

# Affordable Housing in East Lothian

**Affordable  
Housing to  
rent or buy**

As well as developing homes for social rent, East Lothian Council and our Housing Association partners develop a range of other affordable housing.

## **AFFORDABLE HOUSING FOR RENT**

### Mid-Market Rent (MMR)

- MMR properties are delivered by Housing Associations and some private developers.
- MMR homes are more expensive than Social Rent but cheaper than the Private Rented Sector.
- Monthly rent is set based on the local average local income and property prices.
- MMR is aimed at households who have a consistent income and have a local connection.
- The Housing Association or Developer is responsible for all repairs and maintenance of the property.
- Properties are advertised via Rightmove and [www.eastlothian.gov.uk](http://www.eastlothian.gov.uk)

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## **AFFORDABLE HOUSING FOR HOME OWNERSHIP**

### Shared Equity Homes

- Shared Equity Homes are delivered by Housing Associations
- The Scottish Government can provide up to 30% of the purchase price (which the home owner will be required to pay back if they sell the property).
- The home owner can increase the % of ownership over time, to cover 100% of the purchase price.
- The home owner is responsible for all repairs and maintenance.
- Properties are advertised via Rightmove and [www.eastlothian.gov.uk](http://www.eastlothian.gov.uk)

### Shared Ownership Homes

- Shared Ownership Homes are delivered by Housing Associations
- Households will buy a share of 25%, 50% or 75% and will have the option to increase their share to 100% over time.
- The home owner will pay their monthly mortgage as well as an occupancy charge direct to the Housing Association.
- The home owner is responsible for all maintenance and repairs.
- Properties are advertised via Rightmove and [www.eastlothian.gov.uk](http://www.eastlothian.gov.uk)

### Discounted Homes for Sale

- Discounted Homes for Sale are delivered by East Lothian Council.

- A discount between 20-40% of market value is agreed prior to advertising through East Lothian Council's Affordable Housing Policy.
- Discounted Homes for Sale are aimed at First Time Buyers with a local connection who can't afford market prices.
- The home owner will have full responsibility for maintenance and repairs.
- On selling the home, the % discount will be paid back to East Lothian Council which will be reinvested in affordable housing.
- Criteria is set by East Lothian Council and is available with an application form via [www.eastlothian.gov.uk](http://www.eastlothian.gov.uk) when properties become available.

For more information call **01620 827 827** and ask to speak to your Area Housing Office or visit: [\*\*www.eastlothian.gov.uk\*\*](http://www.eastlothian.gov.uk)