

# **ADDISONS CHARTERED SURVEYORS**

## **Barnard Castle, Crook and Richmond**

**Rural Housing Conference**

**29.09.16**

**Hutton Rudby Village Hall**

**The Moving Goal Posts of Rural Affordable Housing**

**David William Coulson FRICS FAAV**  
**Diploma in Rural Estate Management**

**RICS Registered Valuer**  
**Partner, Addisons Chartered Surveyors**



# **ADDISONS CHARTERED SURVEYORS**

## **Barnard Castle, Crook and Richmond**

### **The Moving Goalposts of Rural Affordable Housing**

- **What is affordable housing?**
- **Why do we not have enough affordable housing?**
- **Why do the goalposts keep moving?**
- **How do we provide affordable housing?**



# ADDISONS CHARTERED SURVEYORS

## Barnard Castle, Crook and Richmond

### What is affordable housing?

- Defining affordable – Personal needs, age, family, financial
- Forced choices – health, accident, financial
- Includes both purchase and rental.



# **ADDISONS CHARTERED SURVEYORS**

## **Barnard Castle, Crook and Richmond**

### **Why do we not have enough affordable housing?**

- **Rising cost of purchase.**
- **Increasing competition for rented houses.**
- **Reducing housing benefit.**
- **Holiday cottages and second homes.**
- **Where will I live and what will I do?**



# ADDISONS CHARTERED SURVEYORS

## Barnard Castle, Crook and Richmond

### Why do the goalposts keep moving?

- Changing politics.
- Changing legislation.
- Changing housing markets.
- Availability of finance and borrowing.
- Taxation.



# **ADDISONS CHARTERED SURVEYORS**

## **Barnard Castle, Crook and Richmond**

### **How do we provide more affordable housing?**

- Bring more development land forward.
- Build more houses.
- Coordinate Government planning with local planning requirements.
- Offer land owners tax incentives.
- Shared equity
- Deposit Saving schemes
- Covenants.



# ADDISONS CHARTERED SURVEYORS

## Barnard Castle, Crook and Richmond

### Obstacles?

- Can you afford a house –rent or purchase? Plan ahead and save?
- Lack of work opportunities.
- Where will you live – size, location, disabled access?
- Planning system.
- Environment, Conservation, Ecology.
- Integrated transport.



# ADDISONS CHARTERED SURVEYORS Barnard Castle, Crook and Richmond



Hopefully it will  
all work out





# **ADDISONS CHARTERED SURVEYORS**

## **Barnard Castle, Crook and Richmond**

### **CONTACT DETAILS**

**DAVID COULSON**

**ADDISONS CHARTERED SURVEYORS**

**5 SOUTH STREET**

**CROOK**

**CO. DURHAM DL15 8NE**

**T. 01388 766676**

**E. [david.coulson@addisons-surveyors.co.uk](mailto:david.coulson@addisons-surveyors.co.uk)**

