

Affordable Rural Housing

The benefits of new supply

Adam Gravely

Policy Officer

National Housing Federation

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About the National Housing Federation

- The National Housing Federation (NHF) is the voice of housing associations in England.
- We are supporting housing associations to invest in rural homes and communities and working with them to increase the number of affordable homes in rural areas.
- Around 300 of our members own and manage more than 1.7 million homes in village and market towns across the country.
- There is an urgent need to protect and build more affordable housing in rural areas. Many rural communities are in danger of breaking apart, as young families and those on modest incomes are priced out, and local services are closed.

**Rural social housing can
change lives.**

Mine was one of them.

The housing crisis

1 in 5

If we do not act to fix the housing crisis then one in every five families in England (4.8m) will be living in an unaffordable home by the end of the next parliament in 2030.

1.5 million

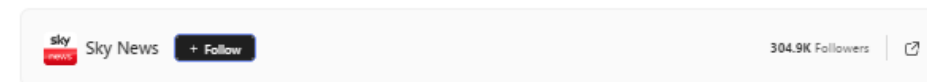
1.5 million families will be on housing waiting lists by 2030. This means an extra 350,000 families – an increase of almost a third (32%) waiting for the homes they need.

x2

Without a long-term plan for housing, the amount of people experiencing homelessness could more than double from 270,000 to 620,000 by 2045.

150,000

There will be 150,000 children stuck in temporary accommodation like B&Bs and hostels by 2030 – an increase of 20,000. That's the equivalent of six children in every school in England.



UK spends more on housing than almost any other developed country, and gets the least value from it too

Story by Daniel Dunford, senior data journalist • 2w • 5 min read



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...can be solved, with a long-term plan

A long term plan for housing could achieve the following by 2035:

- 1** End child homelessness
- 2** Halve overcrowding
- 3** Provide the security of a social home for one million more people
- 4** Ensure a warm and decent home for seven million more families
- 5** Improve affordability
- 6** Boost productivity by ensuring every region has the homes it needs to grow

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- Focused on outcomes
- With high level outputs
- Underpinned by long term policy and regulatory certainty
- Supported by targeted public funding
- Delivered through powerful national and regional institutions
- Held to account by independent scrutiny

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Rural housing – high demand, low supply

- Number of rural households on local authority waiting lists grew by 19% 2021-24 - an additional 35,460 households.
- Only 8,225 homes for social rent were completed in rural areas during this period.
- Affordable housing makes up only 9% of housing in villages.

How the housing crisis impacts rural areas

- Homelessness is increasing at a faster rate in rural areas, compared to urban areas.
- Lack of affordable housing affects local businesses by driving away skilled workers.
- Impact on key services and support networks.



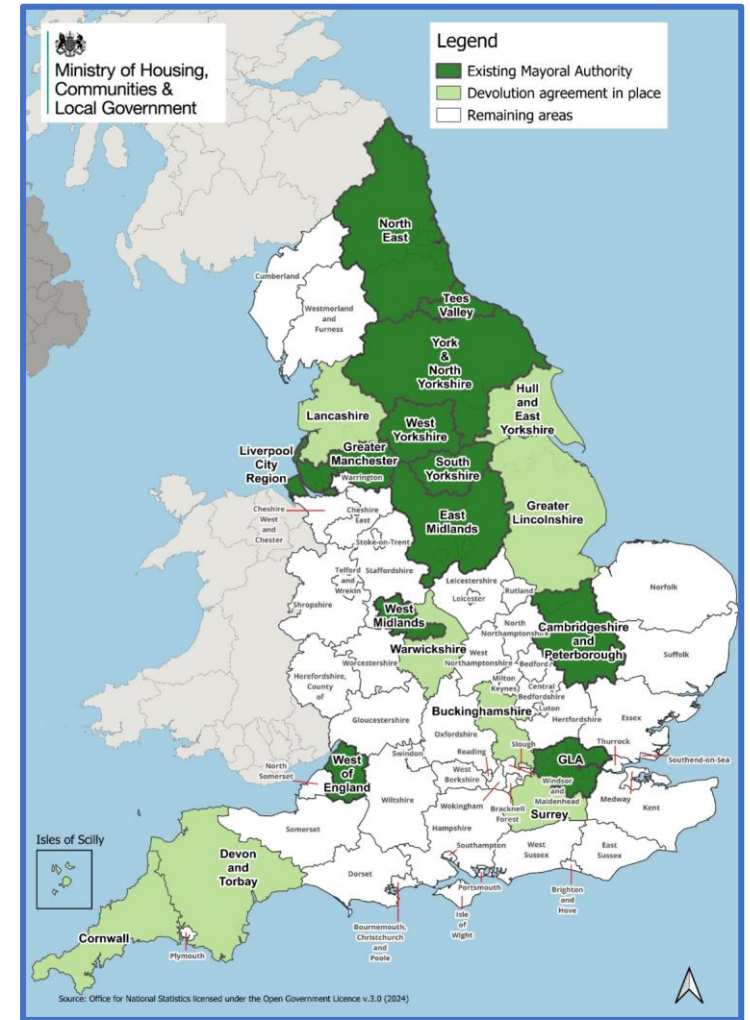
Delivery challenges in rural areas

- Planning complexity and lack of capacity
- High materials and labour costs
- High land values
- Fewer economies of scale benefits on smaller sites
- Positive announcements in the Planning & Infrastructure Bill

Devolution and rural delivery

- Devolution now has a more significant impact on funding for housing associations.
- As devolution grows, the significance of this will increase.
- We are particularly aware of the concerns that devolution will negatively impact rural delivery.
- New research commissioned

Image:
Map of
current
devolved
regions
in
England



The Spending Review



Local Economic Impact Calculator

- The NHF's [Local Economic Impact Calculator](#) free, easy-to-use tool, which can be used to estimate the impact of building new affordable homes in a local authority area.

IMPACTS OF AFFORDABLE HOMES INVESTMENT		
USER INPUTS		
1. Choose input method	Number of homes	
2. Enter number of homes	30	
-		
-		
3. Select geography	Local authority	
4. Select investment area	North Northamptonshire	
6. Enter % of products sourced within local authority:		
Entry method:	Product category	For detailed explanation of categories see '6. Detailed product categories' worksheet If 'product category' chosen, a % must be entered in all cells C22:C26
Agriculture, forestry and fishing	50%	e.g. food purchased from source
Production	50%	e.g. manufactured goods, energy and utilities
Construction	50%	e.g. housing development services, maintenance and repair
Distribution; transport; accommodation and food	50%	e.g. transport, hotels, restaurants and retail
Other Services	50%	e.g. all other services, e.g. finance, insurance, legal, administrative etc.

Thank you

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