



Factsheet

Affordable
Housing and
Planning Policy

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Affordable Housing

Many people are under the misconception that affordable housing is not for them. In reality, affordable housing is there for a great number of people.

Affordable housing is homes that are provided to eligible households whose needs are not met by the market. They include:

- Social Rented Housing (homes let at around 60% of the local market rents);
- Affordable Rented Housing (homes let at up to 80% of the local market rents);
- Intermediate Housing (shared ownership, shared equity and discounted market sale).

When eligibility is determined, local incomes and local house prices are considered. If a household has an income of less than £80,000 per annum, they could qualify for intermediate affordable housing options.

For households with a joint income of less than £60,000 per annum, they could qualify for both rented and home ownership Affordable Housing options.

Local Planning Policy – Wiltshire Core Strategy

Wiltshire Council have several policies in the Wiltshire Core Strategy to enable the delivery of affordable housing. The key policies within the Core Strategy are:

Core Policy 43: This sets out when affordable housing provision will be required in the County. It considers evidence of local housing need, the mix of housing tenure proposed and where appropriate, the viability of the development. It states that:

- On sites with 10 or more dwellings, or on sites with between 5 and 9 units on sites of 0.5ha or more, 30% - 40% of the homes on the site must be affordable housing;
- A typical split between the tenures of the affordable homes would be 60% rented homes and 40% shared ownership.

Core Policy 44: This policy considers Rural Exception Sites. Plots of land that aren't identified within the Council's settlement strategy and those that are defined as Local Service Centres and large or small villages are considered to be 'rural exception sites'. This policy allows housing for local need to be developed, solely for affordable housing. There are conditions attached to this which include, but aren't limited to:

- There must be clear community support;
- The homes must meet an identified and genuine housing need;
- There can only be a maximum of 10 homes per site;
- The scale and type of homes is appropriate to the nature of the settlement and will respect the character and setting of that settlement.

Local Planning Policy – Swindon Borough Council Local Plan 2026

Swindon Borough Council's Local Plan contains key policies relevant to the delivery of Community Led Housing and includes:

Policy H5A – Rural Exception Sites: Housing development to meet local affordable housing needs may be permitted outside defined rural settlement boundaries where it can be demonstrated that:

- There are no other suitable sites within the settlement boundary;
- The housing shall remain affordable in perpetuity to people with a local connection;
- There is evidence of a local need, through the Council's strategic Housing Market Assessment and/or a Local Needs Survey.

This is in addition to other demonstrable factors surrounding the design principles and agreement with the landowner of the site.

Other key policies include Policy HA2: Affordable Housing and Part 5 of the Plan:: Delivering sustainable growth and change.

Glossary

Affordable Rented Housing	Homes where the rent is set at either a Social Rent or Affordable Rent, or is at least 20% below local market rents, the landlord is a registered provider, except where it is included as part of a Build to Rent scheme and it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision.
Homes for Purchase at Discounted Market Rate	Homes that are sold at a discount of at least 20% below local market value. Purchasers have to meet qualifying criteria set by the Local Authority. Provisions should be in place to ensure housing remains at a discount for future eligible households.
Entry Level Housing	Housing that provides entry-level homes suitable for first time buyers (or equivalent, for those looking to rent),
Housing Register	A register of people seeking housing in a local council's administrative area, it may include both those who are in affordable housing need and those who are not eligible for affordable housing but who are still seeking housing in the local authority area (this is known as the open market register).
Local Housing Need	The number of homes identified as being needed through the application of the standard method set out in national planning guidance, or a justified alternative approach.
Shared Equity Housing	A home purchased with a small deposit, usually 5%, and a low or no cost 'equity loan' of up to 20% of the purchase price with, the remainder paid by a mortgage.
Shared Ownership Housing	A home purchased through a housing association where a share of the home is bought (between 25% and 75%) and affordable rent is paid on the rest. Additional shares can be purchased subsequently.
Social Rented Housing	Social rented housing is owned by local authorities and registered providers, for which guideline target rents are set nationally. It may also be owned by other persons and provided under equivalent rental arrangements to the above, as agreed with the local authority or with Homes England.

Factsheet



Homes of Our Own:

Enabling Community Led
Housing in Wiltshire & Swindon



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Wiltshire Council

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