

Affordable Rural Housing

What is affordable rural housing?

The purpose of affordable housing is to provide homes for people with modest incomes who can't afford accommodation on the open market. Affordable housing is low cost accommodation usually available for rent and sometimes for shared ownership. Such housing is allocated to people on the basis of need, usually through a housing association.

New affordable homes help to sustain rural communities by offering local people the chance to stay living in the place where they have strong connections.

Affordable housing in rural areas:

- Provides suitable housing at a manageable cost to local people who need housing but can't afford to buy or rent on the open market
- Makes provision for the housing to remain at an affordable price for future eligible households

Rural Exception Sites

Measures are put in place to ensure that homes built in 'exception sites' in villages cannot be bought outright and remain affordable for local people into the future.

Why is affordable housing an issue in rural areas of Hertfordshire?

House prices are high in Hertfordshire and people living on low or modest incomes in rural communities often face difficulties finding affordable accommodation locally. Typically, high accommodation costs create more of a barrier for certain people, eg younger people, forcing them to move out of the area to find accommodation. This affects the balance of the community and also impacts upon service take-up and therefore viability. The closure of schools, shops and pubs may be a consequence and rural businesses may struggle to find local employees.

What are the benefits of addressing affordable rural housing?

Providing some affordable housing where it is needed in rural areas allows local residents on lower incomes to meet their housing need within the local area, maintaining their local networks, employment, schooling etc. This also helps villages to keep a balanced population and maintain demand for local business and services.

How can housing be provided in the village to meet local need in a way that maintains the nature of the village?

There is an accepted system of using 'rural exception sites' to provide small housing schemes (usually of about 6 to 8 homes) within villages. The housing is only available to people with a local connection who cannot afford to buy or rent on the open market and provisions are made to ensure that the housing stays available for local people into the future.

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A 'rural exception site' scheme would only ever be considered once a significant local need has been evidenced. So the first step in considering rural affordable housing locally is usually to carry out a housing needs survey amongst local residents.

The survey is undertaken with the co-operation of the Parish Council, the Local Authority and a Housing Association may also be involved at this point. CDA acts as independent facilitator for this survey.

If a need for local affordable housing is established then discussions can progress about what sort of housing development is needed based on the evidence from the survey, what suitable sites exist for development and so on. Homes may be planned on a rental or shared ownership basis. With shared ownership, residents would only ever be allowed to purchase a proportion of the value of the housing and there are restrictions to prevent it from being sold on the open market in the future in order to ensure that the housing continues to address its intended purpose for local people.

Design

Plans for sustainable housing are designed according to high standards set for the Housing Associations. Design standards are balanced against costs to keep the housing affordable. The designs can also be influenced by local agents including the Parish Council.

Consultation

The plans for a scheme undergo community consultation so that local people are aware of the planned development and can have their say.

Who gets the housing?

Once the scheme has been approved and built, homes are allocated to local people in need, using criteria agreed between the Housing Association and the Local Authority. All applicants must have a local connection and will need to be registered on the Local Authority's Housing Register. For this scheme local connections will be the most important criteria for allocating housing, although other needs will also be considered. The likelihood is that not all local people who need an affordable new home will get one.

Who qualifies as 'local'?

Generally people who are:

- Currently resident in the parish
- Previously resident in the parish
- Permanently employed in the parish
- Connected by close family still living in the parish

More information is available from several useful sources eg National Housing Federation produces a guide for Parish Councils, available at: <http://tinyurl.com/cermbyf>



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