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# **Housing Needs Study For Holme Lacy Parish.**

**April 2009**

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Report approved by Holme Lacy Parish Council on the 16<sup>th</sup> April 2009

## **EXECUTIVE SUMMARY**

### **Assessment of the Need for New Affordable Housing in Holme Lacy Parish**

#### **Introduction**

On the 16th April 2009, the Holme Lacy Parish Council met to consider the outcome of the recent Housing Needs Survey that was conducted in November 2008 by Community First. It was noted that survey forms had been posted to all 212 addresses in the parish and by the closing date, 84 responses to Part A of the form had been received, there were 13 responses to Part B and 2 responses to Part C. Part A requested information from all householders in order to gain a profile of the existing housing in the Parish, Part B sought information on current and future housing need, and Part C invited those in housing need to register with Home Point Herefordshire.

#### **Assessment of Housing Need**

The Parish Council acknowledged that the survey showed that a need exists for the provision of new affordable housing for the following reasons:-

- the stated demand for such accommodation
- the housing and financial circumstances of the respondents to Part B .
- the lack of affordable homes in the Parish, and tenure choice in the parish.
- the lack of vacancies occurring in the existing Housing Association stock .

#### **Type of new affordable dwellings and mix of tenure required**

The type of dwellings that would be required are 2, 3 and 4 bedroom houses, and 1 and 2 bedroom flats and bungalows. The tenure mix and number of dwellings would be determined by a developing Housing Association working in partnership with the Parish Council and the Rural Housing Enabler.

#### **The Next Steps**

The Rural Housing Enabler and the Parish Council will seek to identify a suitable site that would meet the requirements to build an affordable housing scheme. They will walk around the parish with a planning officer from Herefordshire Council, to consider what options (if any) exist. Where a site, or more than one is suggested as being acceptable (and the landowner is willing to sell), the Rural Housing Enabler in association with the Parish Council will arrange for a public exhibition to be held in the village hall to seek the views of residents.

#### **Practical Considerations**

In accepting that an affordable housing scheme is required for the area, the Parish Council stated that they will only support a scheme that provides affordable homes for local people in perpetuity, and that it is a small scale development.

#### **Contacts**

If you wish to discuss this matter please contact the Chairman of the Parish Council, or Keith Parry the Herefordshire Rural Housing Enabler on 07970 650866 or email:keithp@comfirst.org.uk. To receive a copy of the survey report, please contact Keith Parry.

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## **Housing Needs Study for Holme Lacy Parish**

### **Introduction**

In July 2008 Holme Lacy Parish Council agreed with a proposal from Community First that a Housing Needs Survey should be undertaken within the area. The purpose being to assess if there was sufficient local housing need to justify the provision of new affordable dwellings, because of the perceived difficulties that local people were having in securing homes of their choice at costs they could afford.

In the week beginning the 27th October 2008, explanatory letters and survey forms were posted to all 212 addresses located in the Parish (as identified from Council Tax records) Householders were asked to make their return by the 30th November 2008. A copy of the letter and form can be found at the end of this report.

### **Method**

All householders were asked to complete and return Part A of the survey form in a reply-paid envelope. Part A sought information on the current housing profile of the area, and also asked householders for their views on the need for new affordable housing in the area.

Householders were also asked to complete and return a Part B questionnaire, where they identified a current or future housing need for affordable housing for local people.

Part C of the form requested name and address details if the householder or a relative/friend/acquaintance wanted to be registered with Home Point Herefordshire.

### **Survey Response**

By the deadline of the 30<sup>th</sup> November 2008, the following forms had been received:-

Part A – 84 completed forms (a response rate of 39.6% of the 212 addressees)

Part B – 13 completed forms (a response rate of 6.1% of the 212 addressees)

Part C – 2 completed forms

## Analysis of the Part A Survey Returns

### Age Profile

Age Bands	0-15	16 -24	25-44	45-59	60-69	70+	
<b>2008 Housing Needs Survey Number</b>	22	9	17	40	24	19	
% against total survey return of 131	17%	7%	13%	31%	18%	14%	
Age Bands	0-15	16-24	25-44	45-59	60-64	65-74	75+
<b>2001 Census Number</b>	73	64	118	88	16	42	35
% against total population of 436	17%	15%	27%	20%	4%	9%	8%

### Number of people living in the household

One	Two	Three	Four	Five	Six
22	37	12	10	1	2

**Comment** – In 2001 the National Census identified there were 436 residents in the Holme Lacy parish as set out in the table above.

The 2008 Housing Needs Survey does not cover the total population of the parish, but the results give an indication that the number of younger people (aged 16-24) living in the area has reduced since 2001, that the 25-44 age range has reduced, and that there has been an increase in the 60+ range. The Survey also indicates a majority of single and two person households living in the parish

### Living in Holme Lacy Parish

83 responses were received, all stating that the householders lived in the Holme Lacy parish. There was 1 unanswered response

Lived in Present Home	0- 4 yrs	5-9 yrs	10-19yrs	20+yrs
	27	20	15	22

**Comment** – The length of time that householders live in their present home could indicate a number of factors such as:-

- contentment with the locality
- a sustainable location to live
- lack of 'turnover' in vacancies occurring
- an aging population
- unable to afford to move either within the parish or elsewhere

### Housing Tenure –Your Current Home

	Home Owner	Private Renting	Housing Association Renting	Housing Association Shared Ownership	Lodging	With Parents/Relatives	Tied	Other
<b>2008 Survey</b>	76	5	3	0	0	0	0	0
<b>2001 Census</b>	111	19	23	3	10			

**Comment** – From the details provided from the 2008 Survey and the 2001 Census there is a predominance of owner occupation in the Parish. The current Housing Association rented stock consists of 8 two and three bedroom houses and 9 one and two bedroom bungalows, and 3 two bedroom flats. The parish has a lower low level of Housing Association dwellings (12%) as compared to 15% for Herefordshire as a whole.

### Current Accommodation

	House	Bungalow	Flat	Mobile home	Other
<b>2008 Survey</b>	67	14	2	1	0

	Detached	Semi detached/terrace	Flats	Caravan or other mobile or temporary structure
<b>2001 Census - dwellings</b>	108	58	11	0

**Comment** – The majority of the 2008 Survey respondents live in houses in the parish as opposed to bungalows and flats. The 2001 Census showed that 61.5% of properties in the parish were detached.

### Bedrooms

<b>2008 Survey</b>	<b>One Bedroom</b>	<b>Two Bedroom</b>	<b>Three Bedroom</b>	<b>Four Bedroom</b>	<b>Five Bedroom</b>
	1	13	39	24	6

**Comment** – The 2008 Survey indicates a larger number of three and four bedroom properties across the parish.

**Households Members who have moved away**

**Yes - 16 No - 66**

**Reasons for leaving**

Lack of Affordable Housing	Public transport	Suitable Hsg	Employment elsewhere	College/University	Other
4	2	0	3	2	4

**Comment** – Lack of Affordable Housing and Employment elsewhere accounted for the greatest number of reasons for leaving. The ‘**Other**’ reasons were stated as :-

- *Moved into rest home*
- *Marriage*
- *Not enough bedrooms*
- *Family breakup. I myself shall be forced to sell and shall be unlikely to afford another property. I believe the waiting list for social housing is desperately needed ,no matter where. In Holme Lacy as elsewhere NIMBY will rear its ugly head.*

**In favour of affordable housing**

**Yes – 52 No – 19 Unsure - 12**

**Comment** – The Survey shows that 62.7% of the respondents who answered the question were in favour of additional affordable homes being provided for local people, 22.9% were against and 14.4 % were unsure.

**Future Housing Need within the next five years**

**Yes - 13 No - 70**

**Comment** – Results are self explanatory.

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## Analysis of Part B Survey Forms

### Introduction

Thirteen Part B forms were returned. One form contained details of 4 single households requiring their own accommodation. These households have been included in the analysis.

### When will you need to change your accommodation?

Now	Within 12 months	1-3 years	3-5 years	5+Years
2	1	6	5	2

**Comment** – The Survey indicates the majority of respondents need to move within the next three years.

### Why do you need to move?

Local affordable acc	Independent accom.	Larger accom.	Smaller accom.	Poor State of Repair	Closer to Employment	Permanent accom.
2	1	3	1	0	0	0
Older person's accom.	Closer to Carer or Dependent	Specially adapted home	Family breakup	Closer to relatives who live in the Parish	Moved away and wish to return	Other
1	0	0	2	1	4	0

**Comment** - The Survey shows that the majority of reasons given to move are the requirements for local affordable accommodation, a need for larger accommodation and family breakdown. Respondents to the Survey could tick more than one reason.

### Current housing status

Home owner	Private tenant	Housing Association tenant/shared owner	Living with parents or other family member
8	4	2	2

### Type of Housing required

Housing Association Rent	Housing Association Shared Ownership	Private Rented	Home Ownership
6	7	0	3

**Comment** – The Survey shows that the majority of respondents desire home ownership, either as a full owner or in a shared ownership form of tenure. Respondents could choose more than one type of tenure in their answers.

**Registered with Home Point**

**No – 11 Yes - 1**

**Comment –** The majority of responders to this question answered that they were not registered with Home Point. This may indicate:-

- lack of knowledge about Home Point
- lack of registration because of lack of apparent housing opportunities in the village
- lack of housing need.
- a preference for private renting or home ownership

**Shared Ownership Preference – Assessed Maximum Mortgage**

<b>Below £50,000</b>	<b>£50,000- £55,000</b>	<b>£55,000 – £60,000</b>	<b>£60,000 – £65,000</b>	<b>£65,000 – £70,000</b>	<b>£70,000 – £75,000</b>
<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>
<b>£75,000 – £80,000</b>	<b>£80,000 – £85,000</b>	<b>£85,000 – £90,000</b>	<b>£90,000 – £95,000</b>	<b>£95,000- £100,000</b>	<b>£100,000 plus</b>
<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Comment –** From the 6 responses to this Survey question it is apparent that no one will be in a position to seek full ownership in the parish. They record their maximum mortgage potential in the categories lower than £75-80,000. In terms of their preference for shared ownership the following information is relevant:-

- A recent rural Housing Association Shared Ownership scheme in a comparable area, showed that two bedroom properties with an assessed open market value of £150,000 were being sold at a 40% stake of £60,000. Rent charges for the remaining share was £256-27 per month. It should be noted that shared ownership schemes may also offer first shares of 25%
- The average Herefordshire price for open market sales for the 2nd quarter 2008 was £194,475 (latest Government published figure).

**Household Composition**

<b>Families with children</b>	<b>Couples</b>	<b>Older couples - 60 plus</b>	<b>Single</b>	<b>Older Single – 60 plus</b>
<b>6</b>	<b>1</b>	<b>3</b>	<b>5</b>	<b>1</b>

**Comment –** 16 respondents to the Survey completed Part B stating they were in housing need. The household composition details shows 6 families with children, 4 couples (of whom 3 were older) and 6 single households (of whom 1 was older).

**Lived in Holme Lacy Parish 3 out of the past 5 years**

**Yes - 13**

**No - 3**

**Comment –** 13 respondents to Part B of the Survey showed current residence in Holme Lacy parish. Of the 3 respondents who did not live in the area, 1 had family connections and 2 had lived previously in the area.

**Offer of Employment but unable to take up the offer because of the lack of affordable housing.**

**Yes** – 0

**No** – 6

**Comment** – The Survey indicates that the lack of affordable housing in the area was not a reason for not taking up employment.

**Local Involvement in Parish**

School	Church	Social club/group	Voluntary helper
1	1	2	1

**Comment** – The survey shows that of the 3 respondents with a stated housing need, provided information on their local involvement in the parish as set out above. Respondents could answer more than one question.

**Employment in the Parish**

Permanent Full Time	Permanent Part Time	Casual Part Time
2	1	1

**Comment** – The Survey indicates that 4 respondents (including members of their household) to this question are in permanent full-time employment, or in permanent part time employment or casual part time employment.

**Employers Noted**

Woodland worker  
 Brockhampton Court  
 Graham Baker Motors  
 St Martin's Primary School

**Return of Part C Survey Forms**

Two forms were completed and returned. These provided name and address details so that Home Point application forms could be sent to the individuals in order that they could seek registration with Home Point Herefordshire.

The respondents are aware from the advice given in the Part C that their details will be retained, in order that contact could be made if a new affordable housing scheme was built in the area.

## Home Point Information as at 6<sup>th</sup> April 2009

### Home Point

Since 2002, Herefordshire has been running a 'Choice Based Lettings' system whereby people who are seeking affordable housing, register with an agency called Home Point. This is a partnership between Herefordshire Council and the largest housing associations in Herefordshire. Properties are advertised weekly and applicants can submit 'bids of interest' for homes where they would like to live.

### Total Number on Housing Register

Gold 1041 (Including 151 priority)

Silver 2297

Bronze 1905

Total 5217

On average during 2008/2009 Home Point advertised 15 properties per week.

### Number of applicants on the register giving Llangarron parish as an area of preference to live.

459 applicants on the housing register have given Holme Lacy Parish as one of their areas of preference.

### By Band

Gold Band 79 (Including 10 priority)

Silver Band 218

Bronze 162

Total 459

### By Minimum Bedroom Need

1 Bed 231

2 Beds 141

3 plus Beds 87

Total 459

### Applicants living in the Holme Lacy Parish

There are 6 applicants from Holme Lacy, 4 in silver, and 2 in bronze. Of these, 1 applicant has a minimum 1 bedroom need, 1 has a minimum 2 bedroom need, and 4 have a 3 minimum bedroom plus need.

### Properties Advertised in Holme Lacy and Number of Applicants Housed.

Home Point have advertised and housed applicants in 5 properties since operating, with an average of 33 bids of interest registered for each property.

Homepoint use a 'banding system' where there are four main bands (levels) of housing need; *priority*, *gold*, *silver* and *bronze*. Gold band applicants are considered to have a high level of housing need, but in emergency cases a priority status is issued to help with finding a home more quickly.

### Housing Need Survey – Household/Tenure/Property Type Details

Summary tables of applicants and their assessed housing accommodation requirements

Survey number	Applicants for two bed houses	Local connection	Current tenure	Reason for moving	When required	Preferred tenure
11	Couple and brother aged 24	Previous residency.	Home owner	Need to be near to close relatives in the parish and wish to return to live in the parish	3 – 5 years	Housing Association shared ownership
15	Lone parent and son aged 11	Residency	Private tenant	Tenancy will terminate	3 - 5 years	Housing Association rent
<b>Total 2 households</b>						

Survey number	Applicants for three bed houses	Local connection	Current tenure	Reason for moving	When required	Preferred tenure
3	Couple and daughters aged 9 and 7	Residency	Home owner	Need larger accommodation	1 – 3 years	Home ownership
4	Couple and daughters aged 13 and 17	Residency	Private tenant	Need local affordable, independent, and permanent accommodation	1 – 3 years	Housing Association rent
7	Lone parent and son aged 6 and daughter aged 4	Residency	Housing Association tenant	Need affordable accommodation and	Now	Home ownership
9	Lone parent and sons aged 16 and 10	Residency	Housing Association tenant	Need local affordable permanent accommodation	3 – 5 years	Housing Association shared ownership
<b>Total 4 households</b>						

Holme Lacy Parish Housing Needs Survey November 2008

Survey number	Applicants for four bed houses	Local connection	Current tenure	Reason for moving	When required	Preferred tenure
14	Couple, sons aged 17 and 10 plus staying access for three children	Residency	Housing Association tenant	Need local affordable and permanent accommodation , and specially adapted home .	3- 5 years	Housing association rent
<b>Total 1 household</b>						

Survey number	Applicants for 2 bed flats	Local connection	Current tenure	Reason for moving	When required	Preferred tenure
8	Couple	Previous residency and close relatives living in the parish	Private tenant	Need independent accommodation and close to relatives in the parish, and wish to return to the parish	Within 12 months	Housing Association shared ownership
<b>Total 1 household</b>						

Survey Number	Applicants aged 60+ for 2 bed flats or bungalows	Local connection	Current tenure	Reason for moving	When required	Preferred tenure
1	Couple	Residency	Home owner	Need older persons accommodation	5 + years	Home ownership
12	Couple and brother aged 70+	Residency	Home owner	Need smaller accommodation	5 + years	Housing Association rent
<b>Total 2 households</b>						

Holme Lacy Parish Housing Needs Survey November 2008

Survey number	Applicants for 1 bed flats	Local connection	Current tenure	Reason for moving	When required	Preferred tenure
6	Single person	Residency	Private tenant	Need larger accommodation and closer to work	3 – 5 years	Housing Association rent
10	Single person	Residency	Home owner	Need smaller accommodation and family break-up	Now	Home Association rent
13a	Single person	Residency	Living with parents or close family	Need affordable and independent accommodation	1 – 3 years	Housing Association shared ownership
13b	Single person	Residency	Living with parents or close family	Need affordable and independent accommodation	1 – 3 years	Housing Association shared ownership
13c	Single person	Residency	Home owner	Divorce	1 – 3 years	Housing Association shared ownership
<b>Total 5 households</b>						

Survey number	Applicants for 1 bed bungalows	Local connection	Current tenure	Reason for moving	When required	Preferred tenure
13d	Single person	Close relatives living in the parish	Home owner	Older person requiring support from family	1 – 3 years	Housing Association shared ownership
<b>Total 1 household</b>						

0

Applicants	
Now	2
Within 12	1
1-3 years	6
3-5 Years	5
5+ years	2
<b>Total</b>	<b>16</b>

Holme Lacy Parish Housing Needs Survey November 2008

Properties	Housing Association Rent	Housing Association Shared Ownership	Home Ownership	Totals
1 bed flats	2	3		5
1 bed bungalow		1		1
2 bed flats		1		1
2 bed flat/bungalow	1		1	2
2 bed house	1	1		2
3 bed house	1	1	2	4
4 bed house	1			1
<b>Totals</b>	<b>6</b>	<b>7</b>	<b>3</b>	<b>16</b>

When Properties Required	1 bed flats	1 bed bungalows	2 bed flats	2 bed flat/bungalows	2 bed houses	3 bed houses	4 bed houses	Totals
<b>Housing Association</b>								
Now	1							1
Within 12 months								
1-3 Years						1		1
3-5 years					1		1	2
5+years	1			1				2
<b>Housing Association Shared Ownership</b>								
Now								
Within 12 months			1					1
1-3 Years	3	1						4
3-5 years					1	1		2
5+years								
<b>Home Ownership</b>								
Now						1		1
Within 12 months						1		1
1-3 Years								
3-5 years								
5+years				1				1
<b>Totals</b>	<b>5</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>1</b>	<b>16</b>

### Summary of Preferred Tenure, Number, and Size of Dwellings

Tenure	Type	Size				Totals
		One bedroom	Two bedroom	Three bedroom	Four bedroom	
Housing Association Rent	Flat	2				2
	Flat/Bungalow		1			1
	House		1	1	1	3
Housing Association Shared Ownership	Flat	3				3
	Flat/Bungalow	1	1			2
	House		1	1		2
Home Ownership	Flat					
	Flat/Bungalow		1			1
	House			2		2
<b>Overall Total</b>		<b>6</b>	<b>5</b>	<b>4</b>	<b>1</b>	<b>16</b>

**Comment** - The survey identified 16 respondents with a form of housing need.

It will be noted from the table above that the properties required are a range of flats, bungalows and houses with different bedroom sizes with a predominance of Housing Association rent and shared ownership tenures.

### Analysis of the Housing Needs Survey Results

During the month of October 2008, Housing Needs Survey forms were posted to all 212 addresses in the Holme Lacy parish.

By the closing date of the 30<sup>th</sup> November 2008, 84 responses to Part A of the survey form had been received, 13 responses to Part B and 2 responses to Part C.

**Part A** . This section of the Survey was designed for all householders to return, as the questions were focussed on the current housing situation in the parish. The responses represent a 39.6% return on the survey forms issued.

The analysis of the Part A results indicates an aging population, a settled community in terms of time spent living in the Parish, a majority of owner occupied family houses, and a lower than the County average number of Housing Association rented dwellings.

Part A seeks information on household members who have moved away in the last three years. This shows that the majority have moved elsewhere, for employment reasons.

Part A also requested views on the provision of additional affordable housing for local people, 62.7% of the respondents were in favour of affordable housing, 22.9% were against and 14.4% were unsure.

**Part B.** This section of the Survey was designed to be completed by the householder or anyone in the household who felt they were likely to require affordable housing in the Holme Lacy parish now or in the next five years. The 13 responses represent a 6.1% return on the survey forms issued. One form contained details of 4 single households requiring their own accommodation. These households were included in the analysis of the Part B results.

The analysis indicates the majority of respondents need to move in the next three years, and they require local affordable housing, with the main tenure preferences being Housing Association shared ownership and rent. In examining the assessed maximum mortgage, only 6 respondents could afford up-to £85,000.

16 respondents gave details of their household makeup showing 6 families with children, 4 couples and 6 single households.

13 respondents had lived in the Holme Lacy parish during three out of the past five years. The 3 remaining respondents, reported a local connection with the Parish

4 respondents and their household members were employed either full or part time in the parish.

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## **Assessment of the Need for New Affordable Housing In Holme Lacy Parish**

### **Assessment of Housing Need**

The results from the Housing Needs Survey undertaken in November 2008 and the analysis shows that a need exists for the provision of new affordable housing in Holme Lacy for the following reasons: \_

- the stated demand for such accommodation
- the housing and financial circumstances of the respondents to Part B of the Survey
- the lack of affordable homes and tenure choice in the parish
- the lack of vacancies occurring in the existing Housing Association stock .

### **Type of new affordable dwellings required**

From the household details submitted, the following type of new dwellings would be required:-

- 2, 3 and 4 bedroom family houses
- 1 and 2 bedroom bungalows/flats for older single people and couples
- 1 and 2 bedroom flats for single people

### **Mix of tenure required (rent and shared ownership) and number of dwellings required**

The final tenure mix and number of dwellings would be determined to reflect the housing needs by the developing RSL working in partnership with the Parish Council and the Rural Housing Enabler, after assessing the number of applicants meeting the local connection criteria, their financial means to meet rent and mortgage costs, and site and

planning considerations. The survey also identified a stated need for open market dwellings to meet the needs of local people.

**When new affordable dwellings are required**

The analysis shows that 9 respondents state that they require alternative accommodation within three years, 5 within 3 to 5 years, and 2 after 5 years

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**Appendix A**

**New Affordable Homes in Holme Lacy Parish - Eligibility and Definition**

Any new Housing Association affordable homes to be provided for rent or shared ownership in Holme Lacy are intended to enable people in housing need to remain in the parish, or to return to the area, provided that they have an association relating to current or past residence, family connections, or employment.

**Who qualifies for the New Affordable Homes?**

The allocation of any new homes that may be built will be carried out in accordance with a planning obligation, sometimes called a section 106 agreement, which requires that priority be given to those applicants who have a connection with the parish according to the following criteria :-

- has been normally resident in the parish for six out of the last 12 months, or lived in the parish for three of the last five years; or
- are employed in the parish (employed means anyone working more than 16 hours per week in the parish but excluding casual work) ; or
- has close family members living in the parish, who have lived in there for a period of at least 12 months; or
- needs to live in the Parish in order to care for or receive care to enable a person or a family member to live independently in the community; or
- there are “special circumstances” which would not normally apply, but amount to circumstances which in the view of Herefordshire Council might give rise to a local connection.

**Note** If there are no applicants with a local connection to the parish, the homes shall be allocated to persons with a local connection to bordering parishes of Holme Lacy. In the event that there are no applicants with a local connection to the bordering parishes, the homes can be allocated to applicants normally resident in Herefordshire.

Allocations for the Housing Association homes in the parish will be made only to applicants registered with Home Point Herefordshire.

**Definition of Affordable Housing**

Affordable housing is defined in the Herefordshire Unitary Development Plan as :-

- Subsidised housing provided by an organisation, such as a registered social landlord (also known as Housing Associations) or local authority allocating on the basis of need. While such dwellings will normally be made available for rent, they may also include subsidised home ownership, such as shared ownership, where a registered social landlord or local authority retains a continuing interest.
- Low-cost market housing, helping to meet the needs of first time buyers, single people, older people, or other low income households, who cannot afford to rent or buy houses generally available on the open market.

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