

Delivering Affordable Housing in Rural North Norfolk

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NORFOLK
DISTRICT
COUNCIL

A better place

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Aim for today

- North Norfolk – setting context for the district
- What does delivery and funding look like in North Norfolk
- Rural Housing Enabling role
- Case study – cluster Rural Housing Exception Sites approach



North Norfolk

- Rural, beautiful & remote
- Popular for tourism & retirement

But...

- Housing is expensive
- With few Registered Providers & developers



So why is housing so expensive in North Norfolk?

- 58,000 homes with 103,000 population - 1/3rd aged 65+
- Highest percentage of owned outright homes - 49% = retirees
- Average house price (£304,000) 12+ x Median income (£24,896)
- 2nd highest percentage of Second Homes - plus holiday homes = 13%
- Small / expensive Private Rented sector – only 3 homes within Local Housing Allowance in 2024
- Average 3-bed rent £470pcm above Local Housing Allowance
- Only 13% Affordable Housing – static
- April 2024: 2,454 on Housing List with only 258 Affordable lettings in 2023/24

Result is a limited pool of homes for ‘normal’ buyers or renters

Rural Exception Housing Site Affordable Delivery & Pipeline

2017 – 2024: Delivered **99** homes through **8** sites

2024 – 2025: Expected delivery **29** homes/**3** sites

2025 – 2026: Expected delivery **38** homes/**4** sites

2026 – 2027: Expected delivery **19** homes/**2** sites

2027 onwards: Current projected delivery **115** homes/**8** sites and several more at earlier stages



Rural Exception Site Housing Enabling 2017 onwards

NNDC has a history of enabling work on RES given our location.

Community Housing Fund grant in 2016/2017 brought an opportunity to extend the team and the offer to our communities.

- Temporary Housing Enabler and part time Community Development Officer
- Targeted approach for parishes with over 10% second and holiday homes
- 2019 - permanent full time Enabler role
- Extended approach to all Parishes across the district



Rural Exception Site Housing Enabling Our Service Offer

- Site finding and landowner relationship
- Close working relationship and support to Parish Councils & Communities
- Close working relationship with developing RPs
 - An enhanced support offer
 - Local needs information
 - Pre-planning advice
 - Additional funding through S106 monies etc
- Close working relationship and support for Community Led Housing Groups
 - 4 established Community Housing organisations (one a CLT and RP)
 - 1 recently established CLT with current planning application
 - Community Housing Fund (grants and loans offered)

Rural Exception Housing

Challenges – Exception Housing doesn't happen quickly!

- Finding willing landowners
- Highways expectations
- Planning constraints
- Rising costs
- Local opposition



NNDC & Broadland Approach 2017 - 2021



Great Ryburgh	5 rented homes
Edgefield	9 rented, 3 shared ownership & 8 market sale homes
Binham	10 rented, 4 shared ownership & 8 market sale homes
Trunch	12 rented, 6 shared ownership
Erpingham	8 rented, 6 shared ownership & 10 market sale homes

- Single Section 106 to deliver 63 affordable homes
- No grant but with cross subsidy across all sites
- Market homes placed in higher value areas



Click here to view the video



NNDC & Broadland Approach

Strategic approach to deliver a further 6 Exception Housing Sites

Northrepps	8 rented, 2 shared ownership & 9 market sale
Swanton Novers	7 rented on behalf of Community Land Trust
West Beckham	10 rented on 2 sites
Hindringham	7 rented & 4 market sale
Salthouse	5 rented & 1 market sale

- Individual S106's to deliver 39 affordable homes
- Homes England grant, cross market subsidy, S106 monies, free land and Community Housing Fund grant
- Using the same model but adaptable and offering flexibility



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Questions?