







# Homes for local people



## HOUSING FOR LOCAL PEOPLE

The Peak District is a beautiful area and a very desirable place to live. Surrounded by cities and easily accessible it is easy to see how property in the area is in demand and commands a high price. This makes it tough for local people, particularly the young, to afford housing and stay in their communities. If rural villages are to be kept alive, communities need a range of housing types, including some that are affordable to those on lower incomes.

# AFFORDABLE HOMES FOR LOCAL PEOPLE, AND KEPT THAT WAY

We at Peak District Rural Housing Association (PDRHA) provide homes for local people in villages. Our Association was formed in 1990 by a group of local people who were concerned about the lack of affordable housing in the Peak District and the surrounding rural area. We work with local communities and take pride in building homes which are well designed and 'fit' their surroundings.

Most of our houses are for rent with some sold on a 'shared ownership' basis. We ensure that our homes remain affordable for present and future occupants. Rents are reasonable and controlled by government guidelines. Shared owners buy a part share of up to 80 per cent of the value of the property, according to their means. The remaining share is held by us and this ensures that the affordability of the property is maintained for the benefit of future shared owners.

#### FUNDING NEW DEVELOPMENT

PDRHA is a not-for-profit organisation registered with the Government's Homes and Communities Agency (HCA) to provide social housing. The HCA provides grants towards the cost of housing developments. This grant is supplemented by grants from local authorities. The rest of the money required is raised from the private sector in the form of loans from banks and building societies.

#### OUR WAY OF WORKING

PDRHA plans a new housing development in response to the particular needs of a village. The Association works closely with the community, usually through the Parish Council, to research the need for homes and to find suitable sites.

We use special planning rules which allow the development of affordable housing for local people on sites which would not otherwise be granted planning permission. Developments are then subject to special planning agreements which specify who can occupy the houses and the local connection they should have.

The Association takes particular care to ensure that the design and materials for a new development are appropriate to each setting. New homes are built to high levels of energy efficiency. The Association will also consider acquiring existing buildings and will upgrade them to an appropriate standard.







## WE WOULD LIKE TO HEAR FROM YOU

PDRHA is constantly seeking opportunities to build or adapt rural housing to become affordable homes. It aims to work with others who share an interest in affordable housing. Whether you are an individual, a landowner, Parish Council, local authorities or another Housing Association, contact us to talk about providing more affordable homes in our special area.



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