

FDT Community-led Affordable Housing project – Brockloch, Rafford

Frequently asked questions (FAQ's)

Community drop-in event, Saturday 19th November 2022

Question	Answer
The housing development	
Why is FDT intending to build affordable housing?	<p>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 on our behalf by the Communities Housing Trust in 2020.</p> <p>Finderne Housing Needs Survey- Report 2020 Final.docx</p> <p>Analysis of the housing needs survey showed a clear desire for affordable accommodation from both newcomers to the area and younger family members of existing residents wishing to return to be near their place of upbringing. The key reasons stated in the analysis for an interest in choosing to move to Finderne were a desire to live in a rural location and family support. The latter would facilitate community support and provide opportunities for informal social care for both younger and older members of the community.</p> <p>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 for the Trust.</p>
What does community-led mean?	<p>As a Development Trust FDT is a community -owned and led organisation with a volunteer board of directors representing the community, which works to combine community-led action with an enterprising approach to address and tackle local needs and issues.</p> <p>The land and the new houses at Brockloch will be either owned or managed and stewarded by FDT on behalf of the community. The rural housing burden will ensure that the homes are retained as affordable in perpetuity for the benefit of community members.</p>

Question	Answer
<p>What is the history of the Brockloch land?</p>	<p>Brockloch was first allocated for housing by Moray Council within the Moray Local Development Plan in 2015. It was again identified as being allocated for housing in the 2020 MLDP.</p> <p>Dallas Estates intended to put the land at Brockloch for sale on the open market but wanted to ensure that the chosen developer would be sympathetic to the community's needs.</p> <p>Dallas Estates contacted FDT and after discussion they agreed to hold off selling the land until FDT could secure funding for the land from the Scottish Land Fund.</p>
<p>Why here in Brockloch, Rafford?</p>	<p>The land at Brockloch is in an ideal location for a development of this nature.</p> <p>In the heart of the village of Upper Rafford, sitting opposite the Village Hall and recreation ground, the land has already been recognised by Moray Council as an ideal location for a "rural cluster" of new buildings, and has been zoned for residential development, within the Moray Local Development Plan 2020, and earlier within the 2015 MLDP.</p>
<p>How was FDT able to purchase the land at Brockloch for this affordable housing development?</p>	<p>Having been able to negotiate a community discount of 7.5% from the landowner Dallas Estates, grant funding of £331,740 from the Scottish Land Fund enabled FDT to purchase 3.6 acres of farmland at Brockloch, on behalf of the community, with the purchase completing on the 14th of July this year. (14.7.22)</p>
<p>How many houses will be built?</p>	<p>The Brockloch project will potentially provide 10 new affordable houses, of which 8 will be developed as rental properties and 2 will be developed for discounted sale, along with 2 affordable self-build plots.</p>
<p>Who is involved in the development, design, and construction process?</p>	<p>FDT as the overall managing body of the process, will employ appropriate specialist consultants to carry out each stage of the work.</p> <ol style="list-style-type: none"> 1. Communities Housing Trust (CHT) to support FDT in the pre-construction process. 2. A Project Management company and Project Quantity Surveyor to manage the design and commercial aspects of the project during both preconstruction and construction.

Question	Answer
	<p>3. An architect to manage a community consultation meeting about how the development might look within the rules of building regulations set by Moray Council and the Scottish Government.</p> <p>The architect will develop the design and liaise with other specialist consultants, including but not limited to, structural engineers, mechanical and electrical engineers, ecologists, land landscape designers.</p> <p>The architect will be novated to a contractor selected through a competitive tender process and will continue to work with the contractor through the duration of the project.</p> <p>4. The Contractor will undertake the works liaising with FDT and the PM whilst managing the design team. On completion the project will be handed over to FDT. Prior to this an independent body will have managed the allocation process and residents will be ready to move in upon completion.</p>
<p>This is just 12 houses. It is hardly going to solve the issues of housing availability in the area, is it?</p>	<p>No, that's true, but we must start somewhere. There will be other opportunities for similar developments elsewhere in Funderne in the future.</p>
<p>Why are you including self-build plots?</p>	<p>We know from the housing needs survey carried out by Communities Housing Trust on behalf of FDT, 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 colleagues from the Communities Housing Trust, is that having a mixture of built for sale, built for rent and self-build gives a good balance of community support.</p>
<p>What do you mean by "affordable"?</p>	<p>The houses are 2 and 3 bedroomed designs. The aim is to increase the available housing stock in Funderne to meet the community's needs with properties for sale that are well below the average market price, and properties for rent at affordable rents.</p> <p>Increasing the supply of suitable, affordable housing prevents people being potentially forced to leave the community and provides secure, efficient homes for people who may currently be living in unsatisfactory accommodation.</p> <p>Affordable housing in communities is in high demand due to various factors such as limited existing housing supply, market forces inflating prices and higher numbers of properties becoming holiday lets.</p>

Question	Answer
<p>How will the houses be allocated – will the properties simply be sold/rented on the open market?</p>	<p>The FDT board has developed an Allocations Policy for all properties, whether those for sale or those for rental. The allocations policy looks to support the aims of the FDT around rural regeneration.</p> <p>To maximise the social and economic impact, priority will be given to applicants likely to make a significant contribution to the prosperity, balance, and sustainability of the community, with applications being assessed in tandem with the main individual household need factors.</p> <p>An example, under FDT’s allocation policy, is that priority will be given to people who were born and raised in the area, went away for education and/or employment, and are looking to return.</p> <p>A copy of FDT’s draft Allocation Policy is available on our website HERE or we can forward a hard copy to you if you wish. Allocations will be managed by an independent third party.</p>
<p>What’s to stop someone buying one of the houses and then selling it off to someone else at a profit?</p> <p>What is the percentage discount?</p> <p>What is the right of pre-emption?</p>	<p>These houses will be retained as affordable in perpetuity.</p> <p>For the rental properties this will be achieved by letting at social equivalent rents, as advised by Communities Housing Trust, and for discounted sales and self-build plots, this will be achieved by applying a Rural Housing Burden to the title of each property.</p> <p>A Rural Housing Burden is a title condition which will apply to the homes for sale, and the self-build plots within this project. The property owner will retain full legal title to the property with 100% ownership.</p> <p>The Rural Housing Burden comprises two elements:</p> <ol style="list-style-type: none"> a) An agreed discount percentage to the purchaser from the open market value and, b) A right of pre-emption, which means that FDT has the option to buy back the property when the owner decides to sell their home. <p>This will then allow FDT to sell the property to another purchaser, and a discount will be applied to the market value for any future sales. In other words, this allows the community to retain control over the use and resale of the properties.</p>

Question	Answer
<p>Rural Housing Burden/ Further conditions – Personal Bond</p> <p>How is the percentage discount calculated?</p>	<p>In addition to the Rural Housing Burden, there will be other legal conditions attached to the title:</p> <ul style="list-style-type: none"> • The property must be the permanent and only residence of the purchaser • The property must not be leased out, without prior agreement from FDT. <p>The priority groups that FDT will allocate/sell a home to are as outlined in FDT’s allocations policy.</p> <p>In setting the percentage discount from the open Market value, several relevant factors will be taken into account. The usual percentage discount of the market value is between 20- 40% in the property sale price.</p> <p>See separate Factsheet – Rural Housing Burden – Communities Housing Trust for more details.</p>
<p>Who will decide who is allocated a house, and what happens if there are more applications than houses?</p>	<p>FDT will appoint a rural housing body to oversee the Housing allocation process. The rural housing body, will assess all applicants against FDT’s Allocations policy, at ‘arm’s length’ from FDT.</p>
<p>To whom can I appeal if I am not allocated a house?</p>	<p>If you were to apply for a house rental or to purchase a house, or a house-plot and be unsuccessful you would be able to contact the rural housing body for feedback.</p>
<p>What is the Communities Housing Trust (CHT) and what is their role in this project?</p>	<p>CHT is a registered charity set up in 1998 to help rural communities secure long-term solutions to their local housing needs. It works with communities across Scotland, to help them understand their housing requirements and assist in the development of projects to deliver affordable rural homes to meet their needs, playing a crucial role in supporting the long-term viability of communities. CHT is acting as Development Agent on behalf of Funderne Development Trust (FDT) for the first phase of the project.</p>

Question	Answer
<p>What stage is the affordable housing project at and when is it likely that the building work will be completed?</p>	<p>FDT has gone out to tender with several architectural firms. The preferred firm will then be asked to prepare a plan for the site, which when completed will be taken to the community for consultation.</p> <p>We do not have a firm project plan timescale yet; completion is approximately 2-3 years away.</p> <p>The community will be kept up to date throughout this process.</p>
<p>How much will the architect be paid?</p>	<p>The appointed architect will be paid in line with the fee structure which is set by the RIBA (Royal Institute of British Architects).</p> <p>Funding will be applied to this element of the works.</p>
<p>How will FDT fund the building project?</p>	<p>The project is anticipated to be funded in the main by the Rural Housing Fund, and possibly Moray Council, with any shortfall to be made up either from other, as yet unidentified, 3rd party grant funders, as yet unidentified commercial loans, and some capital from FDT reserves if required, in a descending order of probability.</p> <p>FDT is not paid for co-ordinating this project; our core costs are covered by funding from Hill of Glaschyle Renewables LLP, which in turn enables us to leverage in additional funding for projects such as this. FDT received funding from the Scottish Land Fund towards the salary for our Development Officer for 0.5 FTE for two years.</p>
<p>How can I formally object to the development if wished?</p>	<p>The finalised plans for the affordable housing development will be submitted to Moray Council for planning permission. Formal objections can be made at this stage in line with the laid down statutory process.</p>
<p>Everyone in the village knows there are drainage problems. Isn't this development just going to make things worse?</p>	<p>We have been told the anecdotal experiences of existing residents and this will be carefully looked at as one of the key parameters in the tender for the contract.</p> <p>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.</p>

Question	Answer
<p>We already have problems with vehicles speeding along the road through the village. This will just make things worse with extra cars. What are you going to do about that?</p>	<p>Moray Council planners and transport department have taken these issues into account with the zoning of the site and will also put whatever conditions are appropriate on the planning approval.</p> <p>FDT want to work with the local community on issues and are happy to engage in looking at options for traffic calming measures associated with the Brockloch development.</p> <p>On example of this is that FDT has agreed to sponsor the cost of four Vehicle Activated Speed Signs to be installed in both Lower and Upper Rafford, in a project co-ordinated by Finderne Community Council. It is hoped these will be installed shortly.</p> <p>FDT trust objectives also include reducing individual travel and encouraging car sharing and electric vehicles.</p>

Question	Answer
The non-residential community elements	
<p>What will happen to the land at Brockloch which is not used for the affordable housing project?</p>	<p>Not all the land at Brockloch will be used as part of the build for the twelve proposed houses.</p> <p>At this early stage, at the drop-in event on the 19th November, we would like to begin to gather your ideas as to what you would like the non-housing elements to be on the land at Brockloch.</p> <p>This will be followed up by a full community consultation on this specific topic in due course.</p>
<p>What are some of the ideas which have been put forward so far, for the non-housing elements on the land at Brockloch?</p>	<p>The following ideas (in no particular order) have been put forward so far - we are open to hearing all of your suggestions:</p> <ul style="list-style-type: none"> • Community orchard • Community allotments • Community polytunnel • Co-working office space • Retail space based on vending machines • EV charging points • Car share scheme • Wildflower meadow <p>At our drop-in event on the 19th November, if you wish, please add your suggestion(s) on a post-it note to the flip chart stand which will be available.</p>
The Renewable Energy element	
<p>If you are serious about a commitment to energy efficiency and renewable energy, why are you not going to build to Passive House standards?</p>	<p>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 are very expensive, and we would not be able to source funding at this level.</p>
<p>What type of heating system are you proposing to use for the Brockloch development?</p>	<p>The Brockloch affordable housing development will need to meet modern standards of energy efficiency and look at renewable energy.</p>

Question	Answer
	<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>As a baseline, the new houses will have air source heat pumps (ASHP).</p> <p>In addition, FDT is currently exploring the feasibility of a ground source heat pump system (GSHP) to be laid either within the field at Brockloch, or on a larger scale within the recreation field beside Rafford Village Hall. Once we have received plans from our selected architect, a specialist firm will be asked to undertake a more detailed option appraisal for GSHP together with the preparation of quotes.</p>
<p>If FDT were to go ahead with the GSHP option within the recreation field beside Rafford Village Hall what would this mean?</p>	<p>If this option were to become the preferred option, FDT would then negotiate a wayleave arrangement with the trustees of Rafford Village Hall, lay the heat collection matrix, with the recreation field then being restored to its original condition after the installation of any GSHP system, with the added benefit of improved drainage.</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 cannot 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>