

Developing affordable housing for local people in your Parish

A Guide for Parish Councils



Developing Affordable Housing for local people in your Parish

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Developing Affordable Housing for local people in your Parish

A Guide for Parish Councils - Introduction by Sue Wigglesworth, Chairman of the Housing Panel



I am delighted to introduce this helpful and informative guide which is designed to assist Parish Councils to bring forward affordable housing to meet the needs of their communities.

Babergh District Council has made the delivery of affordable housing one of its highest priorities because of the high levels of housing need identified through our Housing Needs Surveys completed in 2004 and 2008.

The Council is very aware of the threats to the future viability of our rural communities. The provision of good quality attractive affordable housing can reverse some of these threats making our villages more sustainable for the future.

I very much hope that you will find this guide useful.

Sue Wigglesworth
Chairman of the Housing Panel



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Bringing forward a scheme for your village

It is appreciated that it can be a daunting proposal for a Parish Council to consider embarking on an affordable housing project. This guide is designed to help you with this process, and is provided by the Council for your guidance as part of our advice and coordinating service to you.

How to get a Local Housing Scheme started

Contact the Affordable Housing Team at Babergh in the first instance. We will be pleased to make a presentation on affordable housing issues to your Parish Council and have initial discussions with you about the level of housing need in your parish. We will also be pleased to introduce an appropriate Registered Provider(s) to you.

How can Babergh help you deliver a scheme for your village?

The role of the District Council is to act as an “ENABLER” by making it possible for others to provide affordable housing, to meet the identified needs of your parish and the district in general.

As part of our service to local residents the housing needs of the district are closely monitored so that valuable resources can be directed appropriately. Our Strategic Housing Market Assessment and Housing Needs Survey of 2008 provides much of this information, together with our housing register and local parish surveys.

Although we still own and manage Council housing, we are not currently building any new housing. Instead, we work closely with our partner Registered Providers, voluntary agencies, private developers and the Homes and Communities Agency (HCA), to enable provision of a wide range of new housing required by local people.



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Our housing need research helps us to understand the housing needs of the district and to plan or encourage housing developments, which help balance the local housing market.

An important part of the identified housing needs of the district are within our rural areas. This guide is specifically designed to provide advice to Parish Councils on how to develop rural housing schemes in partnership with Babergh and our partner Registered Providers.

What is Affordable Housing?

Our latest Housing Needs Survey, completed in October 2008, defines affordable housing as “That provided with subsidy, for people who are unable to resolve their housing requirements in the local private sector housing market because of the relationship between housing costs and income”.

❖ Affordable housing can include:-

- *Housing for rent*
This is housing for social rent, where the rent charged is substantially less than open market rents, and is therefore affordable by local people in housing need.
- *Equity share*
This is housing built for sale and offered at reduced rates to people in housing need who cannot afford market prices for owner occupation. Usually a 50% or 75% equity is offered, with a Registered Provider retaining a percentage of the value of the property in perpetuity.
- *Shared ownership*
This is housing built for part sale and part rent, usually on a 50/50 basis, and on local housing needs schemes is held in perpetuity for local people by preventing full ownership by the occupants. Occupiers are usually able to increase the percentage of the equity they own by "staircasing" from say a 50% share, up to a maximum of 75%. A rent is paid for that part of the equity retained by the partner Registered Provider.
- *Intermediate rent*
This is rented housing where the rent charged is less than open market rents, but higher than social rents. Rents are usually set at 80% of open market rent levels. This tenure is for people in housing need who can afford rent levels above social rents but not full open market rents. On some schemes these properties may be converted at the occupant's request to shared ownership if financial conditions allow.

Where intermediate tenures are provided Local Needs Housing Schemes may include any of these tenure types, depending upon the type of local housing need identified. On local needs housing schemes outright ownership is prevented by placing a cap on the equity that a purchaser may acquire. This protects the properties for the local community in perpetuity.

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What is General Needs Housing?

Housing need takes various forms, e.g. for older people, young people and families. Housing provision must meet both urban and rural needs to help maintain a balanced community, particularly in a predominantly rural area such as Babergh.

Babergh District Council has a responsibility to ensure that affordable housing is available to meet the *general housing needs* of the district. This *general needs* housing is available to applicants on our register who qualify for housing through our Choice Based Lettings service known as Gateway to Homechoice.

Babergh's housing stock is all let on a general needs basis and so is the stock of our Registered Provider partners, except for developments restricted to local needs lettings.

What is Local Needs Housing?

In recent years concern has grown over the future of village life, where communities have been threatened because, amongst other things, local families have been unable to compete for increasingly scarce and expensive housing.

This has led to the creation of *local needs* housing schemes. Such schemes are usually developed in partnership with Parish Councils, the District Council, the Rural Housing Enabler and a Registered Provider, and are protected for the local housing needs of the parish by a legal agreement made under Section 106 of the Town and Country Planning Act 1990. Only applicants who are in housing need and who have a local connection to the parish are eligible to occupy these homes. These are called "rural exception site" schemes when they are built on sites outside the village development boundary.



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What is Local Connection?

The Section 106 Agreement states clearly who is eligible for housing in the new development. It does not affect any existing Council or Registered Provider property in the parish which has been developed for general needs letting.

In Babergh the local connection criteria is:

In the context of the Local Plan “Local Need” refers to people or families in the following categories who cannot afford to purchase a low-cost dwelling at the prevailing market value:

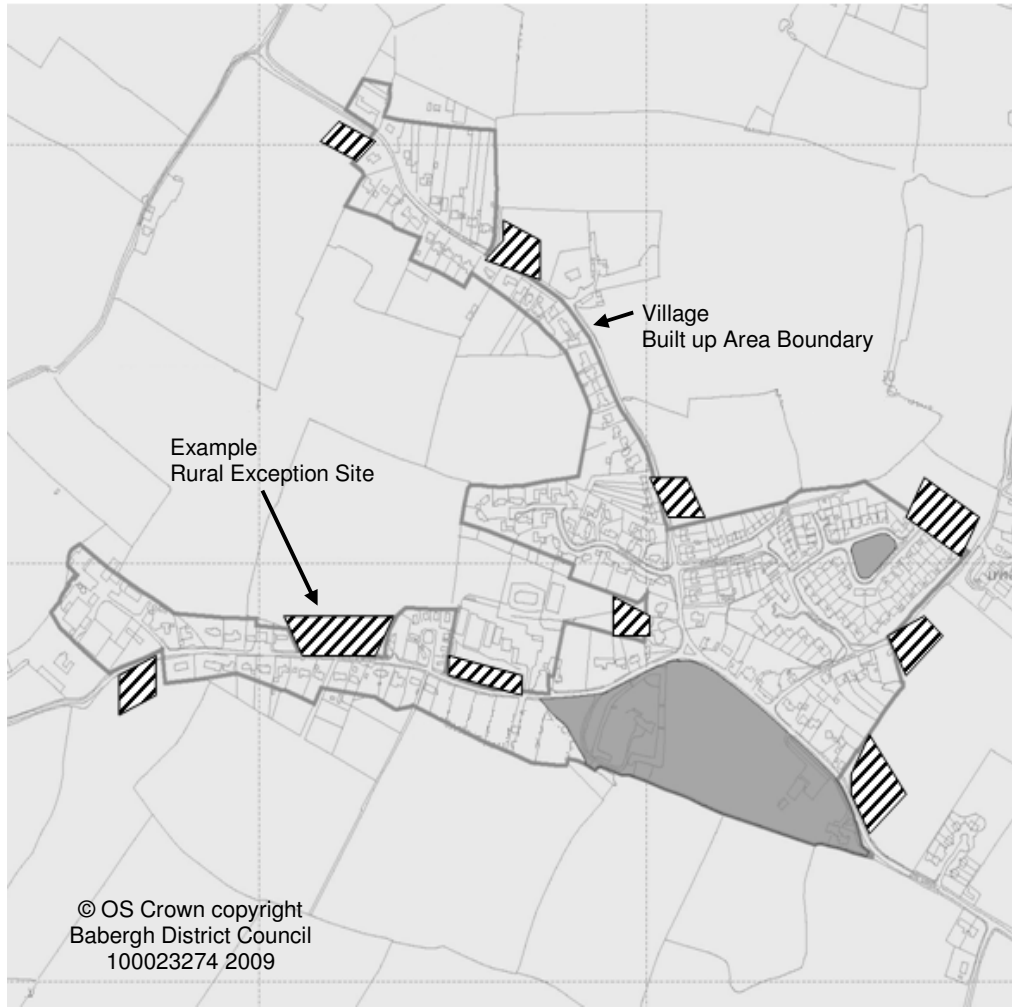
- first time buyers
- retired or disabled people who have lived or worked in the area (the appropriate parish will be detailed) for at least five of the last ten years
- households living in substandard accommodation
- households not having separate accommodation
- people or households on the District Council's housing register (Gateway to Homechoice); and
- immediate descendants of people currently resident who have themselves been a past resident in the Parish for at least five of the last ten years; and who;
- already live in that settlement, the adjoining parishes or parishes in its normal catchment area as determined by the local planning authority, whichever is the greater, and who, in all other cases, already live in the particular settlement or the parishes immediately adjoining it only.

What is a Rural Exceptions Site?

Rural Exceptions sites must abut the existing village development boundary. They must fit appropriately with the existing development and blend with the village boundary.

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Please see examples hatched in on the plan below, indicating possible exception sites for a typical village in Babergh.



To date 26 village schemes have been completed on Rural Exceptions sites in Babergh and the Council is working with a number of other Parish Councils to continue this successful record of partnership working and achievement.

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What are Registered Providers and how can they help deliver Affordable Housing?

Registered Providers can be private developers or Registered Social Landlords. The latter are non-profit making voluntary organisations that exist to provide good quality affordable homes for people in housing need. It is usually Registered Social Landlords who bring forward Rural Exception Site Schemes. These homes are usually for social rent, but can include dwellings for intermediate tenures such as shared ownership or equity share and intermediate rent.

Registered Social Landlords are run by Committees made up from unpaid members of the public, who monitor its activities, to ensure a good quality, caring service is provided to its tenants.

Most Registered Social Landlords obtain funding from the Homes and Communities Agency (HCA) in the form of Social Housing Grant, or from the local Council in whose area they operate. They also obtain private finance, and some have their own capital resources for development.

What is the role of Registered Providers in developing Affordable Housing?

Your chosen Registered Provider will work in partnership with you and Babergh, to ensure the successful development of your scheme. They will do this by helping you to:

- establish housing need through a local housing survey – by supporting the Suffolk ACRE Rural Housing Enabler to do this work
- identify a site – in partnership with Babergh and the Parish Council
- negotiate with land owners
- liaise with Babergh on housing and planning issues
- seek funding for the scheme
- manage the building programme for the scheme
- own and manage the completed dwellings
- allocate the completed homes through the Gateway to Homechoice lettings system.

Once the housing scheme is nearing completion, the Registered Provider must:

- check they advertise the new homes on the Gateway to Homechoice web-site.
- check applicants bidding for the vacancies have a connection to the village that meets the criteria detailed in the Section 106 agreement.
- ensure that all those applicants are prioritised according to their housing need in line with the Council's allocations policy.

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The Registered Provider will then check the applications to ensure that they meet the local needs eligibility criteria, and their own lettings policy. Once the Registered Provider is satisfied that the appropriate applicants have been identified for the scheme, according to all the eligibility criteria, the Registered Provider will let the properties.

A copy of the Choice Based Letting policy and procedure can be obtained from the Council offices in Hadleigh, or is available on our Website under "Housing and Rents". <https://www.gatewaytohomechoice.org.uk/Data/ASPPages/1/65.aspx>

What is the Relationship between Registered Providers and Babergh District Council?

We work closely with Registered Providers to meet the various housing needs of local people, and help them to provide the right sort of housing in the areas with greatest need.

We can help Registered Providers to provide affordable housing by:

- co-ordinating the delivery of affordable housing schemes through our Affordable Housing Team
- identifying areas where affordable housing is required
- confirming housing need through our Housing Needs Surveys, Housing Market Assessments and Housing Register
- help identify potential sites
- assisting with design and planning issues
- selling Council owned land at a discount of up to 100% (where available)
- providing Council grants or supporting a Registered Providers bid to the Homes & Communities Agency for Social Housing Grant.

We ensure that the properties built will be of a size and type required to meet local need, in the right location and at affordable rent levels.

How Can Suffolk ACRE's Rural Housing Enabler help You?

Babergh contributes towards the funding of Suffolk ACRE's independent Rural Housing Enabler (RHE). The RHE is free to act as broker and partner in developing rural housing schemes. The Suffolk RHE is based at Suffolk ACRE in Ipswich, and is responsible for the encouragement and development of rural housing within Suffolk. This is achieved by providing advice and assistance to parish councils, and other local groups, on local housing issues. This includes practical assistance with carrying out local housing needs surveys, and advice on how to progress the development of local needs housing schemes.

If you do not wish to appoint a Registered Provider before you have established the housing need of your parish, the RHE will be happy to work with you on this. The RHE will also be able to arrange for the survey returns to be processed on your behalf, and will then discuss the findings of the survey with you.

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The RHE can be contacted at Suffolk ACRE's offices at Brightspace, 160 Hadleigh Road, Ipswich, Suffolk IP2 0HH, or telephone 01473 345300 or email louise.wilby@suffolkacre.org.uk

What is the Role of the Parish Council?

The Parish Council has an important part to play in the provision of affordable local needs housing in the following ways:-

- evaluating whether local needs housing is required in the parish.
- Working with Babergh and the Rural Housing Enabler to choose a Registered Provider to develop a housing scheme.
- carrying out a Local Needs Survey within the parish in partnership with Babergh and the Rural Housing Enabler.
- working with District Council, Rural Housing Enabler and Registered Provider officers to identify suitable sites.
- influencing the design and appearance of the scheme.
- encouraging local people to register for housing with the Council.
- working with the District Council, the Rural Housing Enabler and Registered Provider to hold village information events about the scheme you are planning.

Should the Parish Council be involved in choosing tenants?

Parish Councils often ask if they should be involved in the allocation and letting of their new housing scheme.

It is recognised that the allocation of new dwellings can be a stressful time for those waiting to be housed, and for those Parish and District Councillors involved in the development of the scheme.

In order to comply with housing legislation and to protect the privacy of housing applicants all lettings are carried out by Babergh or Registered Provider staff. This has the added benefit of protecting Parish Councillors from undue pressure from local people.

Where the Parish Council can be of great assistance is to ensure that local people are given every opportunity to be considered for the newly constructed homes. You can do this by advertising the scheme in your village newsletter, and by encouraging local people to register on the Gateway to Homechoice Choice Based Lettings system. This ensures that everyone who is interested in the scheme is on the register and can bid for the dwellings once advertised.



Wiston Road,

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What about future Vacancies?

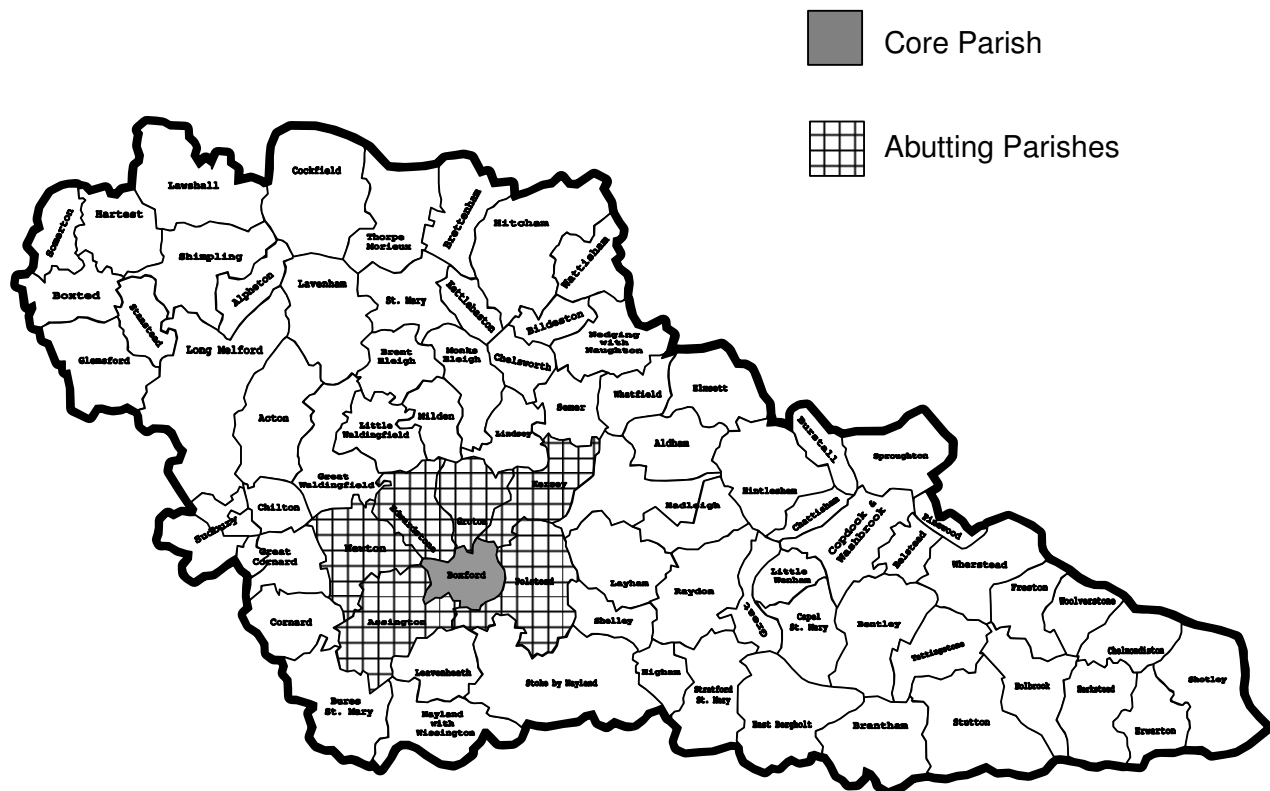
Future vacancies will be let by the Registered Provider through the Gateway to Homechoice Choice Based Lettings system, using the eligibility criteria already detailed.

Please be assured that the local needs criteria will always be followed where the scheme is protected by a Section 106 Agreement, or local needs nomination agreement, i.e. the vacancy will go to a local applicant in housing need who meets the eligibility criteria, unless of course there is no such applicant listed.

In the rare occasions where no applicant with a local connection to your parish is available, a search of the housing register will be made, for an applicant in housing need who has an eligible connection to one of the parishes abutting your parish. The vacancy will then be offered to that person.

Again, Parish Councils can help by encouraging local people to register with the Council if they have any housing needs that they are unable to meet from their own resources.

Map of Babergh showing example Local Connection Cascade mechanism



The parish where the local needs housing scheme is built is known as the core parish. Eligible applicants from the core parish are always considered first. Only when no eligible applicant from the core parish can be found are eligible applicants from the abutting parishes considered.

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How To Progress Your Local Needs Housing Scheme

The first thing you may wish to do is invite Babergh's Affordable Housing Team to talk to your Parish Council about affordable housing and bringing forward a scheme for your village. Please see our contact details on page 2.

Step 1 - Establishing Need

To develop affordable housing on a rural exceptions site it is essential that a local housing need has been established. Without this it is unlikely that planning permission can be granted. Therefore, a local housing needs survey must be undertaken.

If you are considering a local needs housing scheme for your parish it is essential that you have a clear understanding of your local housing need.

Babergh will be able to give you an indication of how many local people in your parish are in need of affordable housing. This information is taken from our Housing Register. However, it is likely that only an indicative figure will be available, as many people within a community do not register for housing, as they feel there is little chance of being made an offer due to the lack of affordable housing locally.

It is therefore recommended that you work with Babergh's Affordable Housing Team and Louise Wilby, Suffolk ACRE's Rural Housing Enabler to carry out a Local Needs Housing Survey in your parish.

Although there will be a small cost to you and you will be asked to assist with the distribution and collection of the survey, the Rural Housing Enabler will undertake the majority of the work involved in completing, analysing and reporting on the survey.

Step 2 - Agree to develop a scheme

If a local need for affordable housing is established for your parish, the Parish Council must then decide if they wish to bring forward an affordable housing scheme designed to meet that need.

Affordable housing need across rural England is high and the lack of such housing is contributing to the increasing problems of rural communities, as many lower paid households are unable to remain living locally.

Bringing forward an affordable housing scheme for your parish will help your local community to remain more sustainable, by retaining a range of households within the community, who would otherwise have to move away in order to meet their housing needs. This can help sustain local facilities such as the school, village shop and social support networks.

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Step 3 - Set up a dedicated Working Group

Once the Parish Council has agreed to bring forward an affordable housing scheme for their parish, it is suggested that a number of Parish Councillors are appointed to set up a working group to bring forward a scheme.

The 'Affordable Housing Working Group' of Parish Councillors can then work with Babergh's Affordable Housing Team, the Rural Housing Enabler and the selected Registered Provider to undertake all necessary work required to bring a scheme forward.

Babergh's Affordable Housing Team will be pleased to help you with the process of appointing a partner Registered Provider and will be happy to co-ordinate a set of interviews for you.

Step 4 - Choosing a partner Registered Provider?

Babergh works with five partner Registered Providers. They all own housing stock within Babergh and have a local management base. They also meet the strict Homes and Communities Agency criteria for the delivery of affordable housing, and have a proven record of good quality development and housing management skills.

It is suggested that you invite 2 or 3 of these to make a short presentation to you. You can then take the opportunity to ask them any questions you have, and decide which Registered Provider you would like to work with in order to progress your scheme. Full details of Registered Provider contacts are on pages 19 and 20 of this booklet. Please remember that Babergh's Affordable Housing Team will help you with this process or arrange it for you.



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Step 5 - Agree number of homes to be developed, their size and tenure

Once you have a completed survey, an established need and a partner Registered Provider in place you need to agree how many affordable homes should be built in your scheme.

To agree this you need to consider the results of your local needs housing survey. Babergh's Affordable Housing Team and the Rural Housing Enabler can help you assess this.

We usually recommend that you bring forward enough affordable homes to meet about half of the identified need. This accounts for any households who decide that they would rather make alternative housing arrangements or move away before any scheme is completed.

At the same time you need to agree the mix of property types, how many bedrooms each dwelling will have and the tenure mix for your scheme. Again, this is something we can help you with using the results of the local needs housing survey.

Step 6 - Identifying a Site

Once you know how many affordable homes are needed the next step is to identify a site or sites suitable for your scheme.

Babergh's Affordable Housing Team, the Rural Housing Enabler and your Registered Partner all need to be involved in this process and will be pleased to assist you with this.

The Affordable Housing Officer will provide you with a large scale map of your parish. This can be used at a meeting of all the partners, to identify all potential sites within the parish that may be appropriate for your scheme.

Your local knowledge is an essential part of this process and sites within and outside the village Built up Area Boundary (BUAB) can be considered.

Sites within the Built Up Area Boundary may be too expensive for an affordable housing scheme, unless there is a willing landowner, who is prepared to make the site available at a reduced cost.

Sites outside the Built Up Area Boundary, known as Rural Exceptions Sites, should also be identified. Rural Exception Sites are discussed in more detail at page 7 and 8 of this guide. These should preferably be about the Built Up Area Boundary and the Affordable Housing Officer will help you to identify these.

When identifying sites consideration must be given to:

- planning constraints
- highway requirements
- accessibility
- size of the plot

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- cost of the land
- the number of dwellings required to meet local need

During the initial site identification meeting the Affordable Housing Officer will note down all the sites on the parish map and note the reasons why the site has been chosen, details of the landowner, where known and any other relevant information.

After this meeting the Affordable Housing Officer will arrange for one of Babergh's Development Control Officers to assess all the identified sites detailed on the map, visit the sites in question, and assess these for their suitability in planning terms.

Once this exercise is complete a second site identification meeting will be held, attended by the Development Control Officer, when all the sites will be discussed and a priority list of potentially appropriate sites agreed.

At this point in the process it is appropriate for the sites to be kept confidential, as to make them public may compromise the Registered Partners commercial interests for negotiating purchase of one or more of the sites.

There are occasions when the number of homes required or the size of the sites available mean that more than one site is the best way of delivering a scheme.

Step 7 - Site negotiations

Once a priority list of sites is agreed the partner Registered Provider will start the process of approaching landowners to find out if they are willing to sell their land. The Registered Provider will start with the priority 1 site and work through the priority list until a willing landowner is found.

Step 8 - A willing landowner

Once a willing landowner is found the Registered Provider will negotiate a price for sufficient land to develop the agreed number of affordable homes. The land will not be purchased until the Parish Council confirms it is happy with the site and planning permission is granted for the development.

Step 9 - Scheme layout and design

At this stage of the process the Registered Provider will appoint one of their preferred architects to draw up an initial set of plans and elevations for the site and bring these to a meeting of the partners for discussion and amendment.

It is likely that a series of discussions will take place with both the Parish Council and Babergh planners before a final set of plans and elevations are agreed. This is the usual process which ensures that a scheme acceptable to all the partners is brought forward.

Part of this process will also include an approach by the Registered Provider to Suffolk County Council Highways Team to ensure that access arrangements to the site meet their required standards.

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Step 10 - Village information day

Once the partners have agreed the plans for the scheme, it is very important to give everyone in your community the opportunity to examine them. This is achieved by holding a 'Village Information Day' in your village hall or other appropriate venue.

The event is usually held from about 3.00 in the afternoon to 7.00 in the evening. This allows as many people as possible to attend and make their views known about the proposed scheme.

These events are usually well attended and attract both those in favour of and those against the proposed scheme. This also provides an opportunity for those in need of housing to reaffirm their interest in being housed on the site and to comment on the house types, sizes and designs being proposed.

The event is very useful as any comments received can be taken on board and used to improve or amend the scheme to the benefit of the local community.

Step 11 - Planning Application

Once the final amendments have been made to the plans for the proposed scheme, following the village information day, your partner Registered Provider will submit the necessary planning application to Babergh District Council planning team for the necessary planning approvals.

This process allows both the parish council and local people a further opportunity to comment on the scheme.

Step 12 - Financing the Scheme

Before finance can be obtained for your scheme there must be a:-

- proven local need for affordable housing
- Registered Provider working in partnership with the Parish Council and the District Council
- suitable site selected and available for purchase within cost limits
- planning permission in place for the development
- calculation confirming that the scheme is financially viable and good value for money.

Once these requirements have been achieved, the Registered Provider will seek out all sources of funding available and then apply to the Homes & Communities Agency for Social Housing Grant to be allocated to the scheme. For such a bid to be successful the scheme must be supported by Babergh District Council, be a part of the Council's approved Affordable Housing Programme and Local Investment Plan, and be good value for money.

Please remember that both Babergh and the Homes & Communities Agency are dealing with numerous housing schemes at any one time and may not be able to support a scheme immediately.

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Step 13 - Building your scheme:

Once planning approval is granted and funding is obtained your Registered Provider partner will complete the purchase of the site and set a start on site date for the build programme, which usually takes between 10 and 12 months to complete.

During this time you will receive regular updates on progress from your Registered Provider partner and Babergh's Affordable Housing 'e' Newsletter.

Step 14 - Completion and lettings:

Prior to completion your Registered Provider partner will advertise the homes on your scheme through Babergh's Choice Based lettings system. The advertisement will confirm that only people with the required connection will be eligible to be allocated a property on the scheme.

The Registered Provider will carefully assess all bids for the properties to ensure that applicants meet the eligibility criteria. Once this exercise is complete the homes will be let.

The letting of Council and Registered Provider vacancies is done through the sub-regional Choice Based Lettings system, known as Gateway to Homechoice.

Applicants register their details on the Homechoice website, www.gatewaytohomechoice.org.uk. They are then allocated to a band, according to their need. All vacancies are published on the Homechoice website and applicants can then register an interest in any vacancies in their band. Properties generally are then offered to the applicant who has been in the highest housing need band for the longest period.

For rural exceptions or local needs housing schemes the local connection eligibility criteria detailed in the legal Section 106 agreement relating to the scheme will be referred to when any vacancy is advertised. Only applicants who have established a local connection to a particular parish will be allowed to bid through the Choice Based Lettings Scheme for these vacancies.

The Choice Based Lettings system requires Registered Providers to offer 100% of their vacancies through the Homechoice system. Any properties with local connection requirements will only be offered to applicants who satisfy the criteria set out in the relevant Section 106 agreement.

Step 15 - Opening Ceremony

The final part of the process is to hold a celebration to mark the completion of your scheme. This is usually arranged by your partner Registered Provider and will be discussed in full with you and the other partners once the homes are nearing completion.

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List of Partner Housing Associations (Registered Providers)	
HASTOE HOUSING ASSOCIATION	
<p>Development: Isobel Wright Tel: 0799 533175 Email: iwright@hastoe.com</p> <p>Properties: <i>A range of family houses and older person's bungalows in various villages. These are often restricted to applicants with a connection to the particular village.</i></p>	<p>Local Office: Rectory Farm Barns Little Chesterford Saffron Walden Essex CB10 1UD Tel: 01799 533490 Email: EastRegion@hastoe.com</p>
ORBIT HOUSING ASSOCIATION	
<p>Development: Paul Bonnett Assistant Development Director (East) Tel: 01603 285441 Mobile: 07767670281 Email: paul.bonnett@orbit.org.uk</p> <p>Properties: <i>A range of family housing and some older person's bungalow accommodation in East Bergholt, Hadleigh and Sudbury. Agents for the HOMEBUY Shared Ownership scheme.</i></p>	<p>Orbit East 14 St Matthews Road Norwich NR1 1SP</p>
ORWELL HOUSING ASSOCIATION	
<p>Development: Greg Dodds Tel: 01473 228648 Email: gdodds@orwell-housing.co.uk</p> <p>Properties: <i>A large number of family flats and houses in and around Ipswich. A number of small developments scattered across Babergh, including a number a village schemes available for families with a local connection.</i></p>	<p>Crane Hill Lodge 325 London Road Ipswich IP2 0BE</p> <p>Tel: 01473 218818 Fax: 01473 286818 Email: orwell-housing.co.uk</p>
FLAGSHIP HOUSING/SUFFOLK HERITAGE HOUSING ASSOCIATION	
<p>Development: Carla Beckett Tel: 01603 255429 Email: carla.beckett@flagship-housing.co.uk</p> <p>Properties: <i>A wide range of family houses and older person's bungalows, centred mainly in Hadleigh, Great Cornard, Sudbury, Glemsford and Acton. Also have a number of individual family houses in various villages.</i></p>	<p>Flagship Housing 1st Floor The Chapel Keswick Hall Norwich NR4 6TJ</p> <p>Tel: 01603 255434</p>

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SUFFOLK HOUSING SOCIETY

Development: Philip Murton (Iceni Homes Ltd)
Tel: 01284 723834
Email: phil@icnihomes.com

Properties: A range of town and village schemes. Family, single person and older person's accommodation available in Hadleigh, Sudbury, Great Cornard and a number of villages in the Babergh area. The village schemes tend to be for locals only.

Unit 13 Forbes Business Centre
Kempson Way
Bury St Edmunds
Suffolk
IP32 7AR
Tel: 01284 723834
Fax: 01284 725478
Email: info@icnihomes.com

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Frequently Asked Questions

Q

How can we be sure that any new houses on a rural exception site are not given to people without a local connection?

A

There must be evidence of a housing need from local people before a scheme is approved. There will be a Section 106 legal agreement in the planning permission restricting the homes for letting to local people

Q

How do you ensure that intermediate homes remain available for local people?

A

When an intermediate tenure owner wishes to sell, they must sell their home either to the Registered Provider which owns the rented share who will then sell to another intermediate applicant with a local connection, or they can sell directly to another intermediate applicant who has a local connection.

Q

I know someone who has lived in the village all their life. They wanted one of the new affordable homes, but when they applied they had all been allocated. Some of the people who have moved in have only lived in the village for half the time, why do they get priority over someone who has lived here longer?

A

There are a number of reasons they might have missed out. Other applicants might have lived in the village long enough to qualify under the local connection criteria but might have had a higher level of housing need.

Also if they waited until they were finished until they applied, they might have been too late. It is therefore important to register with the District Council and the RP as soon as possible if you wish to be considered.

Q

Some people in the village oppose having affordable housing being built because they think it will affect the value of their homes. Is this true?

A

No. People often think that affordable housing will reduce the value of nearby private homes. Tenants are expected to maintain their homes and behave in a neighbourly manner. Registered Providers will take action if their tenants break their tenancy agreement.

Q

This is a visually appealing village and an affordable housing scheme would be an eyesore. Why should we have our village spoilt?

A

Registered Providers are required to design new homes sympathetically and to high energy efficiency standards. They work closely with the District Council to achieve this so that the new homes blend in with the local character of the village. There are many examples of very well designed affordable housing schemes across the District which can be visited.

Developing Affordable Housing for local people in your Parish

Q

What is the point of building new affordable homes for local people when they will be bought by and sold on at a profit?

A

There are restrictions that prevent this from happening as the homes will have to be available as affordable housing in perpetuity.

Q

Why can't the Parish Council decide who gets the new homes? They know local people better than the District Council and the Registered Provider.

A

In order to comply with housing legislation and to protect the privacy of housing applicants all lettings are carried out by the District Council or their Registered Provider Partners. This also enables Parish Councillors to remain impartial throughout the process.

The Parish Council has an important role in helping with the survey and in advising and encouraging local people to apply for the properties.

Q

Will an affordable housing development open the floodgates for further development?

A

No. People often think that new development will open the floodgates for further development but the rural exception site process is an exception where a pressing need for affordable housing exists from local people. Strict planning polices protecting the countryside ensure that it is extremely hard to develop unless this exceptional local need exists.

Developing Affordable Housing for local people in your Parish

Glossary

Affordable Housing refers to low cost housing that has been developed for people who have incomes that generally deny them the opportunity to purchase or rent properties on the open market.

Brownfield Land refers to previously developed land which is or was occupied by a permanent structure.

Greenfield Land is land which has never been built on before or where the remains of any structure or activity have blended into the landscape over time.

Homes and Communities Agency is the national housing and regeneration delivery agency for England. Their role is to create thriving communities and affordable homes.

Housing Allocation refers to how the District Council or Registered Provider allocates available affordable housing.

Housing Associations also known as Registered Providers are non profit making voluntary organisations that exist to provide good quality affordable homes for people in housing need.

Infill Site is the development of a relatively small gap between existing buildings.

Intermediate housing refers to housing at prices and rents above those of social rent, but below market price or rents. These can include shared ownership products (e.g. New Build HomeBuy Rent to HomeBuy intermediate rent).

Local Connection this is a criterion used by Local Authorities to decide priority for social housing. It ensures that applicants with connections to the area are nominated above those not from the area.

Local Needs Housing refers to schemes that are developed specifically for the local housing needs of the parish, identified through a Local Needs Housing Survey.

New Build HomeBuy an intermediate affordable housing product whereby you share ownership of your home with a Registered Provider, paying a mortgage on the part you own plus an affordable rent on the portion you don't own.

Nomination Agreement refers to an agreement between the District Council and the Registered Provider to decide how the properties will be allocated.

Registered Provider or Registered Social Landlord also known as Housing Associations are non profit making voluntary organisations that exist to provide good quality affordable homes for people in housing need.

Developing Affordable Housing for local people in your Parish

Rent to HomeBuy an intermediate affordable housing product whereby you pay a reduced rent on a new build home for up to three (or in some cases five) years, to help you save for a deposit and purchase the property on a shared basis with an affordable housing provider.

Rural Exception Site refers to schemes built on greenfield land that are developed specifically for the local housing needs of the village where there is an exceptional need for affordable identified through a Local Needs Housing Survey.

Rural Housing Enablers act as facilitators to meet the needs of people living in the countryside, liaising with District and Parish Councils and Registered Providers.

Rural Housing Needs Survey an assessment of housing needs in the village to ascertain whether a need for affordable housing exists locally.

Section 106 agreements are legal agreements between a planning authority and a developer to ensure that certain extra works related to the development, for example affordable housing, local connections etc, are undertaken .

Social Rent is rented housing owned and managed by local authorities and Registered Providers, for which guideline target rents are determined by the Government to ensure that they are lower than market rents and are available to those most in need.

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Developing Affordable Housing for local people in your Parish

