

For further information

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AFFORDABLE HOUSING

your questions
.....answered

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- *What is affordable housing?*
- *Can anyone apply for an affordable home?*
- *What is the first step?*
- *What will the homes look like?*

Read on for further details.....

What is affordable housing?

Affordable homes are a way of helping people who cannot afford to buy or rent housing on the open market.

Affordable housing is usually provided by a housing association and can be available for rent or part bought through schemes such as New Build Home Buy (previously known as Shared Ownership). This allows people to get a mortgage on a percentage of their home and then pay rent on the remaining share.



What makes them affordable?

The houses are affordable because the government has set limits on the amount of rent housing associations can charge. The rents are usually set between £60 to £80 per week depending on the size of the property.



Can anyone apply for an affordable home?

Affordable homes located in villages are designed to meet the housing need of local people.

To be eligible in the first instance you must be registered for housing with the Council and be able to prove a strong local connection with the village. The criteria used to establish this are:

- That the person is currently living in the village.
- That the person previously has lived in the village.
- That the person works or is undertaking education in the village.
- That the person has a strong family connection with the village.

The properties will then be offered to people based on their level of need.

What will affordable housing look like?

All affordable housing is built to exactly the same standards as market housing. The houses will be designed to fit in with the existing dwellings in the village. Please see photos of affordable housing across South Northamptonshire throughout this leaflet.



What is a housing association?

This is an independent, not for profit organisation that builds and manages homes which are for rent and affordable home ownership. They work alongside South Northamptonshire Council and other partners to house people who cannot access housing to meet their needs on the open market

Will the houses always be affordable?

Yes, the houses will always be affordable as long as they are built on what is called an 'exception site'. Exception sites are an 'exception' to usual planning policy and would not normally be granted planning permission. These sites are exclusively for affordable housing and are located adjacent of the village confines.

Housing built on exception sites prevents tenants from buying the rented units. Shared ownership properties have a legal agreement also known as a 'Section 106 agreement.' This ensures that the property can never be sold outright on the open market - therefore they remain affordable for future residents.



In order to build on these sites there must be evidence of a local housing need. This evidence is gathered via a housing needs survey.

What is a housing needs survey?

This is the first stage in any village affordable housing development.

A housing needs survey is sent to every household in the village and covers two main areas:

- Local residents' views on affordable housing in their village.
- Whether local residents are currently, or have a future need for affordable housing.

The results of the survey show the level of need and the type of housing required and also plays an essential role in obtaining planning permission.

The Strategic Housing Team work in partnership with Parish Councils and the Rural Housing Enabler to identify housing need



Next steps?

If the Housing Need Survey identifies a need for affordable housing, and the local community support this, the next step would be to look for a suitable site to build the houses on.

The sites will be identified with the help of the local community and the Parish Council.



How can I get involved?

If you are interested in applying for affordable housing, the first step is to register on South Northamptonshire Council's waiting list. The next step is to fill out your village housing need survey. You can also contact your Parish Council directly for further details on affordable housing in your village.

Alternatively please use the contact list on the following page.



How long will the process take?

This varies from village to village and can take up to five years from start to finish. This is usually because it can take a long time to negotiate a suitable site, and once a suitable site is agreed a landowner has to be willing to sell the land at a price which is affordable.



What is a rural housing enabler?

The rural housing enabler is an independent adviser who works closely with rural communities, and other partners including the strategic housing team to help meet the affordable housing needs of rural communities.

They can help anyone who is in need of affordable housing including:

- Young people
- Older people
- Families
- Key workers
- People with disabilities
- People suffering from homelessness
- Parish Councils

Who are the Strategic Housing Team?

The Strategic Housing Team is involved in writing housing policy, delivering projects within the housing strategy and assessing the housing needs of the district ensuring affordable housing is provided to those in need.

The Strategic Housing Team at South Northamptonshire Council is working on a five-year rolling programme with Parish Councils to assess housing needs.



“All affordable housing is built to exactly the same standards as market housing”.