



Guide to
Affordable Housing
March 2015



Guide to Affordable Housing

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Guide to Affordable Housing

Part One

Who is this guide for?

District Councillors, Town and Parish Councillors, voluntary organisations and anyone with an interest in how affordable housing is delivered.

What is this guide for?

This guide provides information on what affordable housing is how the need for affordable housing is identified, and how it is provided and managed. The guide also explains how local members and town and parish councils will be involved in the process of delivering more affordable housing to meet the identified housing need. A step-by-step guide to the process of providing affordable homes can be found in Part Two of this guide.



What is affordable housing?

Affordable housing is a term used to describe homes which are provided at below market prices to households who cannot afford to buy or rent a home which meets their needs on the open market. The main forms of affordable housing are social rent, affordable rent, and intermediate housing for sale.

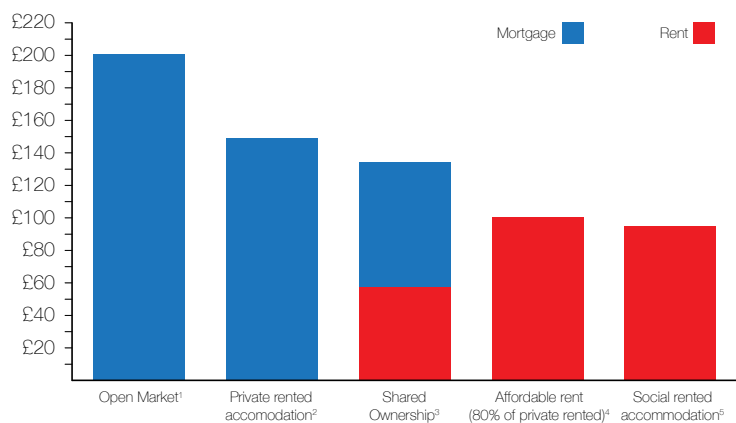
Social rent – these are properties provided by housing associations (also known as Registered Providers) at below market levels, and the rents are regulated by government. An indicative rent on a social rented 2-bedroom house in North Norfolk in 2014 was £94.16 per week.

Affordable rent – these are properties provided by Housing Associations to those eligible for affordable housing, and the rent is set above equivalent social rents but at no more than 80% of the local market rent (inclusive of any service charges). All new affordable homes will be let on Affordable Rents.

Intermediate housing – these are properties which will cost the occupier more than social rent but less than open market rent. These are mainly properties for sale, for example shared ownership, shared equity, or discounted sale, which can allow some households to become home owners even though they cannot afford to buy a property for sale on the open market.

A common form of intermediate home ownership is shared ownership (also known as Help to Buy – shared ownership). With shared ownership, the householders buy a share of the market value of a property and pay a rent to the housing association which owns the remaining share. Explanation of shared equity and discount sale and assistance to help purchase a home can be found or requested by contacting the Help to Buy Agents for Norfolk, Bedfordshire Pilgrim Housing Association on 03333 214044 or visit the following website www.helptobuyeastandsoutheast.uk.com/

This table shows the average weekly cost for a 2 bedroom house in North Norfolk



Source of data:

1. Rightmove February 2015. Mortgage figure based on value of £175,000 with a no fee repayment mortgage over 25 years at 4.5% interest assuming a 10% deposit .
2. Private rented, average rent for 2 bedroom house Hoveton area February 2015.
3. Rent information based on 2 bedroom shared ownership house at Hoveton, February 2015. Mortgage figure based on value of £160,000 with a no fee repayment mortgage on a 50% share over 25 years at 4.5% interest , assuming a 10% deposit.
4. An example of affordable rent charged for a 2 bedroom house, Hoveton area February 2015.
5. An example of social rent chard for a 2 bedroomed house, Hoveton area February 2015.

High house prices and low incomes in North Norfolk mean that home purchase is out of reach for many households - even shared ownership and other forms of intermediate home ownership will be unaffordable to many.

What is housing need?

Affordable housing is prioritised for households in housing need. A household is in housing need if they are living in unsuitable accommodation and they cannot afford to access a home which meets their needs in the open market, either to buy or to rent.

Some households may be living in unsuitable accommodation, but will not have a housing need because they can afford either to move into another property which is suitable for them, or they can make changes to their current home which will make it suitable. For example, if someone is struggling with the stairs and maintaining a large garden, the household may not have a housing need if they can afford to buy or rent a property which is on one level, with no garden or a smaller, more easily managed garden.

A property might be unsuitable for a number of reasons – some common examples are:

- the household is sharing with family, and the family relationships are strained
- a landlord has served the tenant with notice to leave because they want the property back
- a landlord will not allow adaptations to the property to be made which would make the property suitable for the tenant
- the household is overcrowded

What information do we have on housing need?

Information is available from a number of sources:

- The district wide Housing Need Survey
- The Your Choice Your Home Housing List
- Local Housing Need Surveys (where these are carried out)

District-wide Housing Need Survey

The 2007 Housing Need Survey was carried out as part of a Strategic Housing Market Assessment (which also looked at how the housing market works in North Norfolk), and is based on a questionnaire that was sent to a random sample of households across the district. The survey looked at housing need across the district (the information was also broken down into 10 sub-areas) and showed that in order to meet the level of housing need that exists in the district we need to provide an additional 921 affordable homes every year for the next 5 years, of which 722 should be social rent and the remaining 199 for shared ownership

(as long as the shared ownership is affordable to those households who have a housing need). A new Strategic Housing Market Assessment is being prepared.

Housing List information

The North Norfolk Housing List is administered by the Council on behalf of housing associations in the area to avoid the need for those wanting housing having to register on multiple lists. Households are able to identify where they want to live and the connections they have to particular towns and villages and therefore the Housing List allows us to look at housing need in individual towns and villages.

As at 11th February 2015 there were 2461 households on the Housing List seeking affordable housing in North Norfolk.

Local Housing Need Surveys

Information about local housing need can also be gathered by a survey, undertaken in a particular parish (or group of parishes). However, as the Council uses the district-wide housing need survey and Housing List information and does not require this information to demonstrate the local housing need, such additional surveys must be undertaken (and funded) by the town or parish council. A survey if carried out can support the provision of affordable housing in conjunction with the other data sources.

How do households access affordable housing?

The Housing List provides access to housing association properties across the district - for rent and for shared ownership or other Help to Buy products.

To join the Housing List, the person in housing need simply completes an application form: this is assessed and the applicant is placed into one of 3 Registers;

- **Housing Register** which will include only those applicants in the very highest levels of housing need who will be given overall preference for social and affordable rented properties. Applicants on the Housing Register can also be considered for housing on exception housing schemes, low cost home ownership products and privately rented accommodation
- **Housing Options Register** which will include applicants in lower levels of housing need who can be considered for any social and affordable rent properties not required for those applicants on the Housing Register, housing on exception housing schemes, low cost home ownership products and privately rented accommodation
- **Transfer Register** which will include all tenants in social or affordable rented properties in the North Norfolk district who want to transfer (other than those who are eligible to join the Housing Register due to their high level of housing need). Transferring tenants will be given preference for up to 20% of advertised properties but otherwise tenants can be considered for any social and affordable rent properties not required for those applicants on the Housing Register, housing on exception housing schemes, low cost home ownership products and privately rented accommodation.

For more information on how affordable homes are let, please see the section [How is affordable housing let?](#)

The Housing List is sometimes referred to as 'the waiting list', but only a small number of those on the housing list will be housed, and many will never be housed even if they have been on the waiting list for a number of years.

The only time properties are let to a household that does not have the highest housing need is when the property is part of an Exception Housing Scheme and the property is let in accordance with the Local Allocations Agreement. Further information on how this works is in the section [What is an Exception Housing Scheme?](#)

What affordable housing currently exists in North Norfolk?

Across the district there are over 6000 properties, provided by 15 housing associations. Not all of these housing associations participate in the Housing List (see the section [How is Affordable housing let?](#)), while other housing associations and their stock have not been included in the total above as they provide specialist supported housing which is only suitable for households with a specific support need.

A range of property types exist:

- one and two bedroom flats
- one and two bedroom bungalows
- two and three bedroom wheelchair-standard bungalows (a very limited supply)
- one to eight bedroom houses (the number of properties with four or more bedrooms is very limited)
- sheltered properties - which can have one or two bedrooms and be a flat or bungalow
- housing with care – one bedroom properties where personal care is provided

Not all property types are available in all parts of the district due to historic patterns of provision and so some households may have to wait longer for housing in a certain area because the type of housing they require is in low supply compared to other types of housing. Generally three-bedroom houses and two-bedroom bungalows are well provided across the district.

More information about the affordable housing stock in North Norfolk can be found on the Housing pages of the Council's website. Our interactive map on the [What and Where](#) page allows you to see;

- how many housing association homes are provided for rent/shared ownership in North Norfolk
- how many of each type of home we let over each of the last 5 years
- the number of homes by property type in a specific area



This Exception Housing Scheme at (Anderson Close and Goulders Lane) in Felmingham was completed in October 2014, and provided a mixture of two bedroom flats, and two and three and four bed houses. The mix of dwellings was designed to meet the specific housing need in Felmingham and the adjoining parishes of Antingham, Colby, Skeyton, Suffied.

Which housing associations have homes in North Norfolk?

The following Housing Associations have housing stock in North Norfolk and advertise their homes through You Choice Your Home.

- Broadland Housing Association
- Cotman Housing Association (including Places for People)
- Flagship Housing Group
- Habinteg Housing Association
- Hanover Housing Association
- Hastoe Housing Association
- Housing 21
- Orbit Housing Association
- Riverside Housing Association (including English Churches Housing Association)
- Victory Housing Trust
- Wherry Housing Association (part of the Circle Housing Group)

The following housing organisations also provide homes in North Norfolk: but they have their own housing lists.

- Blakeney & Neighbourhood Housing Society
- Holt and Neighbourhood Housing Society
- Homes for Wells
- Stable Door

How is new affordable housing provided in North Norfolk?

New affordable housing is provided by housing associations, however, only a small number of the housing associations which have properties in the district are actively increasing the number of properties they own. Where a housing association is registered with the Homes and Communities Agency (the national body which regulates housing associations and also acts as the main funder for new affordable housing) they are also called Registered Providers. Only a few Registered Providers will develop new affordable housing, although some will develop on behalf of other housing associations.



Fakenham, Holt Road: Funding from North Norfolk District Council enabled Victory Housing Trust to develop 24 new affordable homes. The scheme has provided 2 x 1 bed flats, 4 x 2 bed flats, 1 x 2 bed wheelchair bungalow, 5 x 2 bed houses and 5 x 3 bed houses let at affordable rents and 5 x 2 bed houses sold on a shared ownership basis from May 2013.

The process of delivering affordable housing is explained in more detail in Part Two of this guide. The vast majority of new affordable housing provision is 'new build' – for more information on the standards that are required, please see the section on Affordable Housing Standards. However, some new affordable homes are provided through the conversion of an existing property or buying and refurbishing an existing property.

Affordable housing is also provided through planning gain from private residential development, where the Council's planning policies outline the level of affordable housing required, and result in mixed schemes of market and affordable housing. However, if providing the level of affordable housing required by planning policy makes a scheme uneconomical to build, developers can provide us with all the costs of the proposed scheme so that we can look at its viability. We may then negotiate a lower level of affordable housing so that it is still financially possible for the scheme to go ahead, whilst maximising the level of affordable housing provision.

Affordable dwelling provision secured through planning gain is set out in a legal agreement (Section 106).

Planning policies and affordable housing

There are four planning policies in the Local Development Framework that specifically relate to affordable housing:

- Policy H02: Provision of affordable housing
- Policy H03: Affordable housing in the Countryside
- Policy H06: Removal of Agricultural, Forestry and Other Occupancy Conditions
- Policy H09: Conversion & re-use of Rural Buildings as Dwellings

H06 and H09 permits the re-use or conversion of existing buildings, and these policies may also contribute

to meeting the significant need for affordable housing in rural areas, albeit in small numbers: however, the first two policies - H02 and H03 - are expected to deliver the majority of affordable dwellings and are therefore explained below in more detail. For the full wording of all four policies, please see [Appendix 1](#).

Policy H02 is the requirement to provide affordable housing on market sites, once a certain number of dwellings (threshold) is exceeded. All affordable housing provided as part of this policy will be provided without the need for public subsidy (see the section [How is affordable housing funded?](#)) and to an agreed standard (see the section [Affordable Housing Standards](#)). A 100% affordable housing scheme would not trigger this policy even if they were for a scheme larger than the threshold, as they are already providing 100% affordable housing. Where there is a requirement to provide affordable housing as part of a market site, the affordable housing will be provided as part of the overall development (not just in one corner of the site). In some circumstances it may be more appropriate to take a "contribution in lieu" (a sum of money) instead of providing the affordable housing on the market site, but on-site provision is the first preference. Where a contribution in lieu of the affordable housing is taken, the amount of money received is equivalent to the public subsidy that would be required to provide the affordable housing on another site.

Policy H03 is also known as the Exception Housing Policy. This policy allows the provision of Exception Housing Schemes which are 100% affordable housing schemes and provided on land that could otherwise not be built on, as long as there is a local housing need (local is the parish and adjoining civil parishes). These homes will meet the identified local housing need and are protected as affordable housing in perpetuity (see the section [What is an Exception Housing Scheme?](#)).

It is now possible to include (following the publication of the National Planning Policy Framework) an element of market housing on Exception Housing Schemes where they provide the subsidy needed to fund the provision of the required number of affordable dwellings. In these cases the market dwellings allowed will be the minimum number needed to produce the subsidy needed to fund the affordable dwellings.

Community Right to Build

The Localism Act 2011 includes a new Community Right to Build which will allow local communities to build new housing (or other community facilities) without having to go through the planning process - as long as there is majority support (more than 50% of the local people that vote) for the proposals through a local referendum and minimum criteria are met. In order to be able to use the right, members of a community will need to set themselves up as a 'corporate body' with the purpose of furthering the social, economic and environmental wellbeing of the local community. It will be up to this 'corporate body' to identify grant or funding for schemes built under Community Right to Build, but any benefits from any development - such as capital or rental receipts - will remain within the community.

How is affordable housing funded?

Subsidy is needed to cover the shortfall between the cost of providing the affordable dwellings (whether as a new build, conversion or purchase and renovation of an existing building) and the amount a housing association can contribute towards the cost of the dwelling based on the rent they charge (and for shared ownership, the value of the share they sell). Housing associations can borrow money against the rental income of the properties they own and they use this to part fund the provision of affordable housing: the amount contributed by rents will therefore be increased if the housing association is charging 'Affordable Rents'. Housing associations may also use the income from sales (disposals) of some properties to help fund new development.

The public subsidy that is needed can come from a variety of sources:

- **Government funding** - The government through the Homes and Communities Agency is the main provider of public subsidy, and funding is awarded through a competitive bidding process and they will only fund affordable housing schemes where they represent good value for money.
- **Developer contributions** – On an eligible market housing site the developer will be required to provide the subsidy needed for the affordable homes. Sometimes this subsidy is provided as a

financial payment (instead of being used to provide the affordable housing on the site) and where this contribution is provided as monies, they are used to subsidise affordable housing provision elsewhere.

- **Land Subsidy** - Where land is provided cheaply or free, this reduces the costs of providing affordable housing.
- **Cross Subsidy** - On Exceptions Housing Schemes, market housing can be included to cross-subsidise the delivery of affordable homes subject to clear demonstration that the total number of market homes is the minimum necessary to deliver the required number of affordable dwellings.

On exceptions housing schemes the Council has resolved that elements of market housing can be included to cross-subsidise the delivery of affordable homes subject to clear demonstration that the inclusion of market housing is necessary to deliver affordable dwellings which otherwise would not be provided.

Scheme viability

The cost of providing a 'new build' affordable housing scheme has three elements:

- Land
- Build Costs
- Fees and on costs (i.e. architect, planning and building regulation fees).

As the housing association can only charge an affordable rent and requires public subsidy to cover the difference between what they can afford to pay (based on rental income and any disposals) to provide new housing and the actual costs of provision, the costs of these three elements can affect whether or not an affordable housing scheme can be provided.

Land

If land is too expensive, housing associations can not afford to buy the land. If land is provided free or purchased at a low cost (as is the case for Exception Housing Schemes) it reduces the overall cost of the scheme.

Build costs

A number of factors affect the costs of new provision:

- Scale of development (small schemes are more expensive to provide than larger ones)
- Density (lower density schemes increases costs)
- Layout (detached dwellings are more costly than terraces to build, and bungalows are more expensive than houses)
- Design Requirements (design features such as flint facing costs more than brick)
- Tenure (dwellings for rent need more subsidy than those for shared ownership)
- Ground Conditions (non standard foundations cost more)
- Lifetime Home standard dwellings cost more to provide

Affordable housing standards

New housing association homes have to be developed to certain standards, and it has been a requirement of government funding that new homes meet or exceed these standards - which generally exceed current Building Regulation standards, and this makes affordable homes more expensive to build. These standards are currently under review as part of a wider review of building regulations.

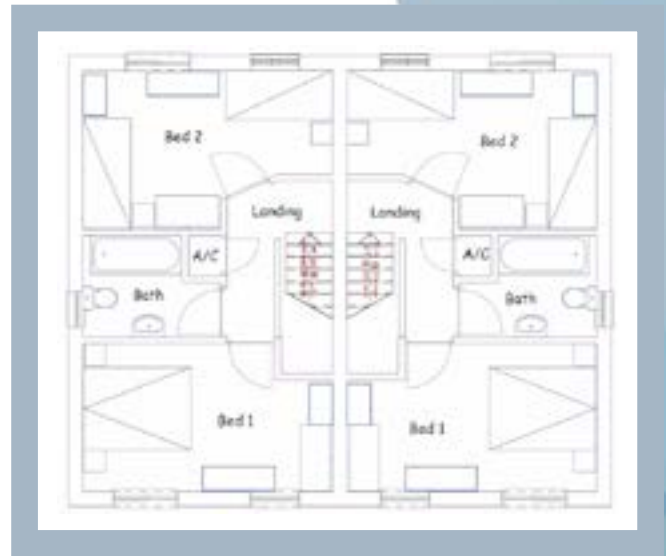
The standards that new affordable homes are built to are very high – often much higher than on some market developments - so affordable does not mean low quality. Housing association homes may not have ensuite bathrooms or garages, but they are well designed and thoughtfully laid out homes.

A key requirement of the current standards for affordable housing is the space standards so that a 2 bedroom property designed for four persons must have enough living space for four people – not just sleeping space, but also an eating area and living room with seating for four, and room for other furniture

and storage facilities for four people. The following diagram shows an appropriate layout for two semi-detached 2 bedroom houses.



Ground Floor



First Floor

The following are part of current standards but this may change as part of the current housing standards review.

Secured by Design (SBD)

Secured by Design is the Police crime prevention initiative which supports the principles of “designing out crime” in new housing schemes. Achieving a SBD accreditation ensures that at least a minimum standard for safety and security is achieved. A scheme that meets this standard can award the scheme ‘points’ which contribute towards the Code for Sustainable Homes rating.

Lifetime Homes

Lifetime Homes have special design features that ensure a new property will meet the needs of most households. The emphasis is on providing homes with accessibility ‘built in’ and design features that make the home flexible enough to be able to accommodate the changing needs of the household over time: a teenager with a broken leg, a family member with a serious illness or restricted mobility, or parents carrying in heavy shopping and dealing with a pushchair. The design also allows the property to be easily adapted in the future to meet the needs of a less mobile occupier.

What does North Norfolk District Council want to deliver?

The Council has identified Housing and Infrastructure as a corporate priority stating “everyone in North Norfolk should have the opportunity to buy or rent a decent home at a price they can afford, in a community where they want to live. To help make this happen the Council wants to:

- Increase the number of new homes built in the District and reduce the number of empty properties
- Increase the number of affordable homes with a range of tenure types
- Secure investment in new infrastructure

The Council’s role in new affordable housing provision

The Council is the Strategic Housing Authority and therefore has a duty to assess housing need and to address the identified housing need. In terms of delivering new affordable housing, the Council has a number of roles:

- Enabler
- Provider of land
- Negotiator

Enabler

The Council primarily works with housing associations to deliver affordable housing to meet an identified housing need. We will identify the level of that need, and establish the size and types of homes which are needed, as well as how many should be for rent and how many should be for intermediate housing. We prioritise where new affordable housing should be provided, to try to balance the coverage of the district by new schemes.

We may also assist in site identification for housing associations when needed, and liaise with the planning department on site and design suitability for proposed schemes. Where public or parish/town council consultation on a housing association scheme is needed, we will facilitate the consultation event and attend to provide information on the proposed scheme and help answer questions and queries that arise. However, it is the housing association that will eventually make a planning application for these affordable housing schemes.

The Council is able to directly fund the provision of affordable housing. However, the Council's funding is increasingly limited and therefore it recognises that it cannot continue to give grants in the face of depleting resources. The Council has decided to support the delivery of new affordable housing schemes through the provision of loan finance to Registered Providers. The loan finance is not, however subsidy, but provides a new source of loan finance as there are fewer funders providing loans for affordable housing.

Provider of land

The Council has a long history of providing free land or selling land to housing associations for the provision of new affordable housing. However, there are now very few Council owned sites that are suitable for developing new homes.

Negotiator

On eligible market housing sites, planning policies require that affordable housing is provided, and Housing Strategy provides our formal comments on all planning applications where there is an affordable housing requirement.

Housing Strategy works with developers to advise them of what the affordable housing requirement is in the locality. If providing the level of affordable housing required by planning policy makes a scheme uneconomical to build, developers can provide us with all the costs of the proposed scheme so that we can look at its viability. We may then negotiate a lower level of affordable housing so that the market scheme remains viable, whilst maximising the level of affordable housing provision.

We encourage developers to ensure that affordable housing is as visually indistinguishable from the market homes as possible.

What is an Exception Housing Scheme?

An Exception Housing Scheme is an affordable housing scheme which has been specifically provided in the Countryside to meet local housing need (local is the parish in which the scheme is located and the adjoining civil parishes). The homes on an Exception Housing Scheme are protected as affordable housing in perpetuity as the tenants cannot buy their property¹ (for example through the Right to Acquire) and for any shared ownership properties the maximum share that can be purchased is restricted to 80% of the property's total value.¹ Exception Housing Schemes are provided on land in the Countryside that would otherwise not be permitted for development (see section on [Planning Policies and affordable housing](#)).

The homes on an Exception Housing Scheme are allocated using the Local Allocations Agreement (see [How is affordable housing let?](#)), which ensures the homes are prioritised for households with a local connection to the parish in which the scheme is located and the adjoining civil parishes.

¹ This may not be the case in settlements where the population is over 3,000: if so, other protection methods will apply in the unlikely event of a sale.

How is affordable housing managed?

Affordable housing is managed by the housing association that owns the homes. Occasionally, other arrangements may apply - for example, the housing associations may lease homes from another landlord for a set period and manage them, or may manage homes on behalf of another landlord. In some cases a private owner may own and manage the affordable homes, but this is the exception rather than the rule.

Housing associations divide their housing stock into areas, and a designated officer will be responsible for managing the homes in this area. Tenants therefore know who to contact if they have a problem or query. Their local officer would deal with any problems, i.e. if the tenant caused a nuisance or annoyance or broke the terms of their tenancy agreement.

For shared ownership properties, the shared owner will be responsible for the property (including the repair and maintenance of the property). They will have a lease which will require that they do not cause nuisance and annoyance to their neighbours. If there was a problem with a shared owner causing a nuisance or acting in an anti-social way, the housing association who owns the unsold share will be able to enforce the terms of the lease.

Similarly, a shared equity owner is expected to be responsible for the property, the repair and maintenance, and not act in an antisocial way or cause a nuisance to neighbours.

How is affordable housing let?

In September 2009 the Council and housing associations with properties in North Norfolk launched the Your Choice Your Home choice based lettings scheme. Housing association properties for rent shared ownership and shared equity are advertised through the Your Choice Your Home scheme when they become available, and the advert gives the number of bedrooms, type, and location of the property. If there are any special requirements for the tenant - for example, if the property is part of a sheltered housing scheme and the tenant must be over a certain age and require supported housing - the housing association provides details of these requirements in the advert.

To be considered for a property, applicants need to make a "bid" (although the word bid is used, this does not involve any payment for the property), and only applicants on the Housing List are able to make a bid. Once accepted onto the Housing List, all applicants are informed what size property they can 'bid' for based on the size and needs of their household. If they bid for a property they are not eligible for their bid will not be registered.

Each week, applicants can place bids for the advertised properties that they are interested in - this is called the 'bidding cycle'. Each weekly bidding cycle opens on a Friday at 9am and closes at 12 noon on the following Thursday. Once the bid deadline has passed all bidders are prioritised in accordance with the Councils Allocations Scheme. The housing association will contact the applicant at the top of the list to arrange for them to view the property. Housing associations also interview the prospective tenant, as they have their own eligibility criteria for the dwellings they own or manage (for instance, in a sheltered housing scheme the tenant must have a support need) but generally it would be very unusual for an applicant who is eligible for the Housing List to be ineligible for a housing association property.

All applicants from each of the three registers that make up the Housing List will be able to bid on any advertised properties for which they are eligible for. Once the bidding closes, the shortlists will then be considered by the landlord in accordance with the Councils Allocations Scheme. Properties not on Exceptions Housing Schemes will be let in the following way:

Stage 1 – Only applicants on the Housing Register will be considered, in the following priority order:

- 1) Band (Priority Band, Band 1, Band 2)
- 2) Local connection to North Norfolk (applicants with a local connection to North Norfolk before those with no connection)
- 3) Relevant Date

Only if the advertised property is unable to be allocated according to Stage 1 will applicants on the Transfer Register and Housing Options Register be considered under Stage 2.

Stage 2 – The landlord will now prioritise applicants in accordance with their strength of connection to the parish in which the property is located and adjoining parishes as set out in the Local Allocations Agreement. Where more than one applicant has the same priority they will be considered in order of:

- 1) Band and then
- 2) Relevant Date.

Applicants in the Housing Options Register and the Transfer Register are treated as being in the same band, which is below Band 2.

The applicant at the top of the shortlist will be offered the property unless they are not suitable for the property.

Transfer Quota

Up to 20% of all properties let can be prioritised for existing Housing Association tenants who live in the North Norfolk District Council area. All adverts which are prioritised for tenants, will state this in the advert. When the property is shortlisted, initially only tenants will be eligible (they can be on the Housing Register if they have high levels of housing need or on the Transfer Register). If there is no suitable tenant, the shortlist will then be let in the normal way as shown above.

Housing Associations will have the flexibility to develop their own policies to decide what factors they will use to allocate properties included in the 20% quota. Housing associations will however be expected to publish their policies and operate in a fair and transparent way, being held accountable for all decisions.

Exception Housing Schemes

For properties on Exception Housing Schemes only Stage 2 as described above applies. Please note, where a town adjoins a parish, someone with a connection to the town only will not have a connection to the adjoining parish. For example an applicant with an established local connection for Cromer only would not be eligible for consideration for a vacancy of an Exceptions Housing Scheme home in the adjoining parishes of East Runton, Felbrigg, Roughton, Northrepps or Overstrand.

Properties on an Exception Housing Scheme will be advertised through the Your Choice Your Home scheme and the towns and villages to which strong links apply will be clearly listed. Any applicant on one of the three registers can bid and shortlisting will be undertaken based on the strength of connection in conjunction with the level of housing need where applicable and the length of time waiting.

The Local Allocations Agreement sets out clearly what a local connection is, as well as identifying which types of local connection have the highest priority and establishes a criteria that forms a cascade process with the strongest connection being an A connection and the weakest connection being a G connection. The criteria have been set to reflect the need to give priority by current residence, former residence, employment and family connections. Family connections relate to a close family member and the Council will have discretion to decide who a close family member is and will take into account the particular family circumstances and strength of relationships/dependence. A full copy of the Local Allocations Agreement can be found at Appendix 2.

To qualify as an adjoining parish in the Local Allocations Agreement, there must be a contiguous border with the parish in which the scheme is built.

The diagram on the left shows the eligible parishes adjoining Briston. Applicants with a local connection to Briston, Stody, Edgefield, Corpusty, Thurning and Melton Constable would be eligible for an Exception Housing Scheme built in Briston.

The enlarged section shows why Hindolveston would not be an eligible parish: in this example, these four parishes meet at a cross, and the opposite parishes - Melton Constable and Thurning, and Briston and Hindolveston - do not share contiguous borders.

More information about the Your Choice Your Home scheme can be found online at www.yourchoiceyourhome.org.uk. The North Norfolk District Council Housing Allocations Scheme is available online (visit the Housing pages of www.north-norfolk.org.uk) or from the Housing Options Team of the Council.



How quickly can affordable housing schemes be developed?

As a rough guide, it can take up to two years for affordable housing schemes to progress from the initial proposal to the construction phase. For affordable housing schemes which have funding and planning permission, it is possible for Housing Strategy to advise the local member and town or parish council when construction can start and the expected date that they will be completed.

When affordable housing is provided through planning gain as part of a market housing scheme, it will be built at the same time as the other homes. However, it is not possible for the Council to say when the developer will start to build the homes as the developer will have their own programme for when the development will start and when it will finish. It is normal practice to require a developer to provide the affordable housing following the completion and sale of a set number of market properties – on large schemes that are built in phases, there may be a number of trigger points where the next phase of market housing cannot be started before the affordable dwellings are built and handed over.

Part Two

The step-by-step process for delivering affordable housing

This section sets out, step-by-step, the processes that take place when affordable housing is provided. Please note that this process does not apply for affordable housing delivered as part of market housing sites.

Some of the steps are different when an affordable housing scheme will be an Exception Housing Scheme; these differences are made clear throughout the section.

1. Identifying the need for affordable housing

The section called What information do we have on housing need? in Part One of this guide provides details of where all our information on housing need comes from, but the most useful tool we have is the Housing List. As the Strategic Housing Authority, the Council decides where to target the provision of new affordable housing and specific towns and villages will be prioritised for new affordable housing.

The exact type and mix of affordable housing required in a particular location will be based on the housing need data and also on the existing supply of affordable housing in that area. This enables us to identify what types of housing are in shortest supply in that area, and ensures that any new affordable housing can act to help balance the existing supply of affordable housing.

Exception Housing Schemes Process

Where an Exception Housing Scheme is proposed, further analysis of the Housing List information is undertaken to identify how many applicants on the List for the area have a local connection to the parish or the adjoining parishes. This information is then used to identify how many and what types of affordable housing are needed to meet this need. Where there has been a Local Housing Need Survey, the information on those households identified from the survey is also used, although any double counting is eliminated – so that a household in housing need who responded to the survey and stated that they are on the Housing List is not counted again. Both sources of information are very useful, however it should be noted that a Local Housing Need Survey, unlike the Housing List:

- does not gather data about housing need in the adjoining parishes
- does not include households who have already had to move out of the parish or adjoining parish and who wish to return (unless a family member is aware of this and asks for them to be sent a survey form)

As funding for new affordable housing is limited and the provision of an Exception Housing Scheme is in itself a slow process, it is only possible to work with a certain number of town or parish councils at one time. Whilst we aspire to provide every parish access to at least one Exception Housing Scheme, this means that for some parishes their housing need may - at least initially - be met through a scheme in an adjoining parish.

2. Liaison with the local member/s

We will inform the local member if a parish or town in their ward has been identified as having a local need which could be met through the provision of an Exception Housing Scheme. In some cases, a town or parish council will have discussed the need for affordable housing in their parish and approach the Council to work with them on providing an Exception Housing Scheme and in this case the local member may already be aware of the need for a scheme.

Liaison with the local member takes place throughout the process with updates provided as the proposed scheme progresses. We will also ensure that the local member is invited to the wider consultation event that is held.

The local member can also act as a vital source of information for both the town or parish council and the Council. As the local member will attend the town or parish council meetings, they will be able to provide updates to the town or parish council but also be able to bring back to the Council any queries or concerns raised by the town or parish council so that these can be responded to quickly.

3. Liaison with the town or parish council

Consultation with town or parish councils is a key part of the process of developing Exception Housing Schemes to meet local housing need and it takes place throughout the process of providing such schemes as follows:

- The town or parish council is approached to discuss whether they would support the provision of an Exceptions Housing Scheme in their parish (some town or parish councils contact the Council in the first instance to see if an Exceptions Housing Scheme can be provided in their parish).

If the town or parish council is supportive, then the next steps are to:

- Finalise the details of the scheme including the mix of the proposed scheme in terms of property size and type (where the town or parish council has requested a Local Housing Needs Survey, this

stage takes place after the survey has been carried out).

- Identify and secure an appropriate site. The town or parish council is asked to identify possible sites and the landowners for these sites.
- Once a willing landowner has been identified, a scheme layout and design is prepared, and a view from the Development Management team (Planning) on the site suitability and scheme design is sought. Planning will consult other bodies (such as the County Council as Highway Authority) where necessary.
- The town or parish council is then sent a copy of the plans for the proposed scheme design and layout and asked for their comments/suggested changes. These are considered and any changes are made.
- A community consultation event is then held. This is a drop in event to allow members of the town or parish council and local residents to see the proposed scheme design and layout and to find out more about the proposed housing in terms of how it would be managed if planning consent was granted.

A planning application is the final stage after the above consultation has taken place.

In some cases the Council may arrange a group consultation event where a number of towns and parishes with which we want to work on delivering Exception Housing Schemes will be invited to attend discussions about the housing need in their areas. The advantage of this approach is that it provides the town or parish councils attending the event with an opportunity to meet the other town or parish councils we are also working with. The local members for those wards are also invited to attend. If a scheme proceeds, consultation with the town or parish council will then take place on a one-to-one basis.

4. Identification of a housing association partner

In some cases, a housing association will bring a site for affordable housing to the Council, and where this happens the housing association will take this scheme forward. Otherwise, the Council will decide which housing association will work on a particular scheme based on their capacity and likely availability of funding, and we will also look to share the work fairly across all the housing associations that are actively developing in North Norfolk.

Exception Housing Schemes Process

In some cases, the town or parish council will request that they want to work with a particular housing association – if this is the case and the housing association is unable to access public subsidy or use market housing to provide the required subsidy the town or parish council will be advised of this and an alternative housing association proposed. However, if there is no particular preference the Council will decide which housing association will work on the scheme.

5. Identification of suitable sites

Identifying suitable sites for affordable housing is the most difficult aspect of a housing scheme. There are a number of ways in which sites for affordable housing come forward for consideration:

- the town or parish council identifies a suitable site
- the Council asks the housing association to look for sites in a particular area
- the housing association is approached by a landowner who would like to sell them a site
- a landowner contacts the Council to offer a site
- the housing association owns the land
- the Council owns the land - although there is now very little suitable land remaining

If the land identified is not already classed as residential land, the view from Planning will be sought on whether the land is suitable for housing use.

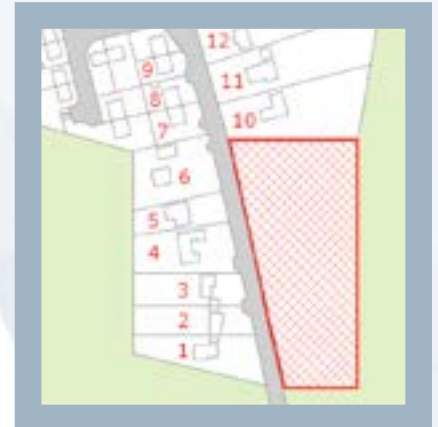
Sites that are already classed as residential land will often have a high value, which can mean that it is too expensive to purchase for most affordable housing schemes.

Exception Housing Schemes Process

The Council will work with the town or parish council to identify a suitable site and landowners willing to support the exceptions housing scheme process. Where the Council owns land in the parish that could be used for the scheme, this will also be considered. Local members may also be able to help us to identify potential sites for an Exception Housing Scheme, and may even have contact details for landowners in the parish.

In order to comply with the Exception Housing Policy, a site must fulfil either of the following, depending on the number of dwellings proposed:

- For schemes of more than 10 dwellings the site is situated within 100m of the boundary of a Principal or Secondary Settlement or one of the defined Service Villages
- For schemes of 10 dwellings or fewer the site is situated within 100m of the boundary of a Principal or Secondary Settlement or one of the defined Service Villages, or the site adjoins an existing group of 10 or more dwellings (as in the example on the right); and the site is not situated within a 1-kilometre radius of any other scheme which has been permitted under this policy.



The site that is decided upon will be the site which complies with the above requirements and is the best site in planning terms, and which also has a landowner who is willing sell the land needed for the Exception Housing Scheme to the housing association which will develop the scheme. In order to obtain this information, an informal planning enquiry will be made to get a planning (and highway) view on the suitability of a site for development.

6. Financial appraisal and scheme design

If a site is considered suitable for a housing scheme in planning terms, the housing associations can agree with the landowner to purchase the site once planning permission has been granted for the scheme. Once the preferred site has been identified and the landowner has agreed that they will sell the site for affordable housing, the housing association will then arrange for an architect to design a scheme for the proposed homes. Once an indicative scheme has been prepared this is used to identify the cost of developing the scheme (for more information please see the section on [Scheme Viability](#) in Part One of this guide). The housing association will also seek a view from Planning on the proposed design and layout.

The housing association will also check that the site is suitable for the proposed development, this will include site investigations and if necessary ecological surveys (to see if there are any important animal or plant species on the site).

Once the housing association knows how much the scheme will cost to build (or in the case of an existing property, the cost to buy the property and carry out any renovation or conversion costs), the housing association will be able to identify how much public subsidy they will need to provide the scheme. (see section on [How is affordable housing funded?](#) in Part One of this guide).

7. Consultation with the local member and town or parish council on scheme design and layout

Once an Exceptions Housing Scheme design has been prepared and an informal view from Planning has

been sought, a copy of the plans for the scheme layout and design is sent to the local member and the town or parish council for their comments. The views of the local member and town or parish council on the scheme design are important, as they know the area and may be aware of issues or problems that have to be addressed through the scheme design that are not apparent to the Council or the housing association.

The town or parish council may, for example be aware of a parking problem in the local area, which means that parking for the proposed scheme must be carefully considered and laid out. Alternatively they may want to comment on the external design of the homes, or the layout of the scheme.

All comments made by the local member and town or parish council on the proposed scheme design and layout are then considered, and changes to the design made to incorporate comments as appropriate.

8. Consultation with the local community

Community consultation on affordable housing schemes takes place on two different types of scheme:

- Major schemes
- Exception Housing Schemes

The purpose of the community consultation is to provide information on the proposed scheme in terms of what is proposed and how the properties would be managed and let and also to show the plans for the design and layout of the scheme and welcome comments and suggested changes to the scheme. This consultation always takes place prior to a planning application being submitted for the scheme.

Major schemes

A major scheme is one with 10 or more dwellings or where the site is 0.5 hectares or more in size. The consultation is held in a venue near to the proposed affordable housing scheme where members of the local community can come to find out more about what is proposed and give their views on the proposal and scheme design and layout. The local town or parish council and local members are also invited to attend. In these cases, the consultation event is also part of the pre-application planning requirement to consult on the proposed scheme.

Exception Housing Schemes

For all Exception Housing Schemes an informal consultation event is held prior to any planning application. This event takes place even if the scheme is for less than 10 dwellings. The consultation event is usually the final stage in the ongoing consultation with the town or parish council, but is also designed to provide an opportunity for the wider community to see the plans and find out more and also to find out how to apply for the homes.

9. Submission of the planning application

The housing association will submit the planning application (or sometimes the architect will submit the application on behalf of the housing association).

As part of the planning process, Housing Strategy will be formally consulted on the planning application. Housing Strategy will support appropriate applications and provide information on housing need to Planning. The local town or parish council will also be formally consulted and asked for their comments on the proposed scheme.

As part of the planning application, minor changes to the scheme may be required. The application will either be:

- Approved (there may be conditions attached to the approval)
- Refused.

Exception Housing Schemes Process

The town or parish council and local member will be advised when a planning application for the Exception Housing Scheme has been submitted.

10. Planning approval

If planning approval is granted, the scheme can now proceed if it has funding.

Where a housing association agreed with a landowner that the purchase of the site was dependent on having planning approval, this will also trigger the purchase process.

11. Funding identified

Funding for an affordable housing scheme can be identified at any stage in the development process after stage 6. A number of different sources of funding will be considered for affordable housing schemes and therefore the funding may only become available after planning for a scheme has been obtained. If market housing is included on an Exceptions Housing Scheme, this will provide the necessary subsidy to enable the scheme to proceed, and this will be identified at stage 6.

12. Start on site

Once a scheme has planning approval and funding, the housing association can arrange for their Contractor to make a start on site.

Exception Housing Schemes Process

The town or parish council and local member will be advised of the expected start on site and proposed completion date. Please note, this is a good time to advise prospective home occupiers to join the housing list.

13. Construction

Whilst the housing association (as the Client) will oversee the construction process, the Contractor is responsible for all the day-to-day supervision of the construction site whilst the properties are being built. All housing association contractors take part in the Considerate Constructors Scheme. This scheme promotes working practices which minimise disturbance and disruption caused by noise, dust, additional traffic and pavement congestion. It also makes public health and safety a priority and promotes Respect for People - those working on site as well as local communities. The scheme operates through a Code of Conduct. Overall this means that contractors are aware of the need to ensure that development takes place smoothly and minimises the impact on neighbours as much as possible.

14. Occupying the homes

Before the homes are completed, the housing association will arrange for the new properties to be advertised. (Please see section on [How is affordable housing let?](#) in Part One of this guide).

Intermediate Housing - Shared Ownership / Shared Equity

Intermediate housing includes shared ownership and shared equity purchase home ownership.

Shared ownership is a long established available form of intermediate home ownership within the North Norfolk District area, where the purchaser buys an agreed share of the property and pays rent to a Housing Association who owns the unsold share. There is the opportunity to purchase more shares in the property up to 100% (although on some properties in rural areas only 80% of the property can be purchased).

Shared equity homes are typically offered by developers or government schemes and involve purchasing the property at a set price which is a proportion of the open market value however no rent is due on the part of the property which is not bought. It is possible to purchase the remaining value of the property in the future.

For new shared ownership homes, a valuation takes place three months before completion to establish the Open Market Value of the properties. This allows the housing association to finalise the cost of the initial share which will be sold and the rent on the remaining share.

A total of eleven shared ownership properties were offered over a two phase development at Hoveton which completed in October 2014.

Valued at 163,000, a 40% initial share on a 2 bedroom semi detached house was £65,200 and the rent on the remaining share was £224.13 per month.

Valued at £185,000, a 40% initial share on a 3 bedroom terraced house was £74,000 and the rent on the remaining share was £254.38 per month.



There is a monthly management charge, for a 2 bed shared ownership property, it is £20.00 per month. This charge covers running and management costs associated with the property. The costs are broadly similar for a 3 bedroom property. A service or maintenance charge will also be levied for the upkeep of properties who share communal areas.

The properties are advertised on Your Choice Your Home in exactly the same way as for rented properties, and interested applicants will place a bid on the property (see [How is affordable housing let?](#) in Part One of this guide). However, only applicants with an earned income or capital/savings that will enable them to purchase the share will be shortlisted. The housing association will then invite the shortlisted applicants to undertake a financial assessment to assess whether the household can afford to buy the property. Whilst priority will always be given according to the highest housing need (or on Exception Housing Schemes, local connection), only applicants that can afford to proceed will be offered the opportunity to purchase a property. The prospective shared owners will then view the property before they decide whether or not to accept the offer to purchase.

Exception Housing Schemes Process

The Local Allocations Agreement is used to establish the priority for both the rented and the shared ownership homes, so that households with the strongest local connections are prioritised. (Please see section on [How is affordable housing let?](#) in Part One of this guide). In the case of prospective purchases of shared ownership or shared equity dwellings, purchases will be prioritised in line with the local Allocation Agreement Criteria. Again, the housing association will then invite shortlisted applicants to undertake a financial assessment to assess whether the household can afford to buy the property, and only applicants that can afford to proceed will be offered the opportunity to purchase a property.

15. Completion

When the new homes have been completed, the homes are 'handed over' from the Contractor to the housing association, after which they can let or sell (in the case of shared ownership) the properties.



Appendix 1

Planning Policies relevant to the delivery of affordable housing

Policy H02: Provision of Affordable Housing

Planning permission for the erection of new dwellings or conversion of existing buildings to dwellings will be permitted that, where it is viable to do so, the scheme provides affordable housing in accordance with the following:

- On all schemes of 10 or more dwellings or sites of more than 0.33 hectares in Principal and Secondary Settlements, not less than 45% of the total number of dwellings proposed are affordable.
- On schemes of 2 or more units or on sites larger than 0.1 hectares in Service Villages and Coastal Service Villages, not less than 50% of the total number of dwellings proposed are affordable, and
- All affordable housing contributions shall enable the provision of the required number of affordable dwellings without the need for public subsidy.
- Provision is made on the application site except for developments of 3 dwellings or fewer where financial contributions in lieu of on-site provision will ensure the same number of dwellings can be built without the need for public subsidy.
- The mix of tenure and size of affordable housing provided reflects the identified housing needs at the time of the proposal as demonstrated in the Strategic Housing Market Assessment and waiting list information and contributes to the Council's target of providing 80% of affordable housing as social rented accommodation, and
- The affordable housing provided is made available solely to people in housing need at an affordable cost for the life of the property. (The Council will ensure that any planning permission granted is subject to appropriate conditions and/or planning obligations to secure its affordability in perpetuity).
- The affordable housing shall be provided in phases as the development progresses and shall be mixed within the development in groups of not more than eight units within each group.

Where this policy would result in a requirement that part of a dwelling should be affordable a financial contribution of equivalent value will be required. In meeting the requirements of this policy, proposals should comply with the provisions of the Planning Obligations Supplementary Planning Document adopted by the Council.

Policy H03: Affordable Housing in the Countryside

Proposals for affordable housing development within the area designated as Countryside will be permitted only where:

- The proposal would help to meet a proven local housing need for affordable housing as demonstrated in the Strategic Housing Market Assessment and waiting list information, and
- For schemes of 10 or more dwellings the site is situated within 100m of the boundary of a Principal or Secondary Settlement or one of the defined Service Villages or Coastal Service Villages, or
- For schemes of 10 dwellings or fewer the site adjoins an existing group of ten or more dwellings; and is not situated within a 1-kilometre radius of any other scheme which has been permitted under this policy, and
- The affordable housing provided is made available to people in local housing need at an affordable cost for the life of the property. (The Council will ensure that any planning permission granted is subject to appropriate conditions and/or planning obligations to secure its affordability in perpetuity).

For the purposes of this policy 'local housing need' means the need in the Parish and adjoining Parishes as evidenced by the Strategic Housing Market Assessment and the Council's waiting list, or a Local Housing Need Survey.

It is now possible to include (following the publication of the National Planning Policy Framework) to include an element of market housing on Exception Housing Schemes where they provide the subsidy needed to fund the provision of the required number of affordable dwellings. In these cases the market dwellings allowed will be the minimum number needed to produce the subsidy needed to fund the affordable dwellings

Policy H06: Removal of Agricultural, Forestry and Other Occupancy Conditions

Proposals for the removal of an agricultural or forestry worker's or essential worker's occupancy conditions will only be permitted if the applicant has demonstrated that:

- The dwelling has been occupied in accordance with the occupancy condition for a minimum of 12 years, and
- There is no long-term need for the dwelling on the particular holding/business on which the dwelling is situated, nor in the surrounding area, and
- The dwelling has been made available to one or more Registered Social Landlords operating locally on terms which would allow it to be occupied as an affordable dwelling and that option has been rejected.

Policy H09: Conversion & Re-use of Rural Buildings as Dwellings

The conversion and re-use of suitably constructed buildings in the countryside for permanent residential purposes will be permitted provided that:

- The building is located within an area identified on the Proposals Map for that purpose, and
- The building is worthy of retention due to its appearance, historic, architectural or landscape value, and
- The building is structurally sound and suitable for conversion to a residential use without substantial rebuilding or extension and the alterations protect or enhance the character of the building and its setting, and
- The scheme is of an appropriate scale in terms of the number of dwellings proposed for the location, and
- Where it is viable to do so, on all schemes resulting in two or more units, not less than 50% of the total number of dwellings proposed are affordable, or an equivalent contribution is made in accordance with the requirements of Policy H02.

Outside the locations identified, residential uses will not be permitted unless the building is of exceptional historic, architectural or landscape value and it is demonstrated that a residential use would best secure the future of the building and the above criteria 3 to 5 are met.

Proposals that would result in the loss of a significant number of jobs will not normally be supported.

Appendix 2

Local Allocations Agreement

The Local Allocations Agreement will be used to allocate all properties on exception housing schemes and all other properties which are allocated through Stage 2 of the 2 Stage Approach of the Housing Allocations Scheme (see Appendix 4).

The Local Allocations Agreement includes 7 criteria which provide a basis for determining preference between applicants for affordable housing including low cost home ownership products. The criteria cover links based on residence, employment and family residence to the villages and towns in North Norfolk. In the event that there are no applicants with these links consideration can be given to allocating a property to an applicant who has a wish to live in a particular town or village but who does not have a connection. This is to ensure that a property can be rented or sold to ensure that any financial loss to the housing provider

is minimised and to ensure that properties are not left empty for longer than necessary. The Council may request that a property is re-advertised to seek an applicant with links to a town or village rather than an allocation being made to an applicant without such links.

The Local Allocations Agreement gives preference to applicants with strong links to the town or village in which the property being allocated is located and the adjoining parishes equally. This is because there will be some towns or villages which have very little affordable housing stock and some towns and villages where it will not be possible to develop new affordable housing because of constraints including sensitive local environments, coastal erosion, flooding and lack of available land. It is essential that applicants with strong links to such towns and villages are not disadvantaged as a result.

Properties on an Exception Housing Scheme will be advertised through the Your Choice Your Home scheme with the LC symbol and the towns and villages to which strong links apply will be clearly listed. Any applicant on one of the three registers can apply and shortlisting will be undertaken based on the strength of connection in conjunction with the level of housing need where applicable and the length of time waiting.

The Agreement refers to parish which is applicable to both towns and villages in the area, although where a town is an adjacent parish to a parish with a vacant property the town is not treated as an adjoining parish.

The criteria form a cascade with the strongest connection being an A connection and the weakest connection being a G connection as shown below:

A

An applicant meeting this criterion will have lived in the parish or adjoining parishes for at least 3 consecutive years at the point of allocation and have at least one of the following criteria:

- Lived for at least 5 years at any time in the parish or adjoining parishes OR
- Are employed in the parish or adjoining parish (permanent employment of at least 12 months and 16 hours per week) OR
- Have a family member who has lived for at least 5 consecutive years in the parish or adjoining parish at the point of allocation

B

An applicant meeting this criterion will have lived in the parish or adjoining parishes for at least 3 consecutive years at the point of allocation and have at least one of the following criteria:

- Are employed in the parish or adjoining parish (permanent employment of less than 12 months and 16 hours per week) OR
- Have a family member who has lived for at least 3 consecutive years in the parish or adjoining parish at the point of allocation

C

An applicant meeting this criterion will meet at least one of the following criteria:

- Lived for at least 5 years at any time in the parish or adjoining parishes OR
- Are employed in the parish or adjoining parish (permanent employment of at least 12 months and 16 hours per week) OR
- Have a family member who has lived for at least 5 consecutive years in the parish or adjoining parish at the point of allocation

D

An applicant meeting this criterion will meet at least one of the following criteria:

- Lived for at least 3 years at any time in the parish or adjoining parishes OR
- Are employed in the parish or adjoining parish (permanent employment of less than 12 months and 16 hours per week) OR
- Have a family member who has lived for at least 3 consecutive years in the parish or adjoining parish at the point of allocation

E

An applicant meeting this criterion will meet at least one of the following criteria:

- Lived for at least 12 months at any time in the parish or the adjoining parishes OR
- Are employed in the parish or adjoining parish (temporary employment or permanent employment of less than 16 hours per week) OR
- Have a family member who has lived for at least 12 consecutive months in the parish or adjoining parish at the point of allocation

F

An applicant meeting this criterion wants to live in the parish and has a connection to North Norfolk as defined by the Housing Act 1996, Part VII.

G

An applicant meeting this criterion wants to live in the parish but does not have a connection to North Norfolk.

The criteria above reflect the need to give priority by current residence, former residence, employment and family connections. Family connections relate to a close family member and the Council will have discretion to decide who a close family member is and will take into account the particular family circumstances and strength of relationships/dependence.

The Council in some exceptional cases will consider whether an applicant's local connection to a town or village should be increased, such cases will be considered on their merits at the Council's discretion.



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