



Proposed Affordable Housing Scheme for Leedstown Information Sheet on frequently asked questions

**Re: Planning application ref. PA13/07065 – School Road, Leedstown
Development of 23 affordable and 2 open market dwellings**

Are all the affordable homes legally secured?

The 23 Affordable Dwellings will be secured in perpetuity through a planning obligation, which is a legal deed secured under s106 of the Town and Country Planning Act 1990 (as amended)

Will all the affordable homes be managed by a not for profit housing provider?

Different types of Affordable Dwelling are defined by government and the proposal at this site is for 15 Affordable Rented and 8 Shared Ownership which can only be delivered by registered providers of affordable housing. Ocean Housing Ltd is a non profit making registered provider i.e. not a private profit motivated developer.

Further details about Ocean are at www.ocean-group.co.uk/

Will they be high quality, sustainable homes?

Affordable Dwellings will be built to level 3 of the Code for Sustainable Homes and provide high energy efficient dwellings that are more sustainable than homes built to minimum Building Regulations.

Is funding in place?

Ocean Housing have funding to build the homes in the contract so delivery is secured

Will the rents be affordable?

Current weekly affordable rent levels proposed for Leedstown are £87 for a 1 bed home, £120 for a 2 bed home, £129 for a 3 bed home and £147 for a 4 bed home

Will the shared ownership homes be affordable?

To buy a 40% share of a Shared Ownership home the estimated costs at September 2013 prices are:

Costs	2 bed home	3 bed home
Mortgage deposit	£6,800	£8,000
Mortgage Amount	£61,200	£72,000
Mortgage Payment (pcm)	£313	£368
Rent on unsold equity	£213	£250
TOTAL MONTHLY COST	£526	£618

Will the homes be restricted to people from the Parish?

To qualify as local to the parish you would need to meet one of the following:

- Currently live in the parish and have done for the last 3 years continuously
- Have lived in the parish for 5 continuous years at some point in your life
- Have a close relative that lives in the parish and has done so for the last 5 years continuously
- Be currently in a permanent employment position within the Parish of Crowan and have been so for the last 3 years continuously

These criteria are the adopted Cornwall Council Housing policy.

We hope that this will answer some of the questions that have been raised during the consultation and allay any misinformation.

Yours sincerely

Cllr Sandi Muriel, Chair Crowan Parish Council

Cllr Loveday Jenkin, Cornwall Councillor