



Rural Housing Enablers

14TH February 2025.

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Context

- This is about an idea back in 2013.
- Borne out of grant changing/delivery failing/village reactions.
- Strong relationships not being used in the right way.
- Planning framework – NPPF.
- Need to help communities in North Norfolk.

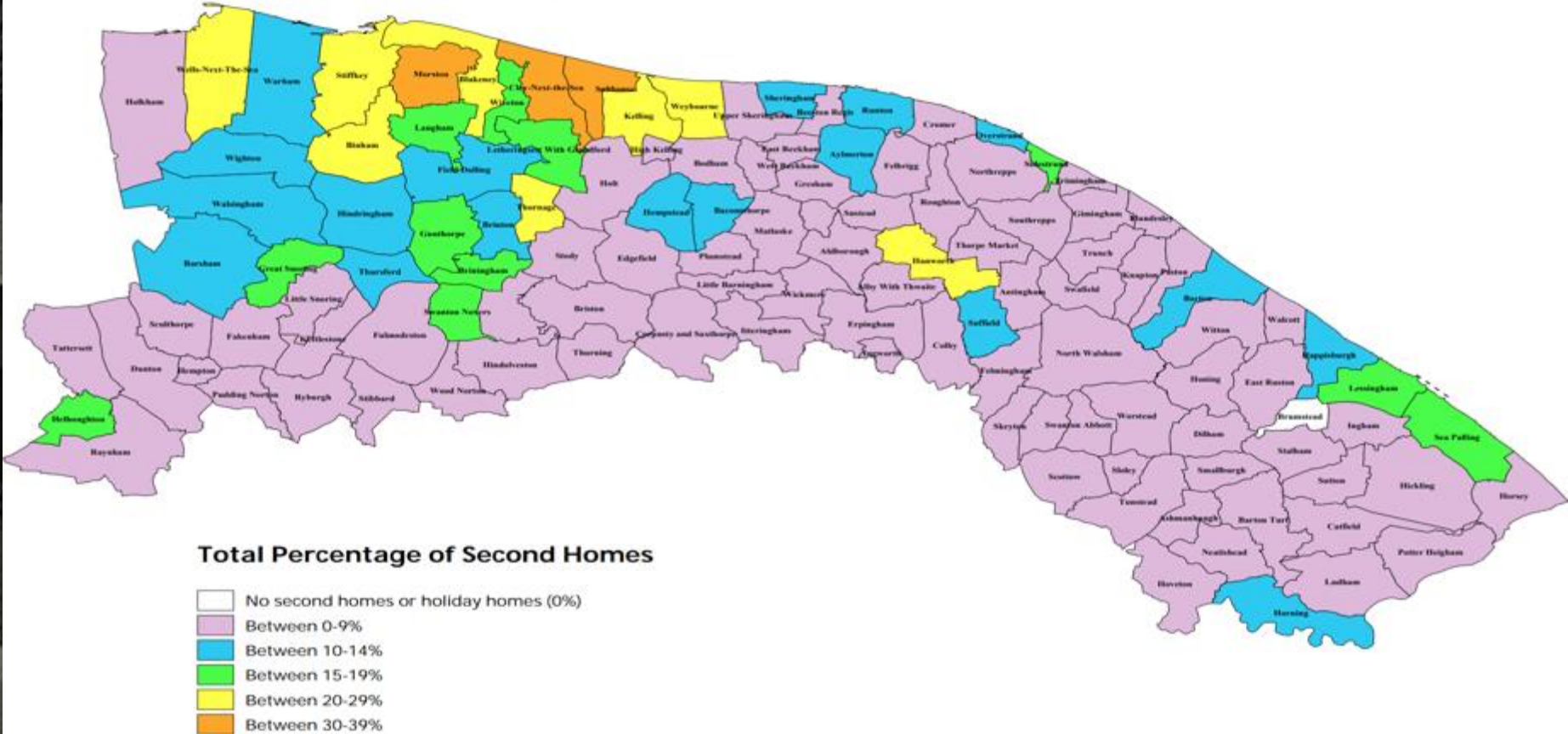


Context/Facts

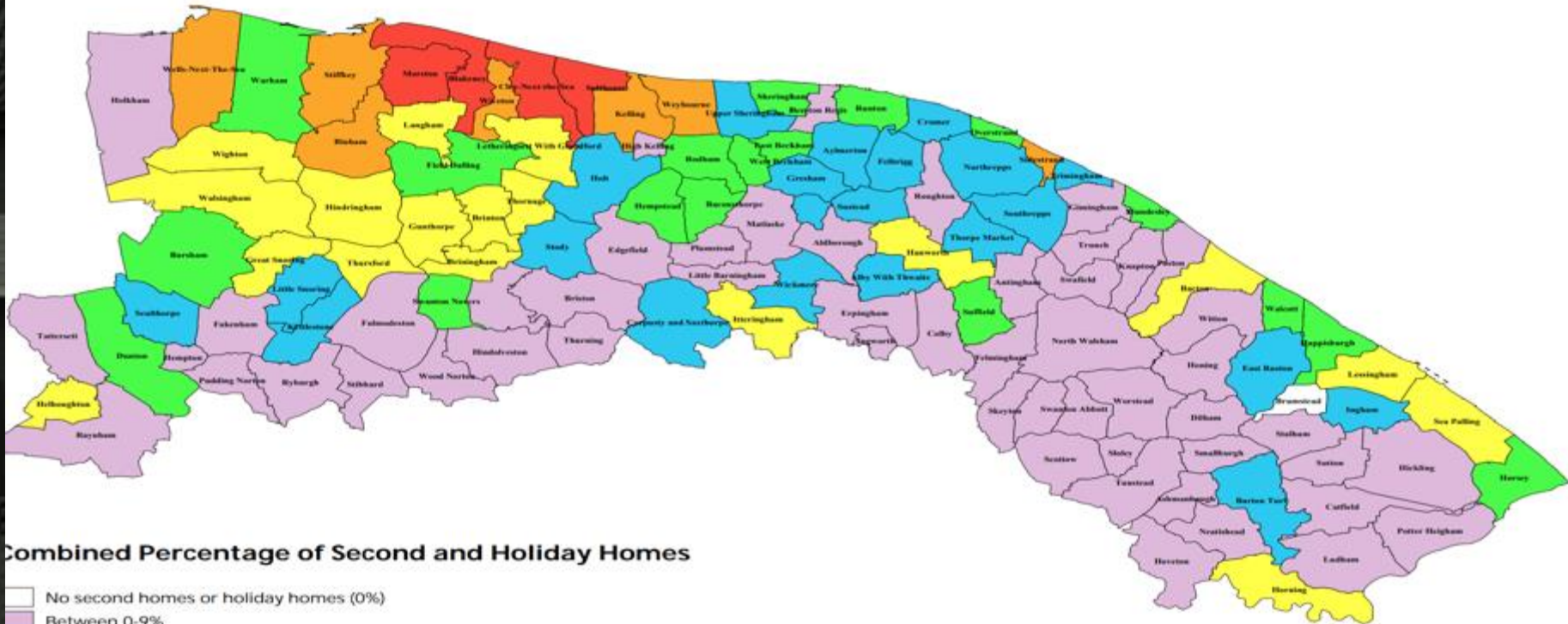
- Average House Price £354,163.
- Average Salary £28,601
- Median Affordability 10.54 times – coastal is higher.
- 57352 homes/7169 second and holiday homes.
- Highest % of mortgage free homes in Uk.
- 65+ 32% of population – population 103,000
- 65+ 36% by 2028
- Average Age is 54 – UK average 40
- Owner/mortgage 68.7%, Shared 0.7% Social Rent 13% Private 17%

Context

North Norfolk – Level of Second Home Ownership 2022



North Norfolk – Level of Holiday Homes and Second Homes Ownership 22022



Source: NNDC Council Tax, Business Rates and Small Business Rates Relief records - Second homes are those not let commercially and pay full Council Tax. Holiday Homes are those which are let commercially and pay Business Rates, or receive Small Business Rates Relief.



What we did before.

- Very opportunity led, no particular strategy around delivery.
- Struggling with poor design, slightly inherited
- Parish Councils, residents were against development
- Local voice had disappeared
- A lot of RP'S were backing out of rural housing
- The internal team were running the whole process.
- Exception site policy was used but people didn't really understand.



Bodham 2008/9





How did it happen

- Started with a phone call to our close contact at NNDC.
- Broadland grant journey
- Whiteboard on my office wall at Carrow Road.
- BHA had a structure which had a funding problem.
- National Planning Framework had just been adjusted.
- How could we build a model that got every constraint working.
- Section 106 and money movement.
- Different stages of the idea were planned, bring Planners and Boards along with the journey.



Structure



Process

- Village identified – Parish Council/Enabler Conversations.
- Housing Association identified.
- Housing Need confirmed (essential for planning and funding commitment)
- Call for sites / Landowner approach.
- Tenure - rented/shared ownership layout drafted/early appraisal.
- Indications of funding requirement – may introduce market housing.
- Landowner transaction agreed subject to planning
- Capital and Project approval sought internally.
- Legal instructed with Landowner subject to planners (option or conditional)
- Parish Council consulted on design – wider consultation undertaken.

Consultation





Process

- Housing Association submits for planning.
- Planning supported by detailed design – surface water, foul, highways, energy strategy, nutrient neutrality strategy, biodiversity strategy, viability and need case.
- Planning achieved
- Land Purchase concludes
- Homes England Grant application submitted.
- Open Market development finance sought (if required)
- Construction tendered.
- Hopefully everything comes into line but normally juggling happens.
- Scheme completes, let and sold.



Exception Site Funding Model.

- Appraisal based over a 50-year payback, inputs rents, maintenance, management, sales.

- **Broken down into two models.**

Mixture of Housing Association capital, Homes England Grant and Shared ownership sales – (not so easy now to cross subsidy out of shared ownership)

Mixture of Housing Association capital, Homes England Grant, Shared Ownership sales and Market Housing profits.

- **Key takeaway, it all depends on viability for the approach, as this is all about the affordable delivery and the need that determines the end game.**
- **It is not about a market housing scheme a different way.**
- **If market included, then viability submitted at point of planning to prove.**
- **Section 106 restricts profit.**



Bodham Trial Phase 2 2018



North Norfolk Five Sites.

A short video of the next stage of the idea, putting 5 exception sites together, video was produced as a submission to the Eastern Region Royal Institute Town Planning Awards in 2020, won the National Award in 2021. Hopefully, this explains the principle.



**BROADLAND
HOUSING GROUP**

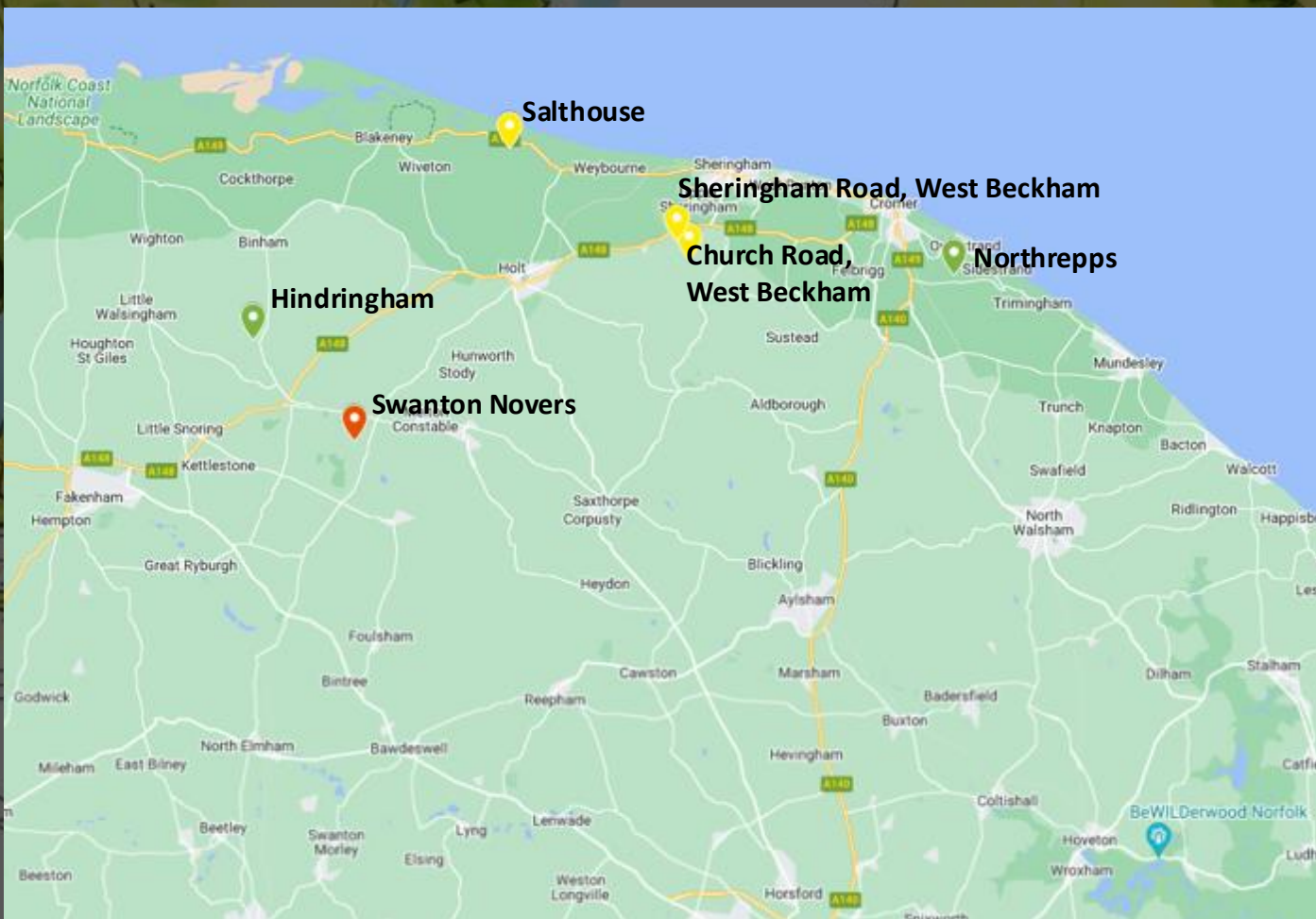


Let's make it more complicated

- Can we do this with Homes England.
- Can we do this with 5 separate landowners.
- NNDC had obtained funding for a full-time enabler. (Best thing)
- Mixture of Enabler sites and BHA sites.
- Again, started with Housing Need, then worked out a tenure mix.
- Homes England got it.
- Currently at the end of the delivery, last site starting.
- Included working with a community land trust.



Map of Sites





Salthouse





Hindringham





Northrepps





Why Give Up – Trying Again

- Why can't we go across Local Authority Boundaries.
- Its about Norfolk Housing.
- However, while we try, we are building a new project in NNDC and Breckland.
- This time using an allocated site in NNDC and another in Breckland.
- Base site is getting bigger as viability is getting stretched.
- Still focusing on Housing Need and concentrating on small site delivery.

Corpusty

- At this point we are going to show a fly through of a scheme in Corpusty.
- This scheme is for 38 houses, largest village scheme we have undertaken in design.
- Unfortunately, we have a lack of music or sound to the fly through however you will have the joy of my commentary.







Delivery

- Total 160 houses built so far.
- 89 rented, 20 shared ownerships, 51 market.
- NNDC – 82 in feasibility/planning : Breckland – 57 in feasibility/planning
- Its is getting harder to blend the right tenures as viability is tighter.
- Need to find a creative Housing Association.
- Need to oven ready opportunities with communities onboard.
- Need a good relationship with Homes England.

THE END