

Response to Brockloch Affordable Housing Development Rafford Drop-in Information Session at Rafford Village Hall held on 14th August 2021.

Introduction

Finderne Development Trust's charitable objectives include rural regeneration, environmental protection, and the advancement of recreational opportunities for the community. The 'Brockloch project' may possibly be a single route to contributing to all three of these.

Brockloch, an area of ground in Rafford, opposite the Village Hall, has been zoned by the local authority for possible residential development.

Finderne Development Trust (FDT) is currently working on a proposal to develop a community led affordable housing scheme at the Brockloch site. FDT held a 'drop in' information session for the proposed development at Rafford Village Hall on Saturday the 14th of August with posters displaying the outline development plans. This was an informal opportunity for residents of Rafford and wider Finderne to learn more about what is being proposed, to discuss the outline plans with the voluntary FDT directors and offer their feedback on the project. There was a good turnout to the event with over 30 attendees who came to learn more and give their opinion on the project. We have grouped the comments from all feedback forms received under the main themes noted below.

Main themes of comments received about the proposal

1. 'It will bring excessive traffic to B9010 + concerns for road safety'
2. 'It is a community enhancing project'
3. 'Too many proposed houses'
4. 'Rafford is not serviced enough (shops, schools, no bus service etc)'
5. 'Other land use considerations should be considered first'
6. 'Light pollution concerns'
7. 'It is better than a large commercial development'
8. 'Housing should meet passivhaus standards'
9. 'Privacy concerns'
10. 'Rafford has existing drainage problems'
11. 'More effort required to communicate with Rafford residents'
12. 'Offer to buy not rent to attract young families'
13. 'Good proposal with consideration to community benefits'
14. 'Rural housing burden and affordability will be greatly appreciated'
15. 'No need (unnecessary for Rafford)'
16. 'Very strongly object'
17. 'Someone is making money out of this'

We appreciate all the attendees who came to the Brockloch Drop-in session and those who left a comment, your feedback is very valuable to us. We will continue to consult with Rafford and Finderne residents about future development proposals.

Response from Finderne Development Trust to comments, grouped by main theme, received at Drop- in session on 14th August 2021, as follows:

Comment theme 1

'The development will bring excessive traffic to the B9010 which will make cause more problems with speeding and road safety'.

Response:

Moray Council planners and transport department will have taken traffic volumes into account with the zoning of the site and will also put whatever conditions are appropriate on the planning approval. However, we do want to work with the local community on issues so we would be happy to engage in looking at options for traffic calming measures associated with the Brockloch development.

Comment theme 2

'It is a community enhancing project'.

Response:

Thank you, we also agree that this project will enhance the community of Rafford and Finderne by providing housing to those who may want to return to live in the community but cannot find suitable housing in the area. The addition of allotments, orchard and the co-working space is something which will be open to be used by everyone in Rafford and the wider community.

Comment theme 3

'Too many proposed houses'.

Response:

The Finderne Housing Needs Survey demonstrated a demand for additional housing in the area. The indicative number of houses currently shown for the site is based on advice from the Community Housing Trust as to what is necessary to make this a viable community housing project.

Comment theme 4

'Rafford is not serviced enough for a housing development (shops, schools, no bus service etc)'.

Response:

Whilst Rafford does not have shops and schools to offer in the Village, we hope that the co-working/retail space may be utilised by small enterprise which could be used to buy and sell local produce. Rafford is near Forres which offers the services that may not be on offer within Rafford itself, but we do appreciate that the lack of a scheduled bus service for Rafford is an existing issue for Rafford residents.

Comment theme 5

'Other land use considerations should be considered first'.

Response:

Moray Council have already designated the land for development, so essentially the decision of land use has already been made for us.

Comment theme 6

'Light pollution concerns'.

Response:

We understand that the residents of Rafford value the surrounding nature, however, there has also been a considerable amount of interest in improving road safety including installing lighting. This is something we will have to evaluate with the Rafford community as for some it is seen as a benefit and others it is seen as an eyesore.

Comment theme 7

'It is better than a large commercial development'.

Response:

Brockloch offers a relatively simple proposition because the area is already zoned by Moray Council for residential development. FDT believe it would be beneficial for the residents of Rafford and the rest of Finnerne to have community ownership of the development in order to ensure it benefits the local community rather than a construction firm which is more likely to focus on maximising profit.

Comment theme 8

'Housing should meet passivhaus standards'.

Response:

We want to push the energy efficiency and renewable energy credentials of this development as far as we possibly can, but whatever we do must still meet the "affordability" criteria. We fully accept that Passive House standards would be higher in energy efficiency terms but current options for achieving that standard would take the cost of the housing out of the "affordability" range defined by Rural Housing Scotland.

Comment theme 9

'Privacy concerns'.

Response:

The proposed development will be designed with the minimisation of impact on neighbours as a key criterion.

Comment theme 10

'Rafford has existing drainage problems'.

Response:

We are aware of the anecdotal experiences of existing residents, and this will be carefully looked at as one of the key parameters in the tender for the Design & Build contract.

One option that will be considered is using a commercial type of wastewater treatment plant for the whole development rather than individual septic tanks which would be normal in a private build. We can't say at this stage that this will be the solution, but we want to stress that the issue is known about.

Comment theme 11

'More effort required to communicate with Rafford residents'.

Response:

We are still at very early stages with only preliminary plans which is why we have not come forward to the community with specific plans before the drop-in event. We can assure you at all times FDT will strive to communicate and consult with the community about all potential developments to ensure that this project benefits the local community. Compiling this document as a response to the feedback received from the first drop-in session is our first step towards showing that your words are being heard and we will continue to communicate with local residents.

Comment theme 12

'Offer to buy not rent to attract young families'.

Response:

Currently we have planned to have a mix of properties to buy and properties to rent. This will allow young families flexibility to buy or rent depending on their situation or preference.

Comment theme 13

'Good proposal with consideration to community benefits'.

Response

Thank you for your support. We hope that the community benefits which are incorporated in this development will be seen as enhancing the local area.

Comment theme 14

'Rural housing burden and affordability will be greatly appreciated'.

Response:

The rural housing burden is a crucial part of the project to ensure the affordability of homes both now and in the long term.

Comment theme 15

'No need (Unnecessary for Rafford)'.

Response:

The housing survey shows there is significant interest in affordable housing in the area. This also allows current Rafford residents an affordable option to downsize to a smaller, more energy efficient home if they wish to do so.

Comment theme 16

'Very strongly object'.

Response:

We acknowledge your response.

Comment theme 17

'Someone is making money out of this'.

Response:

Please be assured that Finderne Development Trust and its voluntary Directors are not making any money out of this project. The purpose of FDT taking on the project is not for profit but to facilitate community led housing which benefits the local community.

Brockloch affordable housing development project

Previous Frequently asked questions (FAQ's)

Question	Answer
The housing development	
Why here?	There are factors around possible synergies of the housing development with other community benefits (see later) but principally Brockloch offers a relatively simple proposition because the area is already zoned by Moray Council for residential development.
Why are you intending to build affordable” housing?	When the FDT was first formed we received feedback that there was insufficient rental accommodation and affordable purchase price properties in the area. We confirmed this with a housing needs survey conducted in 2020. As “rural regeneration” is one of the key objectives of the FDT, the provision of affordable housing stock, for both rent and purchase, is an important deliverable.
Who are these houses aimed at and what do you mean by “affordable”?	We don't think it is a good idea to have a specific target for who will live in the development. The houses are 2 and 3 bedroomed designs which will suit first time buyers, small families or people in later life wanting to downsize. The “aim” is to increase the available housing stock in Funderne with some properties that are well below the average market price.
Why are you including self-build plots?	We know from the housing needs survey that there is an interest in some self-building in the area but finding plots that are affordable is very difficult. The advice we have been given, by experts in Rural Housing, is that having a mixture of built for sale, built for rent and self-build gives a good balance of community support.
This is just 12 houses. It is hardly going to solve the issues of housing availability in the area, is it?	No, that's true, but we have to start somewhere. There will be other opportunities for similar developments in the future but as the old expression states “all journeys start with a single step”.

Question	Answer
Will the properties simply be sold/rented on the open market?	There will be an “Allocation Policy” developed which will look to support the aims of the FDT around rural regeneration. So, for example, there may be priority given to people who were born and raised in the area, went away for education and/or employment, and are looking to return. This will need further consultation in due course.
What’s to stop someone buying one the houses and then selling it off to someone else at a profit?	<p>Maintaining the “affordability” forever is a key requirement of getting the funds to do the project in the first place. We will use a legal mechanism called a “Rural Housing Burden”. This puts certain constraints and protections into the Title Deeds of the property. Things like the house must be a primary residence, so people can’t buy them up as holiday homes or holiday lets. The discount that was included in the original purchase will have to be included in any future sale and there will be a right of pre-emption whereby the Trust will have first call on any purchase.</p> <p>This is a specialist area of property law and we will, of course, be taking expert advice on how to achieve it.</p>
The non-residential community elements	
Your plans show a community orchard, allotments and polytunnel. Are these proposed just for the 12 new buildings?	<p>Not at all. The idea of these elements is that they would be available for all of the community both in the new buildings and existing ones.</p> <p>In fact, not necessarily just the residents of the village. If, for example, someone lived out of Rafford but wanted to take on an allotment – why not?</p>
You show EV Charging points and car share. What is all that about?	It is about exploring opportunities that could benefit the community. Eventually we will all have to have electric cars of our own, but in the interim perhaps having 2 or 3 E-cars available to residents in a car share scheme could make an early impact. Popping down to Forres to do the messages in a shared E-car would be considerably more environmentally friendly than taking our own petrol car out of the garage!
What do you mean by a co-working office and retail space?	A co-working office is a space available for use by individuals, perhaps self-employed people, that benefit from access to shared equipment such as printers, photocopiers, laminators etc. Having access to commercial standard equipment, which you only contribute to the cost of you use it, can be a very effective way of running the administration of a business or voluntary organisation.

Question	Answer
	<p>Home working can also be quite lonely, and it has been demonstrated by co-working set ups around the country that even part time sharing of an office space can be beneficial for people.</p> <p>The retail space is currently just an idea. We need input from the community as to what would be of help and what would be sustainable. It is unlikely that a Village grocery shop is ever going to be viable, but some communities have set up very successful operations based on vending machines. What is it that you think would help?</p>
<p>The Renewable Energy element</p>	
<p>Why are you complicating things with this idea to dig up the RVH field?</p>	<p>Whatever gets built on the Brockloch site, whether by the FDT or anyone else, will have to meet modern standards of energy efficiency and look at renewable energy. We believe that sustainability for our community in environmental terms is very important.</p> <p>There appears to be an opportunity at Brockloch to do something more than just a “standard” contribution towards renewable energy. If that opportunity is real, which will be confirmed or not by the experts, we feel it is a responsibility for us to explore it.</p>
<p>Are you limiting the communal heating system to the new houses, or will there be opportunities for existing residents to get involved?</p>	<p>Our aspiration is to have the maximum use out of the energy available in the area. If the technical experts tell us that there is more heat available than required by the new buildings, we would love to extend the project to let other community members get involved. You will appreciate this is a very complex, and technical, so we can say anything for certain just yet, but community heating schemes are becoming more common, and we would love to join that trend.</p>
<p>Won't the heat extraction damage the field and land around it?</p>	<p>Ground Source Heat Pumps using horizontal collectors in trenches have been used for 20+ years. We will be guided by the technical experts on how to install the collection matrix in an appropriate way.</p>

Question	Answer
The Hall & Recreation Ground redevelopment	
<p>Isn't the proposal to redevelop the field and extend the hall just a vanity project designed to bribe the community into accepting the housing?</p>	<p>Absolutely not because the simple reality is that if the community doesn't want the field and hall development aspects they won't go ahead.</p> <p>The "easiest" thing for the FDT would be to agree a wayleave with the Village Hall Trustees, lay the heat collection matrix and simply reinstate the grass field.</p> <p>The FDT will not be able to do the hall and field development on its own, for the community. What is being looked at here is an opportunity. If the community would like to see improvements to recreational facilities in, and around, the hall then FDT would like to work in partnership with them to try to make it a reality.</p>
<p>Where are you going to get the funds from for such a redevelopment?</p>	<p>At this precise moment in time, we don't know. However, community health and wellbeing are greatly impacted by availability of recreational facilities. Funding organisations do exist that support this type of project but they all demand a clear involvement by the community. See earlier Q&A – if the community want to look at this opportunity the FDT will do all it can to help.</p>
<p>You show an extension on the side of the Village Hall. Can you give us more detail on this?</p>	<p>Not really at this stage. What we have been told by some of the Village Hall committee members, and some local residents, is that whilst the existing Hall is well loved and well used it lacks some flexibility. Suggestions have been made that a second, smaller, room in addition to the main hall would be welcomed. This could be used for smaller group meetings, the Village café or by groups using the improved recreation facilities in the field.</p> <p>This is, again, very much up to consultation with the local community. We would welcome your thoughts and input.</p>
<p>Why have you included a 5-a-side football pitch in the plans for the field? There aren't enough kids in the village to make a 5-a-side team!</p>	<p>As the poster states, the schematic is for illustrative purpose only. We have put in a few examples of what <u>might</u> be of interest.</p> <p>If the community decided that they wanted to explore the opportunity (if one even exists – which depends on the heating system) then we would work through a consultative process to determine what it should look like.</p>

Project 'Brockloch' update at 18/10/21:

On behalf of the community Finnerne Development Trust has applied to the Scottish Land Fund for funding to purchase the area of land, outlined in red below, at the Brockloch site :



The outcome of FDT's application to the Scottish Land Fund is likely to be known in early December.

At the end of September 2021, Finnerne Development Trust was awarded an enablement grant from the Scottish Government's Community and Renewable Energy Scheme (CARES) to contract with Locogen, a renewable energy consultancy company, to carry out a comparative evaluation of the various renewable energy options available in the vicinity of Rafford Village Hall and the Brockloch site.

See updates under the News tab on our website: <https://findernedevelopmenttrust.com/>