

# Introduction to South Norfolk Council's Low Cost Housing Project

Frequently asked questions

Look inside for further information



## **Frequently asked questions:**

### **1. What is this project all about?**

South Norfolk Council wants to provide more low cost homes for rent in our villages. Many young people and families are being forced to move out of the community they have been brought up in because they can't afford a home in their village. South Norfolk Council wants to provide a small number of homes for rent through a Housing Association in as many villages as possible. The aim is to ensure that those villages remain vibrant places with housing for all generations. To begin with South Norfolk Council have appointed Saffron Housing Trust as their lead partner for this project.

### **2. Who is it for?**

The homes provided under our Low Cost Housing Project are for local people who cannot afford a home in their parish on the open market and who want to stay in the parish. Hence, people from the parish or with strong local connections to the parish are prioritised for these homes. If there were any homes that people from the parish have not taken up, then people from the adjacent parish or ring of parishes would be able to apply. This is called the "cascade" which is agreed for each new scheme.

### **3. Which parishes will homes be built in?**

We want to provide homes in as many of the smaller parishes as possible. We will initially be concentrating on villages where there are adequate facilities. We can provide a list of parishes that we consider meet the conditions that are required to immediately start looking at a scheme. Because we will be looking at small numbers, Saffron may have to develop schemes in clusters of parishes to reduce costs. Our initial focus will be on parishes

where the Parish Council approach us and / or where a landowner has indicated they have a suitable piece of land.

#### **4. Who will own the homes?**

Saffron will develop, own and manage the homes. The rents will be set at a level that is acceptable to the Housing Corporation, who will also help fund these homes.

#### **5. How many will there be in each parish?**

This will depend on an assessment of the need – it is likely to be in the range of 2 – 8 homes, however there could be more.

#### **6. How will they be paid for?**

Saffron will be applying to the Housing Corporation (a government funded body) for the money to provide the homes. The Housing Corporation only gives funding (up to a certain level) to organisations they have approved and will only fund schemes that meet agreed standards. Saffron will provide some of their own funding. Finally South Norfolk Council will also provide some funding as this has been agreed as a priority project for the Council. By the Council putting in even a relatively small contribution the Housing Corporation is more likely to provide the majority of the funding that Saffron will require.

#### **7. How will you decide on numbers and type for schemes under the Low Cost Housing Project?**

We will be looking at any information that either South Norfolk Council, the Parish Council, or anyone else has available about housing need within the parish. We will discuss numbers and type (houses or flats) with the Parish Council. In some cases we may have to carry out a local housing needs survey.

## **8. What about people who don't live in rural areas or who want to move outside of their village?**

This Low Cost Housing project is not the only way that South Norfolk Council will be providing low cost housing. We are also working with Saffron and a number of other Housing Associations to deliver homes in a number of areas across the district. There are not necessarily the same restrictions on letting these homes, although they will all be let to people already living within the district, or people who have a strong local connection. This leaflet is about the Low Cost Housing Project, which is an additional project aiming to specifically address rural local housing need.

## **9. How will you decide who moves into these homes?**

Local people will have to be on the South Norfolk Housing Register to apply for one of the homes. The homes will be advertised through the Council's Home Options lettings scheme (for more information on this please go to:- [www.gnhomeoptions.org.uk](http://www.gnhomeoptions.org.uk)). The advert will explain the restrictions that apply i.e. that priority is for local people. Saffron and South Norfolk Council housing officers will verify the local connection.

## **10. What if someone moves out?**

The property would be advertised again in the same way described above.

## **11. How can we be sure that the properties will always be available for people within the parish?**

The agreement relating to who the property can be let to (the cascade agreement, referred to above) is part of the planning conditions. It is enforceable by law through a Section 106 agreement and is attached to the property in perpetuity. The Section 106 agreement

therefore ensures priority remains for local people, it also ensures the properties are kept affordable. Government regulations do not offer tenants the Right to Acquire / Right to Buy on these schemes.

## **12. What standards will the homes be built to? How will you ensure that they character of the village is not compromised?**

A key objective for us is to deliver homes that the parish can be proud of, homes that are well designed and fit in with the surroundings. South Norfolk Council has appointed a design panel to assess each scheme. South Norfolk Council will only agree funding if the design panel is happy with what is being proposed. The design panel will also seek the views of the Parish Council. The Housing Corporation will also only agree funding if the homes are built to certain standards and Saffron are already building to standards that are consistently better than the Housing Corporation's minimum requirements.

## **13. How do we get a scheme in our parish?**

Firstly, please read our separate leaflet:

**Interested in helping to provide low cost housing for local needs in your parish? An overview for Parish Councils** (this leaflet is also available for downloading from our website – details as shown below). Still interested?

Please contact South Norfolk Council's Housing Enabling Team (contact details below), and South Norfolk Council together with Saffron will come and explain the issues in more detail and the next steps.

## **14. How long will it take?**

Developing a scheme can take some time, as you would expect. It's a matter of agreeing what is needed, finding a suitable site, agreeing terms with the owner, obtaining funding, securing planning permission etc. We anticipate that the first homes coming through this project

will be available for letting by September 2009. We are confident that by making this a priority project we can speed up the process as much as possible to ensure that the homes we provide are the most appropriate for the parish.

**15. I've got a piece of land – would you buy it for housing?**

Please read our leaflet: **Have you land available for low cost housing? Information for landowners**, which explains what we are looking for (this leaflet is available for downloading from our website – details as shown below). Still interested? Then please contact us – officer contact details are below.

**16. We've already been talking to another Housing Association about a housing scheme in our parish. Does this mean we have to start the whole process again?**

This is a new project, which aims to deliver more homes. Some schemes were already being discussed with parishes before we started this separate project, and we will continue to proceed with those as well. It is likely that your parish will continue to work with the Housing Association you were first in contact with - the same principles will apply and South Norfolk Council will support the scheme in the same way. We can discuss individual situations with relevant parishes.

**If you require any further clarification on any of the above, or if you would like further information please contact:**

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