

Build More Build Better Build for Life

Affordable Homes Delivery Strategy 2022-2025

Approval & Publication:

Approving Body	Approval route requirement	Publication Type	Publication requirement	Review frequency	Document owner	Next Review Date
Executive, Council		Internal/ external	There are no legal or constitutional requirements for publication	Annual updates to action plan	Andrew Smith	01.04.25

Version Control Information:

Version	Version Status (Draft, Approved /Published Internally or Externally)	Date	Version Comment	Version Author
V0.1	Draft	09.12.21	Creation of the document	AL & EL
V0.2	Approved Draft	18.01.22	Approved by Executive	AL & EL
V0.3	Approved Draft	08.03.22	Approved by Management Board	AL & EL
V0.4	Final Approval	Est 05.04.22	Approved by the Executive	AL & EL
V1	Published	Est 26.04.22	Approved by Full Council/ 1st Publication	AL & EL
V2		Est 01.04.23	First Annual review	AL & EL

Impact Assessments and Consideration:

Impact Assessment Type	Required / Not Required	Date Completed	Impact Assessments and Considerations Comment	Assessment Owner
Equality Impact Assessment	Required	07.03.2022	See Equality Impact Assessment attached	Esther Lyons
Data Protection Impact Assessment	Not required	NA	NA	NA
Climate Change	Not required	NA	NA	NA

Document Statement

Waverley is committed to build homes to buy or rent for households from all income levels. The strategy sets out our priorities and objectives for the development of new affordable homes by the Council and our partners for the next 3 years.

Scope and Purpose

- Foreword from the Leader of the Council
- Build More
- Build Better
- · Build for Life
- Build More Action Plan
- Build Better Action Plan
- Build for Life Action Plan
- Glossary

Document Improvement

The Council welcomes comments and feedback on its policies and procedures.

Please contact <u>alice.lean@waverley.gov.uk</u> and <u>esther.lyons@waverley.gov.uk</u> Housing Strategy and Enabling Team if you have any comments.

Related information

5.1 Other Related Council Policies / Information

Waverley Borough Council Affordable Housing Supplementary Planning Document Waverley Borough Council Quality and Design Standards Update

5.2 Other Documents

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Foreword from the Leader of the Council

We are living through challenging and unprecedented times. The pandemic has caused or exacerbated financial hardship for many households, and many have lost their jobs or businesses. At the same time, the cost of a home has increased, cost of living and fuel bills are rising, and incomes have not kept pace. We need to act now to ensure that there are enough Locally Affordable Homes^[1] for those who need them in Waverley.

Government policy continues to push homeownership, but we know that products like First Homes do not meet housing need in Waverley. The Government's definition of 'affordable housing' just isn't affordable here. We have set our own definition of Locally Affordable Homes in this new Affordable Homes Delivery Strategy, to prioritise the development of truly affordable rented housing in our area. We will build homes at rents that local workers on low incomes can afford, which will keep the local economy turning. Homes built to high standards of energy efficiency will benefit the environment as well as keeping residents' bills down.

We are committed to achieving our vision of homes to buy and rent for Waverley residents from all income levels. We will lead by example in our response to the Climate Emergency and the emerging cost of living crisis in the UK. As someone who grew up in social housing, the delivery of genuinely affordable housing is, for me, perhaps the most important activity a borough council undertakes and brings together teams across the council to deliver. But this is challenging work and we cannot do it by ourselves. That is why this new strategy focuses on the importance of strengthening partnerships. Working together with our partners we will achieve the best possible outcomes for our residents.



Councillor Paul Follows



Councillor Nick Palmer Leader of the Council, supported by: Co-Portfolio Holder for Housing (Delivery)



Councillor Paul Rivers Co-Portfolio Holder for Housing (Operations)

^[1] Homes which are affordable to Waverley workers or low-income households living in Waverley (see Glossary).

Build more

We will build and help deliver more Locally Affordable Homes, by:

- **BM1** Increasing momentum in the delivery of affordable homes, with ambitious targets across Waverley's own build programme and from other affordable housing providers
- **BM2** Innovative financing using our financial flexibilities and assets as a local authority to fund more homes
- **BM3** Making most effective use of our planning powers, utilising the full range of mechanisms available, challenging developers on viability¹, and lobbying for a better system
- BM4 Harnessing the power of partnerships

Building upon our strong relationships, we will lever in experience, expertise and funding to deliver what our communities need

¹ Added following consultation

Build better

We will build and help deliver Locally Affordable Homes we can take pride in², through:

BB1 Aligning new supply more closely with need

Developments will be informed by a better understanding of changing needs across the borough. Planning decisions on type and tenure of new supply will be informed by robust, up-to-date evidence.

BB2 Rethinking rents

New homes will cater for all income levels, including social rents for households on the lowest incomes³. Good quality housing which people can afford is an enabler for positive life change. Conversely, rents which are too high will set households up to fail. We will introduce a cap on Affordable Rent levels for Waverley.

BB3 Design to be proud of

With our partners, we will create high quality homes in attractive environments⁴, promoting cohesive, inclusive communities. We want affordable housing to be a tenure of choice in Waverley – not the tenure of last resort.

BB4 Synergy between services

We will forge stronger links with Health, Adult Social Care, our Town & Parish Councils, housing providers and neighbouring councils. Together we can better understand what is working and what needs to change, to create homes that work for all of our community.

² Pride or Prejudice, February 2019

³ Reference to social rents added following consultation

⁴ Housing Design Standards for New Council Homes

Build for life

We will build and help deliver affordable homes today for where we want to be tomorrow, with:

BFL1 Greener homes

Waverley has declared a Climate Emergency⁵. We aim to become a net zero carbon council by 2030⁶. We will develop affordable homes which are both built sustainably and enable residents to live in a more environmentally sustainable way, now and for years to come. As energy costs and living costs rise⁷, this will help to reduce residents' bills. We will explore new technologies and models of delivery to meet our climate change commitments.

BFL2 Places for people to belong

We will deliver inclusive, cohesive developments that enable communities to thrive for the wellbeing of the whole community. We will improve our understanding of customers' experiences, needs and expectations in a post-Covid world.

BFL3 Homes for all our lives

New development must reflect the diverse needs of our residents at all stages in their lives. We will collaborate more closely with Adult Social Care partners to build the right homes for older people and those with specialist needs.

BFL4 Homes for a stronger economy

We will support the local economy by building homes that local workers on low incomes can afford. This underpins the essential services that keep the borough going and the leisure and hospitality services we all enjoy. Locally Affordable Homes will be a vital building block in our economic recovery.

⁵ Waverley Borough Council - Climate change strategy and action plan

⁶ Waverley Carbon Neutrality Action Plan 2020-2030.pdf

⁷ Added following consultation

Build more- action plan

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
BM1	To complete 400 new affordable homes over three years of which • 60 (15%) Waverley ⁸ new build • 340 (85%) by other Affordable Housing Providers	✓		*	Housing Strategy and Enabling Team Housing Development Team Affordable Housing Providers	 HRA9 Business Plan – New Build Affordable Homes Budget Community Land Trust Grant DLUHC¹⁰ Grant Homes England Grant 	Quarterly performance reporting on number of planning consents, starts on site and completions of Waverley and other affordable housing providers new homes against indicative target

⁸ Waverley Borough Council

⁹ Housing Revenue Account

¹⁰ Department for Levelling Up, Homes and Communities (formerly Ministry for Housing, Homes and Communities)

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
BM2	To use our commuted sums to create added value, improved quality and/or improved affordability on at least one scheme per year	√	✓	√	Housing Strategy and Enabling Team	 Affordable housing provider private borrowing Recycled Capital Grant Commuted sum Homes England Grant DLUHC grant 	Conversion of WBC community room into 2 x 1 bed flats, with DLUHC funding and commuted sum grant
	To use our own land/ underused assets for Waverley new affordable homes	✓	✓	√	Housing Development Team	HRA Business Plan – New Build Affordable Homes Budget	 Deliver eight homes at Queensmead, Chiddingfold Deliver five homes at Hartsgrove, Chiddingfold Deliver six homes at Pathfield A, Chiddingfold

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
ВМЗ	To make recommendations to update Affordable Housing Supplementary Planning Document to take account of changing policy and practice	√	✓	√	Housing Strategy and Enabling Team	Commuted sums Officer time	 Deliver five homes at Pathfield B, Chiddingfold Deliver two homes at Turners Mead, Chiddingfold Deliver four homes at Parkhurst Fields, Churt Deliver 12 homes at Crossways Close, Churt Deliver four homes at Aarons Hill, Godalming SPD to include reference to rent caps and affordability initiatives
	To challenge every planning application that makes a viability				Housing Strategy and Enabling Team	Officer timeViability panel	All planning applications making a viability argument to go to Planning Committee.

LINK TO STRATEGY	ACTION	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
	case to reduce or change the tenure mix ¹¹ of affordable housing To facilitate independent scrutiny by a consultant from the Viability Panel Framework			Planning Development Management Team	framework in place	To maximise affordable housing in the borough and demonstrate the Council's commitment and expectations regarding affordable housing. To explore ways to create a level playing field between affordable housing providers so that developers do not pay too much for affordable housing land (e.g. Harrogate Model? Rent cap will ensure equal bidding terms for providers)

¹¹ Changed following consultation

BM3	agree securi	sure that legal ments ing affordable ng are fit for se ¹²							Housing Strategy and Enabling team Legal team		Type, tenure, location and mix of affordable housing to meet need is secured. Affordable homes for rent secured in perpetuity.
for po chan supp	al rnment blicy ge to ort ery of lly dable	√	✓	√	Head of Housing Delivery and Communities Communications Team	•	using with Engl CIH, DLU Town Cour Plan Associand Elocations Government of the Court of the Cour	HC, n and ntry ning ociation the	To be fully engaginstrumental to p	ged with national debate a	

¹² Amended following consultation

BM4	To explore	✓	✓	✓ Housing	•	Officer time	Support emerging Community Land Trusts in
	options for			Development			Farnham and Haslemere following allocation of WBC
	new ways			Team			Community Led Housing start up grant
	of working						
	in			Housing			Additionality by affordable housing providers funded
	partnership			Strategy and			by Homes England, with nomination rights to WBC
	e.g. joint			Enabling Team			
	ventures						
				Affordable			
				Housing			
				Providers			

Build better- action plan

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
BB1	To incorporate recommendations from the 2021 Affordability Study and update to viability assessment,to inform local housing requirements	√	√	√	Housing Strategy and Enabling Team	• £16,000 from Housing Strategy and Enabling Budget	Updated evidence base to support AHN1 to align supply more closely with need and take account of new policy, including First Homes
	Carry out at least one rural or Community Led Housing Needs Survey per annum	✓	✓	✓	Housing Strategy and Enabling Team	Rural Housing Enabler time (post part-funded by WBC)	Annual rural update targeting Parishes with unmet need and bringing forward Rural Exception sites
					Surrey Rural Housing Enabler		The Surrey Rural Housing Enabler to support community led homes, working with local communities who wish to develop their own housing projects

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024-25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
	Ensure that the mix of affordable homes delivered includes rented homes which would be attractive to downsizers, to free up larger affordable homes 13				Housing Strategy & Enabling Team Housing Needs Manager		Mix delivered facilitates downsizing moves within council stock.
BB2	To deliver, and encourage providers to deliver, social rented homes for our lowest income households ¹⁴				Housing Strategy & Enabling Team Housing Development Team Affordable Housing Providers	Exploring all ways of financing social rent including Homes England grant funding	Delivery of social rent is considered first, in preference to Affordable Rent, on all planning applications requiring affordable housing

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024-25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
BB2	To introduce a rent cap for Affordable Rent levels in line with local incomes and affordability in the Tenancy Strategy and secure in s.106 agreements	√			Housing Strategy and Enabling Team	Officer time	Subject to consultation a cap of 70% of market rents ¹⁵ on 1 and 2 beds and 65% of market rents on 3 and 4 beds is proposed.

Added following consultation
 Reference to social rents added following consultation
 Local market rents are calculated using the Royal Institution of Chartered Surveyors approved valuation methods.

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024-25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
BB3	To enable at least one scheme per annum with wheelchair accessible homes (M43 standard) to meet the needs of 16 older people or those with physical disabilities	•	>		Housing Strategy and Enabling Team Homechoice Team Housing Development Team Affordable Housing Providers	Ensure all affordable homes on new developments meet at least the Building Regulations M4 (2) Category 2 Standard as required, under Policy AHN3 and Waverley Design Standards 2021, and secured in s.106 agreements	To identify and quantify need for accessible homes, incorporate into new schemes and secure via s.106 agreements.

¹⁶ Reference to older people added following consultation

To engag	ıe ✓	✓	✓	Housing	Officer time	Support and
with the	, -			Strategy and		enable future
Dunsfold				Enabling		provision of
Park Gar				Team		affordable housing
Village						at Dunsfold Park
develope	r			Planning and		Garden Village.
and				Economic		
affordable	e			Developmen	t	
housing				Service		
provider						
about out						
affordable	Э					
housing						
requirem	ents,					
to ensure						
high qual	ity					
and						
affordabil	ity					
on this						
strategic						
developm	nent.					

To work closely with developers	√	√	✓	Housing Strategy and Enabling	Officer time	High quality new affordable homes built in a mix and
and Affordable Housing Providers at				Team		layout that is tenure neutral and sustainable in the long term.
planning application and pre- application stage to ensure the location, size, type, tenure and design of new affordable homes meets						Results of resident satisfaction surveys show 90% of new residents satisfied with their new home. 30% affordable housing provision on qualifying sites met.
need						Tenure of affordable housing on new developments meets recommended tenure split as set out in latest evidence.

BB4	To develop	✓	✓	√	Housing Strategy and Enabling Team	•	Officer	To facilitate
	stronger links				0 0,		time	quarterly
	with Health,				Housing Needs Manager			meetings
	Adult Social							with Adult
	Care, Town &							Social Care
	Parish							on housing
	Councils,							issues.
	housing							
	providers,							To Host bi-
	neighbouring							annual
	councils and							Affordable
	<mark>between</mark> _							Housing
	Waverley .							Provider
	Borough							Forum
	Council							To book on a
	departments ¹⁷							To host and
								chair
								Surrey
								Enabling Officers
								Group,
								leading on
								sharing
								best
								practice on
								affordable
								housing
								delivery
								across
								authorities.

¹⁷ Added following consultation

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				Early consultation with Town & Parish Councils about affordable housing issues in their area.
				18To work closely with the Housing Needs team to identify changing needs in
				Waverley and to plan to meet needs of specific groups
				joint working to

¹⁸ Added following consultation

				encourage
				downsizing
				where
				appropriate

Build for life- action plan

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/OUTCOMES
BFL1	Meet Housing Design Standards 2021 ¹⁹ and promote environmental sustainability on every new Council development	✓	✓	√	Housing Development Team	Officer time	All new council homes will be subject to SAP 10 assessment methodology to deliver net zero carbon homes.
	Prepare and adopt Climate Change and Sustainability Supplementary Planning Document (SPD)				Planning Policy Team	£30,000 budget to commission this work	To optimise the sustainability of new affordable homes in Waverley, reflecting Waverley Design Standards 2021 and the Climate Change and Sustainability SPD.

https://waverleybc.sharepoint.com/sites/dem/_layouts/15/Doc.aspx?sourcedoc=%7BFBB7923C-96B0-409A-9133-48CCF4838347%7D&file=Housing%20design%20report 13th%20draft.docx&action=default&mobileredirect=true&DefaultItemOpen=1

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
BFL2	Engage residents through the planning process and take into account feedback from recently completed schemes when planning new homes			\	Housing Strategy and Enabling Team Housing Development Team Planning Development Management Team	Officer time	New homes will reflect resident feedback and needs post-Covid. New homes will meet the diverse needs of residents. Feedback from Affordable Housing Providers' own resident engagement is taken on board. Included in review of standards. Waverley resident satisfaction surveys completed on all new build schemes six

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
							months after handover. Tenants Panel Representative engaged at early stage of scheme development. Rural satisfaction surveys completed. Areas for improvement identified and any concerns addressed.
BFL3	To plan strategically for the development of a range of housing options for older people, including Extra Care housing, dementia specialist care, working in partnership with Surrey CC Adult Social Care Commissioning Team				Housing Strategy and Enabling Team	Officer time; Work with partner agencies	Mix of homes delivered meets identified needs (in strategy progress reports) Site identified for at least one new

LINK TO STRATEGY	ACTION	BY WHEN YEAR 1 2022- 23	YEAR 2 2023- 24	YEAR 3 2024- 25	BY WHO	HOW WILL WE DELIVER THE ACTION	EXPECTED ACHIEVEMENTS/ OUTCOMES
							build Extra Care Scheme
BFL3	For new planning applications, consider opportunities for any stage of life for people with disabilities including physical, learning disabilities and autism and mental health conditions working in partnership with Surrey CC Adult Social Care Commissioning Team ²⁰				Housing Strategy and Enabling Team		Waverley to be lead Housing Authority represented on the Autism Workstream Group (led by Surrey CC) Suitable sites identified

²⁰ Added following consultation

BFL4	To implement findings from the 2021 survey of	√		Housing Strategy and Enabling Team	•	Officer time	Results included in Affordability
	local employers on the						Study and
	post COVID impact of			Economic			implementation of
	housing costs on			Development Team			First Homes
	recruitment and retention						policy.
	of staff						
							Cap on Affordable
							Rent levels
							implemented,
							ensuring that low
							income working
							households can
							live and work in
							Waverley.

Glossary

Additionality / Additional Affordable Housing means delivery of new affordable housing over and above the number of affordable homes secured through the planning system, funded by Homes England grant.

Affordable Housing (NPPF Definition): the Government's definitions of 'affordable housing, affordable housing for rent, First Homes, discounted market sales housing and other affordable routes to home ownership' are defined in Annex 2 of the revised National Planning Policy Framework (NPPF) or any future guidance that replaces it, meaning housing for sale or rent for those whose needs are not met by the market.

Affordable Housing Provider means a registered provider of social housing within the meaning of Section 80 (1) of the Housing and Regeneration Act 2008, or alternatively a body providing affordable housing.

Affordable Rent Affordable housing provided to households who are eligible for affordable rented housing and provided at a rent of no more than 80% of the local market rent (including service charges) and always below the Local Housing Allocance and where local market rents are calculated using the Royal Institution of Chartered Surveyors approved valuation methods.

AHN1 Affordable Housing on Development Sites [Waverley Local Plan Policy]

AHN2 Rural Exception Sites [Waverley Local Plan Policy]

AHN3 Housing Types and Size [Waverley Local Plan Policy]

Community Land Trust Democratic, non profit organisations that own and develop land for the benefit of the community.

Commuted Sum Payment in lieu, paid by a developer to the Council

Development Plan: The adopted suite of documents, which set out the parameters for all development in the Borough.

Extra Care Housing with care

First Homes First Homes are a specific kind of discounted market sale housing which are classed as 'affordable housing' for planning purposes. First Homes:

- a) must be discounted by a minimum of 30% against the market value;
- b) are sold to a person or persons meeting the First Homes eligibility criteria;
- c) on their first sale, will have a restriction registered on the title at HM Land Registry to ensure this discount (as a percentage of current market value) and certain other restrictions are passed on at each subsequent title transfer; and,
- d) after the discount has been applied, the first sale must be at a price no higher than £250,000 (or £420,000 in Greater London).

Homes England: Homes England is the Government's national housing and regeneration agency for England. It provides investment for new affordable housing and to improve existing social housing, as well as for regenerating land.

HRA Housing Revenue Account, records expenditure and income on running a council's own housing stock.

Waverley Borough Council Local Plan Part 1: The new Local Plan is the overarching planning document for Waverley Borough and replaces the previous Local Plan and relevant Development Control Policies documents which were adopted in 2002. The new Local Plan sets out the planning strategy for the years up to 2032 to deliver the social, economic and environmental needs of the whole Borough, as well as looking beyond the Borough's boundaries.

Local Housing Allowance means the housing benefits scheme based on private market rents being paid by tenants in the broad rental market area and which do not exceed the maximum local housing allowance (or whatever benefits scheme is in place from time to time) and as set by the Valuation Office agency for the area of the Borough Council.

Local Plan: A plan for the future development of a local area, drawn up by the local planning authority in consultation with the community. In law, this is described as the development plan document adopted under the Planning and Compulsory Purchase Act 2004. A local plan can consist of either strategic or non-strategic policies or a combination of the two.

Locally Affordable Homes: Homes which are affordable to Waverley workers or low-income households living in Waverley, according to the Council's latest evidence source.

M4 (1) Category 1: Visitable Dwellings, Schedule 1 to Building Regulations 2010

M4 (1) Category 2: Accessible and adaptable dwellings, Schedule 1 to Building Regulations 2010

M4 (1) Category 3: Wheelchair User Dwellings, Schedule 1 to Building Regulations 2010

Material consideration: A matter that should be taken into account in deciding a planning application or on an appeal against a planning decision.

Modular Homes building structures assembled indoors in special factories.

National Planning Policy Framework (NPPF): The key document, introduced in March 2012 and last updated in July 2021, setting out Government policy in relation to planning in England. The NPPF is part of the Government's reforms to make the planning system less complex, more accessible and to promote sustainable growth.

Net Zero Carbon Homes a home responsible for emitting net zero in greenhouse gas emissions

Next Steps Accommodation Programme Government funding programme

Nomination Rights The right of the Council to nominate applicants who meet eligibility criteria

Passivhaus Buildings created to rigorous energy efficient design standards so that they maintain an almost constant temperature.

Planning Obligation: A legal agreement entered into under section 106 of the town and Country Planning Act 1990 to mitigate the impacts of a development proposal.

Recycled Capital Grant an internal fund within the accounts of an affordable housing provider used to recycle grant receipts

Rent Caps setting overall maximum rent levels

Rough Sleeper Initiative Funding Government funding to provide support for those rough sleeping

Rural Exception Sites Small sites used for affordable housing in perpetuity where sites would not normally be used for housing

SAP 10 Methodology and testing procedures used to calculate energy use in new residential developments

Section 106 Agreement: See 'Planning Obligation'

Social Rented Housing Affordable homes provided by Affordable Housing Providers to households who are eligible for social rented housing, and for which guideline target rents are determined through the national rent regime;

Shared Ownership: Shared ownership is a mechanism for purchasing a property for those who cannot afford full home ownership. A percentage of the equity is purchased by means of deposit and mortgage. The retained equity is held by an Affordable Housing Provider (or similar). The owner takes out a lease, and pays rent on the retained equity. Generally initial purchases are 25-40% of the equity. Owners can usually purchase further shares of the property over time – this is known as "staircasing".

Supplementary Planning Documents (SPD): Documents which add further detail to the policies in the development plan. They can be used to provide further guidance for development on specific sites, or on particular issues, such as design. Supplementary planning documents are capable of being a material consideration in planning decisions but are not part of the development plan.

Surrey Rural Housing Enabler Worker employed by Surrey Community Action to support new rural affordable homes

Tenancy Strategy sets out how social housing in an area is let and how long tenancies should be granted for

Tenure Neutral Design which promotes an inclusive, sustainable community

Viability In planning terms relates to the assessment of a development scheme to establish that favourable conditions regarding the financial aspects will enable development to proceed.