

CHURCHES TOGETHER IN SUFFOLK

AFFORDABLE HOUSING IN RURAL AREAS: how churches can get involved

1 INTRODUCTION

The provision of affordable housing is an important aspect of social action – which churches can and should be involved in. This paper explains how this can be done.

2 WHAT IS AFFORDABLE HOUSING?

2.1 “Affordable Housing” is aimed at those whose income does not permit them to get into the open housing market by either renting or buying. For this paper the focus is on rural areas, ie villages, where local people, often, but not exclusively, young marrieds, may have to leave the village in order to find somewhere to live.

2.2 The tenure of affordable housing is generally either by Shared Ownership (where there is a rental component) or by renting, but sometimes by Shared Equity (where there is no rental component). The provision of such housing is always subsidised by one means or another.

2.3 Much affordable housing is built on what are called Exception Sites, which are sites outside the area of a village that can be built on under the planning rules. Building on Exception Sites is permitted on the basis that the houses can be occupied only by local people, that is those with a demonstrable “local connection”, and can never be wholly owned and then come on to the open housing market.

3 WHAT IS HAPPENING?

3.1 A multi-partner process is operating to plan, complete, and manage affordable housing in many villages in Suffolk. To most of us this is completely invisible, but, although there are frustrations, things really are happening. For example, Babergh District Council has targeted to have 700 affordable housing units from all sources in the five-year period ending 2009/2010 (against 1900 on the housing-need register). It looks as though they will do it.

3.2 Although it is not a significant factor at present, there is a stage in the process where the faith communities, which in most rural areas means the Christian churches, can get involved in the process. This paper shows where that is – and involvement really can facilitate results.

4 WHO ARE THE PARTNERS?

4.1 The provision of most affordable housing in rural areas results from a remarkable partnership involving a variety of agencies and authorities. Those involved seem to relish their jobs and delight in the results for the disadvantaged of the community. That many must be disadvantaged is evident from the fact that the average house price in the UK is nine times the average annual income.

4.2 The principal partners in the process of provision are:

- A **Rural Housing Enabler (RHE)**, working for Suffolk ACRE, a community development charity (Suffolk ACRE has two)
- The **District Council** housing department
- Various **Housing Associations** (eg Hastoe Housing Association)

Each of these has a specific role in the process, as outlined later in the paper.

4.3 The money required comes from a wide variety of sources. For the RHE post these include:

- DEFRA
- The Countryside Agency
- The Housing Corporation
- Various housing associations

The money for the housing units comes mainly from the Housing Corporation to the housing associations.

4.4 The land, too, comes from a variety of sources, including:

- District Council
- County Council
- Farmers (purchased at little above agricultural value)
- Gifts from landowners – amazing but true!

Note that in general the land from non-council landowners will never be given planning permission for open-market development.

5 WHAT IS THE PROCESS?

5.1 The first step has to be the completion of a housing needs survey to prove that affordable housing is needed within a particular village. This is generally done by the RHE in cooperation with the parish council. The RHE is likely to have been brought in initially by the parish council, but there is no reason why this stage should not be started by the local faith community, although the parish council will need to be involved at a very early stage.

5.2 The second step is to get a housing association interested in taking on the proposed development. The association is responsible for bidding for the money, getting the plans drawn up and approved, having the units built, getting occupiers and managing the units.

5.3 In parallel with this the district council is consulted and involved at all stages. This relates to finding the land, planning permission, and so on. In some instance the district council will give the land free or at a discount to the development.

5.4 As indicated earlier the various partners seem to work together as a team to produce excellent results. The biggest obstacle, apart from the availability of money, is NIMBYism where vociferous local people may decide that they do not want “social housing” near them. The reality is that the traditional bad effects of social housing, like vandalism and anti-social behaviour, are rarely experienced largely, perhaps, because the occupants are “local” to the area.

6 WHAT ARE THE HOUSES LIKE?

6.1 The first thing to say is that the housing units produced by the described process are a million miles away from the old-style “council housing”. The designs are attractive, and the standards are high.

6.2 Homes are built to high EcoHomes standards, which are independently-verified environmental standards. Furthermore they must also meet a Lifetime Homes standard. This ensures that an occupier can live in the home for the whole of their life, and is achieved by a variety of measures. These include providing an area for a home office, space for recycling bins, pre-wiring for a stair lift, wider-than-usual doorways, pre-installation of pipe work for a walk-in shower, and so on. The units are designed to a much higher standard than the majority of speculative-build houses.

7 HOW CAN THE CHURCHES GET INVOLVED?

7.1 The key stage for church involvement is at the beginning of the process where an anecdotal need for affordable housing is seen and a survey of the whole village needs to be carried out to prove it. Working in conjunction with the RHE and the parish council a faith community could provide the energy to get things started. There might also be a role to play when obstacles, like the NIMBYism referred to, are encountered.

7.2 Such involvement has nothing to do with evangelism or mission, but rather a proper engagement between church and community to help meet the needs of the disadvantaged. That surely is Christ-like behaviour!

8 WHAT ABOUT YOUR LOCAL CHURCH?

If your church is in a village, might you consider, in cooperation with the other local churches and faith groups, investigating the provision of affordable housing? Your denominational Ecumenical Officer can give you more assistance, or contact the author of this paper.

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