Rachel Tait
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North Yorkshire Council

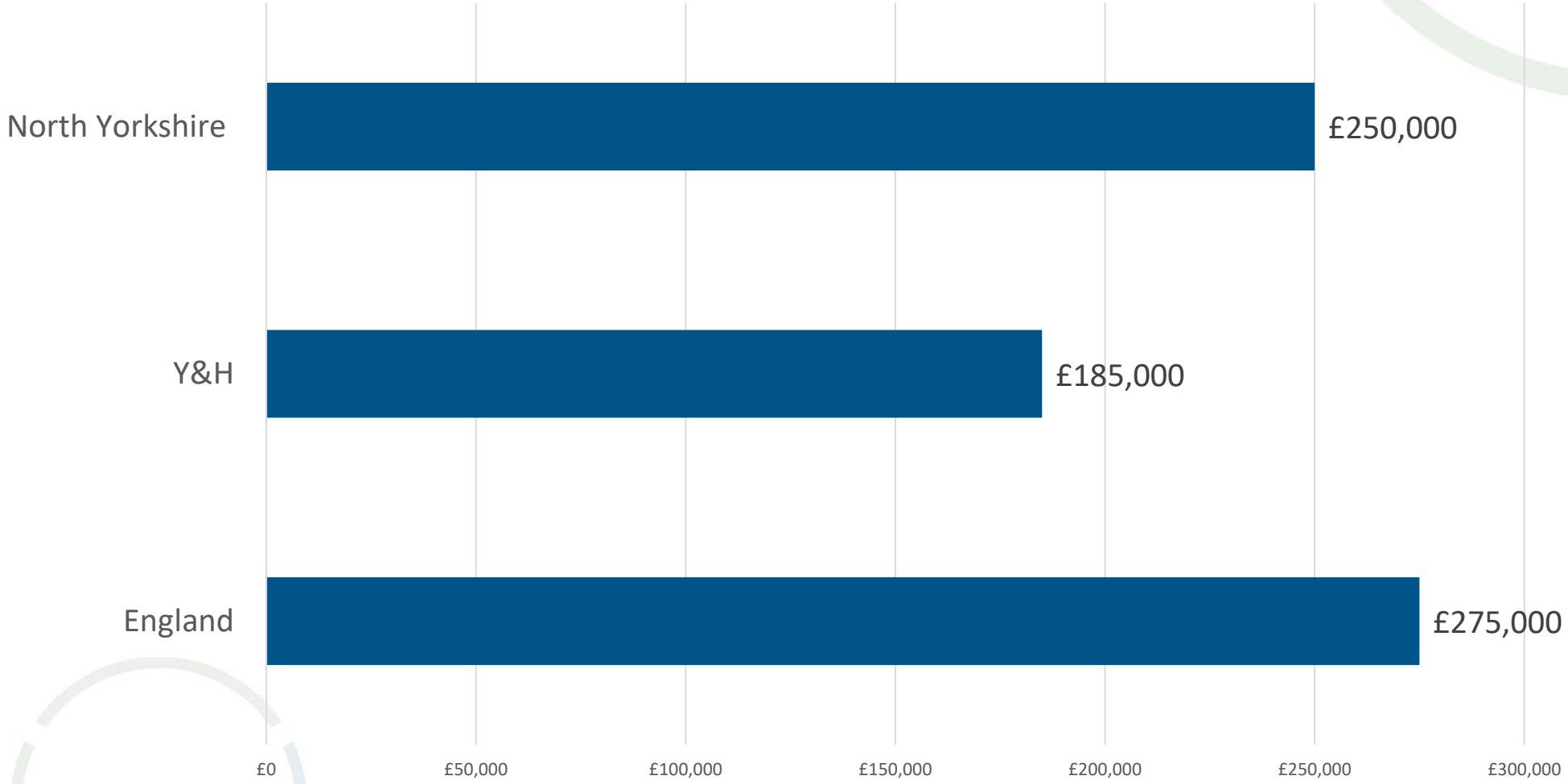


Affordable Housing and Rural Housing Enablers

- Why is affordable housing needed?
- What is affordable housing?
- What do Rural Housing Enablers do?
- How can we help across the National Park?

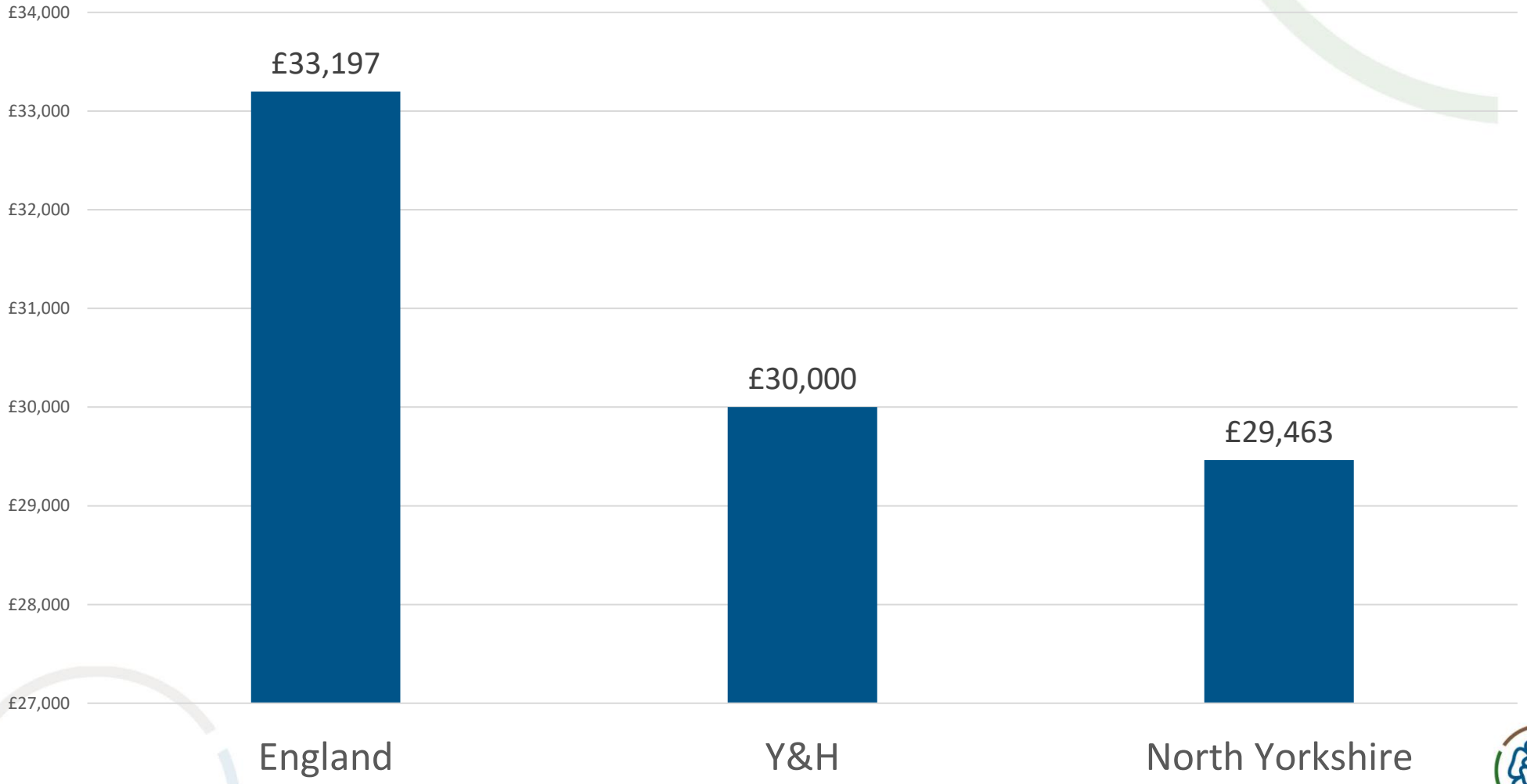


Median House Prices 2022



NORTH YORKSHIRE COUNCIL

Median Earnings 2022



NORTH YORKSHIRE COUNCIL

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DO YOU KNOW WHAT IT WOULD COST YOU TO RENT OR BUY A HOME IN NORTH YORKSHIRE?

A rule of thumb states that a household should not spend more than 25% of their total annual income to rent a home or 35% of their total household income to buy a home.

Area	Average house price (£)	Income required to purchase 80% share (£)	Monthly private rent (£)
North Yorkshire	324,399	74,148	770
Richmondshire	307,608	70,311	613
Hambleton	329,107	75,225	696
Craven	309,145	70,662	656
Harrogate	419,975	95,994	944

House prices in Yorkshire Dales have an overall average of £337,307 over the last year

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Housing affordability

Source: NYC Housing, using census and ASHE data

Parish	LQ Rent 2020 to 2024	LQ Price 2020 to 2024	Income required for LQ rent (25% of income assumption)	Income required for LQ purchase (3.5 x income mortgage; 10% deposit)	% midpoint of earnings that cannot afford LQ purchase
Grassington	£624	£292,500	£29,952	£75,214	65.0%
Hawes	£598	£195,000	£28,704	£50,143	35.0%
Reeth	£750	£235,000	£36,000	£60,429	65.0%

Sources: Rightmove price sold data, Defra analysis; Earnings from PAYE RTI, ONS

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Why do we need Affordable Housing?

Living in rural North Yorkshire is an aspiration for many, but the reality often falls short due to the lack of available affordable homes. This has many far-reaching implications:

- Impacts local businesses, making it difficult for them to recruit and retain employees.
- Results in a lack of local services for the remaining residents; these could be libraries, doctors, shops and pubs!
- May result in the local school closing, due to lack housing for young families.
- Children who grew up in villages may need to move away leaving support networks, friends and family. They may leave to go to university but they're not able to afford to return.
- Detrimental impact on social care provision, with a lack of key workers able to provide services to older residents.

Affordable housing provision is crucial if we are to achieve sustainable, healthy communities, particularly in our National Parks.

"We aren't just talking about houses — we're talking about the people and communities that make our countryside live and breathe."

HRH The Princess Royal, Patron of English Rural

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What is affordable housing?

National Planning Policy Framework:

Housing for sale or rent, for those whose needs are not met by the market *(including housing that provides a subsidised route to home ownership and/or is for essential local workers);* ***and which complies with one or more of the following definitions:***

Affordable housing can be any of these…

a. Affordable housing for rent (social or affordable rent – the latter being up to 80% of market rent) where the landlord is a Registered Provider (RP); perpetuity provisions apply
b. Discounted market sale housing at least 20% below OMV, linked to local house prices and incomes; perpetuity applies
c. Other routes: primarily rent to buy or shared ownership

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What does Affordable Housing look like?



Osmotherley
12 units, 7 affordable/social rent and 5 shared ownership (2012)



West Witton
18 units (2021)

Rural Housing Enablers can..

Provide impartial advice and, depending on the circumstances, can pursue any or a number of the following options:

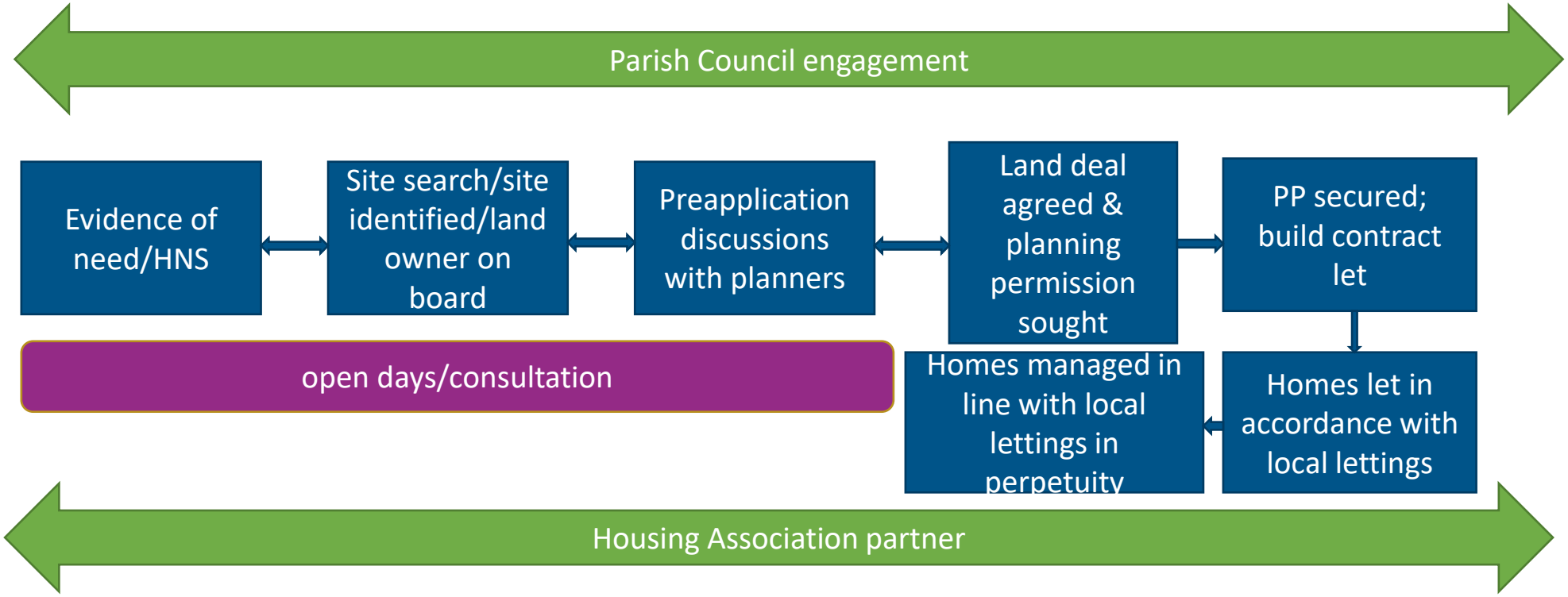
- Liaise with the local parish or town council to gain support to undertake a survey to establish the housing needs of the community and inform what type, size and number of homes are required
- Help to explore options so you can find the solution that **suits your community**
- Arrange a village walkabout to identify suitable locations for a Rural Exception Site and work directly with landowners to discuss availability.
- Speak to Local Planning Authority teams to get initial suitability advice about possible development sites
- Bring together all parties and act as the honest broker to find a solution
- **Facilitate community consultation and engagement**
- Ensure the community is informed of the processes being followed and understand the jargon used.
- Work with those looking for a home, to ensure that they are registered on North Yorkshire Home Choice. (CBL system).
- Celebrate with the community when any homes are completed and occupied!

Rural Exception Sites: what & why?

- NPPG: RES *is used for affordable housing in perpetuity where sites would not normally be used for housing. Rural exception sites seek to address the needs of the local community by accommodating households who are either current residents or have an existing family or employment connection. A proportion of market homes may be allowed on the site at the local planning authority's discretion, for example where essential to enable the delivery of affordable units without grant funding.*

- NPPF states that *LPAs should support opportunities to bring forward rural exception sites that will provide affordable housing to meet identified local housing needs*

How does it work?



Rural Exception Sites are many things

- *Can help to provide an extension of the already existing community (UCL & English Rural 2023)*
- Challenging to deliver
- Not a quick fix
- Expensive to deliver (very!)

However..

- Enable sustainable communities
- Bridge the gap between local incomes and house prices
- **Lifechanging** – providing safe, secure & affordable homes for successive occupiers

NORTH YORKSHIRE

Rural Housing Enablers

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