

Rural Affordable Housing Options for Local People

I am often asked by Parish Councillors and Neighbourhood Plan groups to explain what their options are when it comes to rural affordable housing, so I thought it would help to set out some information below as food for thought. Parish Councils can often be hindered by the uncertainty of emerging Local Plans, especially where speculative development opportunities are increasingly presented to them out of the blue. The myriad of options and pathways can also be overwhelming, particularly since the arrival of the revised National Policy Planning Framework (NPPF) in 2018, when the definition of affordable housing was expanded. This article touches on elements to consider at the beginning of your journey into assessing your local housing need and providing suitable solutions for your community.

Before looking at any housing options, the first step is to ASSESS your need.

Assessment of your local housing need by a **Housing Needs Survey** is a key starting point for any Parish Council or Neighbourhood Plan Group interested in responding to their local housing challenges. Engaging with your local community is essential to identify what their needs and aspirations might be over the next 5 years. This is particularly useful in terms of determining which size, type and tenure of housing should be considered, but the survey also enables you to gauge community support and interest. This survey is valid for 5 years, after which time it will require updating to ensure it still truly reflects the needs of your community. These surveys are not to justify large scale developments and cannot be used for that.

The next step is to use this evidence of need to EVALUATE your options.

Affordable Housing as defined in the current NPPF is for those whose needs are not met by the market. This includes a range of properties for rent and sale. Affordable rent (80% of market value) or social rent (60% of market value) properties are typically managed by rural housing associations, although communities who choose models through Community Led Housing projects can manage the homes themselves should they wish. Affordable housing for sale include models such as shared ownership, rent to buy, starter homes (first time buyers only) or discounted local sale (usually at least 20% off market value). The selection of the most suitable type of affordable housing will usually be determined by the results of your Housing Needs Survey, in conjunction with continued community engagement and assessment of the viability of the scheme.



Rural Exception Sites (supported by the local authority Rural Exception Site Policy) apply to rural parishes of less than 3,000 in population and provide primarily affordable housing for local residents in perpetuity. Occasionally open market housing is permitted if required for the viability of the site but no scheme will progress without their being evidence of need. Schemes on these sites are typically small in size and built and managed by rural specialist housing associations, who work closely with the Parish Council, community and landowner to develop a scheme everyone can be proud of and which will benefit the local community for years to come.



Community Led Housing groups are community focussed local volunteers who are empowered to develop housing or other assets that meet the needs of that specific community. Community Led Housing options include; cohousing, cooperatives, community self-build, almshouses and community land trusts. These community groups do not have to go it alone and can partner with housing associations or other interested parties (such as local builders) but will always retain control of the project to ensure any home or asset remains affordable in perpetuity.

RCCE is part of a Community Led Housing Hub for the East of England called Eastern Community Homes; <https://easterncommunityhomes.com/> which provides support to communities as they progress community led housing projects in conjunction with housing experts and relevant planning authorities.

Neighbourhood Plan Groups can also look to include aspirations for affordable housing for local people within their plans. An example of plans that have achieved this can be found in Thaxted in Essex and Lavenham in Suffolk. The Locality Neighbourhood Plan grant now also includes a new element (available on a 1 year pilot) for groups seeking to consider or allocate sites for affordable housing for sale. Groups meeting their criteria can access a further £10,000 in funding. This grant could enable groups to assess their local affordable housing need via a Housing Needs Survey.

Once you have identified your need and chosen your pathway to achieve this, the next key step in this process is to SELECT your site and partners.

Identifying suitable land is key to bringing affordable housing for local people to rural areas. In my next article I will discuss landowner engagement and the process for selecting a housing association partner.

One thing to highlight is that as the Rural Housing Enabler, I am here to empower and guide you through your options from an impartial standpoint. For more information or to discuss your local options either as a Parish Council or as Neighbourhood Plan Steering Group please do contact **Laura Atkinson, RCCE's Rural Housing Enabler**, on 01376 57330 or by email laura.atkinson@essexrcc.org.uk