



Cheshire East Rural Housing Guide 2012



RURAL HOUSING ENABLING GUIDE

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Rural Housing Enabling Guide for Cheshire East

Foreword

The Council has adopted their first local housing strategy 'Moving Forward'. This has been developed at a time of significant change within the housing sector, with a move towards localism and the flexibility to make local decisions. These changes bring with them great opportunities for the Council to address housing at a local level, in order to create balanced and sustainable communities across Cheshire East.

Affordable homes are essential to the continued vitality of our towns and villages. This is why this is one of the Council's corporate priorities to increase the provision of affordable homes for local people.

Cheshire East Council has enabled the provision of many new affordable homes across the Borough but the current economic downturn has impacted on delivery at a time when affordable homes are needed more than ever. In response we are promoting a range of initiatives to maintain a supply of affordable homes for local people.

It is important therefore that we include in these our approach to maximise our resources for the provision of new affordable housing in rural communities and be clear about which locations the Council is able to support proposals for new development. The Rural Housing Enabling Guide has been developed to make our strategic approach clear and transparent to our residents and stakeholders.

Our approach also aims to embrace the drive toward localism by providing an opportunity for communities to actively engage in the decisions affecting their community.

We hope that landowners, Parish Councils and local communities will engage with this Rural Housing Enabling Guide, as a positive opportunity to meet local housing need and help maintain the livelihoods of our rural communities.

Cllr Macrae

Prosperity and Economic Regeneration Portfolio Holder



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1 Introduction

Cheshire East needs more affordable homes that people can afford to live in to rent or to own. This need is particularly acute in smaller rural settlements, those with less than 3000 residents, where housing stock is limited and constraints on new development have contributed to an imbalance in the type, size and cost of housing that is available.

Housing in the rural areas is more expensive. Lower quartile house prices exceed £200,000 in rural areas around Crewe and Macclesfield. Evidence from the Strategic Housing Market Assessment shows that average lower quartile weekly incomes in rural areas were £380. Using a multiplier of 3.75 this would allow a mortgage of £74,000 excluding deposit. This demonstrates the problems that local people in rural areas have when trying to access housing in their own locality. On average 62% of people in rural areas can afford to access private rented properties if they are available, however the availability of properties for rent in rural areas is much lower than in urban areas.

Most new affordable homes are provided through Registered Providers and through planning obligations. The downturn in housing and financial markets has led to a significant decline in developer activity which has directly affected the level of new affordable homes built. In addition grant funding for affordable housing is also in short supply and is likely to decrease further in the future. With demand for affordable homes increasing priority must be given to the approach the Council takes to delivery in rural areas of Cheshire East. The Council is therefore encouraging a strategic approach to provide small scale affordable housing schemes in sustainable rural locations across the Borough.

Purpose of the Rural Housing Enabling Guide

The aim of the Rural Housing Enabling Guide is to support development of rural affordable housing in Cheshire East in rural areas with housing need and help clarify the priority areas are for development. The Guide supports this in the following ways:

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- To provide information on the contribution that affordable housing makes to the sustainability of small rural communities
- To provide information on how Cheshire East aims to plan positively for developments in small rural communities
- To provide information on how we have carried out sustainability assessments which will be used to:
 - o Assess the current sustainability of the community
 - o The impact of affordable housing development proposals and
 - o Assess the future needs of the community

The guide will act as good practice for:

- Developers including house builders and Registered Providers
- Parish Councils
- Community groups including Parish Plan Committees
- Land owners or land agents
- Residents living and working in rural communities and people who have connections to these communities. (see definition in glossary)

Engagement

The guide has been developed with support from the following internal and external agencies:

- Cheshire East Spatial Planning
- Cheshire East Development Management
- Cheshire East Strategic Transport
- Cheshire East Economic Development
- Cheshire East Local Area Partnership
- Cheshire East Planning and Performance
- Cheshire Community Action

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- Cheshire Homechoice
- Wulvern Housing
- Peaks and Plains Housing Trust
- Plus Dane Housing Group

In addition we have consulted with various local organisations including all Parish Councils across Cheshire East.

For further information or hard copies of this guide and any associated documentation in the Glossary please contact any of the following

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2 Planning Policy for Affordable Housing in Rural Areas

Housing policy and practice takes account of Government guidance that is set out in the National Planning Policy Framework (NPPF) which was published in March 2012. This Framework replaces the previous suite of national Planning Policy Statements, Planning Policy Guidance notes and some Circulars with a single, streamlined document.

Some rural settlements have a defined boundary within the former District's Local Plans where limited development, in accordance with Local Plan policies, could take place. A list of relevant planning policy documents can be found in the glossary.

However affordable housing may also be built in areas outside the defined settlement boundary and in areas that do not have a defined boundary, for example in the Green Belt for local community needs. Any approval for these schemes would need to be granted outside normal planning policy. These policies are set out in the Council's planning policy documents. However between 2012 and 2014 the Council is preparing a replacement Local Plan and the current timetable is for a replacement to be adopted by the end of 2014.

Sites developed outside planning policy are commonly referred to as Rural Exception Sites and all homes on these sites must be affordable homes. Applications for developments on Rural Exception Sites must be supported by evidence of housing need gathered as part of a Local Housing Needs Survey. A flow chart of how this is conducted has been provided later in the Guide to help understand how this works in practice.

In addition NPPF allows limited infilling in villages, and limited affordable housing

Sites should be located in the more sustainable areas of Cheshire East. This means that the parish or cluster of parishes has local facilities such as education or regular public transport. An appraisal has been carried out to identify sustainable rural areas in Cheshire East where development of affordable housing may be suitable and this information is contained in the Maps at the end of this Guide.

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A number of possible sites for rural affordable housing have already been identified and these are included in the Cheshire East Strategic Housing Land Availability Assessment. If any future sites are to be considered for the Assessment the following details should be submitted to Cheshire East Spatial Planning:

- details of the site including the address,
- a map with a site edge boundary,
- the owner's details,
- the interest in the site of the person submitting

Further advice on planning policy for affordable housing in rural areas can be sought from Cheshire East Planning (www.cheshireeast.gov.uk/localplan or 01270 685893)

Typical site size

The scale of a Rural Exception site should broadly reflect the average level of affordable housing need appropriate to the parish in which it is situated. The Guide seeks to promote developments in line with this small scale approach. Actual numbers of homes on such a site vary but will be agreed on a site by site basis and in consultation with Parish Councils and local people.

There is no definition of small in this respect however a balanced view must be taken having regard to the site itself, the size of the community and the housing need. No scheme should be allowed to overwhelm the existing homes and buildings and should be proportionate in number and be complementary in design to the surrounding area. Again, advice regarding specific sites should be sought from Cheshire East Planning.

What is an Affordable Home?

Affordable housing tenures are typically defined as either social rented (homes for people on low incomes), affordable rent (approximately 80% of market rent for an area) or intermediate tenures such as discount for sale, intermediate rent and shared ownership. The tenure of the affordable homes will largely reflect the identified needs of the community.

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It should be noted that some forms of affordable housing are more expensive to provide than others. The choice of tenure will also need to reflect the availability of funding. If funding is not available it still may be possible to provide the affordable housing through intermediate models. The Council will discuss these options with the local community. All of the affordable homes delivered on rural exception sites will remain available and affordable in perpetuity.

Definitions of types of affordable housing can be found in the Glossary at page 23

3 Community Engagement

Neighbourhood Planning

The Localism Act 2011, puts communities and neighbourhoods at the heart of plan making.

The Act makes new provisions to enable people to shape the way that areas in which they live develop and grow. The provisions for neighbourhood planning will empower local community groups to bring forward proposals for a development plan for the neighbourhood area or for an order granting planning permission(s) in that area. They will be able to require the local planning authority to assist them in the preparation of their proposals and require them to take the proposals to independent examination and potentially on to a referendum.

Community Role

Partnership working with communities and neighbourhoods is integral to the positive approach to rural development set out in this Guide and is designed to help local communities meet their housing needs and maintain the sustainability and vitality of their community. Our approach is one which is based on an active partnership with local people. Typically this will be through the Parish Council but we welcome wider community engagement through the Local Area Partnerships for villages.

A further resource for engaging communities is through the work of the Cheshire East Rural Housing Enabler (RHE). The role of the Enabler is to work with rural communities providing independent advice and support, acting as a facilitator and working with them to enable the provision of affordable housing. The Enabler works with Parish Councils, Parish Planning Committees, Cheshire East Councillors, local landowners, Planning Officers, Registered Providers, National Parks and other relevant individuals and organisations.

Homes for Local People

Cheshire East Council wishes to meet the needs of rural communities by ensuring affordable homes are provided for local people. New affordable homes built in a rural parish are prioritised for people with a connection to that parish and who are in need of affordable housing. This is known as the 'Local Connection'. If for any

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reason a property cannot be occupied by anyone from within the Parish properties will be offered to people with a connection to the neighbouring parishes before being cascaded further throughout Cheshire East. The Local Connection is contained within a legal provision known as a Section 106 agreement that is attached to each home and ensures that local people who have an identified need will be offered the properties first each time the property becomes vacant. This legal agreement also restricts who the properties can be sold on to at later date to ensure they are in need of affordable housing and have a local connection.

In addition community connection criteria are in place in the Cheshire Homechoice common allocation policy. The criteria act in a similar way to Section 106 local connection criteria and are applied to the allocation of existing as well as new affordable homes in rural areas to prospective residents.

It is important to ensure therefore that local people know about any proposed development for affordable housing in their village in order that they can apply to be registered with Cheshire Homechoice.

4 Our Strategic approach

Assessment of Development Proposals

Opportunities to improve the sustainability of a village through development may emerge at any time. It is vital new development contributes to the long term sustainability of the community which hosts it. This approach is relevant whether considering a site already allocated for development, a windfall site or a rural exception site. Our strategic approach to providing affordable housing in rural areas can be used to assess the likely or potential impact of development proposals on the future sustainability of a community, and by using the feedback provided from the community to design and improve development proposals.

The level of affordable housing need in an area will be affected by past and planned delivery of affordable housing and a calculation will be made prior to dialogue commencing with local communities and parish councils.

Contribution new developments can make to communities

Developments contribute to the sustainability of the community or group of communities in which they are located. This includes both the direct and indirect impacts on the elements of sustainability identified by our strategic approach. The following are factors which will be considered to help assess the contribution a development can make to the sustainability of an area.

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Sustainability elements	Direct impact of affordable housing	Indirect impacts of affordable housing
<u>Housing need</u>	Provides housing to allow people from all age and income groups to live in the community. Provide for sustainability of the housing stock.	Allows for a wide mix of age groups to continue to contribute to the rural communities.
<u>Service accessibility</u> transport, education and retail	From 2014 the Community Infrastructure Levy (CIL) is used to bring community benefits from development.	Increase in potential users of local services - public and private.
<u>Local economy</u>	We would support use of local labour and materials in construction can bring jobs and training opportunities.	Homes for people who work, or might work locally, supporting the local economy. Live-work units can be particularly valuable in rural areas.

Priority areas for future development

The areas that have been used as a guide in this prioritisation are those identified in the 2010 Cheshire East Strategic Housing Market Assessment, known as the SHMA, as primarily rural.

Each of these areas contains a number of parishes. The areas are not equal in area or population. This has been taken into account when determining the comparison and the factors below aggregated accordingly. It should be noted that three of the areas contain parishes that are not rural. Shavington Parish in the Wybunbury and Shavington area, Haslington parish in the Haslington and Englesea area and Prestbury Parish in the Prestbury area are not rural Parishes. Where this occurs the non rural parishes have not been included in the appraisal of the area.

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Map 1 - Strategic Housing Market Assessment areas

The 15 rural areas of the Cheshire East Strategic Housing Market Assessment are shown on map 1 and the list below shows which parishes are included in each area.

Please note that a rural parish is a parish in a rural area with a population of less than 3,000

Acton

Acton, Austerson, Baddington, Broomhall, Burland, Coole Pilate, Edleston, Henhull, Hurleston, Sound, Stoke

Audlem

Audlem, Buerton, Dodcott-cum Wilkesley, Hankelow, Newhall

Bunbury

Alraham, Bunbury, Calveley, Wardle

Minshull

Aston-Juxta-Mondrum, Cholmondeston, Church Minshull, Minshull Vernon, Poole, Warmingham, Wettenhall, Worleston

Peckforton

Bickerton, Brindley, Bulkeley, Cholmondeley, Chorley, Egerton, Faddiley, Haughton, Peckforton, Ridley, Spurstow

Wrenbury

Baddiley, Marbury, Norbury, Wirswall, Wrenbury

Haslington and Englesea

Barthomley, Basford, Crewe Green, Weston

Wybunbury and Shavington

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Batherton, Blakenhall , Bridgemere, Checkley, Chorlton, Doddington, Hatherton, Hough, Hunsterson, Lea, Stapeley, Walgherton, Wybunbury

Alsager Rural

Church Lawton

Congleton Rural

Hulme Walfield, Moreton Cum Alcumlow, Newbold Astbury, Smallwood, Somerford Booths, Somerford

Holmes Chapel Rural

Cranage, Goostrey, Swettenham, Twemlow,

Sandbach Rural

Arclid, Betchton, Bradwall, Brereton, Hassall, Moston

Knutsford Rural

Agden, Ashley, Aston by Budworth, Bexton, Chelford, Great Warford, High Legh, Little Bollington, Little Warford, Marthall, Mere, Millington, Mobberley, Nether Alderley, Ollerton, Peover Inferior, Peover Superior, Pickmere, Plumley, Rostherne, Snelson, Tabley Inferior, Tabley Superior, Tatton, Toft

Macclesfield Rural

Bosley, Eaton, Gawsworth, Henbury, Higher Hurdsfield, Kettleshulme, Lower Withington, Marton, North Rode, Over Alderley, Pott Shrigley, Rainow, Siddington, Sutton, Wildboarclough, Wincle

Prestbury

Adlington, Mottram St. Andrew

The comparison of the 15 areas is shown on a series of maps (Maps 1 - 8) to help illustrate their locations. The maps have been collated to help prioritise which parishes would be a priority for future development proposals, based on the following elements:

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Map 2 - Housing Need in the rural areas of Cheshire East

The Housing Need figures are those taken from the Cheshire East Strategic Housing Market Assessment and represent the housing need for the 5 years from 2009 to 2014.

The areas that are coloured blue are those five rural Cheshire East areas in the Strategic Housing Market Assessment with the highest affordable housing need. Those areas coloured orange are in the next five areas of housing need and the coloured green areas are those five areas with lowest housing need.

Map 3 Transport Services in the rural areas of Cheshire East

Transport is represented as the number of existing accessible transport services available in each parish in each individual SHMA area per 1000 existing households (includes regular weekday bus services, community bus services and railway stations)

The areas that are coloured blue are those five rural Cheshire East areas in the Strategic Housing Market Assessment that have the highest number of existing transport services in comparison to the others. Those five areas coloured orange have the next highest number of existing transport services and those five areas coloured green the least.

Map 4 - Housing Services and Community Facilities in the rural areas of Cheshire East

Services and Community is represented as the number of existing facilities available in each parish in each individual SHMA area per 1000 existing households in each area (includes such facilities as doctor's surgeries, village halls, churches and playgrounds)

The areas that are coloured blue are those five rural Cheshire East areas in the Strategic Housing Market Assessment that have the highest number of existing community and services facilities in comparison to the others. Those five areas coloured orange have the next highest number of existing facilities and those five areas coloured green the least.

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Map 5 - Educational Facilities in the rural areas of Cheshire East

Education is represented as the number of existing educational facilities available in each parish in each individual SHMA area per 1000 households (includes primary schools, nurseries and colleges but does not include private schools)

The areas that are coloured blue are those five rural Cheshire East areas in the Strategic Housing Market Assessment that have the highest number of existing educational facilities in comparison to the others. Those five areas coloured orange have the next highest number of existing facilities and those five areas coloured green the least.

Map 6 - Retail Outlets in the rural areas of Cheshire East

Retail is represented as the number of existing general retail outlets available in each parish in each individual SHMA area per 1000 households (includes general stores, post offices, public houses, convenience stores attached to fuel stations but does not include restaurants and non general retail outlets such as clothing shops and hardware stores)

The areas that are coloured blue are those five rural Cheshire East areas in the Strategic Housing Market Assessment that have the highest number of existing retail outlets in comparison to the others. Those five areas coloured orange have the next highest number of existing outlets and those five areas coloured green the least.

Map 7 - Employment in the rural areas of Cheshire East

Employment is shown as the ratio of people of working age resident in each area in relation to the number of people employed in that area

The areas that are coloured blue are those five rural Cheshire East areas in the Strategic Housing Market Assessment that have the highest level of employment in comparison to the others. Those five areas coloured orange have the next highest level of employment and those five areas coloured green the least.

Map 8 - Overall Priority Order for each rural area of Cheshire East

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The priority order is established by the comparison of the level of need with the level of sustainability in each of the rural Strategic Housing Market Assessment areas and then prioritising the areas in order.

5 The process for enabling rural housing schemes

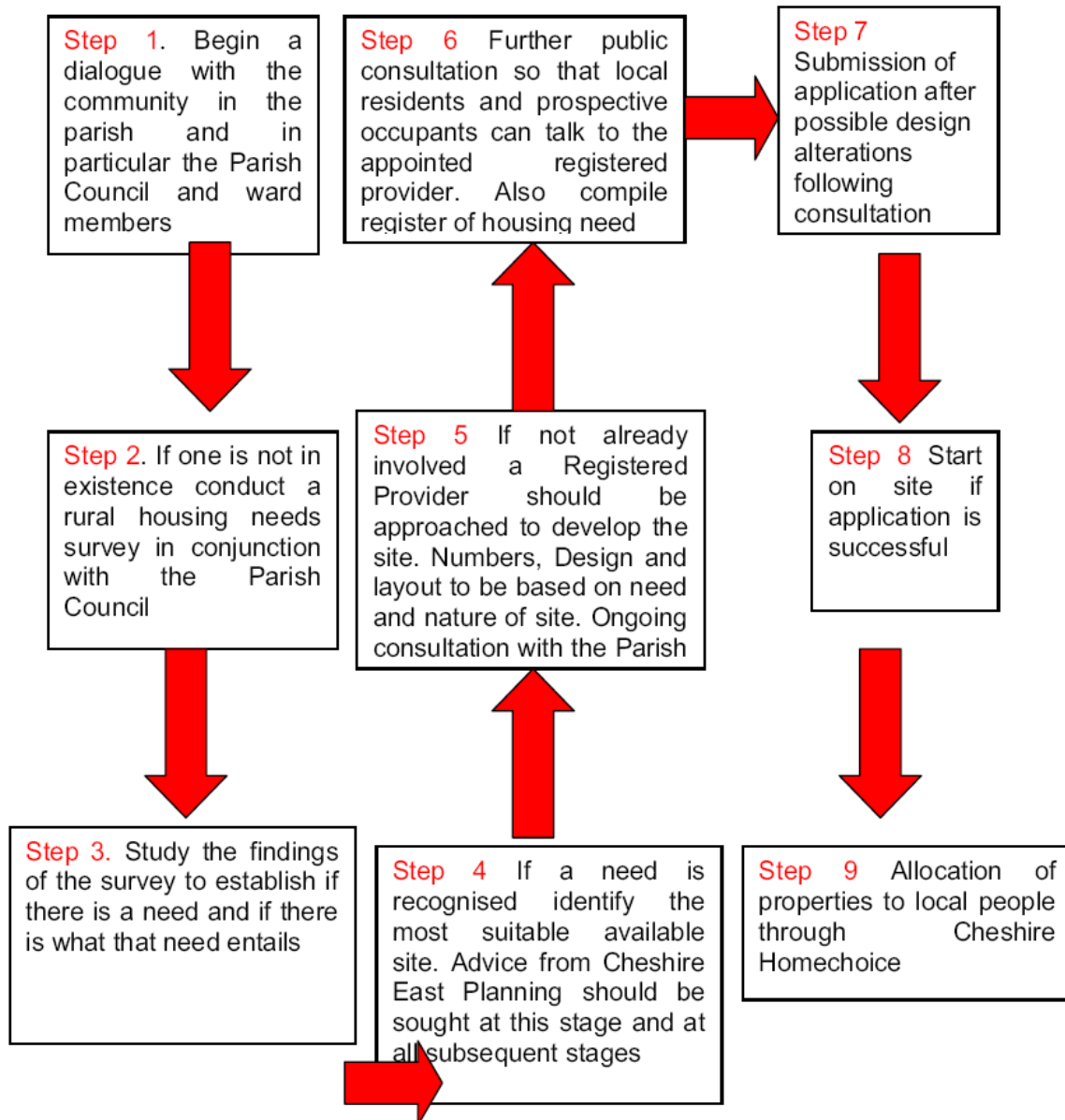
To help engage communities and provide guidance to Parish Councils about the process of development the following order of activities is described. The flow chart overleaf provides a demonstration of the process

- Steps 1-3 Discussion will begin with the Parish Council, ward members and the community in general. The level of housing need should be evidenced through a local housing needs survey .
- Step 4 If there is housing need the most suitable site should be identified with advice sought from the Cheshire East Planning Department. It will be key to suitability that the site is available for sale by a landowner to a Registered Provider at a price which allows the development of affordable housing. This means the land may realise agricultural value and certainly much less than market value
- Steps 5-6 A Registered Provider will need to be appointed at this stage to take the proposal forward. The legal agreements known as s106 agreements require that properties to be made available as social/affordable rented or as shared ownership units should be owned and managed by a Registered Provider. There is no defined process for this to happen but the local authority can provide contact details for Providers with good experience of developing in rural areas or a Parish Council or landowner may be aware of a particular Provider that they would prefer to deal with. Alternatively a Provider may already have extensive stock holdings in the area and it makes sense for them to be involved in any proposed development. The Provider will draw up suggestions for a scheme based on the identified need and further public consultation can take place to take into account the views of local people and provide further evidence of housing need.
- Step 7 Planning application is submitted. If the planning committee is satisfied with the scheme and the scheme meets the provisions of planning

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START

Rural Housing Enabling Flowchart



FINISH

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It should be noted that the flowchart diagram demonstrates the sequence of events in an ideal situation. However, in most cases the process may differ from that shown. For instance the land may come forward before dialogue has taken place in the community or the Registered Provider could be involved at a much earlier stage. The important thing is that the local community and, in particular, the Parish Council are involved in the process and kept informed throughout.

Community Land Trusts

A Community Land Trust is a non-profit, community-based organisation run by volunteers that develops housing or other assets at permanently affordable levels for long-term community benefit. It does this by separating the value of the building from the land and, in the case of shared-equity homes, fixing the resale percentage, thereby enabling occupiers to pay for the use of buildings and services at prices they can afford.

The number of such trusts throughout the country is limited. However, these numbers are increasing and have government support, as a method of developing affordable homes as part of neighbourhood planning. Cheshire East is working closely with other authorities in Cheshire with a view to create and facilitate Community Land Trusts in the area. More information can be found by following the link in the Glossary and Related Documents section.

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6 Further Work

The affordable housing needs information contained within this Guide has been sourced from the 2010 Strategic Housing Market Assessment, which does not supply information about individual parishes. A large number of rural parishes, however, have been surveyed over the past five years. These are as follows:

- Audlem Survey 2007
Audlem, Buerton, Dodcott-cum-Wilkesley, Hankelow, Newhall
- Plumley and nearby Parishes Survey, 2008
Chelford, Little Warford, Lower Withington, Ollerton & Marthall, Peover Inferior, Peover Superior, Plumley (including Toft and Bexton), Snelson
- Congleton and Macclesfield Border Parishes, 2008
Bosley, Brereton, Eaton Gawsworth, Hulme Walfield and Somerford Booths, Marton, North Rode, Siddington, Somerford, Swettenham
- Southern Area Rural Housing Needs Survey 2010
Acton (including the parishes of Acton, Edleston and Henhull), Burland Cholmondeley (including the parishes of Cholmondeley and Chorley), Marbury and District (including the parishes of Marbury cum Quoisley, Norbury and Wirswall), Sound and District (including the parishes of Austerson, Baddiley, Baddington, Broomhall, Coole Pilate, and Sound), Wrenbury cum Frith
- Pickmere and Tabley Survey, 2011, Pickmere, Tabley Inferior, Tabley Superior
- Sutton Parish Survey, 2011, Sutton Parish

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These localised surveys provide information for rural communities as they aim to provide an indication of local housing need. As further surveys are carried out the information from them will be used to inform the Guide and make the Guide more effective.

Further surveys need to be carried out in the following areas

1. Agden, Ashley, Aston by Budworth, Great Warford, High Legh, Little Bollington, Mere, Millington. Mobberley, Rostherne, Tatton
2. Barthomley, Basford, Crewe Green, Weston, Hough, Lea, Walgherton, Wybunbury, Chorlton
3. Wettenhall, Cholmondeston, Aston-Juxta-Mondrum, Poole, Worleston, Church Minshull, Minshull Vernon, Warmingham, Moston, Bradwall
4. Higher Hurdsfield, Kettleshume, Pott Shrigley, Rainow, Wildboarclough
5. Cranage, Goostrey, Swettenham, Twemlow, Arclid
6. Moreton cum Alcumlow, Newbold Astbury, Smallwood, Betchton, Hassall, Church Lawton
7. Batherton, Blakenhall, Bridgemere, Checkley, Doddington, Hatherton, Hunsterson, Stapeley
8. Stoke and Hurleston, Alpraham, Bunbury, Calveley, Wardle, Bickerton, Brindley, Bulkeley, Egerton, Faddiley, Haughton, Peckforton, Ridley, Spurstow
9. Adlington, Mottram St Andrew, Nether Alderley, Henbury, Over Alderley

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Example of a recent development of affordable housing in a rural area

An example of how the process works can be shown in the recently built small scheme of six affordable houses on Oak Gardens, Bunbury. The location was a small disused factory site approached from one of the main roads in Bunbury. Equity Housing Group completed the scheme in 2010, and built all units to high standards including a number of energy saving features. Funding was provided by Cheshire East Council and the Homes and Community Agency as part of the National Affordable Homes Programme 2008-2011.

Equity Housing worked closely with the local Parish Council, Cheshire Homechoice and the Rural Housing Enabler to ensure that all the homes were allocated to the local people. As a result six families from the Bunbury area can continue to live in and contribute to the local community.

A resident of one of the new homes, has commented "These fabulous, well built homes, with energy saving features such as solar panels and energy efficient central heating as well as excellent insulation, which makes them economical to run which is a blessing in these financial times. My husband and myself were living in Bunbury, but following the collapse of our business we were in great danger of having to leave because we could not afford to continue living here. As it is we are now part of a small community who get on well and are always available to help one another. The children here range from teenagers to a baby born shortly after her parents moved in. My neighbours say that had these homes not become available they would have been forced to move out of the area, and an important section of the next generation may have been lost to Bunbury forever."



Oak Gardens Bunbury

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Related Documents (All the documents below are web links alternatively for hard copies please get in touch with any of the contacts on page 5)

- Living Working Countryside: The Taylor Review of Rural Economy and Rural Housing
- Congleton Borough Local Plan First Review (2005)
 - o Policy H6
 - o Policy H13
 - o Policy H14
- Supplementary Planning Document 6: Affordable Housing and Mixed Communities (Congleton Borough Council 2006)
- Borough of Crewe and Nantwich Replacement Local Plan 2011(2005)
 - Policy RES. 7
 - Policy RES. 8
- Macclesfield Borough Local Plan (2004)
- Policy H8
- Interim Planning Statement on Affordable Housing (Cheshire East, 2011)
- Cheshire East Strategic Housing Market Assessment 2010
- Cheshire East Strategic Housing Land Availability Assessment
- Cheshire Homechoice
- Community Land Trusts
- Codes for sustainable homes
- Cheshire East Housing Strategy "Moving Forward" 2011-16

Glossary

Registered Provider

Private non profit making organisations that provide social housing for those in need of a home

Local Connection

A person who currently lives or has recently lived in the parish or has immediate family who live or have recently lived in the parish or has a contract of employment within the parish or some other strong connection to the parish

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Glossary (continued)

Types and tenures of affordable housing in rural areas

Social rented

Rented housing owned and managed by local authorities and Registered Providers for which guideline target rents are determined through the national rent regime.

Affordable Rented

Rented housing let by Registered Providers to households who are eligible for social rented housing. Affordable Rent is not subject to the national rent regime but is subject to other rent controls that require a rent of no more than 80 per cent of the local market rent.

Shared Ownership

Shared Ownership is a part-buy, part-rent scheme for people who cannot afford to buy a home with a commercially-available mortgage. It is a way to buy a share in a home now with the option to buy more of it in the future—commonly known as staircasing. You will need a minimum level of income/savings depending on the value of the home you want to buy. In the case of rural affordable housing built on an exceptions site there are sometimes limits on the levels of staircasing in other words it is not possible to own 100% of the property. There are also restrictions on resale in accordance with local connection criteria

Rent to Homebuy

Rent a property at an affordable discounted rate (usually up to 20% lower than average average local market rents) for between three and five years. In the future as circumstances change the occupier can purchase shares of the home or even buy it outright.

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Glossary (continued)

Discount for Sale

A purchaser who qualifies through local connection and housing need buys a percentage of the market value of the house. The future ownership and selling price of the discount for sale house is controlled by a legal charge on the property which means the solicitor always has to advise the local authority of the intended sale.