

No Net loss for Householder Development

This guidance supports Tamworth's *No Net Loss* approach for householder and other small-scale developments that are exempt from mandatory Biodiversity Net Gain (BNG). Although these applications fall outside the statutory BNG regime, even small changes to gardens and domestic plots can contribute to cumulative biodiversity loss. This note provides a simple, proportionate method for estimating the biodiversity value of habitats typically found within residential curtilage.

The values below offer a **rough guide** to the biodiversity baseline of common garden habitats. They are derived from the principles of the Small Sites Metric and are intended to help applicants understand the relative value of different features and the scale of mitigation likely to be required.

Indicative Biodiversity Values for Common Garden Habitats

These values provide a simplified way to estimate biodiversity losses and replacements for small-scale proposals:

Habitat Type	Indicative Biodiversity Value
Vegetated garden (typical lawn, borders, ornamental planting)	0.00004 habitat units per m²
Pond (with native aquatic planting)	0.00042 habitat units per m²
Native hedgerow (linear feature)	0.0028 habitat units per metre
Species-rich grassland (wildflower lawn or meadow)	0.00048 habitat units per m²
Naturalised scrub or woodland-edge planting	0.00028 habitat units per m²
Rough grass margins (more natural than unmanaged lawn)	0.00028 habitat units per m²

How to Use These Values

1. **Identify the area or length of habitat affected** Measure the part of the garden or feature that will be removed or altered.
2. **Multiply by the relevant value** This gives an approximate biodiversity baseline for the affected area.

3. **Provide mitigation that meets or exceeds the lost value** Mitigation should be proportionate and can usually be delivered within the garden. Examples include:
- Planting a native tree
 - Creating a small wildflower patch
 - Installing a short section of native hedgerow
 - Adding a small wildlife pond
 - Converting lawn to species-rich grassland

Enhancements are valued proportionally in terms of units, but in real terms, a small increase in the size of an enhancement offers much greater value to nature, so we have included **minimum meaningful** and **ideal** sizes for garden enhancements.

As a rule of thumb, these enhancements might offer:

Enhancement and recommended sizes	Value
Native Tree Planting (e.g., rowan)	A newly planted native small tree typically contributes around 0.02 units.
Wildflower / Species-Rich Grass Patch - Minimum meaningful size: 3–5 m² - Ideal for small gardens: 5–10 m²	Value: 0.00048 units per m ²
Small Wildlife Pond - Minimum meaningful size: 2–3 m² - Ideal: 4–6 m²	Value: 0.00042 units per m ²
Native Hedgerow - Minimum meaningful length: 3–4 m - Ideal: 5–10 m	Value: 0.0028 units per linear metre
Naturalised Scrub / Woodland-Edge Planting - Minimum meaningful size: 3–4 m² - Ideal: 5–10 m	Value: 0.00028 units per m ²
Rough Grass Margins - Minimum meaningful width: 0.5–1 m - Minimum length: 3–5 m	Value: units per m

Demonstrate No Net Loss

Applicants should briefly explain how the proposed mitigation balances or exceeds the estimated loss.

Why This Matters

Tamworth is a compact, urban borough with limited opportunities for large-scale habitat creation. Householder and minor developments make up a significant proportion of planning activity, and small losses—if unmitigated—can accumulate over time. This guidance ensures that even small projects contribute positively to local nature recovery and help protect the borough's ecological network.

Worked Examples for Householder development

Example 1: Single-storey rear extension (6 m × 4 m) replacing lawn and patio

Proposal

- **Extension size:** $6\text{ m} \times 4\text{ m} = 24\text{ m}^2$
- **Existing garden under footprint:**
 - 12 m^2 lawn (vegetated garden)
 - 12 m^2 patio (assumed negligible biodiversity value)

Step 1 – Calculate biodiversity loss

The lost lawn has an area of 12 m^2 . Using the table above, we can calculate a value of 12×0.00004 habitat units, giving a total of 0.00048 habitat units needing to be replaced to demonstrate no net loss.

Step 2 – Provide mitigation

The applicant proposes to:

- **Create a 3 m^2 wildflower/species-rich grass patch** elsewhere in the garden. This is the smallest *meaningful* size that this enhancement should be introduced at in terms of nature recovery.
- **Value of mitigation:** Wildflower grassland = $3 \times 0.00048 = 0.00144$ habitat units

Step 3 – Check no net loss

- **Loss:** 0.00048 units
- **Gain:** 0.00144 units

The mitigation clearly exceeds the loss. The proposal achieves more than no net loss.

- **Alternative Mitigation:** The applicant could consider adding a garden pond of a *minimum meaningful size* of 3m². Value: 0.00042 units per m² (total value 0.00126 units, very comfortably above the required gain of 0.00048 units.)

Example wording for an application

The extension will remove approximately 12 m² of lawn, equivalent to around 0.00048 habitat units. To mitigate this, a 3 m² wildflower grass area will be created elsewhere in the garden, providing approximately 0.00144 habitat units. This exceeds the estimated loss and delivers a net gain in garden biodiversity.

Example 2: Garden shed (3 m × 4 m) replacing hedgerow and flower bed

Proposal

- **Shed size:** 3 m × 4 m = 12 m²
- The shed will be located where there is currently:
 - o 3 m of native hedgerow
 - o 12 m² flower bed (treated as vegetated garden)

Step 1 – Calculate biodiversity loss

- **Hedgerow lost:**
 - o Length = 3 m
 - o Value = $3 \times 0.0028 = 0.0084$ habitat units
- **Flower bed lost:**
 - o Area = 12 m²
 - o Value = $12 \times 0.00004 = 0.00048$ habitat units
- **Total loss:** $0.0084 + 0.00048 = 0.00888$ habitat units

Step 2 – Provide mitigation

The applicant proposes to:

- **Plant 4 m of new native hedgerow** along another garden boundary.
- **Value of mitigation:**
 - o New hedgerow = $4 \times 0.0028 = 0.0112$ habitat units

Step 3 – Check no net loss

- **Loss:** 0.00888 units
- **Gain:** 0.0112 units

The new hedgerow more than replaces the lost hedgerow and flower bed value.

Alternative mitigation: If the applicant preferred, they could plant a small native tree (eg a hawthorn, rowan or hazel). A newly planted native small tree contributes 0.02 habitat units, which would more than compensate for the loss.

Example wording for an application

The shed will replace 3 m of native hedgerow and a 12 m² flower bed, with an estimated combined value of 0.00888 habitat units. To mitigate this, 4 m of new native hedgerow will be planted elsewhere in the garden, providing approximately 0.0112 habitat units. This exceeds the loss and secures no net loss of biodiversity.

Example 3: Garden building (3 m × 4 m) replacing a pond and lawn

Proposal

- **Building size:** 3 m × 4 m = 12 m²
- Existing features within footprint:
 - Pond: 1.5 m × 2 m = 3 m²
 - Lawn: remaining 9 m² (vegetated garden)

Step 1 – Calculate biodiversity loss

- **Pond lost:**
 - Area = 3 m²
 - Value =

$$3 \times 0.00042 = 0.00126 \text{ habitat units}$$

- **Lawn lost:**
 - Area = 9 m²
 - Value =

$$9 \times 0.00004 = 0.00036 \text{ habitat units}$$

- **Total loss:**

$$0.00126 + 0.00036 = 0.00162 \text{ habitat units}$$

Step 2 – Provide mitigation

The applicant proposes to:

- **Create a new 4 m² wildlife pond** in another part of the garden.
- **Value of mitigation:**
 - o New pond =

$$4 \times 0.00042 = 0.00168 \text{ habitat units}$$

Step 3 – Check no net loss

- **Loss:** 0.00162 units
- **Gain:** 0.00168 units

The new pond slightly exceeds the value of the lost pond and lawn.

Example wording for an application

The garden building will remove a 3 m² wildlife pond and 9 m² of lawn, with an estimated combined value of 0.00162 habitat units. A new 4 m² wildlife pond will be created elsewhere in the garden, providing approximately 0.00168 habitat units. This slightly exceeds the estimated loss and maintains no net loss of biodiversity.

Tree Selection Guidance

There are a wide range of trees available, but to help applicants we have provided a guide to smaller UK native trees that are suitable for a smaller garden.

Species	Height at 5 years	Height at 10 years	Height at 15 years	Root behaviours	Recommended distance from buildings	Can it be kept small?	Wildlife value	Toxicity to pets and children
Rowan (Sorbus aucuparia)	2–3 m	4–6 m	6–8 m	Deep, non-aggressive	4 m	Limited	Excellent for birds	Berries mildly toxic raw
Hazel (Corylus avellana)	1–2 m	2–3 m	3–5 m	Shallow, non-aggressive	2 m	Yes — coppice to keep small	Superb for insects and mammals	Nuts safe unless allergies
Hawthorn (Crataegus monogyna)	1–2 m	2–4 m	4–6 m	Deep, stable	3 m	Yes — prune annually	Exceptional — blossom, berries, nesting	Low
Whitebeam (Sorbus aria)	2–3 m	4–6 m	6–8 m	Deep, non-aggressive	4 m	Limited	Good for birds	Low
Field Maple (Acer campestre)	1–2 m	3–5 m	5–7 m	Shallow, moderate spread	3 m	Yes — responds to pruning	Good for insects	None known

Bird Cherry (<i>Prunus padus</i>)	2–3 m	4–6 m	6–8 m	Shallow	3–4 m	Limited	Excellent early nectar	Low
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UK-Native Species Profiles

Rowan (*Sorbus aucuparia*)

Ideal for: Small/medium gardens, open sun **Growth:** 2–3 m (5 yrs), 6–8 m (15 yrs) **Roots:** Deep, non-aggressive **Distance:** 4 m **Management:** Best left natural **Toxicity:** Berries mildly toxic raw **Wildlife:** Excellent for birds

Hazel (*Corylus avellana*)

Ideal for: Small gardens, shade tolerant **Growth:** 1–2 m (5 yrs), 3–5 m (15 yrs) **Roots:** Shallow, non-aggressive **Distance:** 2 m **Management:** Very easy — coppice to keep small **Toxicity:** Safe **Wildlife:** Superb for insects and mammals

Hawthorn (*Crataegus monogyna*)

Ideal for: Wildlife gardens, hedgerows **Growth:** 1–2 m (5 yrs), 4–6 m (15 yrs) **Roots:** Deep, stable **Distance:** 3 m **Management:** Easy to prune **Toxicity:** Low **Wildlife:** Exceptional — blossom, berries, nesting

Whitebeam (*Sorbus aria*)

Ideal for: Medium gardens, sunny sites **Growth:** 2–3 m (5 yrs), 6–8 m (15 yrs) **Roots:** Deep, non-aggressive **Distance:** 4 m **Management:** Limited **Toxicity:** Low **Wildlife:** Good for birds

Field Maple (*Acer campestre*)

Ideal for: Small/medium gardens, tolerant of urban soils **Growth:** 1–2 m (5 yrs), 5–7 m (15 yrs) **Roots:** Shallow, moderate spread **Distance:** 3 m **Management:** Responds well to pruning **Toxicity:** None known **Wildlife:** Good for insects

Bird Cherry (*Prunus padus*)

Ideal for: Medium gardens, damp soils **Growth:** 2–3 m (5 yrs), 6–8 m (15 yrs) **Roots:** Shallow **Distance:** 3–4 m **Management:** Limited **Toxicity:** Low **Wildlife:** Excellent early nectar

Recommended UK-Native Trees for Small Gardens

- **Hazel** — easy to keep small
- **Hawthorn** — brilliant for wildlife
- **Rowan** — berries for birds
- **Field Maple** — manageable and attractive
- **Bird Cherry** — early blossom

UK-Native Trees *Not* Suitable for Small Gardens

- **Crack Willow** — aggressive roots
- **Alder** — moisture-seeking roots
- **Ash** — too large, disease issues
- **Oak** — too large for domestic plots
- **Poplar** — very fast growth

Distance-from-Buildings Guidance (Native Species)

- **1–2 m:** Hazel
- **2–3 m:** Field Maple, Hawthorn
- **3–4 m:** Bird Cherry
- **4 m+:** Rowan, Whitebeam

Tree Selection Checklist (UK-Native Version)

- Check your garden size
- Check sunlight levels
- Check soil type
- Check distance from buildings
- Check root behaviour
- Check toxicity risks
- Check long-term maintenance needs

Before selecting a tree, applicants should check whether their garden soil is clay, loam, sand, or chalk. The table below shows which native species are suitable for each soil type

Species	Best On	Avoid	Notes
Rowan (Sorbus aucuparia)	Acidic to neutral soils, sandy or loamy	Very alkaline chalk soils	Excellent for poor, dry soils; dislikes waterlogging
Hazel (Corylus avellana)	Moist, fertile loam; tolerates Clay, shade, and heavier soils	Very dry, thin soils	Very adaptable — one of the easiest native trees for gardens
Hawthorn (Crataegus monogyna)	Almost any soil. Tolerates clay, chalk, sand, drought, exposure	Prolonged waterlogging	One of the most soil-tolerant native species
Whitebeam (Sorbus aria)	Chalk, limestone, and well-drained soils	Heavy clay or waterlogged ground	Ideal for alkaline soils where other species struggle
Field Maple (Acer campestre)	Clay, loam, or chalk. Tolerates urban soils, compaction, pollution	Very dry, sandy soils	Very versatile and good for difficult sites
Bird Cherry (Prunus padus)	Moist, fertile soils	Very dry or shallow chalk soils	Prefers damper ground than most garden trees

Soil type identification:

- **Clay soil** — sticky when wet, cracks when dry
- **Loam** — crumbly, fertile, ideal for most trees
- **Sandy soil** — drains quickly, dries fast
- **Chalk/alkaline soil** — pale, stony, often dry

If your soil is heavy clay or frequently waterlogged, choose **Hazel**, **Hawthorn**, or **Field Maple**. If your soil is chalky or alkaline, choose **Whitebeam** or **Field Maple**. If your soil

is sandy or free-draining, choose **Rowan** or **Silver Birch**.

Draft for consultation