



## Region's First Passivhaus scheme in Much Wenlock and Low Cost Home Ownership

Much Wenlock has the first affordable Passivhaus homes in the region and amongst the first in the UK with less than a handful of schemes built to date.

The South Shropshire Housing Association development at Callaughton Lane will be a mix of one to three bedroom homes, each designed to achieve Passivhaus certification. The site will comprise of 10 affordable rent properties, with the remaining two marketed for shared ownership and they will be allocated to those with a local connection after completion in May 2018.

Originating from Germany, Passivhaus is the leading international low energy, design standard. The standard is a highly effective way of reducing energy use and carbon emissions from buildings, as well as providing high standards of comfort and building health. Through this, energy bills for residents are vastly reduced too.



Callaughtons Ash, Much Wenlock

Work began in April 2017 and the first two homes have now passed their initial air tests with flying colours. In November, guests from the building sector, local residents, Councillors and Project Board Members came along to learn more about the innovative way of building.

Local residents have been involved at all stages from consultation to helping decide the final exterior finish of the properties and involved with who rents and buys the properties. Gill Wright, a member of the Project Board said, 'Great to see the planning coming to fruition'.

### November Open Day



Some of the Project Board Members on site



Information from South Shropshire Housing Association



## Low Cost Home Ownership

### Low Cost Home Ownership

Low cost home ownership allows those eligible the opportunity to purchase part of their home and begin building their own equity.

In this issue we will be looking at homes “bought” by using one of the three main Affordable Home Ownership Schemes and Discounted Ownership Schemes. There are other schemes for buying council or housing association properties, but we are not featuring them in this issue. More information about these can be found at <https://www.gov.uk/right-to-buy-buying-your-council-home> and <https://www.gov.uk/right-to-acquire-buying-housing-association-home>.

**If you are considering using one of these schemes, then please seek further professional advice to ensure you use the correct scheme for you and your circumstances.**

The three schemes currently are The Help to Buy Equity Loan, The Help to Buy ISA and Buying through shared ownership. They all differ in how they operate, but all can be used to help with owning part of a property. More information can be found at <https://www.gov.uk/affordable-home-ownership-schemes>

Whichever one or combination of these is used to “buy” an affordable home, then as Sarah Boden, Chief Executive of Housing Plus says, “Affordable housing projects make a huge difference to the lives of individual, families and communities.”

Discounted Ownership or Discounted Market Sales allows you to buy 100% of a property, but at a substantial discount off the open market value. The buyer obtains a mortgage for the discounted price, but doesn't pay rent on the remainder. If you buy a discount sale home you can't purchase any shares in the property as it's a 'fixed equity' home. These homes are designed to be affordable in perpetuity and come with legal charges in place to ensure this. Because of this, any future sales have to be approved by Shropshire Council.

When you sell your home, you'll have to sell it at the same discount percentage at which you bought it. Your home must be sold to someone who is unable to afford a home on the open market. There are some discounted market sale properties coming to Shropshire soon. More details will follow in future issues.



## Low Cost Home Ownership

In Shropshire, there have been a number of schemes that have provided these low cost homes and we will look at some provided by the Registered Providers Housing Plus Group and STAR

Housing Plus Group, which comprises Severnside Housing, South Staffordshire Housing Association, Care Plus, Property Plus and Severn Homes have recently completed a development in Baschurch. Curlew Meadows comprises 40 high quality new homes of one and two-bedroom flats and a range of two, three and four bedroom homes. Eight are low cost home ownership, 10 are affordable/discounted rent and 22 are open market sale/rent properties.

For more information about this and other developments by Housing Plus Group, please visit [www.severnhomes.co.uk](http://www.severnhomes.co.uk) and for an aerial view of Curlew Meadow, visit [https://www.youtube.com/watch?v=RYY\\_nylUSOo](https://www.youtube.com/watch?v=RYY_nylUSOo)



Aerial View of Curlew Meadows



Homes at Curlew Meadows

Information from Housing Plus Group



## Low Cost Home Ownership

STAR Housing (Shropshire Towns and Rural Housing LTD) manage Shropshire Council's Council Housing in the Oswestry and Bridgnorth areas. Since 2013, they have sold 36 Shared Ownership homes of the 120 affordable homes they have built. All the affordable homes STAR build are owned by Shropshire Council.

Two of their most recent schemes have been at Gobowen and Oswestry and offer Semi-detached houses and bungalows respectively and can be seen here. For more information, visit <http://www.starhousing.org.uk/>



Gower Place, Oswestry



Fernhill Lane, Gobowen

Information from STAR (Shropshire Towns and Rural Housing Ltd)

### In Next Month's Issue:

Single Plot Exception Sites -  
Build your own affordable home

