



What is Affordable Housing?

Government Definitions

The National Planning Policy Framework (NPPF) states: “*Affordable housing is social rented, affordable rented and intermediate housing, provided to eligible households whose needs are not met by the market. Eligibility is determined with regard to local incomes and local house prices*”

Social Rented Housing – is owned by local authorities and Housing Associations. These used to be called Council houses in the old days, where rents were often set at about 50-60% of market rate. Very little Social Rented Housing is being built these days, but what there is will be cheaper than Affordable Rented Housing. They are advertised to households on the Local Authority Housing Register via choice-based lettings.

Affordable Rented Housing – is owned by local authorities or Housing Associations and let to households who are eligible for social rented housing. Affordable Rent is typically set at up to 80% of the local market rent. Allocation is still to those on the Local Authority Housing List, prioritised by need.

Intermediate Housing - are homes for sale and rent provided at a cost above social rent, but below market levels. These can include shared ownership and other low cost homes for sale.

What does this mean for Ewhurst?

The village of Ewhurst, nestling as it is at the foot of the Surrey Hills, will never be a cheap place to buy a house. House prices in this part of Surrey are proportionally higher than in many other cheaper parts of the country. So even with a rental or purchase price set at only 80% of the market, it is still going to be very expensive to many – affordability is of course entirely relative. However, provided someone is on either the Local Authority Housing, or Help to Buy Registers and eligible, they can apply to rent or part-buy an **Affordable Home**. Priority will still be given to those with the greatest need, but this may not necessarily include people currently living in the village.

Affordability in the context of the NPPF relates to housing costs only (the rent or purchase price) and not to an individuals’ or household earnings themselves.

The Housing Needs element of the 2015 Parish Survey clearly identified that the community wishes to see more 1, 2 and 3 bedroom houses provided, as these will be cheaper to buy than 4+ bedroom properties. Some of these may be more *affordable* because they are smaller and cheaper, but some might be built as **Affordable Housing** that meets the NPPF definition. The former will be available to everyone on the local, open market – the latter only to those eligible and with the highest priority or need.

As defined by Waverley Housing Policy AHN1 – New developments of more than 11 dwellings shall require a minimum of 30% Affordable Housing to be provided.
