


<b>Location</b>	<b>Mackmurdo Place, Wickham Bishops, Witham, Essex</b>
<b>Housing Association</b>	<p>English Rural Housing Association</p> 
<b>Partners</b>	Wickham Bishops Parish Council; Maldon District Council; Essex Rural Community Council (enabler)
<b>Scheme outline</b>	<p>An innovative local needs development enabled through the rural exception site process. The scheme provides a mixed tenure approach using a distinctive cross-subsidy model. The overall development consists of 15 for market sale by Lynton Homes, the remaining land having been gifted to English Rural who are developing a further 12 affordable homes, including two discounted market sale homes that are being sold on a shared equity basis with local connection requirements – these are specifically targeted at older local households looking to downsize. There are two further shared ownership homes being sold on a restricted staircasing lease and eight affordable rent homes. All the affordable homes are subject to local occupancy restrictions outlined in a S.106 planning agreement.</p> <p>The development demonstrates what can be achieved through strategic partnerships on rural exception sites. English Rural worked with local and market partners securing a range of tenures which are designed to meet the needs of the local community, specifically older households looking to downsize who were identified as a key demographic during the enabling process.</p>
<b>Need</b>	<p>The development helped to meet a need for homes identified by the Rural Housing Enabler, who worked closely with the local community through the parish council to undertake a detailed housing needs assessment.</p> <p>Aside from the 15 homes for market sale, which meet local demand from higher income households within the wider community and district, the development comprises of 2 x two bedroom bungalows for discounted market sale, 1 x two bedroom house and 1 x two bedroom bungalow available on a shared ownership lease; 3 x two bedroom houses and 2 x two bedroom flats, 1 x one bedroom bungalow and 1 x two bedroom bungalow for affordable rent.</p>

	The overall mix consists of a high volume of bungalows which are designed to meet local demand from older households wishing to downsize.
<b>Good practice</b>	The development uses an innovative cross-subsidy approach on a rural exceptions site to deliver a range of homes for local households but without the need for public grant. The two discounted market homes offer older households in the community living in market homes the opportunity to downsize, the term of the disposal ensures that local households are given preference on future resales of these two units. Overall the mix is designed to assist both younger and older households, the later being identified as a specific need early on; this is also intended to release some larger social housing stock currently being under-occupied within the community.
<b>Funding</b>	Build costs £1,900,000 Land gifted and £250,000 contribution from Lynton Homes

*“The homes at Mackmurdo Place demonstrate what can be achieved on rural exception sites in partnership with developers building homes for market sale. A close strategic enterprise has ensured that all homes provided help to meet some form of identified need and a large proportion of these homes will be retained for the benefit of local people in perpetuity. Crucially, the affordable homes have been developed without the need for public subsidy”. Alison Thompson, Senior Regional Development Manager, English Rural Housing Association*