

Summary answers to statements made and questions raised by the Community at the Drop-In Event, with the Architect, held in Rafford Village Hall on 16th February 2023

FDT would like to give a big thank you to everyone who came along to our recent drop-in event held at Rafford Village Hall to learn more about the Brockloch Affordable Housing Development at Rafford, and discuss the project with FDT voluntary directors, members of the FDT staff, representatives from the Architects, Oberlanders and representatives of Communities Housing Trust (CHT).

At the event the Design team presented a possible vision for the Brockloch housing project and invited visitors to ask questions and make comments and suggestions to assist in further development of the design proposals.

Many valuable and informative conversations took place during the three- and half-hour event. Feedback forms were submitted during the event and a number of visitors took them away to collate their thoughts and send feedback to us after the completion of the event.

We have collated all feedback forms received both during and after the event, these are summarised below with answers to the varied points raised.

The next stage is for the design team to take away the feedback, and in line with the preplanning application information from Moray council they will produce a scheme to be presented to the Finnerne community at the next drop event.

The date for this will be announced in due course on our website, via email to our members, on social media, at the FCC meeting and notice boards at local village halls.

Key questions of interest and areas of concern are listed below with corresponding answers.

- 1. Shadowing of trees from the woods on the west side of the development.**
 - a. It is recognised that there is significant shading from the existing wood on the west side of the development.
 - b. The drainage pond and treatment plant will be located in this area as they are unaffected by the shading, and it is the lowest point of the site.
 - c. Similar to some of the neighbouring properties, the Brockloch site will experience afternoon shade, particularly during winter. This can be partially mitigated through placement of new houses on the east side of the site, by careful orientation of openings and if possible, making use of top/sky lights.
- 2. Shadowing of existing properties at the lower northern end of the site due to the drop in the level of the land.**

- a. As part of the design, sections will be drawn to ensure any new buildings will not cast shadow over these existing properties.
- b. Moray Council have indicated that a 'design code' would be necessary for the self-build plot, which can restrict the height of new builds. In addition, it is proposed to create a 'no build' buffer zone to the north boundary, meaning that new buildings would be a suitable distance from neighbouring properties' mitigating overshadowing despite the ground level differences.

3. Can self-build properties be moved further south? These can be moved a little bit further south and sections drawn to ensure that no shadowing occurs on the lower lying existing properties. (See also point 2b.).

4. What evidence is there that Rafford needs this development?

- a. There is chronic shortage of affordable housing in Scotland, in Moray and particularly in the Finnerne area.
- b. There are a number of reasons why affordable housing is vital to support a rural community. Some examples of which are listed below.
 - i. Existing skilled residents do not have to leave the area because they are being priced out of the housing market.
 - ii. The development will attract people who have previously lived in the area and now wish to find work and return home but can't afford the current market rates.
 - iii. It provides opportunities for people needing to leave local homes to have more space and independence but remain in their local area.
 - iv. It provides an opportunity for growing families in the area or those wish to start a family to have a home of their own in a rural community.
- c. This development is being managed by the Finnerne Development Trust which covers the whole of the Finnerne area. It is the intention for the FDT to work on a number of developments throughout Finnerne region when suitable land becomes available for residential development.
- d. Brockloch was first allocated for housing by Moray Council within the Moray Local Development Plan (MLDP) in 2015. It was again identified as being allocated for housing in the 2020 MLDP. 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. 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. It was inevitable that the land at Brockloch would be developed for housing and the FDTs involvement means that it will be developed with the communities needs considered.

5. Who benefits from the development?

- a. The Finderne community, as the site will provide affordable housing for locals in need of accommodation (See examples in answer 4b above).
- b. Increasing the number of residents to Rafford will provide additional voices to support the desire for the village to have better public transport connections.
- c. The development will also provide an opportunity for non-housing elements available to the whole of the Rafford Community. Some possible examples are listed below.
 - i. E-bike scheme.
 - ii. Electric car points and possible car share.
 - iii. Community Polytunnel or allotments.
 - iv. Community Garden or orchard.
 - v. Playground.
 - vi. Locally produced produce in a vending machine.
 - vii. Communal bike store.
 - viii. Wildflower meadow.

6. Who wishes to live in a small village when they need an affordable house?

- a. Both the drop in event in November and the event in February attracted many people who are interested in moving into or staying in the Finderne region due to existing family connections, schools, or work.
- b. This is a great opportunity to provide additional community facilities for the village and provide further support to improve the connections from Rafford to Forres.

7. Can affordable housing also be ecologically sound?

- a. The simple answer is yes. Affordable does not mean cheap or building by cutting corners. The affordable part comes via the application of the Rural Housing Burden which reduces either the sale prices or the rental costs by an agreed rate, somewhere in the region of 30-40% below market.
- b. The housing development is to be of a robust construction, with space provision to meet The Firm Foundations guide. In addition, the new affordable homes will be required to meet Housing For Varying Needs Part 1 and, of course, current Building Regulations. The following elements will be incorporated into the design.
- c. Robust, low maintenance and future-proofed homes. - Low running costs for occupants to heat and maintain their home at adequate temperatures year-round. - Well-ventilated homes which are not susceptible to problems linked to moisture and high occupancy rates. - Sufficient space to dry clothing externally or internally in an area

appropriately designed. - Garden areas that are appropriate in size and well drained, the divisions of which do not detract from the community feel (i.e.high opaque fencing etc)

- d. Target EPC to be minimum 'B' to enable additional funding to be sourced as this is a minimum requirement for some funders. Building Standard sustainability award which will likely be a minimum of 'Silver'. Note - since the update to the Scottish Building Regulations in February 2023, it is possible that 'Gold' standard may be required in order to meet the requirement for EPC B

8. Proposals to mitigate traffic and reduce road speed?

- a. FDT have been working with FCC to obtain permission to install 4 speed reduction signs, one either side of both upper and lower Rafford. These have now been approved by Moray Council and will be installed in the coming weeks.
- b. Moray Council will have taken the potential for increased traffic into account during the local planning process. Any new development must be approved by the Moray Council Transportation team. It is hoped that an increase in the number of families, a new community facility and the access point being opposite the Village Hall will create a public 'hub' for the village which could stimulate wider action around traffic calming and road safety.
- c. During the planning phase FDT and the design team will work with the Moray Council transport department to ensure the most practicable approach to traffic calming can be achieved.

9. What can be done about footpaths in Rafford?

- a. There is currently work being done in Rafford village to improve the local footpaths.
- b. It has been identified that bus transport, especially for school age and the elderly needs to be a priority for the wider community out with this project, The Brockloch development can contribute by providing a pedestrian route alongside the site and a pull-in bus bay, as well as the potential increase in families living in the area.
- c. FCC and FDT can have further discussions with Moray Council. Once the development is in progress and allocations have taken place, there will be the potential for additional support to put pressure on MC to improve safe access in Rafford.

10. Cooperative models of ownership and development.

- a. The current model for affordable housing that will be adopted for this project after consultation with CHT (Communities Housing Trust) is the Rural Housing Burden (RHB) This applies a discount to both the rental and purchase prices of the new properties and self-build plots. The discount is usually in the region of 30-40% below market value at the time. This will be confirmed in due course.

11. Are 4-bedroom properties being considered and home office working.

- a. It is not currently planned to build any four-bedroom houses as they would potentially fall out of the affordable category, also none of the houses will be specifically designed with home offices, however all rooms in a property can be used to suit each households specific needs.
- b. The current planned housing mix is:
 - Rental:
 - 4 x 2 bedroom 4-person semi-detached houses
 - 2 x 3 bedroom 5-person semi-detached houses
 - 2 x 2 bedroom 4-person semi-detached accessible houses.
 - Discounted sale:
 - 2 x 3 bedroom 5-person semi-detached houses.
 - Self-Build Plot:
 - 2x serviced self-build plots sized to accommodate a 4-bedroom 5-person detached house.

12. How can the design be influenced?

- a. The drop in event was an opportunity to discuss the scope of the design and material use. There will be some scope for design variation in the self-build plots, but they will still need to conform to MC planning restrictions and be in keeping with the rest of the development. There will also be scope for variations to the internal layout of the self-build properties.

13. What is the position on garages and storage.

- a. These would not be built as part of the development, but it is recognised that families will need storage, and adding suitable sheds to the properties will be allowed based on permitted development rights and/or planning permission following completion.
- b. The plots will be sized sufficiently to allow future outbuildings.
- c. If there is demand, it may be possible to consider a shared lockable bike storage for the development.

14. Would ground investigation information be made available to the owners of self-build plots?

- a. Yes.

15. What is the timing for the application process?

- a. The application process will open once the construction of the development is underway. The exact timing of this cannot be confirmed at this stage but is likely to be early 2024.

16. What is the landscape strategy?

- a. Biodiversity and landscape strategy will be developed during the planning design phase.
- b. Approx 25 to 30% of the site will be available for additional community uses, possible non-housing elements which may include: Polytunnel, allotments, carshare, EV charge points, orchard, and a small rentable shared working space.

17. What happens if the mortgage lender needs to repossess a property?

- a. Standard security – 1st ranking to the lender is typical.
CHT have a 2nd (or in some cases 3rd) ranking standard security for the Rural Housing Burden.
CHT have a personal bond with the purchaser to ensure that the home remains a permanent residence and to prevent leasing without consent.

However, in the event of a repossession, CHT's board would likely be unwilling to remove the RHB from the title as this would mean that the lower-cost property is lost to the community. On resales, the RHB usually remains, even if the property is purchased by a third party directly (and not via CHT). Also, the discount would move from one purchaser to the next as the new buyer would see the restrictions on resale (sometimes called a Resale Price Covenant by lenders) and offer a lower price for the home in line with the % discount. As a Rural Housing Body, CHT cover their costs in buy-backs and resales, although do not receive a lump sum for the remainder of the %share.

To get around the position where a lender may not be able to retrieve their loan amount plus interest and fees, many ask for a 5 to 10% deposit from the purchaser.

CHT have support from the Scottish Government to operate as a Rural Housing Body and to ensure that as many properties as possible are bought back and resold within our control. We cannot guarantee that we will purchase every property back, although out of 120 properties, we have had around 12 resales in almost 20 years.

Our solicitors in Inverness are Murchison Law <https://murchisonlaw.co.uk/> and they can provide further information directly to lenders if required.