

STEP BY STEP GUIDE TO THE DELIVERY OF AFFORDABLE HOMES

Although this Guide relates specifically to Stratford on Avon District, the process is similar in other areas of rural Warwickshire.

1. Consider the idea carefully

Decide who needs to be involved with the Project. Most projects are initiated by the local council, i.e. Parish or Town Council, and with the backing of the local District Councillor.

If there is anyone in the community with relevant skills and experience, e.g. architects and builders, consider asking them to be involved in the Project Team.

If a Parish or Town Plan is being undertaken, establish links with the Steering Group at an early stage. This may help later on when formal public consultation is needed.

On the basis that most projects take several years to come to fruition, the people involved with the Project Team will need energy, determination and patience!

2. Assess the need for new homes

The Project Team will need to commission a Housing Needs Survey to find out exactly what the local need for new homes is. When it comes to the planning application stage the District Council will look at the results of the survey carefully.

Warwickshire Rural Community Council has worked with over 70 rural communities to carry out Housing Needs Surveys. We offer a Housing Needs Survey Service to communities whereby we arrange the printing of all Survey materials, cover all postage costs, analyse the data collected from survey returns and produce a written report of the survey results. In fact, the only thing we ask communities to do is arrange for a survey form to be delivered to every home. There is usually no cost for this Service.

Many Housing Needs Surveys are carried out alongside a community's Parish or Town Plan. In fact this is ideal, because the response rate to surveys carried out as part of a Parish or Town Plan tends to be much higher than for surveys carried out as a 'stand alone' exercise.

3. Identify a potential site for new homes

This is the most critical part of the process and usually the most contentious!

In most villages new homes will be located on either a 'Local Choice' site or a 'Rural Exception' site.

'Local Choice' is applicable to the Main Rural Centres and Local Choice Villages. As the name suggests, 'Local Choice' gives communities the opportunity to have their say on where new homes should be located. Most 'Local Choice' sites are identified through a community's Parish or Town Plan.

'Local Choice' sites can be used to provide both affordable homes and market homes for local people. In this context 'affordable' means homes to rent from a Housing Association and shared ownership homes.

In the smaller villages 'Rural Exception' sites are used to provide new homes. These are similar to 'Local Choice' sites, but the key difference is they can only be used to provide affordable homes.

In selecting a suitable site the Project Team will need to work with many different organisations, including:

The local community itself will naturally have a big say. A number of different techniques can be used to ask local people where they think new homes should go.

The District Council's Planning Department will also have a big say, as will the County Council's Highways Department. The chosen site will need to fit in with all relevant planning and highways policies.

Local landowners will have a big say. After all, one of them will need to agree to sell the land!

The service companies, County Archaeologists and County Ecologists are just a few of the others who will need to have their say.

Warwickshire Rural Community Council offers a Brokerage Service to help guide communities through the process of selecting a potential 'Local Choice' or 'Rural Exception' site. There is usually no cost for this service.

4. Consult widely

Although consultation is important to the whole process, there will come a time when formal consultation is required.

This may take the form of a survey or perhaps a public exhibition. The need to engage with all sectors of the local population should be considered carefully. This is especially true of the people who are actually in need of a new home themselves.

Local media sources including newspapers and radio should be involved to publicise the consultation process. The consultation stage is the community's key opportunity to have its say in all aspects of the proposal.

Aspects such as:

Location

Design

Layout

Building materials

Car parking

Traffic

Footpaths

Open spaces

Ecology

Archaeology

5. Consider your working partners

In the majority of the cases this will mean the Project Team choosing a Housing Association to work with. There are several Associations operating in Stratford-on-Avon District with strong experience of working with rural communities. Details of these Associations can be seen in the 'Links' sub folder under the 'Housing' section of this website.

Choosing the right Association is critical. Although the Housing Needs Survey will indicate the types, sizes, tenures and the numbers of new homes that are needed, and the site identification process will indicate where new homes should be located, the Housing Association will have a key role in determining the layout and design of the new homes.

For this reason you may like to see other developments that the various Associations have previously been involved with, see examples of their work and talk to the rural communities concerned.

In a few cases a community may choose not to involve a Housing Association for a particular reason. In this case, the community will need to look at other means of delivery, for example a Community Land Trust. WRCC can give advice and guidance on the alternative delivery options available.

6. Secure funding

The majority of affordable homes are now funded, at least in part, by the Government body 'The Homes & Communities Agency'. The chosen Housing Association will need to bid for funding to the Homes & Communities Agency and maybe take out a loan or use its capital reserves to top-up any shortfall in funding.

The District Council may also have a small amount of funding that it can contribute to affordable homes, although usually this type of funding is very limited.

The process of securing funding can be long and frustrating. Once funding is secured though, there is usually a deadline by which construction of the new homes must start.

If a 'Local Choice' site includes some market homes then the Housing Association will usually need to bring in a house builder to work as a partner in the Project. The house builder will develop and sell the market homes at their own risk and without the need for public funding.

In the few cases where the Project Team or community decides not to use a Housing Association, it is likely that funding will be acquired from a bank or building society by way of a mortgage. This is the route most Community Land Trusts take.

7. Obtain planning permission

The Project Team should pay particularly close attention to the contents of the proposed 'Section 106 Planning Agreement' that will accompany the planning application. This will deal with important matters such as who will be able to occupy the new homes. Making sure that the

proposed Agreement includes 'local occupancy criteria' is critical. These criteria usually restrict occupancy of the new homes to people with one or more of the following local connections.

Someone who currently lives in the parish and has done so for at least one year.

Someone who previously lived in the parish but had to move away to find an affordable or a suitable home.

Someone who was born in the parish or at the time of birth whose parents were lawfully and ordinarily resident in the parish.

Someone who works full time in the parish and has done so for at least one year.

Someone with close family living in the parish (usually mother / father / sister / brother) who have been resident for at least three years.

WRCC can give advice on what to look out for in a proposed Section 106 Agreement.

8. Build the new homes

Although the Housing Association will generally take the lead on this, the Project Team has a role to play in ensuring construction doesn't cause unnecessary nuisance or inconvenience to local residents.

9. Allocation of the new homes

The new homes will be allocated by the relevant Housing Association following nominations by the District Council from its housing waiting list (Home Choice Plus).

The District Council will make sure that the local occupancy restrictions in the Section 106 Agreement are strictly adhered to by checking people's local connections and only nominating qualifying households.

People who wish to be considered for the new homes will need to be registered with Home Choice Plus. The properties will be advertised when they are ready and interested households will need to actively express an interest through Home Choice Plus.

In order to ensure that the allocations match the needs identified in the Housing Needs Survey, a Local Lettings Plan which determines the household types that will be considered for the properties will be agreed by the District Council and the Housing Association.

The Project Team is in a key position to spot if any mistakes are made and to encourage local people to register with the District Council.

10. Watch as local people occupy the new homes

And celebrate!