

# Development

# Matters

AUGUST 2008

Harrogate  
BOROUGH COUNCIL

Working for you

[www.harrogate.gov.uk](http://www.harrogate.gov.uk)

## Planning

### Update

#### Planning Granted

April 2008 – July 2008

#### 3 Gascoigne Crescent, Harrogate (Youthbuild)

Conversion of a single dwelling into 2 x one bedroom self-contained flats for rent

#### Spacey House Farm, Harrogate

5 homes for rent;  
2 flats for sale at discounted prices

#### 60 Hollins Lane, Hampsthwaite

2 houses for rent

## Did you know ...

### that you can be earning up to £60,000 and still qualify for Low Cost Home Ownership?

A common misconception is that you need to be on a low wage to apply for these sorts of schemes but in fact the maximum income level to be eligible is £60,000!

Also, for some of these schemes you need to be on Harrogate Council's Housing Waiting List (you can download a form from the Council's website - [www.harrogate.gov.uk/affordablehousing](http://www.harrogate.gov.uk/affordablehousing)) but anyone can join the list.

The basic eligibility criterion is that you're unable to afford to buy a

home on the open market to suit your needs - such as first-time buyers who are living with parents or in rented accommodation. This also includes people who already own their own home, such as those going through a divorce or those who are overcrowded.

There are two types of schemes available - those where you can get an equity loan to buy a property on the open market through an estate agent or those where you can buy a share of a new or existing home from a housing association.



You can find more information on the Council's website - [www.harrogate.gov.uk/affordablehousing](http://www.harrogate.gov.uk/affordablehousing) or you can contact the Housing Options Team on **01423 556699**.

## New first-time buyer scheme announced

### Rent to Homebuy

A scheme to make homes more affordable by allowing first-time buyers to rent a property as they save up to buy it, was announced by the government earlier this month. The government said the Rent to Homebuy scheme was designed to give more choice and flexibility to first-time buyers who have been hardest hit by the credit crunch.

Under the pilot scheme, households earning up to £60,000 will be able to rent a new home at a rate of 80% of its market rent for a period of two or three years while building up a deposit to buy a share

in it. When the buyer can afford to, he or she can buy a share of the property of at least 25% and continue to pay a subsidised rent to the housing association who own the remaining share.

The scheme will be open to buyers who qualify for the government's new-build HomeBuy scheme (or shared ownership), but are currently unable to buy. Since the start of the year, all of the 100% mortgages available to new buyers have been withdrawn and many lenders have started to ask for a deposit of at least 10%.

Despite price falls, the average price of a property in the UK is still more than £180,000, according

to Halifax, compared with almost £290,000 in the Harrogate District, according to the BBC, meaning a first-time buyer in the District would need to raise a deposit of around £29,000, if they could

actually afford to buy an 'average' house.

The Development Team is currently looking into this scheme with its housing association partners and the Housing Corporation.



## Congratulations!

To Joanna Kilburn, Housing Policy Officer, who was one of the 6 finalists in the Council Worker of the Year Awards 2008. Joanna was short listed in the leadership category of these national awards for her drive, determination and personal commitment which far exceeded her required role to the Harrogate Youthbuild Project.

Joanna attended the star-studded awards ceremony and even though she did not win, the Local Government Association informed her that she was one of the top 3 finalists in the leadership category.



## Affordable Housing Drive to Create Rural Renaissance

A fundamental shake up of planning and affordable housing policy is vital to breathe new life and prosperity into rural communities, a major report to the Government says.

Living Working Countryside, the independent review by Matthew Taylor MP commissioned by the Prime Minister, finds that the high cost of homes coupled with the low wages of rural workers are creating unsustainable pressures that threaten the future of rural communities.

With the flight from cities to the countryside (the rural population has grown by 800,000 people in the last decade, twice the rate of urban areas) driving up house prices, young families are being priced out of the communities in which they work.

Average wages for people working in rural communities are now £4,655 lower than the national average, while first time buyer homes (the cheapest 25%) cost £16,000 more.

The review recommends:

- new planning policies to shift growth of market towns from endless bland housing estates to create instead new neighbourhood extensions with shops and community facilities, workplaces and open spaces;
- a new 'community led affordable housing' initiative for smaller rural communities;



- and flexible new planning rules to encourage village businesses.

Matthew Taylor said: "The English countryside is a wonderful place to live and work - if you can afford a home, if you can find a reasonably paid job. But for too many people country life is challenging and urgent action is vital to stop villages dying and our market towns being wrecked by unsympathetic development."

"If we fail to build the affordable homes to enable the people who work in the countryside to live there we risk turning our villages into gated communities of wealthy commuters and the retired."

"In many cases just a handful of well designed homes, kept affordable in perpetuity for local people, will make all the difference to the sustainability of a village and its services."

Living Working Countryside recommends a series of major planning reforms to ensure that future developments put the economic, social and environmental needs of rural communities at their heart, creating communities people want, and are able, to live in.

Copies of 'Living, Working Countryside' is available on [www.communities.gov.uk/planningandbuilding](http://www.communities.gov.uk/planningandbuilding)

## New affordable homes for historic market town



### Red Lane, Masham

In Spring this year, the historic market town of Masham gained a brand new development of nine houses including four two-bedroom affordable homes.

With a thriving local community Masham is a popular place to live but like many rural areas it has higher than average house prices and as a result suffers from an acute shortage of accommodation that local people can afford.

The new development at Red Lane, which is just a stones throw from the picturesque market square, has given local

families a much needed opportunity to obtain a home of their own. The scheme comprises three homes for rent at around £75 per week, which is significantly below the cost of renting privately, and one house for sale under the Council's Discounted Home Ownership scheme for £61,250, which equates to a 62% discount on its market value!

It was no surprise that when these properties were advertised the response was overwhelming, highlighting once again just how important it is to create even more homes in local communities for local people.