

Rural Affordable Housing for Local People in the West of England

With Middlemarch Community Led Housing CIC – 9th October 2024

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Alison Ward – **Middlemarch Community Led Housing** – support community groups to deliver community led affordable homes for local people.

Middlemarch have recently won funding from DEFRA to work on affordable housing in rural communities – local homes for local people, helping to sustain villages. Middlemarch can offer:

- Time-limited **funding available for Housing Needs Surveys** (must commission this year)
- Advice available, what to do with results of survey
- Support for interested communities in developing small schemes (model to follow)

> Want housing to *meet actual needs* – right place, type of housing number of homes, cost etc.

Options:

- Housing Association led scheme – affordable homes prioritised for local people on rural exception site with community input
- Community Land Trust (CLT) led scheme - affordable homes prioritised for local people on rural exception site. Probably partnering with a housing association for delivery and operation of homes. Higher level of involvement for local people.

Rural exception sites:

- Can **only** be developed for affordable homes for local people
- Need to **prove housing need** to get planning permission
- Need to look at data to ensure the scheme really reflects what is needed
- A housing survey is needed to do this

4 principles of a CLT:

1. NFT organisation set up to benefit a specific community
2. Owns land and/or other assets (affordable homes, pub, allotments, shop, work space etc)
3. Assets held to be available and affordable for future generations
4. Open to membership to anyone in the community supporting its aims

Typical aspirations for communities:

- Affordable homes and/or
- Social rents (affordable = 80% of open market, social = 60% or local housing allowance)
- Protected from Right to Buy
- Prioritised for local people
- Low carbon
- High quality aesthetically (don't leave it to the developers)
- Locally supported

Middlemarch have lots of experience in AONB areas and places with difficult planning requirements

Marshfield CLT – example:

AONB and green belt, historic environment

Local people priced out of local market and very little rental property available

- Worked with a technical affordable housing advisor
- Not for profit, accountable to members
- Priority for local connections (family, work)
- Addressing both housing needs and community sustainability – to be a viable rural community
- Deliver a wide range of community benefits (e.g. energy working group)

Process:

- Village meeting, chaired by chair of PC, set up a steering group
- Registered as a community benefit society, appoint board
- Developed standing orders for meetings and policies
- Assessed sites (within and adjoining settlement) against standard criteria
- Ended up with mainly rural exception sites (see above definition) – not available for market housing so no ‘hope value’, therefore lower cost. Took 2.5 years. Landowner got plots as part of the negotiations. Needed Parish Council support.
- Developing planning application (mix of social rent, shared ownership and market housing – latter only if needed to subsidise the other houses)
- Grant from Homes England for feasibility study (ecology, topology, highways, engineering...)
- Agreed priorities for architects (social rent, energy efficiency (Passive House), small scale, access to village amenities – school, community centre etc)
- Consultation event for community
- Financing the project:
 - o partnership with Brighter Places Housing Association:
 - Take financial risk
 - Grants from Homes England and SGC (South Glos Council)
 - Manage build and tenancies
 - HA lease land from CLT (small rent), freehold remains with CLT
- Initial planning application 2019, broke ground April 2024 (Covid and Brexit slowed process)

Key learnings:

- Clear aims and objectives
- Be aware of perceived conflict of interest
- Formal CLT structure to give democratic accountability, credibility and legitimacy
- Communication essential (CLT membership, PC, wider village community)
- Early links with SGC (South Glos Council) officers for advice and support (get support from your Ward Councillor to help with political hurdles)
- Partnership with housing association
- Grant support from SGC and Homes England
- Legal, financial and building issues are complex – help from technical advisor and HA
- Succession planning for CLT members

Qs: How to finance it?

- Housing Assoc. raise funds (from their own funding and Homes England and SGC Council)
- Work with HA to find site, sign contract with HA when purchase sit
- Local Authority may have £ pot from developers who have failed to deliver social housing