

Minsterworth Housing Development ■ Affordable Housing Briefing Note

What is Affordable Housing?

Affordable Housing is defined by the [National Planning Policy Framework](#) (NPPF, 2012) as “Social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices.”

Who is eligible for Affordable Housing?

There are criteria for both [social and affordable] rented and intermediate tenures but anyone has the right to apply for Affordable Housing in Gloucestershire. The main criteria relate to affordability (income & savings) and household size. Criteria for rented housing is determined by local authority housing policies, in Tewkesbury this is through a county-wide partnership called Gloucestershire Homeseeker. Intermediate housing such as shared ownership and shared equity housing is through Help to Buy South.

What Affordable Housing is proposed on the Minsterworth development?

At present we hope to provide affordable rented housing and shared ownership housing. All of which will be allocated/sold by the housing association using the waiting list of applicants for Affordable Housing through Gloucestershire Homeseeker & Help to Buy South.

Applying for Affordable Housing in Minsterworth

- **Affordable Rented Housing** – Gloucestershire Homeseeker website www.gloshomeseeker.co.uk
- **Shared Ownership** – contact Help to Buy South Customer Services on 0845 6041122 or email info@helptobuysouth.co.uk Website www.helptobuysouth.co.uk
- For advice on your housing circumstances contact the Tewkesbury Borough Council Housing Options Team on 01684 272212 or email housingadvice@tewkesbury.gov.uk

Why must there be Affordable Housing on new developments?

Planning obligations secure planning matters (through Section 106 Agreements) arising from a development proposal and are used to align the development with the objectives of the local and national planning policies. Planning obligations used to prescribe the nature of development, to compensate for loss or damage created by a development, to mitigate a development’s impact; and to capture planning gain. Affordable Housing is just one of these obligations along with community facilities, Highways, libraries, play areas and green spaces for example.

This development is termed a ‘Rural Exception Site’, what does that mean?

It is not a typical development that must secure planning obligations. A Rural Exception Site is a special circumstance of housing development and is purely driven by the Affordable Housing need within the local community. Therefore a housing need must be identified in order to bring about a rural housing development (Tewkesbury Borough Council Affordable Housing Policy HOU14).

How is this need determined?

This local need is identified through a current Parish Housing Needs Survey undertaken by the Gloucestershire Rural Community Council (GRCC) in conjunction with the Parish Council. In addition, the council will use evidence from Gloucestershire Homeseeker & Help to Buy databases. Together this evidence determines the numbers and type of Affordable Housing required for a new housing project.

How many affordable homes can be built on a rural exception site?

The number of homes, and type, will vary depending on need in that particular area. Policy HOU14 states that sites must be “small in size”. In Tewkesbury sites have varied in size between 2 & 20 units.

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Why is some open market housing built on rural exception sites?

Bringing a Rural Exception Site forward is not always financially viable as there may be issues regarding roads and access, drainage or energy supply to the site. It is now acceptable and recognised (NPPF, 2012) that in order to build Affordable Housing in a rural area, some open market housing is also built to off-set the costs of the Affordable Housing development. The house types of the open market housing on this project has been influenced by the needs of Minsterworth.

Will these homes be for local people?

Yes, preference will be given to people with a local connection with Minsterworth Parish. A Rural Exception Site is determined by the evidence for housing for local people hence the work the GRCC and council do to determine housing need.

How will local connection be determined on the Minsterworth site?

Sections 198-201 of the [Housing Act 1996](#) and chapter 18 of the Homelessness [Code of Guidance](#) cover the rules on local connection of the Affordable Housing (rented and intermediate). The legal agreement may state for example:

Those Eligible Persons who are considered by the Borough Council and the Housing Association in the following order of priority

- 1) Immediately prior to the occupation be ordinarily resident or in permanent employment or have immediate family connections (resident Mother Father son daughter brother sister or other strong family connection as is agreed with the Council) within the Parish of Minsterworth
- 2) Immediately prior to the occupation be ordinarily resident or in permanent employment or have immediate family connections (resident Mother Father son daughter brother sister or other strong family connection as is agreed with the Council) within the Tewkesbury Borough administrative area
- 3) Immediately prior to the occupation be ordinarily resident or in permanent employment or have immediate family connections (resident Mother Father son daughter brother sister or other strong family connection as is agreed with the Council) within the Gloucestershire County administrative area

Please ensure that you detail your local connection to Minsterworth when applying for new affordable homes.

Why must there be a cascade to outside the Parish?

The cascade must apply for a number of reasons. The main one being that Affordable Housing cannot be left empty/void. If there is not an applicant with a local connection to Minsterworth at the time of initial letting or subsequent letting, the housing association then must be able to offer the home to an applicant with a local connection to the second cascade and so on.

For how long will local connection be applied?

The affordable housing and the criteria against which it is allocated must be in perpetuity and so any such local connection criteria will apply for every allocation/sale on the homes on this development.

Will the occupiers of the shared ownership homes be able to reach 100% ownership?

Yes, the occupier will be able to 'staircase' their ownership to 100%. If at time of sale they own 100%, the home will be bought back by the housing association. This is in accordance with the Homes & Communities Agency requirements that the home remains as Affordable Housing in perpetuity.