

**WOULD YOU SUPPORT A PROPOSAL
TO BUILD RURAL AFFORDABLE HOUSING
ON GREEN BELT AONB AGRICULTURAL LAND?**

We have asked that all parishioners get the opportunity to answer this question in the Hughenden Parish Council Housing Needs Survey Questionnaire. An Exit Poll conducted by Hughenden Valley Residents Association at the HPC/English Rural Housing Association Open Day on 10 March 2010 showed that 74% of parishioners who attended were against such a proposal. This accords with the Community Impact Bucks' feedback from the Open Day of just under 68% of parishioners against. Of the 113 households that communicated with the HVRA 97% were opposed. At a meeting organised by the Naphill & Walters Ash Residents Association on 8th July a vote of just over 50 residents revealed that, whilst 41 were in favour of affordable housing in the Parish, 49 were opposed to building on Green Belt AONB Agricultural land even if no other site was available. **IMPORTANT NOTE:** The English Rural Housing Association have "*no wish to impose a choice of site on the local community that does not have good local support.*"

**EXISTING RURAL AFFORDABLE HOUSING 'EXCEPTION'
SCHEMES IN WYCOMBE DISTRICT**

There are currently five Rural Affordable Housing schemes in the District:
Longwick - Gt. Kimble - Bledlow - Lane End - Hambleton
The first three lie in open country-side outside the Green Belt and AONB.
The other two are on washed-over AONB land (Lane End is on old allotments)

**NONE ARE ON LAND WHICH IS GREEN BELT
AONB PRODUCTIVE AGRICULTURAL LAND**

Whilst there are planning policies to allow such development, subject to the support of the local community and if the need is proven, it would set a precedent as being the first Rural 'Exception Site Scheme' built on Green Belt AONB agricultural land in the District. If permitted, it would be difficult for Wycombe District Council to oppose similar applications in the future.

*This leaflet has been produced by Hughenden Valley Residents Association, Naphill & Walters Ash Residents Association, residents of Gt. Kingshill & Widmer End and ex-Parish Councillors.
For more information, please visit: www.hughendenresidents.org*

Thank you for taking the time to read this leaflet ☺

**DO YOU WANT HOUSES
BUILT ON GREEN BELT
AONB FARMLAND?**

In September you will receive a new Housing Needs Survey Questionnaire from Hughenden Parish Council (HPC).

THIS LEAFLET highlights important facts to help you reach an informed and balanced view when you reply to the questionnaire, SO PLEASE KEEP IT HANDY. HPC claim a "mandate" based on the results of the 2003 Parish Appraisal. Just over half of the 32.3% households who responded ticked the 'affordable housing for local people' box when asked "*what kind of accommodation do you think our village needs?*" Local people were not informed that the site would be on Green Belt AONB land. While brownfield affordable housing has support, at a recent public meeting in Naphill not a single person voted in favour of building it on GB-AONB-AGRICULTURAL LAND. Furthermore, HPC has disregarded the following statement in its own 2004 Parish Plan based on the results of the 2003 Parish Appraisal:

"Results of the Parish Appraisal indicate that the beauty of the local area is the aspect of living in Hughenden Parish which residents value most. It is therefore incumbent upon the Council to do its utmost to preserve what we have. The main threats to our rural setting are from increased housing density in our villages..."

**HOW MANY RURAL 'EXCEPTION' SCHEMES
COULD THERE BE IN THE PARISH -
THE THIN END OF THE WEDGE?**

At the HPC Annual Parish Meeting on 25.5.10 Chairman Cllr Ewart announced that if this Rural Affordable Housing 'Exception' scheme was successful Hughenden Parish Council "will look to build more". How much Green Belt, Chilterns AONB, agricultural land will be sacrificed in the parish for future schemes? Would there be other local needs to be fulfilled and where – a field near you perhaps?

**IMPORTANTLY, HPC'S REVISED SITE- SELECTION COULD BE ON
IRREPLACEABLE GB AONB LAND ANYWHERE IN THE PARISH**

HOW AFFORDABLE?

PROPERTIES ARE VALUED AT THE FULL MARKET PRICE

Rural Affordable Housing relates specifically to housing built by a Registered Provider of Social Housing in rural areas. Rural Exception Sites on land that would normally be protected by planning policies can be allocated for this purpose but this is not the only option for provision of affordable housing. The rents and prices on all types of affordable housing follow a government formula based on average county wages & current local market prices. Rural Affordable Housing will be less affordable in areas that are expensive regardless of the low cost of the land. It is good to know that there are 98 affordable homes on the Wellesbourne and Terriers sites with similar rental / shared schemes and they are likely to be more affordable.

SHARED-OWNERSHIP AND RENTAL COSTS

English Rural Housing Association Shared-ownership – 2-bed semi

A mortgage is paid on the share of the property purchased (min 50% / max 80%) **PLUS** rent on the remaining share. The average current value of a 2-bed semi in the Parish is approx £250,000.

> Assuming an occupier buys a 50% share (£125,000) and puts down a 10% deposit of £12,500, a £112,500 mortgage would be required. ERHA's formula for annual rent is based on ERHA's own share, in this example, 50% (£125,000), less 30% (£75,000) = 20% (£50,000) @ 4% = £2,000 pa. Combined mortgage and rental (in addition to the initial deposit) would be approx £700 per month. This does not take into account annual rent increases in line with the Retail Price Index, building insurance and possibly a Service Charge for maintenance of communal areas. ERHA are not responsible for ongoing maintenance and repairs irrespective of percentage owned. Upon sale, occupiers must share any profit with ERHA proportionate to the equity split and pay an admin fee of 0.75 % of valuation.

ERHA Rental Costs – 3-bed semi Using the government formula, a 3-bed semi in the Parish (current average value of £335,000) the rent would be approx £780 pm. Because this would be less than open market rentals ERHA receive a taxpayer-funded government subsidy to make up the shortfall. Families on low incomes or on Benefits, who bid for these properties, might qualify for Housing Benefit.

"Despite being not-for-profit organisations, housing association rents are typically higher than for Council housing. Renting a home through a housing association can in some circumstances prove costlier than purchasing a similar property through a mortgage". Quote from wikipedia

HOW LOCAL?

JUST THREE YEARS' CONNECTION

People who have been permanently resident within the parish for at least three years, or who are permanently employed in the parish, or who have a LOCAL connection to the parish (i.e. any family associations and/or any periods of permanent residence in the parish not amounting to three years immediately prior to the allocation would qualify). Source: Community Impact Bucks

> However, a 'sliding scale' is operated – if someone with a local connection and qualifying need does not come forward within 6 weeks of a property being vacated it is offered to adjacent parishes first, and to Wycombe District Council Housing Department after 10 weeks. This ensures that a property does not remain vacant but the WDC tenant is unlikely to have a local connection.

> The Rural Affordable Housing concept is for villages under 3,000 population and rural (often remote). But this scheme is for a parish of over 9000 residents on the edge of a major town, unlike Wycombe District Council's other 5 schemes that provide village homes for village people. A development in Naphill's Green Belt, AONB would not be local to a family with roots in Widmer End; there is no cross-parish public transport. Applicants applying for Rural Affordable Housing in the parish must also be on the housing register at Wycombe District Council.

WHO WOULD PURCHASE THE LAND,

BUILD THE PROPERTIES & OWN THE FREEHOLD?

The English Rural Housing Association (ERHA) would purchase the land. For illustration, the proposed Warrendene Road site on Green Belt AONB agricultural land - the 3 acre triangle – is expected to cost ERHA around £80,000 (four times agricultural value). The one acre frontage for the 10 properties and the remaining two acres gifted to HPC. This is a commercial operation - the properties would be designed and built by the ERHA who would own the freehold in perpetuity.

UNBIASED INDEPENDENT ANALYSIS?

The Rural Housing Enabler (RHE) employed by Community Impact Bucks has prepared the questionnaire - will analyse the survey results - is involved in the new parish-wide site re-selection. **There will be no independent audit of results.** The job of the RHE is to increase the amount of affordable rural housing in Bucks.