



**Falkirk Council**

## **Corporate & Housing Services**



**Design Standard for Housing Supported by the  
Affordable Housing Supply Programme  
Agreed June 2019**



## **1. Purpose**

### **1.1 This guide aims to:**

- Support Falkirk Council to deliver the Scottish Government's Affordable Housing Supply Programme Grant
- Outline proposed design requirements
- Supplement and enhance existing local and national standards
- Explain how Falkirk Council progresses new affordable housing included in the Strategic Housing Investment Plan
- Assist private developers with their affordable housing contributions
- Take account of Supplementary Planning Guidance 12 Affordable Housing
- Provide an overview of local practice
- Provide links to relevant strategic, policy and guidance documents
- Highlight national and local policies

This guide will assist the following partners with the design approach for delivering affordable housing:

- Falkirk Council housing colleagues
- Falkirk Council planning colleagues
- Registered Social Landlords
- Private developers
- Health and Social Care Partnership

The development of this guide was discussed at Falkirk Council's Strategic Housing Group. It was agreed it would not be a definitive Falkirk Council guide. However, it would provide information on developing partner's standards. This means each developing partner will continue to deliver units to their own specifications whilst considering the overarching planning and design guides used by Falkirk Council.

## **2. Local Approach**

### **2.1 Falkirk Council funds projects where the Council has a nomination rights agreement with the Registered Social Landlord. This guarantees a percentage of first and ongoing relets.**

All projects funded will take account of the level of community benefits delivered. When projects are submitted for inclusion in the Strategic Housing Investment a statement will be included on the wider community developments.

Falkirk Council has developed a Tenant Handbook which explains the role and expectations of their tenants. It notes "the tenant must take reasonable care to avoid damage to the house and to their neighbours' houses".

Falkirk Council has received feedback on window height and position which are difficult to clean and high ceilings making it difficult to change bulbs. To avoid this in future we welcome comments from developing partners on surveys they have completed when new built properties are allocated for the first time.

This will also assist with the development of good practice and on future amendments to this guide and the Strategic Housing Investment Plan.

### 3. Falkirk Council Policies & Plans

#### 3.1 Local Housing Strategy 2017-2022

The Local Housing Strategy 2017-2022 priorities are:

1. Increasing housing supply
2. Creating sustainable communities
3. Improving access to housing
4. Providing housing and support to vulnerable groups
5. Tackling fuel poverty, energy efficiency and climate change
6. Improving housing conditions

Actions from priority 1 and 4 are:

- We will agree with partners specifications standards for new build housing
- We will work in partnership to explore standard specifications for specialist housing built through the Strategic Housing Investment Plan

The full strategy can be found here <https://www.falkirk.gov.uk/services/homes-property/policies-strategies/docs/local-housing-strategy/0%20Local%20Housing%20Strategy.pdf?v=201712281017>

The Strategy sets a supply target of 491 per annum. Table 1 shows the tenure breakdown.

Tenure	Numbers per Annum
Private Sales	368
Affordable	123

#### 3.2 Strategic Housing Investment Plan

The Strategic Housing Investment Plan provides details on Falkirk Council's priorities for affordable housing projects. It includes buying back former social rented stock and new build affordable housing. All projects have been prioritised using a methodology agreed by Falkirk Council and developing Registered Social Landlords. This takes account of the findings of the Housing Need Demand Assessment by allocating a higher score to areas with most demand. In addition it scores projects on:

- Number of Local Housing Strategy outcomes met by the project
- Number of bedrooms
- Deliverability
- Land ownership
- Sustainability
- Funding

- Consideration given to national policy around wheelchair accessible housing and homelessness (A Fairer Scotland for Disabled People and Rapid Rehousing Transition Plans)

### 3.3 Housing Need Demand Assessment

The Housing (Scotland) Act 2001 places a requirement on Councils to develop a Local Housing Strategy which is accompanied by an assessment of housing need. Falkirk Council Housing Need Demand Assessment was appraised by the Scottish Government (Centre for Housing Market Analysis) as robust and credible. It highlighted:

- Falkirk Council area is a self-contained housing market with sub markets
- An annual shortfall of 591 properties over the period 2016-2017 to 2020-2021
- From this shortfall there is an estimated need for 300 affordable properties and 291 private properties
- Highest need is in Falkirk sub market followed by the three sub markets of Polmont & Rural South, Larbert & Stenhousemuir, Denny & Bonnybridge
- There is lower need for affordable housing in Grangemouth and Bo'ness

It identifies an all tenure need for between 300-500 wheelchair accessible housing. It sets a supply target of 5-10% wheelchair accessible properties on sites where viable.

The Key Housing Market Drivers chapter identifies key factors driving the local housing market in Falkirk. It includes information on:

- Household formation population and migration

A section on demographic trends providing an analysis of:

- The demographic profile of the area
- The projection of both population and households at the Council level

This analysis relies on the 2011 Census and 2012 based population and household projections prepared by the National Records of Scotland. Falkirk Council has accepted the Principal 2012 population and subsequent household projections by the National Records of Scotland.

Table 2 shows average household sizes are projected to fall by 5% between 2012 and 2037 to an average of 2.12 people per household. This is mainly due to:

- Ageing population
- Number of people over 65 increasing faster than the number of children and young people

This has an impact on household structure and size as children tend to live in larger households and older people in smaller ones.

2012	2017	2022	2027	2037	Overall Change 2012-2037	
2.23%	2.22%	2.19%	2.17%	2.12%	-0.12%	-5%

The document is available here:

<http://www.falkirk.gov.uk/services/homes-property/policies-strategies/docs/hnda/01%20Housing%20Need%20and%20Demand%20Assessment.pdf?v=201612051407>

### 3.4 Local Housing Need Demand Assessments

To further strengthen the Housing Need Demand Assessment analysis has been completed for each housing sub area. Table 3 describes preferred housing size, type and tenure.

Housing Sub Area	Type	Bedroom Size	Tenure
Bo'ness Grangemouth Polmont & Rural South Stenhousemuir & Rural North	Houses and 4 in blocks	1, 2 & 4	Social rent Limited demand for discounted sale
Denny & Bonnybridge Falkirk	Houses and 4 in blocks	1 & 2 with limited demand for 4	Social rent Limited demand for discounted sale

### 3.5 Housing Supply Target

Scottish Government guidance requires the Local Housing Strategy to set a housing supply target. The starting point for this is the estimate of housing. Other additional factors included in the guidance are:

- Economic factors
- Capacity within the construction industry
- Potential inter- dependency between delivery of market and affordable housing at a local level
- Availability of resources
- Recent development levels
- Planned demolitions
- Planned new and replacement housing

The target to return 100 empty properties into use and to purchase approximately 90 former Council houses and 10 Registered Social Landlords former houses was also considered. This resulted in the annual housing supply target for 2016-2017 to 2020-2021 being set as 368 in the private sector and 123 affordable sectors as show in table 1.

### 3.6 Local Development Plan

The Council's Local Development Plan was adopted in July 2015. Work is underway on the next Local Development Plan. Further information on the next plan can be found here

<http://www.falkirk.gov.uk/services/planning-building/planning-policy/local-development-plan/plan-two/>

Policy SG02 Neighbourhood Design provides general advice relating to layout, design and density of new housing development. Design is a material consideration in determining planning applications. There is growing recognition of the added value design contributes to the development. Further information can be found here:

<http://www.falkirk.gov.uk/services/planning-building/planning-policy/supplementary-guidance/docs/supplementary-guidance/adopted-documents/02%20SG02%20Neighbourhood%20Design.pdf?v=201512071400>

Policy DO2 Sustainable Design Principles notes new developments require a high standard of design quality. They should comply with the principles of sustainable development which include six sections and a compliance checklist. The sections are:

1. Natural and Built Heritage
2. Urban and Landscape Design
3. Accessibility
4. Climate Change and Resource Use
5. Infrastructure
6. Maintenance

Further information is available here:

<http://www.falkirk.gov.uk/services/planning-building/planning-policy/local-development-plan/>

Policy D04 Low and Zero Carbon Development sets out requirements for sustainability standards. Further guidance is also contained in Supplementary Guidance SG15 Low and Zero Carbon Development. Further information can be found on the above link.

Policy GN01 Falkirk Green Network from the Local Development Plan highlights how the Council will support the Central Scotland Green Network through the development and enhancement of a multi-functional network of green components and corridors. Further information can be found on the above link.

## 4. Types of Affordable Housing

Falkirk Council's Supplementary Guidance 12 describes affordable housing types as:

- Social Rented – housing provided at an affordable rent usually managed by a Council, Social Registered Landlord, Housing Co-operative or other housing body regulated by the Scottish Housing Regulator
  - Mid Market or Intermediate Rented – housing provided at a rent level between full market and normal social rent
  - Shared Equity – the owner purchases part of the dwelling with the remaining stake held by a Registered Social Landlord, Council or Scottish Government when the development receives grant subsidy. The developer receives the equity if there is no grant subsidy. The owner pays no rent for the equity stake. In the subsidised format the public authority benefits from any equity gain when the house is sold. The owner pays no rent for the equity stake
  - Subsidised Low Cost Sale – housing where the property is sold at an affordable level set by the Scottish Government. Discounted services plots for self build can contribute. A legal agreement can be used to ensure that subsequent buyers are also eligible buyers and the property remains affordable i.e. a burden is placed on the title which ensures the property is sold at an affordable level
- Discounted Sale (Unsubsidised) – housing without public subsidy sold at an affordable level. Conditions may be attached to the title to ensure the property remains affordable to subsequent purchasers

Full details can be found here:

<http://www.falkirk.gov.uk/services/planning-building/planning-policy/supplementary-guidance/docs/supplementary-guidance/adopted-documents/12%20SG12%20Affordable%20Housing.pdf?v=201903251100>

## **5. Affordable Housing Supply Programme Housing Quality and Design**

- 5.1 The Affordable Housing Supply Programme is a key delivery method for the affordable housing element of the supply targets. Table 1 sets out all tenure target of 491 and notes affordable target as 123.

In addition to the national design advice the Scottish Government's Affordable Housing Supply Programme guidance contains references to design matters. The Scottish Government Housing Supply Division Guidance Note 2014/05 Process and Procedures Part 6.2 emphasises the importance of Housing Quality and Design.

The guidance notes that, as a minimum, units must be built to comply with approved applicable building regulations as required by law. This will include all Housing for Varying Needs Essential Features as set out in the Communities Scotland Guidance Note 2004/12. Where possible the criteria indicated as "desirable" should also be included.

The guidance stresses the high importance placed by the Scottish Government in meeting a higher energy efficiency standard. Higher Affordable Housing Supply Programme subsidy benchmarks apply to new homes which meet Section 7 Silver Level of the 2011 Building Regulations for Carbon Dioxide Emissions and Energy for Space Heating.

To attract delivery of new homes meeting this greener standard an additional grant of £2,000 per unit is available from a central resource held by the Scottish Government.

Where possible, all homes delivered should include ducting to help future-proof peoples access to internet and broadband services.

In accordance with Affordable Housing Supply Programme Guidance it is recognised that projects which use existing buildings may find it more difficult to meet the standards achievable in new builds. In these circumstances the best measures possible are expected to improve energy efficiency.

## 6. Preferred Standards for New Build

### 6.1 Housing for Varying Needs

This guide promotes good design. However it is not proposed to be prescriptive in the detail of new housing. All schemes should be design led with the final proposal being based on a systematic assessment of the site and not assessed by imposition of standards.

The Housing for Varying Need standard is the minimum standard when Affordable Housing Supply Programme funding is provided. Falkirk Council encourages design solutions which enhance this standard.

Housing for Varying Need is a design guide to achieve a degree of flexibility, suit people of different abilities and be fit for purpose. Some of the elements are:

- Step free access on ground floor properties
- Wider door openings
- Electrical switches and sockets at accessible locations and heights
- Handrails on stairs
- Bathrooms which are able to adapt into wet rooms
- Handles on all doors designed for maximum ease
- Lever handle taps
- Strengthened joists for future hoist installation

The minimum space standard for units supported by the Affordable Housing Supply Programme is described in table 4.

<b>Single Storey</b>	<b>Two Storey</b>	<b>Flats</b>
1 person – 39m <sup>2</sup>		1 person – 39m <sup>2</sup>
2 person – 51m <sup>2</sup>		2 person – 50m <sup>2</sup>
3 person – 64m <sup>2</sup>		3 person – 63m <sup>2</sup>
4 person – 74m <sup>2</sup>	4 person – 82m <sup>2</sup>	4 person – 76.5m <sup>2</sup>
5 person – 83m <sup>2</sup>	5 person – 92m <sup>2</sup>	5 person – 86m <sup>2</sup>
6 person – 92m <sup>2</sup>	6 person – 102m <sup>2</sup>	6 person – 94m <sup>2</sup>
	7 person – 119m <sup>2</sup>	

## 6.2 Energy Efficiency

Falkirk Council supports the Scottish Government's effort to promote energy efficient housing.

Where possible the minimum standard will be silver level. As noted in 5.1an additional subsidy is available to new homes meeting the greener standard Silver Level of the 2015 Building Regulations (as amended).

Consideration should be given to meeting the Silver active standard given the requirement for Low or Zero Carbon Generating Technology components in the future. However, in accordance with the Affordable Housing Supply Guidance it is recognised that projects which use existing buildings may find it difficult to meet the standards which are achievable in new builds. In these circumstances it is expected that the best measures possible are used to improve energy efficiency.

## 7. Specialist Housing

Where agreement has been reached with Health and Social Care Partnership discussions between the Council and private developers will take place to include an element of specialist housing. The delivery of additional specialist housing units will assist with achieving priority 4 of the Local Housing Strategy 2017-2022 which has set a target for at least 5% to 10% delivery of accessible units, where viable.

## 8. Secure by Design

Where possible secure by design standards should be applied. This is the official UK Police flagship initiative to design out crime through accreditation of security standards as part of the planning process. This aims to reduce the vulnerability of a property to crime by correcting risks such as poor lighting and vulnerable car parking. Some design elements include:

- Rear fencing at 1.8m high
- Improved surveillance by designing windows that overlook common areas
- Improved door and window specifications
- Design out dark recessed areas
- Door viewers

## 9. Future Standards

An announcement relating to Improving Home Safety was made by the Scottish Government Housing Minister on 18 March 2018. This outlined analysis of the consultation on Fire and Smoke Alarms. It stated the Housing (Scotland) Act 1987 will be amended to introduce a new standard to improve home safety. This standard will apply to all housing tenures. It will include:

- At least one smoke alarm installed in the room most frequently used for general daytime living purposes
- At least one smoke alarm in every circulation space on each storey such as hallways and landings

- At least one heat alarm installed in every kitchen
- All alarms should be ceiling mounted
- All alarms should be interlinked

All developers will be expected to comply with this standard when the amended legislation becomes effective.

The affordable programme should be designed to meet the following design standards:

- General Planning Guidelines
- Building Standards (Scotland) Regulations and the current amendments
- The National Roads Development Guide including Falkirk Council's Roads and Transportation Unit
- Communities Scotland Sustainable Housing Design Guide
- Housing for Varying Needs
- Secured by Design

The Design objective is to ensure affordable housing is well designed social housing which will be fit for purpose and ensure the end product will:

- Provide housing accommodation suitable for the intended need-group
- Provide housing in a safe, secure and visually attractive environment
- Contribute to policies on sustainability and regeneration strategies
- Provide a stable and balanced community
- Provide as a minimum standard houses and flats achieving Bronze Active level of the current Technical standards, plus Aspects Silver Level 1 and 2
- Provide, where possible, for tenants' present and future needs by delivering accessible/lifetime homes to ensure the home is flexible, adaptable and accessible
- Provide a user-friendly quality product of sufficient size
- Provide accommodation which takes account of arrangement, safety and security, energy efficiency, fittings and equipment and construction
- Deliver tenant satisfaction, pride and participation in the care of the dwelling and its environs
- Deliver value for money by striking an appropriate balance between the capital and maintenance costs of various design solutions and choice of construction materials

## **10. Falkirk Council New Build Standard**

10.1 Falkirk Council's design standards conform to Housing for Varying Needs and comply with relevant legislation. It notes:

1. The external environment should be barrier free allowing easy access to the dwelling
2. The rear of the properties should be barrier free allowing access to drying and bin areas
3. Internal circulation space should be minimised and internal corridors kept as short as possible
4. Corridors should be a minimum 1100mm wide with an area of the corridor being 1500mm wide to allow a wheelchair turning circle

5. All ground floor flats are designed to deliver fully accessible units. Cottage properties are designed to meet required accessibility standards and the ground floor cloakrooms are future proofed to accommodate a shower if required
6. All future homes will be fitted with Sprinkler suppression systems

Falkirk Council new build team deliver the following types of accommodation:

- Wheelchair - self-contained accommodation designed for a person confined to a wheelchair. It is built or adapted to give extra floor area, whole house heating, and special bathroom, kitchen and other features
- Older Ambulant Disabled - consists of dwellings for people with disabilities who are not confined to wheelchairs. It is built or adapted to general needs housing standards but has a level or ramped approach, WC and bathroom at entrance level and other special features
- General Needs - general family housing and dwellings for singles and couples

To find out further information please email John Apperson at [john.apperson@falkirk.gov.uk](mailto:john.apperson@falkirk.gov.uk) or Paul McLay at [paul.mclay@falkirk.gov.uk](mailto:paul.mclay@falkirk.gov.uk)

## **11. Link Group Ltd New Build Standard**

11.1 Link Group Ltd has developed their design guidance for particular needs housing. They deliver units to the following standards:

- Amenity – self contained accommodation designed to meet the needs of older people or ambulant disabled people of any age
- Exemplar – self contained accommodation designed to allow for future adaption to wheelchair housing with minimum disruption
- Wheelchair – self contained accommodation designed for a wheelchair bound person

Their guidance sets out desirable and essential criteria for:

- Access to the dwelling and main entrances
- Internal circulation and storage
- Kitchens
- Bathrooms
- Bedrooms
- Fixtures and fittings

To find out further information please email Elinor Taggart at [elinor.taggart@linkhaltd.co.uk](mailto:elinor.taggart@linkhaltd.co.uk) or Marie Clare Rafferty at [marieclare.rafferty@linkhaltd.co.uk](mailto:marieclare.rafferty@linkhaltd.co.uk)

## **12. Kingdom Housing Association New Build Standard**

12.1 Kingdom Housing Association has developed their design guide for particular needs housing. This sets out desirable and essential criteria for:

- General - housing built to an enhanced standard of Housing for Varying Needs and

- achieving Secured by Design Accreditation
- Wheelchair – self contained accommodation designed for a wheelchair bound person
- Amenity – self contained accommodation designed to meet the needs of older people or ambulant disabled people of any age
- Older and ambulant – incorporating additional criteria above Housing for Varying Needs standards

The guide includes sustainable and innovative features as a key priority for their development work. Their properties are:

Highly energy-efficient:

- Pioneering in the use of new modern methods of construction, renewables and other innovative features

To find out further information please email Scott Kirkpatrick at [s.kirkpatrick@kingdomhousing.org.uk](mailto:s.kirkpatrick@kingdomhousing.org.uk) or Carmen Hunter at [c.hunter@kingdomhousing.org.uk](mailto:c.hunter@kingdomhousing.org.uk)

### **13. Weslo Housing Management**

13.1 Weslo Housing Management is part of the West Lothian Development Alliance. This comprises of Almond Housing Association, Horizon Housing Association and Weslo Housing Management. It was set up in 2005 and provides:

- Social rented housing
- Mid-market housing for mid-market rent
- Shared equity housing for sale

They develop accommodation to suit people with a range of needs. Their properties have an inclusive design feature which offers flexibility and adaptability particularly for people with age or health related conditions.

To find out further information please email Mike Bruce at [Mike.Bruce@WESLOHM.CO.UK](mailto:Mike.Bruce@WESLOHM.CO.UK) or Gillian Lennox at [Gillian.Lennox@ALMONDHA.ORG.UK](mailto:Gillian.Lennox@ALMONDHA.ORG.UK)

### **14. Castle Rock Ednivar**

14.1 Castle Rock Ednivar provide:

- General Needs Housing
- Older Persons Housing Specifically designed to meet peoples changing needs
- Self-contained Wheelchair Standard Accommodation

When designing new homes their four guiding principles are:

- Creating quality spaces
- Building sustainable communities through partnership
- Ensuring robust and enduring developments

- Improving local areas and minimising overall environmental impact

They seek to deliver sustainable affordable homes that take account of the whole life value of their developments. This addresses:

- Buildability
- Maintainability
- Usability
- Health and safety

Please contact David Brotherston at [david.brotherston@placesforpeople.co.uk](mailto:david.brotherston@placesforpeople.co.uk) for further information.

## 15. Cairn Housing Association

15.1 Cairn Housing Association design guide has been developed and agreed by their Highland Partners in the North. It is known as 'Firm Foundations'.

It provides details of:

- Space standards
- Minimum room standards
- Storage standards
- Lifespans for windows and doors
- Lifespans for kitchens and bathrooms
- Lifespans for heating and boilers

To find out further information please email Susan Wilson at [Susan.Wilson@cairnha.com](mailto:Susan.Wilson@cairnha.com)

## 16. National Approach

16.1 Falkirk Council supports the Scottish Government's commitment to providing housing which meets high quality and design standards. This paper outlines the standards, statutory and otherwise Falkirk Council aims to achieve in new housing.

The Scottish Government's planning policies on design highlight the importance of sustainable use of land, good design and protection of the natural and build environment. The principal guidance sources are:

- Scottish Planning Policy - June 2014
- Creating Places – June 2013
- Designing Streets – March 2010
- National Roads Development Guide 2015

In addition the following Scottish Government's strategies for older people and people with learning disabilities have provided valuable housing advice for their respective areas.

- Age, Home and Communities – December 2011, The Next Phase 2018
- The Keys to Life – June 2013

Scottish Planning Policy emphasises that planning should support high quality development. It lists the six qualities of successful places as:

1. Distinctive
2. Safe and pleasant
3. Welcoming
4. Adaptable
5. Resource efficient
6. Easy to move around and beyond

The Scottish Government's Creating Places vision is to protect and enhance Scotland's built environment and to create future assets. As part of Creating Places the Scottish Government developed a Place Standard assessment tool which is the hallmark of well designed places. The Place Standard tool provides a framework to structure conversations about place. It enables consideration around the physical elements of a place such as buildings, spaces and transport links.

It also looks at the social aspects such as the involvement of the community in the decision making process. The tool provides:

- Prompts for discussions
- Consideration of the elements of place in a methodical way
- Pinpoints the assets of a place
- Highlights areas for improvement

The national policy on street design Designing Streets was published in 2010 as part of Scottish Planning Policy. It marks a significant shift in policy by stressing the place function of streets should be considered before their movement function.

In addition to national policy Falkirk Council use their own Supplementary Guidance to reflect the principles contained in Designing Streets. The street design hierarchy in Designing Streets has been used extensively as a means of structuring the document. The intention is not to replicate Designing Streets but to show how it relates to the Falkirk area.

The Supplementary Guidance demonstrates how national and local policy on urban design can be applied in the Falkirk area. Further information can be found here:

<http://www.falkirk.gov.uk/services/planning-building/planning-policy/supplementary-guidance/docs/supplementary-guidance/adopted-documents/02%20SG02%20Neighbourhood%20Design.pdf?v=201512071400>

Age, Home and Community, A Strategy for Housing for Scotland's Older People 2012/21 and Age Home and Community – the Next Phase (2018) includes advice on the contribution housing can make towards meeting older peoples objectives. The New Build Housing in Chapter 7 of this document highlights some key issues below:

- It should not be assumed that older people will wish to live in one bedroom properties
- People reaching older age who wish to downsize are likely to want to live in a reasonably sized property with at least one spare bedroom

- An additional bedroom enables older people to have flexibility to allow friends and relatives to visit and stay which allows them to maintain their social networks
- A spare bedroom can be used by a carer if needed in the future
- Good storage facilities are important as many people spend most of their time at home and have a lifetime of possessions
- Many older people feel that retaining their possessions supports their mental wellbeing
- Older peoples housing should be well located with easy access to amenities and transport links

The Keys to Life Improving Quality of Life for People with Learning Disabilities is the Scottish Government's policy paper for people with learning disabilities. It demonstrates how the housing needs of people with learning disabilities should be understood. The section of Housing and Independent Living highlights:

- The Independent Living in Scotland project describes independent living as disabled people of all ages having the same freedom, choice, dignity and control as other citizens at home, at work and in the community
- A good quality home is at the heart of independent living
- The house should be the right type, in the right location and is a key requirement for those who need care and support to be able to live their lives to the full

## **17. Recommendation**

- 17.1 It is recommended that local developers use this guide as a baseline for design standards. As noted in point 7 new build affordable housing requiring Affordable Housing Supply Programme funding must be built to housing for varying needs standards.

However, as noted in 1.1 developers will be expected to deliver units to the specifications of the individual Registered Social Landlord.