

RURAL AFFORDABLE HOUSING

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Cambridgeshire ACRE Rural Housing Enabling Service

- Cambridgeshire ACRE is a charity that has been working to support rural communities across Cambridgeshire for 100 years
- Our Rural Housing Enabling service aims to support parishes who want to increase the provision of affordable housing for local people – part funded by DEFRA
- We work with local communities through Parish Councils, providing independent advice and acting as an ‘honest broker’ with other parties
- Work in partnership with the District Councils and local Housing Associations who specialise in rural affordable housing - 400 homes in last 8 years



What Is “Affordable Housing”?

- Affordable Rent - 80% or less of market rent
- Social Rent – Based on a government formula, typically 50-60% of market rent
- Shared Ownership – part rent, part mortgage, 5% deposit, own 10-75% of the home’s value



Private housing costs in Cottenham Ward (includes Rampton)

Lower Quartile House Price (Nov 25 –Apr 26) (source – Hometrack)	Deposit required (assumed 15%)	Annual income required (based on lending of 3.5 x annual salary)	Monthly Mortgage Payment (25years/5.25%)
(2 bed house) £262,000	£39,300	£63,628	£1335
(3 bed house) £319,000	£47,850	£77,471	£1625
(4+ bed house) £485,000	£72,750	£116,928	£2470

Median private rent per week (May25 –Jun 26) (source – Hometrack)

(2 bed) £1250

(3 bed) £1495

(4 bed) £1975

The Need for Rural Affordable Housing

- High cost of buying houses/renting privately and level of deposits
- Lower levels of affordable housing in rural areas
- Less turnover as people living longer and less affordable housing due to 'Right to Buy' and 'Right to Acquire' schemes
- Can be difficult for local people to access existing affordable housing in a village



When Local People Cannot Access Affordable Housing

- Some local people are forced to move out of the village
- Family support networks are broken as people move away
- Community networks can be affected
- People have to live in housing which is unsuitable for their needs
- Use of local facilities can be affected



Partnership Approach — Rural Exception Site Development

- Use “rural exception site” planning regulations
- Small affordable developments adjacent to village boundaries meet local housing needs
- A housing needs survey demonstrates the local need
- Homes are prioritised for households with a strong local connection to the parish
- Local priority also applies to relets and resales



Partnership Approach — Rural Exception Site Development

- Right to acquire does not apply in designated protected areas
- Shared ownership is capped at 80% equity
- Small numbers of market homes may be included only where needed for viability
- Size, scale and design must be appropriate to the village
- Close parish/community consultation shapes proposals from an early stage



How the process works

Initial engagement

- Discuss process with Parish Council

- Housing association sponsors housing needs survey
- Cambridgeshire ACRE conduct a housing needs survey

Finding a site

- Work with the Parish Council, housing association and local authority to find a site.
- Housing association discusses potential sale with landowner

Establishing need

Plan & Build

- Parish Council consultation on design
- Housing association obtains planning permission and buys the land
- On site build starts.

Letting and managing homes

- Homes are allocated in line with a local allocation agreement
- Homes managed by Housing Association

Eltisley — Rural Exception Site Scheme

- Developed and managed by Hastoe Housing Association; completed in March 2025
- 9 homes: 7 for affordable rent and 2 for shared ownership
- Property types: 5 x 2-bed houses; 1 x 2-bed bungalow; 1 x 3-bed house; 2 x 2-bed shared ownership houses



Fen Drayton — Rural Exception Site Scheme

- Developed and managed by BPHA
- 14 homes for affordable rent and shared ownership
- Property types: 2 x 1-bed maisonettes, 4 x 2-bed houses, 8 x 3-bed houses
- Completed: January 2025



Newton — Rural Exception Site Scheme

- 6 homes for affordable rent, 2 homes for shared ownership
- 2 x 1-bed, 4 x 2-bed and 2 x 3-bed homes
- Completed December 2023
- Developed and managed by Cambridge Housing Society





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