

# Public Document Pack

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**Our reference:**  
**Your reference:**  
**Date:** Tuesday, 17 March 2026

To all Members of the Growth and Development Scrutiny Group

Dear Councillor

A Meeting of the Growth and Development Scrutiny Group will be held on Wednesday, 25 March 2026 at 7.00 pm in the Council Chamber, Rushcliffe Arena, Rugby Road, West Bridgford to consider the following items of business.

This meeting will be accessible and open to the public via the live stream on YouTube and viewed via the link: <https://www.youtube.com/user/RushcliffeBC>  
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Yours sincerely



Sara Pregon  
Monitoring Officer

## **AGENDA**

1. Apologies for Absence
2. Declarations of Interest  
[Link to further information in the Council's Constitution](#)
3. Minutes of the Meeting held on 28 January 2026 (Pages 1 - 6)
4. Shared Ownership and Other Affordable Housing (Pages 7 - 24)  
Report of the Director for Neighbourhoods
5. Work Programme (Pages 25 - 26)  
Report of the Director for Finance and Corporate Services



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## Membership

Chair: Councillor T Combellack

Vice-Chair: Councillor J Billin

Councillors: R Bird, A Brown, S Calvert, J Chaplain, S Ellis, D Mason and R Walker

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**MINUTES  
OF THE MEETING OF THE  
GROWTH AND DEVELOPMENT SCRUTINY GROUP  
WEDNESDAY, 28 JANUARY 2026**

Held at 7.00 pm in the Council Chamber, Rushcliffe Arena, Rugby Road, West  
Bridgford  
and live streamed on Rushcliffe Borough Council's YouTube channel

**PRESENT:**

Councillors T Combellack (Chair), A Brown, R Butler (Substitute), S Calvert,  
J Chaplain, S Ellis and D Mason

**OFFICERS IN ATTENDANCE:**

L Ashmore	Director of Development and Economic Growth
N Berry	Senior Property Surveyor
G Carpenter	Assistant Director Public Protection
T Coop	Democratic Services Officer
S Soar	Democratic Services Officer

**APOLOGIES:**

Councillors L Way and R Walker

**5 Declarations of Interest**

There were no declarations of interest.

**6 Minutes of the Meeting held on 16 July 2025**

The minutes of the meeting held on Wednesday, 16 July 2025 were approved as a correct record and signed by the Chair.

Following the agreement of the previous minutes, the Chair referred to the time elapsed since the July 2025 meeting and expressed concern that a follow-up meeting and/or presentations with representatives from the Freeport had not yet been arranged. The Chair noted the importance of maintaining momentum given the strategic and economic importance of the Freeport to Rushcliffe and more widely to the whole country.

The Director of Development and Economic Growth advised that they could arrange for external representatives to attend a future meeting to provide an update. The Director asked that, ahead of a future external update session, Members identify the specific lines of scrutiny they wish to pursue to ensure the meeting is focused with specific lines of scrutiny. The Director stated that work had continued in the background, including regular meetings with the Freeport, EMCCA and Uniper. The Council also hosts a quarterly forum involving partners including Nottinghamshire County Council, a representative from MHCLG (Ministry of Housing, Communities and Local Government) and the Department for Transport. This forum is used to align issues at the Freeport site.

The Director highlighted key matters at the site that continue to be discussed in these forums. Junction 24 (M1): work ongoing to address a transport cap relating to vehicle movements and capacity, with the Freeport leading engagement involving the Department for Transport, National Highways, local highways authorities and other partners to actively find a solution for this issue. The Director suggested an update could be provided on this specific issue. Local Development Order (LDO): a review is due in summer 2026 following the three-year review period. Uniper has commenced a masterplanning process aligned to the review timetable, considering market changes and demand linked to skills, jobs and green growth. Data centres / AI Growth Zones: consultation had taken place to amend the LDO to enable data centres on land to the south of the site; EMCCA had submitted a bid to Government for an AI Growth Zone and a decision is awaited. The Director emphasised that planning should support delivery and avoid becoming a barrier if the site is selected. Grid connection: securing sufficient grid connection capacity remains a constraint. Uniper has submitted applications and continues engagement with National Grid to progress this. This process is complicated and can be slow.

Councillor Chaplain asked whether the meetings referenced by officers were minuted and whether information could be accessed. The Director advised that the quarterly forum meetings are minuted but contain commercially sensitive information and circulation is restricted to partners; however, Members could raise questions with officers.

Councillor Calvert sought clarification on the nature of the Junction 24 transport cap and the bodies involved, noting the junction is located in Leicestershire. The Director confirmed it is a capacity issue linked to permitted development thresholds, and some development can happen within the current cap. Engagement of National Highways and relevant local highways authorities, alongside the Freeport and EMCCA partners, are all working together to find a solution.

Councillor Calvert also asked whether EMCCA funding could contribute. The Director advised the cost and funding options remain under discussion, and that EMCCA faces challenges allocating funding outside its boundary. Potential funding mechanisms could include a combination of approaches such as Section 106 contributions, an SPD approach and private sector involvement.

The Chair confirmed the group would look forward to future dialogue and meetings with representatives from the Freeport.

## **7 Asset Management Strategy Refresh**

The Chair introduced the item, noting it had been taken by this Group following workload pressures in the Corporate Governance Group. The Chair advised that scrutiny should focus on whether the Strategy provides a suitable framework for effective economic management and that discussion should be about process and approach rather than detailed local issues.

The Chair referenced questions submitted by Vice Chair, Councillor Way, regarding assets located outside the Borough (Castle Donington and Coalville)

and stated these were considered sound investments and this was a matter of public record. The Chair also noted that questions relating specifically to East Leake would be more appropriately addressed separately and that officers were attending an East Leake Parish meeting the following day (29<sup>th</sup> January 2026).

The Director of Development and Economic Growth presented the refreshed Asset Management Strategy and Plan, explaining it replaces the 2020–2025 version and aligns with the Council's Corporate Strategy. The Director outlined that work had been undertaken across the authority to ensure service delivery needs are central to the building estate and to support wider economic outcomes, including town and village centre masterplanning.

The Director summarised achievements from the 2020–2025 period, including disposal of surplus land, acquisition of offsetting land for carbon commitments, delivery and performance of Rushcliffe Oaks Crematorium, and projects including Bingham Arena, the Bingham Enterprise Centre and regeneration work at Cotgrave.

Key changes in the refreshed Strategy and Plan were highlighted. Inclusion of work relating to local government reorganisation (LGR) and associated preparatory activity; updated terms of reference for the Asset Investment Group reflecting a shift from revenue-return acquisitions to consideration of new opportunities; refreshed carbon management content in support of the Council's carbon neutral commitment.

Councillor Calvert sought clarification regarding the relationship between the Strategy, Plan and the Action Plan, and whether Members were commenting formally on the Action Plan. The Director advised that Cabinet approval relates to the Strategy and Plan, and the Action Plan is a live document that will change over time as priorities evolve and actions are delivered, though Members were welcome to comment on it.

Councillor Calvert asked what preparatory LGR work was being started now. The Director advised a checklist had been received from MHCLG and current work involves preparing and sharing information (e.g., asset base and contracts) with partner councils, with more detailed work dependent on Government decisions expected later in the year. Councillor Combellack noted that the Council was planning ahead in case LGR progressed as expected.

Councillor Ellis asked about measuring progress towards the Council's 2030 Net Zero target. Councillor Ellis raised his concerns with this target and its economic impact. The Director advised monitoring is undertaken, led by the relevant officer, and updates are reported through appropriate channels; further discussion could be taken as part of the carbon management strategy item at the relevant scrutiny group, an update of the Carbon Management Plan is currently scheduled for 2 April 2026 at the Communities Scrutiny Group.

Councillor Chaplain asked about the £4.8million capital allocation for affordable housing and whether plans exist already to use it. Officers advised it relates to commuted sums and that delivery can be affected by the willingness/ability of registered providers, with some uncertainties. Officers noted an action could be

considered to reflect this work and reflected in the action plan.

Councillor Chaplain asked about the acquisition of the Co-op on Trent Boulevard and disposal of the Hilton Crescent site. Officers advised the Co-op acquisition formed part of the asset investment strategy and had a return-on-investment case; Hilton Crescent related to land ownership only and generated a small annual rent, and disposal provided a better return.

Councillor Chaplain raised whether the Strategy should more explicitly reflect non-commercial/community benefits. Officers advised this could be reviewed and, where appropriate, reflected within actions, Officers also note such benefits are sometimes linked to other work by the Council such as masterplanning.

Councillor Calvert asked about the West Bridgford Vision Plan. Officers advised Citrus Design (including Leonard Design and Box Property) had been commissioned; stakeholder engagement is underway (businesses, ward councillors, community groups), with a report expected by end of March 2026 to inform further decisions. Officers noted the work also supports future readiness and enables the Council to respond quickly should external funding streams become available. Officers noted these plans were pro-growth and focused on making sure the Boroughs centres were fit for the future.

Councillor Calvert asked about the woodland project at Upper Broughton and whether it related to wider woodland/flooding considerations. Officers advised the primary purpose is carbon offsetting, with wider environmental benefits also recognised. The Chair also referred to additional benefits including habitat creation, landscaping and potential flood mitigation features.

Councillor Butler commented on the scale and spectrum of the Council's asset portfolio and suggested the Council could communicate achievements more widely and how the asset deliver benefits to residents. Councillor Butler also noted minor proofreading errors in asset listings. Councillor Butler championed the success of the Crematorium and how residents are noticing it as a success.

Councillor Brown also raised spelling errors and separately asked about officer support to East Leake and Ratcliffe-on-Trent health centre projects. Officers clarified that the support is officer time rather than financial support, noting that health centre provision is the responsibility of the NHS and ICB; the Council's role has been convening and facilitating discussions and exploring enabling options, unfortunately the officers reflected with the East Leake project currently appearing stalled.

Councillor Ellis asked whether the Council used spell check in producing their reports. Officers assured Councillor Ellis that they are thorough when producing these large reports.

It was **RESOLVED** that Growth and Development Scrutiny Group supported the Asset Management Strategy Refresh and **RECOMMENDED** approval to Cabinet.

## 8 **Work Programme**

The Group noted the next scheduled item is Shared Ownership and Affordable Housing including Park Homes on 25 March 2026.

Councillor Chaplain raised whether external contributors could be invited, notably the local MP for Rushcliffe, including reference to the MP's casework support relating to Park Homes. Officers advised any external attendance would need to be considered through Democratic Services and would need to relate directly to the scope of the scrutiny item. It was noted that Members could provide input and suggested questions relevant to Park Homes within the wider item scope.

The meeting closed at 7.56 pm.

CHAIR

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## Growth and Development Scrutiny Group

Wednesday, 25 March 2026

## Shared Ownership and Other Types of Affordable Housing

### Report of the Director for Neighbourhoods

#### 1. Purpose of report

- 1.1. This report aims to provide an overview of the various affordable housing products delivered in Rushcliffe on new developments, outlining their benefits and limitations for residents. It details how these products are negotiated and secured through Section 106 agreements within the planning process.
- 1.2. The report sets out the Council's role in enabling delivery, including the policy context provided by the Rushcliffe Local Plan and the Rushcliffe Affordable Housing Supplementary Planning Document (SPD), underpinned by the Greater Nottingham and Ashfield Housing Needs Assessment (2020).

#### 2. Recommendation

It is **RECOMMENDED** that the Growth and Development Scrutiny Group:

- a) Note the available affordable housing products in Rushcliffe and their benefits and limitations for residents
- b) Consider the importance of ongoing collaboration with developers and Registered Providers to enhance affordable housing delivery
- c) Acknowledge the Council's limited control over allocation, management, and marketing of affordable homeownership products, and support monitoring Section 106 compliance and delivery through policy and partnerships.

#### 3. Reasons for Recommendation

- 3.1. The recommendations are made to ensure members of the Growth and Development Scrutiny Group are fully informed about the range of affordable housing products available in Rushcliffe, their respective benefits and limitations, and the Council's statutory responsibilities.
- 3.2. Recognising the importance of effective partnership working with developers and Registered Providers will help maximise delivery outcomes.
- 3.3. Acknowledging the Council's limited control over the allocation, management, and marketing of affordable homeownership products ensures clarity regarding

the boundaries of Council influence, while supporting robust monitoring of Section 106 compliance and policy delivery.

#### 4. Supporting Information

4.1. Affordable housing refers to homes provided at a cost below market rates to meet the needs of households whose incomes are insufficient to access suitable accommodation through the open market. It includes a range of products such as social rent, affordable rent, shared ownership, and discounted market sale, all designed to ensure housing remains accessible and sustainable.

#### 5. Overview of Affordable Housing Products

5.1 Affordable housing products vary in structure, eligibility and long-term implications for residents. Each option, whether rented, shared ownership, or discounted sale, offers different pathways to meeting housing need, but also presents unique challenges around affordability, security, and accessibility. Understanding these distinctions is essential for shaping policy and guiding negotiations with developers and Registered Providers.

##### 5.2 Table 1: Key features and considerations

Tenure Type	Description	Typical Provider	Management
<b>Social Rent</b>	Rent set by national formula (50-60% of market rent)	Registered Providers	Registered Provider
<b>Affordable Rent</b>	Rent up to 80% of local market rent (including service charges)	Registered Providers	Registered Provider
<b>Shared Ownership</b>	Part-buy, part-rent model (usually starting with 10–75% share)	Registered Providers	Registered Provider or developer-appointed manager
<b>First Homes</b>	Discounted market sale housing (minimum 30% discount)	Developer-led	Managed via restrictions on title
<b>Discount Market Sale</b>	With discount of no less than 20% below market value	Developer-led	Managed via restrictions on title
<b>Rent to Buy</b>	Intermediate rent product with option to purchase	Registered Providers	Registered Provider

## 6. Eligibility Criteria

- 6.1 Eligibility is principally set by national policy and Homes England programme rules, with limited local flexibility through the Affordable Housing SPD (e.g. local connection for First Homes/Discounted Market Housing). Common criteria include household income limits (typically <£80,000 outside London), first-time buyer status for First Homes, mortgage capacity (<50% discounted price for First Homes), and affordability checks by providers.
- 6.2 For shared ownership and rent to buy, Registered Providers undertake financial assessments to ensure sustainability. Rushcliffe does not manage allocations for ownership products; providers/developers apply the criteria and evidence compliance to the Council where required (e.g. First Homes compliance certificates).

## 7. Understanding Residents Impacts

- 7.1 Resident experience data related to ownership products, including complaints and satisfaction levels, is maintained by Registered Providers and developers, not by the Council.
- 7.2 Various affordable housing options offer different benefits and limitations for households. Rented housing typically provides greater security and accessibility for lower-income families, while ownership products can promote long-term stability. However, ownership may still pose financial challenges for some residents. The table below outlines the key advantages and disadvantages of each tenure type, highlighting how these options can influence residents' experiences.

### 7.3 Table 2– Residents impacts across products

Product	Pros	Cons
<b>Social Rent</b>	Secure, low-cost rents; highest affordability	Long waiting times; limited new supply
<b>Affordable Rent</b>	More availability than social rent	May still be unaffordable for low-income households
<b>Shared Ownership</b>	Step onto property ladder; lower deposit	Leasehold charges; staircasing can be costly
<b>First Homes</b>	Homeownership at a discount (minimum 30%)	Still expensive for some; limited to first-time buyers
<b>Discount Market Sale</b>	Fixed-price discount (minimum 20%)	Resale restrictions; affordability can erode over time
<b>Rent to Buy</b>	Low rent can help saving for deposit	Limited availability; purchase not guaranteed

7.4 Overall, while each tenure type offers distinct benefits, the choice of product must balance affordability, security, and long-term sustainability to ensure that housing solutions genuinely meet the diverse needs of Rushcliffe’s residents.

## 8. Local Policy Context and Evidence

8.1 Rushcliffe Local Plan (Part 1) (Policy 8) establishes the strategic framework for delivering affordable housing across the Borough. It sets out requirements for housing mix, affordability, accessibility and the proportion of affordable housing sought on qualifying sites. These expectations are then applied through the Affordable Housing Supplementary Planning Document (SPD) (2022), which provides detailed guidance on tenure mix, dwelling types, design standards and Section 106 negotiation principles.

8.2 The Greater Nottingham and Ashfield Housing Needs Assessment (HNA) (2024) provides the most up-to-date evidence base, identifying a net annual need for 507 affordable homes in Rushcliffe. The majority of this need relates to rented tenures, with only a modest requirement for affordable homeownership options. This evidence underpins negotiation on planning applications and informs the tenure mix sought.

8.3 Table 3 – Annual tenure & size mix (units per year)

Tenure	1-bed	2-bed	3-bed	4+ bed	Total / year
Rented (Social + Affordable Rent)	115	186	138	38	477
Affordable Home Ownership (AHO)	0	18	9	3	30
Total (all affordable)	115	204	147	41	507

*Numbers are rounded to whole dwellings; rounding may cause ±1 variance*

8.4 Policy 8 identifies varying affordable housing percentages across submarkets within Rushcliffe. These reflect local market conditions, viability considerations and spatial distribution of need. The required proportions are:

- Strategic Sites (Policies 20-25): up to 30%
- West Bridgford, Rushcliffe Rural, Radcliffe, Gamston, Ruddington and Compton Acres: 30%
- ‘Leake’, Keyworth and Bingham: 20%
- Cotgrave: 10%.

The tenure expectations, informed by the 2024 HNA, are:

- 25% Affordable Home Ownership
- 75% Rented, comprising:
  - 37.5% Social Rent
  - 37.5% Affordable Rent.

- 8.5 Illustrative Example – 100-unit development (West Bridgford)
- 30% Affordable Home Ownership = 30 homes
  - 25% Affordable Home Ownership = 8 homes
  - 75% Rented = 22 homes: comprising
    - 11 Social Rent
    - 11 Affordable Rent.

This example translates policy expectations into a practical scenario, supporting transparent and consistent Section 106 negotiations with developers and Registered Providers.

- 8.6 The submarket proportions and tenure mix provide a starting point for negotiation. Viability testing, site-specific constraints and market factors may justify variation, but the Council's position remains that rented homes should be prioritised wherever possible in line with evidenced need. Early engagement with developers and Registered Providers is essential to secure deliverable, tenure-blind affordable housing integrated effectively within new developments.

## **9. Negotiation and Delivery (Section 106)**

- 9.1. Affordable housing delivery in Rushcliffe is primarily secured through Section 106 agreements attached to planning permissions. These agreements set out the required proportion, tenure mix, and dwelling sizes in line with Policy 8, the Affordable Housing SPD, and the Housing Needs Assessment evidence.
- 9.2. Negotiations should balance policy compliance with site viability, using open-book appraisals where necessary. The SPD provides flexibility for tenure adjustments if justified by viability or market conditions, but the priority remains on-site provision of tenure-blind affordable homes integrated within developments. Where on-site delivery is not feasible, commuted sums may be accepted, calculated to reflect full policy compliance.
- 9.3. Early engagement with developers and registered providers is essential to secure delivery, agree triggers for transfer, and ensure homes meet design and accessibility standards.

## **10. The Council's Role**

- 10.1. The Council does not oversee the marketing, allocation, or resale of ownership products; these functions are handled by developers and Registered Providers. Data related to sales and resales volumes, time-to-sell, arrears, and service charges for Shared Ownership and First Homes are provided by RP/developers and are outside the Council's control. Estate management fees and service charge practices vary depending on the scheme and are determined by the developers or managing agents, not the Council.
- 10.2. As a non-stock holding authority, the Council does not own or manage housing stock. Its primary role is to establish nomination rights for rented affordable properties, ensuring that households on the housing register are prioritised according to the local Allocations Policy.

10.3. For affordable homeownership products such as shared ownership or discounted market sale, the Council does not participate in marketing, allocation, or ongoing management. These responsibilities are exclusively handled by developers or registered providers, who must comply with national guidance and any locally agreed criteria. The Council's role is limited to monitoring compliance with Section 106 obligations and facilitating partnerships to support delivery outcomes.

## 11 Selection of Registered Providers

11.1 Registered Providers are typically organisations registered with the Regulator of Social Housing, demonstrating strong financial viability, robust governance, and compliance with consumer standards. Selection for affordable housing delivery is influenced by factors such as access to funding streams (e.g., Homes England's Affordable Homes Programme), proven track record, and ability to deliver schemes on time and to specification.

11.2 Increasingly, the market has seen greater involvement from for-profit RPs, alongside traditional non-profit providers. Both are regulated to the same standards, ensuring consistency in governance and service quality. The key difference is that non-profit RPs reinvest surplus into housing and community services, whereas for-profit RPs may distribute profits to shareholders while still meeting regulatory obligations.

## 12 Selection of Registered Providers

The table below presents the delivery of affordable housing in Rushcliffe over the past five years, broken down by tenure type. This overview highlights trends in the supply of different affordable products, illustrating how delivery has evolved in response to local needs and policy priorities.

12.1. **Table 4 - Rushcliffe affordable housing delivery by tenure during the past five years**

Year	Shared Ownership	First Homes	Discount Market Sale	Rent to Buy	Affordable Rent	Social Rent	Total
2020/21	58	0	0	0	33	15	106
2021/22	58	0	0	0	78	38	174
2022/23	106	0	0	0	99	76	281
2023/24	125	0	0	0	101	57	283
2024/25	124	2	0	0	116	51	293

## 12.2. Key Trends and Observations:

- Overall growth with year-on-year volatility. The total affordable completions rose from 106 in 2020/21 to 293 in 2024/25, with peaks in 2022/23 (281) and 2023/24 (283) before a further uplift in 2024/25. This indicates a generally strengthening pipeline despite fluctuations across tenures.
- Shared Ownership has expanded strongly but rented tenures remain the largest overall. Shared Ownership rose sharply (from 58 in 2020/21 to 124–125 in the last two years), making it the largest single tenure in several years individually. However, when Affordable Rent and Social Rent are combined, rented delivery is greater than ownership-based products across the period, and it continues to provide the backbone of affordable supply locally. This nuance is important for interpreting delivery versus evidenced need, which prioritise rented homes.
- Rented delivery remains substantial but variable. Affordable Rent rose from 33 to 116, while Social Rent climbed from 15 to 51 across the period. However, rented tenures show more variability year to year, with affordable rent generally outperforming social rent, consistent with scheme viability pressures and grant availability.
- Emergence of First Homes is minimal to date. First Homes appear only in 2024/25 (2 units) which local policy preferences, or lender/eligibility practicalities.
- Absent/limited delivery of Discount Market Sale and Rent to Buy. No completions are recorded for Discount Market Sale or Rent to Buy in the five-year period, reinforcing the dominance of Shared Ownership for ownership-based affordability and rented tenures for meeting acute need.

12.3. These figures demonstrate both the progress made and the ongoing challenges in achieving a balanced mix of affordable housing, with variations in tenure delivery reflecting shifts in funding, market conditions, and strategic focus. Continued monitoring is essential to ensure future provision aligns with identified needs and supports sustainable communities.

## 13 What this Means for Policy Negotiations

- 13.1 Given the Housing Needs Assessment evidence of high demand for rented tenures, Section 106 negotiations should continue to prioritise the delivery of social and affordable rent, particularly for smaller homes and family-sized units. Other Affordable Housing products continue to play a significant role in the delivery of affordable housing, providing cross subsidy to reduce viability issues and creating balanced communities. Viability remains a key consideration; while the Council seeks to cap affordable rent at Local Housing Allowance (LHA) levels to maximise affordability, this is not always possible due to scheme constraints or funding limitations.
- 13.2 Recent national issues, such as stalled sites and a shortage of Registered Providers over the past 18 - 24 months, have further complicated delivery. In some cases, this has meant that First Homes is the only viable affordable product on certain schemes coming forward.

- 13.3 Shared Ownership should usually remain the primary route for affordable home ownership, as it typically requires the lowest income to access and enables households to get onto the housing ladder. Shared Ownership is accessible with as little as a 10% initial share and allows owners to staircase their equity over time, making it a flexible and realistic option for many residents.
- 13.4 Overall, a balanced and evidence-led approach to tenure mix, underpinned by robust negotiation and monitoring, will be critical to delivering sustainable and inclusive communities in Rushcliffe.

#### **14. Challenges and Considerations**

- 14.1 Estate management fees and service charge practices vary across schemes and are set by developers or managing agents, not the Council.
- 14.2 Delivering affordable housing in Rushcliffe involves several ongoing challenges. Affordability gaps persist, making some affordable housing options inaccessible to lower-income households. There is a continued imbalance between supply and demand, with high demand for rented homes, particularly smaller and family-sized units, far surpassing current delivery levels.
- 14.3 The Council also faces complexities related to management, as it does not control how shared ownership and other affordable homeownership products are marketed, allocated, or resold; these responsibilities lie with developers and Registered Providers. Additionally, robust monitoring is vital to ensure that affordable homes remain genuinely affordable over the long term and that Section 106 obligations are fulfilled. This requires ongoing oversight and strong partnership working.

#### **15. Conclusion**

- 15.1 In summary, the Council continues to deliver a broad range of affordable housing products to meet diverse local needs. While significant progress has been made in increasing supply and maintaining a balanced tenure mix, ongoing challenges remain, particularly around affordability, supply and demand imbalances, and the Council's limited role in the management of ownership products.
- 15.2 The Council's approach, underpinned by robust evidence, partnership working, and a commitment to policy compliance, remains central to achieving sustainable and inclusive communities. Continued monitoring, flexible negotiation, and strong collaboration with Registered Providers and developers will be essential to address emerging challenges and ensure that affordable housing provision remains responsive to local needs.
- 15.3 While this report provides a comprehensive overview of affordable housing products and delivery in Rushcliffe, it is important to note several areas where information is either not held by the Council or is outside its direct control:

- **Site/Settlement-Level Data:** The Council does not currently hold a breakdown of affordable housing delivery by individual site or settlement. Such data is maintained within provider datasets and planning files. This is a recognised data gap and is noted for transparency.
- **Resident Experience Data:** Information on resident experiences, including satisfaction levels, complaints, and case studies for shared ownership and other affordable home ownership products, is managed by Registered Providers and developers, not by the Council.
- **Ownership Product Sales and Resales:** Data on the number of homes purchased, resales, and long-term affordability for ownership products is provided by Registered Providers and developers and is not routinely collected by the Council.
- **Support for Shared Ownership Residents:** The Council does not directly provide support services for residents in shared ownership schemes; these are the responsibility of the relevant Registered Provider or developer.
- **Additional Protections:** The Council's role in providing additional protections for residents in affordable home ownership products is limited by national policy and the terms of Section 106 agreements.

15.4 The Council remains committed to transparency and partnership working, and will continue to seek opportunities to improve data collection and resident engagement in collaboration with Registered Providers and developers.

## **16. Risks and Uncertainties**

The delivery of affordable housing is subject to a number of risks and uncertainties, including fluctuations in market conditions, changes to national policy, and the availability of Registered Providers. Viability challenges may affect the tenure mix and the ability to secure affordable housing on some sites. The Council's limited control over the management and allocation of ownership products may also impact resident experiences. Ongoing monitoring and partnership working are essential to mitigate these risks and respond to emerging challenges.

## **17. Financial Implications**

Whilst there are no direct financial implications arising from this report, it should be noted that the Council has received commuted sums for the delivery of new affordable housing, which are managed in accordance with relevant policies and procedures. Any future financial commitments will be subject to separate approval and oversight and will be included in the Council's Medium term Financial Strategy.

## **18. Legal Implications**

The Council has a statutory responsibility to meet local housing needs, as set out in relevant legislation and planning policy. Section 106 agreements are used to secure affordable housing delivery in line with the Local Plan and Supplementary Planning Document. Legal advice will be sought as required to

ensure compliance with statutory duties and the effective negotiation of planning obligations.

**19. Equalities Implications**

There are no equalities impacts arising directly from this report. The delivery of affordable housing supports the Council’s commitment to promoting equality of opportunity and access to suitable accommodation for all residents, including those with protected characteristics.

**20. Section 17 of the Crime and Disorder Act 1998 Implications**

There are no direct implications for crime and disorder arising from this report. The provision of safe, secure, and affordable housing contributes to wider community safety objectives.

**21. Biodiversity Net Gain Implications**

Not applicable

**22. Link to Corporate Priorities**

The Environment	The delivery of affordable, well-designed homes supports sustainable development and the Councils environmental objectives
Quality of Life	Ensuring homes are safe, compliant and accessible to all residents
Efficient Services	Efficient management of affordable housing delivery and partnership working ensures resources are used effectively to meet local needs
Sustainable Growth	The delivery of affordable housing supports the Council’s growth targets and helps create balanced and sustainable communities

**23. Recommendations**

It is **RECOMMENDED** that the Growth and Development Scrutiny Group:

- a) Note the available affordable housing products in Rushcliffe and their benefits and limitations for residents
- b) Consider the importance of ongoing collaboration with developers and Registered Providers to enhance affordable housing delivery
- c) Acknowledge the Council’s limited control over allocation, management, and marketing of affordable homeownership products, and support monitoring Section 106 compliance and delivery through policy and partnerships.

<b>For more information contact:</b>	Donna Dwyer Strategic Housing Manager Tel: 0115 9148275 <a href="mailto:ddwyer@rushcliffe.gov.uk">ddwyer@rushcliffe.gov.uk</a>
<b>Background papers available for Inspection:</b>	
<b>List of appendices:</b>	Appendix 1 - Expanded Overview: Affordable Housing Products (excluding rented products)  Appendix 2 – Copy of the scrutiny matrix  Appendix 3 – Affordable Housing Member Briefing Note

## Appendix 1

### **Expanded Overview: Affordable Housing Products (excluding rented products) Shared Ownership**

Shared ownership lets people buy a share of a home (usually starting at 10–25%, with some schemes allowing as little as 10%) and pay rent on the rest. Over time, residents can buy more shares in small steps (often 1% at a time), a process known as ‘staircasing’. Rent is reviewed each year (using CPI+1%), and there is some support for repairs in the first years under the 2021–26 model. Shared ownership can help people who can’t afford to buy outright, but there are extra costs like service charges and fees for buying more shares or repairs. These homes are managed by registered providers or managers chosen by the developer—not the Council. Who can apply is set by national rules, and the Council’s influence is mainly through what is agreed in the Section 106 agreement.

### **First Homes**

First Homes are homes sold at a discount of at least 30% off the market price, and this discount stays with the property for future buyers. There is a price cap for the first sale (£250,000 outside London), and buyers must get a mortgage for at least half of the discounted price. National rules set who can buy, but the Council can add extra criteria (like a local connection) through its planning policies. The Council’s main role is through the Section 106 agreement and checking compliance. When these homes are resold, estate agents handle the process, and the Council monitors that the discount and other rules are followed.

### **Discount Market Sale (DMS)**

Discount Market Sale homes are sold at a discount set locally, based on local incomes and house prices. The discount is secured through a legal agreement or Section 106. The Council can set some extra rules in its planning policies, but most of the

management is done by the developer. National rules set who can buy, with some local flexibility. The Council does not manage nominations for these homes and is mainly involved in setting criteria and negotiating terms in the Section 106 agreement.

### **Rent to Buy**

Rent to Buy allows people to rent a home at a lower rent for a set period, giving them the chance to save for a deposit and buy the home later. These homes are managed by registered providers, not the Council. While this helps some people move towards ownership, there is no guarantee they will be able to buy at the end of the rental period, and the number of homes available is limited.

# Rushcliffe Borough Council – Scrutiny Request

<b>Councillor Request for Scrutiny</b>	
Councillors Thomas, Brown, Way, Billin, and R Walker	
<b>Proposed topic of scrutiny ...</b>	Shared ownership and other types of affordable housing
<b>I would like to explore ...</b>	<p>1. What are the different types of affordable housing – (as defined by national policies etc)?</p> <p>2. What numbers of each type are currently allocated in newer estates in the various Rushcliffe settlements?</p> <p>3. How is the proportion of each type decided for each new estate?</p> <p>4. How does Rushcliffe influence this decision to ensure the proportion relates to need and is in the best interest of residents rather than driven by profit for the developers and providers?</p> <p>5. How are ward members involved in this decision at the planning stage?</p> <p>6. Is any additional support available/needed for existing residents in shared ownership schemes?</p> <p>7. Does anything need to be fed back to Government?</p> <p>It is suggested that this topic is dealt with by a scrutiny meeting to explore points 3-7 preceded by a briefing note covering points 1 and 2 to reduce the presentation time.</p> <p>It is appreciated that social rent has been covered by recent scrutiny items – this item is primarily about the other types of “affordable” homes.</p> <p><b>Background</b></p> <p>There have been recent items in the press highlighting difficulties with shared ownership, e.g. <a href="https://www.bbc.co.uk/news/articles/clyz8m8jj4mo">https://www.bbc.co.uk/news/articles/clyz8m8jj4mo</a></p> <p>We are aware of the percentages of affordable housing that Rushcliffe requires. However, there are different types of housing classed under “affordable” – social rent, affordable rent, shared ownership, rent to</p>

	<p>buy, first homes scheme, rural exception sites and other government schemes to help people onto the housing ladder. These are some areas that could be covered:</p> <ul style="list-style-type: none"> <li>• What are the differences between different schemes, and the advantages and disadvantages of each type for the occupier?</li> <li>• What are the experiences of Rushcliffe residents occupying new homes under these schemes?</li> <li>• Should Rushcliffe seek to exert more influence on the type delivered through the planning process, in order to best satisfy need?</li> <li>• How are the providers chosen? Is it purely commercially driven?</li> <li>• How are the purchasers/tenants selected or allocated?</li> <li>• Do occupiers pay estate management fees like freeholders?</li> <li>• What are the routes for occupiers to buy these homes? How many have been purchased to date?</li> <li>• How do they change occupier? Do they remain “affordable”?</li> <li>• How does the co-owner change hands?</li> <li>• What protections for tenants apply to the rental part?</li> <li>• Are there any additional protections that Rushcliffe could/should be providing?</li> </ul>	
<p><b>I think this topic should be scrutinised because ... (please tick)</b></p>		Poor Performance Identified
	*	Change in Legislation or Local Policy
	*	Resident Concern or Interest
		Cabinet Recommendation
		Links to the Corporate Strategy
		Other (please state reason) Risk assessment and preparation
<p><b>What outcomes are you seeking from this scrutiny?</b></p>	<p>Greater understanding. Possibly changes to policy and processes, greater protection for Rushcliffe residents, and an affordable housing offer that better matches need.</p>	

## Collaboration

**Matrix developed in conjunction with officers?**

No



Rushcliffe  
Borough Council

## **Shared Ownership & Other Types of Affordable Housing**

### **Briefing Note – Communities Scrutiny Group**

#### **Executive Director of Neighbourhoods**

Date: 19<sup>th</sup> December 2025

### **Purpose**

This briefing note responds to the Councillor Scrutiny Matrix request, specifically addressing:

- What are the different types of affordable housing – as defined by national policies?
- What numbers of each type are currently allocated in newer estates in the various Rushcliffe settlements?

### **1. Types of Affordable Housing (National Policy Definitions)**

Affordable housing refers to homes provided at a cost below market rates to meet the needs of households whose incomes are insufficient to access suitable accommodation through the open market. National policy recognises several main types:

- **Social Rent:** Rents set by national formula (typically 50–60% of market rent). Managed by Registered Providers.
- **Affordable Rent:** Rents up to 80% of local market rent (including service charges). Managed by Registered Providers.
- **Shared Ownership:** Part-buy, part-rent model (usually starting with 10–75% share). Managed by Registered Providers or developers.
- **First Homes:** Discounted market sale housing (minimum 30% discount). Developer-led, with restrictions on title.
- **Discount Market Sale:** Homes sold at a discount (no less than 20% below market value). Developer-led, with local criteria.
- **Rent to Buy:** Intermediate rent product with an option to purchase. Managed by Registered Providers.

Eligibility for these products is principally set by national policy and Homes England programme rules, with some local flexibility (e.g., local connection for First Homes/Discounted Market Sale). Common criteria include household income limits (typically <£80,000 outside London), first-time buyer status, and affordability checks by providers.

## 2. Affordable Housing Delivery by Tenure

The Council monitors affordable housing delivery by tenure across the borough. The table below summarises delivery over the past five years:

Year	Shared Ownership	First Homes	Discount Market Sale	Rent to Buy	Affordable Rent	Social Rent	Total
2020/21	58	0	0	0	33	15	106
2021/22	58	0	0	0	78	38	174
2022/23	106	0	0	0	99	76	281
2023/24	125	0	0	0	101	57	283
2024/25	124	2	0	0	116	51	293

### Key points and further context:

- Shared Ownership has expanded strongly, but rented tenures (Affordable Rent and Social Rent) remain the largest overall. Shared Ownership rose sharply (from 58 in 2020/21 to 124–125 in the last two years), making it the largest single tenure in several years individually. However, when Affordable Rent and Social Rent are combined, rented delivery is greater than ownership-based products across the period, and it continues to provide the backbone of affordable supply locally. This nuance is important for interpreting delivery versus evidenced need, which prioritises rented homes.
- Rented delivery remains substantial but variable. Affordable Rent rose from 33 to 116, while Social Rent climbed from 15 to 51 across the period. However, rented tenures show more variability year to year, with affordable rent generally outperforming social rent, consistent with scheme viability pressures and grant availability.
- First Homes and Discount Market Sale have seen minimal or no delivery to date. First Homes appear only in 2024/25 (2 units), likely reflecting local policy preferences or lender/eligibility practicalities. No completions are recorded for Discount Market Sale or Rent to Buy in the five-year period, reinforcing the dominance of Shared Ownership for ownership-based affordability and rented tenures for meeting acute need. The Council does not currently hold a breakdown of affordable housing delivery by individual site or settlement; such data is maintained within provider datasets and planning files. This is a recognised data gap and is noted for transparency.

- These figures demonstrate both the progress made and the ongoing challenges in achieving a balanced mix of affordable housing, with variations in tenure delivery reflecting shifts in funding, market conditions, and strategic focus. Continued monitoring is essential to ensure future provision aligns with identified needs and supports sustainable communities.

## **Further Information**

For more detail on the policy context, delivery mechanisms, and the Council's role, please refer to the full scrutiny report, which will be considered by the Communities Scrutiny Group in March 2026: 'Shared Ownership & Other Types of Affordable Housing'.

### **Prepared by:**

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## Growth and Development Scrutiny Group

Wednesday, 25 March 2026

### Work Programme

## Report of the Director for Finance and Corporate Services

### 1. Summary

- 1.1. The work programme is a standing item for discussion at each meeting of the Growth and Development Scrutiny Group. In determining the proposed work programme due regard is given to matters usually reported to the Group and the timing of issues to ensure best fit within the Council's decision making process.
- 1.2. The work programme does not take into account any items that need to be considered by the Group as special items. These may occur, for example, through changes required to the Constitution or financial regulations, which have an impact on the internal controls of the Council.
- 1.3. The future work programme was updated and agreed at the meeting of the Corporate Overview Group on 24 February 2026, including any items raised via a scrutiny request.

Members are asked to propose future topics to be considered by the Group, in line with the Council's priorities which are:

- Quality of Life;
- Efficient Services;
- Sustainable Growth; and
- The Environment

### 2. Recommendation

It is RECOMMENDED that the Group agrees a work programme for 2026-2027.

#### **XX July 2026**

- East Midlands Freeport (Update)

**XX October 2026** – There are no scrutiny items scheduled

**XX January 2027** – There are no scrutiny items scheduled

**XX March 2027** – There are no scrutiny items scheduled

### 3. Reason for Recommendation

To enable the Council's scrutiny arrangements to operate efficiently and effectively.

<b>For more information contact:</b>	Pete Linfield Director of Finance and Corporate Services 0115 914 8349 <a href="mailto:plinfeld@rushcliffe.gov.uk">plinfeld@rushcliffe.gov.uk</a>
<b>Background papers Available for Inspection:</b>	None.
<b>List of appendices (if any):</b>	None.