

## Frequently Asked Questions

### **Why do we need affordable housing in our village?**

Many people living on low or modest incomes in rural communities are finding it difficult to find a place of their own locally. Research has shown that around 45% of newly-forming households (aged between 16 and 35 years) in rural areas could not afford to set up home in the rural ward where they have been brought up. This means that many young people and those with specific needs such as older people who wish to down size are moving away. This contributes towards the breakdown of social networks of support and impacts on local services such as schools, shops, pubs and public transport links because there are not enough people using them. Without affordable, low cost housing villages can no longer be the mixed communities they once were.

### **What is the Process if I am interested?**

The Rural Housing Enabler (RHE) can meet with the parish council or council representatives to explain more about affordable rural housing, the process (and other options), however the first step in the process will be to find out if there is in fact any need. The RHE can carry out a housing needs survey to do this and will produce a report with findings and recommendations. If a need is established, the RHE can assist with finding a housing association and site (if required). Because it is important that the community are involved, the RHE can attend consultation events if required (subject to availability and notice). The whole process can take a few years from start to finish, but the first step is to contact the RHE at RCCE.

### **Why do we need to have a Housing Needs Survey (HNS)?**

A Housing Needs Survey is a questionnaire that is distributed to every household in the parish. The parish council is usually asked to arrange for the delivery of the HNS forms. This gives everyone an opportunity to state if someone in their household requires affordable housing. It identifies not only if there is a need but helps to indicate the number, size and tenure of the homes. This survey also enables the parish council to understand the level of support for such a scheme.

The Rural Housing Enabler (RHE) is employed by the Rural Community Council of Essex to work independently with local communities and can therefore carry out the HNS and produce a report summarising the responses from an impartial standpoint. The parish council would not see the forms since they contain sensitive information and are treated as confidential.

### **What will it cost my Parish Council?**

The RHE post is funded by contributions from several local authorities and housing associations, and so for parishes in those areas the council will not be charged for the RHE's time. The only cost to the parish council is for photocopying of the Housing Needs Survey forms, reply envelopes and return postage (for the survey forms). Where there is no agreement between RCCE and the local authority a charge will be made.

For surveys connected to neighbourhood planning, RCCE can quote for carrying out a survey as part of the evidence gathering.

### **How can we be sure that the homes will be for local people?**

For rural exception sites, because the land has been granted planning permission under exception site policy, a legally binding document will be put in place called a section 106 agreement. This ensures that not only are the affordable houses allocated to local people when they are first built but they continue to be allocated to local people in perpetuity. People interested in renting or part-ownership of the homes will be asked to show documented evidence of their living or working in the village for a period of time.

### **How is the housing association that will develop and manage the scheme selected?**

Three housing associations have been selected to work in partnership with the RHE in Essex. They have been chosen for their experience of this type of development and local knowledge. The RHE can help with this; either suggesting one (or more), taking into consideration the geographical district and previous connections to the area, or the parish council may want to select one through a fair selection process.

### **Why do we need to involve a housing association?**

It depends on what your aims are, however a housing association can bid to the Homes and Communities Agency (HCA) for funding to build the homes or seek other sources of funding to support costs and then once developed they will manage the homes taking care of maintenance, rent collection etc.

If the parish council decides it wants to take a different route, for example Community Led Housing such as a community Land Trust (CLT) or almshouse, RCCE can help with that also. On some schemes in other counties CLT's have partnered with housing associations to bring schemes forward and as funding has changed, often open market housing is built to subsidise the affordable homes. These are frequently offered to local people first or at a discount. This can be through developers working with housing associations or housing associations only. Importantly it is still based on need and small scale schemes (often 3 – 8 homes, depending on need).

### **How long will it take?**

The process from initial contact between the parish council and local people occupying the newly built homes can take several years. Affordable housing schemes have been developed in a couple of years but can take longer, depending on various factors.

There are several stages to the process; including identifying the need, consulting with the local community, bidding for funding, finding a site, applying for planning permission and construction. Be prepared for things to take a while.

### **Can the Parish Council have a say in who gets the homes?**

The allocation of the homes is the responsibility of the housing association through the choice based lettings system or local authority nominations system. Everyone who wants to live in one of the houses will be invited to register an interest by joining the local authority housing needs register if they have not already done so. Potential residents will be prioritised according to their needs and the cascade of priority within the Section 106 agreement and houses allocated on that basis. The parish council may be asked to verify that the people who are going to be successful do have a genuine connection or link to the village.

### **Will this open the flood gates to further development?**

The homes are developed under the rural exception site policy and do not change other planning policies. Any other developments will be subject to the usual procedures.

### **How much will the rent be?**

Rents are calculated using a formula set by the government and housing associations are bound by this. It takes into account property values and earnings in the area and also a bedroom factor so that other things being equal smaller properties have lower rents.

### **What is a Community Land trust?**

A Community Land Trust (CLT) is a community-led organisation that provides land and buildings to meet the long terms needs of its community. It offers a way to provide permanently affordable housing as well as other things the community needs, like meeting spaces, work spaces, shops, pubs, farms and gardens. It holds these assets in trust, so the community benefits forever.