

Arfon Hughes



Hwylusydd Tai Gwledig **Rural Housing Enabler**

Tŷ Abermawddach
4 Stryd Fawr
Blaenau Ffestiniog
Gwynedd
LL41 3ES
01286 889289/ 07979 803547
arfon.hughes@grwpcynefin.org

Tai mewn ardaloedd gwledig

Housing in rural areas

Everyone should be able to afford a decent home.

Good housing benefits health, helps children do better at school and produces better communities. But many rural areas face a challenging future.

Dylai pawb fod yn gallu fforddio cartref gweddus. Mae tai da yn gwella iechyd, yn helpu plant wneud yn well yn yr ysgol ac yn cynhyrchu gwell cymunedau. Ond mae llawer o ardaloedd gwledig yn wynebu dyfodol heriol.

Tai mewn ardaloedd gwledig

Housing in rural areas

Living and working in the countryside is increasingly difficult for many people on lower household incomes.

The Commission for Rural Communities found that the average rural house cost 6.8 times the average annual rural household income in 2007.

This is worse by now.

Mae byw a gweithio yng nghefn gwlad yn fwyfwy anodd i lawer iawn o bobl ar incwm aelwydydd is. Canfu'r Comisiwn dros Gymunedau Gwledig bod tŷ gwledig ar gyfartaledd yn costio 6.8 gwaith incwm yr aelwyd wledig blynyddol cyfartalog yn 2007. Mae hyn yn waeth erbyn hyn.

Hwylusydd Tai Gwledig - Rural Housing Enabler

1. The need for rural housing
 2. Establishing the RHE post in 2004
 3. Allocation policies-IMPORTANT
 4. Working in partnership with Housing Associations – Grŵp Cynefin, Cartrefi Conwy, Cartrefi Cymunedol Gwynedd, North Wales Housing and Gwynedd, Conwy, Anglesey LA and Snowdonia National Park, as well as Welsh Government.
 5. Need for housing-Land-Finance-Planning-Develop
1. Yr angen am dai gwledig
 2. Sefydlu swydd HTG yn 2004
 3. Polisiau dyrannu-PWYSIG
 4. Gweithio mewn partneriaeth a Chymdeithasau Tai – Grŵp Cynefin, Cartrefi Conwy, Cartrefi Cymunedol Gwynedd, Tai Gogledd Cymru a Llywodraeth Leol Gwynedd, Conwy, Ynys Môn a Pharc Cenedlaethol Eryri, ynghyd a Llywodraeth Cymru
 5. Angen am dai-Tir-Cyllid-Cynllunio-Datblygu.

Eirioli achos tai fforddiadwy gwledig

Advocating the case for rural affordable housing

- What do RHE's do?
- Conduct surveys and open days to receive local views and support
- Research into communities housing need as an 'honest independent broker / advocate'
- Collaborate to deliver local need with providers and the communities
- Support schemes of benefit to the community
- Influence policy
- Beth mae HTG'wyr yn ei wneud?
- Cynnal arolygon a diwrnodau agored i dderbyn barn lleol a chefnogaeth
- Canfod anghenion tai cymunedau fel 'eiriolwr /brocer annibynnol gonest'
- Cydweithio i ddiwallu'r angen lleol gyda darparwyr a'r gymuned
- Cefnogi cynlluniau o fudd i'r gymuned
- Dylanwadu ar bolisi

Tai mewn ardaloedd gwledig

Housing in rural areas

This can create the situation where only those on higher incomes can afford local housing. Providing affordable housing on suitable sites creates balanced communities, breathes fresh life into rural villages and can help ensure that local people can stay in their community, whatever their age or circumstances.

Gall hyn greu sefyllfa lle mai dim ond y rhai ar incwm uwch all fforddio tai lleol. Mae darparu tai fforddiadwy ar safleoedd addas yn creu cymunedau cytbwys, anadlu bywyd ffres i mewn i bentrefi gwledig a gall helpu i sicrhau y gall pobl leol aros yn eu cymuned, beth bynnag yw eu hoedran neu eu hamgylchiadau.



Yr Angen - The Need

GWYNEDD HOUSING SUPPLY AND AFFORDABILITY SCOPING EXERCISE

Town/ Community Council	1. Populat ion	2. Nu mbe r Soci al Rent ed unit s (3. No of applic ants on LA Housi ng waiti ng list	4. Numb er of units in receipt of SHG since 1998	5. Numb er of long term empt y props	6. Numb er of units in Gwyn edd PSL schem e	7. Numb er of purch ases under Home buy schem e since 1999	8. Number of applica nts on Tai Teg	9. Total numb er of afford able units compl eted since 2004 (10. Total number of afforda ble units currentl y under constru ction (March 2014)	11. Number of affordab le units with planning permissi on (or subject to \$106*) but yet to comme nce	12. Number of affordable units that could be secured in addition to 9, 10, and 11 (based on indicative affordable housing %s for land designated for housing within adopted Local Plans)	13. Position in Gwyned d Council ranked list of wards - % Househo lds Priced Out of Market 2012 (1/3.5 x lowest quartile)	14. Media n House Price to Media n Incom e Ratio (2012)
Aberdaron	962	25	12	1	16	Nil	Nil	2	2	4	Nil	Nil	2	12.0
Aberdyfi	1,184	62	71	6	21	Nil	Nil	1	Nil	Nil	Nil	Nil	3	10.7
Abergwynn	1,379	49	11	Nil	1	Nil	Nil	0	Nil	Nil	Nil	Nil	20	6.4

Heriau - Challenges

- SHG – can be inflexible, inadequate funding but not now!
- New alternative funding being sought
- Lack of suitable development land in some communities
- NIMBY's
- Co-operation and sharing vision
- Working outside of the box
- Those in need reluctant to register – stigma?
- Grant tai cymdeithasol – gallu bod yn anhyblyg, cyllid annigonol ond nid rwan!
- Canfod cyllid amgen newydd
- Diffyg tiroedd datblygu addas mewn rhai cymunedau
- NIMBY's
- Cydweithio a rhannu gweledigaeth
- Gweithio tu allan i'r bocs
- Rhai mewn angen yn gyndyn i gofrestru – stigma?

Allbynnau - Outputs

- 11,536 questionnaires and letters sent to residents of Gwynedd, Conwy and Anglesey in 2016-2017
- RHE Service evidenced 265 local respondents needing to move and not on any housing waiting lists in 2016-2017!
- 133 affordable units completed since 2004 as a result of the RHE work
- £13,755,113 of investment in affordable housing in rural areas of the 3 counties since 2004
- 11,536 o holiaduron a llythyrau wedi eu gyrru allan i drigolion Gwynedd, Conwy a Môn yn 2016-2017
- Gwasanaeth HTG wedi canfod bod 265 o ymatebwyr lleol sydd angen symud a ddim ar unrhyw restr aros yn 2016-2017!
- 133 o unedau fforddiadwy wedi eu cwblhau fel canlyniad i waith yr HTG ers 2004
- £13,755,113 o fuddsoddiad mewn tai fforddiadwy yn ardaloedd gwledig y 3 sir ers 2004

Maes y Pandy – Llanuwchllyn

2 dŷ 3 llofft, / 2 x 3 bed
+ 2 dŷ 2 lofft / 2 x 2 bed



Castell y Gog, Dyffryn Ardudwy
10 uned / 10 units



Godre'r Coed Dinas Mawddwy tŷ 3 llofft / 3 x 3 bed
Tir / Land = £15K Adeiladu / Build = £377K



Gors Fach, Gellilydan
6 tŷ 3 llofft / 6x3 bed houses



Maes y Priordy – Llandderfel



Trem y Garn Morfa Nefyn



Congl Meinciau Botwnnog



Cysgod y Cwmwd Llanbedrog



Ar werth – tai gwag
For sale – ‘going for a song’ – empty properties!



Eglwys St Mor & Deiniol's Church, Llanfor, Y Bala, Gwynedd.

FOR SALE: £19,500 ono

This former church is in the village of Llanfor in the Snowdonia National Park, approximately half a mile from the town of Bala. The lychgate and hearse house

(which lies just outside the churchyard boundary wall)

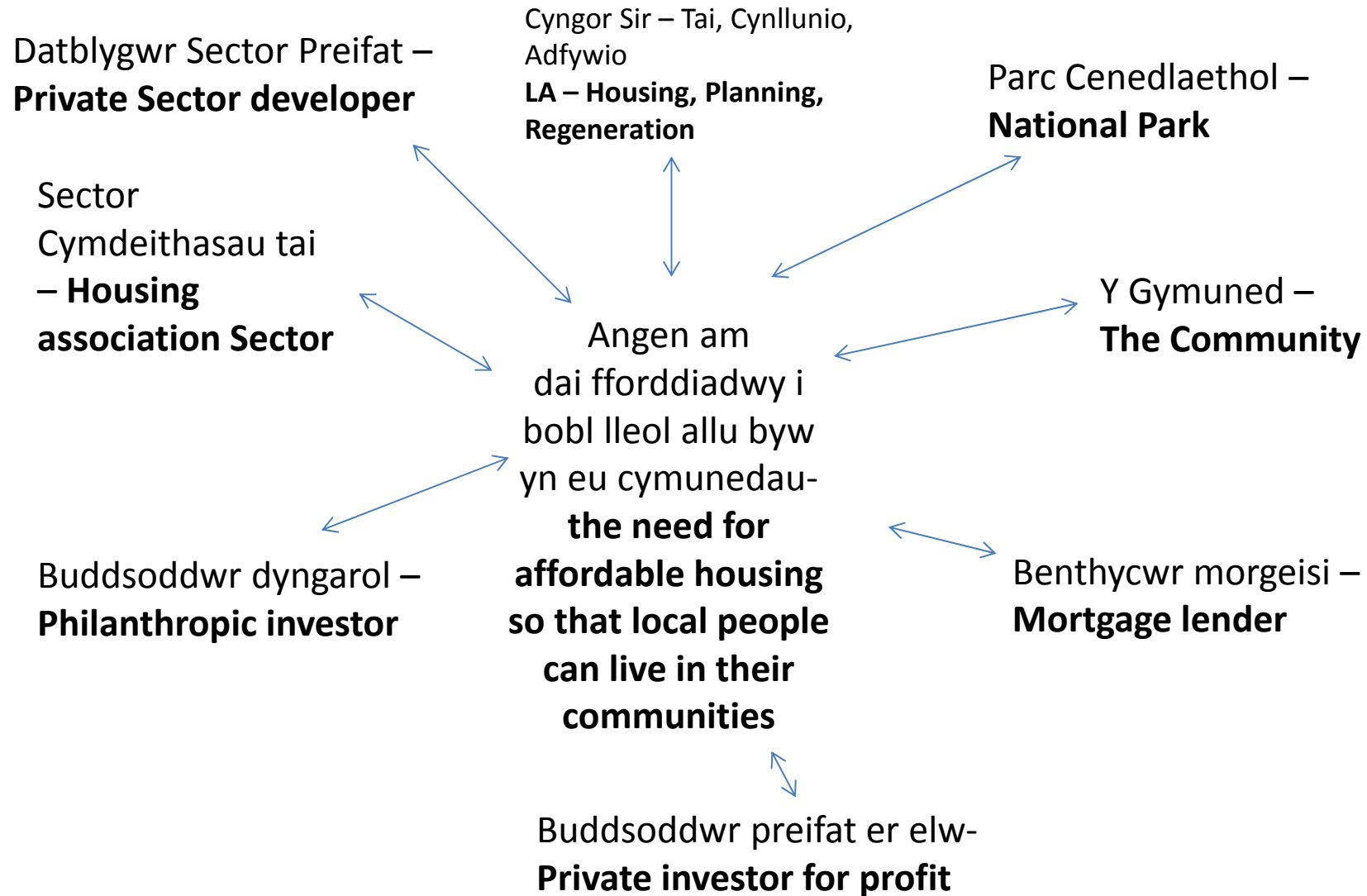
are included in the sale, but the surrounding churchyard is owned by the local community council so is not included in the sale. A pedestrian right of way to access the building will be granted over the churchyard path.

The building is grade II listed so interested parties should contact the planning department at Snowdonia National Park to discuss any plans for future use of the building.

At present the building falls into Class D1 of the Use Classes Order.



Partneriaid – Partners!



Anghenion Partneriaid

Partners needs

- Need a good relationship with partners
- Need regular development plans
- Need and ability to develop different types of housing and size to local needs
- Need good quality designed housing and affordable to maintain
- Need to reach annual targets
- Need a source of cheap funds to develop
- Need funds from local people and others to develop
- Need and can use their own financial resources – Housing association / private developer
- Need to make a return on investment to develop other schemes
- Need to employ and invest in staff and local communities
- Angen perthynas dda gyda phartneriaid
- Angen cynlluniau datblygu rheolaidd
- Angen a gallu datblygu tai o wahanol fath a maint i angen lleol
- Angen tai o safon a dyluniad da a fforddiadwy i'w cynnal
- Angen cyrraedd targedau blynyddol
- Angen ffynhonnell o arian rhad i ddatblygu
- Angen arian gan bobl lleol ac eraill i ddatblygu
- Angen a gallu defnyddio adnoddau ariannol eu hunain – Cymdeithasau Tai / datblygwr preifat
- Angen gwneud elw ar fuddsoddiad er mwyn datblygu cynlluniau eraill
- Angen cyflogi a buddsoddi mewn staff a chymunedau lleol

Adroddiad - JRF – Report - 2008

JRF Commission on Rural Housing in Wales

Final report

June 2008

An independent analysis of the levels of housing need in rural Wales, its causes, and recommendations for positive policy and practice change.

This report is the conclusion of the work of the independent JRF Commission on Rural Housing in Wales. Rising unmet housing need has been a growing trend across the UK and rural Wales has been no exception; in fact issues of affordability, homelessness and the need for social housing have often been more acute in rural Welsh areas. The report is based on new and existing evidence received from government, local authorities, housing professionals, other relevant stakeholders and members of the public. It:

- explore the current state of rural housing need in rural Wales, in terms of:
 - the current statistical evidence base of need;
 - an analysis of the oral and written evidence received by the Commission on need;
 - an assessment of the current blockages to meeting rural housing need;
- assesses current policy and practice responses by local and national government and wider housing organisations to meeting identified need;
- outline the Commission's conclusions and recommendations for policy and practice change.

<http://www.jrf.org.uk/system/files/2235-wales-housing-rural.pdf>

Comisiwn JRF ar Dai Gwledig yng Nghymru Mehefin 2008

JRF Commission on Rural Housing in Wales June 2008

Relations between local planning authorities and private developers

It is clear from the evidence presented by the larger property development companies that they are keen to work in more positive and innovative ways with local planning authorities to develop cross-subsidised housing schemes in rural Wales. The Commission suggests that local planning authorities establish a more proactive and constructive dialogue with private developers to facilitate better partnership working and innovation.

At the local level, the Commission urges local planning authorities to provide stronger leadership in order to raise awareness of local housing needs, to make better use of existing housing and planning powers, and to promote innovative solutions to local housing needs.

Cysylltiadau rhwng awdurdodau cynllunio lleol a datblygwyr preifat

Y mae'n amlwg o'r dystiolaeth a gyflwynwyd gan y cwmnïau mwy ym maes datblygu tai eu bod yn awyddus i weithio mewn ffyrdd mwy cadarnhaol ac arloesol gydag awdurdodau cynllunio lleol er mwyn datblygu cynlluniau tai trawsgymorthdaledig yng Nghymru wledig. Awgryma'r Comisiwn fod Awdurdodau Cynllunio Lleol yn sefydlu deialog mwy rhagweithiol ac adeiladol gyda datblygwyr preifat er mwyn hwyluso trefn well ar gyfer gweithio mewn partneriaeth ac arloesi.

Ar y lefel leol, erfynia'r Comisiwn ar awdurdodau cynllunio lleol i gynnig arweiniad cryfach er mwyn codi ymwybyddiaeth am anghenion tai lleol, gwneud gwell defnydd o dai a phwerau cynllunio presennol, a hyrwyddo datrysiadau arloesol i anghenion tai lleol.

Comisiwn JRF ar Dai Gwledig yng Nghymru Mehefin 2008

JRF Commission on Rural Housing in Wales June 2008

Planning for affordable housing

The Commission contends that local planning authorities need to use their existing planning powers more effectively to deliver further affordable housing. To aid this, they should consider co-funding specialist staff to develop affordable housing schemes and entering into bulk purchase agreements with developers.

It is important that the financial institutions are willing to lend on Section 106 Agreement properties.

The Assembly Government should lead discussions to establish common re-sale conditions for affordable housing. Evidence presented to the Commission indicates that the current planning system is too regulatory, reactive and rigid, and often hinders the development of innovative solutions to rural housing needs. The Assembly Government should review planning policy to ensure it encourages innovation and local flexibility. In particular, it is important that local planning authorities are encouraged to set affordability thresholds according to local conditions and constantly monitor these.

Cynllunio ar gyfer tai fforddiadwy

Dadleua'r Comisiwn fod angen i awdurdodau cynllunio lleol ddefnyddio'u pwerau cynllunio presennol yn fwy effeithiol er mwyn darparu mwy o dai fforddiadwy. Yn gymorth i hyn, dylent ystyried cydariannu staff arbenigol i ddatblygu cynlluniau tai fforddiadwy a dod yn rhan o gytundebau swmp-brynu gyda datblygwyr. Y mae'n bwysig bod y sefydliadau ariannol yn barod i roi benthyciadau ar gyfer tai sy'n ddarostyngedig i Gytundebau Adran 106.

Dylai Llywodraeth y Cynulliad arwain trafodaethau i sefydlu amodau cyffredin mewn perthynas ag ailwerthu ar gyfer tai fforddiadwy. Y mae tystiolaeth a gyflwynwyd i'r Comisiwn yn dynodi bod y system gynllunio gyfredol yn rhy rheoleiddiol, adweithiol a chaeth, a'i bod yn aml yn atal datblygiad datrysiadau arloesol i anghenion tai gwledig. Dylai Llywodraeth y Cynulliad adolygu polisi cynllunio er mwyn sicrhau ei fod yn hybu arloesi a hyblygrwydd lleol. Yn arbennig, y mae'n bwysig bod awdurdodau cynllunio lleol yn cael eu hannog i bennu trothwyon fforddiadwyedd yn unol ag amodau lleol a'u bod yn eu monitro'n gyson.

A Study to Examine Local Barriers to the Delivery of Affordable Housing in Rural Wales - A Report to the Welsh Assembly Government by *Sheffield Hallam University* August 2009

1.3. Many rural communities in Wales face acute housing affordability and supply problems, which threaten the economic, social and cultural sustainability of these communities and make it very difficult for local people to access suitable accommodation.

Astudiaeth i Archwilio Rhwystrau Lleol i Ddarparu Tai Fforddiadwy yng Nghymru Wledig - Adroddiad i Lywodraeth Cynulliad Cymru gan *Sheffield Hallam University* Awst 2009

1.3 Mae llawer o gymunedau gwledig yng Nghymru yn wynebu problemau difrifol o ran fforddiadwyedd a'r cyflenwad tai, sy'n bygwth cynaliadwyedd economaidd, cymdeithasol a diwylliannol y cymunedau hyn ac yn ei gwneud yn anodd iawn i bobl leol gael hyd i lety addas.

Gwerthusiad o Hwyluswyr Tai Gwledig yng Nghymru 2014 An Evaluation of the Rural Housing Enablers in Wales 2014

- Recommendation 1.1
- Adoption of a delivery team approach to delivering rural affordable housing, with the involvement throughout of HA development staff, local authority housing, planning policy and development management officers. RHEs would be the part of the team and be responsible for project managing the process.
- Argymhelliad 1.1
- Defnyddio dull gweithredu tîm cyflenwi ar gyfer tai fforddiadwy gwledig, yn cynnwys cymdeithasau tai a staff adrannau tai, cynllunio polisi a rheoli datblygu awdurdodau lleol a'r Swyddog Hwylusydd Tai Gwledig a fyddai'n gyfrifol am gydlynu'r broses.

Gwerthusiad o Hwyluswyr Tai Gwledig yng Nghymru An Evaluation of the Rural Housing Enablers in Wales

- 3.3 Amend TAN 6 to permit cross-subsidy in small rural communities including on rural exception sites. To be accompanied by training and guidance note clarifying that viability considerations mean this is only appropriate in high value areas.
- January 2014
- 3.3 Newid TAN 6 i ganiatau croes-gymhorthdal mewn cymunedau gwledig bach yn cynnwys ar safleoedd eithriad gwledig. Dylai hyfforddiant a nodyn cyfarwyddyd gydfynd â hyn yn egluro bod ystyriaethau hyfywedd yn golygu mai dim ond ardaloedd gwerth uchel y mae hyn yn briodol.

Safleoedd sydd ar Stop a Chytundebau A106 - Hydref 2015 LL.C.
Stalled Sites and S106 Agreements - October 2015 W.G.

Affordable Housing Clauses

The in-depth discussions in the validation workshops, with developers and with LPA officers (both planning and legal) have identified that the legal clauses regarding the provision of affordable housing can often lead to problems in obtaining loans for developers or mortgages by end purchasers. The concerns centre around the restrictions on sales of properties in the future to a prescribed area to meet local need at a reduced market value and the risk that this is considered to present to lenders in terms of repossessions. Whilst there have been past agreements with lenders on appropriate clauses, the situation fluctuates in accordance with financial industry views on risk. Developers have also expressed concern that there are a limited number of lenders who will invest in schemes involving affordable housing units and this can hinder site development. This issue was the source of significant debate in the Validation Workshops as well as in meetings with the case study LPAs.

Cymalau Tai Fforddiadwy

Mae'r trafodaethau manwl yn y gweithdai dilysu, gyda datblygwyr a swyddogion ACLlau (cynllunio a chyfreithiol) wedi nodi bod y cymalau cyfreithiol ynglŷn â darparu tai fforddiadwy yn aml yn gallu arwain at broblemau wrth gael benthyciadau i ddatblygwyr neu forgeisi gan brynwyr terfynol. Mae'r pryderon yn ymwneud â'r cyfyngiadau ar werthu eiddo yn y dyfodol i ardal benodedig i ddiwallu angen lleol am werth gostyngedig ar y farchnad a'r risg y credir bod hyn yn ei achosi i roddwyr benthyciadau o ran ailfeddiannu. Er y bu cytundebau yn y gorffennol gyda rhoddwyr benthyciadau ar gymalau priodol, mae'r sefyllfa'n amrywio yn unol â barn y diwydiant ariannol ar risg. Mae datblygwyr hefyd wedi mynegi pryder mai ychydig iawn o roddwyr benthyciadau sy'n fodlon buddsoddi mewn cynlluniau sy'n cynnwys unedau tai fforddiadwy a gall hyn amharu ar ddatblygiad safle. Roedd y mater hwn yn destun trafodaeth sylweddol yn y Gweithdai Dilysu yn ogystal ag mewn cyfarfodydd gyda'r ACLlau yn yr astudiaethau achos.

Joint WLGA for Rural Affairs

Change is the only certainty' in post-Brexit rural communities

Tuesday, 20 February 2018

- Rural counties in Wales will need enhanced support to prepare for the big changes brought by Brexit, council leaders have said.
- As members of the Cabinet Secretary for Energy, Planning and Rural Affairs Lesley Griffiths AM's Brexit Roundtable Group, WLGA has been working with the Welsh Government in preparing for potential Brexit scenarios.
- A report published by the Group this week has made clear that 'change is the only certainty' in rural communities as Wales and the UK prepare to leave the EU, and local authorities are in no doubt of their role in managing what could be seismic changes.

WLGA dros Faterion Gwledig

Newid yw'r unig sicrwydd' mewn cymunedau gwledig wedi Brexit

Dydd Mawrth, 20 Chwefror 2018

- Bydd angen mwy o gefnogaeth ar gymunedau cefn gwlad i ymateb i'r newid mawr wrth i'r DU ymadael â'r UE, meddai arweinwyr cynghorau gwledig Cymru.
- Yn aelod o Grŵp Bord Gron ar Brexit wedi'i sefydlu gan yr Ysgrifennydd Cabinet dros Ynni, Cynllunio a Materion Gwledig Lesley Griffiths AC, mae WLGA wedi bod yn gweithio gyda Llywodraeth Cymru yn paratoi am wahanol senarios Brexit.
- Mae adroddiad sydd wedi ei gyhoeddi gan y grŵp yr wythnos hon yn ei gwneud yn glir mai 'newid yw'r unig sicrwydd' mewn cymunedau gwledig wrth i Gymru a'r DU baratoi i ymadael yr UE, a does dim amheuaeth gan awdurdodau lleol o'r rhan y bydd rhaid iddynt ei chwarae wrth reoli yr hyn a allai fod yn newidiadau seismig.

Rhai syniadau – Some ideas

- The need to differentiate between rural and urban housing delivery because rural schemes are much more difficult to deliver because of
 - the lack of SME developers,
 - self build is more attractive,
 - large schemes are inappropriate
 - Housing Associations are finding S106's making schemes unattractive and need more flexibility so as to offer more varied tenures with individual mortgage lenders confining their risk to only a few units on sites of 5 or more.
- The need to scrap S106's for Housing Association partners in rural areas especially on exception sites.
- Yr angen i wahaniaethu rhwng darpariaeth tai gwledig a threfol oherwydd bod cynlluniau gwledig yn llawer anoddach eu cyflawni oherwydd
 - diffyg datblygwyr Bach a chanolig,
 - mae hunan-adeiladu yn fwy deniadol,
 - mae cynlluniau mawr yn amhriodol
 - Mae Cymdeithasau Tai yn canfod bod A106 yn gwneud i gynlluniau yn llai ddeniadol ac mae angen mwy o hyblygrwydd er mwyn cynnig deiliadaeth mwy amrywiol gyda benthycwyr morgeisi unigol sy'n cyfyngu eu risg i ychydig o unedau yn unig ar safleoedd o 5 neu fwy.
- Yr angen i gael gwared ar A106 ar gyfer partneriaid Cymdeithasau Tai mewn ardaloedd gwledig yn enwedig ar safleoedd eithredig.

Mwy o syniadau – More ideas

- For private developers S106's should state the affordable house price of an unit instead of ' % less than market value' as some high priced areas will be unaffordable to local people on average incomes
- Local Housing Allowance will also have an impact on delivery due to areas in North Wales being lower than other areas. i.e. if an owner defaults on a mortgage the LHA will not be sufficient to cover the cost of the individual mortgage.
- Co-op housing needs to be considered an appropriate form of delivery and planning departments need to consider ways to support community led schemes
- Cross subsidy on exception sites where RSL's are partners in a scheme so as to make small schemes more viable.
- CPO!
- **Ar gyfer datblygwyr preifat, dylai Adran 106 nodi pris tŷ fforddiadwy uned yn hytrach na '% yn llai na gwerth y farchnad' gan na fydd rhai ardaloedd pris uchel yn hygyrch i bobl leol ar incwm cyfartalog.**
- **Bydd Lwfans Tai Lleol hefyd yn cael effaith ar y ddarpariaeth oherwydd bod ardaloedd yng Ngogledd Cymru yn is nag ardaloedd eraill. hynny yw, os yw perchennog yn rhagflaenu ar forgais, ni fydd yr LTLI yn ddigonol i dalu am gost y morgais unigol.**
- **Mae angen ystyried tai cydweithredol yn fath briodol o gyflenwi ac mae angen i adrannau cynllunio ystyried ffyrdd o gefnogi cynlluniau dan arweiniad y gymuned**
- **Croes-gymhorthdal ar safleoedd eithriadol lle mae Cymdeithasau Tai yn bartneriaid mewn cynllun er mwyn gwneud cynlluniau bach yn fwy hyfyw.**
- **Gorchymyn Prynu Gorfodol!**

Diolch

Arfon Hughes

***North West Wales Rural Housing
Enabler Service***

Ty Abermawddach
4 Stryd Fawr
Blaenau Ffestiniog
Gwynedd
LL41 3ES

01286 889289/ 07979 803547
Arfon.Hughes@grwpcynefin.org

Arfon Hughes

**Gwasanaeth Hwylusydd Tai Gwledig
Gogledd Orllewin Cymru**

Ty Abermawddach
4 Stryd Fawr
Blaenau Ffestiniog
Gwynedd
LL41 3ES

01286 889289/ 07979 803547
Arfon.Hughes@grwpcynefin.org