

CYNGOR SIR POWYS COUNTY COUNCIL.

**CABINET EXECUTIVE
28th July 2011**

REPORT AUTHOR: Assistant Planning Policy Officer (South)

SUBJECT: Affordable Housing Supplementary Planning Guidance update:

- Affordable Sale Price Calculation
- Plot Size Restriction
- Updating Amendment - New Acceptable Cost Guidance

REPORT FOR: Decision

1.0 Summary

1.1 This report outlines proposed updates to the Affordable Housing Supplementary Planning Guidance (SPG), approved for development control use in September 2010 on:

- The data sources on which affordable sale price calculations are based
- The introduction of a plot size restriction
- Updating Amendment - New Acceptable Cost Guidance, May 2011

1.2 Details of proposed updating amendments to the text of the SPG are provided in Annex A.

2.0 Proposal

Affordable Sale Price Calculation

2.1 The latest statistics show that the gap between local house prices and local incomes has widened. The mean average house price in Powys has increased from £157,782 in November 2009 to £161,449 in November 2010 (Land Registry House Price Paid dataset for Powys). Meanwhile, the median annual local income has fallen from £17,305 in 2009 to £16,772 in 2010 (ASHE).

2.2 Land Registry's House Price Paid Dataset will be used to gather house prices. The Land Registry is part of national government and the statistics are quality assured. This data is based on sales only and is not available by number of bedrooms, but by property type. These property types will be included in Appendix 5, table C of the Affordable Housing SPG. The Prices Paid on House Sales have been recorded since 1995. Powys County Council has obtained this data on all Sales in Powys from 2000 to 2010. This data also provides us with the numbers of sales per year so that the mean & median average house price for the year can be calculated. In 2009 there were 1230 property sales in Powys, and in 2010 there were 1237 property sales. The

calculation in Appendix 5 of the SPG will use the average house price for all property types which currently stands as £165,000 (2010 median).

2.3 The Loan to Value ratio used to identify the average deposit for a first-time buyer will be obtained from the Financial Services Authority. Currently, the average deposit required is 25%. The mortgage multiplier will remain at 3.5.

2.4 Data on median household incomes will be taken from CACI Paycheck data instead of wages from the Annual Survey of Hours & Earnings. CACI is a commercial dataset which is available for free to the Council from Info-base Cymru and is updated annually. The median household income for Powys in 2010 was £24,230.

2.5 To conclude, the methodology has not changed, but the statistics used in the calculation are national, free and easy to update. Annex A shows the text updates required to the Affordable Housing SPG and amended affordable sale price percentage discount which currently stands at 31%. This calculation will be reviewed annually following the publication of the data sources used. The current 31% discount of open market value may be applied retrospectively from 1st January 2011.

Plot Size Restriction

2.6 Development management officers have raised both plot and dwelling size as an issue when dealing with rural settlement affordable dwelling applications in particular. Feedback received indicates that a plot size restriction will help to limit the future market value of a property. There are concerns that land considered part of the residential curtilage can have a significant impact on the open market valuation of an affordable property. The introduction of a plot size restriction will help to ensure properties can be discounted to an affordable level for future occupiers. It will also allow landowners a greater degree of flexibility as only the land of the application site will be restricted by the Section 106 agreement. This approach is consistent with that of some adjoining local planning authorities.

2.7 Policy HP7 applies to sites of 0.3+Ha or 5+ dwellings. This would equate to a minimum dwelling density of 16.67 dwellings per hectare. The policy therefore allows plot sizes of up to 600sqm (0.3Ha or 3,000sqm / 5 = 0.06Ha or 600sqm). However, an estate road or other infrastructure requirements would also have to be accommodated in the development site.

2.8 It is therefore proposed that plot size guidance is introduced for all affordable dwellings to 0.06Ha or 600sqm. Policy HP10 already restricts the property size to 130sqm, it is therefore considered that the plot size restriction should provide sufficient space for both a property and amenity land. Annex A, Para 8.5 & 8.5.1 & Annex B, Para 3.2.3 & Annex C, Para 3.3 will be added in accordance with the AHP conclusion as set out in Annex A of this report.

2.9 The plot size restriction would be an addition to the SPG which has not been subject to a formal public consultation impacting on the weight that may be attributed to it as a material consideration in comparison with the rest of the SPG in decision making. The proposed implementation date for the plot size restriction is 1st August 2011.

Updating Amendments

2.10 The Welsh Government has recently published new Acceptable Cost Guidance (ACG). This guidance has not been updated since 2007 due the economic climate. Appendix 6 & Annex A Para 5.6 Table A will therefore be updated to include the May 2011 ACG figures. Notional space standards provided in this guidance will also be included in Appendix 6 of the SPG.

2.11 All references to Welsh Assembly Government (WAG) will be changed to Welsh Government (WG)

3.0 Powys Change Plan

3.1 As access to housing is a fundamental requirement for all, the proposal indirectly complements all of the desired outcomes listed in the change plan. In particular it supports the following:

- *People in Powys live in good quality affordable homes*

3.2 The proposal complements the Change Plan's Sub Programme 5 - Housing Transformation. Under this it meets Activity 3 '*We will work in partnership to deliver affordable homes in Powys*' and supports Measure 2 '*We will with our partners enable the provision of 200 affordable homes by March 2015*'.

3.3 There are no risks to the Council if the proposed amendments to the Supplementary Planning Guidance are introduced proportionately and sensibly by development management officers.

4.0 Options Considered/Available

4.1 Options have been explored by a member / officer task and finish group as instructed by the Affordable Housing Partnership. The proposal represents the outcome of this work. Development Management who are integral to implementing the proposal were represented on the working group and raised no issue with the proposal in terms of its impact on delivery of their service.

5.0 Preferred Choice and Reasons

5.1 Section two above explains the rationale behind the selection of preferred choice. The outcome of the task and finish group was reported to the Affordable Housing Partnership on 27th July 2011 and the revised policy will be introduced to agents at an agents forum later in the summer.

6.0 Sustainability and Environmental Issues/Equalities/Crime and Disorder /Welsh Language/Other Policies etc

6.1 The proposal addresses matters of a technical nature which will seek to facilitate the delivery of Affordable Housing, which is key to developing sustainable communities.

7.0 Children and Young People's Impact Statement - Safeguarding and Wellbeing

7.1 The proposal will not have a direct impact on securing the safety and protection of children and young people and supporting the promotion of their wellbeing.

8.0 Local Member(s)

8.1 The proposal will cover the Powys Local Planning Authority Planning Area only. It does not have any impact on local members whose area lies entirely within the Brecon Beacons National Park.

9.0 Other Front Line Services

9.1 The joint report is made by the relevant Portfolio Holders. There is considered to be no additional workload for other front line services from implementing the proposal.

10.0 Support Services (Legal, Finance, HR, ICT, BPU)

10.1 The Principal Accountant for Community, Skills and Learning comments that the proposals in this report change the policy only and do not have a financial implication.

10.2 The principal solicitor has commented that "the fact that the data sources has not been consulted upon gives sale price restriction less weight, however I do not see this as a major issue in that, as you say, the broad principle of how it is calculated remains the same".

11.0 Local Service Board/Partnerships/Stakeholders etc

11.1 The Affordable Housing Partnership instructed a task and finish group to address the issues resolved by this proposal. The outcome of the task and finish group was reported to the Affordable Housing Partnership on 27th July 2011 who supported the proposals.

12.0 Communications

12.1 The proposal addresses matters of a technical nature which will be communicated by Development Management officers and the Affordable Housing officer through their dealings over planning applications.

13.0 Statutory Officers

13.1 The Strategic Director, Finance & Infrastructure (Section 151 Officer) comments "I note the comments of the Principal Accountant that the proposals are within existing budget."

13.2 The Strategic Director, Law & Governance (Monitoring Officer) comments "I have nothing further to add to the comments of the Principal Solicitor in Paragraph 11.2 and would, therefore, support the recommendations".

Recommendation:	Reason for Recommendation:
That the proposals outlined in section 2 on:	To support and encourage the delivery of affordable housing in Powys.

<p>1. new data sources to be used in the affordable sale price calculation; and,</p> <p>2. the introduction of a plot size restriction</p> <p>3. Updating Amendments</p> <p>are approved and that amendments necessary to reflect the change in the supplementary planning guidance are made as detailed in Annex A.</p>	
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Relevant Policy (ies):	Powys Unitary Development Plan 2010 Affordable Housing Supplementary Planning Guidance 2010		
Within Policy:	Y	Within Budget:	Y

Relevant Local Member(s):	N/A
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Person(s) To Implement Decision:	<p>County Councillor Wynne Jones Portfolio Holder for Regeneration & Culture</p> <p>County Councillor Tony Thomas Portfolio Holder for Regeneration & Culture</p>
Date By When Decision To Be Implemented:	To be confirmed.

Contact Officer Name:	Tel:	Fax:	Email:
Anjuli Quartermaine	01874 612282	01874 612339	Anjuli.quartermaine@powys.gov.uk

Background Papers used to prepare Report:

- ACCEPTABLE COST GUIDANCE/ON COSTS FOR USE WITH SHG FUNDED HOUSING IN WALES, Housing Directorate, Welsh Government, May 2011

Annex A

Affordable Housing for Local Needs Supplementary Planning Guidance, September 2010.

5.1.2 Affordable housing for sale delivered on **HP7, HP8 or HP9 sites** may be sold for:

- A percentage **35.31% discount of open market value (OMV)**. Therefore, the maximum sale price must not exceed **65.69% of OMV**.
 - Where a **35.31%** discount is applied, if the sale price falls below the affordability level (e.g. **£97,799 in July 2010/£113,073 in 2010**), vendors will be allowed to set the affordability level as the maximum sale price (e.g. **£97,799/£113,073** represented the average level affordable to those on local incomes).

* The percentage discount is based on the affordability gap between average local income and average **2 & 3 bedroom** house prices in Powys (See Appendix 5).

5.1.3 When the methodology for calculating the percentage discount is applied to some houses and flats, no affordability gap appears and therefore a percentage discount is not required. No percentage discount is applied to houses and flats unless their open market value exceeds the affordability level (**£97,799 in July 2010/£113,073 in 2010**). Should their open market value exceed affordability level (**£97,799 in July 2010/£113,073 in 2010**) at some point in the future, then the current percentage discount will be applied.

Annex A

Policy HP7 – Housing sites of 5 or more Units or 0.3 Hectares +

8.5 Plot Size

8.5.1 An affordable dwelling plot size must be in keeping with the surrounding general pattern of development, density levels and character. An affordable dwelling plot size (residential curtilage / application site) should not normally exceed 0.06Ha (600sqm), unless exceptional circumstances are put forward by the applicant. The application site (Site boundary marked with a red line on plans) should therefore not exceed 600sqm.

8.5.2 Any buildings ancillary to the affordable dwelling, such as garages should reflect the property size, housing needs and should not impact significantly on the overall market value of the property. Detached garages and other ancillary outbuildings will not be considered as contributing to the 130sqm house size restriction set out in Policy HP10 and may be permitted providing they are suitably designed and appropriate to their context. Where garages or ancillary outbuildings are permitted, they will be subject to suitable conditions to ensure that they are not used for circumventing the 130sqm dwelling size restriction.

Table A

House type / Location	100% ACG	58% ACG	42% ACG	40% ACG

5p 3b house Band 3	£136,100	£78,938	£57,162	£54,440
Powys	£148,100	£85,898	£62,202	£59,240

Annex B

Policy HP8 – Affordable Housing Adjoining Settlements with Development Boundaries (Rural Exception Sites)

3.2 Size

3.2.3 An affordable dwelling plot size must be in keeping with the surrounding general pattern of development, density levels and character. An affordable dwelling plot size (residential curtilage / application site) should not normally exceed 0.06Ha (600sqm), unless exceptional circumstances are put forward by the applicant. The application site (Site boundary marked with a red line on plans) should therefore not exceed 600sqm.

3.2.4 Any buildings ancillary to the affordable dwelling, such as garages should reflect the property size, housing needs and should not impact significantly on the overall market value of the property. Detached garages and other ancillary outbuildings will not be considered as contributing to the 130sqm house size restriction set out in Policy HP10 and may be permitted providing they are suitably designed and appropriate to their context. Where garages or ancillary outbuildings are permitted, they will be subject to suitable conditions to ensure that they are not used for circumventing the 130sqm dwelling size restriction.

Annex C

Policy HP9 – Affordable Dwellings in Rural Settlements (Rural Exception Site)

3. Size

3.3 An affordable dwelling plot size must be in keeping with the surrounding general pattern of development, density levels and character. An affordable dwelling plot size (residential curtilage / application site) should not normally exceed 0.06Ha (600sqm), unless exceptional circumstances are put forward by the applicant. The application site (Site boundary marked with a red line on plans) should therefore not exceed 600sqm.

3.4 Any buildings ancillary to the affordable dwelling, such as garages should reflect the property size, housing needs and should not impact significantly on the overall market value of the property. Detached garages and other ancillary outbuildings will not be considered as contributing to the 130sqm house size restriction set out in Policy HP10 and may be permitted providing they are suitably designed and appropriate to their context. Where garages or ancillary outbuildings are permitted, they will be subject to suitable conditions to ensure that they are not used for circumventing the 130sqm dwelling size restriction.

**Appendix 5
Sale Prices**

Percentage (%) discount Calculation & Example Maximum

All factors/variables in this example will vary with prevailing economic circumstances. At the time of this calculation, there is no premium price paid for new build properties – due to **the** current economic climate.

Table B – Financial Variable used to calculate % discount in Affordable Housing for sale definition

Letter	Variables	2/3 bed house All Houses (Median Price 2010)
A	A = Median Gross Annual Pay (Resident based) Powys (ASHE November 2008-09) CACI Paycheck Median Household Income 2010	20,957 24,230
B	B = Mortgage multiplier	3.5
C	C = Amount that mortgage lender will lend C = A x B	£73,349.50 £84,805
D	Average Deposit (Hometrack, Dec 2009 Financial Services Authority, Dec 2010)	25%
E	Amount can afford to purchase including deposit E = C / {(100-D)/100} 'Affordability Level'	£97,799.33 £113,073
F	Average House/Flat Price / Open Market Value (Hometrack Dec 2009, Land Registry Price Paid Dataset)	Average 2/3 bed House (Dec 2009) £134,721 + £164,960 / 2 = £149,840.50 £165,000
G	Affordability Gap G = F - E	£149,840.50 - £97,799.33 = £52,041.17 £165,000 - £113,073 = £51,927
H	Sale price discount H = G / F	52,041.17 / 149,840.50 x 100 = 35% 51,927 / 165,000 x 100 = 31%

Table C – ~~Hometrack Property Prices~~ Land Registry House Prices (Price paid dataset)

Hometrack Property Types	Land Registry HPI Property Types	ACG Property types	Powys Council, Land Registry Median Open Market House Prices (2010)
	All		£165,000
1 bed (Flat)	Flat / Maisonette	2P1B Flat	£102,975
2 bed (Flat)		3P2B Flat	
2 bed (House)	Terraced	3P2B House	£110,000
		4P2B House	
3 bed (House)	Semi- Detached	4P3B House	£140,000
		5P3B House	
4 bed (House)	Detached	6P4B House	£210,000
		7P4B House	

Appendix 6 Acceptable Cost Guidance Figures for Powys (Welsh Government Housing Directorate, May 2011)

Powys ACG (2007)	Community Bandings					
ACG Property types	ACG Band 1	ACG Band 2	ACG Band 3	ACG Band 4	ACG Band 5	ACG Band 6
2P1B Flat	£73,100	£77,000	£80,900	£88,700	£94,900	£101,200
3P2B Flat	£85,200	£89,500	£93,800	£102,400	£109,300	£116,200
3P2B House	£86,500	£93,800	£101,000	£115,600	£127,200	£138,800
4P2B House	£105,200	£113,800	£122,400	£139,700	£153,500	£167,300
4P3B House	£111,500	£120,100	£128,700	£146,000	£159,800	£173,600
5P3B House	£117,700	£126,900	£136,100	£154,500	£169,300	£184,000
6P4B House	£136,600	£147,200	£157,900	£179,100	£196,100	£213,100
7P4B House	£154,200	£166,800	£179,300	£204,500	£224,600	£244,600

ANNEX A - ACCEPTABLE COST GUIDANCE

TABLE 1 - SELF CONTAINED UNITS - GENERAL NEEDS & ELDERLY

UNIT TYPE	BAND 1	BAND 2	BAND 3	BAND 4	BAND 5
7P4B HOUSE	156100	171200	186200	206300	226400
6P4B HOUSE	147100	159800	172600	189600	206600
5P3B HOUSE	126000	137000	148100	162800	177500
4P3B HOUSE	118000	128300	138700	152500	166300
4P2B HOUSE	112400	122800	133200	147000	160800
3P2B BUNGALOW	102400	115200	127900	144900	161900
3P2B FLAT	95200	100400	105600	112500	119400
2P1B FLAT	75500	80100	84700	90900	97000
1P1B BEDSIT	56900	60600	64200	69100	74100
SHARED ABBEYFIELD	73900	77000	80100	84300	88500

Acceptable cost guidance figures for bespoke unit types are available on request from the Housing Quality Assurance Manager; contact details as previously described.

Community Council Bandings for Accepted Cost Guidelines in Powys	
±	Abbey Cwmhir
	Aberedw
	Beguildy
	Cray
	Dissert and Trecoed
	Gladestry
	Glascwm
	Glyn Tarell
	Gwernyfed
	Honddu Isaf
	Llanafanfawr
	Llanbadarn Fawr (Radnor)
	Llanbadarn Fynydd
	Llanbister
	Llanddewi Ystradenny
	Llanfihangel Rhydithon
	Llangunilo
	Llanwrthwl

	Llanyre
	Llywel
	Maescar
	Merthyr Cynog
	Nantmel
	New Radnor
	Old Radnor
	Penybont
	St. Harmon
	Tawe-Uchaf
	Trallong
	Treflys
	Whitton
	Yscir
	Ystradfellte
2	Duhonw
	Erwood
	Knighton
	Llanddew
	Llangamarch
	Llanigon
	Llanwrtyd Wells
	Paincastle
	Presteigne
	Rhayader
	Ystradgynlais
3	All except listed as 1, 2, 4, 5 & 6
4	Bronllys
	Builth
	Clyro
	Felin-fach
	Llandrindod Wells
	Llanfrynach
	Llangors
	Newtown & Llanllwchaiarn
	Talgarth
	Talybont-on-Usk
	Welshpool
5	Glasbury
	Hay
	Llangattock
	Llangynidr
	The Vale of Grwyney
6	Brecon
	Crickhowell

Community Council Bandings for Accepted Cost Guidelines in Powys

ANNEX E

Local Authority	ACG Band	Community Council
Powys	1	Abbey Cwmhir
		Aberedw
		Beguildy
		Cray
		Disserth & Trecoed
		Dunhonw
		Erwood
		Gladestry
		Glascwm
		Gwernyfed
		Honddu Isaf
		Llanafanfawr
		Llanbadarn Fynydd
		Llanbardarn Fawr (Radnor)
		Llanbister
		Llanddewi Ystradenny
		Llanfihangel Rhydithon
		Llangamarch
		Llangunllo
		Llanigon
		Llanwrthwl
		Llanyre
		Llywel
		Maescar
		Merthyr Cynog
		Nantmel
		New Radnor
		Old Radnor
		Paincastle
		Penybont
		Presteigne
		Rhayader
St Harmon		
Tawe-Uchaf		
Trallong		
Treflys		
Whitton		
Yscir		
Ystradfellte		
Ystradgynlais		
Powys	2	Banwy
		Bettws (Montgomeryshire)
		Carno

		Carreghofa
		Castle Caereinion
		Cilmery
		Felin-fach
		Glantwymyn
		Glyn Tarell
		Knighton
		Llanbryn-mair
		Llanddew
		Llandinam
		Llanelwedd
		Llanerfyl
		Llanfair Caereinion
		Llanfechain
		Llanfihangel
		Llanfihangel Cwmdu etc
		Llanfyllin
		Llangedwyn
		Llangurig
		Llangyniew
		Llangynog (Montgomeryshire)
		Llanidloes Without
		Llanrhaeadr-ym-Mochnant
		Llansilin
		Llanwddyn
		Llanwrtyd Wells
		Manafon
		Meifod
		Mochdre (Montgomeryshire)
		Pen-y-Bont Fawr
		Trefeglwys
		Tregynon
Powys	3	Aberhafesp
		Bausley with Criggion
		Berriew
		Bronllys
		Builth
		Cadfarch
		Caersws
		Churchstoke
		Dwyriw
		Forden
		Guilsfield
		Kerry
		Llandrindod Wells
		Llandrinio
		Llandysilio
		Llandyssul

		Llanfrynach
		Llanidloes
		Llansantffraid (Monts)
		Machynlleth
		Montgomery
		Newtown and Llanllwchaiarn
		Trewern
		Welshpool
Powys	4	Clyro
		Glasbury
		Hay
		Langors
		Llangattock
		Llangynidr
		Talgarth
		Talybont-on-Usk
		The Vale of Grwyney
Powys	5	Brecon
		Crickhowell

ANNEX D

TABLE 1 - NOTIONAL FLOOR AREAS

UNIT TYPE	FLOOR AREA - M2
7P4B HOUSE	114
6P4B HOUSE	110
5P3B HOUSE	94
4P3B HOUSE	88
4P2B HOUSE	83
3P2B BUNGALOW	58
3P2B FLAT - WALK UP	65
3P2B FLAT - COMMON ACCESS	59
2P1B FLAT - WALK UP	51
2P1B FLAT - COMMON ACCESS	46
1P1B BEDSIT	32
SHARED ABBEYFIELD	36
5P3B BUNGALOW - WHEELCHAIR	115
4P2B BUNGALOW - WHEELCHAIR	98
3P2B BUNGALOW - WHEELCHAIR	80
2P1B BUNGALOW - WHEELCHAIR	60

Appendix 7 – Model Section 106 Agreement Templates

NOW THIS DEED WITNESSES as follows:

3. In this Agreement the following expressions shall have the following meanings:

- “Affordable Housing” means
- i) housing for sale where the sale price does not exceed the Maximum Price or
 - ii) housing for rent where the rent level does not exceed 80% of the prevailing **Powys average open market rent level or the full** Benchmark Rent Level or Indicative Rent (Local Housing Allowance) or such other rent level as the Council shall reasonably specify in the event that both the Welsh Assembly Government fails or ceases to publish both the Benchmark Rent Level and the Indicative Rent
- “Indicative Rent” means the indicative rent, **also known as Local Housing Allowance** published by the Welsh Assembly Government for the determination of housing benefit
- “RSL Mortgagee”** means a mortgagee of an Affordable Housing Unit where the mortgagor is a Registered Social Landlord (including for the avoidance of doubt the Mortgagee) or any receiver appointed by such mortgagee

4. It is agreed and declared as follows:

4.7 An RSL Mortgagee of an Affordable Housing Unit may dispose of an Affordable Housing Unit on the open market in exercise of its statutory power of sale or otherwise and the obligations contained in this Agreement shall not apply to that disposal and the Affordable Housing Unit subject to that disposal shall thereafter cease to be subject to the obligations under this Agreement

Second Schedule

The Owners' Covenants

4. Not to cause or permit the Affordable Housing Unit to be let for a rent exceeding 80% of the prevailing Powys average open market rent level or the full Benchmark Rent or Indicative Rent (Local Housing Allowance) or such other equivalent rent that the Council shall reasonably specify in the event that the Welsh Assembly Government fails or ceases to publish both the Benchmark Rent and Indicative Rent.

Third Schedule

Calculation of percentage discount

Additional Definitions for the purpose of this Schedule:

~~"ASHE" the Annual Survey of Hours and Earnings published by the Office of National Statistics~~

"Average Deposit" the average house purchase deposit as provided by Hometrack the Financial Services Authority (FSA).

"Average Price" the average house price as provided by Hometrack the Land Registry.

~~"Hometrack" the Housing Intelligence System which provides average house prices and average house purchase deposit values for Powys or if not available such other system as the Council shall in its absolute discretion consider appropriate.~~

"CACI Paycheck" Commercial dataset on household incomes published by CACI Limited. Registered in England & Wales. Registration No. 1649776. CACI House, Avonmore Road, London, W14 8TS

A	A = Median Gross Annual Pay (Resident based) Powys (ASHE) Household Income (CACI Paycheck)
B	B = Mortgage multiplier (3.5)
C	C = Amount that mortgage lender will lend C = A x B

D	Average Deposit (Hometrack FSA)
E	'Affordable Level' Amount can afford to purchase including deposit $E = C / \{(100-D)/100\}$
F	Average Open Market Value $2/3$ bed House Price (Hometrack, Land Registry)
G	Affordability Gap $G = F - E$
H	Percentage discount $H \% = G / F$

Formula

$$C = A \times B$$

$$E = C / \{(100-D)/100\}$$

$$G = F - E$$

$$G / F = H \%$$