



A '10-step guide' to developing an affordable housing scheme for local people and Town and Community Councils in Conwy



Hwylusydd Tai Gwledig
Rural Housing Enabler



Contents

Introduction

The Ten steps

Step 1 – Consider the need for affordable housing in the community

Step 2 – Consult your community throughout the project

Step 3 – Assess the need

Step 4 – Identify potential sites

Step 5 – Work with a Housing Provider

Step 6 – Apply for planning permission

Step 7 – Secure funding

Step 8 – Build the houses

Step 9 – Understand the nomination process

Step 10 – Celebrate

Who do we contact?

Glossary – Useful Terms

Introduction

This pamphlet has been developed by Conwy County Borough Council in partnership with the Rural Housing Enabler (RHE). It is a basic guide for communities and Town and Community Councils (T&CC) across Conwy (that is, the area of Conwy excluding Snowdonia National Park) to the process of developing affordable housing. A greater focus is applied to rural areas due to the difficulty in bringing forward affordable housing schemes, primarily on exception sites.

Copies of the guide are available via the Council's Affordable Housing for Local Needs website:

www.conwy.gov.uk/affordablehousing

The 10 steps

The need for affordable housing for local people may have already been identified by the Council in partnership with the RHE. Please contact the Council and RHE directly using the details provided at the end of this pamphlet.

Step 1 Consider the need for affordable housing in the community

Contact the Conwy RHE

Discuss the idea of affordable housing for local need at your local T&CC meeting.

What level of need is there? The need can be identified more accurately through a housing

needs survey and the Local Authority keep up to date registers on those members of the public that have registered a need (See Step 3)

Are the majority behind the idea? Are there one or two enthusiasts who have the time and energy to work with the Local Authority and/or RHE to help develop the scheme?

Is there likely to be opposition to the scheme? What form is it likely to take?

Think about wider issues in the settlement at the same time. Apart from housing people, what benefits, or otherwise, would a scheme bring to the settlement? Examples might be additional support for a local shop or an increased roll at the local school.

Collect information about affordable housing projects. Maybe visit a scheme in another town or village. The Local Authority and RHE can advise on recent schemes.

Step 2 Consult your community throughout the project

Take time to educate as well as consult. Often hostility to projects develops because people are basing their views on rumour and misinformation. People can only develop an informed view if they are properly advised about the project.

Make sure the project reflects the views of people in the community. A Housing Needs Survey can measure support for the project as well as the housing need. The greatest task is



to listen to those people who are the least vocal – often the silent majority not the vociferous minority.

Don't overlook those people who are in housing need themselves. In order to retain and develop a 'balanced community' the community needs to consider a range of housing types and prices this may include accommodation for single younger or older people as well as couples and families.

Take care to distinguish between objections that are ill-informed, and those which are on genuine environmental or aesthetic grounds, or based on material planning grounds such as access, drainage or utilities. Keep consulting throughout the project, using the media available to you in your community. The public can attend Community Council meetings where the proposal is discussed and community newsletters and local newspapers can be used. A public drop-in event may be needed to fully discuss the project once it has been agreed in principle, prior to applying for planning permission. Above all, many objections can be met by face-to-face conversations with well-informed Councillors.

Step 3 Assess the need

Does the T&CC council have a general awareness that there are local people in need of affordable housing?

Has an assessment of need already taken place – for example as part of the RHE surveys or through a County Borough wide survey such as a Local Housing Market Assessment? Is this information up-to-date or of sufficient detail? Seek advice from the Local Authority who will be able to assist you with this.

In conjunction with the RHE and the Local Authority, decide if a local Housing Needs Survey ought to be carried out. Would it be helpful to look at wider issues within the community at the same time through a community/locality plan?

The RHE will assist the T&CC to undertake a Community Council wide Housing Needs Survey. A questionnaire will be sent to households in the community and to local people who have had to move away to find an affordable home, but are known to want to return. The survey can be used as a register, encouraging people to give their names and contact details. However, the Survey does not replace the register and individuals will still need to go through the process of registering.

They can then be sent an application for the local Housing Register to apply for affordable housing.

The RHE will present a report of the Housing Needs Survey to the T&CC. The T&CC should consider the findings and decide whether to progress the development of an affordable housing scheme. A survey usually takes two or three months to complete.

Step 4 Identify potential sites

Find a site. This is probably the most critical stage of the affordable housing process. No site no project.

Consider the Local Authority's planning policies in its Local Development Plan. Affordable housing planning policy varies according to settlement; sites in urban areas



and larger villages should provide a proportion of affordable housing, ranging from 10% in Abergele and the east to 35% in Conwy, Llandudno Junction and Rhos on Sea.

Within the confines of smaller rural villages, the Local Authority will seek to achieve 100% affordable housing on sites. Market dwellings may be permitted in exceptional circumstances on these sites where it is essential to assist the on-site delivery of affordable housing and where supported by the completion of a Viability Assessment Pro-Forma. In hamlets, only single units providing affordable housing for local needs would be permitted.

Many rural sites will probably be affordable housing exception sites, these are sites outside the development boundary which in exceptional circumstances can be given planning permission for affordable homes to meet local housing needs. They normally exist at the edge of villages. Permission can only be granted if there is a proven need for such housing. Is the T&CC aware of land in the area that could be used as an exception site and might be available for a housing scheme?

Consider all possibilities. The RHE will coordinate a site appraisal involving Councillors, Officers from Planning and Housing Services, the Snowdonia National Park (where appropriate) and the Registered Social Landlord (RSL). There may be suitable land owned by the Local Authority or even the T&CC, or it may be offered as a result of canvassing local landowners. Land may be put forward by landowners or developers, or a site may have been offered to a RSL.

The availability of sites will be assessed. Are there planning issues? Is the site suitable in terms of access, landscape setting, services etc and can it be purchased at a price appropriate for affordable housing on an exception site?

A drop-in event may be appropriate to gain the views of the local community towards the site(s).

There is an agreed process for consulting on potential exception sites and a facility to submit affordable housing exception sites to the Local Authority for consideration by planning Officers. This is set out on the Local Authority's Affordable Housing for Local Needs website.

Step 5 Work with a Housing Provider

Local RSLs can assist with the delivery of affordable housing. A detailed selection process needs to be undertaken to ensure the best affordable housing provider to meet the required criteria is chosen. The Council will continue to regularly monitor its performance against these criteria.

RSL development officers have considerable experience of developing affordable housing. The T&CC and landowners may be approached by other RSLs and developers to provide affordable housing in the local community.

The T&CC should seek advice from the RHE or the Local Authority housing and planning officers.



It is important that the right type of housing is built in the community. The homes should take into account factors such as the household size, age, disposable income and special requirements of those people in housing need. Local knowledge and survey information will inform the discussions with the RSL, architects and the housing and planning departments.

Step 6 Apply for planning permission

Allow the RSL to take the lead, but with the help of the RHE, make sure you are involved in working up the proposed housing scheme and understand as fully as possible the planning and legal details of the scheme, including relevant planning policies in the Local Development Plan. Pre-application discussions with the Local Authority's housing and planning officers are advised. Investigations into development impact may be required as part of the planning considerations – for example, environmental impact, landscape impact, highways, mains connections, sustainable design build methods.

Be involved in the drawing up of the plans. Be prepared to voice comments on the design of the scheme. If possible, involve the whole community at this stage, perhaps through a drop-in event. Invite comments on the design of the buildings, particularly by those people who may live in them.

A legal agreement, where required, will be drawn up by the Local Authority to ensure that the homes will remain both affordable and for local people 'in perpetuity'. This is called a Section 106 Agreement. The Local Authority's

officers will discuss the local connection criteria with the T&CC. Carefully consider the draft Section 106 Agreement. Make sure that neighbouring communities are eligible for the local connection in future allocations in case local people in your own community have all been housed.

A copy of the local connection criteria is available from the RHE and the Local Authority's Affordable Housing for Local Needs website.

Step 7 Secure funding

The RSL must apply for funding. The funding subsidises the housing costs to ensure they are affordable to the occupiers.

To be successful in obtaining funding, a scheme must be 'deliverable'. There must be a suitable site and preferably planning permission for the site.

Once the funding is allocated, the scheme must meet agreed deadlines. The T&CC need to be aware that funding is limited and to work with the Local Authority to meet the deadlines, or their scheme may be at risk of losing funding. Please contact the Local Authority's Officers for further information on funding.

Step 8 Build the houses

Enjoy watching the homes being built. Communities feel great pride when they see their vision become a reality. Keep an eye on construction. The local community can have a role to ensure that there is not undue nuisance or inconvenience to local residents.



Step 9 Understand the nomination process

This is one of the major concerns of communities – that the homes built are used to house local people. Yet for obvious reasons, it is the one area where the T&CC is likely to be in a sensitive position. It is important that the T&CC understand the process to advise local people, but it is not appropriate for the T&CC to be involved in the detail of the selection process as this would compromise both their position and the confidentiality of applicants' details.

It is vital to disseminate information and advice to people in housing need. Some people complain that although they were aware that the housing was about to become available (they could see it being built), they didn't know what they had to do to be nominated for a home.

To be eligible to be nominated, a household must have their name on the relevant waiting list. The T&CC has a role in making people aware that they must register and how to do so (by word of mouth, or through a note in the community newsletter or on notice boards). Don't forget the people who have had to leave the area to find affordable accommodation elsewhere, but wish to return to their own community.

It is important to explain that, although people may not be high priority on the Housing Register, in the case of rural housing on exception sites, local connections will be the most important criterion, over-riding other factors.

Verification of an applicant's local connection will be undertaken by the relevant organisation.

A copy of the allocation policy for exceptions sites is available on the Local Authority's Affordable Housing for Local Needs web pages.

Step 10 Celebrate

The day the new tenants move into the newly-built homes is a day for celebration. All those involved in the long and complex process of developing schemes deserve to be recognised and praised, especially the T&CC councillors.

An open day is often organised some time after tenants move in to celebrate the new scheme. This is a good opportunity to show other neighbouring communities the benefits and advantages of a local affordable housing scheme and what can be achieved.



Who do we contact?

The main points of contact are as follows:

Conwy County Borough Council Housing Strategy– for information on renting or purchasing affordable housing, including details on eligibility and financing.
Phone – 01492 574236

Conwy County Borough Council Strategic Planning Policy Service – for information on the local plans and affordable housing planning policies. Phone – 01492 575461
Email: cdll.ldp@conwy.gov.uk

Conwy County Borough Council Development Management Service – for information on submitting a planning application, including pre-application enquiries.
Phone – 01492 575247

Rural Housing Enabler Conwy – Rural Housing Enablers work with rural communities providing independent advice and support, acting as a facilitator and helping them through the process of providing affordable housing.
Phone – 01745 818412
Email: mair.jones@htg-rheconwy.com

Cymdeithas Tai Clwyd
54 Stryd Y Dyffryn
Denbigh
Denbighshire
LL16 3BW
Phone – 0345 230 3140
www.taiclwyd.com

Cartrefi Conwy
Conwy Road
Colwyn Bay
LL29 7AA
Phone – 0300 124 0040
www.cartreficonwy.org

Clwyd Alyn
72 Ffordd William Morgan
St Asaph Business Park
St Asaph
Denbighshire
LL17 0JD
Phone – 01745 536 800
www.clwydalyn.co.uk

Wales and West Housing Association
Unit 2
Acorn Business Park
Aber Road
Flint
CH6 5YN
Phone – 0800 052 2526
www.wwha.net

North Wales Housing Association
Plas Blodwel
Broad Street
Llandudno Junction
Conwy
LL31 9HL
Phone – 01492 572 727
www.nwha.org.uk



Glossary – Useful Terms

Affordable Housing – housing where there are secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers. Affordable housing includes:

- **Social Rented Housing** - provided by local authorities and registered social landlords where rent levels have regard to the Welsh Government’s guideline rents and benchmark rents.
- **Intermediate Housing** - prices or rents are above those of social rent but below market housing prices or rents.

Benchmark Rents – the ‘Regulatory Code for Housing Associations in Wales’ published by the Welsh Government sets out the key expectations of the way in which Housing Associations are to operate. Compliance with the rent benchmark guidance is a key expectation.

The rent benchmark system requires Housing Associations to charge rent for key property types which when averaged, are no greater than the benchmark rent.

Community Land Trust (CLT) – a CLT is a non-profit, community based organisation committed to the stewardship and affordability of land, housing and other buildings used for community benefit in perpetuity.

Guideline Rents – determined by the Welsh Government and relate to Local Authorities. They are calculated using statistical information provided by individual Local Authorities.

Housing Needs Survey (or Community Level Assessment) – a Survey done at a local level (usually Community or Town Council area) to ascertain the need for affordable housing. Usually carried out by Rural Housing Enablers.

Housing Registers (Housing Waiting Lists) – individuals in need of affordable accommodation should register their need on waiting lists to rent or first steps register to purchase. Ensures a fair allocation system and that applicants are eligible for affordable housing allocations.

Infill – development within an otherwise built-up frontage.

Planning

- **Planning Conditions** – conditions on a planning permission which can enable a development proposal to proceed where it would otherwise be necessary to refuse planning permission.
- **Planning Obligations (or Section 106 Agreements)** – arrangements to overcome obstacles which may otherwise prevent planning permission from being granted. May be used to offset negative consequences of development, to help meet local needs or to secure benefits which would make a development more sustainable.



- **Affordable Housing Exception Site** – small scale housing site, within or adjoining existing rural settlements for the provision of affordable housing to meet local needs, which would not otherwise be allocated in the development plan.
- **Greenfield Sites** – land that has never been built on, usually grassland, farmland or heath.
- **Brownfield Sites** – land which is or was previously developed by a permanent structure (excluding agricultural or forestry buildings) and associated infrastructure.
- **Local Development Plan** – a set of policies relating to the development of land and set out in a document which Councils must take account of when making decisions on planning permissions.

Right to Buy – enables qualifying tenants of local authorities and some Registered Social Landlords to buy their homes at a discount on market value. Some types of property are exempt and restrictions to subsequent sales apply in designated rural areas.

Rural Housing Enabler – independent broker who works with communities to address local needs for affordable housing.

Social Housing Grant – capital grant provided by the Welsh Government to local authorities to fund Registered Social Landlords to fully or partially fund investment in social housing.

Registered Social Landlord (RSL or Housing Associations) – a technical name for social landlords that own or manage social housing and are registered with, and regulated by, the Welsh Government. Most RSLs are Housing Associations (independent, not-for-profit organisations which are able to bid for Social Housing Grant funding). A list of organisations is provided in the 'contact details' section of this leaflet.

