

# PERMITTED DEVELOPMENT

There is no doubt that since Permitted Development schemes were introduced in 2020, landlords and developers alike have enjoyed much more freedom in relation to property build and regeneration.

The additional rules of 2021 too, were hailed as a gamechanger by those who have been able to take full advantage of the commercial to residential change of use rights.

## **What were the changes to Permitted Development?**

In 2020, The Use Classes Amendment was shortly followed by The Town and Country Planning Order (otherwise known as the GPDO Amendment). Both pieces of new legislation were designed to significantly boost the supply of new homes and to allow greater flexibility between commercial uses.

In addition to this, last year saw Permitted Development rights in England further allow the change of use from commercial, business and service (Class E) to residential use (Class C3) without requiring planning permission.

To define Britain's various building types and their uses, local authorities sort them into 'use classes'. They now come in four classes: B, C, E, and F.

- Class B: general industrial buildings (excluding waste or chemical treatment) and storage/distribution centres.
- Class C: residential buildings, such as homes, hotels, and care facilities.
- Class E: buildings related to commercial, business, or service purposes, such as; shops, nurseries, or administrative offices.
- Class F: local community and learning centres, such as museums, public libraries, small shops that sell essential items, and meeting halls.

These changes to Permitted Development rights have helped to remove subjectivity from applications, meaning local authorities now have to approve all projects that meet the new outlined criteria.

Not only has it given people the ability to change a property without the need for extensive planning permission, it has also removed the obstructions of endless red tape, and reduced time delays and complications.

Changes which are seeing an increasing number of savvy brokers and developers finding it easier than ever before to add value or completely renovate a property.

Furthermore, with housing shortages set to deepen this year, experts are now asking if Permitted Development rights could help alleviate some of the worst aspects of the crisis nationally.

### **What changes can be made?**

If a property is a blank canvas, the changes in legislation are the paints which can elevate it. Developers can now add size, monetary value, and have an increased creative freedom.

For example, Crystal Specialist Finance have seen funding applications for everything from rear and side extensions, two storey extensions, garage conversions – through to a former bingo hall to residential conversion!

Works that count under permitted development, include:

- Building a new storey onto your property, with restrictions
- Rear and side extensions
- Wraparound extensions
- Garage conversions
- External porches
- Other buildings within the area of land attached to the house
- Driveways or other hard surfaces within the area of land attached to the house
- Commercial (Class E) to residential (Class C3) change of use

## **Things to remember**

When undertaking a development project it's crucial for brokers, homeowners and developers alike to remember that a formal request will still have to be submitted to your local planning authority for confirmation on all the developments involved.

Your submission should include enough information for the local authority to decide the application, so it is advisable to include as much detail as you would usually include for a planning application, or it may still be refused. Also note, there is often a fee which needs to be considered.

## **Challenges involved with applying for permitted development**

Despite the development freedoms on offer, the requirements involved can often be complex, so it is important to have an experienced professional by your side to help your project run smoothly.

As previously mentioned, if your formal request has not been filled out adequately and you have failed to demonstrate how you meet the criteria you risk it being rejected.

Crystal Specialist Finance have development experts on hand to talk you through all things to do with your planning permission or permitted development rights.

Their subject-matter experts can be an invaluable resource for helping to provide clarification on whether your project falls under permitted development legislation or not.

In addition, they will be able to help you secure the best funding option to take your development ambitions to the next level. Which include development, commercial or bridging loans which can cover everything from looking to develop existing buildings or change of use properties which require light, medium or heavy refurbishment.