



**A DIFFERENT APPROACH**

*“Delivering the types of homes communities need”*



# Contents

Reason and Vision:

Why?

How?

The Models

Our Footprint

Conclusion – Our Legacy

About the team:

Pillar Land Securities Limited

South Hams District Council and West Devon Borough Council

Tamar Housing

Ashfords

Community Led Housing – what is it?

Community Land Trusts

Housing Issues

Housing Solutions:

Harmony

Horizon

Independent Living

Rentplus

Co-Living

Vision

Multigenerational Living

Focus

iReach

What is Traditional Affordable Housing?

A Phased Approach

Carbon Neutral Housing

Modern Methods of Construction

Glossary

# Reasons & Visions

## Why?

There is little doubt that England's 'green and pleasant land' is one of our greatest assets; it is the reason we flock to the countryside and coastal areas whenever we can, and many of us dream of retiring to rural or coastal idyll one day. But there are many challenges that, if left unaddressed, could threaten the future of our non-urban communities, such as:

1. A lack of appropriate affordable housing for local communities to remain, grow and thrive;
2. An acute shortage of homes for people to downsize to so that, as we age, we can remain in the communities we belong to and continue to receive their support; and
3. A shortage of affordable business units to provide opportunities for a thriving and diverse rural economy.

The House of Lords Select Committee report on 'A Time for a Strategy for the Rural Economy' (2017-2019) stated:



“...Successive governments have underrated the contribution rural economies can make to the nation's prosperity and wellbeing. They have applied policies which were largely devised for urban and suburban economies, and which are often inappropriate for rural England. This must change. With rural England at a point of major transition, a different approach is urgently needed.”

Furthermore:



“The urgent challenge is to encourage the new opportunities, release unfulfilled potential and enhance the contribution which rural England can make to the nation while retaining its distinct character...”

The A Different Approach ('ADA') vision is to encourage, promote and actively deliver a range of new and innovative housing solutions in our rural communities – to help combat the challenges identified by aforementioned Select Committee Report whilst also providing affordable workplaces to ensure wherever possible a thriving and dynamic economic future for rural areas.

## How?

ADA is committed to working with local authorities and listening to the needs and voices of the communities in which we work, to drive forward a collaborative and cohesive approach towards the formulation of local housing policies, the implementation of planning considerations, and the provision of functional rural working spaces.

We recognise that without an adequate supply of affordable workspaces (as well as housing) it is difficult for rural businesses to flourish; and whilst there is clearly a shortage of housing of various types and tenures, particularly for the working age population, the need for a greater focus on delivery of affordable housing in rural areas must go hand in hand with a commitment to also providing work spaces that will stimulate and sustain the local economy.

We at ADA believe that the delivery of this change for our rural communities should start at grass roots level, and that is why we place our focus on:

- Community led housing: local people playing a leading and lasting role in solving local housing problems.
- Listening to the local people: using the tools available to us to design and deliver housing solutions to meet their needs.
- Supporting existing groups such as Community Land Trusts ('CLTs'): Locally led charities supporting small-scale new development, encouraging local participation projects designed to meet rural housing needs.
- Developing different types of housing models to help meet needs across all income brackets and generations.
- Working collectively to create sustainable and well-balanced communities (to include affordable work-units), future proofed for generations to come.




# Reasons & Visions

## The Models

1. **Harmony:** Delivering purpose-built homes for older people at a social rent and homes for younger people within the same community to encourage transgenerational support, reducing loneliness and isolation, and promoting integration.
2. **Horizon:** Meeting the needs of the 'right-sizing generation' by offering the over 55s a pathway to community based downsizing (enabling them to remain close to those people they feel comfortable with and committed to).
3. **Independent Living:** Many adults with learning and/or physical disabilities are unable to access the housing and support they need. We recognise that the right support at the right time can have a significant positive impact on quality of life, outcomes and value for money.
4. **Rentplus:** Saving for a deposit continues to be the single biggest barrier to home ownership in this country. Rentplus is an affordable rent to buy model which offers an accessible route to home ownership for those who are currently excluded from the market, with the opportunity to rent, save and own through a combination of affordable rents and a 10% gifted deposit.
5. **Co-Living:** A form of housing which combines private living spaces with shared communal facilities – such as shared kitchen, dining and relaxation areas – creating a community-centred environment that not only gives privacy in living arrangements but also promotes social contact by providing the type of social spaces valued by younger people.
6. **Vision:** Fully serviced affordable self-build plots providing a route to home ownership for those with the necessary skills to build their own home. Plots are provided at a 20% discount on market value complete with the required infrastructure. We also envisage a range of 'add-ons' which the developer can deliver at a fixed price for those needing additional support.
7. **Multigenerational Living:** Enabling families to live all together more economically, combatting (i) expensive childcare, and (ii) generational or circumstantial loneliness and isolation.
8. **Focus:** A new affordable way of enabling local business owners to purchase a business unit on a shared ownership basis. The purchase agreement allows the owner to staircase and increase their share as and when they have adequate funds in their pension. Once they staircase to 100% they will own the unit outright and 100% of the asset in their pension.
9. **iReach:** Enabling a tiered approach to care for people with nursing, dementia, or other medically based needs, allowing them to enter a community based care home where the local people actively participate in and support the provision of care.
10. **Social rented houses:** Social rented homes are owned by either local authorities or registered providers of affordable housing (RPs). These organisations charge a rent which is set by government guidelines through the national rent regime. These rents are typically low (approximately 50-60% of local rents) and are generally affordable to the majority of people.
11. **Affordable rented housing:** Affordable rent housing is similar to social rented housing, however is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). As local market rents vary from place to place, these are measured by the amount of local housing allowance administered in a particular area.
12. **Shared ownership:** Shared ownership gives those who can't afford to buy a home outright, the opportunity to buy a share of it if they are able to save for a deposit. This can be between 25%-75% of the home's value. Rent on the remaining share is paid to the owner (usually a registered provider or local authority).



An aerial photograph of a residential neighborhood. In the foreground and middle ground, there are several rows of terraced houses with red brick walls and dark roofs. The houses are interspersed with green lawns and some trees. In the background, a large, open, brown field stretches towards the horizon, bordered by a line of trees. The sky is not visible. The overall scene is a mix of urban housing and rural landscape.

Community led housing is about local people playing a leading and lasting role in solving local housing problems. It's about listening to people, talking to them, using the tools available to us and then acting through designing, innovating and delivering to meet their needs.

A Different Approach team

# Our Footprint

## Carbon Neutral Housing

If all goes to plan, the UK economy will be at 'zero carbon' by 2050. This is not science fiction; it is a legal commitment by the UK government and housing will be a huge part of this. The Committee on Climate Change, which monitors Britain's progress on climate targets, said in 2018 that this is not possible "without near complete decarbonisation of the housing stock".

But how will we shrink our carbon footprint this much? And what role will the built environment play?

We are changing the way people live by changing the homes they live in. Constantly innovating and striving to achieve our zero-carbon vision: find out why A Different Approach is at the apex of sustainable home design.

We've worked tirelessly to ensure our Zero Carbon designed Smart Homes are the embodiment of sustainable living. Instead of burning through fossil fuels, our homes implement state-of-the-art technologies to regulate energy usage efficiently and generate clean energy from the sun.

We're proud to be striving to make zero-carbon living an achievable reality and recognise a pound spent on energy for a young family is a pound that could be spent on a mortgage and for an older population the same is true that a pound spent on energy is a pound that could be spent on retirement and social care

## Modern Methods of Construction

Modern methods of construction (MMC) offer the opportunity to rethink how we conceptualise, design and build much-needed housing; the industry promises up to 265,000 additional homes in the next ten years if a third of new homes used MMC. They can speed up the process, make challenging sites

viable, and provide varied and adaptable homes that respond to local character and needs.

Over the past decade, modular construction has grown substantially. A recent report by the UK Commission for Employment and Skills has estimated the total value of the offsite construction industry at £1.5 billion, with the potential to grow to £6 billion.


Attitudinal changes towards offsite building techniques, as well as their increased sustainability and capabilities as seen on many high-profile jobs, have all contributed to this growth.

## Why MMC?

It is widely recognised that modular has the potential to reduce overall construction programmes and the impact on rural communities

- Offsite construction is up to 50% quicker than traditional – buildings can be created onsite in timeframes as short as just four weeks.
- Offsite construction can reduce up to 90% of waste generated when compared with traditional construction methods.
- Some modular buildings are now manufactured using recyclable material from other projects.
- Being adaptable and flexible to changing needs, modular buildings are easy to move without disturbing surrounding landscapes.
- Compared to an equivalent, traditionally built project, up to 67% less energy is required to produce a modular building.
- Offsite construction also impacts on the carbon footprint of a building, as it allows for a reduction of the total number of deliveries to sites by 90%.



An aerial photograph of a village, likely in a rural area, showing a mix of residential buildings, green fields, and a church. The image is overlaid with a semi-transparent blue gradient that covers the right side and bottom, where the text is located. The text is white, providing a strong contrast against the blue background.

# Conclusion – Our Legacy

Our legacy should be to leave a positive impact on the people and communities we interact with, by providing appropriate, high quality homes where they are needed, creating opportunities for skill-development, helping local business to remain and thrive within their communities, and supporting independence to enable our future generations to thrive.

For us, legacy is a gift that grows with each new experience, with each previously untested idea, with bold ideals that you are courageous enough to deploy and with inspiring others to see hopes and dreams through to fruition.

'A Different Approach' represents the outcome of the collective work carried out by the team. It focuses on delivering the types of homes that communities tell us they need; homes which meet the needs of ordinary people, young families, older generations, and those with additional needs. We hope that together we can tackle the multigenerational issues around loneliness and independence and build the sorts of communities where nobody gets left behind.

# PILLAR

LAND SECURITIES LTD

Pillar Land Securities is an innovative and forward-thinking investment and development company. Established in 2001, we have successfully delivered a wide range of projects across the south west of England and have built a reputation for delivering high quality, creative schemes and funding solutions across a broad range of sectors.

More recently the company has concentrated its efforts on looking at alternative strategies for funding models to deliver housing more suited to the communities they serve.



South Hams  
District Council



West Devon  
Borough  
Council

South Hams is noted for its beautiful rural and coastal landscape, 37.5% of which is designated as an Area of Outstanding Natural Beauty (AONB) and 17.3% sits within Dartmoor National Park. This is reflected in the average house price of £330k which equates to more than 13 times the population's average earnings.

In picturesque West Devon, over 55% of the district sits within Dartmoor National Park and almost 8% is designated as an AONB. Whilst the average house price is less than in neighbouring South Hams, it is still 10.7 times the typical person's earnings such that, unfortunately, many homes are far out of the reach of the local residents.

After widespread public consultation the vision for both councils outline their commitment to their communities going forward both in terms of the people and the environment;



Supporting vibrant towns and villages and enhancing the quality of life for individuals and communities whilst conserving the natural environment."



Tamar Housing Society was formed in late 1966 by local professionals, each with a strong commitment to serving the local community. Tamar now owns or manages approximately 600 homes across Plymouth, South Hams, West Devon, Cornwall and West Dorset.

Support is provided by a diverse Board of voluntary members who collectively have the qualities, experience and ability to provide skilled and professional leadership. Tamar works hard to create new initiatives for business development and more recently became the founding RP partner for Rentplus – the new delivery model for affordable rent to buy. Tamar believes that, more recently, the affordable housing sector has changed and that they and other RPs need to step up, shape up and adapt to face the challenges ahead.

Tamar Housing has already completed over 100 Rentplus homes in Plymouth, North Tawton, Sherborne, Wembury, Sparkwell and Plympton. Construction work continues to new homes at Hartley Gardens in Mannamead, Fairway Gardens in Sparkwell and Chilmark Glade in Shaftesbury.

# ashfords

Ashfords is a leading provider of legal and regulatory services throughout the UK. With offices in Plymouth, Exeter, Tiverton, Taunton, Bristol and London, Ashfords employ over 500 people.

They have a highly experienced real estate team that advises commercial and public bodies across the full range of real estate related specialisms. The team, which includes leading experts in the field of planning, construction and infrastructure, property litigation and commercial property, is renowned for work involving rural and urban strategic development projects and place making.

# Community Led Housing

## What is it?

The Government describes 'Community Led Housing' as being




...about local people playing a leading and lasting role in solving local housing problems, creating genuinely affordable homes – including for ownership – and strong communities.”

We know that all too often, young people and families are forced to leave the rural areas they grew up in because they cannot afford the local housing costs. This clearly raises a significant challenge to rural communities who see the loss of their younger generations as a blow to the long-term sustainability of their parish and economy.

Conditions attached to the granting of planning permission, however, mean that rural housing sites often command very high prices leading, in some cases, to the exclusion of affordable housing as the cost of the land makes it unviable.

We are also aware sometimes the identified types and tenures of homes needed for the community can be overlooked by developers. We believe it is now even more important to work in partnership with local authorities, housing providers and the local residents to deliver community led development, determined by local need in rural areas.



A person wearing a red and blue plaid shirt is painting a blue house model with a brush. The house model is on a white surface, and there is a blue paint tray nearby. The background is blurred, showing more of the person and the painting process.

## What types of housing do our communities need?

Although there is a real need for more affordable homes, we also believe that in many places there is also a need for homes older people to downsize to, for opportunities for aspiring home-owners to eventually buy or even build their own home, and for affordable small business units which help the rural economy to thrive.

A diverse community needs diverse solutions and A Different Approach is able to deliver several more solutions than have historically been available to local communities and local authorities.

We have been working over the past few years to develop new tenures and models of housing and employment to ensure that there is real choice for a range of needs, including:

- Affordable rented homes
- Downsizing and shared equity homes
- Affordable rent to buy homes
- First time buyer homes
- Affordable self-build plots
- Community Land Trusts (CLTs)
- Co-Living
- Dementia Care
- Shared ownership small business units
- Community led development can also include community facilities such as a community shop, orchard and allotments.

## How does Community Led Housing work?

Communities are made up of people from all walks of life, and of all ages and abilities, who all help to make thriving and dynamic communities in their own ways. It would seem therefore that a 'place-based approach' is key to delivering

locally. One size does not fit all, and so each parish or community will have particular issues which they will want addressed. Any community led housing scheme needs to be led from the bottom up by those who know their issues and needs and who are well aware of the challenges; community led housing enables communities to identify their own specific housing needs.

Working with Parish Councils, Neighbourhood Plan Groups, local builders and developers and the residents themselves, we can assist with identifying the particular needs of a community and by delivering appropriate housing solutions.

We are grateful that the revised National Planning Policy Framework made some welcome changes to support rural areas recognising that planning policies should identify opportunities for villages to thrive and grow and revive some villages which have been seen as unsustainable in the past.

## Future needs

In many rural settlements there is usually a need for the provision of affordable homes over a number of years to enable planned growth for local people. Whereas on much larger development sites developers will often option land for future growth, this rarely happens in rural villages.

We believe it is important for parishes to be able to plan confidently for future needs and therefore on larger sites we can take a phased approach to delivery spreading the total number of homes over 15/20 years to create some certainty in terms of development into the future – a future where no one is left behind.



# Community Land Trust

Meeting the needs for affordable homes for local people

Community Land Trusts (CLTs) are set up as a local response to the need for affordable homes for local people. They are however about more than just bricks and mortar; they are also about communities and sustainability.

CLTs are ideally placed to identify land which can be brought forward for housing that may not normally be made available. However, CLTs often rely on land being gifted or being acquired at significantly below market value in order for projects to be deliverable. The cost of the land, infrastructure and professionals can often be prohibitive and that is where we at ADA hope we can help. In response to a proven housing need, an allocated site could be extended to provide an 'exception site' for a CLT, subject to planning permission etc.

CLTs could then 'piggy-back' onto the original site so the cost of the infrastructure is borne / subsidised by the open market housing. This allows CLTs to be provided with a serviced site complete with infrastructure and statutory services already installed, reducing the risk of delivery substantially.

Typically, CLTs work with a small number of receptive housing associations to deliver a scheme, the CLT becomes the freeholder of any property and enters into a long-term lease with the association. This type of partnership enables CLTs to commission projects, agree local lettings plans and to receive an income.

Other options include raising finance through the sale of community shares to secure funding for a CLT. Community shares have a number of unique characteristics that make them a valuable form of finance for community enterprise as they are not open to capital gains or financial takeovers and therefore attract investors whose interests are aligned with the purpose of the society. As such it provides capital which helps attract other forms of finance - grants, donations and debt.

CLTs are also able to take on other community interests such as the village shop, pub and orchards. They could also consider developing one or two homes as private rented or holiday lets in order to assist with overall finances.

In terms of delivery we can assist with taking a phased approach spreading the total number of homes over 15/20 years to create some certainty in terms of development into the future.









# Housing Issues

*Recognising intergenerational inequality*



### Rented housing

- The number of households in the private rented sector in the UK increased from 2.8 million in 2007 to 4.5 million in 2017, representing an increase of 1.7 million (63%) households.
- Younger households are more likely to rent privately than older households; in 2017 those in the 25 to 34 years age group represented the largest group (35%).
- The latest data published by the Ministry of Housing, Communities and Local Government shows an overall increase of 22% in the number of affordable homes delivered across England in 2018/19 to a total of 57,485. However, only 66% were for rental use, compared to the 78% delivered five years ago and the 84% delivered in 2010/11.

### Home ownership challenges include

- Inability to save for a deposit due to low incomes and expensive private rental market.
- Demand significantly exceeds supply.
- 6-month ASTs prevent tenants putting down roots in the community.
- Significant reduction in the delivery of affordable housing and routes to home ownership.
- Younger generation and in particular those in higher education or working in social care have low incomes and no ability to access housing market.

### Down-sizing generation

- Only 2% of UK housing stock consists of retirement/down-sizing dwellings.
- Over the next 15-years the number of over 65s will increase by 50% to 17 million.
- The majority of new housing for the over 55s is currently located in urban areas and comprise predominantly of apartment schemes (McCarthy & Stone, etc.).

### Elderly & isolated persons

- A large number of elderly people are living alone in unsuitable accommodation.
- Isolation and loneliness are growing issues and they create significant implications for health and social care services.
- Many elderly are asset "rich" but cash "poor" and would benefit from releasing equity through downsizing.



# Harmony

Your pathway to intergenerational living

Intergenerational living enables both young and old to live alongside each other as good neighbours. It promotes engagement, interaction and a shared understanding.

In turn this helps to reduce reliance on care services access to which can often be an even bigger issue for those living in rural districts.

Harmony delivers purpose-built homes/flats for local people at social rents to enable them to remain in their community. The homes shall be for both young and old with the aim of providing support for their elderly neighbours, reducing loneliness, isolation and promoting integration. Where possible at least one home shall be allocated to a local younger person(s) who has experience of working in care or is undergoing training in the care field.

Many of those working in care are on minimum wage and find it very difficult to afford rents in their rural parishes. In return for a tenancy charged at social rent levels those younger tenants will undertake an agreed number of hours a month being a 'good neighbour' to the other residents / tenants.

The opportunity to remain in their community whilst paying a social rent may enable those tenants to save towards a deposit for a future home.

The provision of much needed appropriate, social rent homes for older people to down-size into is often highlighted as a need within Neighbourhood and Parish plans and within housing need surveys. A 2020 House of Commons report found that only 2-3% of new homes are Social Rent.

## The issues

- Intergenerational inequity around issues such as home ownership and pensions has created a divide between the young and the old.
- Increasing numbers of people living well into old age but for whom loneliness, isolation and inappropriate accommodation are a real and growing issue.
- Loneliness isn't just a condition of the older generation with many young people also reporting they feel lonely and isolated.
- Loneliness has significant implications for health and social care services.
- Lack of affordable housing options for minimum wage care workers and those in higher education studying social care.

## How will Harmony assist LAs and NPGs?

1. Helps deliver homes which meet the identified needs of an area in line with both older and younger persons housing and planning policies.
2. Provides purpose-built homes with assistive technology which allow the elderly to grow old in their community with the support of family, friends and young care professionals nearby to provide support and companionship. This reduces the reliance on external care services and social care funding requirements of the local authority.
3. Providing affordable accommodation for training care workers helps to retain key undersupplied services in the local area which may otherwise have been lost to urban cities which offer more affordable housing options.
4. Create churn by freeing up existing homes for younger people. In the case of the affordable rented homes they can free up larger affordable homes for priority needs applicants.

## National context

Key statistics around loneliness include:

- 3.6 million older people in the UK live alone, of whom over two million are aged 75+
- Over one million older people say they always or often feel lonely.
- Nearly half of older people (49% of 65+ UK) say that television or pets are their main form of company.
- Looking to the future, the overall numbers of older people reporting loneliness are predicted to rise 40% between now and 2030.

## Loneliness and it's impact on your health

- Is as bad for you as smoking 15 cigarettes a day, worse for you than obesity and is likely to increase your risk of death by 29% (Holt-Lunstad, 2010 and 2015).
- Lonely people are also more likely to suffer from dementia, heart disease and depression. (Valtorta et al, 2016) (James et al, 2011) (Cacioppo et al, 2006).
- Loneliness has significant implications for health and social care services. (Russell DW, Cutrona CE, de la Mora A, Wallace RB. Loneliness and nursing home admission among rural older adults. Psychol Aging 1997; 12(4):574-89.)
- Two-fifths (40 per cent) of people aged 16-24 say they feel lonely often or very often, compared to 29 per cent of 65-74-year-olds and 27 per cent of those aged over 75, according to a nationwide survey - the largest ever conducted into the issue - carried out by BBC Radio 4's All In The Mind in collaboration with Wellcome Collection.
- A study by The Co-op and the British Red Cross reveals over nine million people in the UK across all adult ages – more than the population of London – are either always or often lonely.
- Research commissioned by Eden Project initiative The Big Lunch found that disconnected communities could be costing the UK economy £32 billion every year.



## How does Harmony work?

### **Fund:**

Homes funded by institutional investors.

### **Build:**

Homes built to building regulations and Harmony standards including provision for assistive technologies.

### **Younger persons:**

Homes allocated to a local younger persons who have experience of working in care or is undergoing training in the care field may be prioritised. In return for a tenancy at social rent levels the tenant will undertake an agreed number of hours a month being a 'good neighbour' to the other residents / tenants.

### **Older persons:**

Homes allocated to a local person over the age of 55 who would benefit from 'a good neighbour' calling in to see them.

### **Recycle:**

Freeing up existing larger family sized homes in the community through the delivery of downsizer/starter housing.

### **House types:**

A one/two bedroom down-sizing flat, with space for a carer or family to stay.

### **Key features:**

Access to assistive technology.

Incorporating many lifetime homes features such as wider doorways and level access.







Meeting the needs of the down-sizing generation the Horizon model offers a pathway to down-sizing, delivering 'flexible' homes for the over 55s enabling them to remain in the communities they feel part of and committed to. Homes will have access to assistive technology and the flexibility of design will enable people to remain in their homes if and when their health/mobility declines.

Delivering new purpose-built homes in rural communities also increases churn of existing family homes enabling more younger families to remain helping the area to thrive and grow.

The Horizon shared equity model will allow homeowners, who may be asset rich but cash poor, to plan for their retirement years and release capital to take care of themselves in older age in a purpose-built environment.

Many older people continue to live in larger family homes because there is nothing available for them to down-size into. Building bungalows has to a large extent become a thing of the past mainly due to spiralling land prices; a two or three storey house can generate a much higher value than a bungalow. In 2014 just 1% of new homes built were bungalows.

There is a growing number of exclusive communities for older people who can afford to down size in style; however, not everyone wants to buy in to this life style and would prefer to remain in the communities where they have friends and family to support them and to whom they can also offer support.

Horizon will, wherever possible, look to build one and a half storey homes which will accommodate the kitchen, lounge, bathroom and one bedroom on the ground floor so, as people age, they are able to access all the main accommodation without having to negotiate stairs. However, they will also have the benefit of another bedroom and shower room upstairs for guest or, if needed, a carer.

## Horizon homes

HORIZON delivers high quality 'later life' homes in communities people feel part of and committed to.

- New build
- Designated for over 55s
- Primarily two-bedroom bungalows, integrated within a wider scheme which also contains family homes, rather than as part of a retirement village
- Access to assistive technology to enable people to remain in their homes
- Spacious enough to give the flexibility to have friends and family to stay.

## How will Horizon assist LAs and NPGs?

1. Helps deliver homes which meet the identified needs of an area in line with older persons housing strategies and planning policies.
2. Assist LAs, parishes and Neighbourhood Planning Groups to identify where there is a housing need, what the need is and how best to meet it.
3. Fund homes in rural communities which may otherwise not be delivered.
4. Create churn by freeing up existing homes for younger people. In the case of the affordable rented homes they can free up larger affordable homes for priority needs applicants.

## National context

- In the UK the over 65+ population is projected to increase by almost 50% to 17m by 2034.
- Retirement/downsizing dwellings make up just 2% of UK housing stock.
- It is estimated that 6m people will be considering downsizing at any given time.
- Guidance was published by Ministry of Housing, Communities and Local Government in June 2019 to assist local planning authorities to plan for the housing needs of older and disabled people.

## Local context

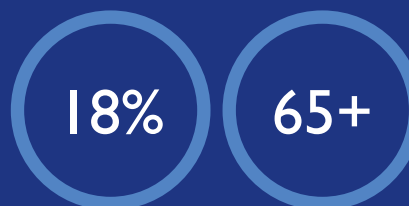
South Hams



West Devon



National Average





## How does Horizon work?

### **Fund:**

Homes funded by institutional investors.

### **Build:**

Homes built to building regulations and HORIZON standards.

### **Open market:**

For those who are able to purchase outright.

### **Shared equity:**

Purchasers able to buy a proportion of their home and raise equity to help fund retirement in their older years in a purpose-built environment.

### **Rent To Buy:**

Our 'rent to buy' option would enable purchasers to move straight into their new home and rent it whilst their existing home is being sold.

### **Recycle:**

Freeing up existing larger family homes in the community through the delivery of downsizer shared equity housing.

### **House types:**

2+ bed house/bungalow, with a reception room which can be used as a bedroom/wetroom if mobility declines.

### **Key features:**

1. Second bedroom for family or carer.
2. The ability to live on ground level as mobility declines.
3. Access to assistive technology.
4. Incorporating many lifetime homes features such as wider doorways and level access
5. Downstairs wet room.
6. Level access into a manageable garden space.







# Independent living

*Meeting the needs of adults with learning and/or physical disabilities*

Many adults with assessed needs are unable to access the appropriate housing and support they need, where they need it; which leaves them isolated and vulnerable.

Provision of appropriate housing and access to appropriate support is crucial to living independently, being less reliant on high cost acute services and enables people to connect with their community.

Independent Living homes can be delivered across varied tenures to meet the needs of individuals and those working with them.

People with disabilities should be able to have the same access, choices and control in respect of how and with whom they live as non-disabled people do. Not having access to appropriate housing where they can live safe, independent lives can lead to mobility problems, poorer mental health and employment disadvantages.

The revised National Planning Policy Framework recognises the need for local authorities to determine the housing needs in their area and to plan accordingly over the lifetime of the Plan.

## **Independent Living homes**

- Delivering high quality independent living homes for individuals with learning and or physical disabilities.
- New build using a tailored approach to housing needs across tenures.
- Designated for those with learning and/or physical disabilities.
- Primarily two-bedroom homes flexible enough for carers and family to stay, integrated into a wider scheme which also contains family homes, rather than as part of a group environment.
- Carefully designed, rich in assistive technology to enable people to live independently.



## National context

- There are over 11 million people with disability in the UK
- There are 1.8 million disabled people with unmet housing needs, 580,000 of whom are of working age. (Papworth Trust Facts & Figure 2018 Disability in UK)
- 1.5M people in England have a learning disability but only 15% of adults with a learning disability have a secure long-term tenancy or their own home
- Disabled people between the ages of 18-65 represent one third of social care users.

## Housing context

- Disabled people face problems in finding adequate housing and this is a major barrier to independent living. (Papworth Trust Facts & Figure 2018 Disability in UK).
- Although the gap in non-decent accommodation has closed over recent years, 1 in 3 households with a disabled person still live in non-decent accommodation and 1 in 5 disabled people requiring adaptations to their home believe that their accommodation is not suitable.
- 82% of local authorities say they have a shortage of suitable housing for adults with a learning disability and 67% say that it has become more difficult for adults with a learning disability to have their housing needs met.
- Many people live with elderly parents, who worry what will happen to their children when they can no longer care for them.

As a result of this lack of appropriate local housing, and the support options that go with it, many people with a learning disability do not get a choice about where they live or who they live with. Too often they are moved into accommodation far away from family and friends, especially if they have complex needs.

## How will Independent Living assist LAs and NPGs?

- Helps deliver homes which improve the lives of those with learning and/or physical disabilities through careful design and the use of existing technology.
- Provide solutions for people who require urgent housing and are at risk of entering inappropriate services like hospitals or residential care and for those who need to move into more independent living.
- Encourage community-based solutions that promote independence and choice.
- Saves money and resources - specifically adapted housing reduces the needs for costly hands on care and Disabled Facilities Grant budget.



## How does Independent Living work?

**Fund:**

Homes funded by institutional investors.

**Build:**

Homes built to meet the needs of the individual.

**Let:**

Let at an affordable rent.

**House types:**

A two/three-bedroom home, wherever possible designed around an incoming tenant. Total 1020sqft GIFA.

**Key features:**

1. Access to assistive technology.
2. Incorporating many lifetime homes features such as wider doorways, level access and provision for a stair lift.
3. Second bedroom for family or carer.





## Affordable rent to buy

Rentplus is an affordable rent to buy model which offers an accessible route to home ownership for those who are currently excluded from the market, with the opportunity to rent, save and own through a combination of affordable rents and a ten per cent gifted deposit.

The new properties are leased and managed by a housing association and tenants pay an affordable rent, the lower of 80% market rent and Local Housing Allowance including service charges.

With no repair or maintenance obligations and low running costs, tenants are able to save even more towards their deposit and build their creditworthiness.

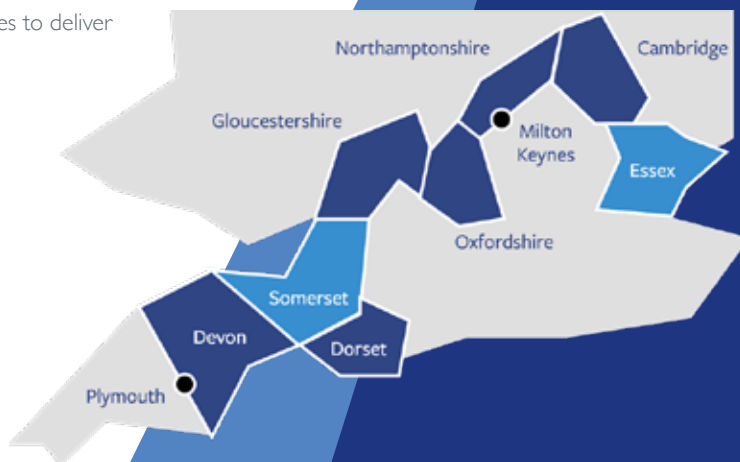
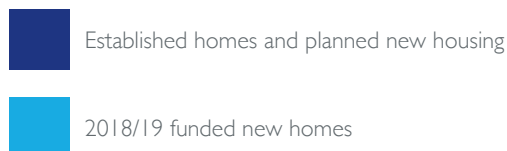
After an agreed tenancy period of 5, 10, 15 or 20 years, the occupier is offered the opportunity to purchase their property. While there is no obligation to purchase, those who do choose to buy receive a gifted deposit of 10% of the value of their home.

## Rentplus across the country

As of 2020 RENTPLUS has active schemes in around 100 local authority areas and are actively working with 120 other councils across the country to deliver the Rentplus product.

Rentplus currently have in excess of 400 units completed and occupied, another 150 units which are in construction, a 1000 units contracted and a further 10,000 units in the pipeline.

We are continuing to work creatively with local authorities to deliver homes in their area to meet a wide range of needs.



## National context

Two of the five principles from the Social Housing Green Paper 2018:

- Safe and decent homes which is fundamental to a sense of security and our ability to get on in life, and
- Building the social homes that we need and ensuring these homes can act as a springboard to home ownership.

## Key issues

- UK Needs 300,000 per annum
- UK Built 170,000 in 2019
- The UK needs to build at least 300,000 homes per annum of all types just to meet current demand – it has been building just 137,000 on average over the past 3 decades although 170,000 were built in 2019.
- Reported since April 2010 - 333,000 affordable homes
- Delivered in 2019 - 48,936 affordable homes
- Over 1.2 Million households waiting
- Inability to save a deposit is one of the biggest obstacles to home ownership.
- Soaring prices and rising rents, not enough of the right homes in the right places creates exclusion and insecurity of tenancy, waiting lists growing to over 1.2 million households.
- Government grant funding reduction
- Significant reduction in government grant funding for affordable housing construction.

We need a flexible approach to tenure and ownership: creative solutions and a different mind-set are key to avoid doing what we've always done.

## Rentplus solution

Rentplus' affordable rent to buy model offers an accessible route to home ownership for those who are currently excluded, with the opportunity to rent, save and own. It makes available existing social and affordable homes for those in need and is a fully funded solution requiring no Government funding and bringing substantial institutional funding into affordable housing.

## How will Rentplus assist LAs and NPGs?

- Helps deliver homes for those whose needs are not met by traditional tenures by delivering a third tenure which assists those local households who aspire to home ownership, but don't have access to a deposit.
- Assist LAs, parishes and Neighbourhood Planning Groups funding homes in rural communities which otherwise may not be delivered, by leveraging in institutional investment.
- Freeing up existing affordable homes by prioritising local people and those in existing social housing.





## How does Rentplus work?

**Fund:**

Homes funded by institutional investors.

**Build:**

Homes built to building regulations and Rentplus standards.

**Lease:**

RENTPLUS homes leased to local partner Registered Providers (RP) for up to 20 years.

**Let:**

Homes let at Affordable Rent (80% of market rent or LHA including services charges) on 5 year renewable ASTs.

**Buy:**

25% of Rentplus homes are sold to tenants if they choose to buy at years 5, 10, 15 and 20 with a 10% gifted cash deposit.

**Replace:**

As homes are sold, Rentplus intends to replace them to maintain numbers of affordable homes.

**House types:**

An example three-bedroom home, constructed with attic trusses to enable purchasers to easily extend into the loft at a future date cost effectively as the family grows. In addition, an enclosed porch and/or rear conservatory garden room could be added. The alterations are subject to permission.

**Key features:**

1. Designed with attic trusses for easy conversion of roof space.
2. Designed for addition of conservatory and porch with ease.
3. Future proofed for a growing family.







## Co-living

Meeting the needs of 'generation rent'

Co-living is a modern form of shared housing for like-minded people to live, work and socialise. It is seen as a response to the housing issues facing many younger people today; namely high rents, poor standard or lack of one-bedroom accommodation and social isolation.

### The issues

- Home ownership levels have fallen dramatically among the younger generation over the past 30 years due to high house price to incomes.
- The need for deposits and one months' rent in advance, along with removal costs, make it very difficult for many young people to find an appropriate private rented home, especially in rural areas.
- The mobile nature of employment today can also be an issue in terms of securing affordable, good quality accommodation and can impact on social wellbeing in terms of social isolation. A recent national survey found that 16 to 34 year olds report feeling more lonely than older generations.
- The Co-living sector is still in its infancy here in the UK, however there is growing momentum behind the sector and an increasing amount of interest from prospective residents who are struggling to find affordable accommodation.



## How does Co-living work?

Co-living, is a form of housing which combines private living spaces with shared communal facilities. The concept of Co-living is to create a community-centred environment that not only gives privacy in living arrangements but also promotes social contact by providing the type of social spaces valued by younger people through shared kitchens, dining and relaxation areas.

One bed homes are rarely built in rural areas as typically they are as part of flatted developments which are seen as more suitable for urban areas. This leaves many young (or older) single people in the position of having to move to away from their support network in order to find somewhere affordable to live.

In rural areas, however, Co-living schemes could take the form of a large shared house rather than flats, which is better suited to need and location. Residents would not have to pay for tenancy agreements and deposits and the scheme will be fully furnished including white goods.

Co-living developments could also be targeted at people in their later life, who are downsizing and who would welcome the combination of private accommodation and being part of a community.

The Older Women's Co-Housing project (Owch) in London, has built a collection of 25 flats, all occupied by women over the age of 50. They are committed to participating in a community that shares space, resources and mutual support, catering imaginatively for the older generation.

## Fund:

Homes are funded by institutional investors.

## Build:

The homes are new build and can take the form of a large shared house or flats dependent upon the identified need and location i.e. town or countryside. Typically, they would form part of a community led development to meet local needs.

## Let:

Tenants can rent a room/studio with private facilities and also have access to communal areas such as kitchen, dining and relaxing space. The monthly rent usually includes a host of facilities such as cleaning, Wi-Fi, maintenance, utility bills and all the furnishings.

Local connection can be applied. Residents have the flexibility to stay for as long or little as they need.

## Upfront costs:

Tenants don't need to find deposits or rent in advance. Homes are fully furnished including white goods. Co-living spaces are ideal for people who are looking for complete flexibility and homes that are fully furnished, serviced and managed.

## How will Co-living assist LAs and NPGs?

1. Helps deliver homes with the physical and emotional well-being needs of young people at the forefront in line with housing strategy priorities.
2. Encourages community-based solutions to meeting local needs by assisting parishes and Neighbourhood Planning Groups to identify where there is a housing need and how best to meet it.
3. Provides funded solutions to the lack of 1 bed accommodation available to local single people in rural areas.



# Vision

Your pathway to building your own homes

## Affordable self builds

Since The Self-build and Custom Housebuilding Act (March 2015), Local Planning Authorities are under a duty to keep a register of individuals and associations who have expressed an interest in acquiring serviced plots for self and custom build. Self-build and custom housebuilding are a key element of the government's agenda to increase supply and help tackle the housing crisis.

Vision delivers fully serviced affordable self-build plots providing a route to home ownership for those seeking to build their own home with the necessary skills.

Plots are provided at a 20% discount to market value complete with required infrastructure and a range of options which the developer can deliver at a fixed price for those requiring additional support. Working alongside a panel of lenders applicants with a local connection can fund and build a home in their community for their future.

## Vision homes

- Vision delivers high quality affordable self-build plots in communities people feel part of and committed to.
- Fully serviced plots with detailed planning permission.
- Designated for people who aspire to build their own home.
- Primarily three-bedroom detached housing, with scope to extend into the loft space. Generally integrated within a wider scheme which also contains family homes, rather than purely a self-build site.
- Discounted by 20% to market plot values for people with a local connection and a housing need.
- Spacious enough to give the flexibility for a growing family.



## Context

- Self-Build provides a route into home ownership for individuals and groups who want to play a role in building their own homes.
- Since 2015, local authorities have to keep a register of aspiring self-build and custom house builders to assist in planning for future housing and land use.
- Only 7% of completions (c.12,000 units) in the UK accounted for self builds, whilst in some European countries this figure is as high as 80% (Austria).
- A survey carried out by the Building Societies Association found 53% of respondents would consider building their own if they had the opportunity.

## Barriers

- Land supply and procurement
- Access to finance and availability of mortgage lenders in the market
- Perceived risk and lack of knowledge regarding planning process, legal agreements, costs of incoming services, etc.

## How will Vision assist LAs and NPGs?

1. Support Community Land Trusts (CLT's) to 'piggy-back' off of the infrastructure already delivered.
2. Helps deliver homes which meet the identified needs of local people in line with strategies and planning policies.
3. Assist LAs, parishes and Neighbourhood Planning Groups to identify where there is a housing need, what the need is and provide advice, support and assist with delivery.
4. Fund homes in rural communities which may otherwise not be delivered.
5. Provide certainty in terms of delivery over the plan period in rural areas.





## How does Vision work?

### **Fund:**

Sites funded and infrastructure delivered by institutional investors.

### **Build:**

Sites divided into self-build plots with detailed planning permission, and houses built to building regulations and compliant with the plot passport.

### **Discounted plots:**

Affordable self-build plots sold at a 20% discount on open market value.

### **Allocations:**

An allocations policy giving priority to those with a local connection would be agreed with the LPA and Parish Council.

### **Funding:**

A self-build lender or broker would work with prospective purchasers to ensure mortgage availability prior to any allocation.

### **Plot passport:**

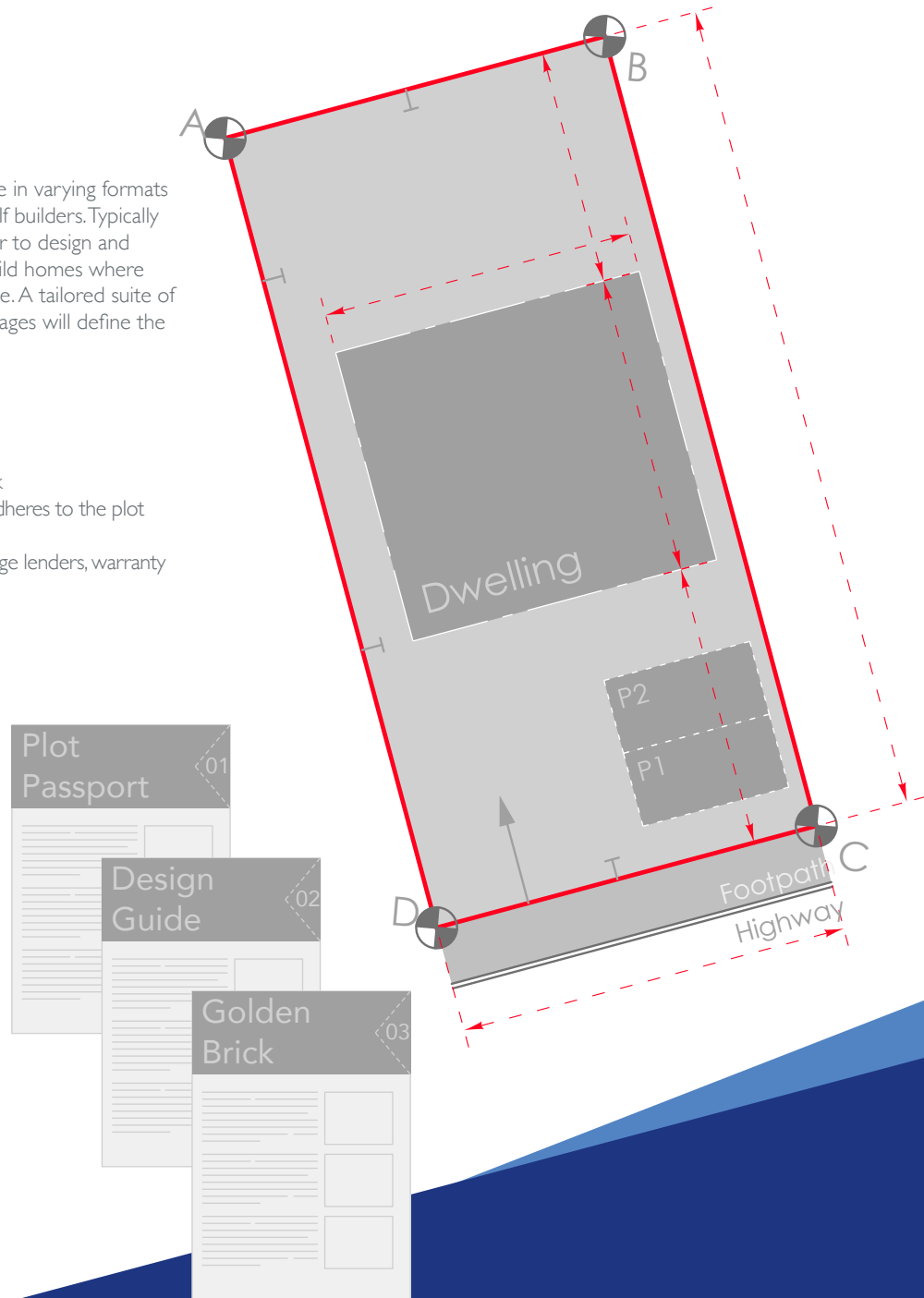
A 'plot passport' would be provided for every buyer detailing the rules and guidelines of the build. An example of these can be seen for the Graven Hill self-build scheme at Bicester comprising 1,900 units.

# Plot types

Fully serviced self-build plots will be available in varying formats to suit the different needs and abilities of self builders. Typically disposed as self-build plots for the purchaser to design and construct their own home, or as custom build homes where the developer will build out a bespoke home. A tailored suite of design codes, plot passports and utility packages will define the site specific constraints.

## Key features:

1. Planning in place
2. Fixed pricing for utilities and groundwork
3. Flexibility to amend design providing it adheres to the plot passport
4. Access to key delivery partners (mortgage lenders, warranty provider and trade suppliers)





# Multigenerational Living

Being more creative with open market housing

By 2017/18 one in three, private sector new builds had four or more bedrooms showing there is clearly a market for larger homes.

The building of larger homes often causes concern for local communities who believe they will not be affordable for local families. However, delivering larger homes on a new development aids viability and therefore delivers more affordable housing than may otherwise have been possible.

A solution which may aid both the viability of a scheme and local families is to design larger homes in a more flexible way which gives the opportunity for multigenerational households to live together whilst still retaining private spaces.

Currently the UK has lower levels of multigenerational living than many other European countries, but demographic changes have begun to put pressure on this with the number of households that include at least three generations steadily increasing. Aviva forecast the number of households containing two or more generations will rise from 1.5m to 2.2m by 2025.

The multigenerational house is a model more of us should perhaps be considering. Not only is it more economical for families to live and eat and learn together, but it helps parents cover alarmingly high childcare costs and helps prevent older relatives from feeling lonely whilst also providing a level of support.

One study has highlighted the value of grandparental childcare to the UK economy as £22bn. The availability of grandparent childcare helps younger generations remain in employment, promotes greater sharing of skills and support and enables people to maintain full pension contributions.

What some might see as a new trend is actually a resurrected old trend, choosing a way of living that best utilises the resources of the extended family, while fostering closeness, not a way to live but a way to thrive.

## Context

Research compiled by the NHBC Foundation shows that more than 1.8 million households in Britain contain two or more adult generations, yet most homes on the market continue to be built to a traditional family home layout, without consideration for the shift towards multigenerational living.

The NHBC Foundation report: 'Multigenerational living – an opportunity for UK house builders?' outlines the factors behind the trend using statistical analysis as well as interviews with families. The report finds that the number of multigenerational households in the UK increased by 38% between 2009 and 2014, a rise driven largely by the number of adults aged over 25 who live with their parents. In contrast, the number of multigenerational families with grandparents living with them remained static during this period.

Although some people chose this lifestyle out of financial necessity, the report found that there was a variety of reasons why multigenerational households were popular, including pooling resources to buy a larger property, help with childcare and providing support for older family members. Others enjoyed the social benefit of living with more than one generation of their family.

There is an estimated demand for 125,000 additional multigenerational homes per year in the UK. Nearly 7% of UK households contain two or more adult generations.

## Research

One survey highlighted in the report suggested that two thirds of people believed the solution to Britain's ageing population would be to move towards multigenerational living, and yet only 16% said their current house would be suitable. The report suggests how builders could develop layouts suitable for multigenerational living, with self-contained areas for privacy alongside shared communal space.

Multigenerational living is much more established in other parts of the world, such as the USA, Singapore and Japan.

House builders here have developed specific designs aimed at this sector, such as the USA firm which markets a "NextGen" home with the slogan, "For the family you're raising and the family that raised you".

NHBC Head of Research and Innovation Neil Smith said, "Multigenerational living offers a range of opportunities to house builders, from the targeting of suitable existing home designs to this market, to designing new homes with flexible layouts to suit different household compositions throughout a lifetime." He added,



Multigenerational living is recognised in other countries as a contributor to improved wellbeing and the more efficient use of housing stock. This report will help us to recognise these benefits as we strive to deliver a modern and relevant house-building programme within the UK."

## Main conclusions

- Trend towards multigenerational living: In the UK approximately 125,000 families per year are adopting a multigenerational lifestyle: a significant potential opportunity for UK house builders.
- Social benefits: Though not everyone's choice, families that chose a multigenerational lifestyle recognised social advantages including having more family time together, social contact and support for younger and older family members in particular.
- Opportunities for government: Multigenerational homes potentially contribute to more efficient use of housing and could play a part in addressing some of the immediate social and health challenges faced by the nation.



## House types

Providing homes suitable for multigenerational living with self-contained areas for privacy alongside shared communal space. Multiple reception rooms allowing flexibility to redesign the home to meet the needs of the family you are raising and the family that raised you.

### **Key features:**

Adaptable design to suit the family needs, incorporating many lifetime homes features such as wider doorways, level access and provision for a stair lift.







## Focus

shared ownership employment units

Focus is a new affordable way of enabling business owners to purchase a business unit on a shared ownership basis.

On day one, a percentage of the unit can be purchased by the business owner directly into their pension. The percentage they can purchase will depend on the amount of savings they currently have in their pension.

On the part they own they pay a market rent directly into their own pension (tax free) and on the remaining share they pay rent to the landlord.

The purchase agreement allows the owner to staircase and increase their share as and when they have adequate funds in their pension. Once they staircase to 100% they will own the unit outright and 100% of the asset in their pension.

The Focus product supports growth for rural job creation and allows local businesses the ability to continue to work in the community and create jobs for local people.

### Focus employment units

- A new way of purchasing a small employment unit;
- Enables people to use their pension pot to secure their future;
- Supports new/growing businesses to acquire a new commercial unit;
- Supports growth for rural job creation.



## How will Focus assist LAs and NPGs?

1. Help to enable local employment opportunities that can support a thriving rural economy.
2. Help to enable the development of new homes, jobs and community infrastructure sufficient to meet local needs.
3. Help reduce rural isolation, provide jobs for residents of the immediate area reducing commuting, and foster vitality.
4. Help to enable bottom-up planning processes in local communities by supporting the delivery of neighbourhood plans.

## National context

- Revised NPPF in order to support a prosperous rural economy states 'Planning policies and decisions should enable support of '...sustainable growth and expansion of all types of business in rural areas, both through conversion of existing buildings and well-designed new buildings...'  
(Rural Home Working Statistics March 2015 Gov.UK)  
Revised NPPF 2018  
25.5 million working people in England  
3.8 million of which are home workers  
34% of homeworkers are in rural areas  
(13% in urban areas)
- Demand for more homes is necessitating economic growth in the rural areas.

## How does Focus work?

### Fund:

Sites funded, and units delivered, subsidised by housing. (JV with LA possible where the LA own employment land).

### Build:

Business units built to shell ready for occupier fit out.

### Share sold:

Agreed share of unit acquired by business owner into their pension (SIPP/SASS).

### Rent:

Rent on part they do own is paid into their pension. Market rent paid on remainder to the landlord.

### Save:

As the business owner makes profits, they can tax efficiently defer these into their pension.

### Acquire:

Once they have adequate funds in their pension, they can acquire more shares of the business unit.

### Job creation:

As the business grows, they will employ more people from the community.



**iReach**

*Specialist care/dementia needs of older people*

This housing model has its focus firmly on providing for those living with dementia.

These days we are, as a race, living longer; and, accordingly, many of us are likely to live with dementia in some form at some stage of our lives.

Whilst many people with dementia are cared for at home either by family members or carers, hospitalisation is often required in a health crisis; this can exacerbate the symptoms of dementia and possibly lead to longer hospital stays.

It has been estimated that, currently, people with dementia occupy 25% of hospital beds, often when the medical need is not acute. The shortage of good quality nursing/care home beds and dementia specialist homes is an issue in many areas of the UK.

### **National context**

It is estimated approximately 850,000 people are currently living with dementia in the UK. This will increase to 1m by 2025 and 2m by 2050. The current cost of dementia in the UK is £26 billion. On average 69% of people living in care homes have dementia. An estimated 540,000 people in England act as primary carers for people with dementia.





## Local context



Devon has an older than average population compared to England and a growing population particularly those in older age groups.”

PCTs and local authorities are required to produce a Joint Strategic Needs Assessment (JSNA) of the health and well-being of their local community as a requirement of The Local Government and Public Involvement in Health Act 2007.

The Department of Health requires Local Strategic Partnerships, Primary Care Trusts and Local Authorities to consider the needs of their local population and respond with effective commissioning of services to meet those needs.

The Devon JSNA Overview 2018 found that Devon has an older and growing population attributable to longer life expectancy and internal migration. Some of the main findings were:

- In 2012, there were 13,312 people estimated to have dementia in Devon = (1%) of Devon population
- This is expected to increase to 21,858 by 2030
- The total cost to Devon of people with dementia is estimated to be £333.6 million and will rise to £556.8 million by 2030
- Approximately 40% of nursing home residents and 37% of residential residents in Devon live with dementia.

## The iReach model

Making the decision for you or your partner to go into a nursing home is life changing. This is especially true when a dementia diagnosis is also involved. Organisations that deal directly with dementia care identify that individuals with dementia will need more care and support as their condition progresses. The time may come when a care home where staff can provide continuous, 24- hour support when needed, may better meet the needs of the person.

For many people with dementia, moving homes more than once can make them disorientated or unsettled; therefore, moving to a residential care home where they can remain as their needs increase is very important. The vision for the iReach model is to enable long term residence through a tiered approach to care.

The aim is for the care home to also become a hub for care in the local community. Using the Harmony and Horizon models of older persons housing sitting alongside the home means any care needed by the residents can easily be achieved by utilising the 24-hour care team. The care could also be provided to other people in the community as and when needed.

The care home will also enable those family and friends who live in the adjoining homes and community to visit their loved ones more easily and allow them to spend quality time with that person without having to focus on providing day-to-day care.

With life spans increasing and a rising numbers of people living with dementia, we see it as imperative to deliver an innovative approach to care and support in communities.

# What is Traditional Affordable Housing?

The more traditional affordable housing tenures of social rent, affordable rent and shared ownership are typically delivered by developers alongside their open market homes as part of local authority section 106 planning contributions in line with the National Planning Policy Framework.

Registered providers and local authorities then access funding to purchase the properties and let the homes at affordable rents to applicants who are eligible.

In recent years changes to the Government's affordable housing programme and the subsequent move away from the provision of social rented homes to affordable rented homes has seen a substantial decline in the amount of social rented homes housing providers are able to deliver. To enable social rents to be achieved some level of subsidy from the local authority or registered providers is also usually needed.

Alongside The Different Approach tenures there may be an identified local need within any community for one of the more traditional forms of affordable housing.





### Social rented houses

Social rented homes are owned by either local authorities or registered providers of affordable housing (RP's). These organisations charge a rent which is set by government guidelines through the national rent regime. These rents are typically low (approximately 50-60% of local rents) and are generally affordable to the majority of people.

Most local authorities are part of a 'choice based letting' scheme in their area. These schemes allow households to join a register with other people wanting housing in the area and to access the list of properties which become available to rent. Applicants then choose whether they wish to bid for the opportunity to rent the property and are allocated according to eligibility criteria such as need and local connection etc.

The law states who is eligible for social rented housing and they should get preference on the waiting list, however councils also have flexibility on who qualifies locally.

### Affordable rented housing

Affordable rent housing is similar to social rented housing, however is subject to rent controls that require a rent of no more than 80% of the local market rent (including service charges, where applicable). As local market rents vary from place to place, these are measured by the amount of local housing allowance administered in a particular area.

The same eligibility criteria requirements apply to affordable rented housing and they are allocated in the same way as social rented homes.

### Shared ownership

Shared ownership gives those who can't afford to buy a home outright, the opportunity to buy a share of it if they are able to save for a deposit. This can be between 25%-75% of the home's value. Rent on the remaining share is paid to the owner (usually a registered provider or local authority).

Over time more shares may be purchased, however in some rural areas no more than 80% may be purchased.

Most new shared ownership properties are advertised through the Government's Help to Buy agents. Eligibility is based on household earnings (£80,000 a year or less outside of London) and any of the following apply:

- you're a first-time buyer
- you used to own a home, but cannot afford to buy one now
- you're an existing shared owner

In some rural areas there are also local connection criteria which apply.

Any restrictions placed on the purchase of shared ownership dwellings can affect the mortgageability and affordability of the property for purchasers.

Shared ownership purchasers are responsible for repairs and maintenance on 100% of the property they own a share of.



## A Phased Approach

Future proofing developments in local communities

We understand that communities wish to grow at a sustainable and proportionate rate to ensure their characters are retained and new affordable homes are prioritised for those who have a local connection.

Delivering larger sites in one phase will only deliver for the needs of today without thought to the needs of the future generations to come and those entering older age.

Communities can future proof development in their communities, allocating larger sites for development which are ring-fenced to plan and deliver housing in a number of phases, over an agreed period of time providing for the needs of today and those in, say, 10-years' time. This ensures that communities get the right type of housing now as well as in the near future and provides flexibility.

For example, a teenager of 16-years of age, who has grown up in a small community, will unlikely be in a position to buy currently; but their situation could change dramatically over time and they might in 5-8 years' time be better placed to purchase a home locally (e.g. by obtaining a degree, securing a reliable income and/or meeting a partner with whom they wish to buy a home). Presently, many young adults are unable to return to their local home communities due to escalating house prices and a lack of suitable affordable homes. By developing larger

sites in phases, the next generation of homeowners could be given the opportunity to move back to their community close to family and would receive priority allocation because they would still meet the local connection criteria.

Separately, residents who are presently living in larger homes with their families, could look to downsize once that family has grown and left the nest; a planned phased development may offer them the opportunity to remain in their community but in a smaller home more suited to their needs at that point

Understanding the demographics of individual communities will help us shape the type, style and models of housing offered during the various phases of delivery whilst also safeguarding against disproportionate rural expansion and sprawl.

The future delivery of these phased developments can be protected by the local authority having rights of pre-emption over the land, thereby securing their interest and that of the community, ensuring completion of the development in a timely fashion.







# Carbon Neutral Housing

You get into a time machine and set the controls to 2050. Step out, and what will you find? If all goes to plan, the UK economy will be at 'zero carbon'. This is not science fiction; it is a legal commitment by the UK government and housing will be a huge part of this. The Committee on Climate Change, which monitors Britain's progress on climate targets, said in 2018 that this is not possible "without near complete decarbonisation of the housing stock".

But how will we shrink our carbon footprint this much? And what role will the built environment play?

## What is a zero-carbon home?

Simply put, a zero-carbon home is one that is responsible for emitting net zero in greenhouse gas emissions.

Building a home emits carbon – in the materials used and construction. Then so does heating and electricity use. Most experts recommend first making sure that the building is as energy efficient as possible before 'offsetting' the remaining emissions with renewables.

How much more efficient the building should be, and how much renewables can be used, is controversial.

Material choices are significant, but they are not currently addressed in policy: for example, making a tonne of traditional concrete emits about half a tonne of carbon dioxide.

Another complication is the 'performance gap' – a building may on paper be meant to reach a certain specification of energy efficiency, but depending on the quality of construction, that may or may not be achieved.

We're changing the way people live by changing the homes they live in. Constantly innovating and striving to achieve our zero-

carbon vision: find out why A Different Approach is at the apex of sustainable home design.

We've worked tirelessly to ensure our Zero Carbon designed Smart Homes are the embodiment of sustainable living. Instead of burning through fossil fuels, our homes implement state-of-the-art technologies to regulate energy usage efficiently and generate clean energy from the sun.

We're proud to be striving to make zero-carbon living an achievable reality and recognise a pound spent on energy for a young family is a pound that could be spent on a mortgage and for an older population the same is true that a pound spent on energy is a pound that could be spent on retirement and social care.

## Conclusion

With just a few years left to avoid climate catastrophe, we need to tackle a massive driver of global heating – our buildings. How we build new ones, how we use the ones we currently have, and how we make old ones more efficient. Construction and use of buildings is responsible for 39% of global energy-related emissions, according to the World Green Building Council – so a more sustainable approach is crucial as we fight to reach net zero carbon emissions as soon as possible. But focusing on sustainability can also create places we are truly happy to live, work and play in.

Buildings that are more comfortable, more beautiful, and that reconnect us with nature. The task ahead is huge, but we can do it if we keep two key principles in mind. The first is considering the carbon impact of a building's entire life – from the creation of the first brick or roof beam, to how the building performs a century later. Second, we need to make sustainable buildings that really meet people's needs and desires – recognising that green design is an opportunity, not a burden.





# Modern Methods of Construction Work

## MMC - Our new factory in Cornwall on the cusp of a revolution

Modern methods of construction (MMC) offer the opportunity to rethink how we conceptualise, design and build much-needed housing; the industry promises up to 265,000 additional homes in the next ten years if a third of new homes used MMC. They can speed up the process, make challenging sites viable, and provide varied and adaptable homes that respond to local character and needs.

*Over the past decade, modular construction has grown substantially. A recent report by the UK Commission for Employment and Skills has estimated the total value of the offsite construction industry at £1.5 billion, with the potential to grow to £6 billion.*

*Attitudinal changes towards offsite building techniques, as well as their increased sustainability and capabilities as seen on many high-profile jobs, have all contributed to this growth.*

## Why MMC?

- Modular buildings are manufactured in controlled environments.
- It is widely recognised that modular has the potential to reduce overall construction programmes and the impact on rural communities.
- In most cases, while onsite ground works are being completed, building modules are being manufactured in a controlled, factory environment. This means a large portion of works are completed simultaneously, reducing the building programme from the outset.
- Once modules are delivered to site – pre-fitted with electrics, plumbing, heating, doors, windows and internal finishes – they are carefully craned into position on prepared foundations.
- Offsite construction is up to 50% quicker than traditional – buildings can be created onsite in timeframes as short as just four weeks.





### **Modular buildings are often recyclable**

Offsite construction can reduce up to 90% of waste generated when compared with traditional construction methods. Some modular buildings are now manufactured using recyclable material from other projects.

Being adaptable and flexible to changing needs, modular buildings are easy to move without disturbing surrounding landscapes.

### **Offsite construction uses less energy**

Compared to an equivalent, traditionally-built project, up to 67% less energy is required to produce a modular building.

Not only is the actual construction of the building 'greener', but the building is also energy-efficient for life. Modular buildings are now being installed with energy-efficient systems such as energy-efficient glass, geothermal systems and solar panels.

Offsite construction also impacts on the carbon footprint of a building, as it allows for a reduction of the total number of deliveries to sites by 90%.

### **Modular can be built to the exact same standards as traditional**

The key benefit of modular construction is the essential quality benefits which come with working in a controlled factory environment. Buildings are designed and built to the same, higher sustainability standards as traditional construction such as BREEAM, PassivHaus and AECB.

Unlike traditional construction, there are many cost savings associated with modular buildings, stemming from a reduction in project timeframes and leading to reductions in overall costs.

Although changing views of offsite construction methods are continuing to increase its popularity, traditional methods still account for the largest market share in the building industry. As the construction sector develops and adapts to meet changing Government strategies, MMC will be increasingly employed by a different Approach alongside our supply chain partners Carbon neutral homes and Coppercoast.

Efficiency and quality-control benefits	With modular construction, the bulk of fabrication and assembly of building components takes place in a controlled setting optimised for manufacturing, and the processes of design, manufacturing, and construction are more tightly integrated, capturing efficiencies not achievable through conventional methods, and allowing for more effective quality assurance.
Reduction in material waste	Modular construction could cut net waste in half compared to conventional construction. The optimised conditions of the fabrication facility result in a reduction in the incidence of errors, and accidental damage. Factory based modular construction processes are also better able to implement lean production principles and other strategies to better control inventory.
Reduction in life-cycle embodied energy and carbon	Although the total amount of materials used for a modular project will be greater than for an equivalent, conventionally constructed project (as each module requires a substantial, independent structural frame), from a life-cycle perspective, the amount of material waste saved by the modular construction process more than offsets the increased structural material used. The robust structure of modular buildings supports a longer life cycle, so the energy and carbon cost of its construction can be amortised over a longer period of time.
Reduction in energy use for construction	Construction energy use can be reduced during the fabrication phase of a modular project because factories are better able to control energy use and emissions than conventional construction sites. Modular projects require fewer workers onsite, for a much shorter period of time, so onsite energy use for such things as transport and accommodation of workers, as well as for power tools, plant, and site wide lighting will be much reduced.
Reduction in transportation related impacts	Modular construction can reduce transport emissions and other transportation related impacts - like noise and air by pollution at the project site. Modular construction can reduce the total number of deliveries to sites by 90%, and decreased the overage travel distance of workers to the site by 75%.
Reduction in operational impact	Factory based production of building components allows for much tighter tolerance of joints and seams, and supports improvements in the precision and quality of the application of the air barrier; the sealing of penetrations and joints, the installation of thermal insulation, the minimisation of thermal bridging, and allows for a greater degree of testing, commissioning, and verification. This all contributes to increased and more reliable thermal performance, and potentially reducing operational costs by 15% to 20%.
Support of adaptation, reuse, and recycling	Modular construction allows for a kind of 'plug and play' flexibility that allows buildings to be easily and more affordably adapted, modified, or disassembled into components that can be reused or deconstructed for recycling. Modularity at the systems level can contribute towards making a building more flexible and adoptable, and therefore more future-proof.
Support of resilience	Modular buildings can be constructed to be as wind and earthquake resistant as conventionally constructed buildings, and the mass-customisation aspect of the modular approach provides the flexibility to make it easier and less expensive to integrate additional resilient and adaptable design features.
Reduction of indoor environmental quality issues	The factory-based production of modular building components allow for a longer period of off-gassing of VOCs from adhesives, sealants, and finishes before occupancy. The potential for high levels of moisture to collect in materials is much less likely when the building's components are produced in a factory.

<https://pdf.euro.savills.co.uk/uk/spotlight-on/spotlight-modern-methods-of-construction-spring-2020.pdf>

# Glossary

## National Planning Policy Framework definitions of affordable housing

**Affordable housing:** 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 for rent:** meets all of the following conditions: (a) the rent is set in accordance with the Government's rent policy for Social Rent or Affordable Rent, or is at least 20% below local market rents (including service charges where applicable); (b) the landlord is a registered provider, except where it is included as part of a Build to Rent scheme (in which case the landlord need not be a registered provider); and (c) it includes provisions to remain at an affordable price for future eligible households, or for the subsidy to be recycled for alternative affordable housing provision. For Build to Rent schemes affordable housing for rent is expected to be the normal form of affordable housing provision (and, in this context, is known as Affordable Private Rent).

**Discounted market sales housing:** is that sold at a discount of at least 20% below local market value. Eligibility is determined with regard to local incomes and local house prices. Provisions should be in place to ensure housing remains at a discount for future eligible households.

**Other affordable routes to home ownership:** is housing provided for sale that provides a route to ownership for those who could not achieve home ownership through the market. It includes shared ownership, relevant equity loans, other low-cost homes for sale (at a price equivalent to at least 20% below local market value) and rent to buy (which includes a period of intermediate rent). Where public grant funding is provided, there should be provisions for the homes to remain at an affordable price for future eligible households, or for any receipts to be recycled for alternative affordable housing provision or refunded to Government or the relevant authority specified in the funding agreement.

AST	Assured Shorthold Tenancy
CLT	Community Land Trust
JSNA	Joint Strategic Needs Assessment
JV	Joint Venture
LA	Local Authority
LHA	Local Housing Allowance (Housing Benefit)
NHBC	National House Building Council
NP	Neighbourhood Plan
NPG	Neighbourhood Planning Group
NPPF	National Planning Policy Framework
PCT	Primary Care Trust
RP	Registered Provider (Housing Association)





**A DIFFERENT APPROACH**

*"Delivering the types of homes communities need"*

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