

A Step on the Ladder



**our commitment to affordable
housing**

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Executive Summary

Affordable housing comprises both housing to purchase and housing to rent. The imbalance of the housing market has led to shortages of affordable housing in both tenures.

The 2004 Housing Market Assessment, carried out by the County Council, has revealed the problems that people living in Carmarthenshire face when looking to buy a home in the County. At full market values, only the top 25% of wage earners in the County can afford to purchase a first time home. In December 2004, the average price of a home was £120,000, while the average household income was £22,500. The problems vary across the County but no area is exempt from difficulties.

Evidence suggests that private sector market rents are increasing quicker than ever before. Access to this market for those on benefits is proving increasingly difficult. The County Council's stock of social housing will reduce by 5% this year alone (500 homes). This will be replaced by 50 housing association homes. There are over 6,500 households registered on the Common Housing Register waiting to access social rented housing.

Our Response.

We are committed to finding solutions to help address these difficulties. To demonstrate our commitment we will allocate £3.12 million during 2005/06 to the following initiatives

- 1. Provide land at below market value for residential development**
- 2. Use section 106 agreements to provide affordable housing**
- 3. Permit development in or immediately adjoining the limits of a settlement providing it meets local need eligibility criteria**
- 4. Provide advice and support for residential development briefs**
- 5. Introduce restriction on the re-sale of homes purchased via the Right to Buy in rural area.**
- 6. Working in Partnership with Housing Associations, increase the availability of affordable housing for rent and sale**
- 7. Actively promote Homebuy as a means of providing affordable housing for sale in the County**
- 8. Set aside a proportion of our own capital receipts to fund additional Homebuy purchases**

- 9. Work with our Housing Association Partners to ensure that they are utilising the restriction on the right to acquire**
- 10. Seek to enter into partnership arrangements with private developers to encourage the development of affordable housing for sale**
- 11. We will commence consultation regarding the establishment of “Community Land Trusts”, and actively support a community that wishes to set one up where there is identified need for affordable housing**
- 12. Establish links with organisations such as the Community Self Build Agency to promote self-build initiatives.**

Encouraging Sustainable Living

Our commitment to affordable homes stretches beyond encouraging the development of homes which people can afford to buy and rent. We want to ensure that these homes are affordable after people have moved into them. We will encourage sustainable living by working with developer to ensure that sustainability issues are integrated in the design of their schemes. We are currently working on an Affordable Warmth Strategy a draft copy of the strategy will be available by March 2005. This strategy will state how we intend to address fuel poverty in the County, and improve peoples health through promoting energy efficiency in homes across all tenures.

Introduction

1 Providing housing that is in reach of families living in our communities is one of the most important issues facing Carmarthenshire. Increasing property prices over the last three years has resulted in many families who would have been able to access the housing market being excluded. This is because their income is too low to purchase and their housing need is not so acute that they can access the social rented sector.

2 Carmarthenshire County Council is committed to the introduction of initiatives that we will develop with partners to provide affordable housing to those who are currently excluded.

Purpose of this commitment

3 This document seeks to provide an informative guide to all interested parties involved in the planning, design, development and delivery of affordable housing in Carmarthenshire.

4 Specifically it has been produced to:

- set out our aims and objectives for the provision of affordable housing.
- provide a statement of our commitment to the provision of affordable housing and the means by which our aims and objectives will be achieved.
- ensure that we respond to all affordable housing issues in a consistent manner ensuring close consultation and liaison with our partners.
- make a positive contribution to improving the quality, design and layout of new affordable housing developments within the County.
- provide detailed guidance and policy statements indicating how covering each of the policies and schemes referred to

5 A Step on the Ladder will be reviewed on annual basis each October following completion of the annual housing market assessment and in preparation for the Council's budget setting timetable.

What is Affordable Housing?

6 The definition of affordable housing used in the Unitary Development Plan (UDP) is.

‘subsidised accommodation for those whose income levels deny them the opportunity to purchase houses on the open market and can comprise low cost private housing, affordable rented housing and shared ownership housing.’

7 Current policy guidance states that affordable housing may include low cost market and subsidised housing (irrespective of tenure, ownership or financial arrangements). In addition, local authorities are required to undertake regular and robust assessments of housing need and to relate the need for and definition of affordable housing to local income levels and circumstances.

8 Affordability is determined by the relationship between incomes and household costs (either rent or mortgage payments). Any definition of affordable housing must therefore relate to the local housing market and, in this case to Carmarthenshire and make a direct reference to local earnings and income levels.

9 For the purpose of defining affordability and housing need, Carmarthenshire will produce figures of incomes and household costs at ward level from information received from the Housing Market Assessment.

Justification for our approach

10 Affordable housing is a key priority within the Corporate Strategy, the Health, Social Care and Well Being Strategy and Carmarthenshire’s Housing Strategy.

11 There is also a national policy framework, which underpins and supports Local Planning Authorities in taking this approach.

12 Robust housing needs information derived from the Housing Market Assessment 2004, which provides evidence of significant annual shortfalls of affordable housing.

13 A significant affordability gap and a housing market under pressure which warrants intervention.

Helping to balance the housing market

14 The County has over 6,500 households on its Common Housing Register. The Housing Strategy identifies a need for at least 130 additional affordable homes each year but current resources will only support a target of 40 new homes per year.

15 The Unitary Development Plan identifies a need for 11,200 additional homes, including affordable housing, from 2001 – 2016.

16 Applicants accepted as homeless within the County will exceed over 300 this year (2004-05). In addition, there are already 50 families waiting in temporary accommodation

17 More Right to Buy properties are sold each year than are built as social rented housing.

18 Former Right to Buy properties which have traditionally been an affordable route into home ownership are now typically being resold for more than £70,000 (2004-05).

Our Objectives

19 Our objectives in relation to affordable housing are:

- Ensure that there is an appropriate level of affordable housing to buy or rent in the county.
- Work with our partners to encourage affordable housing developments by offering Council owned land free of charge or below full market value.
- Working with housing associations to build 40 affordable, rented homes a year in area's of short supply.
- Making sure that at least 6 homes a year are bought through the Homebuy scheme.
- Assess the potential for self- build initiatives (buying land to build your own home) to meet future housing need (by April 2006)
- Provide at least 60 affordable homes to buy every year.
- Ensure that local people in rural areas are given first choice on homes bought on the Right to Buy when they are re-sold.
- Promote the availability of Community Land Trusts to community and town councils.
- Contribute to the sustainability of local communities, and thereby safeguarding Welsh language and culture

Delivering affordable housing – The Council’s role

- ***Making land available for residential development***
- ***Using planning powers - Use section 106 agreements to provide affordable housing, permitting development in or immediately adjoining the limits of a settlement, establishing local needs eligibility criteria, using residential development briefs***
- ***Restricting the Right to Buy in rural areas***

Making land available for residential development

20 The Council will seek at all times to maximise the receipt from the sale of land that it owns apart from the exceptions to that policy are as follows:

- Where land has been identified that would be suitable for affordable housing that currently forms part of the housing land portfolio this subject to conditions that would make housing affordable will be sold at a nominal value.
- Where the Council is re-developing an existing Council Housing site and seeks support from a developer and or a housing association to provide properties for sale or rent.
- Where land forms part of a wider regeneration scheme and includes an element of affordable housing for sale and complements the regeneration activity.

21 For all of the circumstances stated above an Executive Board decision will be sought relating to any specific scheme at the time of scheme planning and specification.

Using Planning powers

22 Government planning policy guidance allows councils to seek to negotiate community benefits from developers when they apply for planning permission. This means that, as part of developing new open market housing, developers can

be asked to make a contribution towards funding new infrastructure, providing for open spaces and building some of the homes as “affordable housing”.¹

23 The Unitary Development Plan will provide the basis for development control decisions and guide development for 15 years from the base date (subject to periodic review & amendment). The strategies, policies and proposals of the UDP are currently the subject of a public enquiry and may be amended following the inspector’s report which is expected in late spring 2005. The plan period of the Carmarthenshire UDP is 2001 – 2016.

24 There is a continuing need to provide a range and choice of housing to meet local needs within the County. The Authority is aware that a high proportion of housing available on the open market is not within the affordable means of everyone.

25 Affordable housing is defined within the plan as:

‘subsidised accommodation for those whose income levels deny them the opportunity to purchase houses on the open market and can comprise low cost private housing, affordable rented housing and shared ownership housing.’

26 The Council as both Housing Authority and Local Planning Authority has a key enabling role in the provision of affordable housing. In conjunction with the Authority’s periodic Housing Market Assessment, the Unitary Development Plan’s policies will make specific provision for affordable housing within the County’s urban and rural areas.

Use section 106 agreements to provide affordable housing

27 Where there is a demonstrable lack of affordable housing to meet proven local needs, developers will be required to include a reasonable element of affordable housing in appropriate development schemes within the defined limits of settlements. In such instances planning permission will only be granted if the future occupancy can be regulated by means of a legal agreement (section 106) or other control to ensure that the dwelling (s) remain affordable for subsequent occupiers.

- To provide an adequate range and choice of housing.

¹ Planning policy on the provision of affordable housing is set out in the Technical Advice Note (Wales) 2 ‘Planning and Affordable Housing’, 1996 and the Councils Unitary Development Plan – Deposit Draft, which is due to be formally adopted by October 2005.

- In the interests of satisfying anticipated demands in the low costs housing sector.
- In the interests of Social Inclusion.
- In the interests of amenity.
- Ownership by a registered social landlord that has a letting agreement with the Council would count as a control.

28 The UDP acknowledges that within the Growth Area's and larger settlements, where there is a demonstrable lack of affordable housing, there is a need to ensure residential developments of a significant scale, incorporate a reasonable mix and balance of house types and sizes to cater for a range of housing needs. This policy allows for negotiated provision for larger residential developments, the nature and scale of which will vary according to differing circumstances.²

29 The Council when considering the percentage of affordable housing on residential sites will do so in accordance with the individual merits of the site at the time of application.

30 Affordable housing will be provided on the same site as the open market housing, unless there are exceptional reasons why this should not be the case, and there is land available for building elsewhere within a two mile radius. In such exceptional circumstances a commuted sum will be expected to allow the social housing to be built on the other site³.

Permitting development in or immediately adjoining the limits of a settlement

31 In exceptional circumstances residential development will be permitted on sites in or immediately adjoining and forming a logical extension to, the limits of a settlement providing that:

- The proposed development is designed to meet a demonstrated local need. Applications for individual dwellings will be evaluated with reference to the applicant's circumstances including the suitability of his or her current accommodation.
- Development proposals involving more than one dwelling will be assessed in the light of independent, properly conducted and up to date

² CUDP Pre-Inquiry proposed changes November 2003

³ The above wards will be subject to annual review in accordance with the information obtained from the annual housing market assessment. A commuted sum will be the value of affordable homes that would have been built on the same site as open market housing.

housing needs survey or by reference to the Authority's own up to date survey,

- There is no suitable alternative accommodation, conversion opportunity or building land available within the particular settlement or the other settlements in the cluster (priority being afforded to the dominant cluster settlement where services and facilities are available) to satisfy the applicant's need.
- Individual applicants will be required to satisfactorily demonstrate to the Authority the sequential manner in which they have searched for alternative property.
- The applicant or the intended occupants satisfy the Authority's local need eligibility criteria. Proposals for multiple units of local need housing submitted by development companies, housing associations, trusts or other agencies where the intended occupants are not specified, compliance with the Authority's local need eligibility criteria will still be required through a normal planning obligation or agreement.
- ⁴The development proposal is of a size, scale, and design that will be affordable to local people on low or moderate-income levels. In such instances planning permission will only be granted if the future occupancy can be regulated by means of a legal agreement (section 106) or other control to ensure that the dwelling(s) remain affordable for subsequent occupiers.
- The development proposal satisfies all the other policies within the Unitary Development Plan relating to design, amenity, utility services and highway provision⁵.

32 There is provision for the release of sites, in exceptional circumstances, for affordable housing within or immediately adjoining the development limits of settlements where there is an identified and demonstrable local need for such a provision. It should be noted that sustainability underpins the UDP and when considering exceptions the size of developments should be close to existing services/facilities.

⁴ For the purpose of (iv), ownership by a registered social landlord which has a lettings agreement with the Council would count as such a control.

⁵ Within a large number of the Plan area's settlements there may be a lack of sites of sufficient scale to enable affordable housing to be provided under Policy H3. Provision is therefore made in the Plan to help safeguard the viability of local communities by assisting to satisfy an identified local housing need, while at the same time ensuring that such development does not have an adverse effect on environmental, amenity, highway and utility provision considerations.

Establishing local needs eligibility criteria

33 It is the policy of Carmarthenshire County Council that in exceptional circumstances residential development will be permitted provided that the dwelling(s) will be occupied by:

- (i) Existing residents (and their dependants) who have lived for a minimum of 10 years in the community council or adjoining community council area and are either:
 - (a) Currently residing in accommodation which is overcrowded or otherwise unsatisfactory, or
 - (b) Forming a new family or leaving the parental home for the first time.
- (ii) Those persons with a long standing link with the community council area including a period of residence of ten years or more within the last twenty years.
 - (iii) Those persons who have a proven functional need to:
 - (a) Live close to their place of work in the community council or adjoining community council area, or
 - (b) Live close to another person who has a minimum of 10 years residence in the community council area, the essential need arising from age or infirmity.

Using residential development briefs

34 It is the policy of Carmarthenshire County Council to prepare planning and development briefs⁶ for all significant residential developments as supplementary guidance:

- To secure the provision of appropriate residential design standards.
- To guide the development process

Housing Need

⁶ Note: *The Planning and Development Briefs will seek to provide a range of information to assist developers in the formulation of detailed development proposals for a particular site. In particular development briefs will consider and provide advice on the following: land use, access design and materials sustainable development amenity provision, commuted payments and, where relevant, planning gain, topography, infrastructure and services, environmental constraints and methods of protection, community facilities, landscape and layout*

35 The 2004 Housing Market Assessment identifies affordability as an issue in all parts of the County. Our research indicates that the typical maximum mortgage that people on an average income of £23,000 can expect to receive is £69,000 with a 5% deposit. This means that they can only afford to purchase a property of up to £72,600.⁷

Housing Need by Community Network Area (CNA)

Towy

36 Levels of affordability in the Towy CNA are higher than in other parts of the County with an average household being able to afford a property of almost £79,000. However house prices are also higher in this area with an average 3 bedroom house selling for more than £130,000. The situation is made worse because there is also a shortage of smaller homes in this area making it impossible for a first time buyer to buy a home. Housing need from the Housing Register indicates that Llandeilo and Llandovery are sought after with over 200 applications on the register. This does not reflect the demand for accommodation to buy. Estate agents in the area indicate that half of those asking for accommodation in the area are from outside the County.

Amman

37 The average household in the Amman CNA can expect to afford a house up to £71,000. There is a good supply of 3 bedroom houses although there is a shortage of flats. However with the average 3 bedroom house selling for more than £90,000 these are still out of the reach of the average first time buyer. There are a large number of applicants on the housing register for this area, and a particularly high level of single people on the register asking for a home in Ammanford. Estate agents have noticed that investors looking to buy homes to let have increased thereby reducing the availability of lower priced housing to buy.

Llanelli

38 Llanelli has some of the lowest house prices in Carmarthenshire, although there are some areas such as the Swiss Valley and Hengoed wards which do not follow this trend. An average household in Llanelli can afford to buy a house for around £70,000. This compares with the average price of a 3 bedroom house of £90,000. The supply of housing is good with a large number of terraced and semi detached houses. Llanelli has the highest number of applicants on the housing register for all house types. The most popular house to purchase is a 3 bedroom terraced or semi detached house, which reflects the availability of that type of house as indicated earlier. As in the Amman CNA estate agents have noticed an

⁷ Data obtained from Carmarthenshire Local Housing Market Assessment 2004.

increase in the number of investors looking to buy houses to let. This again reduces the supply of affordable housing for the first time buyer.

Gwendraeth

39 In the Gwendraeth CNA the average household can afford a house up to £73,000. The average price of a 3 bedroom house is around £90,000. However some detached properties are going for similar prices as the rural parts of the County at around £160,000. Supply is good especially for 3 and 4 bedroom houses although this area does have a high number of houses in poor condition.⁸ The greatest unmet need in the area is for 1 and 2 bedroom properties.

Taf

40 Average house prices vary across this CNA, for example an average 3 bedroom house in St Clears is £130,000 compared the area average of £90,000. This is due to lack of availability of smaller terraced and semi detached houses in and around St Clears compared to Carmarthen. The average household can afford to pay around £72,000 for a house, once again leaving an affordability gap in this area as in all other parts of the County. There is a shortage of all property types. Unmet need is a real problem; in the Carmarthen south ward there are over 440 households on the housing register waiting for accommodation.

Teifi

41 As in other rural parts of the County there is a shortage of flats, terraced houses and semi detached houses. The average price of a 3 bedroom house is £100,000. The average household can only afford to pay £71,000 leaving a £30,000 affordability gap. Both in and out migration is an issue with almost half of the people moving into the area coming from outside and a 4.85% moving out.⁹ Housing need indicated by the numbers of applicants on the housing register is not high but there are not many houses to rent in the area either.

The Right to Buy

- ***Restricting the re-sale of homes purchased via the Right to Buy in rural areas***

42 The Right to Buy was introduced in 1980 and gives secure council tenants (with some exemptions) the Right to Buy their home at a discounted price.

43 There is limited flexibility in the scheme as it is governed primarily by legislation.

⁸ 2004 Carmarthenshire Private Sector stock condition survey (draft)

⁹ 2001 Census data

44 However in some of our rural wards we are able to place restrictive covenants when a home is sold under the Right to Buy. The purpose of these restrictive covenants is to enable local people living in our rural communities gain access to accommodation, which otherwise they may be excluded from.

45 The Council has imposed restrictions on Right To Buy sales in rural areas. The areas defined as rural in Carmarthenshire are listed in appendix 1. Placing restrictions on re-sales in the form a legal covenant will inevitably impact on the value of a property for re-sale. This will increase the supply of affordable housing and housing for local people. The legislation allows us to apply the following restrictions:

- The owner will be required to sell to someone who has lived, or worked in, the area for the previous three years.

or

- For a period of 10 years (following the initial sale), the property may not be disposed of unless the landlord is given the opportunity to re-purchase (at market value).

The role of Housing Associations

- ***Working in partnership with Housing Associations to increase the availability of affordable housing for rent and sale***
- ***Work with our Housing Association partners to actively promote Homebuy as a means of providing affordable housing for sale in the County. By increasing the proportion of Social Housing Grant (SHG) currently used for Homebuy and encouraging Housing Associations to use their own funding in addition to SHG.***
- ***Set aside a proportion of our own capital receipts to fund additional Homebuy purchases.***
- ***We will work with our Housing Association partners to ensure that they are administering the exemptions in small rural settlements within the County.***

46 Often the most difficult part is securing funding to develop a scheme in the first place. Affordable (social) housing is usually developed by Housing Associations.

47 As part of its commitment to the development of affordable housing in the County the Council will actively seek the support of Housing Associations in the development of affordable housing to meet identified housing need. This would either be as part of a mixed development or independently with the Housing Association.

48 Social Housing Grant (SHG) is a funding source provided by the Welsh Assembly Government (WAG) for new social housing. Carmarthenshire is allocated a specific amount of money each year, which is used by housing associations to fund capital housing schemes. The money is paid directly to the housing association, whose scheme must first have been approved by the Council.

49 The Council is informed annually of the amount of SHG it will receive during the year. Then in partnership with the Housing Associations will develop an annual programme to provide social housing. The programme is sent to the WAG for approval. Once approved, the Housing Association deals directly with WAG for payment and the Council for progress.

50 In addition to affordable rented accommodation Housing Associations can participate and manage schemes designed for affordable home ownership initiatives. An example of such an initiative is home buy.

51 The home buy scheme is intended for people who cannot afford to buy a property suited to their needs on the open market without assistance.

52 Home buy supports the purchaser with the help of an interest free equity loan, which is equal to 25% of the purchase price. The applicant, through a conventional mortgage and or savings funds the remaining 75%.

The role of the private sector

- ***We will seek to enter into partnership arrangements with private developers to encourage the development of affordable housing for sale.***

53 In addition to using planning powers and the sale of Council owned land at below market levels we will actively seek partnerships with private developers to encourage them to provide smaller homes to a higher density for first time buyers rather than focusing on executive homes.

54 We will do this on mixed tenure sites where a proportion of the homes will be rented, a proportion will be homebuy and the remainder will be homes for sale.

Community land trusts

- ***We will commence a consultation process with Local Communities in July 2005 explaining the concept “Community Land Trusts”, and actively support a community that wishes to set one up where there is identified need for affordable housing.***

55 A Community Land Trust (CLT) is a charity or not for profit making organisation that owns land and buildings for the long-term benefit of a community.

56 CLT delivers permanent affordable housing, mutually owned by the community. It separates the cost of the land from the price of the housing built upon it, and also provides on-going income for the community after the houses have been paid for.

57 It creates common wealth, in the form of affordable housing, and builds a significant asset that is held in trust by local people to steward.

Self build

- ***Establish links with organisations such as the Community Self Build Agency to promote self-build initiatives.***

58 By establishing links with such organisations we aim to create more opportunities for people to acquire the knowledge, and skills to build their own homes. In particular to use our efforts to help those in housing need who are unemployed, young, low income or in housing need. As a result of building their own homes, individuals acquire confidence, self-esteem, skills and a sense of achievement with which to face the future.

59 We will identify an area of land within the County that will be suitable for such an initiative. The objective will be to provide affordable housing for young people in housing need. In addition to gaining a home at the end of the project they will be able to gain access to expertise within the County Council and its partners on design, building, planning, project management, budget control. Such a project will encompass housing, planning, regeneration, social care and education.

Funding the affordable homes policy

60 Our commitment to increasing the supply of affordable housing in Carmarthenshire is further supported by the resources that we intend to commit to each project. Table 1 shows how much we will invest in affordable housing in 2005/06.

61 We are anticipating a Social Housing Grant in the region of £3m for 2005/06 our intention is to put forward to the Assembly in partnership with housing associations a 3 year Social Housing Grant programme. Of that £3m we will increase the amount currently allocated to Homebuy by £250,000 to £500,000. In addition we have identified an unallocated funding source from a previous homefinder scheme. This additional income of £300,000 will also be put toward homebuy. For this initiative to be successful we believe that it needs better marketing and our colleagues in the Communication section are working with us on a marketing strategy so that this additional allocation is communicated to those in greatest need in the County.

62 In providing land at below market value there will be a loss of receipt. We cannot at this stage estimate what that loss will be until the land has been

identified and a value placed upon it. Where we intend to introduce such an initiative a further report to Executive Board will be prepared detailing the full cost implications.

63 All other schemes require officer time. The Housing Investment Team within the Housing Services Division has been established to co-ordinate such initiatives. All initiatives involving housing associations, land for sale, affordable housing policies contained within the Unitary Development Plan will be co-ordinated by the Senior Housing Development Officer and Housing Development Officer. All home ownership initiatives will be co-ordinated by the Ownership Manager. This co-ordination role includes ensuring that regular consultation is undertaken on any new initiative and working with colleagues in other Divisions to achieve our objectives. The implementation of this commitment to affordable homes will be managed by the Affordable Housing Steering group.

Table 1 – Funding our Commitment

Initiative	Resources Requirements	Budget £000's	Source
Provide land at below market value for residential development	Council Owned Land – No budget requirements loss of potential income from receipt.	None.	Council Land Holdings
Use section 106 agreements to provide affordable housing	Officer Time	None	Planning & Housing
Permit development in or immediately adjoining the limits of a settlement providing it meets local need eligibility criteria	Officer Time	None	Planning & Housing
Provide advice and support for residential development briefs	Officer Time	None	Planning & Housing
Introduce restrictions on the re-sale of homes purchased via the Right to Buy in rural area.	Reduction in receipt via RTB – Officer Time.	None	Council House Sale Receipts. Housing. Corporate Property Legal Services

Initiative	Resources Requirements	Budget £000's	Source
Working in Partnership with Housing Associations, increase the availability of affordable housing for rent and sale	Social Housing Grant Programme	2,500	SHG
Actively promote Homebuy as a means of providing affordable housing for sale in the County	Homebuy SHG Marketing Campaign Officer Time	500 20	SHG Housing General Fund
Set aside a proportion of our own capital receipts to fund additional Homebuy purchases	Capital Receipts	300	Council Capital Receipts from previous home-finder scheme.
Work with our Housing Association Partners to ensure that they are utilising the restriction on the right to acquire	Officer Time	None	Housing
Seek to enter into partnership arrangements with private developers to encourage the development of affordable housing for sale	Officer Time	None	Housing

Initiative	Resources Requirements	Budget £000's	Source
We will commence consultation regarding the establishment of “Community Land Trusts”, and actively support a community that wishes to set one up where there is identified need for affordable housing	Officer Time	None	Housing Community Development
Establish links with organisations such as the Community Self Build Agency to promote self-build initiatives.	Council Owned Land Officer Time	None	Council Land Holdings Housing Community Development Education Social Care
Totals		3320	

Help and Further Information

For help and guidance on this affordable housing manual and any other aspects of affordable housing provision, please contact:

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Appendix One

Areas Defined as Rural

Abergwili	Llangeler
Cenarth	Llangunnor
Cynwyl Elfed	Llangynderyn
Cynwyl Gaeo	Llannon
Gorslas	Llansteffan
Kidwelly	Llanybydder
Laugharne Township	Manordeilo & Salem
Llanboidy	Pembrey
Llanddarog	Pontyberem
Llanddowror	St Clears
Llandeilo	St Ishmael
Llandovery	Trelech
Llanfihangel Aberbythych	Trimsaran
Llanfihangel Ar Arth	Whitland