Affordable housing in rural communities

This booklet provides information on allocations, local connection and answers to frequently asked questions
This booklet is intended to answer the most common questions asked about who is eligible for affordable housing in rural communities in West Oxfordshire.

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Why have affordable housing?

Many people in West Oxfordshire cannot afford to buy a home of their own or to rent from a private landlord. If all the housing in rural communities is too expensive, local people will be forced to move away. Young families, young people leaving home, and people on low incomes are the most likely to be affected.

Employers find it difficult to recruit and retain staff when housing is very expensive. People in low paid jobs or even on average incomes, are likely to move to areas where housing is less expensive. This means that essential services may be affected, such as schools, hospitals, public transport and local businesses because they will not be able to find staff.

In some cases, the shortage of affordable housing has contributed to villages losing facilities such as their school, shop and Pub. Affordable homes can play a key role in keeping villages thriving.

What is affordable housing?

Affordable housing means housing which is either for rent or for purchase on a shared ownership basis (part rent/part buy). It is provided for people who cannot afford to rent or buy on the open market. Homes are managed by Registered Social Landlords (RSL’s), also called Housing Associations.

Starter homes built by private developers do not count as affordable housing.
Types of affordable housing

**Rented**

The rents are below private market rents. Depending on the size and type of the property and the Registered Social Landlord, average rents range in the region of £100 to £150 per week.

**Shared Ownership (Part rent / part buying)**

The freehold is owned by the Registered Social Landlord who sell a shared ownership lease for a percentage of the open market value.

With most shared ownership schemes an occupier can buy a bigger share but this is generally restricted to a maximum of 80% in respect of rural schemes.

In addition to paying the mortgage, the occupier pays rent for the share they do not own.

**Discount Market Housing**

This type of scheme may not involve a Registered Social Landlord. The property is sold at a certain percentage of the open market value. The owner can only ever sell the property for that same percentage of the market value. The property must be sold to a local person.

**What is a rural exception site?**

It is an affordable housing scheme that is built on land that would not receive planning consent for market housing but is acceptable in planning terms and physically capable of development. It is usually on a site on the edge of the village and is built specifically to meet the housing needs of the Parish in which it is situated, and those of neighbouring parishes (as agreed by the Parish Council).

The homes are subject to what is called a ‘Section 106 Planning Agreement’ which is a legal agreement that ensures that the properties are kept affordable for local people in perpetuity by placing a local connection restriction on them.
How can local people get affordable housing?

Anyone who wants to be considered for affordable housing, whether now or in the future, should apply to join the Council’s Housing Waiting List.

For housing schemes on rural exception sites it is also necessary to complete a separate application for rural accommodation which records an applicants local connection(s) with a particular Parish. Housing Services can provide application forms on request.

The Housing Waiting List also provides the Council with very useful information about the need for affordable housing in the District and enables the Council to plan for the future.

It is important that people register on the Waiting List as soon as possible as the Council cannot nominate them for affordable housing if they are not registered. If people wait until new homes are ready before asking to be nominated it is then too late.

The Council’s Nomination Policy is on it’s website at www.westoxon.gov.uk or you can contact Housing Services and ask to be sent a copy.

What counts as a local connection?

Applicants must meet at least one of the following four criteria to be considered for homes on a rural exception site;

- the Applicant is currently resident in the parish and has been for at least 12 months;
- the Applicant has lived there in the past for a minimum of 3 years;
- the Applicant is currently employed in the Parish and has been for at least 12 months; or
- the Applicant’s parents, grandparents, brother, sister or children are currently resident there and have been for at least 3 years.

Connection with a neighbouring parish can also give a local connection for certain schemes but Applicants having a local connection with the main parish take priority.
How does the Council decide between several applicants who meet the local connection criteria?

When a home on a rural exception site becomes vacant, the Council firstly considers applicants who have a local connection to the Parish in which the property is situated.

There are likely to be several applicants registered with a local connection, who are eligible to be considered for the size and type of home available.

The Council uses a points based system in order to determine an Applicant’s priority. This takes into account an Applicant’s housing need and an Applicant’s local connections.

Points for local connection are only awarded if the connection is with the main parish and there are points for housing need.

An Applicant can have points for more than one category of local connection eg. they maybe currently resident and be employed in the village.

Local connection points are not awarded where the local connection is with a neighbouring parish.
What if there are no Applicants with a local connection to a particular parish?

Very occasionally there are no Applicants with a local connection with a particular parish when a property becomes available.

If this happens, Applicants who have a local connection with the immediate neighbouring parishes (called an associated or ring parish) will be considered.

If there are still no suitable Applicants, then those who have a local connection with any parish in the District can be considered but this is an extremely rare occurrence. The Council would seek to publicise the availability of the vacancy to local people before proceeding to this stage.

How are applications considered by the Council?

When a Housing Association (Registered Social Landlord) has a vacancy or has a new scheme they will contact the District Council to ask us to nominate Applicants from the waiting list. In respect of schemes on rural exception sites, only Applicants who have the relevant local connection are considered. The District Council will select the Applicant with the greatest number of points taking into account whether the property is suitable in size and type for their needs.

The Housing Association will arrange to interview Applicants and will make the final decision on who should be offered the property.
Frequently asked questions

Q. **Why should a Parish Council be re-assured that any new houses on a rural exception site are not likely to be offered to people who do not have a local connection?**

A. Before any scheme is planned a local needs assessment is carried out. There must be evidence of a need for local people before a scheme will be approved. There will be a legal agreement related to the grant of planning consent giving priority to local people whenever properties become vacant.

Q. **This is a pretty village, will the affordable housing be in keeping?**

A. Housing Associations are required to design new homes sympathetically and work closely with the District Council to achieve this so that new homes blend in with the local character of the village. There are several examples of very well designed schemes in the District which can be visited.

Q. **Some people in this 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 well and behave in a neighbourly manner. Housing Associations will take action if their tenants break their tenancy agreement.

Q. **I know a lot of people in my village who need affordable housing, but the Parish Council doesn’t want more homes here. What can we do?**

A. A needs assessment will show whether there is a need for affordable housing and if so, how great the need is for housing for local people. This is publicly available information.
Q. *My daughter grew up in the village, but has bought a house with her husband elsewhere because homes here are too expensive. Now there is a rural exception scheme being built. She would prefer to move back to be near her family. Can she have one of the new houses?*

A. In certain circumstances this would be possible. If your daughter were renting her home or sharing accommodation, she might be eligible. It would depend on how long she had lived in the village previously and how long you have lived in the village. If she has been able to buy a home which is large enough for her family, it is unlikely she would qualify unless she needs to move back to give or receive support or there is another reason she needs to live locally.

Q. *Why can’t the Parish Council decide who gets the new homes? They know local people better than the District Council.*

A. The Parish Council has an important role in helping identify the housing need and suitable sites and encouraging local people to register on the Council’s Waiting List. It is the Council’s responsibility to nominate housing Applicants for vacant properties.

The Parish Council will not know all Applicants on the Waiting List who may be eligible to be considered. Under the Data Protection Act it is unlawful for the District Council to pass on this information. It is also important that Parish Council’s do not risk being accused of favouritism or prejudice.
Q. My son has lived all his life in this village. He wanted one of the new affordable homes, but when he applied they had all been allocated. Some of the people who have moved in have only lived locally for half the time he has. Surely my son should have had more priority, as he has lived here longer?

A. There are a number of possible reasons why your son missed out. Other housing 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.

If your son waited until one of the new affordable homes on a rural exception site were nearly finished before applying for one, he might have been too late. It is therefore important to register on the Waiting List as soon as possible if you wish to be considered for affordable housing.

Q. Lots of people in our local housing needs survey said they wanted shared ownership, but the District Council is still insisting most of the new homes will be rented. Why is this?

A. The District Council must assess what local people can afford as well as what they want. Sometimes people would prefer shared ownership but would not be able to afford it. The Council must make sure that shared ownership is a realistic option for potential buyers. There are usually more people in need of rented homes but if there are some local people who could afford shared ownership, provision would be made for them.

Q. What is the point of building new affordable homes for rent for local people when the tenants will buy them at a discount and sell them on to incomers?

A. There are restrictions that will prevent this from happening because the homes have to be available as affordable housing in perpetuity.
Q. **Do shared ownership leaseholders have to sell to local people when they want to move?**

A. When a shared owner wishes to sell, they must sell their home either to the Housing Association which owns the rented share or to another shared ownership applicant who has a local connection, if there is one who can afford to buy it.

Q. **Is a local connection with the Parish required for all affordable homes there?**

A. No. This restriction applies only to homes built on a rural exception site or to 50% (on first occupation) of new homes built on a site in the rural area which would be suitable for normal residential development under the Council's Planning Policies.

Q. **Can existing housing association tenants apply to move into one of the new homes?**

A. If they have a local connection and are in housing need, they are eligible to be considered.

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**Finding out more**

If you would like to find out more about affordable housing for rural communities or if you have a query not covered by this booklet, you can contact:

**Richard Mills**  
**Allocations Manager**  
**West Oxfordshire District Council**  
**Housing Services**  
**Elmfield**  
**New Yatt Road**  
**Witney OX28 1PB**  
**Tel:** 01993 861010  
**Email:** housing@westoxon.gov.uk  
**Visit:** www.westoxon.gov.uk

**Ffyona MacEwan**  
**Housing Enabling Manager**  
**West Oxfordshire District Council**  
**Elmfield**  
**New Yatt Road**  
**Witney OX28 1PB**  
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