#### **Rural Services Partnership**

The importance of affordable housing in rural communities

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## Why do we need affordable housing in rural communities?

- 13 Rural pubs shut every week
- 62 village schools closed between 2004 to 2008 projections continue to be for greater closure
- Since 2000 a fifth of rural post offices have gone
- Last year the Rural Shop Alliance projected 400 shops were likely to close
- Ageing rural population in 20 years time 60% more over 75s and 40% more 60 to 74 year old



### Barriers that face young people who want to live in rural communities

- Right To Buy has seen affordable homes in rural communities reduce substantially
- Average first time buyer now are 37 and many cant buy without family support
- Average income in rural location is lower £20K
- Average house price are higher £40K more than in a city
- You need an income of £66K per annum to buy in the average rural location
- South West average incomes 13 X average rural house price
- South West prices are 116% greater than in year 2000



## Implications of the planning & housing changes

#### Planning reform

- NPPF Presumption in favour of 'sustainable development' is to be applauded
- As is the New Homes Bonus
- Local Plans
  - include strategic priorities,
  - broad locations of growth,
  - some detail on quality and site specifics
  - It's a growth plan so it should be aspirational
  - justified and evidenced (housing numbers)



# Implications of the planning changes

- Neighbourhood Plans (Parish level)
  - What's in it is up to you?
  - In line with NPPF & local plan
  - Development boundaries and locations
  - Infrastructure to be funded
  - Design Standards
  - Permitted development
  - Minimum level of growth but no maximum set



#### Practical problems and the chances of success

- What are we doing in the short term? Immediately dismantling Regional Spatial Strategies has led to a reduction in planning permissions
- Planning is partly the issue but finance is as big an issue
  - HAs constrained by potential welfare changes
  - Payment direct
  - 80% market rents in rural areas
- The will to deliver?
- Nobody has yet defined 'sustainable development'
- Could have a lawyers feeding frenzy



# The part housing associations can play in delivering 'the Big Society'

- HAs' get the 'Big Society'
- We're in it for the long term
- We own rural shops
- We deliver apprenticeships
- We support credit unions
- We are 'in business for neighbourhoods'



#### Spectrum's own unique commitment includes

 Financial Inclusion measures such as Creating an oil purchasing consortium in North Dorset or

 Running incredible edible and 'Natural White' campaigns on the Isle of Wight







