

Affordable and Sustainable Housing

Part One – What do the words mean?

Adapted from *The National Planning Policy Framework 2023 (NPPF 2023)*

Sustainable Development: Growth that meets the needs of current generations but doesn't make life worse for future generations.

Sustainable: The NPPF gives two meanings of the term "sustainable". Neighbourhood Plans should contribute to both. They must:

- 1) Meet the housing needs of the area, and make sure that infrastructure (roads, paths, amenities, public transport, etc.) keep up with planned growth; *and*
- 2) Improve the environment, reduce emissions causing climate change and adapt to the effects of climate change.

Affordable Housing:

Housing for those whose needs are not met by the market. This can be:

1. **Affordable housing for rent:** This is subject to conditions on rent pricing and provisions to remain at an affordable price for future eligible households.
2. **Starter homes:** new dwellings, available for purchase by qualifying first-time buyers only (aged 23-40), and to be sold at a discount of at least 20% of the market value.
3. **Discounted market sales housing:** sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.
4. **Other affordable routes to home ownership:** i.e., shared ownership, relevant equity loans and rent to buy. Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

Part Two - Do we need more affordable housing in Haslingfield?

WHY IS AFFORDABLE HOUSING NEEDED IN RURAL AREAS?

- Average house prices are **£44,000** higher in rural areas than in urban areas
- Low-income households would require **8.3** times their salary to buy the cheapest homes
- Only **8%** of village housing is affordable housing compared to **19%** in urban areas
- Ensure people have homes suitable for their needs
- Maintain healthy, resilient communities – families, support, jobs, businesses

73% of respondents to our survey rated lack of affordable housing as an issue that was important or very important to them. 76% thought loss of housing of various types (i.e. replacing bungalows with large homes) was an important or very important problem in the village. Specifically, people were concerned about:

- Elderly people who wish to downsize but stay in the village
- Families returning to the village from other parts of the country but finding prices here much higher than elsewhere
- Those on lower incomes who simply can't afford the high prices of our area.

Discussion Questions:

- Do you agree with our survey results? Do you think we need more affordable housing in Haslingfield? Why do you think that?
- Of the four types of Affordable Housing described in Part One (i.e. rentals, starter homes, discounted homes, help to buy), which do you think we need most? Which least? How much of each kind do you think we need? Is there a maximum number of new homes of each type you'd like to see?
- How will this help our community, now and in the future? Are there downsides?
- Is there a good mix of people and amenities in Haslingfield? Is there such thing as an ideal mix? Are we heading down or up or staying the same?

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Part Three – If we need it, what can we do to get it?

National Planning Policy doesn't require developers to provide affordable housing on developments less than 10 homes, or sites less than 0.5 hectares.

Haslingfield is unlikely at this stage to have developments larger than 10, as we have not had any allocations for large developments in the latest regional site allocation and larger pieces of land rarely become available and are very expensive when they do.

However, there is planning uncertainty in the Greater Cambridge area with potential large growth. By 2041 population is set to rise nearly 20% and with that could come 70,000 new homes. This could create pressure on us here – some development on the green belt might be inevitable. A Neighbourhood Plan policy could help us be more in the driving seat when change comes.

So what can we do?

1. Try to limit house size

Sample policy from Holmes-next-the-sea Neighbourhood plan

“The policies aim to redress some of the growing imbalance in the housing stock in order to safeguard smaller homes that are suitable for local people and intending retirees

POLICY HNTS 14: NEW HOMES

Proposals for new dwellings will be permitted within the development envelope where they are typically in the size range 80 -150m² gross internal floor area (*UK average is ~92m²*) ... and provided that they conserve and enhance landscape and scenic beauty and are appropriate to their location In order to maintain the character of the village and the street scene and to protect neighbouring amenity, permission will not be given for proposals for new homes that result in more than 40% of the curtilage of the property being covered by buildings... “

2. Look to allocate land for development via a ***Rural Exception Site***. These:

- Are outside development boundary (i.e. in green belt)
- Must meet a proven local need – established via a Housing Needs Survey (we have applied for funding for this)
- Can specify that residents have a local connection, that is they are for those who already live in, have strong family connections to or work in the parish
- Are only available for affordable homes
- However, a small number of market homes can be included if proven to make the scheme financially viable
- Need to ensure that they are affordable in perpetuity
- Right to acquire does not apply in designated protected areas – (however the law may change on this).
- Shared ownership is capped at 80% equity
- Built to appropriate size, scale and design

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Sample policy from Foxton Neighbourhood Plan

Policy FOX/11 Rural Exceptions Housing

The development of small scale, affordable housing schemes for those with connections to the parish on rural exceptions sites at the edge of the Foxton Development Framework boundary (where housing would not normally be permitted) will be supported provided that:

- The proposed development will not exceed local need by virtue of its size, scale and type.
- The proposed development is appropriate to the context of the site and the character of the village, and is acceptable in terms of design, layout, materials, landscape and biodiversity impact, access and flood risk.
- The site is not within open farmlands of the Foxton Chalklands area unless it will not have a detrimental visual impact on the special character of the landscape, as evidenced by landscape visual impact assessment
- For sites within or adjoining the Green Belt, it is demonstrated that there are no other sites with lesser impact on the Green Belt
- The affordable housing is provided in perpetuity.

Discussion Questions:

What do you think of these proposals? Do you have any other ideas, if you think we do need more affordable housing?

There are local landowners who have previously submitted green belt land for consideration as sites for development. Without a rural exception plan behind them, they have been rejected. Should we allow some/any development on the green belt? If so, what do you think it should look like? Terrace? Small semi-detached? Flats? Reflect the circularity of the village?

What are the economic constraints/incentives for developers – can we encourage more affordable housing?

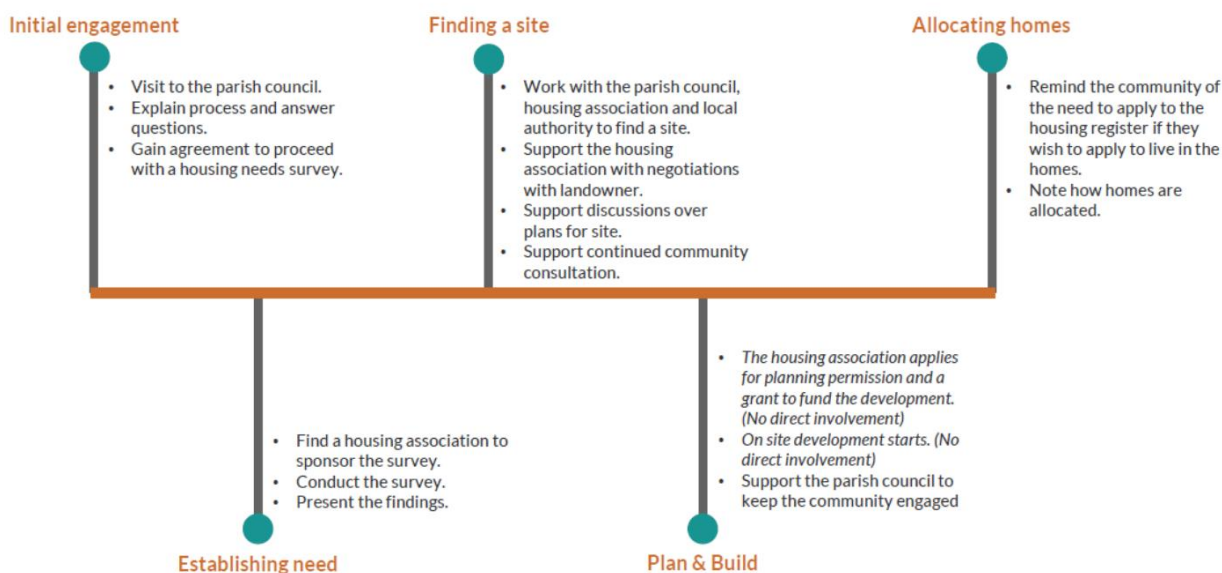
If a rural exception site was identified, is there additional infrastructure or amenities which could be included? (i.e shops, preschool, garden etc.)

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Part Four - What Happens Next?

CAMBRIDGESHIRE RURAL AFFORDABLE HOUSING PARTNERSHIP

- Long standing affordable housing partnership, over 400 homes delivered over 25 years
- 7 Housing Associations;
 - Accent, Bpha, Cross Keys, CHS, English Rural, Hastoe, Longhurst
- 4 local authorities;
 - East Cambridgeshire District Council, Fenland District Council, Huntingdonshire District Council and South Cambridgeshire District Council.
- Common goal to provide affordable homes for rural communities



Questions for Discussion

What have you learned today? How are you feeling about the question? Do you want to continue the conversation/be part of a group helping to make something happen? If so, please make sure you've provided your contact details to us.