applying a standard discount rate across the country is too simplistic. House prices vary significantly between different parts of the country. A discount of 30% may be affordable in one area but not another.

An alternative approach would be to restrict the cost of properties to be made available as First Homes to no greater than the median price for the type of dwellings (e.g. detached, semi-detached, terraced and flats) as published annually by the Office for National Statistics (House Price Statistics for Small Areas). This would provide a more 'local' figure.

If discount is to be used it needs to be sufficient to make the cost of purchasing a property affordable to somebody on a local average income. This requires a consideration of the combination of income and property prices and will also need to be rebased periodically, say annually. Information published to support the standard method calculation of housing requirements could be used to do this.

Q2.

- a) Should we set a single, nationally defined price cap rather than centrally dictate local/regional price caps?

For the reasons outlined above a nationally defined price cap would not be appropriate. Any price cap needs to reflect local prices.

- b) If yes, what is the appropriate level to set this price cap?
- i. £600,000
 - ii. £550,000
 - iii. £500,000
 - iv. £450,000
 - v. Other (please specify)

Q3.

- a) If you disagree with a national price cap, should central Government set price caps which vary by region instead?

A national price cap would not reflect variations across the country in terms of the relationship between price and incomes.

- b) If price caps should be set by the Government, what is the best approach to these regional caps?
- i. London and nationwide
 - ii. London, London surrounding local authorities, and nationwide
 - iii. Separate caps for each of the regions in England
 - iv. Separate caps for each county or metropolitan area
 - v. Other (please specify) **Local authority level based on a comparison between house prices and incomes**

Q4.

Do you agree that, within any central price caps, Local Authorities should be able to impose their own caps to reflect their local housing market?

See response above

Additional comments

- 4.1 As noted, this Council has a good record of securing properties at less than open market price. If the government decides to pursue the First Homes scheme (with or without amendments), the Council's locally derived approach would be superseded by a nationally set scheme.
- 4.2 A scheme which is set nationally also has the advantage that there are not any resource implications for local authorities in terms of setting the necessary discounts, price and income caps etc. However, this is at the expense of the local determination of what the local needs are and how these should be addressed.
- 4.3 Essentially, a national scheme with the full weight of government behind it would provide a significant degree of certainty and less likelihood of challenge from developers but may not take account of local circumstances. On the other hand, a more locally centred schemes within the framework of national policy, would be better related to local circumstances but potentially would have less certainty and is more likely to be challenged.
- 4.4 Notwithstanding the advantages of a national scheme, officers are of the view that retaining local control is important. It is suggested that government could identify in national policy (or legislation) First Homes as a specific affordable housing product and then require local authorities to secure them as part of Section 106 Agreements having regard to local circumstances of prices v incomes. The response to question 1 identifies one possible way that this could be done using already published information.

5 Eligibility for the First Homes scheme

Q5.

Do you agree that Local Authorities are best placed to decide upon the detail of local connection restrictions on First Homes?

Yes

Q6.

When should local connection restrictions fall away if a buyer for a First Home cannot be found?

- i) Less than 3 months
- ii) 3 - 6 months
- iii) Longer than 6 months
- iv) Left to Local Authority discretion

3 -6 months but with evidence of what marketing has been undertaken and details of any potential purchasers and why the purchase was not pursued.

Q7.

In which circumstances should the first-time buyer prioritisation be waived?

Where the property concerned is specialist housing (for example for the elderly or those with disabilities) or where an existing homeowner needs to move and cannot afford to buy again on the open market. A common scenario the housing choices team come across is where a couple have separated/divorced. In these circumstances, subject to there being evidence provided in respect of the personal circumstances, there needs to be greater flexibility.

Q8.

- a) Should there be a national income cap for purchasers of First Homes?

No, any income cap should be linked to local incomes.

- b) If yes, at what level should the cap be set?

- c) Do you agree that Local Authorities should have the ability to consider people's income and assets when needed to target First Homes?

Based on the Council's experience to date there are unlikely to be many occasions when there are more potential buyers than properties. If this were to happen it would be useful to have processes in place that take account of available income and assets so as to try and ensure that those in most need benefit. However, this has to be balanced against the need to ensure that properties are sold as quickly as possible.

Q9:

Are there any other eligibility restrictions which should apply to the First Homes scheme?

No

6 Supporting the First Homes scheme

Q10.

a) Are Local Authorities best placed to oversee that discounts on First Homes are offered in perpetuity?

No

b) If no, why?

The Council has historically secured in perpetuity a number of Discounted Open Market properties through S106 Agreements, some of which include a local connection requirement and are income related. Therefore, the Council has established processes in place. However, the introduction of the First Homes scheme as proposed would result in a significant increase in the number of properties subject to restrictions and the need for sales to be assessed and monitored. This has significant resource implications for the Council. To address this the Council suggests that consideration be given to alternative arrangements. One option would be for the scheme to be overseen by the relevant Help to Buy agent. These are already well established and have developed local knowledge. A further advantage is that they can act as a marketing agent for the developers which will assist the developer with the sale of properties and so minimise the likelihood of properties remaining unsold. The disadvantage is that they are remote and not based in the District.

Q11.

How can First Homes and oversight of restrictive covenants be managed as part of Local Authorities' existing affordable homes administration service?

As outlined above the Council already has experience of dealing with such properties operating under similar restrictions. Therefore, it should be possible to assimilate this in with the existing processes, but as outlined above and considered in the next question, it would have significant resource implications.

Q12.

How could costs to Local Authorities be minimised?

One option would be for the government to specify as a requirement that S106 Agreements include provision for the charging of a fee to monitor and administer the First Homes scheme. This would be over and above any normal monitoring fee attached to a S106 Agreement.

Additional comments

- 6.1 If the government decide to introduce the First Homes scheme (either as proposed or with some amendments) this Council is reasonably well placed, from a process point of view, to deal with it. However, based on previous experience there will be resource implications in terms of managing the process. To date the process has been managed by the Planning Policy team with some input from the Affordable Housing Enabler in respect of later agreements. Introducing a national policy or requirement will result in more properties being subject to restrictions and hence more sales, which will impact upon resources. The extent of such an impact is unknown at this time and it will partly depend

upon the final design of the scheme. However, government need to have regard to such impacts.

- 6.2 The response to Question 10 addresses these concerns. One way to deal with the resource impact upon local authorities would be for the scheme to be administered by the government's Help to Buy agent. This is a function already carried out to market and administer the sale of shared ownership homes funded through Homes England. Currently it is carried out by a housing association who maintain a national register of those interested in low cost home ownership and are recognised as a one stop shop for information on and availability of such products

7 Supporting competitive mortgage lending

Q13.

Do you agree that we should develop a standardised First Home model with local discretion in appropriate areas to support mortgage lending?

Yes, as it is essential that those providing mortgages get behind the scheme. The government should also agree a standardised approach to how the discount under such purchases should be treated in terms of loan to value ratios and deposits as these are two criteria key to ensuring affordability

Q14.

Do you agree that it is appropriate to include a mortgage protection clause to provide additional assurance to lenders?

Yes, but it should not be the default position.

Additional comments

- 7.1 The consultation document suggests that the diversity of local models for discount market homes is a barrier to effective mortgage lending at present. Officers have occasionally heard anecdotal evidence that this is the case, although we are not aware of any specific examples where a prospective purchaser has not been able to secure a mortgage. However, having a standardised approach would remove this potential issue and would make it much more likely that mortgage lenders would provide the necessary support for a First Homes scheme.

8 Restrictions on letting First Homes

Q15.

For how long should people be able to move out of their First Home and let it out (so it is not their main or only residence) without seeking permission from the Local Authority?

- i. Never
- ii. Up to 6 months
- iii. 6- 12 months
- iv. Up to 2 years
- v. Longer than 2 years
- vi. Other (please specify)

6 – 12 months

Q16.

Under what circumstances should households be able to move out of their First Home and let it for a longer time period? (Tick all that apply)

- i. Short job posting elsewhere – **would need to define short term. Also, need to**

address situation where a person takes repeated short-term contracts.

- ii. Deployment elsewhere (Armed Forces)
- iii. Relationship breakdown
- iv. ~~Redundancy~~
- v. Caring for relative/friend
- vi. ~~Long-term travelling~~
- vii. Other (please specify)

Additional comments

- 8.1 Some of the more recent S106 Agreements that the Council has entered in to include restrictions on lettings as it had become apparent that this was happening and so was not meeting the local need for affordable housing.
- 8.2 Whilst there is an argument that letting such properties goes against the principal of the First Homes scheme, it is accepted that there may be occasions when an occupier would have to vacate the property and rather than leaving it empty, it would be preferable to allow the property to be let. In terms of how long such a vacancy should be for, a balance has to be struck between the needs of the person concerned and the desire to ensure that properties are occupied. Furthermore, it would appear that there would be an additional burden placed upon local authorities. Too short a period could represent a significant impact. Therefore, it is considered that up to 1 year (12 months) would strike an appropriate balance.
- 8.3 However, we would suggest that the properties can only be let at Local Housing Allowance rent levels to remain as affordable properties in these circumstances. This is addressed in the response to question 30.

9 Delivering the Armed Forces Covenant

Q17.

Do you agree that serving members and recent veterans of the Armed Forces should be able to purchase a First Home in the location of their choice without having to meet local connections criteria?

Yes

Q18.

What is the appropriate length of time after leaving the Armed Forces for which veterans should be eligible for this exemption?

- i. 1 year
- ii. 2 years
- iii. 3-5 years
- iv. Longer than 5 years

2 years as this would provide sufficient time to have made local connections

Q19.

Are there any other ways we can support members of the Armed Forces and recent veterans in their ability to benefit from the First Homes scheme?

Marketing of First Homes scheme and properties through various support organisations and charities.

Additional comments

- 9.1 This Council signed up to the Armed Services Covenant in 2014. The response to these questions reflects the Council's commitment.

10 Setting developer contributions for First Homes

Q20.

Which mechanism is most appropriate to deliver First Homes?

- i. Planning policy through changes to the National Planning Policy Framework and guidance
- ii. Primary legislation supported by planning policy changes

Legislation as this would then have the full weight of law to make it easier to ensure compliance with the scheme.

Q21.

Which do you think is the most appropriate way to deliver First Homes?

- i. As a percentage of section 106 affordable housing through developer contributions
- ii. As a percentage of all units delivered on suitable sites

As a percentage of section 106 affordable housing delivered through developer contributions, but based on local evidence base. However, the existing national thresholds for seeking affordable housing is an issue which needs to be addressed so as to ensure that sufficient affordable housing of all types is delivered.

Q22.

What is the appropriate level of ambition for First Home delivery?

- i. 40% of section 106
- ii. 60% of section 106
- iii. 80% of section 106
- iv. Other (please specify) **Any 'target', whether national or local, should be based on evidence of need rather than being aspirational.**

Additional comments

- 10.1 The Leicester and Leicestershire Housing and Economic Development Needs Assessment (HEDNA) identifies that in terms of affordable housing the split is 80% rented and 20% low cost home ownership. The latter category is consistent with the definition of other affordable routes to home ownership as defined in the NPPF, which includes shared ownership and low cost homes for sale. The figures suggested in question 22 significantly exceed the HEDNA figures for all types of home ownership. They would not be justified.

11 Delivery through exception sites

Q23.

Do you agree with these proposals to amend the entry-level exception site policy to a more focused and ambitious First Homes exception site policy?

No, as First Homes is limited to properties to purchase whereas the entry-level homes policy also allows for homes to rent. Amending the policy would therefore reduce the likely delivery of homes for rent which are an important element of the overall affordable housing product. National policy should make clear that First Homes are a suitable product for entry-level exception sites whether on their own or

as part of a number of tenures of affordable housing but must be justified by evidence of need to avoid the First Homes being used as a means to secure planning permission which would not ordinarily be forthcoming.

Q24.

a) Do you think there are rare circumstances where Local Authorities should have the flexibility to pursue other forms of affordable housing on entry-level exception sites, because otherwise the site would be unviable?

There needs to be maximum flexibility in any policy to ensure that a range of affordable housing types are provided; not just those for purchase as this will not meet all evidenced needs.

b) If yes, what would be an appropriate approach for Local Authorities to demonstrate the need for flexibility to allow other forms of affordable housing on a specific entry-level exception site?

Any deviation would have to be evidence based to demonstrate there is a specific local need for the type of affordable housing being proposed.

Q25.

What more could the Government do to encourage the use of the existing rural exception site policy?

Ring fencing of Homes England funding to meet the specific needs of rural areas.

Q26.

What further steps could the Government take to boost First Home delivery?

Over recent years there has been an increasing plethora of categories of affordable low cost home ownership housing. Whilst recognising that a number of options provides flexibility the current number of options can be confusing. Rationalising the available options would provide developers, consumers, markets & mortgage companies with something that is easy to understand.

Additional comments

- 11.1 The use of 'exceptions sites as a means to deliver affordable housing, particularly in rural areas, is well established. This Council's Local Plan includes a specific policy on this (Policy H5).
- 11.2 Entry-level exception sites were introduced as part of the 2018 update to the NPPF. These are not restricted to rural areas, but they do have to be located adjacent to an existing settlement and be proportionate to them in terms of size. They also have to offer one or more type of affordable housing, both for first time buyers and first time renters. No planning applications have been submitted to date in the district that use this policy.
- 11.3 The proposal in the consultation would, instead, specify that any affordable homes should be First Homes for local, first-time buyers. This approach would lack flexibility and severely restrict the ability to secure the delivery of other types of affordable housing. It is considered, therefore, that the approach advocated in the consultation should not be supported but that instead it should be made clear in national policy that First Homes are suitable properties for inclusion on entry-level exception sites, whether on their own or as part of a number of tenures of affordable housing.

12 Community Infrastructure Levy exemptions

Q27.

Do you agree that the proposal to exempt First Homes from the Community Infrastructure Levy would increase the delivery of these homes?

If First Homes become a requirement then it will almost inevitably result in an increase in the provision of these types of homes. However, this could be at the expense of other types of affordable housing, particularly where viability is an issue, and so overall would not help to address issues relating to affordability in its widest sense.

Q28.

Do you think the Government should take steps to prevent Community Infrastructure Levy rates being set at a level which would reduce the level of affordable housing delivered through section 106 obligations?

This should be considered as part of the evidence base for any CIL charge.

13 Equality impacts of the First Homes scheme

Q29.

- a) What equality impacts do you think the First Homes scheme will have on protected groups?

The introduction of this product without streamlining and reducing existing low cost home ownership products will be likely to result in a reduction in the level of rented accommodation provided as affordable properties. It is considered that there could be a disproportionate impact upon the elderly and those with disabilities who are more likely to access affordable rented homes, as well as more generally on households on lower incomes.

- b) What steps can the Government take through other programmes to minimise the impact on protected groups?

Need to ensure that adequate funding is available to ensure the continued delivery of schemes to meet the needs of protected groups.

Q30.

Do you have any other comments on the First Homes scheme?

The NPPF requires that 10% of all homes on major sites (those of 10 or more dwellings) should be available for affordable home ownership. It is not clear as to whether the requirements for First Homes would be part of this or in addition. Clarity is required.

In terms of local connection, it is stated (paragraph 29) that this is to be based on residency or work. It is not clear as to whether this means an individual could live or work in the local authority area or whether the actual local connection test is only residence based or work based. Clarity is required.

On the issue of letting, it is considered that sub-letting to a non-family member should not be allowed, as this could be open to abuse. It is suggested that the properties can only be let at Local Housing Allowance rent levels to remain as affordable properties in these circumstances

Policies and other considerations, as appropriate	
Council Priorities:	As an affordable housing product, First Homes would contribute towards meeting the Council's priority to increase the number of affordable homes in the district, although as noted in the report this may be at the expense of other types of affordable housing.
Policy Considerations:	The introduction of the First Homes policy as set out in the consultation will require amendments as part of the current review of the Local Plan.
Safeguarding:	None identified at this time.
Equalities/Diversity:	As noted in the report the proposed policy has the potential to impact upon protected groups.
Customer Impact:	None identified at this time
Economic and Social Impact:	The provision of First Homes will help to enable some people to get on to the 'housing ladder'. Having a diverse range of housing products should also assist local companies to recruit and retain employees.
Environment and Climate Change:	None identified at this time.
Consultation/Community Engagement:	None identified at this time.
Risks:	As outlined in the report the introduction of First Homes as currently proposed will have an administrative impact upon the Council. This would impact upon the ability of the Council to deliver other aspects of the Planning Policy service.
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