

Rural Affordable Housing



Agenda



- Introductions
- What is affordable housing and how is it delivered?
- Rural Affordable Housing
- Community Led Housing

RCCE – who are we?



- Independent charity
- Priority to keep rural communities sustainable
- Rural Housing is just one project
- Grant funded across Essex to support communities with their aspirations
- Rural Housing Advisory Group

Rural Housing Enabler



RCCE's Rural Housing Enabler (RHE);

- Acts as an independent advisor providing close impartial assistance to Essex parishes in developing affordable housing for people with a local connection.
- Liaises impartially between communities, local authorities and other partners such as Housing Associations. Community Engagement is paramount!

Schemes are typically small scale and developed on Rural Exception Sites which allow affordable housing to be safeguarded and prioritised in perpetuity for local people.



Rural Housing Alliance's **Practical Guide for Parish Councils** on Rural Affordable Housing is now available.



Roxwell



Wickham Bishops



Little Hallingbury

Introductions



- Introduce yourself / your parish
- What would you like to get out of this evening's session?

What is affordable housing?



Housing for sale or rent, for those whose needs are not met by the market.

Rent

Rented through a Registered Provider
(Housing Association or Local
Authority)

Social Rent

40-60% of market rent.

Affordable Rent

80% of market rent.

Sale

Shared Ownership

Part rent/ Part Buy with a Housing
Association.

First Homes

New build discounted market sale
homes for first time buyers only

Discounted Market Sale

Sold at least 20% of market value,
discount remains in perpetuity
when sold on.

Who builds affordable housing?



Not for Profit Housing Associations

For Profit Housing Associations

Local Planning Authorities

Communities



Financed via mixture of Homes England grant, loans, mortgages and other investments.

District Housing Need

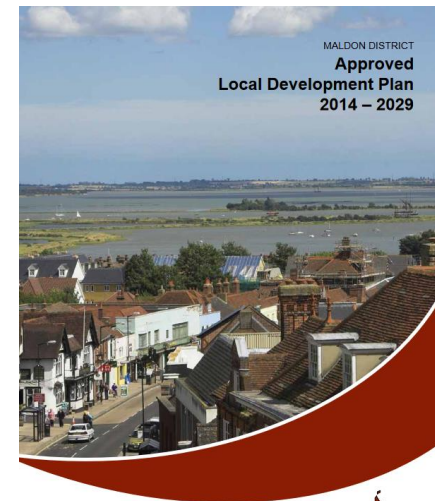


Strategic Housing Market Assessment (SHMA)

Aims to identify existing and future local housing needs.

The SHMA covers the following main points:

- overview of the current housing market
- assessing housing need
- supply and demand balance; and
- housing needs of specific household groups



July 2017



Policy H4 – Affordable Housing

At least 35% of dwellings on all developments of 15 or more units, or on sites greater than 0.5 hectares, shall be affordable. These affordable dwellings shall be tenure-blind and well integrated into the layout of new residential developments such that they are spread (“pepper potted”) throughout larger developments, whilst having regard to the management requirements of Registered Social Landlords.

The Council will aim for 80 percent of affordable housing to be social housing, 20 percent intermediate housing. The Council will constantly review the affordable housing needs of the District and developers should consult with the Council’s Housing Strategy team to ensure their proposals meet the Council’s needs before submitting planning applications.

The requirement for the provision of affordable housing may be relaxed, for example where constraints make on-site provision impossible or where the developer is able to demonstrate that 35% provision will be economically unviable, rendering the site undeliverable. In such cases the Council will negotiate the proportion of affordable dwellings based on the economic viability calculations. It is expected that affordable housing will be provided on each development site; in rare cases, taking account of particular site characteristics, the affordable housing contribution may be provided by way of a commuted sum towards off-site affordable housing.

To avoid an over-concentration of affordable housing in one location, no single group of affordable housing will exceed ten dwellings and to ensure positive integration between the residents of affordable housing and market housing, there should be no material difference in the appearance or quality between dwellings to be sold on the open market and those to be acquired and managed by the Council or its nominated partner(s).

S106 obligations



- A legally-binding agreement or planning obligation with a landowner as part of the granting of planning permission.
- They can be used to support the provision of services and infrastructure, such as highways, recreational facilities, education, health and **affordable housing**.
 - **Type and timing of affordable housing according to the district needs.**
- Planning obligations run with the land, are legally binding and enforceable.

New Infrastructure Levy – reform to existing system of developer contributions – currently out for consultation DL 9th June.

Housing Registers and Allocations Policies



**APPLY FOR
HOUSING**



**HOUSING ALLOCATIONS
POLICY**

Vital role of Local Councils



Parish and Town Councils are an essential part of the structure of local democracy and have a vital role in acting on behalf of the communities they represent;

- give views, on behalf of the community, on planning applications and other proposals that affect the parish
- undertake projects and schemes that benefit local residents
- work in partnership with other bodies to achieve benefits for the parish
- alert relevant authorities to problems that arise or work that needs to be undertaken
- help the other tiers of local government keep in touch with their local communities.

Affordable Housing projects can often help diverse communities come together

Exercise: Why might someone be in housing need?



CONSIDER REASONS WHY YOU THINK RESIDENTS IN RURAL VILLAGES MIGHT BE IN NEED OF ALTERNATIVE ACCOMMODATION



Rural Exception Sites



Where can these homes be built? And how many?

A **Rural Exception Site** is a plot of land abutting the development boundary with the aim of providing affordable local needs housing in the village.

This land will only receive planning permission for affordable housing in perpetuity. It is an “exception” to the development sites detailed in the local plan.

A small amount of open market may be permitted, only if required for cross subsidy.

This planning policy is only applicable to parishes/hamlets of less than 3,000 residents

Development is restricted in size/ tenure to the need identified.

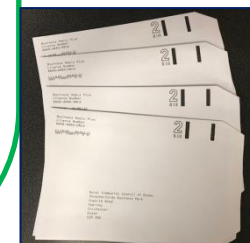


Housing Needs Surveys



How do we know our village needs affordable housing?

- A **Housing Needs Survey** can be the first step towards making a local scheme happen, engaging with the whole of the local community to assess current and future housing need.
- A questionnaire is distributed to every household in the parish with the aim of identifying local housing need.
- Everyone is given the opportunity to state if someone in their household requires alternative accommodation.
- The survey identifies not only if there is a need but indicated number, size and tenure of homes required.
- A report is produced providing a detailed account of the results plus parish specific recommendations.



Local Connection



How can we be sure the homes will be prioritised for local people?

- There would be a **legally binding agreement (S106)** to ensure that people with a local connection would be allocated the houses as priority.
- **Local Connection** means people who;
 - currently live in the parish & have done for a number of years
 - used to live in the parish but had to move away
 - have close family in the parish
 - employed full time in the parish

These homes also stay affordable in **perpetuity**;

- Rented homes on exception sites have had the 'Right to Buy' removed.
- Shared owners can only purchase a maximum of 80% of the house. Any vacated properties would again become available for local people as a priority.

Local Connection example

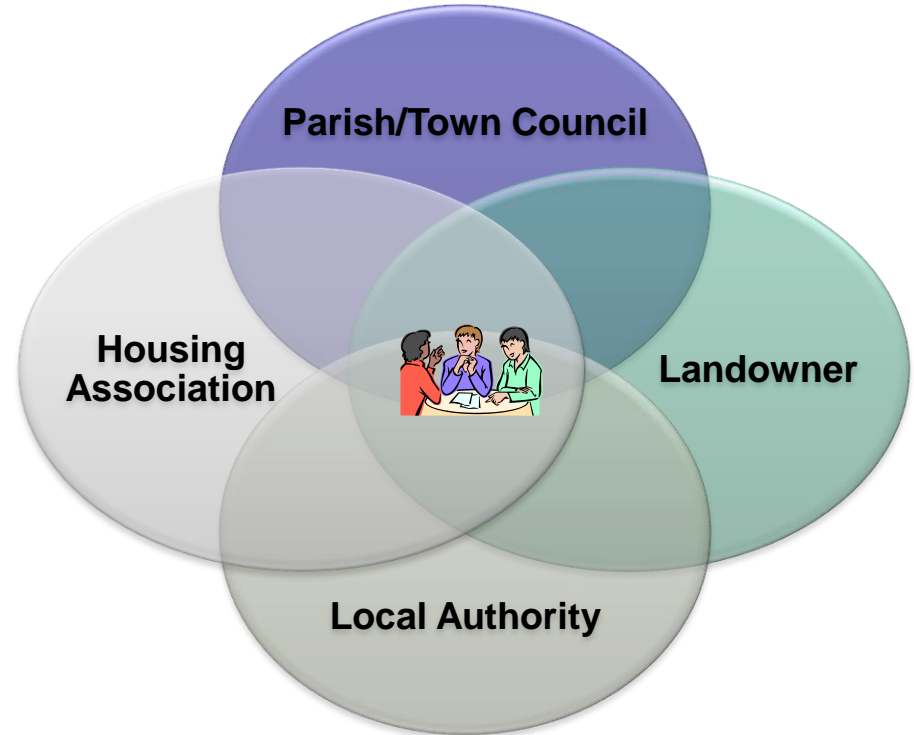


- C. For the purpose of this Policy 'local resident' is defined as:
- (i) persons who have permanently resided in the specified parish for at least two years; or
 - (ii) persons who are no longer a resident in the specified parish but who have been a resident there for at least three years during the last five years; or
 - (iii) persons who are in permanent employment in the specified parish and have been for a minimum of two years and are working at least an average of 24 hours per week; or
 - (iv) persons who have close relatives (i.e. parents, grandparents, children, brother or sister) living in the specified parish who have lived there for at least five years.

Partnerships



Partnerships are essential for bringing forward a successful scheme.



Roxwell Case Study



In conjunction with ACRE, we developed this case study [video](#)

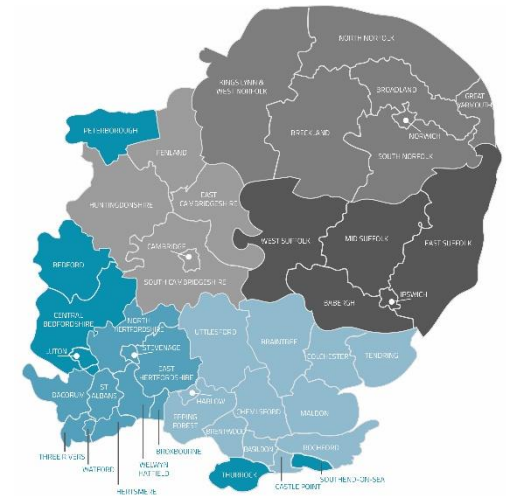


Eastern Community Homes



- RCCE's **Community Led Housing Advisor** (CLHA) offers support in developing primarily affordable housing in whichever form it may take – both rural and urban.
- As part of **Eastern Community Homes**, the CLHA works with community groups to build homes and community assets that their community truly needs, often in partnership with others such as a housing association

www.easterncommunityhomes.com



Community Led Housing

Community led housing projects share 3 common principles;

1. Open and meaningful community participation and consent takes place throughout the process.
2. The community group or organisation owns, manages or stewards the homes in whichever way they decide to.
3. The housing development is of true benefit for the local community, a specific group of people (an intentional community), or both. These benefits should also be legally protected in perpetuity.



What is Community Led Housing (CLH)?

Community-led housing is housing which is built or brought back into use by local people.

- The 'community' can be the area of benefit or related to interest / values
- Properties built can be new or brought back into use/ renovated / re-purposed
- Projects managed by local people with democratic and open governance
- Applies in both rural and urban areas
- Involves active engagement from all areas of the community of benefit
- Self managed for the benefit of the community or partner with a Registered Provider
- Independent, not for profit organisations
- Can cover the whole range of affordable – including linking to local incomes

Social Rent

Affordable
Rent

Shared
Ownership

Discounted
Market Sale

First
Homes

Why Community Led Development?

Stronger communities

- Community cohesion builds a lasting legacy
- Genuine influence over local development (design, location, scheme delivery)
- Active citizens working together
- Assists those on self-build register

Assets

- Meeting local needs by creating community-owned assets that produce income for local projects
- Affordable property that local people or people within their defined community can afford

Delivery

- Accelerate and grow housing supply and choice
- Support local economies, skills and smaller builders
- Strong supportive partnerships
- Can lead to exemplar / high environmental design standards

What can communities do?

Own/manage land and property

Create assets to generate income

Re-invest surpluses locally

Benefit present and future generations

Provide homes, workspace, green assets,
renewable energy, learning opportunities

Popular Models of CLH

- Community Land Trusts
- Almshouses
- Cohousing
- Housing co-operatives
- Self-build & Custom



Community Land Trust

- CLTs range in size, can be rural or urban and provide a variety of housing tenures as well as other community facilities, including workspaces, energy generation, community food and farming.
- A CLT is a not-for-profit organisation, any profits goes back into the organisation, to be used for a new project for the CLT.
- Some of the most successful CLTs have benefited from partnering with a not-for-profit housing association to develop and manage their homes.



Lavenham CLT, Suffolk
PEEK CLOSE DEVELOPMENT – COPYRIGHT BRYAN PANTON

Almshouses

- Almshouses are managed by volunteers (Trustees), usually people who want to become involved in their local almshouses in order to preserve good quality accommodation for people in need in their area
- Almshouse residents are subject to different legal arrangements from private, council or housing association tenants.
 - Residents are 'appointees', not tenants, live in the almshouse under licence, and pay a monthly maintenance contribution (MMC) rather than a rent.
 - The Charity sets its MMC at a % of the prevailing local market rental rate.
- There is no right-to-buy or shared equity, meaning that the Charity retains the homes in perpetuity for the benefit of the local community.
- Some almshouse charities employ a Warden or Scheme Manager to provide support to the residents and assist in the management of the charity



Cohousing

- Cohousing communities are created and run by mindful residents. Each household has a private home as well as a shared community space. Residents come together to manage their community, share activities and eat together.
- It is a way of tackling the loneliness many experience today and provides them with a community spirit.
- These groups can welcome people or families of all ages and backgrounds. However, they may cater to certain groups of people with a common interest, such as women or LGBT groups.



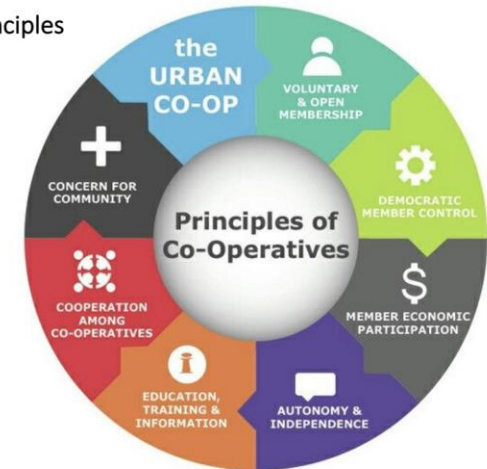
Cannock Mill Co-housing,
Essex
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Housing Cooperatives

- A co-operative housing scheme has a community membership. Those who live in the homes they develop are encouraged to become members.
- This membership holds meetings to control the co-operative.
- Co-operative housing organisations:
 - may own and/or manage their homes
 - can be small or large
 - can be developments where people live together OR a close group of separate homes
 - may have a variety of different ways of achieving their objectives

Residents are in control of their housing and manage homes fairly. They are also given security and pay fair costs.

Seven coop principles



Self and Custom Build

Self-build housing is housing that has been created from scratch – also known as new-build properties.

Projects where someone directly organises the design and building of their new home.

However, self-build also covers projects in which the head arranges for someone to build their home for them – kit home companies.

Many community-led projects are self-builds, as locals often do the organising and some of the building on their own.

This type of housing is more common in Europe and provides more options for meeting housing needs and the needs of locals.

- Includes Self Help housing where empty houses are restored, giving opportunities for those in need of housing to access skills and training which enable them to access the housing they need.



Broadhempston CLT, Devon



Thaxted CLT, Essex

- Aspiration from a Neighbourhood Plan
- Lease Parish Council owned land
- Working partnership with English Rural
- 4 units of mixed size
- Affordable rent prioritised for local people
- Rural Exception Site

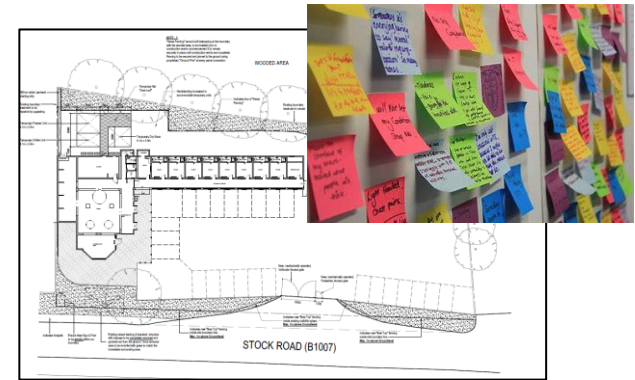


CHESS, Essex

- Existing board inspired by some of the modular homelessness projects
 - It Takes a City, Cambridge (A)
 - Ferry Project, Wisbech (B)
 - New Meaning Foundation (C)
- Own a site already – looking to expand homelessness provision for their clients / those with lived experience
- Design Workshops to inform the Design Brief



Opening doors
to independence



A



B




C



Tollesbury & Broomfield, Essex


- Aspiration from their Neighbourhood Plans
 - Affordable housing & sustainability
- Undertaking a Housing Needs Survey to establish if there is a housing need and what that might look like
- Community Events to gauge interest and support





Housing Needs Survey for Broomfield

Please read the accompanying letter before completing this form and use the pre-paid envelope to return the completed form by **Monday 23rd January 2023**



To assist Broomfield Neighbourhood Plan Steering Group in their evidence gathering, this survey is asking about local people's housing needs in Broomfield. It will be assessed anonymously, but please answer as many questions as you can. If you need any additional forms please contact the Rural Housing Enabler. (Details at the end of the survey) YOU CAN ALSO COMPLETE THIS SURVEY ONLINE AT <https://www.rcce.org.uk/online>

RCCE - Registered Charity No. 1007009. Company registered in England and Wales No. 4600624

Part 1

1. Is this your main home? Yes, main home No, second home

2a. Do you or does anyone living with you need to move to alternative accommodation, either open market or affordable?
Yes, within 5 years... Yes, in 5 or more years... No...


2b. If you answered 'Yes' to question 2a, please specify where you would be looking to move to:

Remain in the parish.....


Move outside the parish but in Chelmsford District

Move outside Chelmsford District

If you answered 'Yes' to Question 2a and you wish to remain within the parish then please complete Part 2 of this questionnaire (about your housing needs). A separate form will be required for each new home needed. (e.g. if two people living with you need to move to alternative



A PARISH COUNCIL



March 2022

Dear Resident,

Attending Housing for Local People in the Parish

Affordable housing can be defined as social rented, affordable rented and intermediate homes which are provided to meet housing needs which cannot be met by the open market. This survey is designed to see if there are households in the village or people with a strong local connection who are in need of affordable housing. This is not a survey to justify right to buy or open market developments.

The Parish Council would like to see if there is a demand for affordable properties in the village, particularly where 'homes have grown' in size and there are no suitable sized ownership properties available for purchase, lease or shared ownership and how the parish can provide. As a first step the Parish Council is working with the Rural Community Council of Essex to establish the extent of the need for any type of affordable housing.

Properties in these schemes are usually provided by a housing association, either for rent or shared ownership. These properties cannot be sold or transferred into private provision and would remain in perpetuity for people with a strong local connection, either through family or work. A small number of houses for sale may also be developed to cross subsidise the cost of building the affordable homes. At this stage no location has yet been investigated or identified.

We would ask you whether or not you have a need for affordable housing, to take a full census, to complete the attached housing needs form and return it to the Regional Housing Enabler provided in the survey. The survey is very important to find your views on the matter. It is <https://www.rcce.org.uk/online> and that a decision can be taken based on all residents' needs and opinions.

Returned forms will be sent with the Rural Housing Enabler to the Rural Community Council of Essex by rcce@rcce.org.uk. The Parish Council will be provided with a summary report but will not see the completed forms nor be made aware of any personal details.

If you have any questions about completing the form or would like additional forms please contact Sarah Allinson, Rural Housing Enabler on 01276 374330 or by email at Rural.Housing@rcce.org.uk

Yours sincerely,

Parish Council Chairman
Rural Housing Enabler
Rural Community Council of Essex

Lavenham CLT, Suffolk

- Aspiration from a Neighbourhood Plan
- Redundant transport depot on edge of village
- Negotiating transfer to CLT for £1
- Affordable housing – 18 new homes
- Owned by CLT and managed by Housing Association (Hastoe)



Lavenham CLT, Suffolk
PEEK CLOSE DEVELOPMENT – COPYRIGHT BRYAN PANTON

Need for affordable housing for local people

Meet local needs e.g. older people

Appropriate development

Community-led

<http://lavenhamclt.onesuffolk.net/>

Cannock Mill Cohousing, Essex

- Mutually supportive cohousing group in Colchester
- Shared values and aims - “living lightly”
- Building low energy and environmentally friendly homes (living green roofs, renewable bamboo kitchens, Passivhaus standards)
- Shared ‘common house’, land and facilities
- 23 new homes, a mixture of one and two-bedroom flats and 17 two and three-bedroom houses, some with garages.



Cannock Mill Co-housing,
Essex
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<http://cannockmillcohousingcolchester.co.uk/>

LILAC, Leeds

- Co-housing community of 20 eco-build households in West Leeds.
- The homes and land are managed by residents through a Mutual Home Ownership Society, a pioneering financial model that ensures permanent affordability
- Low-carbon method of construction using panel timber walls insulated with strawbale
- Solar energy
- Sharing – cars, equipment, meals, growing food, common house etc.



LLILAC, Leeds
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<https://www.lilac.coop/>

Great Shelford Parochial Charities

- New Almshouses providing affordable accommodation for villagers on low incomes and in housing need. Their residents must have a strong connection to Great Shelford and be capable of independent living.
- 5 years in the planning – they are now complete as of Feb 2023.
- 21 new homes, a mix of 1-, 2- and 3-bedroom units, are grouped in three curved terraces surrounding a central green.
- Air source heat pumps, mechanically ventilated heat recovery systems, triple glazing and high levels of insulation - designed to minimise energy consumption and keep residents' running costs low.



<https://gspc.org.uk/>

Yospace Cohousing – York Self & Custom Build

“We’re building a tangible solution to York’s housing shortage – by creating financially and environmentally sustainable homes designed to deliver a real sense of community”

Yospace Co-housing community

- York City Council owned site
- Planning permission includes 19 plots for Cohousing scheme
- Communal kitchen and dining space
- Mutual home ownership model



<https://yospace.org/>

Stretham & Wilburton CLT, Cambridgeshire



- With the support of Stretham and Wilburton Parish Councils, in October 2012 SWCLT was incorporated as a charitable Industrial and Provident Society with a view to providing more affordable homes in the area.
- From a 75-dwelling site, 23 affordable homes (primarily rent & also shared ownership) were transferred to the CLT for those with a local connection to the parishes.
- Other benefits;
 - New GP surgery
 - Workspace
 - Village Green
 - A woodland walk

<https://www.strethamwilburtonclt.co.uk/>

Tattenhall CLT, Cheshire

<https://tattenhallpc.co.uk/the-parish-council/community-land-trust/>

- 4 x 1 bed homes, for social rent (one will now be a bungalow)
- Old garage site in middle of existing housing estate
- Freehold transferred to CLT for £1
- Looking to partner with RP to develop and manage the site
- S106 funds from local authority earmarked to help fund the site
- Dedicated LA CLH Planning Officer to smooth processes
- Just achieved planning permission!



St Clements – London CLT



- Ex-psychiatric hospital site
- 252 new homes – 35% affordable including 58 for social rent and 23 homes for London CLT
- Cost of the CLT homes are determined by the trust based on average local wages. Prices are linked to earning, not the market rates, so remain permanently affordable.

London CLT – Brasted Close



11 new homes will be built on a garage site in Sydenham and existing residents will be involved in the process. The homes will be genuinely affordable and protected in perpetuity.

<https://www.communityledhousing.london/project/brasted-close/>

- Out of the 17 garages on the site in Sydenham, only 4 were let to residents of the estate.
- The Council wrote to all garage tenants advising them of the proposal and informing them of other garage locations.
- Following community engagement with the LA, residents and neighbours, a Steering Group was formed.
- The CLT homes at Brasted Close will be for sale, priced according to local earnings, ensuring that local people are able to live in the local area
- They will be sold at 40-50% off full market price



OWCH Co-housing - New Ground, High Barnet

UK's first senior co-housing community – based on evidence that elderly co-housing can reduce the need for health and social care services.

- 25 self contained flats with shared communal facilities and gardens
- 17 flats are owned by their occupants, 8 are for social rent

<https://www.owch.org.uk>

Bunker Coop, Brighton

- Bunker members are self-building their houses, with the help of architects and other construction professionals.

<https://youtu.be/UzhFDZMpMrc>

- They are using a modular system and a CLT (Cross Laminated Timber) super structure.
- Run as a co-operative, the rent will be just £1,000 a month, per three bedroomed family home.
- The co-operative will own the houses, which will be on a site leased from Brighton & Hove City Council (BHCC).
- Any residents will be members of the co-op and both landlords and tenants.

<https://bhclt.org.uk/>



Broadhempston CLT, Devon

- 6 families came together because they could not afford to buy their own home and wanted to stay locally close to family roots and community networks.
- In 2014 they obtained planning permission from Teignbridge Council to develop 6 affordable, self-build, eco-houses.
- Broadhempston CLT obtained funding from LA to purchase the land and start the development
- 3 of the residents have written a book about their self build journey called "Self Building Easterways"

<https://broadhempstonclt.com/>



Contact me!



If you have any questions, please contact;

Laura Atkinson

Rural Housing Enabler &

Community Led Housing Advisor on

laura.atkinson@essexrcc.org.uk

Or 07305 052578

