

**Build More
Build Better
Build for Life
2022-2025**

**Affordable
Homes
Delivery
Strategy**

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 (<i>Draft, Approved /Published Internally or Externally</i>) | 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/ 1 st 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 alice.lean@waverley.gov.uk and esther.lyons@waverley.gov.uk 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
Leader of the Council, supported by:



Councillor Nick Palmer
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 | <p>To complete 400 new affordable homes over three years of which</p> <ul style="list-style-type: none"> • 60 (15%) Waverley⁸ new build • 340 (85%) by other Affordable Housing Providers | ✓ | ✓ | ✓ | <p>Housing Strategy and Enabling Team</p> <p>Housing Development Team</p> <p>Affordable Housing Providers</p> | <ul style="list-style-type: none"> • HRA⁹ Business Plan – New Build Affordable Homes Budget • Community Land Trust Grant DLUHC¹⁰ Grant • Homes England Grant | <p>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</p> |

⁸ Waverley Borough Council

⁹ Housing Revenue Account

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

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| | | | | | | <ul style="list-style-type: none"> Affordable housing provider private borrowing Recycled Capital Grant | |
| 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 | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> HRA Business Plan – New Build Affordable Homes Budget | <ul style="list-style-type: none"> Deliver eight homes at Queensmead, Chiddingfold Deliver five homes at Hartsgrove, Chiddingfold Deliver six homes at Pathfield A, Chiddingfold |

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| | | | | | | <ul style="list-style-type: none"> Commuted sums | <ul style="list-style-type: none"> 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 |
| BM3 | To make recommendations to update Affordable Housing Supplementary Planning Document to take account of changing policy and practice | ✓ | ✓ | ✓ | Housing Strategy and Enabling Team | <ul style="list-style-type: none"> Officer time | SPD to include reference to rent caps and affordability initiatives |
| | To challenge every planning application that makes a viability | | | | Housing Strategy and Enabling Team | <ul style="list-style-type: none"> Officer time Viability panel | All planning applications making a viability argument to go to Planning Committee. |

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| | 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 | To ensure that legal agreements securing affordable housing are fit for purpose ¹² | | | | Housing Strategy and Enabling team Legal team | <ul style="list-style-type: none"> | Type, tenure, location and mix of affordable housing to meet need is secured. Affordable homes for rent secured in perpetuity. |
| | To lobby central government for policy change to support delivery of Locally Affordable Homes | ✓ | ✓ | ✓ | Head of Housing Delivery and Communities Communications Team | <ul style="list-style-type: none"> Officer time, using links with Homes England, CIH, DLUHC, Town and Country Planning Association and the Local Government Association | To be fully engaged with national debate and be instrumental to positive change. |

¹² Amended following consultation

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|-----|---|---|---|---|---|--|---|
| BM4 | To explore options for new ways of working in partnership e.g. joint ventures | ✓ | ✓ | ✓ | <p>Housing Development Team</p> <p>Housing Strategy and Enabling Team</p> <p>Affordable Housing Providers</p> | <ul style="list-style-type: none"> Officer time | <p>Support emerging Community Land Trusts in Farnham and Haslemere following allocation of WBC Community Led Housing start up grant</p> <p>Additionality by affordable housing providers funded by Homes England, with nomination rights to WBC</p> |
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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 |
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| BB1 | To incorporate recommendations from the 2021 Affordability Study and update to viability assessment, to inform local housing requirements | ✓ | ✓ | ✓ | Housing Strategy and Enabling Team | <ul style="list-style-type: none"> £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 Surrey Rural Housing Enabler | <ul style="list-style-type: none"> Rural Housing Enabler time (post part-funded by WBC) | Annual rural update targeting Parishes with unmet need and bringing forward Rural Exception sites The Surrey Rural Housing Enabler to support community led homes, working with local communities who wish to develop their own housing projects |

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| | 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 |

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| 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. |

¹³ Added following consultation

¹⁴ Reference to social rents added following consultation

¹⁵ Local market rents are calculated using the Royal Institution of Chartered Surveyors approved valuation methods.

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| 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

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| | To engage with the Dunsfold Park Garden Village developer and affordable housing provider about our affordable housing requirements, to ensure high quality and affordability on this strategic development. | ✓ | ✓ | ✓ | Housing Strategy and Enabling Team Planning and Economic Development Service | Officer time | Support and enable future provision of affordable housing at Dunsfold Park Garden Village. |
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| | <p>To work closely with developers and Affordable Housing Providers at planning application and pre-application stage to ensure the location, size, type, tenure and design of new affordable homes meets need</p> | ✓ | ✓ | ✓ | <p>Housing Strategy and Enabling Team</p> | <p>Officer time</p> | <p>High quality new affordable homes built in a mix and layout that is tenure neutral and sustainable in the long term.</p> <p>Results of resident satisfaction surveys show 90% of new residents satisfied with their new home.</p> <p>30% affordable housing provision on qualifying sites met.</p> <p>Tenure of affordable housing on new developments meets recommended tenure split as set out in latest evidence.</p> |
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| BB4 | To develop stronger links with Health, Adult Social Care, Town & Parish Councils, housing providers, neighbouring councils and between Waverley Borough Council departments ¹⁷ | ✓ | ✓ | ✓ | Housing Strategy and Enabling Team Housing Needs Manager | <ul style="list-style-type: none"> Officer time | <p>To facilitate quarterly meetings with Adult Social Care on housing issues.</p> <p>To Host bi-annual Affordable Housing Provider Forum</p> <p>To host and chair Surrey Enabling Officers Group, leading on sharing best practice on affordable housing delivery across authorities.</p> |
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¹⁷ Added following consultation

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

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| | | | | | | | encourage downsizing where appropriate |
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Build for life- action plan

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| BFL1 | Meet Housing Design Standards 2021 ¹⁹ and promote environmental sustainability on every new Council development | ✓ | ✓ | ✓ | Housing Development Team | <ul style="list-style-type: none"> 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 | <ul style="list-style-type: none"> £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. |

¹⁹ 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

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| 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 | <ul style="list-style-type: none"> Officer time | <p>New homes will reflect resident feedback and needs post-Covid.</p> <p>New homes will meet the diverse needs of residents.</p> <p>Feedback from Affordable Housing Providers' own resident engagement is taken on board. Included in review of standards.</p> <p>Waverley resident satisfaction surveys completed on all new build schemes six</p> |

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| | | | | | | | <p>months after handover.</p> <p>Tenants Panel Representative engaged at early stage of scheme development.</p> <p>Rural satisfaction surveys completed.</p> <p>Areas for improvement identified and any concerns addressed.</p> |
| 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 |

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| | | | | | | | 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

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| BFL4 | To implement findings from the 2021 survey of local employers on the post COVID impact of housing costs on recruitment and retention of staff | ✓ | | | <p>Housing Strategy and Enabling Team</p> <p>Economic Development Team</p> | <ul style="list-style-type: none"> Officer time | <p>Results included in Affordability Study and implementation of First Homes policy.</p> <p>Cap on Affordable Rent levels implemented, ensuring that low income working households can live and work in Waverley.</p> |
|------|---|---|--|--|--|--|---|

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 Allowance 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.