

A GUIDE TO DEVELOPING AFFORDABLE HOMES IN RURAL COMMUNITIES



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Factsheet 1

About this Guide, an Introduction

Introduction

This guide is a series of factsheets that sets out the pathway to enable affordable **rural housing** development, it offers guidance about the finance, whom can and should be involved and expels the myths around who is allocated affordable rural homes.

The focus of this guide is to provide clear concise information for those who believe there is a need for affordable rural housing development within their local community

The guide has been developed by the Housing Strategy and Enabling sub group to and on behalf of the Kent Housing Group. The Kent Housing Group (KHG) recognise the need to ensure that there is sustainable development of affordable rural housing; within the County of Kent, 85% of the land is classed as rural and over 40% of the businesses in Kent are based in rural areas.

Vision

KHG recognise that provision of **affordable housing** in rural areas is vital to ensure that rural communities continue to thrive and prosper and provide opportunities for young people to remain in the community in which they grew up and may have many connections to. Following research undertaken by **DEFRA** in 2013, they reported that the average price of homes in rural hamlets, where there is the largest difference, is almost £119,000 higher than in urban areas¹.

The lack of affordable housing in rural areas coupled with the fact that in Kent the average rural house price remains substantially higher than the average house price in the urban area, means many households simply cannot afford to find suitable accommodation. The gap between rural property prices and local wages continues to widen. Figures taken from surveys undertaken during the period April 2011 – March 2016 across 67 communities have identified that there is a need for 988 homes, an average of 15 affordable homes in each rural community.

Small developments of high quality affordable housing are vitally important to help those who have been priced out of the open market remain living in communities where they have strong connections.

The overall aim of this guide is to:

- Ensure continued delivery of high quality affordable rural housing
- Support and enable Kent's rural economy through sustainable growth in rural areas
- Raise awareness and understanding amongst rural communities about how to enable housing for local people in rural areas
- Develop consistent, proportional and efficient approaches to the delivery of affordable rural housing

¹ Land Registry, Price Paid Data/DEFRA, 2013 – DEFRA used a range of rural typologies in their analysis.

- Share good practice and develop innovative ways to enable continued development
- Support and encourage local authorities to have robust rural housing policies (Housing and Planning).

Factsheet 2

What is Affordable Housing?

The term affordable housing is widely used to refer to different housing tenures that are available to people who could not afford market housing (to buy or rent). However the term is also often used in a wider context, to refer to other housing such as low cost homes for outright sale which do not comply with the definition set out by government in the **National Planning Policy Framework (NPPF)**.

The NPPF defines affordable housing 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. Affordable housing should include provisions to remain at an affordable price for future eligible households or for the subsidy to be recycled for alternative affordable housing provision.

- Social rented: Homes provided by private **Registered Providers of social housing (Housing Associations)** and local authorities at about 65% of local market rents. Actual rents are governed by the guideline target rents that are determined through the national rent regime.
- Affordable rented housing: Let by local authorities or **Housing Associations** to households who are eligible for social rented housing. Affordable Rent is subject to rent controls that require a rent of no more than 80 per cent of the local market rent (including service charges, where applicable). In some areas, the rent may be capped at Housing Benefit levels as this is often less than 80% of the local market rent. For schemes funded through the Homes and Communities Agency since 2011 affordable rented housing is the rented tenure delivered.
- Shared ownership housing: Homes (new build and re-sales) provided on a part buy, part rent arrangement from a **Housing Association**. Purchasers are responsible for raising a deposit and mortgage to cover share being purchased. The combined monthly cost of mortgage and rent will normally be less than if you were purchasing the property outright. The deposit will be considerable less as you pay a deposit on the share you are purchasing. The shared owner's initial share of the property must be a minimum of 25% and a maximum of 75%. The initial rent must not exceed 3% of the capital value of the unsold equity at the point of initial sale, but it can be less.

Local needs housing schemes on exception sites are a mix of the above tenures, older schemes will include social rent, those built with grant (public subsidy) after 2011 will include affordable rent

Exception Sites for rural housing are exempt from the Starter Homes requirement.

Factsheet 3

How can Affordable Housing be Built?

Mixed Tenure sites

Sites in rural areas that have been allocated for housing development in a Local Plan may be required to provide affordable housing (as well as the **open market housing**) as set out in the Local Authority's affordable housing policy.

An agreement known as a **Section 106 agreement** is a mechanism which makes a development proposal acceptable in planning terms. They are focused on site specific mitigation of the impact of development. The common uses of planning obligations are to secure affordable housing, and to specify the type and timing of this housing; and to secure financial contributions to provide infrastructure or affordable housing. The **planning obligation** is a formal document, a deed, which states that it is an obligation for planning purposes, identifies the relevant land, the person entering the obligation and their interest and the relevant local authority that would enforce the obligation. The obligation can be a unitary obligation or multi party agreement.

Many rural settlements will not have any allocated sites or they will be small sites that do not meet the policy criteria of the authority for the provision of affordable housing. Often exception sites, as explained below, are the only means of delivering affordable housing in rural communities.

Exception Sites

An **exception site** is an area of land where no other development except local needs housing is permissible. Due to these restrictions the value of the exception site land is normally lower than land where market housing development is permitted, helping to retain low cost viable housing development.

Local Planning Authorities should have robust rural exception site policies to enable the delivery of affordable rural housing to meet the identified needs of local people in rural communities. Usually rural exception sites are small sites, solely for provision of affordable housing and on land within or adjoining existing rural communities. Sites are identified through a sequential approach, whereby potential sites are noted and then assessed in terms of meeting the exception site policy criteria and if the owner is willing to make the land available for local need housing. Affordable housing delivered through this process should meet local needs in perpetuity and count towards the overall level of housing provision.

See Appendix 1 for the Process Map for Exception Sites

Community Land Trust

Community Land Trusts (CLT's) are non-profit community based organisations run by volunteers that develop housing, work spaces, community facilities and other assets that help meet the needs of rural communities. The assets developed by a Community Land Trust are owned and controlled by the community and are made available at permanently affordable levels.

The purpose of a Community Land Trust in regards to this guide is that they provide access to land and housing that would otherwise be unaffordable due to the high value of land in rural areas. CLTs can work in partnership with a Housing Association to develop and manage their homes; the **Housing Association** funds the build but the CLT retains the freehold of the land; the Housing Association then pays a ground rent to the CLT generating a small income. The Housing Association collects rents from the tenants and manages the properties. A CLT does not disappear when a home is sold or let but has a long-term role in stewarding the homes. In some cases they will remain the landlord of the rental homes or will retain an element of unsold equity in the homes. At the least, the CLT will retain the freehold.

Housing Co-operative

A housing cooperative, or co-op, is a legal entity, usually a corporation, which owns real estate, consisting of one or more residential buildings; it is one type of housing tenure. Housing cooperatives are a distinctive form of home ownership that have many characteristics that differ from other residential arrangements such as single family ownership, condominiums and renting.

The corporation is membership-based, with membership granted by way of a share purchase in the cooperative. Each shareholder in the legal entity is granted the right to occupy one housing unit. A primary advantage of the housing cooperative is the pooling of the members' resources so that their buying power is leveraged, thus lowering the cost per member in all the services and products associated with home ownership.

Another key element is that the members, through their elected representatives, screen and select who may live in the cooperative, unlike any other form of home ownership. Housing cooperatives fall into two general tenure categories: non-ownership (referred to as non-equity or continuing) and ownership (referred to as equity or strata). In non-equity cooperatives, occupancy rights are sometimes granted subject to an occupancy agreement, which is similar to a lease.

Factsheet 4

Eligibility and Allocation

The allocation of affordable housing in rural areas will be dependent on each local authorities policies and the type of site the homes are built on.

General principles are:

Affordable homes on allocated sites. The **Local Housing Authority** may put in place a local lettings plan which could give preference to those in need of affordable housing with a local connection to the parish.

Affordable homes on exception sites. As these homes have only been developed to meet an identified local need, priority will be given to people in need of affordable housing with a local connection to the parish. The actual **local connection** criteria may vary in each local authority and would be set out in a section 106 agreement, but recommended criteria include:

1. Length of time resident in the parish
2. Employment within the Parish
3. The need to live in the parish to give care or support to immediate family
4. Family connections in the Parish

For homes built on an exception site some local authorities may ask the Parish Council to clarify an applicant's local connection.

Rented homes are advertised on **Kent Homechoice**. To apply for a home on Kent Homechoice it is necessary to be accepted on the local authority's housing register. The applicant is advised to **stress and make clear** their interest in rural affordable housing within their application, this may help avoid them being refused the right to join a housing register, as they may currently be adequately housed, albeit, for example, with parents or outside the Parish. If an applicant experiences difficulty accessing a housing register they should seek assistance from the Parish Council and/or local Ward Member.

Shared ownership homes may be advertised on the **Help to Buy** website and/or locally in the parish. The Help to Buy website will provide more information about criteria and eligibility. Shared ownership properties maybe developed on an exception site, subject to a cap regarding the percentage of ownership and it will be the responsibility of the Housing Association to market and sell these shared ownership properties

<http://www.helptobuy.org.uk/>

Factsheet 5

Who can help enable delivery?

Parish Council

A Parish Council can initiate a **housing needs survey** and have a critical role of engagement with local residents to ensure that a local community is involved and informed about how affordable rural housing developments are delivered. Parish Councils may be aware of potential sites for affordable rural housing developments and work closely with their local housing and planning authority to enable delivery where possible.

This could evolve into a Community Land Trust, which the wider community can join and shape to enable provision of affordable rural housing. See Fact Sheet Three for more details about Community Land Trust.

Rural Housing Enabler

A **rural housing enabler** will work with and on behalf of rural communities to address the shortage of affordable homes within the Parish. The work undertaken involves identifying the local need for housing, usually via a housing needs survey of every home in the Parish, and searching for development opportunities within rural communities. The rural housing enabler will work in partnership with the local community as well as other stakeholders who have an interest in affordable rural housing development.

In Kent the rural housing enabling service is provided by Action with Communities in Rural Kent, and this organisation has a critical role in helping Parish Councils and local housing authorities assess housing need in rural communities. They can also act as an independent body and engage with local residents when a development process is underway.

In November 2016 The National Network of Rural Housing Enablers (RHE) produced a Housing Needs Survey Principles and Guidance Document. The aim of this document is to provide and set a standard to which all housing needs surveys should adhere to across the network. To view the document use the following link

http://media.wix.com/ugd/7a3e7c_5c4025579c594ef7b8bb54b1ceeced01.pdf

Local Ward (Elected) Members

Who represent their local constituents will have a key role, providing local leadership on housing, advocating the benefits of affordable rural housing and working with the Parish Council to engage with the local community, not just those who have an identified housing need.

Local Housing and Planning Authority

Local housing authorities have responsibility for enabling delivery of housing and are responsible for ensuring that this includes development of affordable housing in rural

communities. Local housing authorities will work with Parish Councils, Elected Members, the Rural Housing Enabler and a Registered Provider to ensure that a potential scheme is sympathetic to existing/surrounding settlements and fits within their overall housing strategy. The local housing authority is also responsible for allocation of affordable housing and must have a robust allocation policy that references local needs housing in rural areas.

A local planning authority can carry out a sequential test of the suggested sites; provide pre planning advice about potential sites for development, the suggested design of new accommodation and the quality of the proposed development. The local planning authority is responsible for processing the final planning application.

Registered Provider (Housing Associations)

A Registered Provider of social housing can provide affordable housing to people at below market rents and include both not-for-profit Registered Providers and stock holding local housing authorities. A Registered Provider will commission an architect and construction company to design and build out a new development; they will also submit the planning application and apply to the Government, usually through the HCA for funding. In some circumstances it may be necessary to find alternative finance to fund a development. It will be the Registered Provider who will manage the scheme once built and occupied.

Land and Land Owners

As part of the [Housing Needs Survey](#), local residents and land owners are asked to suggest land where new affordable homes could potentially be built. Sometimes it is not clear who owns land, in which case, the [Rural Housing Enabler](#) will carry out a Land Registry search. The Rural Housing Enabler will then contact the owners of all suggested areas of land to find out if it may be available for sale or long lease (125 years), to enable the delivery of new affordable homes.

The Local Planning Authority will carry out a [Sequential Test](#) of all land suggested. The Test is broad and amongst others, takes into account whether the land is available for sale. At this stage, an information event may be held by the Parish Council for local residents to comment on the suggested areas of land. The Parish Council will use the Sequential Test (and any feedback from consultation) to select their favoured area of land. The Registered Provider will begin negotiations with the Land Owner regarding the terms of sale, including the price. The price will be above agricultural value, but substantially below the open market value for housing land. This is because only [Rural Exceptions Housing](#) can be considered for development here. The lower land value also helps the Registered Provider to finance the delivery of affordable homes.

Neighbourhood Planning

Neighbourhood planning is a new way for communities to decide the future of the places where they live and work.

They will be able to:

- choose where they want new homes, shops and offices to be built
- have their say on what those new buildings should look like and what infrastructure should be provided
- grant planning permission for the new buildings they want to see go ahead

The government has introduced the community right to do neighbourhood planning through the **Localism Act**. Neighbourhood planning is optional, not compulsory. No one has to do it, if they don't want to. Central Government believes that lots of people will want to take the opportunity, to influence the future of the place where they live or work.

Factsheet 6

What can you do?

Local communities can take responsibility for instigating the delivery of affordable housing in rural areas, as members of an existing community they can appreciate how a lack of affordable housing options can prevent family networks remaining and stifle the desire for local economic enterprise.

Local residents can contact the Rural Housing Enabler and ask for advice and support about how to address the housing need, to confirm that there is indeed a shortage of housing to meet the local need and how to use this information effectively. Alternatively residents can contact their Parish Council and ask them to do this on behalf of the community. If a housing needs survey is undertaken to establish need locally, it is important for local residents to take part and encourage others to do so as the level of response can greatly impact on the likelihood of development of future schemes.

Amongst the **Elected Members** of the District/Borough Council, there may be a **housing portfolio holder**, who will be responsible for housing matters and who can champion the delivery of affordable rural housing development. Contacting this person is another option – please contact the Democratic Services Team at your local council for contact details.

Local communities may look to good practice examples of how other community groups have worked together to enable rural housing delivery, examples of these can be found on the useful contacts / links factsheet.

Parish councils, via the Localism Act have the ability to develop Neighbourhood Plans, a plan that sets out agreed local development priorities, in consultation with local residents. These plans can identify provision of affordable rural housing and can assist with the instigation of local housing needs survey work.

<http://www.kenthousinggroup.org.uk/protocols/kent-community-led-planning-guide/>

Factsheet 7

How is Affordable Housing Financed?

The Homes and Communities Agency Affordable Homes Programme

To enable development of rural affordable housing funding will usually be sought via the Affordable Homes Programme. This funding will subsidise the overall housing costs and ensure that when completed the housing is affordable to those eligible to occupy them. The lower land value which applies to Rural Exceptions Sites also helps to ensure the homes are affordable (to the Registered Provider to develop the homes and the occupier to rent/own the home).

For a funding application to be successful a site must be 'deliverable', suitable and preferably with planning permission in place. Once funding is agreed for a site the scheme must be delivered within the agreed timescales, failure to meet deadlines may result in the loss of funding.

Between 2011 and 2015 the Government, via the **Homes and Communities Agency** invested over £4.5 million pounds into affordable housing through the **Affordable Homes Programme**. This programme saw the majority of investment go to the affordable rent product, with the remainder for shared ownership, **supported housing** and in exceptional circumstances **social rent**.

£2.9bn capital grant funding has been made available nationally to fund affordable housing over the three year programme period, 2015–18. £1.7bn is the amount available (outside London). The Programme aims to increase the supply of affordable housing, for Affordable Rent and Affordable Homeownership (Shared Ownership).

The Shared Ownership and Affordable Homes Programme 2016-2021 aims to increase the supply of new Shared Ownership and other affordable homes in England by March 2021. Through the programme Government is making available £4.7 billion of capital grant between 2016 and 2021 and delivery expectations are at least 135,000 homes for Help to Buy, Shared Ownership; 10,000 homes for Rent to Buy and 8,000 homes for specialised housing.

In Kent the funding will be allocated by the Homes and Communities Agency (HCA) through the 2016 to 2021 Shared Ownership and Affordable Homes Programme. Full details of the Programme and bidding for funding are published in the 2016 to 2021 Shared Ownership and Affordable Homes Programme prospectus.

<https://www.gov.uk/government/collections/shared-ownership-and-affordable-homes-programme-2016-to-2021-guidance>

Cross Subsidy

Cross subsidy is a means whereby open market housing, which commands a higher value, can subsidise the provision of affordable housing. The NPPF allows rural affordable housing to be subsidised by open market housing. If it is not financially viable to develop affordable housing, building and selling a limited number of open market homes on the site can help finance the affordable units. The open market homes can still provide housing for people from the local community, for instance older people who need to downsize. Each local authority will have an individual policy about cross subsidy as a means of funding affordable housing. Some local authorities do not allow cross subsidy, please check with your Local Planning Authority.

Factsheet 8

Frequently Asked Questions

Q. How is affordable housing need assessed?

A local housing needs survey will be undertaken to identify the number, size and tenure of homes that are needed in a rural community (normally a Parish) for those people who cannot afford to rent or buy on the open market.

To ensure an independent and impartial assessment of housing needs the survey work can be carried out by the Rural Housing Enabler, often on behalf of the Parish Council.

Q. Who decides who the homes are let to?

All rented affordable housing (social rented and affordable) is advertised on Kent Homechoice. This is a choice based lettings system whereby people registered on their local housing register can bid (express an interest in) for a home. Bids are first assessed by the Registered Provider and then local connection is verified. See Fact Sheet 4.

For a rural exception site, the Parish Council may be asked to clarify the applicant's local connections; the final decision on who is allocated the home rests with the Registered Provider.

With regards to shared ownership housing applicants are advised to contact the Sales Team at the Housing Association who is or has developed the housing, to register an interest. The Housing Association are likely to advise an applicant to join the Help to Buy Register and all applications will be verified by the Parish Council to confirm a local connection.

Q. Should I join the housing register?

It is recommended that if a person/household considers themselves to be in housing need they should register with their local authority, this is usually in the District or Borough where they currently live or have a local connection to. Applications to join the appropriate housing register are made on line via Kent Homechoice and there is guidance on how to complete the form and what information to provide to support an application. On the application form the applicant should make clear they are interested in local needs housing.

Q. What does local connection mean?

On a rural exception site a section 106 agreement will set out the local connection criteria. For example, length of residency in the Parish, employment in the Parish, family connection to the Parish. In some local authorities, the nature of the local connection can give a person priority when a home is allocated.

Q. How can we find out if affordable homes are needed in the parish and where they could be built?

There are several ways of more affordable homes being built in the parish. See Fact Sheet 3 for different types of sites. On a rural exception site, the first step is to find out what number, tenure and size of homes are needed by local people. The Rural Housing Enabler can help undertake housing needs survey.

Q. What is a Community Land trust?

A Community Land Trust (CLT) is a community-led organisation that provides land and buildings to meet the long terms needs of its community. It offers a way to provide permanently affordable housing as well as other things the community needs, like meeting spaces, work spaces, shops, pubs, farms and gardens. It holds these assets in trust, so the community benefits forever.

<http://www.communitylandtrusts.org.uk/>

Q. Who is responsible for looking after the homes?

If a property is rented, the landlord (Registered Provider) will have a policy about repairs and maintenance, however this does not absolve a resident from taking responsibility for the up keep of their home. Repairs and maintenance for shared ownership properties will generally be the responsibility of the owner, with some areas such as shared/communal spaces the responsibility of the landlord.

Q. What happens if there are not enough truly local people eligible to occupy all the homes built?

The purpose of a rural housing needs survey is to understand and determine the need locally for rural housing, it is often the case that fewer homes are built than required to manage the overall need.

For a rural exception site, there will be a 'cascade' whereby priority is given to people with a local connection to the parish where the homes are built. In the unlikely event some homes remain unallocated, people with a local connection to specified neighbouring parishes will be considered. These neighbouring parishes are discussed with the Parish Council where the homes are built and then set by the Local Planning Authority.

Q. Can people end up buying these homes?

This is highly unlikely. Although in many villages there are Council-owned homes which are available for tenants to purchase under the original Right to Buy, it is anticipated Registered Providers will exempt rural exceptions housing from the recently introduced Voluntary Right to Buy. Tenants will instead be offered an alternative, property to purchase by their Registered Provider.

Shared ownership homes cannot be bought outright (the maximum share to be purchased is capped at 80% or the Registered Provider has first right of refusal to buy back the home at point of sale.

Q. Are these houses 'council houses'?

Some local authorities are building homes again, so affordable housing can be provided by the local authority (council) or a Housing Association.

Q. How long do the schemes take to build?

If bringing forward an exception site the time can be very variable depending on a number of factors, often finding a suitable site can take time. Schemes can be developed in 2 – 5 years on average but can take much longer.

With an allocated site, if there is an affordable housing quota this will be built as part of the overall development once planning permission is granted.

Q. Who decides what the new housing will look like?

The scheme will be designed by the Registered Provider there will be a consultation event, where examples of developments already built out will be available to enable local people to input to the design process prior to submitting a planning application.

Neighbouring properties to the site and the Parish Council will be consulted as part of the formal planning process once the planning application is submitted

Factsheet 9

Jargon Buster / Glossary

Affordable Homes Programme/	<p>New funding programme from the Homes and Communities Agency to fund the delivery of new affordable homes until 2018.</p> <p>The 2016 to 2021 Shared Ownership and Affordable Homes Programme aims to increase the supply of new Shared Ownership and other affordable homes in England by March 2021.</p>
Affordable Housing	Housing which is either for sale or for rent – or a combination of both – at below current market values provided to specified eligible households whose needs are not met by the market. Typically, it takes the form of low cost home ownership or below market rent.
Affordable Rent	A new more flexible form of tenure which enables social landlords to grant new flexible tenancies, charged at up 80 per cent of market rent (inclusive of service charges) and on non-permanent tenancies.
Community Right to Build	Coalition government initiative which enables communities to take forward local development without applying for planning permission if there is overwhelming community support and minimum criteria are met.
DEFRA	Department for Environment, Food and Rural Affairs
Department for Communities and Local Government (CLG)	Government department that sets policy on supporting local government; communities and neighborhoods; regeneration; housing; planning, building and the environment and fire.
Elected Member	A member of the community elected at local authority level to represent the views of local people.
Exception Site	Sites used for housing delivered in perpetuity, sites which would not otherwise be permitted for development, for example they are in the Green Belt.
Homes and Communities Agency	The national housing and regeneration agency for England. A non-departmental public body sponsored by the Department for Communities and Local Government.
Help to Buy	The government’s range of shared ownership housing schemes including part rent, part buy and shared equity schemes.

Housing Associations	Independent organisations which are non-local authority providers of social and affordable housing, including rent and low cost home ownership options. Housing associations may also be referred to as a Private Registered Provider.
Housing Need Assessments	Studies carried out by local housing authorities to assess future local housing requirements, in particular in relation to affordable housing.
Housing Needs Survey	A survey sent to all households in order to identify and assess housing needs of people with a local connection to specific Parishes or communities.
Housing Portfolio Holder	The Portfolio Holder for Housing is responsible for the development and delivery of the Council's housing services, the private rental sector and the provision of affordable homes.
Kent Homechoice	The choice-based lettings service for council and private Registered Provider homes in Kent.
Kent Housing Group (KHG)	A Kent-wide forum which serves to represent the collective voice of Kent's housing bodies.
Local Connection	In the context of this protocol 'local connection' is the connection to the Parish and not to the District or Borough as a whole.
Local Housing Authorities	Authorities with direct responsibility for delivering housing within their areas. In Kent, this is the Districts and Boroughs and Medway.
Local Lettings Plans	Agreed local plans for the allocation and letting of homes within an agreed location. Often used for new developments to ensure that a good balance of community is achieved.
Local Needs Housing	Housing that meets the housing needs of the local community and businesses.
Local Planning Authorities	Authorities with direct responsibility for delivering planning within their areas. In Kent, this is the Districts and Boroughs and Medway.
Localism Act 2011	Coalition government legislation which devolves greater powers to local councils and neighbourhoods gives local communities control over housing and planning decisions and radically alters the social housing regime.
National Network of Rural Housing Enablers	The National Network of Rural Housing Enablers is a voluntary membership group comprised of rural housing professionals in England, specifically Rural Housing Enablers and other professionals directly involved in working with rural communities to identify local housing needs and enable development of affordable house to meet

	local needs.
National Planning Policy Framework	New national framework for the planning system in England, which has consolidated all previous national planning policies.
Neighbourhood Plans	General planning policies for the development and use of land in a neighbourhood produced by local communities and/or parish councils.
Open Market Housing	Homes that can be purchased on the open market at full market price.
Private Registered Providers	Non-local authority providers of social and affordable housing, including rent and low cost home ownership options for example Housing Associations
Registered Providers	All providers of social and affordable housing.
Right to Buy	Introduced by Act of Parliament in 1980, a statutory scheme that enables certain eligible social housing tenants (existing Council tenants and those who were Council tenants but the Council has transferred their housing stock to a Housing Association, for example West Kent Housing Association in Sevenoaks, Town & Country Housing Group in Tunbridge Well etc) to purchase their homes with a discount of up to £77,900.
Rural Housing Enabler	Works independently with local communities, Parish Councils, local authorities and Housing Associations. Undertakes housing need survey assessments, liaises with partners throughout the process, assists in identification of suitable sites.
s.106 Agreement	A legal agreement under section 106 of the 1990 Town & Country Planning Act between a planning authority and a developer, which ensure that certain extra works related to a development are undertaken. They tend to be used to support the provision of services and infrastructure, such as highways, recreational facilities, education, health and affordable housing.
Shared Equity	Scheme whereby a person buys a property using a low cost loan provided by the government, which buys the government a stake in the equity of the property.
Shared Ownership	Form of low-cost home ownership, whereby a person buys a share of their home and pays a rent on the remaining share.
Social Rent	Social housing is let at low rents on a secure basis to those who are most in need or struggling with their housing costs. Normally councils and not-for-profit organisations (such as Housing Associations) are the ones to provide social housing.

Supported Housing	Accommodation provided to vulnerable people assessed by the local authority as being in need of residential care.
Voluntary Right to Buy	A voluntary scheme agreed between the Government and the National Housing Federation (the national body for Housing Associations) in 2015. Certain, eligible tenants of Housing Associations have the right to buy their home at a discount of up to £77,900. The scheme allows for some categories of home to be exempted. It is for each Housing Association landlord to decide which homes will be exempted. Across Kent, we anticipate ALL rural exception homes will be exempted. Tenants of these homes will, instead, be offered an alternative home to purchase by their landlord.

Useful Contacts/Link

www.ruralkent.org.uk

www.ruralhousingalliance.net

www.communitylandtrusts.org.uk

www.wessexca.co.uk

<http://www.rsnonline.org.uk/images/files/ruralhousing-guideforparishcouncils2014.pdf>

<https://www.youtube.com/watch?v=8gcH56SNs8A>

www.ashford.gov.uk

www.canterbury.gov.uk

www.dartford.gov.uk

www.dover.gov.uk

www.gravesham.gov.uk

www.maidstone.gov.uk

www.sevenoaks.gov.uk

www.shepway.gov.uk

www.swale.gov.uk

www.thanet.gov.uk

www.tmbc.gov.uk

www.tunbridgewells.gov.uk

www.medway.gov.uk

Appendix 1 – Process Map

