



**Affordable housing
keeps villages alive**

**COUNTRYSIDE
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Commission for
Rural Communities
The Big Rural Idea



Campaign to Protect
Rural England



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Residents of Cottsway Housing's development of five homes at Akeman Rise, Ramsden, Oxfordshire.





Shillingstone, Dorset - an attractive development of thirteen homes for rent and three for shared ownership by Hastoe Housing Association.

Affordable housing keeps villages alive

Everyone should be able to afford a decent home. Good housing benefits health, helps children do better at school and produces better communities. But many rural areas face a challenging future.

Living and working in the countryside is increasingly difficult for very many people on lower household incomes. The Commission for Rural Communities found that the average rural house cost 6.8 times the average annual rural household income in 2007.

This can create the situation where only those on higher household incomes can afford local housing. Providing affordable housing on suitable sites creates balanced communities, breathes fresh life into rural villages and can help ensure that local people can stay in their community, whatever their age or circumstances.

>>> There were 93,000 second homes in predominantly rural areas in 2008



Rural council waiting lists show a marked increase from 428,045 in 2005 to 474,970 in 2008



This English Rural Housing Association scheme at Smeeth in Kent features eight homes for rent and three homes for sale through shared ownership.

The future of rural England hangs in the balance

Villages have a long history of resilience and self help. In tackling today's challenges, many rural communities have identified affordable housing as part of the solution. Typically, just a handful of well designed homes can help sustain more local services and jobs for local people.

The current reality is that there is a massive shortage of rural affordable housing. Rural council waiting lists show a marked increase from 428,045 in 2005 to 474,970 in 2008 – a growth of 11% (Commission for Rural Communities). In some areas the need has more than doubled over the same period. But the shortage of affordable housing doesn't just affect the people on the waiting list. It has negative consequences for everyone who lives, works or visits a rural area. For example, rural employers often now struggle to find workers for lower paid jobs.

It is in everyone's interest to prevent rural England becoming the preserve of the wealthy and the isolated elderly. This booklet shows how a relatively small number of new affordable homes in a village can help ensure rural England has a bright future.

Don't leave it too late

Lanreath, Cornwall

In 2003, Lanreath was voted the 'Best Kept Village' in Cornwall.

But in 2007, it hit the headlines for another reason – residents marched a herd of cows to London to protest at the loss of services and the village became the subject of a BBC documentary.

Cornwall has very low incomes but high house prices. Family houses in Lanreath cost at least £300,000, but average wages are just £333 per week (Office of National Statistics).

Lanreath has lost its post office, shop, pub and bus service. Villagers were moved to act when the 200 year old village primary school – which had a glowing Ofsted report, and was popular with both pupils and parents, was threatened with closure.

But the novel protest was to no avail, and the village school was forced to close.

One year later, eight new affordable homes were built in the village, bolstering the already growing number of young children. By that time however, Lanreath Primary School was already gone, meaning the children have to be driven to school in another village.



Tollerton, North Yorkshire. A development of six homes for affordable rent and six for shared ownership by Accent Group.



But it doesn't have to be like this

What is affordable housing?

Affordable housing provides decent homes to people who have been priced out of the open market. It is particularly important in rural areas, where house prices are significantly higher than the national average but household incomes are lower.

Most affordable homes are either rented or shared ownership, where the customer can part-buy and part-rent. New affordable homes in rural areas are usually reserved for people with a genuine connection to the local community.

Why do we need affordable housing in my village?

Our villages are changing. Rural England is ageing. Local services are becoming harder to sustain.

National Housing Federation research shows that one primary school closes every month in rural England, as young families are priced out of rural areas and move to towns where housing is more affordable.

Add the growing number of second homes in the more picturesque rural areas, and the dormitory villages within commuting distance of large towns, and you can see that there is a risk that there will be fewer and fewer people around to support local services like primary schools, post offices, pubs and shops.



Crowded out

West Berkshire

Overcrowding is a major problem in many rural villages where new affordable housing has not been built.

Jason and Irene Brown live in a two bedroom house in a small West Berkshire village with their four children. Jason has lived there all of his life. He is a landscape gardener and most of his work is done locally.

The Browns have three sons and a daughter. Irene and Jason share their bedroom with their seven year old daughter. The second bedroom is used by their 14 and 11 year old sons. They have had to partition-off their living room with plasterboard in order to provide sleeping space for their 17 year old son. The remaining living space is also the main dining area of the house.

Irene says that it is absolute chaos; her entrance way is a jumble of shoes and coats. The family members have no privacy, and their daughter has no space to call her own. The children are reluctant to bring friends home because they are all embarrassed by their living conditions.

The Browns have been on the waiting list for a larger property for at least seven years, however very few larger properties become available in the village. It is unfortunate that there are no plans in this village to build a few affordable homes where the Browns and other local families in housing need could live with more dignity.



Overcrowding can be a major problem for families with children.





Rural services are under threat

The knock-on effect of affordable housing shortages in some villages is that local services – including shops, schools, Post Offices, pubs, village halls and bus services – struggle to survive as regular local users disappear. Consequently, rural communities are in danger of becoming the preserve of the few and dependent on car use. There's also an impact on local businesses and agriculture, who may struggle to recruit the workers they need to survive. It's not just traditional services either – rural areas have lagged behind when it comes to the roll-out of broadband internet, making it harder for people to set up small businesses or work from home.

Rural services under threat

- 13 rural pubs are shutting down in Britain each week - almost two every day (British Beer and Pub Association).
- 400 village shops are projected to close this year (Rural Shops Alliance).
- 62 village primary schools were shut between 2004 and 2008. This is equivalent to one school being closed each month – the highest closure rate since the 1990s (Freedom of Information Request to DCSF).
- 200 more village schools are projected to close by 2014 (National Association for Small Schools).
- Rural England has lost one fifth of its entire post office network since 2000 (Post Office).

>>> Rural England has **lost one fifth** of its entire post office network since **2000**

Vibrant villages

Bradfield bucks the trend

The residents of Bradfield in West Berkshire had seen neighbouring parishes lose their post offices and village shops, and were determined that it wouldn't happen to them.

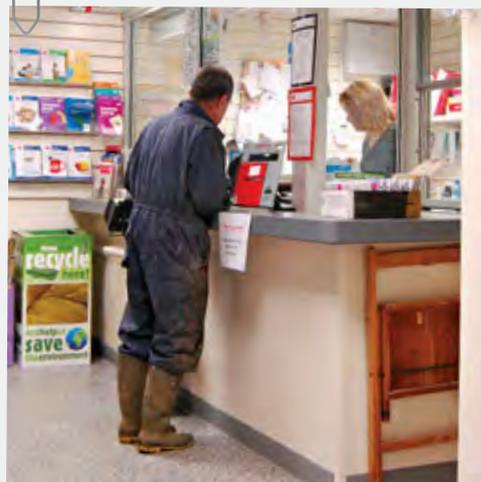
They formed a management committee to run their local shop and post office on a not-for-profit basis from a portakabin. But residents knew the situation wasn't ideal, and longed for a proper base for their village services.

So when Sovereign Housing Association decided the time had come to redevelop a single detached house they owned in the village, the community saw their chance. Working with Sovereign, they managed to incorporate a village store and post office into the redevelopment, which also now provides five affordable flats for local people.

The local community worked closely with Sovereign, with representatives from the village store, village hall committee and parish council as well as the housing association project team.

Local resident and secretary of the shop committee, Julie Noakes, is very impressed. 'We now have a brand-new purpose designed building for our shop and post office. It's marvellous. We're getting very positive feedback from our customers.'

Bradfield is really bucking the trend – while other villages lose services and affordable housing, they've managed to improve both. The shop space is rented from Sovereign at a nominal rate, meaning that villagers will be able to benefit from affordable housing and the village shop for many years to come.



We can meet the needs of every generation

We also need to consider the changing needs of those who already live in our rural areas. Older people in larger properties sometimes want to 'downsize' as they get older. The shortage of affordable housing means they have almost no chance of finding smaller properties to downsize into and stay in the village where they may have spent their entire life. New affordable housing would help them to stay in their community. Similarly, those in employer's 'tied' accommodation often find they have nowhere to go at the end of their working life. Many may not have adequate pensions or savings and suddenly find their home is at risk.

Meeting the needs of older people

The population in rural areas is already on average six years older than their counterparts in towns and cities, and that gap increases by three months every year (Commission for Rural Communities). The number of older people classed as disabled is expected to double by 2021 (House of Commons Library), and the number of staff working in social care will have to more than double.

Many of those care workers will need to live in rural areas, so they're able to assist elderly people locally to stay in their own homes and communities.

Ageing of rural England:

- The number of people in rural districts who are over 75 years old will increase by 60% by 2028 compared to 2003, and the 60-74 age group is projected to increase by 40% (Age Concern).
- The number of older people classed as disabled is expected to double by 2021 – the numbers of staff working in social care for older people would need to increase by around 110% over the same period to provide the increased level of services required (House of Commons Library).

Just a few affordable homes can transform a village for the better, providing homes for local people, helping to sustain rural services and ensuring the people rural communities rely on can live locally.

Tackling rural homelessness

Chop Gate, North Yorkshire

Chop Gate is a picturesque hamlet in an area of outstanding natural beauty in North Yorkshire. It's not the sort of place you would expect to find homeless people.

But when the district council conducted a housing needs survey, they found 22 local households with housing needs. This included eight households currently living in the parish, seven who worked in the locality and another six households who had been forced to leave the parish to find housing but now wanted to return.

The parish council was keen for this housing need to be addressed, working with a local landowner, it arranged for Home Housing Association to acquire some land they owned in the village. Residents were fully consulted on what they wanted from the development.

The result is Stewart Court, named after the landowner, providing eight new affordable homes for Chop Gate, including bungalows and houses suitable for elderly couples and young families. The homes are traditional stone-built properties with clay pan tile roofs in keeping with the character of the village.

Home gained planning permission to develop the scheme through a Section 106 'local connection' agreement. That meant all the homes were allocated to local people – including many the district council had identified with housing needs, including:

- A recently retired man previously in tied accommodation who needed an alternative home
- A young family who needed to move back to the parish for help with childcare to enable them to gain employment
- A couple whose local business (with attached accommodation) had to be sold due to the recession.

All these local people are delighted that Stewart Court has allowed them to continue living in and contributing to their village.



A small affordable housing development in Chop Gate provided houses for elderly couples and young families.
Photo credit: Home Group



Housing the people rural communities rely on

The people in housing need are people you know. They might be the local dinner lady, maintenance man, care worker, cleaner or policeman. Some will run the local play scheme or volunteer group. Others may be your fireman or first response team members. They may be farm labourers. Collectively, they are people our rural communities need and rely on.

Often these people are our 'hidden homeless'. You see them at the village shop or in the park at weekends, but it is not obvious that they are still living with parents or relatives, often in over-crowded conditions. Without new affordable homes, they may have to move away from their rural community to a town or city.



Shropshire Housing Group incorporated a Post Office and village store in this new development of affordable housing in Wentnor, Shropshire.



Staying Local Churchill, Somerset

Churchill is a Somerset village set in the midst of stunning scenery, close to Weston-Super-Mare and the Mendip hills.

It's a very desirable area, within easy reach of Bristol and benefitting from a local shop, post office, doctor's surgery and hotel.

But a few years ago Churchill Parish Council was concerned that there was an increasing number of local households who were unable to afford the rising house prices. If young people left the village, local facilities could disappear, as they have in so many other villages across the country.

North Somerset Council were pleased to make available a plot of land they owned in the village. The local community were not happy with the original site proposed, but the Community Association influenced the Council to choose a different, more suitable location. North Somerset Council then worked with English Rural Housing Association to develop Turnpike Close – an 'exception site' scheme of six rented and six shared ownership homes.

The Cottrells are one of the local families that are benefitting from the homes. Mrs Cottrell is a kitchen assistant at the village school and Mr Cottrell is a self-employed gardener, working locally. Previously, they had been thinking about leaving the village so they could move somewhere more affordable.

Mrs Cottrell says, 'The homes at Turnpike Close have provided us with the opportunity to stay in the village we call home alongside our family and friends. Without them we may have been forced to leave our family and friends behind in order to find somewhere more affordable.'



The Cottrells are one of the local families that are benefitting from the homes.

Photo credit: English Rural Housing Association



Affordable housing helps busy family flourish

Wymondham, Norfolk

Kathy Berner lives with her husband Darren and two children in Wymondham in Norfolk.



Kathy Berner and her children have benefited from new affordable housing in Wymondham, Norfolk.
Photo credit: Saffron Housing Trust

They moved to a Saffron Housing Trust property in April 2009. Kathy and Darren have settled well into the local area and think their quality of life has been improved by the move.

They live near to a Saffron supported community centre and Kathy takes her young son to the playgroups that meet there. With two young children, both Kathy and Darren have plenty of calls on their time. Darren works at local employer Lotus cars and also volunteers as a Special Constable. Kathy is currently training to be a Citizen's Advice Bureau volunteer adviser. Kathy sees her future as being self-employed allowing her to juggle her family, volunteering and working.

Darren and Kathy both feel that the move has been a great one for the whole family. Darren was pleased to get a job with a local employer that has a national profile. Their daughter has started high school, made new friends as is enjoying a nearby martial arts group, and their young toddler is growing up in a house with a garden. Kathy says, 'It was a relief to move to a home with space, affordable rents and outside space. The children have their own rooms and we really feel there is a future for them here in Norfolk. It is a big weight off our minds and we love being Saffron tenants.'



An attractive development of fifteen affordable homes - ten for affordable rent and five for shared ownership, by Flagship Housing Group in Walsham le Willows, Suffolk.



Rural housing for rural people

Many young families would like to stay in the rural communities where they were brought up. The role of the extended family is so important – providing childcare so young parents can work, and enabling younger adults to care for elderly relatives. People prefer to be close to their family networks that provide support.

Building affordable homes on plots known as ‘rural exception sites’ can ensure that these homes are allocated to people with a local connection. Local connection criteria usually means homes are allocated to people that live, work or have a family member (parent or child) in a defined village area. What local connection means is defined by your local authority and the criteria are set-out in a legal document called a Section 106 agreement that is issued with the planning consent for the rural exception site. These sites are not large – the average site typically provides six to twelve new homes.



A former Victorian cottage hospital in Ledbury, Herefordshire has been converted by Two Rivers Housing to provide eight affordable flats to rent and eight commercial units for young entrepreneurs, all aimed at local people.

There's a place for affordable housing in your village

Most new rural affordable housing is built on 'rural exception sites'. These tend to be on the periphery of a village, but – importantly – do not set a precedent for further development and need not alter the existing settlement boundary. Alternatively, affordable housing can be built on former industrial sites – transforming an eyesore – or on land provided by the parish council. Some villages may have empty buildings which could be brought back into use or converted for affordable housing.

Parish councils and local people should usually have a key role in identifying suitable sites for the development of the affordable homes villages require.

>>> Rural housing waiting lists have grown by 11% in just three years

Julie gets a home of her own Swannington, Leicestershire

No-one could accuse Julie Siddles of being an incomer! Her family have lived in the Leicestershire village of Swannington since 1912.

Her mum and sister both live in the village. However until recently, Julie was still living with her mum, because she couldn't afford her own place in the village she calls home.

That's just the way things were in Swannington – a picture-perfect village which, legend has it, was once home to Robin Hood. When the parish council completed a housing survey, Julie was found to be one of several local people in need of affordable housing. In Julie's case, she needed to stay in Swannington so she could continue to care for her disabled mum. Moving elsewhere was not an option for Julie.

The solution came when the district council agreed to sell a piece of land they owned to Leicestershire Rural Housing Association at a discounted price. The land was an eyesore, occupied by semi-derelict garages, but was a perfect site for the five affordable homes the village needed.

Julie has moved into her two-bedroomed bungalow. She says, 'It's absolutely fantastic – I love my new home!'

Swannington is typical of many villages in England – in having a hidden housing need which just a handful of affordable homes in the right location could tackle. In Swannington's case, the project has removed an eyesore whilst allowing local people like Julie to get their own home in the village they love.



Thanks to a new affordable housing development, Julie now has a home of her own.
Photo Credit: Leicestershire Rural Housing Association



New homes in Wordsworth's back yard

Hawkshead, Cumbria

Hawkshead is a village in the heart of the Lake District National Park and is world-famous for its scenery.

Wordsworth was educated in the village and Beatrix Potter lived nearby. All this makes the village an extremely desirable place for second homes and holiday cottages, which has resulted in a real shortage of accommodation for local people. It had been five years since an affordable home had become available for rent in Hawkshead.

When Wordsworth attended Hawkshead Grammar School in the 1780s, he stayed at Ann Tyson's house. The present owner of the house was concerned at rising house prices in Hawkshead, an average of £345,000 with private rentals at £300-plus per week. She arranged to sell some land she owned to Home Housing Association so they could build much-needed affordable homes for local people.

Home Housing Association worked with the local council and National Park Authority to develop five affordable homes for rent. Local police officer Sharon Holt and her husband Richard were thrilled to move into one of the homes. They were looking for somewhere to live with their two-year old daughter Martha, and the new development – appropriately named Tyson's Fold – fitted the bill.

The homes have been built in a traditional Lakeland style, with slate roofs, timber sash windows and functioning chimneys.

Local MP Tim Farron, who opened the development, was impressed: 'All too often at my surgeries I see people who are having to move out of the area because of the high house prices and low average wages in the South Lakes. That's why I am so welcoming of this development, and why I am such a supporter of more affordable housing developments like this in locations backed by the local community.'



Tim Farron MP with local police officer Sharon Holt who benefited from one of the new homes in Hawkshead.
Photo credit: Home Group

Home Housing Association worked with the local council and National Park Authority to develop five affordable homes for rent.



Affordable housing can enhance the character of villages

Affordable homes are typically built to higher environmental, space and quality standards than private developments. In fact, regulations ensure that affordable housing must reach higher environmental standards than private sector developments. In addition to being affordable, new housing association homes cost less to heat because of these high energy efficiency standards. Affordable homes must also take into account local policies on design and quality, including community expectations for design that enhances rural places.

>>> Affordable housing has to be built to higher environmental standards than private developments

Thanks to Spire Homes and its shared ownership scheme, Laurie Blockley has been able to provide a secure and stable home for her nine year old daughter, Danielle in North Luffenham, Rutland.



Affordable housing options

Affordable housing comes in a variety of models. It is not just housing for rent at an affordable rate, though this is a popular option.

Many developments now include shared ownership housing, which allows people on moderate incomes to part-buy and part-rent their home, with a not-for-profit housing association retaining ownership of the rental portion. Typically, shared owners will initially buy between 25%-50% of their home. If they wish they can 'staircase up' and buy further shares at a later point. The average shared owners' salary is £26,000. Shared ownership gives people including teachers, nurses and police officers, who could never afford to buy on the open market in much of rural England, the opportunity to buy a place of their own.

In most rural communities, the council and housing association can ensure that shared ownership housing is kept affordable in perpetuity for local people using Section 106 legal agreements.



>>> Over 155,000 families have benefited from shared ownership housing

Retired first time buyers defy all the odds

Shared ownership

Inspiring retired couple, the Dartnell-Smiths, threw caution to the wind and decided to become first time buyers at the grand age of eighty.

Mr and Mrs Dartnell-Smith bought a shared ownership apartment at Old School Court, in the sleepy Staffordshire village of Wheaton Aston. The development, by Housing Plus, contains apartments designed especially for those over the age of 55 and is intended to sit sympathetically with the rest of the beautiful hamlet.

Mrs Dartnell-Smith explains: 'We didn't realise that the homes were going to be for part buy/part rent. We had enough for a small deposit, so we thought, 'Why not!' It's a lovely feeling, owning your own property. All our family were thrilled about it and we just love it here.'

A fantastic communal atmosphere at Old School Court means there is plenty to get involved with, such as pancake afternoons and strawberry teas. But the couple love the garden best.

Mr Dartnell-Smith enthuses, 'We're on the ground floor, so we can open the door from the lounge straight into the garden. We know it's shared, but we've got it lovely. It's full of sweet peas that are six feet high, and it's all been done from my wheelchair.'

Their new home has made a huge difference to the couple, Mrs Dartnell-Smith adds, 'It's given my husband a new lease of life, It really is the icing on the cake. It's so lovely to see the animals out in the field and in the evening the sheep come right up to the fence and stand there looking in at us. We're really enjoying life now.'



Mr & Mrs Dartnell-Smith bought their first home through shared ownership at the age of 80!
Photo credit: Housing Plus

Cottsway Housing's development in Ramsden, Oxfordshire, provided five new homes for people with a local connection.



How is affordable housing managed?

New affordable housing in rural areas is usually managed by a local housing association. Housing associations come in all shapes and sizes, and some specialise in rural housing, so they have lots of expertise in managing affordable homes in a village setting.

If your village is considering the possibility of some new affordable homes for local people, your local council can help identify a suitable partner housing association. Some localities have found other options which suit their particular circumstances – like a Community Land Trust.

Community Land Trusts are not-for-profit organisations set up to provide and manage affordable housing or other facilities for the benefit of the community. They hold the value of the land in trust – meaning houses can be sold at affordable prices, and can be kept affordable in future for the benefit of local people.

>>> Between 2001 and 2008 the number of people aged over 60 rose by 506,700

A fitting tribute

New homes commemorate local farmer

Cornwall has pioneered the use of community land trusts to provide new affordable homes for sale.

The latest Cornwall Community Land Trust project is in the appropriately named settlement of Blisland, a picturesque village where the average house price is close to £400,000.

At Blisland, six homes have been developed for sale by the Cornwall Community Land Trust, working in partnership with Cornwall Rural Housing Association who are also providing seven homes for rent on the same site. All the new homes have ground source heat pumps to provide heating and hot water. They also have wood-burning stoves and water saving features.

The development is named 'Percy's Meadow', after local man Percy Nelder, who used to farm the land when it formed part of the County Farms estate. Ownership of the land passed to the district council, who provided it to the Trust for affordable housing. The local parish council suggested the Community Land Trust name their new homes after him. This is apt as the homes are designed to benefit people with a close local connection to Blisland – just like Percy. The thirteen beautiful homes, built to high specification and in the local vernacular, are a fitting tribute to this popular village figure.



New homes built with local materials at Percy's Meadow in Blisland, Cornwall.
Photo credit: Cornwall Rural Housing Association

Communities come together

Housing as a result of Community Led Planning

Hungerford is a small market town with a population of around 5,500.

For some time there had been concerns around the lack of affordable housing for local people. That is why in 2008, the Town Council asked the Rural Housing Enabler at Community Council Berkshire to conduct a survey to establish the level of housing need.

The survey identified significant need for affordable homes for local people in Hungerford. In response the Town Council supported the development of a rural exception scheme to meet local needs.

The Rural Housing Enabler worked in partnership with the local people and the Town Council to identify several promising potential exception sites.

The Town Council chose Testway Housing, a member of the Aster Group, as their development partner for a rural exception scheme. Testway has been working closely with West Berkshire District Council to purchase the land for the scheme.

A consultation event was held in October 2008 to identify the short listed site for development and to showcase the plans for housing to the wider community. The event was well publicised and around 90 people came along to view the plans. There was overwhelming support for the scheme and Testway, the Town Council and the Rural Housing Enabler worked closely to overcome the concerns of local residents raised at the event.

Following the event, Jenny Booth, the Hungerford Town Councillor who has acted as a Champion of this project, said; 'There is now light at the end of the tunnel and I have to admit I am really excited now the project is moving forward.'

As a result of the support engendered by the extensive community consultation, the Town Council have its full support to a planning application for 16 homes on the site. This was approved by the local council in March 2010, and work started on site in May that year.



Hungerford people shaped the new development.

Twelve affordable one bedroom flats, two and three bedroom houses and two bedroom bungalows built by HydeMartlet in Ropley, Hampshire. This scheme meets Eco-Homes 'very good' standard.



It's time to take action

What can I do to help meet local housing needs?

1. Find out whether housing need is being measured in your area. A 'Rural Housing Enabler' is employed to work with parish councils and the community to assess and help address rural housing needs.
2. Help identify sites for housing. Perhaps you own land yourself, or know someone who does. Identifying a suitable site with community support is an important step in the process. Creating a Parish or Community-led Plan is a good way to do this. Are there derelict buildings or brownfield land in your village that could be used to provide affordable housing? Suggest this to your local councillor or planning department and ask them to ensure it's included in the council's plans.
3. Lobby your local councillors and MP on the need for affordable housing in your area. Suggest suitable sites to them and ensure they're supporting in-depth surveys of rural housing need.

To find out if there is a Rural Housing Enabler covering your area, contact your local council or visit www.acre.org.uk

Other sources of help and advice

Action with Communities in Rural England

Action with Communities in Rural England is the national umbrella body of the Rural Community Action Network (RCAN), which operates at national, regional and local level in support of rural communities across the country. Many ACRE members employ Rural Housing Enablers that undertake housing needs surveys in rural areas.

See www.tinyurl.com/ruralhousingenablers for details of Rural Housing Enablers near you.

www.acre.org.uk

Campaign to Protect Rural England (CPRE)

CPRE has over 200 district groups and a branch in every English county. They offer advice on local planning issues, including the delivery of affordable homes.

www.cpre.org.uk

Commission for Rural Communities

The Commission for Rural Communities is a statutory body funded by government to help ensure that policies, programmes and decisions take proper account of the circumstances of rural communities. We are required to have a particular focus on disadvantaged people and areas suffering from economic under-performance.

www.ruralcommunities.gov.uk

Community Land Trusts

Resources for those interested in Community Land Trusts.

www.communitylandtrust.org.uk

Faith in Affordable Housing

Faith in Affordable Housing is a free web-based resource, giving practical and technical information to assist churches in providing affordable housing.

www.fiah.org.uk

Homes and Communities Agency

The Homes and Communities Agency is the national housing and regeneration delivery agency for England. Our role is to create thriving communities and affordable homes.

www.homesandcommunities.co.uk

National Association of Local Councils

NALC represents the interests of around 8,500 town and parish councils in England. These councils serve 35% of England's population, including many rural areas.

www.nalc.gov.uk

National Housing Federation

The National Housing Federation represents 1,200 housing associations across England and is the voice of affordable housing.

www.housing.org.uk



The National Housing Federation would like to thank its partners for their assistance in the production of this booklet: Action with Communities in Rural England, the Community Council Berkshire, the Campaign to Protect Rural England, the Commission for Rural Communities and the Countryside Alliance.



Commission for Rural Communities
Tackling rural disadvantage
www.acre.org.uk

ACRE

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First published in July 2010
By the National Housing Federation
Lion Court, 25 Procter Street, London WC1V 6NY

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