

## Rural Affordable Housing

Parish Council

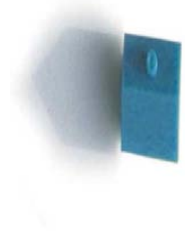
**"AFFORDABLE HOMES"**

**TOOLKIT**

A guide to  
developing a rural affordable  
housing scheme for  
local people



# Introduction



We need your assistance to help find solutions

Rural housing has been marginalised both within the debate on general rural issues and because rural housing need is often perceived as a lower priority when compared to urban housing need.

Yet affordable housing is essential to the health and prosperity of our rural communities. Building local homes for local people will ensure that we keep villages alive.

To do this we need your assistance on the ground to kick-start the development process. You can do this by discussing affordable housing at Parish Council meetings and promote Housing Need Surveys. This will help us plan for the future so that we can identify the right amount, right type and right price of properties to be built in each parish / ward.

This toolkit has been produced as an overview and guide for developing more affordable homes in rural areas.

# The Problem

The lack of affordable housing in rural communities has been a serious problem for many decades but recently it has reached crisis proportions. House prices have outstripped average incomes by very large margins.

In Worcestershire we now have a serious affordability gap where a house buyer will often need to borrow between 8 to 10 times their income to get a mortgage.

The reasons are well known:

- Higher house prices in rural areas
- Lower average rural wages
- The loss of low cost council housing through RTB
- Restricted supply of suitable land sites
- Strict planning policies
- NIMBY\* or BANANAS\* attitudes

The shortage of affordable homes strikes at the very heart of what is required to sustain the social and economic well-being of small and large rural communities.

However, simply deciding to build more houses will not necessarily be the answer. We need to ensure that all new housing is affordable and built in the right areas where there is housing need.

Whilst new development is always encouraged in more sustainable locations, exception sites are very positive and can help protect the future balance of the whole countryside.

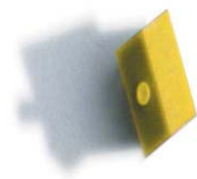
\* see jargon buster

# The Solution

## Develop an affordable housing project in your parish

Use the step-by-step guide to help build a small affordable housing development in your parish for local people.

Most parishes pass through all of the following steps, although sometimes in a different order and sometimes a number of steps may all be occurring at once! But it helps to know where you are going and what you need to do.



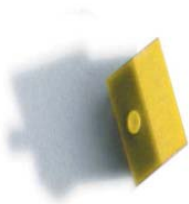


## Step 1 Consider the idea carefully

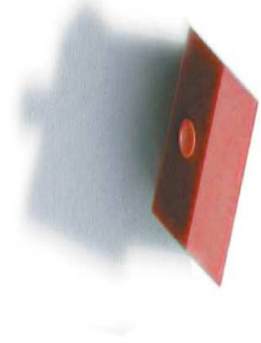
Parish Councillors to consider the idea by inviting the Rural Housing Enabler (RHE) to attend a Parish Council meeting:

- Parish Councillors to consider taking an active leadership role within the community
- Has affordable housing already been raised as an issue in the local Parish Plan?
- Has the Rural Housing Enabler (RHE) previously attended a public meeting and what was the outcome?
- Help facilitate positive discussions and help provide opportunities to hear the voice of those in housing need and not just those in opposition
- Promote wider discussions in the Parish at the same time. i.e. what other benefits would an affordable housing scheme for local people bring to the village?
- Arrange to visit recently built affordable housing schemes in the area or other examples which are being promoted as examples of good practice

Discuss affordable housing with the elected District Council member and collect as much information as possible.



## Step 2 Assess the needs



Having raised affordable housing at a Parish Council meeting, consider ways to support the Rural Housing Enabler to carry out a Housing Need Survey.

The District Council has set a target of at least 5 surveys to be completed as part of its priorities action plan. Check if an assessment of housing need is already programmed or has already taken place and whether it is still up-to-date.

With Parish Council and community support, the RHE can carry out a survey in your parish / ward. However, if there is opposition to a survey, the District Council also reserves the right to undertake the survey itself.

A survey will assess true need rather than a 'wish' to be housed and is essential for supporting any Grant bids to the Housing Corporation for new affordable housing schemes.

Help the Rural Housing Enabler consider whether to carry out individual surveys in your parish / ward or combine several parishes / wards.

Evidence collected will identify the number of households who have a local connection to the village and who seek accommodation (rented or shared ownership) because they are currently priced out of their local market.

## Step 3 Identify a potential site

Finding a site may be the most critical stage of the affordable housing process: no site... no project.

Are you aware of land in the village that could be used as an exception site and whether there would be a willing landowner?

Due to your local contacts as a Parish Councillor, you may wish to introduce the RHE to a landowner before the survey takes place.

Be open to all possibilities. There may be suitable public land owned by the County, District or even Parish Council.



Alternatively, you may be approached by landowners or developers as a result of publicity following the survey.

Help coordinate information and be aware that District Council Planning Officers will be ready to give helpful advice on all potential sites identified or brought forward within your parish / ward.

**Helpful Hints - is it suitable in terms of:**

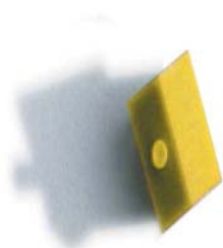
Suitable highways access

Sympathetic landscape setting

Access to utility services

Affordable plot price

Appropriate location within or on edge of the village  
Flood Risk



## Step 4      Involve your community

Take time to inform as well as consult. People can only develop a view on the project if they are properly involved from the start.

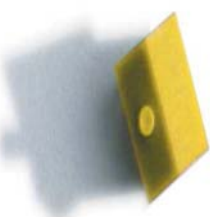


Too often hostility towards projects develops because people base their views on rumour and misinformation e.g. fear of being swamped by new housing development or new people; concerns over quality of design, construction; stigma about the nature of affordable housing.

Independent RHEs can play a key role in facilitating community involvement by acting as an 'honest broker' and advising the best methods for public participation.

An appraisal or housing survey can help measure support for the project as well as housing need. Your greatest task is to help identify and listen to those who are the least vocal - those who are the silent majority not just the vociferous minority. So, don't overlook those who are in housing need.

In order to retain and develop a 'balanced community', a range of housing types and prices needs to be considered.... this may include a broad range of accommodation for single, younger or older people as well as families.



## Step 5 Choose a developer

Choosing a developer may be easier than it sounds. In each District there will be a number of Housing Associations (also known as Registered Social Landlords or RSLs) who will be keen to work in your local area.

Malvern Hills District Council (MHDC) has implemented a preferred development partnership to provide a co-ordinated and strategic approach to achieving its housing objectives and delivery of its housing strategy i.e. 4 Housing Associations have already been identified to work in the MHDC area - each has its own zoned area.

Please refer to the RSL Zone Area map in this pack for further information on the working arrangement for your area.

You could visit an example of a recently built scheme by your zoned Housing Association. Sometimes a Housing Association will approach the Parish Council with a proposal if it has been offered a site for development. Contact your RHE for further support on making a decision or to help you set up a visit to another scheme.

Whoever becomes your developer, you have a key role to play to make sure that the right type of housing is built in your village.



Throughout this process, your local knowledge will be valuable.

## Step 6 Secure funding

An early discussion with the Planning Officer would be beneficial to get advice before securing funding.

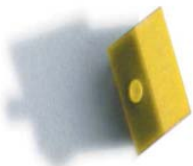
Housing Associations and other Funding Partners need a subsidy to build new affordable housing. They bid for grant funding from the Housing Corporation to make a new affordable housing scheme financially viable.

There is strict criteria regulating the award of grant Funding, as any new bids must comply with strict value for money, eco and design standards for sustainable homes. All Developers must currently provide evidence to the Housing Corporation on how they will provide 'more homes for less grant'.

The parish will not be required to make a financial contribution to the scheme, although some may choose to donate land or sell at a reduced rate. An example would be where a parish wishes to protect the future of their Post Office/Village Shop which forms part of the landsite. As part of the land negotiations, the surrounding land could be developed and the Post Office/Shop leased back on a peppercorn rent.



Be patient. There may be delays along the way on planning issues, grant funding or the consultation process. However, once the scheme is underway, you will find that the work can progress quickly.



## Step 7 Obtain planning permission

Allow the Housing Association to take the lead, but make sure you are involved in the working up of the proposal and understand as fully as possible the planning and legal details of the scheme.

The RHE can help answer any questions at this stage. Be prepared to voice your comments on the design of the scheme.

Help facilitate public consultation as part of the planning process and provide community leadership at events - help arrange and chair any meetings and make it possible for a balance of views to be expressed.

Invite comments on the design of the dwellings and the layout, particularly by those who may ultimately become residents of the scheme. Pay close attention to the drawing up of the Section 106 Agreement - this is the agreement that ensures the homes continue to meet local needs 'in perpetuity'.

Seek advice from your RHE and make sure the Housing Association keeps you aware of the stages of progress.



## Step 8 Build the houses

Enjoy watching them being built!

This is a proud moment for the local Parish Council.

You have an important role to play to inform the public about what is being built and to make sure that all potential applicants are properly registered on the Housing Register.

But keep an eye on construction.



You may also have a role to ensure that there is not undue nuisance or inconvenience to local residents.



## Step 9 Understand the nomination process

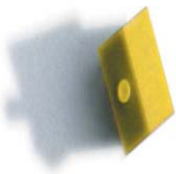
As part of the nomination process, it is important to ensure that local people are given priority for exception site development.

It is also important that Parish Councillors understand the process so that they can help advise local people. In Malvern Hills District Council area, the local elected District and Parish Councillors act as observers on the first round of allocations.

It is vital to get people registered and advise people in housing need. Some people complain that although they were aware that the housing was about to become available (they could see it being built), they didn't know what to do to be nominated for a home.

*To be eligible to be nominated, a household must have their name on Home Choice Plus Housing Register—administered by Festival Housing Group.*

Parish Councillors need to keep reminding people that they must register and how to do so (by word of mouth, or through a note in the parish magazine or on notice boards). The RHE can help you with this process. Don't forget the people who have had to leave the parish, but wish to return to their own parish.



It is important to explain that although people may not be high priority on the Home Choice Plus Housing Register, in the case of rural housing on exception sites, **local connections will be the most important criteria**, over-riding other factors.

## Step 10 Celebrate

The day the tenants move into the newly-built houses is a day for celebration.

All of those involved in the long and complex process of developing a scheme, deserve to be recognised and praised...especially the Parish Councillors and District Councillor, who should feel justly proud.

