



Rushcliffe
Borough Council

September 2009

AFFORDABLE HOUSING IN RURAL COMMUNITIES: A GUIDE FOR RESIDENTS



RUSHCLIFFE - GREAT PLACE • GREAT LIFESTYLE • GREAT SPORT

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A Guide for Residents

Rushcliffe Borough Council recognises the importance of local residents support in developing affordable housing to meet local housing need. This guide has been prepared to help residents understand how affordable housing schemes for local people in housing need, work in rural villages.

What is Affordable Housing?

The term ‘affordable housing’ refers to low cost housing that has been developed for people who have incomes that generally deny them the opportunity to purchase or rent properties on the open market.

An affordable housing scheme in East Bridgford built for local residents use



There is currently not enough affordable housing being built across the UK and this has historically impacted heavily on the rise of house and rental prices in the Borough and the country as a whole. Although, house prices may be falling at the moment due to the global economic problems, people are struggling to obtain mortgages due to tighter lending restrictions and repossessions are rising, which is storing up even further future demand for housing.

Through partnership working with developers and Registered Social Landlords (RSLs, otherwise known as Housing Associations) the Strategic Housing Service at the Borough Council aims to meet the diverse housing needs of all Rushcliffe residents by enabling more affordable housing.

Housing need takes various forms, examples include: older people in unsuitable housing and young people and families struggling to afford to get on to the property ladder. Rushcliffe Borough Council has a responsibility to ensure that affordable housing is available to meet the general housing needs of the Borough. This general need housing is available to all on the waiting list wherever they live in the Borough.

In Rushcliffe there are generally two types of affordable housing. They are either properties for Social Rent or a variety of Intermediate products.

Social Rented Housing is rented housing owned and managed by local authorities and RSLs, for which guideline target rents are determined by the Government to ensure that they are lower than market rents and are available to those most in need. The majority of affordable housing in the Rushcliffe area is social rented housing.

Intermediate Housing enables social tenants, first time buyers and keyworkers to buy a share of a property and get onto the property ladder. There are generally two intermediate products to choose from:

- **New Build HomeBuy** (formerly known as shared ownership) – this is the most common HomeBuy product in Rushcliffe whereby you part own your home with a RSL, paying a mortgage on the part you own plus an affordable rent on the portion you don't own. Part ownership of these properties starts from 25% enabling the purchaser to staircase through to full ownership (ownership is capped at 80% in rural villages to ensure that it is available in perpetuity for future generations).
- **Rent to HomeBuy** – this has been introduced as a solution to the current credit crunch problems whereby you pay reduced rent on a new build home for up to three (or in some cases five) years, to help you save for a deposit and purchase the property on a shared basis with an affordable housing provider.

What is Local Needs Housing?

In recent years concern has grown over the future of village life, where communities have been threatened because, amongst other things, local families and younger households have been unable to compete for increasingly scarce and expensive housing. A number of Parish Plans in the Borough have also highlighted the lack of affordable housing as a cause for concern in their villages.

The Borough Council is committed to increasing the levels of affordable housing in Rushcliffe and currently seeks an affordable housing requirement of up to 30% on developments of 15 or more dwellings or 0.5 hectares or more. As the majority of this development is within urban areas of the Borough, there is still an acute shortage of affordable homes in rural villages for local residents.

This has led to the creation of local needs housing schemes (otherwise known as the Rural Exception Site Programme). Such schemes are developed specifically for the local housing needs of the village, identified through a Rural Housing Needs Survey and meet Planning Policy HOU8, Exceptional Local Needs Housing. A legal agreement made under Section 106 of the Town and Country Planning Act 1990, or a nomination agreement between the Borough Council and the RSL will ensure that the properties will only be available for applicants with local connections. However, to ensure that the

properties will never be empty for long periods of time a cascade mechanism will be in place offering the properties to other households in need if no-one from the local village comes forward. To date the completed schemes have all been offered to applicants with local connections.

Rural exception sites are usually located on agricultural land just outside of the village boundary and where other forms of development would be refused. They are allowed provided they meet all of the other planning conditions due to the fact that an exceptional need for affordable housing exists within the village, as demonstrated in the Rural Housing Needs Survey. Brownfield land or infill sites are also utilised where possible, however, these are often unviable due to the costs associated with providing an all affordable housing scheme.

A local needs housing scheme in Aslockton



What is a Local Connection?

For the purpose of local needs housing a local connection is defined as the following:

- Have lived in the village for a minimum of 6 months.
- Have previously lived in the village for 6 out of the last 12 months or 3 out of 5 years.
- Have close family currently residing in the village and for at least 5 years*
- Has full or part time work (not voluntary, seasonal or casual) in the village and has been employed for at least 6 months.

To satisfy the local connection criteria an applicant only has to meet one of the above points, although many may have more than this.

*A close family connection is defined as Mother, Father, Sister, Brother or adult children. If none of the above exists other extended family members will be considered on condition that they are providing support to the applicant at the discretion of the Housing Options Team Leader.

What is the Role of the Borough Council?

Although the Borough Council no longer owns or manages housing stock (this was transferred to Spiritra, formerly Rushcliffe Homes in 2003), the Council has retained its strategic housing function to ensure that the housing needs of the Borough are understood and met.

As part of this role the Council acts as an enabler, working closely with a number of RSLs to provide much needed affordable housing.

To understand the housing needs of the Borough as a whole the Council relies on the Nottingham Core Strategic Housing Market Assessment undertaken in 2007, and the needs update to this undertaken in 2009. This suggests that the net annual need for affordable housing in the Borough as a whole is 320 homes, which equates to 43% of all housing planned.

For the smaller villages in the Borough with populations below 3000 (and where sustainable) the Council has developed a Rural Exception Site Programme in partnership with Midlands Rural Housing and Waterloo Housing (Trent Valley Partnership) to identify and meet local housing needs. This guide is specifically designed to provide advice on how these types of developments work.

What is the Role of the Trent Valley Partnership?

The Trent Valley Partnership (TVP), comprising Rushcliffe Borough Council, Midlands Rural Housing and Waterloo Housing Group, was formed in 2005. Following a competitive tendering process the Borough Council selected Waterloo Housing Group (RSL) and Midlands Rural Housing (Rural Housing Enabler) to work in partnership to develop rural exception site schemes.

What is the Role of the Parish Council?

The Trent Valley Partnership will only pursue a Rural Housing Needs Survey and Rural Exception Scheme with the support of the Parish Council. If this support is obtained the Parish Council has an important part to play in the following ways:

- Evaluating whether local housing needs is required in the village
- Supporting the Rural Housing Enabler (Midlands Rural Housing) to carry out a Rural Housing Needs Survey.
- Taking part in a village walk to identify suitable sites for affordable housing in the village
- Encouraging local people to register an interest for the affordable housing

The Rural Exception Site Scheme Process

The following steps provide a brief overview of how the rural exception site scheme process works:



Step 1- Establishing Need

The TVP has selected villages with populations below 3000 in Rushcliffe where they consider them to be sustainable and a need is perceived to exist. They will contact the relevant Parish Councils and where invited representatives of the TVP will attend a Parish Council meeting to ascertain whether an affordable housing need exists. The local Ward Member is also invited to the meeting. They will give a brief overview of the process and provide examples of rural housing needs survey.

If the Parish Council support the survey and an affordable housing need is identified the TVP will move on to try and identify suitable sites in the village, providing the Parish Council are willing to proceed. An example of the survey and covering letter is attached in Appendices A & B.

Step 2- Identifying a Site

A village walk will be undertaken with representatives from the TVP, Parish Council and Rushcliffe Borough Council to identify any potential sites in the village.

Consideration must be given to:

- Accessibility
- Cost of the land
- Highway requirements
- Planning constraints
- Size of the plot
- The number of dwellings required to meet local need

Landowners of the potential sites identified are then contacted to see whether they are willing to sell. For the affordable housing scheme to be financially viable for Waterloo Housing Group to develop land costs are important and a willing vendor must be found who is willing to sell at agricultural land values below full market value for the site.

Once a suitable site has been identified, the landowner is willing to sell and the Development Control Team are satisfied that there are robust reasons for discounting other potential sites, plans for the scheme will be drawn up by Waterloo Housing Groups' architects. These plans must meet the need identified in the survey and the affordable homes will need to meet Homes and Communities Agency design standards and be built to high energy efficiency standards using the Code for Sustainable Homes.

The map indicates potential exception sites for affordable housing



Step 3- Consultation

Once a need has been identified and a suitable site found the TVP in partnership with the Parish Council arranges a consultation event in the village to give local residents the opportunity to find out more about the proposed scheme, view proposed plans, talk to the relevant officers and express an interest in the scheme.

Consultation events held so far in the Borough have been well received by local residents, although there are occasions where some members of the local community will oppose the development. All residents' views will be taken into consideration in deciding whether to proceed with any development.

After the consultation event, providing the Parish Council are still in support, a planning application will be submitted by Waterloo Housing Group.

Step 4- Planning and Financing the Scheme

Once/ and if planning is obtained Waterloo Housing Group will seek approval from the Government Agency responsible for affordable housing –the Homes and Communities Agency - for grant funding with the support of the Borough Council.



Step 5- Managing the Development Process

Once planning is granted and funding obtained, building work can commence on site. Waterloo Housing Group employ contractors who are sympathetic to life in rural villages and who will be closely monitored throughout the build process to ensure the works are to a high standard, within budget and meet agreed timescales.

Step 6- Completion and Nominations

When the properties are nearing completion, all parties who identified a need in the initial survey and consultation event will be contacted and housing application forms sent out. Adverts will also be placed in relevant village and Borough wide publications and websites.

The Borough Council will be responsible for nominating households in need with local connections requiring social rented units to Waterloo Housing Group. Waterloo Housing Group in conjunction with the East Midlands HomeBuy Agent- EMHomeBuy- will be responsible for assessing and nominating applicants to the intermediate units.

If there are insufficient applicants meeting these criteria, applicants from neighbouring rural villages meeting the local connection criteria will be considered as part of the nominations cascade agreement. If there are insufficient applicants meeting this criteria applicants with local connections to the Borough as a whole or anyone deemed in need by Waterloo Housing Group will be considered. However, it is worth noting that to date all of the completed schemes have been occupied by applicants with local connections to the village.

The Parish Council will not be involved in the nominations process as this would breach Housing Allocation Legislation and Data Protection laws. This also enables Parish Councillors to remain independent.

What About Future Vacancies?

Local connection criteria will always be adhered to where the scheme has a Section 106 Agreement in place or a nomination agreement with the RSL.

If a vacancy arose, the property would be let to the applicant with the highest level of housing need with a local connection to the village. A cascade mechanism in the Section 106 agreement will ensure properties are not left empty for long periods of time. If there are insufficient applicants meeting the local connection criteria from the parish, applicants from neighbouring rural villages will be considered, finally cascading through to the Borough as a whole or anyone deemed in need by Waterloo Housing Group. However, it is worth noting that to date all of the completed schemes have been occupied by applicants with local connections to the village.

How can I be Considered for one of the Properties?

If you were identified as being in need in the Rural Housing Needs Survey you will be contacted prior to the completion of the new homes and sent the relevant application

forms. If you register an interest at the consultation event you will also be contacted prior to the completion and sent a housing application form.

Adverts and regular updates will also be placed in relevant publications and websites allowing local people to apply for the new homes.

If you want to be considered for one of the new homes you must register an interest with the Borough Council and Waterloo Housing Group. If you wait until the properties are completed you may be too late.

Further Information

A list of frequently asked questions is included on the next page. If after reading this and the glossary, you require further information on affordable housing in rural communities please contact Angela Doherty, Housing Strategy & Development Officer on 0115 914 8226 or adoherty@rushcliffe.gov.uk.

A celebration of new affordable homes for the benefit of the local community



Frequently Asked Questions

Q

How can we be sure that any new houses on a rural exception site are not given to people without a local connection?

There must be evidence of a housing need from local people before a scheme is approved. There will be a Section 106 legal agreement in the planning permission limiting the homes for local people.

A

Q

How do you ensure that intermediate homes remain available for local people?

When an intermediate owner wishes to sell, they must sell their home either to the RSL which owns the rented share who will then sell to another intermediate applicant with a local connection, or they can sell directly to another intermediate applicant who has a local connection.

A

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?

When there is disagreement about whether new affordable is needed a rural housing needs survey will help resolve this. An impartial and independent survey is carried out which will show whether there is a need for affordable housing.

A

Q

I know someone who grew up in the village, but has bought a house elsewhere because the homes here are too expensive. They would prefer to move back to be near their family. Can they have one of the homes?

In certain circumstances this would be possible, particularly if they were renting their home or sharing accommodation. It depends on how long they previously lived in the village and how long their family has been there. If they had been able to buy a property that is large enough for their family size it is unlikely they would qualify, unless they need to move back to give or receive support, or there is another reason they need to live locally.

A

I know someone who has lived in the village all their life. They wanted one of the new affordable homes, but when they applied they had all been allocated. Some of the people who have moved in have only lived in the village for half the time, why do they get priority over someone who has lived here longer?

Q

There are a number of reasons they might have missed out. Other 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.

Also if they waited until they were finished until they applied, they might have been too late. It is therefore important to register with the Borough Council and the RSL as soon as possible if you wish to be considered.

A

Some people in the village oppose having affordable housing being built because they think it will affect the value of their homes. Is this true?

Q

No. People often think that affordable housing will reduce the value of nearby private homes. Tenants are expected to maintain their homes and behave in a neighbourly manner. RSLs will take action if their tenants break their tenancy agreement.

A

This is a visually appealing village and an affordable housing scheme would be an eyesore. Why should we have our village spoilt?

Q

RSLs are required to design new homes sympathetically and to high energy efficiency standards. They work closely with the Borough Council to achieve this so that the new homes blend in with the local character of the village. There are several examples of very well designed affordable housing schemes across the Borough which can be visited.

A

What is the point of building new affordable homes for local people when they will be bought by wealthy residents and sold on at a profit?

Q

There are restrictions that prevent this from happening as the homes will have to be available as affordable housing in perpetuity.

A

Q

Why can't the Parish Council decide who gets the new homes? They know local people better than the Borough Council and the RSL.

In order to comply with Housing Allocation Legislation and to protect the privacy of housing applicants all lettings are carried out by the Borough Council and Waterloo Housing Group. This also enables Parish Councillors to remain impartial throughout the process.

The Parish Council has an important role in helping with the survey and in advising and encouraging local people to apply for the properties.

A

Q

Will an affordable housing development open the floodgates for further development?

No. People often think that new development will open the floodgates for further development but the rural exception site process is an exception where a pressing need for affordable housing exists from local people and the homes will remain in perpetuity. Strict planning policies protecting the countryside ensure that it is extremely hard to develop unless this exceptional local need exists.

A

Affordable homes maintaining the rural character of the village



Glossary

Affordable Housing refers to low cost housing that has been developed for people who have incomes that generally deny them the opportunity to purchase or rent properties on the open market.

Brownfield Land refers to previously developed land which is or was occupied by a permanent structure.

Greenfield Land is land which has never been built on before or where the remains of any structure or activity have blended into the landscape over time.

Homes and Communities Agency is the national housing and regeneration delivery agency for England. Their role is to create thriving communities and affordable homes.

Housing Allocation refers to how the Borough Council or RSL allocates available affordable housing.

Housing Associations also known as Registered Social Landlords are non profit making voluntary organisations that exist to provide good quality affordable homes for people in housing need.

Infill Site is the development of a relatively small gap between existing buildings.

Intermediate housing refers to housing at prices and rents above those of social rent, but below market price or rents. These can include shared ownership products (eg New Build HomeBuy and Rent to HomeBuy).

Local Connection this is a criterion used by Local Authorities to decide priority for social housing. It ensures that applicants with connections to the area are nominated above those not from the area.

Local Needs Housing refers to schemes that are developed specifically for the local housing needs of the parish, identified through a Rural Housing Needs Survey.

New Build HomeBuy an intermediate affordable housing product whereby you share ownership of your home with a RSL, paying a mortgage on the part you own plus an affordable rent on the portion you don't own.

Nomination Agreement refers to an agreement between the Borough Council and the RSL to decide how the properties will be allocated.

Registered Social Landlord also known as Housing Associations are non profit making voluntary organisations that exist to provide good quality affordable homes for people in housing need.

Rent to HomeBuy an intermediate affordable housing product whereby you pay a reduced rent on a new build home for up to three (or in some cases five) years, to help you save for a deposit and purchase the property on a shared basis with an affordable housing provider.

Rural Exception Site refers to schemes built on greenfield land that are developed specifically for the local housing needs of the village where there is an exceptional need for affordable identified through a Rural Housing Needs Survey.

Rural Housing Enablers act as facilitators to meet the needs of people living in the countryside, liaising with Borough and Parish Councils and RSLs.

Rural Housing Needs Survey an assessment of housing needs in the village to ascertain whether a need for affordable housing exists locally.

Section 106 agreements are legal agreements between a planning authority and a developer to ensure that certain extra works related to the development, for example affordable housing, local connections etc, are undertaken .

Social Rent is rented housing owned and managed by local authorities and RSLs, for which guideline target rents are determined by the Government to ensure that they are lower than market rents and are available to those most in need.

Trent Valley Partnership refers to the Midlands Rural Housing initiative launched in 2005. It has brought together three local authorities and three RSLs to encourage the provision of affordable housing for local people in villages across the East Midlands. In Rushcliffe the members are Strategic Housing, Rushcliffe Borough Council, Midlands Rural Housing and Waterloo Housing Group.

Appendix A: Suggested Letter From Parish Councils to Local Residents

PARISH HOUSING NEEDS SURVEY

Dear Parishioner,

The Parish Council is concerned that there may be a lack of varied affordable housing in ----- which may cause both young and old people to have to move elsewhere to find suitable accommodation.

However, before any remedial action can be taken, it is necessary to establish whether or not there is a need for affordable housing in ----- . A Housing Needs Study, in partnership with Rushcliffe Borough Council, needs to be carried out and you are asked to complete the attached survey form and return it to Midlands Rural Housing in the Freepost envelope provided.

The survey does not only apply to people who are in housing need. The general questions on pages 1 and 4 will help Rushcliffe Borough Council to compile a detailed profile of local residents, migration patterns and also some general points regarding life in the village. Please take the time to complete the questionnaire. All information you give will be treated in the strictest confidence.

Please note that pages 2-3 should only be completed by people with a housing need.

If the survey shows there is a need for affordable housing, and there is support from the village, we shall work closely with Rushcliffe Borough Council to see how this can be addressed.

Affordable housing is for people already living in, or having strong connections, through work or family, with the parish. Developments are small and any housing provided will be available in perpetuity, for local people.

Forms should be returned to Miles King in the 'Freepost' envelope no later than -----2009.

Thank you for your help in conducting this survey.

Yours sincerely

Chairman of ----- Parish Council

Appendix B: Rural Housing Needs Survey Example

Q1 - Details Of Respondent

Please give the number of people in your household, including you, that fall into each of these age categories (please enter a number in each box)	Child (under 16 years old)	<input type="text"/>	Young Adult (17-24 years old)	<input type="text"/>
	Adult (25-64 years old)	<input type="text"/>	Pensioner (65 years old +)	<input type="text"/>
Which category best describes your household (please circle)	One person household / Couple / Two parent family / Lone parent family / Other (please specify).....			

Q2 - Housing Circumstances

Please tick: What is your current housing situation?	Owner occupier-mortgage	<input type="checkbox"/>	Owner occupier-no mortgage	<input type="checkbox"/>			
	Private renting	<input type="checkbox"/>	Housing Association renting	<input type="checkbox"/>			
Please tick: Do you live in?	Rented Council house	<input type="checkbox"/>	Housing Assoc. shared ownership*	<input type="checkbox"/>			
	Living with parents	<input type="checkbox"/>	Accommodation tied to employment	<input type="checkbox"/>			
	Other (please specify)					
	House	<input type="checkbox"/>	Bungalow	<input type="checkbox"/>	Flat/apartment	<input type="checkbox"/>	Mobile home
	Number of bedrooms: 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> 5+ <input type="checkbox"/>						

* See back page for definition of shared ownership (now called New Build HomeBuy)

Q3 - Life In The Parish

Please circle: Do you feel that the parish benefits from the following?	Good reputation	YES	NO	DON'T KNOW
	Nice place to live	YES	NO	DON'T KNOW
	Balanced and varied population	YES	NO	DON'T KNOW
	Friendly atmosphere/community spirit	YES	NO	DON'T KNOW
Please circle: Do you feel that the parish suffers from the following?	Crime	YES	NO	DON'T KNOW
	Anti social behaviour	YES	NO	DON'T KNOW
	Lack of adequate housing	YES	NO	DON'T KNOW
	Lack of facilities, e.g. shops, transport	YES	NO	DON'T KNOW
Comments:				

Q4 - Local Housing

Do you know of anyone who has had to leave the parish in the last 5 years through lack of suitable or affordable housing? (please circle)

Yes / No

If YES, how many people?

If the people referred to above would like complete a Housing Needs Survey questionnaire please ask them to call Midlands Rural Housing on 01530 278 080 to request a survey form.

Would you be in favour of a SMALL scheme (average 6-12 units) of new affordable homes for rent/New Build HomeBuy* in the parish, for LOCAL people? (please circle)

Yes

No

Don't Know

IF YOU ARE IN NEED OF AFFORDABLE HOUSING IN THE PARISH PLEASE COMPLETE QUESTIONS 5 - UES

IF NOT, THANK YOU FOR TAKING THE TIME TO COMPLETE THIS QUESTIONNAIRE. PLEASE RETURN THE FORM IN THE FREEPOST ENVELOPE PROVIDED.

PLEASE COMPLETE QUESTIONS 5 - 12 IF YOU WOULD LIKE TO BE CONSIDERED FOR HOUSING THAT MAY RESULT FROM THIS SURVEY. THIS HOUSING COULD BE:

- AFFORDABLE SOCIAL RENTED PROPERTIES
- NEW BUILD HOMEBUY PROPERTIES

Q5 - Details Of Person Requiring Housing

Name	Mr/Mrs/Miss/Ms/Dr		
Address			
Telephone numbers	Home:	Work:	
Date of birth			
When will you require alternative accommodation?	Immediately <input type="checkbox"/>	Within the next 2 years <input type="checkbox"/>	2-5 years <input type="checkbox"/>
What is your current housing situation? (Please tick)	Owner occupier-mortgage <input type="checkbox"/>	Owner occupier-no mortgage <input type="checkbox"/>	
	Private renting <input type="checkbox"/>	Housing Association renting <input type="checkbox"/>	
	Rented Council house <input type="checkbox"/>	Housing Assoc. shared ownership* <input type="checkbox"/>	
	Living with parents <input type="checkbox"/>	Accommodation tied to employment <input type="checkbox"/>	
	Other (please specify)		
Do you live in:	House <input type="checkbox"/>	Bungalow <input type="checkbox"/>	Flat/apartment <input type="checkbox"/>
	Mobile home <input type="checkbox"/>		
	Other (please specify)		
No. of Bedrooms	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>
	4 <input type="checkbox"/>	5+ <input type="checkbox"/>	

Q6 - Housing Need

Please indicate why you feel you will need alternative accommodation (please tick all boxes that apply)	Need larger accommodation <input type="checkbox"/>	Need smaller accommodation <input type="checkbox"/>
	Need independent accommodation <input type="checkbox"/>	Need first home <input type="checkbox"/>
	Need to be closer to employment <input type="checkbox"/>	Need to change tenure <input type="checkbox"/>
	Need to be closer to carer/dependent <input type="checkbox"/>	Need cheaper home <input type="checkbox"/>
	Need to move to supported housing <input type="checkbox"/>	Need to avoid harassment <input type="checkbox"/>
	Need physically adapted property <input type="checkbox"/>	Need certainty of tenancy <input type="checkbox"/>
	Other	

Q7 - Local Connection

Do you: (please tick all boxes that apply)	Currently live in the parish <input type="checkbox"/> (If so, for years)
	Have previously lived in the parish <input type="checkbox"/> (If so, for years)
	Have permanent work in the parish <input type="checkbox"/> (If so, for years)
	Have immediate family in the parish <input type="checkbox"/> (If so, for years)
	Have another strong connection to the parish (please specify)

Q8 - Housing Register

Are you enlisted on Housing Registers? (please tick all boxes that apply)	Yes <input type="checkbox"/> No <input type="checkbox"/>
	Local Authority Housing Register <input type="checkbox"/>
	Housing Association Register <input type="checkbox"/>
If you are not enlisted on a housing register we would recommend that you do so. Please contact Please contact Rushcliffe Borough Council, Housing Options Team on 0115 914 8362 or visit their website www.rushcliffe.gov.uk	

Q9 - Family Details (if they would live with you)

Title	Surname	First name	Relationship to you	Date of birth

Q10 - Special Requirements

Please state if there are any specific housing needs (e.g. mobility/ disability, additional support etc)

Q11 - Housing Requirements

Would you wish to be considered for?
(Please tick)

Rented housing *

New Build HomeBuy *

* see back page for definitions of housing/tenure types

What type/size of accommodation would be required?
(Please tick)

	House	Bungalow
2 bed	<input type="checkbox"/>	<input type="checkbox"/>
3 bed	<input type="checkbox"/>	<input type="checkbox"/>
4 bed	<input type="checkbox"/>	<input type="checkbox"/>

Q12 - Financial Information (we need this information to be sure that the housing is

What is your basic annual household income (pre tax)?
(Please tick)

Below £14,999 <input type="checkbox"/>	£15-£19,999 <input type="checkbox"/>	£20-£24,999 <input type="checkbox"/>
£25-£29,999 <input type="checkbox"/>	£30-£39,999 <input type="checkbox"/>	£40-£49,999 <input type="checkbox"/>
£50-£59,999 <input type="checkbox"/>	£60-£69,999 <input type="checkbox"/>	£70-£79,999 <input type="checkbox"/>
£80-£89,999 <input type="checkbox"/>	£90-£99,999 <input type="checkbox"/>	£100,000 + <input type="checkbox"/>
£110-114 <input type="checkbox"/>	£115-£119 <input type="checkbox"/>	£120 + <input type="checkbox"/>

Comments:-

.....

.....

.....

.....

.....

.....

.....

.....

.....

.....

Thank you for taking the time to complete this form
Please return it in the freepost envelope provided by
(date)

***Additional Information on Affordable Housing in rural parishes.**

Any small scale scheme may include a mix of property sizes, types and tenures.
Affordable housing may be available for rent and shared ownership.

Rented social housing properties are made available at an affordable rent, to people with a strong local connection, who cannot afford to rent or purchase on the open market and are considered to be in housing need by the Local Authority. When managed by a Housing Association, this type of property always remains in the ownership of the Housing Association and residents do not have the opportunity to purchase the house under the 'right to buy' scheme. This means that the houses will always be available to local people and will remain affordable.

New Build HomeBuy is an alternative to renting or full ownership of a home. It is particularly suitable for people who have a regular income and want to buy their own home, but cannot currently afford to do so.

Under a **New Build HomeBuy** scheme you can buy a share of your home and pay a small rent on the remaining share. By retaining a share of the house, the Housing Association can ensure that the home is used to provide housing for a local person/s in need of an affordable home when it is sold on. Part owners of a property developed within an affordable scheme are not able to buy the property outright. If the property is sold, it would be valued and the part owner would receive their proportion of the sale price. In this way they would benefit from any increase in the value of the property, should this occur.

If you have any questions regarding this survey or require any additional forms, please contact Miles King at:

Midlands Rural Housing
10 Cromford Mill
Mill Road
Cromford
Derbyshire DE4 3RQ

w: www.midlandsruralhousing.org
e: midlandsrural@midlandsrh.org.uk



**AFFORDABLE HOUSING IN
RURAL COMMUNITIES:
A GUIDE FOR RESIDENTS**



Rushcliffe Borough Council
Civic Centre
Pavilion Road
West Bridgford
Nottingham
NG2 5FE

T 0115 981 9911
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