

- **Shared Ownership** - scheme aimed at those unable to afford to buy a home outright. Purchasers buy a percentage of a property (usually ranging from 25 - 80%) and pay a small rent to the Registered Provider on the rest.
- **Strategic Housing Market Assessment (SHMA)** - carried out in North Yorkshire in 2011, looks at the backlog, current, and future housing needs of each local authority area and provides evidence of the shortfall up to 2016. It helps support the need for affordable homes on mixed market and affordable planning applications.
- **Site Allocation Plan** - a plan that is part of the Local Development Framework which identifies sites for housing/employment etc. within the local authority area.
- **Social Housing** - owned by Local Authorities and Registered Providers for which guideline target rents are set.
- **Social Rented Housing** - owned by registered providers or local authorities and the rents are determined by the national rent regime.
- **Shared Equity** - where Government money helps purchase a home for a first time buyer by providing an equity loan, this is paid back on the re sale of the property.
- **Spare Room Subsidy** - or "Bedroom Tax" part of welfare reform that CUT the amount of housing benefit that households with a spare bedroom can get.
- **Staircasing** - the process by which shared owners buy an increased share in the equity of their home (a maximum of 80% in rural areas).
- **Statement of Community Involvement** - a formal statement that is submitted with a planning application by a developer showing community consultation and feedback in the preparation of the planning application.

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Local Rural Housing

- **Tenure** - the different types of housing options. They include buying a property on the open market, renting privately or from a Registered Provider or part-buying a property from a Registered Provider.
- **Village Design Statement** - a document which identifies and defines the distinctive characteristics of a locality and provides design guidance to influence future development. Usually produced in rural areas by parish councils.



We are here to help...contact your local Rural Housing Enabler:

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HOUSING ENABLERS

Local homes for local people

Local Homes for Local People in rural areas



Jargon Buster...

- **Affordable Housing** - managed by Local Authorities or Registered Providers. Includes social rented and intermediate housing provided for households who can't afford market housing.
- **Affordable Rent** - the Government's Affordable Rent framework is the main way in which social housing providers get grant funding to develop new homes; rents on new grant-funded homes are up to 80% of local market levels.
- **Allocated Sites** - sites which have been allocated for housing development by the council in their Local Development Framework.
- **Brownfield Site** - land that has been previously developed.
- **CBL (Choice Based Lettings)** - the process now commonly used by local authorities to allocate social housing vacancies in their area. Vacant properties are advertised and potential tenants can bid for them. Each property is then offered to the bidder in the highest priority band.

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Local Rural Housing

- **CIL (Community Infrastructure Levy)** - can be charged by a local authority on new developments in their area. The money must be used to support new development by funding necessary infrastructure.
- **CLT (Community Land Trusts)** - local trusts set up to own and develop housing for rent or shared ownership with the trust keeping ownership of the land or part of the houses.
- **Cascade** - the timescales and process for advertising a property after which it can be allocated to a household from outside the parish boundary.
- **Code for Sustainable Homes** - is the national standard set for the design and construction of sustainable homes.
- **Community Engagement and Involvement** - involving the local community in the decisions that are made about its area.
- **Community Right to Build** - allowing local people to drive forward new developments in their area.
- **DFS (Discount for Sale)** - homes which are sold on the open market (generally with occupancy restrictions- see Local Connection) with a permanent discount on market value.
- **Downsizing** - where people in larger homes than they need move to a smaller property, thus freeing up the larger home for a family.
- **Extra Care** - rented, owned or part owned housing, where care. As residents' needs change, the level of care can also change without them having to move.
- **Greenfield Site** - land where there has been no previous development.
- **HCA (Homes and Communities Agency)** - the housing and regeneration agency for England. Provides government funding to Registered Providers (see below) for Affordable Housing.

- **Help to buy** - a new Government scheme offering a 20% equity loan to buyers of new build homes. From January 2014, the government will also be introducing a mortgage guarantee scheme which will apply to second hand homes.
- **Homebuy** - another name for shared ownership (see below).
- **Housing Association** - see Registered Provider.
- **Housing Needs Survey** - A local evidence gathering process to establish how many local people need affordable housing.
- **Intermediate Housing** - homes for sale and rent provided at a cost above social rent, but below market levels.
- **LDF (Local Development Framework)** - local plan to decide what development will go where.
- **Local Connection Criteria** - normally attached to rural homes as part of the planning permission, where tenants and owners of the properties must have some connection to the parish, be it living or working there, close family ties or having a need to return.
- **Low Cost Home Ownership** - a general term covering a range of home ownership options including Shared Ownership, Shared Equity or Discount for Sale.
- **Market Housing** - homes that are sold on the open market at full market value, normally through an estate agent.
- **Mortgage Rescue Scheme** - Government scheme to assist home owners at risk of repossession to remain in their own homes.
- **Mutual Exchange** - a tenant's right, under certain conditions, to exchange their home/tenancy with another tenant living elsewhere. Tenants must formally apply to their landlord for permission to exchange.

- **NPPF (National Planning Policy Framework)** - sets out the Government's planning policies for England and how these are expected to be applied.
- **NHF (National Housing Federation)** - represents the work of Registered Providers and campaigns for better housing.
- **Parish Plan** - a local plan produced by the Parish Council that sets out a vision for the future of the community and outlines how it can be achieved.
- **Quota Site** - where councils have policies that new developments should provide a set percentage of affordable homes. Sometimes called s106 sites.
- **Registered Providers (previously known as Housing Associations)** - not-for-profit organisations that provide low cost housing for people in need of a home.
- **Rural Areas** - with low population numbers. In North Yorkshire rural means a settlement with a population of less than 3,000.
- **Rural Housing Enabler (RHE)** - the person working with all partners and the community to develop affordable housing locally.
- **Rural Exception Site** - policies for rural exceptions are outlined in the National Planning Policy Framework. It allows sites that would not normally be considered for (housing) development to be considered for a scheme of local homes for local people. An exception site must be built sympathetically to the surroundings and meet an identified need.
- **Section 106** - an agreement drawn up by the local planning authority to set out conditions to be met by the developer on new build developments e.g. inclusion of affordable housing, local connection criteria etc.

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