



Homes
England

Homes England

Making homes happen

Helen Fielding – Senior Specialist (Housing Supply)

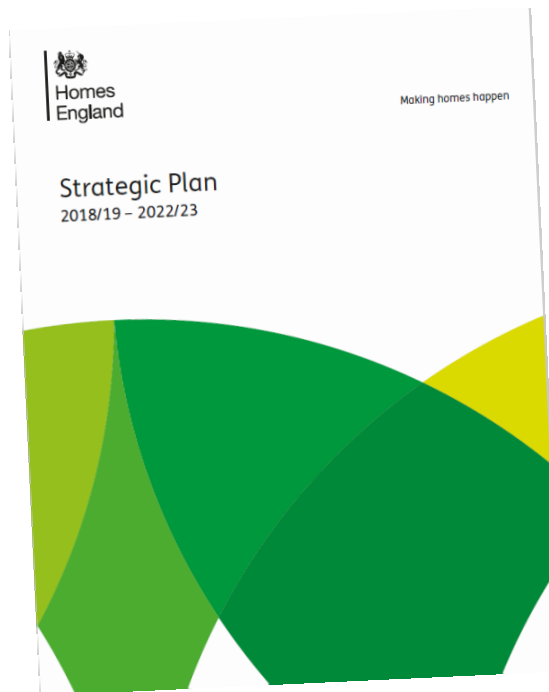
Our Strategic Plan

Launched in January 2018 to play a major role in fixing the housing market.

Two of our key 2018-20 priorities:

“to increase the number of homes delivered by the community-led housing sector”

“the delivery of at least 130,000 affordable housing starts by March 2022”



What is Affordable Housing? (here's the science bit)

- **“housing for sale or rent, for those whose needs are not met by the market (including housing that provides a subsidised route to home ownership and/or is for essential local workers); and which complies with one or more of the following definitions ”.**
- Affordable housing for rent: Housing owned by a registered provider (except where part of a Build to Rent scheme) which is rented in accordance with the national rent policy for Social Rent or Affordable Rent or is at least 20% below local market rents, with provision made for it to remain at an affordable price for future households or for the subsidy to be recycled for alternative affordable housing provision.
- Starter homes: New-build housing available for purchase by qualifying first-time buyers at a minimum of 20% below the market price, with sale prices subject to a cap of £450,000 in London and £250,000 outside London.
- Discounted market sales housing: Housing for sale to eligible buyers at a discount of at least 20% below local market value, with provision made for it to remain at a discount for future households.
- Other affordable routes to home ownership: Housing for sale that provides a route to ownership for those who could not achieve home ownership through the market. There are many different types of products that fall within this category, including shared ownership, relevant equity loans, other low cost homes for sale at a price at least 20% below local market value and rent to buy which includes a period of intermediate rent.

In York – most people's needs are not met by the market

- Median house price - **£235,000**
- Median local earnings – **£26,522**
- Affordability ratio of – **8.86**
- Median private rent **£1,200 pcm**
- **1,161** households waiting for affordable housing on Council housing register
- Year to June 19 - **817** households presented homeless to the Council

Source: MHCLG live housing tables, home.co.uk



How does Homes England help deliver Affordable Housing?

- Capital grant funding via Shared Ownership and Affordable Homes Programme 2016 – 21
- Capital grant for specialist, supported accommodation and homelessness provision
- Work with Registered Providers, developers and landowners
- 3 main tenures supported:
 - Social and Affordable Rent
 - Shared Ownership
 - Rent to Buy
- NB – can't use grant to pay for Affordable Housing required by planning policy ("s106 homes")



Who is Affordable Housing for?



What is Community Led Housing?

- Community-led housing is about local people playing a leading and lasting role in solving local housing problems, creating genuinely affordable homes and strong communities in ways that are difficult to achieve through mainstream housing.



What do community led proposals involve?

- meaningful community engagement and consent occurs throughout the development process. The community does not necessarily have to initiate and manage the process, or build the homes themselves, though some may do;
- the local community group or organisation owns, manages or stewards the homes and in a manner of their choosing, and this may be done through a mutually supported arrangement with a Registered Provider that owns the freehold or leasehold for the property; and
- the benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity.

Is Community Led Housing always the same as Affordable Housing?



How Homes England helps - Community Housing Fund

- Summary - Objectives and key features of the Fund
 - To increase housing supply in England by increasing the number of additional homes delivered by the community led sector
 - To provide housing that is affordable at local income levels and remains so in perpetuity
 - To deliver a lasting legacy in the form of an effective and financially self-sustaining community-led body of expertise within the housing building industry in England

Community Housing Fund

Revenue funding

- For capacity building, project specific professional fees and costs, business and project planning.



Local Authority Revenue funding

- To employ additional resource to support groups.



Capital funding

- For the capital costs of building Affordable homes



NB – Fund closed for new bids at the moment 😞

What does it look like?

- Cohousing upon Tyne, Newcastle
 - Small cohousing community who have been looking for a site
 - Part of Scotswood (On land being developed by New Tyne West Development Company).
 - Outline consent already.
- Innovative development
 - Passivhaus ambition
 - Co-housing model
 - Raise values?
 - Involvement of TOWN (Marmalade Lane)



What does it look like?

- Chapeltown Cooperative, Leeds
 - A range of tenures
 - Partnering with an RP to develop the larger site
- Innovative tenures proposed
 - Not a standard affordable product
- Combining Homes England funding
 - HIF funding
 - SOAHP
 - CHF



What does it look like?

- Kirkstall Abbey Mills
 - Grade II Listed building in Council ownership in a high value area
 - Restricted vehicular access
- Working together
 - Kirkstall Valley Development Trust, Leeds City Council and Homes England



What does it look like?

- New Wortley, Leeds
 - Led by local Community centre
 - Using expertise of RP
 - Aiming to become an RP themselves
 - Standard social/affordable rent



Opportunities for York Central?

- Community 'goes it alone', acquires land, develops homes
- Type, tenure, targeting, timing?
- Community partnerships with developers
- Community partnerships with Housing Associations
- Opportunity to diversify housing offer





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Thank you

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helen.fielding@homesengland.gov.uk

07766 157864