

RURAL AFFORDABLE HOUSING ENABLING

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CAMBRIDGESHIRE ACRE RURAL HOUSING ENABLING SERVICE

- Cambridgeshire ACRE is a charity that has been working to support rural communities across Cambridgeshire for 100 years
- Our Rural Housing Enabling service aims to support parishes who want to increase the provision of affordable housing for local people – part funded by DEFRA
- We work with local communities through Parish Councils, providing independent advice and acting as an ‘honest broker’ with other parties
- Work in partnership with the District Councils and local Housing Associations who specialise in rural affordable housing



WHAT IS 'AFFORDABLE HOUSING'?

- Affordable Rent - 80% or less of market rent
- Social Rent – Based on a government formula, typically 50-60% of market rent
- Shared Ownership – part rent, part mortgage, 5% deposit, own 10-75% of the home's value
- First Homes (at least 30% discount)



PRIVATE HOUSING COSTS IN BURWELL WARD

Lower Quartile House Price (July 24 – Dec 24) <small>(source – Hometrack)</small>	Deposit required (assumed 15%)	Annual income required (based on lending of 3.5 x annual salary)	Monthly Mortgage Payment (25years/5.25%)
£ (2 bed house) £240,000	£36,000	£58,286	£1223
£ (3 bed house) £329,000	£49,350	£79,900	£1676
£ (4 bed house) £456,250	£68,437	£110,804	£2324

Median private rent per week (Jan 24 – Dec 24) (source – Hometrack)

£ (2 bed) £213

£ (3 bed) £311

£ (4 bed) £379

THE NEED FOR RURAL AFFORDABLE HOUSING

- High cost of buying houses/renting privately and level of deposits
- Lower levels of affordable housing in rural areas
- Less turnover as people living longer and less affordable housing due to 'Right to Buy' and 'Right to Acquire' schemes
- Can be difficult for local people to access existing affordable housing in a village



WHAT HAPPENS IF LOCAL PEOPLE IN VILLAGES CANNOT ACCESS AFFORDABLE HOUSING?

- Some local people are forced to move out of the village
- Family support networks are broken as people move away
- Community networks can be affected
- People have to live in housing which is unsuitable for their needs
- Use of local facilities shops, transport, schools can be affected



CAMBRIDGESHIRE ACRE - RURAL EXCEPTION SITE DEVELOPMENT

- Use 'rural exception site' planning regulations
- Housing needs survey to investigate need for affordable housing
- Small developments of affordable housing adjacent to village boundary
- Homes prioritised for local people in perpetuity
- Close consultation with the parish council/community so that views are carefully considered and shape proposals from an early stage
- Developed, owned and managed by Housing Association specialising in rural housing



Initial engagement

- Discuss process with Parish Council

Finding a site

- Work with the parish council, housing association and local authority to find a site.
- Housing association discusses potential sale with landowner

Letting and managing homes

- Homes are allocated in line with a local letting agreement
- Homes managed by Housing Association

- Seek a housing association sponsor for housing needs survey
- Cambridgeshire Acre conduct a housing needs survey

Establishing need

- Parish Council consultation on design
- Housing association obtains planning permission and buys the land
- On site build starts.

Plan & Build

WICKEN - RURAL EXCEPTION SITE SCHEME

- 11 Affordable Rented Homes, 5 Shared Ownership
- Completed in 2022
- Developed and Managed by Cambridge Housing Society
- Cambridgeshire ACRE involved in delivery of 400 homes across 30 schemes over last 8 years





CONTACT

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