

Useful websites

www.helptobuysouth.co.uk/

[www.homes4wiltshire.co.uk/
content/LowCostHomeOwnership
/DiscountMarketSale](http://www.homes4wiltshire.co.uk/content/LowCostHomeOwnership/DiscountMarketSale)

[www.homes4wiltshire.co.uk/
content/LowCostHomeOwnership
/Sharedownership](http://www.homes4wiltshire.co.uk/content/LowCostHomeOwnership/Sharedownership)

[www.wiltshire.gov.uk/housing-
community-fund](http://www.wiltshire.gov.uk/housing-community-fund)

Further information

For further information please contact
the Housing Strategy team:

[housing.strategy
@wiltshire.gov.uk](mailto:housing.strategy@wiltshire.gov.uk)

*Pictures courtesy of Wiltshire Council

You can contact Wiltshire Council in the following ways:

Telephone: 0300 456 0100

Web: www.wiltshire.gov.uk

Information about Wiltshire Council services can be made
available on request in other languages including BSL and
formats such as large print and audio.

Please contact the council by telephone **0300 456 0100** or email
customerservices@wiltshire.gov.uk

Housing choices in Wiltshire

Affordable housing to buy or rent



Affordable housing

Affordable housing is provided to meet the needs of a wide range of households with a local connection to the community, whose needs are not met by the market. Eligibility is based on local incomes and local house prices. Affordable housing includes homes for rent at below market rent levels, shared ownership (also known as part buy/part rent), shared equity, discount market sale or other similar low cost home ownership options.¹

Local connection

Below are some examples of what can be defined as local connection: -

- those currently living in /have continuously lived in the parish for the past year;
- those who have a close relative who has continuously lived in the parish for 5 years or longer;
- those who are in, or have, an offer of permanent paid employment or have a fixed term contract for a minimum of one year in the parish;
- those who are self-employed and work predominantly in the parish;
- those with a reason to live in a parish involving another person e.g. to give or receive support.

Low cost ownership

If a household has an income of **less than £80,000 per annum**² they could qualify for low cost home ownership e.g. shared ownership or discounted market sale. These types of housing are also referred to as intermediate housing options. Most housing associations offer intermediate housing through new build developments and through re-sales. In Wiltshire, this is advertised by Help to Buy South who manage the application process.

If you are interested in an intermediate housing product you will need to register with Help to Buy South which can be done via their website: www.helptobuysouth.co.uk. It is also possible to request a paper application pack. Once you have completed your application your eligibility can be assessed and you can start to apply for properties.

Below is an example of the monthly cost of a shared ownership purchase for a property to the value of **£205,000**. Assuming a **25% share** is purchased, a **10% mortgage deposit** is paid, the mortgage interest rate is **4.8% over 25 years** and a service charge is **£25 per month** is included:

Deposit sum: £5,125
Mortgage value: £46,125
Monthly mortgage payment: £264.29
Monthly rent on unsold share: £284.63
Monthly service charge: £25.00
Total monthly cost: £573.92

Affordable renting

Affordable rented housing is subject to controls limiting the rent to no more than 80 per cent of the local market rent. To apply for affordable rented homes you will need to apply to join the council's housing register - Homes4Wiltshire. Homes available to rent are advertised on the Homes4Wiltshire website where eligible households can 'bid' or express an interest in properties offered.

Applying to the Wiltshire Council housing register

Anyone with a connection to Wiltshire Council's area, or a reason to live in Wiltshire Council's area, may apply for re-housing with Homes4Wiltshire. Any successful applicant may then bid for alternative accommodation through the choice based lettings scheme. Bids are for particular homes or groups of similar homes.

Each applicant is assessed on their housing need to determine her / his priority for re-housing (banding) and parish connections (which determine priority for homes in the particular parishes). Success at bidding depends upon parish connections, banding and effective date (how long one has been in one's band). It is important to register as, if two or more housing applicants with the same parish connection are equally qualified for a property in that parish, the effective date is the deciding factor.

If your application does not qualify you for inclusion on the main register you can still be placed on the open market register which enables you to bid for low cost home ownership options, and occasionally any homes which have not otherwise been let through the main register. You can apply to join the Wiltshire housing register via the Homes4Wiltshire website: www.homes4wiltshire.co.uk.

Rural housing

In rural areas, affordable housing may be developed within the built-up area of the parish or sometimes on rural exception sites for affordable housing only, in locations that would not normally be approved for housing. Parishes are encouraged to undertake rural housing needs surveys to understand the need for housing in their areas. The surveys are produced by Wiltshire Council, and the outcomes of the survey can be used to understand whether there is a local need for affordable housing in parishes and, if so, of what size and type.

Community led housing

The Wiltshire Community Led Housing Project is a partnership between Wiltshire Council, Community First and the Wiltshire Community Land Trust. The project team can support and advise groups seeking to deliver community benefits, including affordable housing to meet local needs.

¹ as per the National Planning Policy Framework 2018

² Figure correct as at January 2019