

# AFFORDABLE RURAL HOUSING

Opportunities for Farmers and Landowners



# CONTENTS

FOREWORD HRH The Prince of Wales	3
ONE England's changing rural communities	4
TWO Providing affordable rural housing: advantages for landowners	6
THREE Getting a rural housing scheme started	7
FOUR Bringing empty property back into use	10
FIVE Better by design	12
SIX Staying local	15
SEVEN A helping hand for landowners	18
EIGHT Benefits for the community	20
NINE Where do I go from here?	21

# FOREWORD

HRH The Prince of Wales

The rural way of life is under pressure on many fronts, but perhaps none presents more cause for concern than the lack of affordable housing in rural communities for those on low incomes. In recent years, property prices have spiralled out of the reach of many people who work locally and whose families have formed part of the community in our market towns, villages and hamlets for generations. Once these people have left to live and work in towns and cities they and their children are unlikely to return.

Rural communities depend on new generations to preserve local schools, keep shops open, stimulate the local economy and to work in key local services. Without them, family and social ties are weakened and the character and viability of smaller, often remote communities is threatened.

But there is a way to stem the flow of families and younger people from the countryside by providing new affordable homes; homes to meet local needs and which can be passed on to future generations as a long term investment in the community. Small groups of houses – perhaps just three or four – sympathetically designed to fit into the local landscape and complement the character of individual villages and settlements are particularly needed.

However, a hurdle to achieving this has often been the unavailability of small parcels of affordable land to build on. For a variety of reasons, it has been hard to secure suitable land at less than full market price and to put the necessary finance in place with the result that, sometimes, it can take years to bring schemes to fruition.

Local landowners have a critical part to play in unlocking land and, in doing so, helping to secure the long term future of the community in which they live. Some landowners have already taken this step and offer the benefit of their experiences in this handbook.

As landowners and farmers, we have a crucial part to play in protecting the countryside and securing its future. On the face of it, building new homes may not appear the most obvious way of doing this, but think of the consequences if we do nothing... We are in danger of losing many of those people whose roots are closest to the land and the community, who understand the rural way of life, who are vital to the maintenance of local businesses and services and who will pass their knowledge to the next generation.

I would urge all parties with an interest in and responsibility for the countryside to look again at the processes and examples described in this handbook to seek ways in which the availability of affordable rural housing can be increased.

Now is the time to act before the lack of suitable housing becomes so acute that there is little we can do to reverse this decline.

I would very much like to thank the Housing Corporation, The Countryside Agency and the Country Landowners Association for their help in bringing this handbook to fruition. This partnership is trying to build upon the excellent work done by many others around the country, not least the Rural Housing Trust. Many successful, inspiring schemes are featured in this handbook, but we need many more and all of us who care about our rural way of life must work together to help achieve them.



# ONE

## England's changing rural communities

To most people, the English village still represents a picture of stability and harmony within close knit communities very much what we would like to achieve in our towns and cities. But in reality, over the past 25 years that picture has changed considerably.

People from towns and cities are increasingly trying to escape the 'rat race' by settling in rural areas. Improvements in transport and growing affluence have made it easier for them to commute to work or retire to the countryside.

House prices have increased, pushing them out of reach of many local people. The Countryside Agency's State of the Countryside 2003 report shows that roughly half of all rural residents (compared to one third of urban residents) would have to commit more than 50% of their income to mortgage payments to buy an average priced house in their area. At the same time, the Right to Buy has reduced the amount of affordable rented housing provided by local councils for people on lower incomes. Between 1985 and 1990, 91,000 homes from the social housing sector in rural areas were sold through the Right to Buy.

In many villages, local people and their children have to move to neighbouring towns to find somewhere affordable to live. Family and social contacts are weakened and the viability of local services and facilities is threatened. In short, the whole community suffers.

### **Making a difference**

Clearly, one solution is to provide more affordable housing in villages. There are no nationally agreed estimates of rural housing need but the Countryside Agency has estimated a need for 10,000 new units of rural affordable housing each year over a 10 year period, half of which would be needed in smaller settlements of less than 3,000 population. Most affordable/social housing is built by housing associations (also known as registered social landlords) with public funding through the Housing Corporation and local authorities. Housing associations have built more than 20,000 affordable homes in England's smallest villages over the last decade or so. Most

schemes have been supported by the Housing Corporation through its special rural programme, which the Government recently extended to 1,750 homes a year by 2004–2005. While this important programme has helped many families to stay in the villages in which they were born and raised, there is the potential for many more schemes than currently receive funding.

There are three key ingredients to providing affordable housing in the countryside – land, planning and finance. Successful housing schemes also require a strong partnership between the public, private and voluntary sectors. Building affordable housing in small villages in sensitive environments is difficult. The success of any scheme depends on all partners working together to achieve shared objectives, to meet the housing needs of local people for years to come. Landowners are crucial partners in this. Without their help in securing suitable sites, even the most urgently needed housing becomes a non-starter. Others who have an important role to play are government, both local and national; parish councils; and local communities themselves.

Sir Edward Greenwell, President of the Country Land and Business Association said: *"Landowners have long understood the relationship between sensitive housing, sustainable jobs and a successful rural economy. Many have participated in affordable rural housing schemes and more will be willing to do so in the future, alongside supportive parish councils, local authorities and housing associations."*

“Landowners have long understood the relationship between sensitive housing, sustainable jobs and a successful rural economy.”

## TWO

### Providing affordable rural housing: advantages for landowners

If we do not build more affordable housing in rural areas local people on low incomes will continue to drift or be forced to move away. This has an impact on everyone living in the countryside and the decline in many rural communities is already clear to see. Some landowners have been wary of releasing land for affordable housing, concerned about losing ownership of the land, the security of the long term use of the housing, its appearance or the response of local people to new schemes.

But the experience of landowners who have taken this step is often very positive. The benefits are many:

- 🏠 Landowners can develop small parcels of land that would not otherwise gain planning permission.
- 🏠 The long term ownership of land can be maintained by leasing it for affordable housing.
- 🏠 There are financial returns to be made from selling or leasing land which possibly has little commercial value.
- 🏠 It keeps a local community together, and allows landowners to provide homes for their employees.
- 🏠 The involvement of a local landowner, with a strong attachment to the area, can ensure that new homes will be sympathetic to the character of the area.

## THREE

### Getting a rural housing scheme started

#### **Identifying the need**

The first step is to identify that there is a housing need. This is done by carrying out a housing survey of the parish, village or town, giving details of the people who need to be housed locally and their local connections. This is normally led by the parish council and is essential before Housing Corporation funding can be considered. There are several sources of advice available on how to do this including district councils, Rural Community Councils, the Rural Housing Trust and Rural Housing Enablers.

#### **Finding suitable sites**

Once a need for affordable housing is established, suitable sites must be found. This is the vital role which the landowner plays in the equation. There are four ways in which this can be done:

##### **1 Selling land already allocated for development**

Development of land for open market housing can help to provide affordable housing, because in some cases the local authority requires the developer to allocate a portion of the homes built for this purpose. Alternatively, the site could be sold by the landowner to a housing association to provide affordable housing but, if public funding is needed, then the cost would have to meet the financial guidelines laid down by the Housing Corporation.

## 2 Exceptional planning permission

Where land is not planned for development, exceptional planning permission will be required but this only applies where there is an identified housing need from people with a local connection (see 'Identifying the need'). These are known as exception sites.

In this case, the planning authority will ensure that an agreement is in place specifying that the land can only be used for affordable housing for local needs.

This sort of agreement, often secured under Section 106 of the Town and Country Planning Act, requires that the terms remain in perpetuity. For such land, the landowner may receive a price above the agricultural value of the land but significantly less than if it had been possible to develop it commercially. The development of the site will normally be undertaken by a housing association.

## 3 Leasing

However, many landowners do not wish to dispose of their freeholds so, in these cases, land can be leased to a housing association. If public funds are used to develop homes on the site, the minimum acceptable length of lease is 60 years, after which the land and the buildings revert to the landowner, but any planning agreement, such as a Section 106 agreement, would remain in place, and existing tenants would remain protected.

## 4 Gifting

Where houses are built on exception sites and ordinary development would have been impossible, the landowner may wish to gift the land to a housing association or local village trust.

## Landowner takes the lead on affordable scheme

A strong lead from a local landowner has resulted in 15 new houses being built on the Beaulieu Estate in Hampshire.

The estate first sponsored a village plan to identify the need for housing, then sold the land for the first development of 10 homes to New Forest Villages Housing Association. The Estate retains two nominations to the completed houses.



The land would not have received planning permission unless the housing provided had met local housing need.

A second phase of five houses coincided with a more general redevelopment of part of the estate.

# FOUR

## Bringing empty property back into use

Not all affordable housing in rural areas is newly built. In smaller towns there is often unused living space above shops which can be converted to provide housing for local people, helping to revitalise town centres. (For further information, see Business in the Community's *Affordable Rural Housing: Opportunities for Business*)

Landowners can also redevelop residential properties which they may own but which need modernising, and then rent them to local people.

However, many landowners do not wish to have the additional workload of property management or be able to afford refurbishment. In these cases, housing associations are skilled in developing properties and can offer management services to landowners with properties to let. Private sector leasing arrangements, where a housing association leases property from a landlord for short periods of time, give the owner the advantages of a regular income.

## CASE STUDY

### Conversion provides starter flats for young couples

In 1991 the Rural Housing Trust was approached by the owner of a large family house in Framfield, East Sussex, who wanted to make the building available to young couples in the village who were setting up home for the first time.

At his own expense the house was converted into five flats with two or three bedrooms, then donated to the Trust. The flats are managed by the Trust and rents are kept very low, to enable young couples to save for a deposit and eventually buy a house on the open market.

Over the years four or five families have moved on into owner occupation and there is never a shortage of applicants for the vacancies. All tenants have been local couples and there is a small local management committee serviced by the Trust's Sussex fieldworker.



Recent house price rises have made it even more difficult to buy on the open market and the committee is investigating a shared ownership scheme for local families.

## CASE STUDY

### Cumbria

This Home Group development was completed in 1997 with a Section 106, limiting occupancy to the immediate parish. It comprises four two and three bedroom houses and four two bed flats. Three houses were for shared ownership.



In conjunction with the Parish council, the landowner Major Hext sold the land for a reasonable rate to Home. He also lets out a number of properties on shorthold tenancies at reasonable rents.

Major Hext was a founder member of the Lakeland Housing Trust, a charity which through donations (either financial or property) purchases properties in high value areas and lets to families with a local connection.

# FIVE

## Better by design

Rural affordable housing must be designed to fit in with the local context if it is to become a welcome addition to a village. No one wants to see urban-style houses simply set down in the middle of England's most attractive villages. There are plenty of examples of good design and many housing association schemes in small villages have won design awards.

In National Parks and Areas of Outstanding Natural Beauty local planners specify the building materials to be used before planning permission is granted.

Village design statements carried out by the local community are often adopted by local councils as Supplementary Planning Guidance to ensure that the design of new housing is in keeping with the local natural and built environment.

The Housing Corporation recognises that it is often more expensive to build in the countryside than in towns and cities and larger grants are available for most rural schemes.

## CASE STUDY

### Best rural housing scheme 2003

The Hastoe Housing Association scheme in Cerne Abbas was the winner of the Countryside Agency's *Best Rural Housing Scheme 2003* competition

Of the six houses built, two are being offered for sale under shared ownership leases and the remainder rented.

The new homes enable local families to remain in the village which, in turn, ensures that local facilities are viable. The parish council enthusiastically supported the scheme throughout and priority for all the homes was given to people with strong local connections.

The scheme was designed to harmonise with the historic village architecture which includes many older buildings with brick and flint. Two of the houses used flint collected from the fields around the village. All have open fireplaces and a planting scheme with native species was devised to ensure that the houses blend into the open countryside.

His Royal Highness The Prince of Wales opened the scheme in Cerne Abbas in October 2002 and met the new residents and their children.

Simsay Fields is Hastoe's second housing scheme at Cerne Abbas. Four homes have been let at rents of £55 or £60 per week for two and three bedroom houses and two homes have been sold under 'shared ownership' leases: 30 per cent sale and 70 per cent rental. All the families have strong local connections with the village.



## Fitting into the local landscape

Five affordable homes built at Cam Lodge in Kettlewell, on a very sensitive site in the Yorkshire Dales National Park, provide an excellent example of good design.

Constructed using a combination of new and traditional building techniques and materials, the scheme blends into the local landscape and has been quickly accepted by local residents, despite some initial opposition.

The homes, completed in July 2000 by Home Housing Group, are built on an exception site. Total costs were around £380,000, due to the location and special materials used.



The external shell of the houses was constructed very quickly, using the latest timber framed technology to provide a very high standard of thermal insulation. Appearance was crucial, and the homes have stone slate roofs and natural stone walls to blend into the very high profile site at the village edge, backing directly onto the Dales.

Windows and doors are in high performance timber, painted white in the traditional Dales style. Dry stone garden walls, using local stone, match surrounding field walls. The driveways are of cobbled York stone and gravel in keeping with others in the village.

Both the architect and builder are local to the Dales and familiar with the materials and building styles. People from Kettlewell have priority to the homes, through a local lettings agreement.



## SIX

## Staying local

Many landowners are often concerned that housing intended for local needs may be sold on the open market or cease to be affordable for local people on low incomes. There are a number of ways which can successfully keep local homes for local people:

### 1 Protection through the planning system

Planning permission given for exception sites will state that the land must be used for affordable housing in perpetuity.

### 2 Protection through the Housing Corporation

Most social housing is funded by a mixture of Social Housing Grant from the Housing Corporation and a private loan taken out by the housing association. There is sometimes a fear that the lender might be able to take control of the property, were the housing association to get into financial difficulties. However, this is unlikely to happen because of the provisions included in the Housing Act 1996, regulating housing associations and the housing they provide, and financial management controls put in place by the Housing Corporation which mean there are tried and tested methods of avoiding the situation arising.

### 3 What about the right to buy?

Many housing association tenants in rented housing have the right to acquire their homes. However, in recognition of the particular problems of providing and retaining affordable housing in small rural communities, tenants in small villages are excluded from this right. Similarly, if a property in a rural area of less than 3,000 is bought from a housing association on a shared ownership basis, the association can limit the buyer's ability to 'staircase' to full purchase and place a ceiling on the equity share to 80%, ensuring that the housing association can retain a sufficient share of the equity to be able to determine to whom the house is sold next.

#### 4 Meeting local needs

Local authorities may exercise nomination rights to the properties, but these are generally used to make sure local people live in the homes. Housing associations will normally involve the parish council in setting up nomination agreements. On exception sites the housing provided will be subject to a local needs policy which will set out the criteria for who will be housed. This usually adopts a cascade process with priority given to people in housing need in the immediate parish, then surrounding parishes and then the district and more widely.

“Affordable housing plays an invaluable part in protecting the future of small villages.”

## CASE STUDY

### Successful scheme helps families stay put

Eighteen local families have their future assured as residents of the village of Thaxted in Uttlesford, Essex, thanks to a partnership between a local landowner and other agencies.

Uttlesford has easy access to London and its attractiveness and facilities make it a popular location for those who can afford the high house prices. Unfortunately, this has priced some local people out of the private housing market. Barnards Field, a scheme of 18 houses for affordable rent and shared ownership built over 10 years, goes a long way towards solving the problem.



The scheme was made possible through a partnership involving a local farming family, the Barnards, who provided the land which was in agricultural use, The Rural Housing Trust, Thaxted Parish Council, Uttlesford District Council and English Rural Housing Association who own and manage the homes. A planning agreement ensures that the homes remain available to local people in perpetuity. Some of those involved have commented as follows:

The Rt. Hon Sir Alan Haselhurst MP, whose Saffron Walden constituency includes Uttlesford, welcomed the further extension of the housing scheme at Barnards Field saying: *“It is a sensible and sensitive way of meeting genuinely local housing need.”*

Councillor David Gregory, Chairman of Uttlesford District Council, said: *“I am delighted that this scheme has proved to be so popular with local people and that this new affordable housing will remain for future generations.”*

Parish Council Vice Chairman, Yolanda De Bono, commented: *“The Parish Council is very proud of the Barnards Field development. Affordable housing plays an invaluable part in protecting the future of small villages. Among the local people living in the scheme are a man who has lived in the village for 32 years and works in the village store and his wife, a careworker. Before moving to Barnards the couple and their two children lived with the man’s mother.”*

The agreement also allowed a new nursery school to be built on the site which is run by the landowner, Julie Barnard. She employs some residents who live in the new homes and the nursery enables local residents to go out to work. The building also facilitates a ‘before and after’ school club which can accommodate four to 14 year olds during school holidays.

# SEVEN

## A helping hand for landowners

Developing small amounts of housing in sensitive environments can be a complex task and the local community often needs help and expert advice about how to go about it. The main sources of such help are the Rural Housing Trust, a charity which provides affordable housing for local people in small villages in England, and locally based Rural Housing Enablers, usually employed by Rural Community Councils. Rural Housing Enablers are jointly funded by the Countryside Agency, the Housing Corporation and local contributions. The aim is to have such a person in every county in England by 2004. Rural Housing Enablers act as independent brokers, working with communities, parish councils, local authorities, landowners, housing associations and others to help identify local needs and to work up suitable housing schemes. The Rural Housing Trust or the local Rural Housing Enabler are a good starting point for anyone interested in providing affordable rural housing and what to do about it. See pages 22–24 for details of contact points in your area.



# CASE STUDY

## North Dorset

Two 'affordable houses' have been achieved on a site in the heart of Stourton Caundle, thanks to the generosity of the landowner and the work of the Rural Housing Enabler.

In planning terms, this scheme of 10 dwellings, eight of them open market houses, was an 'enabling development' to finance a new farmhouse and the relocation of the old and dilapidated farm buildings to a site outside the village. As such, it was contentious, since 'enabling' developments generally have to offer some public benefit, such as refurbishment of a listed building.

In North Dorset, the current Local Plan set the threshold for an element of affordable housing at eight in settlements like Stourton Caundle. So when the proposed development was eight units, the RHE asked for an element of affordable housing. Demonstrable need from the 1998 District Housing Needs Survey was not great but looked as if it would justify up to three units being built. The evidence from the Housing Needs Register and the local housing association was that some move-on housing from the existing rented housing was needed.

The village's initial objection to the scheme was mainly due to it not being wholly within the development envelope and the new farmhouse and buildings were well outside it. As North Dorset had a rural exceptions site policy, building affordable housing outside the line was within policy. After discussion, a proposal for 10 smaller houses was agreed, two of them to be acquired by a housing association for shared ownership. The landowner agreed to give two serviced sites to Hastoe Housing Association, as long as priority was given to local people.

So now the retired David Harris, who also gave land for the Village Hall and car park 20 years ago, lives in the old farmhouse alongside the Grade 1 listed church and Alwyn Harris and his young family have a lovely new house alongside their magnificent new dairy farm buildings. The heavy farm traffic no longer has to negotiate the extremely narrow village roads and even when the housing development is complete, the view of the church (not to mention the air quality around it) will be very much enhanced. Two village families have succeeded in getting together sufficient

mortgage to part buy the two three bedroom houses in spite of the dramatic rise in house values since the scheme was devised. They are only allowed to staircase up to a limit of 80% ownership; and if they sell their share, have to offer it to Stourton Caundle people first, then the surrounding villages and only then, outside that.



# EIGHT

## Benefits for the community

Rural affordable housing projects can make a real difference to a local community. The Housing Corporation has recently been testing the effectiveness of some projects run by the Cumbrian Rural Housing Trust.

The research showed:

- 🏠 Around 80% of the respondents living in affordable housing were able to maintain family and friendship links and this was seen as very important to them.
- 🏠 Most residents worked within 10 miles of their home – and were able to keep their local jobs.
- 🏠 Some local services had seen an increase in business.
- 🏠 Local schools had a more secure future. In one case 80% of the respondents from an affordable housing scheme had children who attended the local school.
- 🏠 Most schemes were seen as an integral and important part of the community and there was little opposition towards them.
- 🏠 A similar study in Northumberland found that people living in affordable homes in local villages used the local services and were satisfied with products from their local shops, which they used frequently.
- 🏠 There can be no doubt that the economic and social future of the countryside depends on the provision of sufficient affordable homes.



Rossthwaite in Cumbria is one of the housing schemes surveyed in the Cumbria Rural Housing Trust survey.

# NINE

## Where do I go from here?

A good way to start is to contact a rural housing enabler for your area, or contact

### **The Rural Housing Trust**

Head Office  
8 Graphite Square  
Vauxhall Walk  
London SE11 5EE

**T:** 020 7793 8114

### **The Countryside Agency**

Dacre House  
19 Dacre Street  
London SW1H 0DH

**T:** 020 7340 2900

### **Country Land and Business Association**

16 Belgrave Road  
London SW1X 8PQ

**T:** 020 7235 0511

*Affordable Rural Housing: Opportunities for Business* is published by Business in the Community **T:** 0870 600 2482

## Rural Housing Enablers:

### East of England region

Ms Gillian Cook  
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**Bedfordshire Rural Communities Charity**  
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Ms Carole Turner  
Rural Housing Enabler  
**Nottinghamshire Rural Community Council**  
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### North East region

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**Community Council of Northumberland**  
The Cheviot Centre, 12 Padgepool Place Wooler, Northumberland NE71 6BL  
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### North West region

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### South East and London region

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**Community Action Hampshire**  
Beaconsfield House, Andover Road, Winchester Hants SO22 6AT  
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## Rural Housing Enablers (continued):

### South West region

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## Housing Corporation

The Housing Corporation is the main public investor in rural housing, and has already supported over 20,000 homes in small villages through its special rural programme.

It publishes a rural housing policy, strategy and local action plans and has an ongoing programme of research and good practice work on rural issues. It also produces a range of guidance on rural housing issues to support and advise landowners and other agencies.

A rural advisory group and a group of rural practitioners advise the Corporation's board, which includes a board member who takes a special interest in the countryside.

All Corporation policies and procedures are tested to make sure they have no bias against rural areas. Cost indicators and grant levels take account of the extra costs of building in rural areas.



## The Countryside Agency

The Countryside Agency is the statutory body working to make the quality of life better for people in the countryside and the quality of the countryside better for everyone. It believes the provision of affordable housing is essential for the long term future of rural areas and the people and businesses in them.

The Agency works closely with the Housing Corporation, local authorities and others to research the needs and issues affecting rural affordable housing, demonstrates and promotes ways of addressing them and advises government on the solutions.



## Country Land & Business Association

CLA's 45,000 landowning and rural business members are involved in all aspects of land management. They generate jobs and incomes in the countryside and provide houses for rent on the open market and in the affordable sector. A recent Joseph Rowntree Foundation study estimated that 25% of private rented housing in rural areas is provided by CLA members. Members also provide capital, land and buildings for investment.

With its experience across the rural economy, CLA promotes economic land use, suitable rural housing, environmental management, essential services and rural tourism, to support healthy rural businesses and communities.



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