



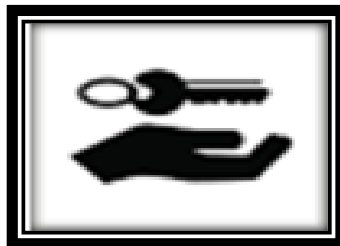
Single Plot Exception Sites

Shropshire Council positively encourages qualifying local people to build their own affordable home to meet their own housing needs – so long as the site is in a recognisable named settlement and its future value is controlled so that it remains affordable to other local people in the future. Sites may be permitted outside of the main towns and villages as an exception to the normal planning policies that restrict housing development in such areas.

Exception sites are granted as an exception to normal planning policies in order to meet a defined local need for affordable housing. This permission enables qualifying people who have a strong local connection to a specific parish and who are unable to afford or secure open market housing in that area.

In overview, this tenure may provide a solution for those people in rural communities whose needs aren't and can't be met through the general housing market, and yet may also not be a priority for the more mainstream (and publicly funded) affordable tenures developed by registered providers. When the first occupier no longer has need for the dwelling, they will transfer it at the appropriate affordable value to another local person in need with minimum intervention from us. Thus, the 'community benefit' of providing the affordable dwelling in the first place is itself recycled.

The scheme encourages those with resources (both land and finance) to invest them in the stock of rural affordable housing to the benefit of the local community in the long term.





How it works...

The future resale value of the affordable home is fixed in perpetuity below open market value (normally 60% of market value) to ensure that it remains affordable for subsequent occupiers. The valuation is based on the dwelling itself, and therefore disregards the potential additional gain from any garaging or other incidental buildings constructed within the curtilage. Purchasers of the property in the future must also meet the local needs criteria below.

Local needs criteria

To qualify for this scheme, applicants must:

- Be in housing need.
- Be unable to access a suitable home currently available on the open market in the parish or within 5km of the site.
- Have a need to live locally based on support, employment or to carry on strong community involvement.
- Have strong confirmed local connections to the parish they are proposing to build in.





Restrictions

- The affordable value of the property is normally restricted to 60% of open market value.
- A Section 106 legal agreement is used to ensure that future sale of the property is capped at this percentage of the open market value.
- The value of the affordable property will then rise (or fall) directly in proportion with the local housing market.
- That the property cannot normally be larger than 100 square metre gross internal floor area. This includes any attached garage.
- Normal permitted development rights will be removed so that express permission has to be sought for any future extensions – based upon changing housing needs.

How to apply and check if you are eligible

1. Down load our Build your own affordable home pack.
<https://www.shropshire.gov.uk/media/4277/build-your-own-affordable-home-information-pack-april-2013.pdf>
2. Complete the pre application form, once you have read the pack and you are confident you meet eligibility. (a fee is not required for an affordable housing application).





Case Study:

IT'S ALL IN THE DESIGN AND PLANNING Most of your cost saving exercises will take place during the design and planning of the project.

A thoroughly well considered design that's weighed up all cost ramifications could save you a fortune! It's well worth taking the time to find a good architect to get this bit right. Their fee is a small percentage of the build cost, but the right design can end up saving you more money overall (as well as providing you with an affordable home you will adore). So, behind every great project is a great architect!

The finance process can be complicated for any self-builder, however under new government self-build and custom homebuilding legislation, I think we will see more lenders becoming available in the market place.

<https://www.shropshirestar.com/news/2014/09/12/shropshire-couples-self-build-home-up-for-national-award/>



Coming Next Month..

tbc

SOME TIPS: Keeping your affordable home build costs down..

- Get several quotes and select a contractor wisely.
- Choose a simple design and stick to your budget
- If you can, try to do most of the work yourself and get help from family and friends if possible.
- Source materials where and when possible and salvage for reuse.
- Do your homework, research is important.