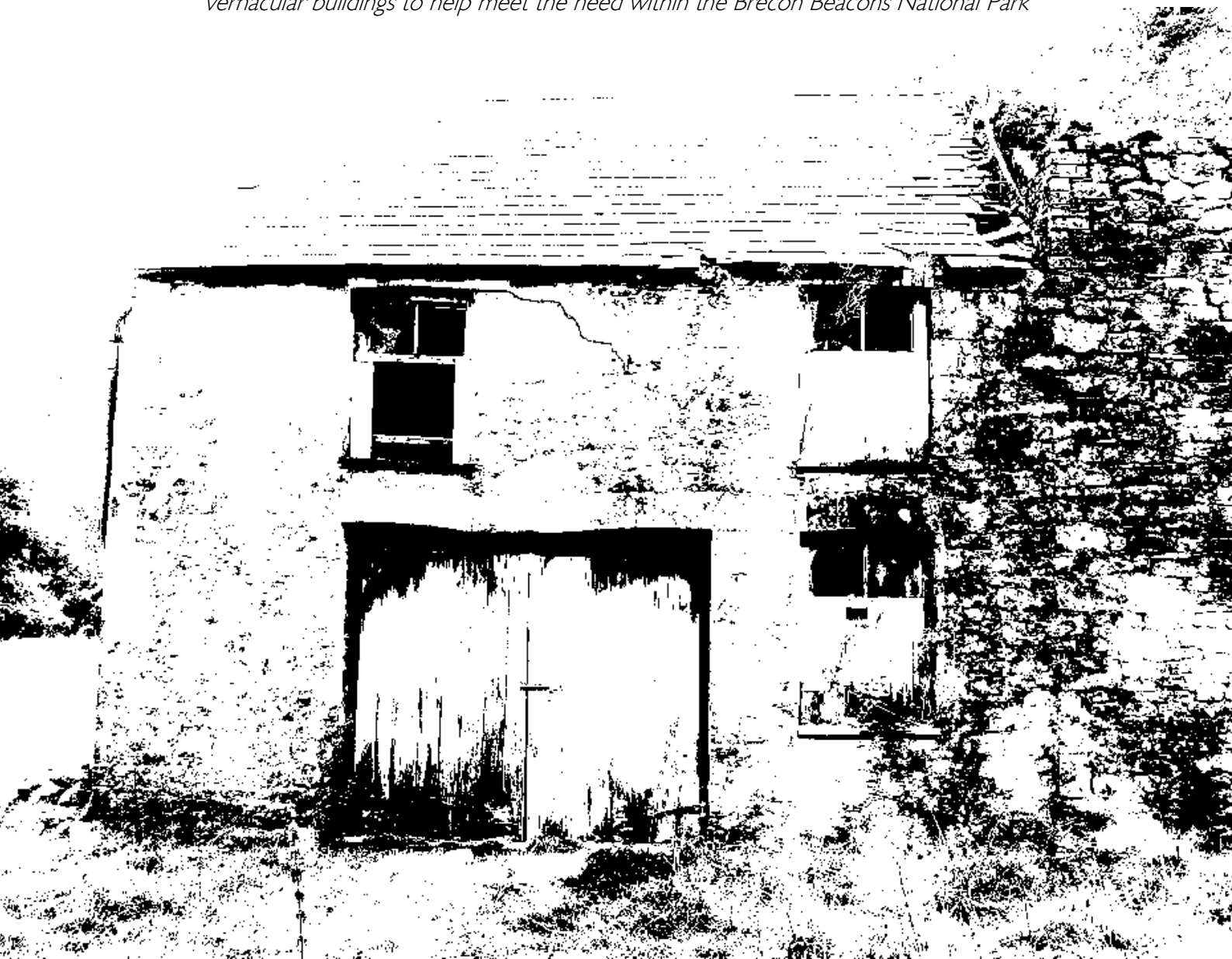


## Saving derelict vernacular buildings through providing affordable housing

A common sense solution or an impossible task?

*A study of views on, and barriers to, affordable housing and the potential for using derelict vernacular buildings to help meet the need within the Brecon Beacons National Park*



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This report was launched at a meeting of the Cross Party Group on Rural Affairs at the Senedd, 17 March 2015

Written by Nico Jenkins, ABC Programme Development Officer



Cronfa Datblygu  
Cynaliadwy

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Sustainable  
Development Fund



## Contents

<b>Executive Summary</b>	<b>1</b>
<b>Introduction</b>	<b>3</b>
Background to the study	
Valuing the vernacular	
Affordable housing in Wales	
Affordable housing within the BBNP	
Possible solutions	
<b>The study</b>	<b>7</b>
<b>Research methods</b>	<b>7</b>
Interviews	
Survey	
Community Council meetings	
Interim Report	
Factsheets	
<b>Findings</b>	<b>9</b>
The value of derelict vernacular buildings within the BBNP	
Affordable housing within the BBNP	
Barriers to affordable housing within the BBNP	
Using derelict vernacular buildings to provide affordable housing	
<b>Discussion</b>	<b>23</b>
The value of derelict vernacular buildings within the BBNP	
Affordable housing within the BBNP	
Barriers to the provision of affordable housing within the BBNP	
Using derelict vernacular buildings to provide affordable housing	
Identifying a building	
<b>Recommendations</b>	<b>27</b>
Adfer Ban a Chwm	
Brecon Beacons National Park and Local Authorities	
Welsh Government	
Housing Associations and other Registered Social Landlords	
The future of Adfer Ban a Chwm	
<b>References</b>	<b>29</b>
<b>Acknowledgements</b>	<b>31</b>
<b>Appendices</b>	<b>33</b>



## Acronyms

**ABC** – Adfer Ban a Chwm

**ACG** – Acceptable Cost Guidance

**BBNP** – Brecon Beacons National Park

**BBNPA** – Brecon Beacons National Park  
Authority

**HA** – Housing Association

**LA** – Local Authority

**LDP** – Local Development Plan

**NPA** – National Park Authority

**PDO** – Programme Development Officer

**RHE** – Rural Housing Enablers

**RSL** – Registered Social Landlord

**SDF** – Sustainable Development Fund

**SHG** – Social Housing Grant

**WG** – Welsh Government



# Saving derelict vernacular buildings through providing affordable housing

## A common sense solution or an impossible task?

*A study of views on, and barriers to, affordable housing and the potential for using derelict vernacular buildings to help meet the need within the Brecon Beacons National Park*

### Executive summary

This report is the result of a year-long project to determine people's views on affordable housing and the potential of using derelict vernacular buildings to help address the need in rural Wales. The geographical area covered was limited to Carmarthenshire and Powys within the Brecon Beacons National Park (BBNP) boundary. The project was supported by the Brecon Beacons National Park Authority's (BBNPA) Sustainable Development Fund (SDF). The primary aim of this exercise was to find out how, and whether, Adfer Ban a Chwm (ABC) might realise their goal of conserving derelict vernacular buildings and turning them into affordable homes for local people in rural communities in Wales.

This research has shown that:

- There is potentially a large number of derelict vernacular buildings within the BBNP and these buildings are highly valued as part of Welsh heritage within the landscape.
- There is a need for affordable homes within the BBNP, many respondents to the survey know of those who are in need of such housing.
- The meaning of 'affordable housing' is wide and varied and often misunderstood; there is often a stigma attached to affordable housing.
- Main barriers to the provision of affordable housing were perceived to be:
  - Planning
  - High value and cost of land
  - Finance
  - Suitable sites
  - Local objections
  - Lack of services in rural communities
- The majority of respondents to the survey believe that derelict vernacular buildings should be restored as affordable homes.
- Advantages and disadvantages of using derelict vernacular buildings to provide affordable housing are many and varied:
  - The advantages include: solving two problems with one solution, utilising existing resources, the BBNPA's planning policies, opportunities for training and employment.
  - The disadvantages include: cost of renovation and maintenance, meeting spatial and energy efficiency standards, planning and limited access to amenities and services.

This report concludes with a discussion of the key findings and then goes on to make suggestions as to how ABC might go forward as an organisation. In order to widen the impact of this work, the report ends with recommendations to key agencies including: the BBNPA, WG, HAs and LAs.

abc



## Introduction

Adfer Ban a Chwm (ABC) is a building preservation trust set up in 2008 with the aim of restoring derelict vernacular buildings to provide affordable housing for local people in rural Welsh communities. The focus of ABC's work is on unlisted buildings, those with little or no protection. Over the years ABC has held public meetings, run seminars, given presentations, been the catalyst for a housing needs survey and applied to many sources of funding for support (see Appendix 1 for ABC's milestones and a list of staff and trustees).

## Background to the study

In 2014 ABC received a grant from the BBNPA's SDF to support a Programme Development Officer (PDO) to carry out this research study. The aim of the research was to discover from a wide range of stakeholders views on, and perceived barriers to, affordable housing and using derelict vernacular buildings to help meet this need within the BBNP.

The study area of ABC's research is Carmarthenshire and Powys within the BBNP, a protected landscape and home to 33,000 people (see Appendix 2 for a map of the BBNP).

## Valuing the vernacular

Derelict and redundant vernacular buildings are a feature of the Welsh landscape, particularly in upland areas. They seem so typical of Wales that we often take them for granted, perhaps assuming that they will always be there. These buildings are often the best record we have of the everyday lives of the ordinary people and communities of Wales, and culturally their survival is as important as that of other, grander buildings and monuments. Most of these buildings have no protection under current planning law as they are rarely listed, which means they are under threat of neglect, decline and permanent loss.

The term 'vernacular' is used in this report to refer to buildings which were domestic (rather than public or monumental), constructed by local people using local materials and techniques. In south-west Wales most date from the 19<sup>th</sup> century, although some may have earlier elements. Those which now lie derelict have been abandoned at different times, for a variety of reasons. Many smaller farmsteads were abandoned during the 19<sup>th</sup> century in favour of growing industrial centres, but rural depopulation has continued throughout the 20<sup>th</sup> and into the 21<sup>st</sup> centuries. Farmsteads that survived abandonment often have an earlier farmhouse which was replaced by a more modern one, built close by. Initially, these older farmhouses were usefully put into service (to house livestock etc.), but the pressures of modern farming mean that these buildings are increasingly seen as 'unfit for purpose' and have begun to slide into dereliction.

It is considered that there are hundreds, if not thousands of derelict vernacular buildings throughout the Welsh landscape. A large number of vernacular buildings within the BBNP were identified by Stanley Jones and John Smith (1963) who recorded and described many traditional buildings across Breconshire. Their findings were published over six volumes in the *County Journal Brycheiniog: 'The Houses of Breconshire'*, one of the great studies of traditional buildings in Wales. Many of the buildings identified in their records may well be lying derelict today. Unlisted derelict vernacular buildings are often recorded through local heritage lists which aim to identify and record local heritage assets; the BBNPA has prepared local lists for Talgarth and Brecon.



In 2011 ABC carried out a mapping exercise to identify derelict vernacular buildings around the parish of Llanddeusant which lies within the Carmarthenshire part of the BBNP. Through this exercise 35 derelict vernacular buildings were identified in an area covering a five-mile radius. Many of these are deteriorating beyond the point at which they can be repaired.

We do not know the exact number of derelict vernacular buildings that exist within the BBNP or indeed Wales as a whole; however, through the BBNPA's local lists, Jones & Smith's (1963) article and ABC's mapping exercise we can assume the numbers are substantial.

### **Why vernacular buildings are important**

Vernacular buildings form a valued part of our cultural heritage and contribute substantially to the character of the historic landscape; each building that survives is the physical manifestation of the economic and social history of the rural working community to which it belongs.

'Social and economic histories may be recorded in buildings as surely as they may be written in documents. Individual buildings have their own histories, but the sum of buildings in a particular region constitutes a cultural landscape shaped by the regional economy and society... These buildings collectively form a valuable historical archive which is worth careful preservation'.  
Alfrey (2001)

### **How these buildings can contribute to a sustainable future**

Derelict vernacular buildings are an existing and underutilised resource. Not only are traditional materials and methods of building more sensitive to the aesthetic of an area prized for its natural beauty, but they are more environmentally sensitive than conventional building materials and processes.

Historic Scotland's view is that traditional and historic buildings can be described as 'carbon-neutral' because "the carbon they save is in what does not need to be built in their place" Baker (2008). Careful and considered re-use of building materials (already quarried, fired and transported), and the use of locally sourced materials could create homes with lower carbon footprints than standard new-builds.

Redundant vernacular buildings represent grassroots heritage, a finite and dwindling resource. Repairing and re-invigorating these buildings could provide long-term cultural, social, environmental and economic benefits and support rural communities into the future, turning the tide of further rural depopulation. Ultimately ABC wants to see these buildings conserved within the landscape and an appropriate future use established so that they are protected from further deterioration and potentially complete loss.

### **Affordable housing in Wales**

There is a growing need for affordable housing across Wales. In a report commissioned by the WG in 2010 (Holmans & Monk) it was estimated that 284,000 additional homes are required in Wales between 2006 and 2026, of which 183,000 are market sector and 101,000 are non-market. In a report published by the Welsh Local Government Association in 2012 this ever growing need is referred to as a 'housing supply time bomb'.

The majority of the landmass of Wales is rural and home to 22% of the population (Joseph Rowntree Foundation 2008). Outside the cities and the most affluent parts of south-east Wales, wages and salaries are comparatively low and house prices are comparatively high. There is out-migration of young people, especially of highly educated young people, threatening the viability of some communities.





It is argued that rural areas of Wales are particularly affected by low wages and external pressures on limited housing supplies, stemming from in-migration, retirement and second and holiday homes. National Parks represent rural areas where these pressures are especially strong (Johnston 2003).

Affordable housing in Wales is delivered through both planning and housing legislation. The definition of affordable housing is set out in Planning Policy Wales. Technical Advice Note 2: Planning and Affordable Housing: 'housing where there are secure mechanisms in place to ensure that it is accessible to those who cannot afford market housing, both on first occupation and for subsequent occupiers'. Affordable housing includes: social rented housing (provided by Local Authorities (LAs) and Registered Social Landlords (RSL)) and intermediate housing (prices or rents are above those of social rent but below market housing).

This is a national definition which is open to interpretation and is more detailed at the local level through Local Development Plans (LDPs) and associated supplementary planning guidance.

Affordable homes are predominantly delivered by Housing Associations (HAs), through the WG's Social Housing Grant (SHG). Some private developers also deliver affordable homes which have been secured through the planning system in the form of planning gain.

In rural areas, considered in the majority of cases in planning terms as open countryside, affordable housing delivery through the planning system is generally enabled through a rural exception policy. Rural exception sites are small sites allocated solely for affordable housing and located within or adjoining existing rural settlements. There are Planning Conditions and Obligations (section 106 agreements) in place, to ensure that affordable housing units remain affordable in perpetuity and that local people in need take priority to occupy such houses.

## **Affordable housing within the BBNP**

The BBNPA's LDP sets out policies and proposals to guide development in the National Park from 2007 to 2022 and beyond. The plan includes affordable housing in its objectives: 'To ensure that good quality, affordable housing of all types will be accessible to the Park's communities where there is an identified need'. The BBNPA estimates that there is a need for 1248 affordable units over the 15 year period of the plan. The BBNPA is not solely responsible for delivering the total number of affordable homes needed. Delivery depends on partnerships with neighbouring Unitary Authorities, Rural Housing Enablers (RHEs) and other key organisations. Since 2010 there have been 70 affordable housing units completed within the Powys and Carmarthenshire parts of the BBNP (figures provided by the BBNPA).

## **Possible solutions**

Much of the work towards securing affordable housing developments in rural Wales has been aided by the work of RHEs. RHEs were first established in England in 1989 in response to the increasing evidence of the lack of rural affordable housing and the limited activity by statutory agencies and HAs in addressing the issue. In Wales the first pilot was funded by the WG in partnership with LAs, HAs and the BBNPA in 2003 (Hedges 2008).

The role of the RHEs has been invaluable in providing affordable housing as they are independent and able to mediate between the local community, land owners, LAs, developers and National Park Authorities (NPAs) in order to achieve the best outcome for all.



At one point there were RHEs working across most of Wales, however due to limited funding some of these roles have recently been made redundant. There is currently no RHE working within the BBNP.

ABC's aims are unique; there are no examples within Wales of projects that utilise derelict vernacular buildings to provide affordable housing. There are certain projects that achieve part of ABC's aims in that they preserve derelict vernacular buildings in rural communities by providing holiday accommodation such as the Landmark Trust and Under the Thatch. The Faith in Affordable Housing project assists with the process of releasing land and buildings owned by churches for the use of affordable housing. The Empty Homes Scheme funded by the WG and delivered by LAs runs across Wales and is very successful in Powys. It seeks to bring disused buildings back into use as homes which are then often let by a social landlord at an affordable rate.



## The study

The purpose of this study is to ascertain the views, opinions and concerns of a range of stakeholders regarding affordable housing and also the use of derelict vernacular buildings to help address this need. The geographical scope of the study is the BBNP (within Carmarthenshire and Powys) (see Appendix 2 for a map of the BBNP).

The evidence gathered in this research will inform and enable ABC to determine from the findings whether it should go forward and if so, how.

## Research methods

This report has employed both qualitative and quantitative research methods. The combination of carrying out interviews and conducting surveys provides evidence and insights and therefore gives us a deeper understanding of the issues.

All respondents to surveys and interviews were guaranteed anonymity and confidentiality. This ensures authentic and honest responses.

### Interviews – 34 in-depth interviews conducted

An in-depth, semi-structured interview schedule was created. This schedule was piloted with five key individuals and then amended based on their feedback (see Appendix 3 for the interview schedule).

Those interviewed include:

- Affordable housing professionals – HAs, LAs and WG
- Heritage building experts
- Planning professionals – Independent and those within the BBNPA
- Members of local societies and agencies
- Farmers within the BBNP
- Land agents
- Affordable housing investors

Thirty-four individuals were interviewed from across all stakeholder groups. The interviews were recorded using a Dictaphone, transcribed and analysed for emerging themes.

### Survey – 152 respondents

The survey was aimed at farmers, land owners and residents of the BBNP, within Powys or Carmarthenshire.

The survey was created by the PDO in consultation with ABC staff and trustees and a number of external experts. It was then reviewed by the WG's Wales Data Unit. The survey was amended based on the comments from the Wales Data Unit and translated into Welsh (see Appendix 4 for the survey).

A total number of 152 responses to the survey were collected. 64% of respondents lived in Powys; 28% of respondents lived in Carmarthenshire and 11% lived in Monmouthshire.



Face to face surveys were conducted with residents of the BBNP at four agricultural shows: Sennybridge, Llandeilo, Brecon, and The Royal Welsh. The PDO and ABC trustees also conducted surveys on the street with residents of the BBNP in some of the major settlements within and just outside of the BBNP including: Sennybridge, Brecon, Llandovery, Myddfai and Llandeilo.

An online version of the survey was created using Survey Monkey and was available from July 2014 to January 2015. The link to the online survey was distributed via e-mail to a large number of local groups, societies, and interest groups, social media and via the ABC website (see Appendix 5 for supporting agencies). Flyers with a link to the online survey were created and distributed at public locations in major settlements across the BBNP (see Appendix 6 for the flyer).

See Appendix 7 for the survey statistics.

## Community Council meetings

Eighteen Community Councils across the BBNP were contacted to see if they were interested in finding out about the work of ABC at their next meeting. The PDO attended four Community Council meetings across the Park. A short presentation was given at these meetings on the work of ABC and members were asked to complete the survey. Community Council meetings attended were: Llangattock, Llywel, Cray and Llangorse.

## Interim Report

After six months of the research an interim report was written (see Appendix 8 for the Interim Report). This report highlighted the findings to date and was presented on 25 September 2014 at an event organised by ABC at Ty-Mawr Farm, Llangorse. 160 individuals were invited to the event and were all sent a copy of the Interim Report. The 57 who attended were given the key points of the findings and also heard talks by Nigel Gervis of Ty-Mawr and David James, RHE, Monmouthshire. The event provided an opportunity for networking in order to further the research.

## Factsheets

As part of this project three factsheets were prepared in July 2014 on the following:

- Affordable housing
- Vernacular buildings
- Planning in the BBNP

These factsheets were translated and distributed at the agricultural shows and meetings attended by the PDO and also made available on the ABC website (see Appendix 9 for the factsheets).



## Findings

The findings are presented using a combination of statistics taken from the survey results and quotes taken from the interviews.

### The value of derelict vernacular buildings within the BBNP

- 70% of respondents to the survey are aware of derelict vernacular buildings in their community and 91% of respondents believe that these buildings do have a value.
- The most frequently cited type of value was historical (78%), followed by cultural (65%).

Interviewees were asked about the type of value they place on derelict vernacular buildings. Many individuals linked the value of these buildings to understanding our history and heritage within the landscape.

*'...they're part of our tradition, our history - architectural heritage and they are what creates the landscape and I think it's vitally important that things like that are preserved because once they are gone, they are gone and there is no replacing them...'*

*'I'd say that they are absolutely crucial to that landscape; they are so thoroughly reflective of the human effort that's gone into that landscape and how people have overcome the trials of everyday life and built themselves places to live out of materials that are just local.'*

*'I think there's a massive value in that they've previously been there, you know they're part of what makes the national park, and there's a lot of history behind the buildings...'*

Some individuals also see the value of these buildings as a potential resource and homes for people in the future.

*'I think buildings are an essential part of our landscape and the only way to keep a building in that landscape is to have it lived in. They're not museum pieces; they have to be lived in...'*

*'I'd like to see them have a practical use and I'd like to see them being lived in and used and loved, so yes, I'm completely for doing them up appropriately, using the right sort of materials and getting people to appreciate them and love them as well, and for them to be family homes into the future.'*

*'They're part of our heritage and they are potentially homes for a whole variety of people who should be offered homes in the community; people whose families have lived in the community and probably occupied those houses previously for generations. They are beautiful, and if restored properly they would be a much more attractive part of our landscape than they currently are as wreckage.'*

*'As a minimum, I think we should be recording these things [derelict vernacular buildings] just from the academic point of view, but more importantly, they are a potential resource.'*

Certain individuals highlight the difference between valuing these buildings as they exists now and the potential value of finding a future use that is economically viable.

*'...they are part of the landscape, part of the history of the area, barns, cottages, chapels, whatever they are, they are all part of the history so it's important that they have an economic use and that they stay in the landscape.'*



*'Apart from the aesthetic history that they provide, there are certainly opportunities of them being viable homes for individuals. My concerns are that they were viable at one point and we'd need to have regard as to why they became unviable and fell into disrepair in the first instance.'*

*'I think that it's like saying what sort of value you place on a car, because it could be from nought to a million, so the question doesn't really have much validity. Our view is that these buildings should be preserved. In order to be preserved they have to have an economic use, in order to have economic use it has to be economically viable for them to be converted and used, and people will value them...'*

There seems to be no question that these buildings have a value, they are obviously very highly valued as part of our heritage within the landscape. The question that arises is: in this day and age is it viable to use these buildings of the past to provide housing for those in need now?

## Affordable housing within the BBNP

### Need

- 80% of respondents to the survey believe there is a need for affordable homes within their community.
- 62% have themselves, or know someone, who has not been able to buy or rent locally due to affordability.
- The most frequently cited consequence is that they now rent in the area if they could not afford to buy, closely followed by having to move out of the area.

There is undoubtedly a need for affordable housing within the BBNP. It is stated in the BBNPA's LDP that there is an assumed need across the National Park area. The following statements were made by interviewees in relation to need.

*'A massive need, I've got evidence that we need an additional 900 homes for affordable housing in the next 15 years. I think we are, through the development plan, able to meet 200. There's no way, with the way we build, and the way affordable housing is provided through the planning system that we can ever meet the need.'*

*'Look at any statistics on need and there's a desperate need for small scale development in rural villages, otherwise where do young people who grow up in a village find to live? They have to leave to go to the city.'*

*'The evidence is completely robust and overwhelming that there's a substantial and unmet need, and we can only hope to meet, through the planning system and through our policies, a proportion of it. We're never going to be able to meet it all. And I think that's only the need that we know about that falls within the definition. I suspect there's a whole other middle element of unmet need where people just can't get onto the private housing market...'*

### Definition

The WG definition of affordable housing is outlined in Planning Policy Wales Technical Advice Note 2: Planning and Affordable Housing (2006) and this definition is used by LPAs in Wales. We wanted to find out if this definition was helpful and what individuals think the term should cover.

When asked: 'What does the term 'affordable housing' mean to you?' interviewees and respondents to the survey gave a range of answers. This illustrates the issues around the definition of the term.



The most common themes that emerged from the survey were: affordable housing should be for young people, local people and those on average to low incomes.

Interviewees confirmed the difficulties around the definition of affordable housing:

*'Having worked in social housing for years, I know that there are lots and lots of different definitions of what affordable housing means...'*

*'The term affordable housing is too broad a term...and you have to explain it differently to different groups... I think it causes more problems than it actually solves, you say affordable housing straight away and people go "what do you mean by affordable housing?"'*

Affordable housing needs to be defined not only in terms of the cost to purchase or rent the property but also in terms of the running costs of the property and this issue was frequently raised by the interviewees.

*'...it's not just about what it might cost to rent, or what it might cost to be a shared owner, it's what it costs to run a house as well... we could be building really warm homes. The house builders though don't want to build them as warm as they could because that digs into their profits, so they just build to the standard that they have to build to.'*

Perhaps 'affordable housing' has become such a broad term that it has become meaningless, overused and misunderstood like the term 'sustainable'. It may be more helpful to think of affordable housing as a spectrum.

*'...affordable housing is actually a spectrum and it starts from social housing, council housing if you like, which is the cheapest housing to access for anyone; from that, right up to market level home ownership. So there's a spectrum there which goes through different grades.'*

## Stigma

Misconceptions and stigma that are often attached to affordable housing was a theme that emerged from the interviews.

*'I think there are misunderstandings amongst communities about what affordable housing is and the sort of people that would be in them.'*

*'...a lot of local communities feel that if they open themselves up to the potential of some small scale affordable housing development that it will never be available to local people. All they will do is create housing that will just become second homes or will end up housing people in housing need from the Midlands or Liverpool...'*

*'...there's always a stigma with affordable housing. There are always people that think you're going to put druggies in here...'*

*'I think, from my experience of affordable housing in a community, it's explaining to the community that this isn't going to be housing for a load of druggies from Merthyr, because that's what they always think it's going to be...'*

Although there is often stigma attached to affordable housing, many interviewees also recognised, in certain areas, that affordable housing is not only an issue for the unemployed or those on low incomes but it is now an issue for an increasing number of people.

*'...if local people want to stay in the community, currently it's almost impossible for them to do that unless they have wealthy parents, or unless they inherit something, or unless they share a property with their parents...'*



*'...I know of people through my daughter who's in her early 20's. Many of them are former students, well-qualified young people but they're struggling in this economic situation to find employment that pays enough to get a reasonable house or flat.'*

*'I live a couple of miles outside Brecon and I know plenty of 35-40 year olds who still can't get on the property ladder. You know if you're that age and you still can't afford to buy your first home that's bad news.'*

*'...I think there are degrees of affordable housing. There is a need for some intermediate housing so if those people who can't afford to get on the property ladder, because their incomes are average, about £20,000-£25,000 a year, they're never going to get a mortgage, but then they probably wouldn't qualify for social rented housing. I think there's probably quite a large unmet need in that middle bracket which we don't have policy mechanisms perhaps to deal with in the way that's necessary.'*

Interviewees' perceptions on what type of person requires affordable housing was often incongruous with living in a rural location:

*'A lot of people don't want to be in complete isolation, it's hard you know...'*

*'I think perhaps it's the remoteness of the area ...while it would be great to see affordable housing there, perhaps the area doesn't suit the people who are looking for it...'*

### In-migration

In-migrants to a rural community was another theme that emerged from the interviews, some see in-migrants as causing the need for affordable housing:

*'Affordable housing is a problem in this area because of the incomers. They're buying houses for crazy prices so local younger people cannot afford houses.'*

*'...it's also the inflated house prices which are not a national park-specific thing, they seem to be a rural-specific thing ...and to some degree that's impacted by second homes and in-migration from more wealthy parts of the country.'*

*'...because if it's beyond the reach of the local community there's only one outcome which is that people move in from outside and buy up all the best housing and local people will be displaced...'*

*'yes I do [believe there's a need for affordable housing in the BBNP] very much so because I think otherwise it becomes an area that is a second home area, which creates housing that only incomers can afford so I think it's very much needed for local people.'*

However, others see in-migration as a positive thing for a rural community.

*'...certain people will help. There are always certain people who will help, but it's not so much the locals, it's more the incomers. They are really involved...'*

*'...but some growth in a village with new people coming in as well can help a village...'*

One individual highlighted the fact that in-migrants settling in Wales has been an issue for generations and is not necessarily the reason why local people leave:

*'If you go to places like Crickhowell, for example, that is no longer a Welsh village; it hasn't been for a long time. It could be in Wiltshire, or in Berkshire. Where people have gone who used to live there, I don't know. There's been emigration out of this area for a very long time. So long as you're willing to believe him, Richard Home... placed the emigration before the First World War. In his account people left this area because it was a tough farming life, often with more*





*than one family living in a house, and they went to work in Merthyr and the mining valleys where ready money was available, and presumably, a less stressful, simpler life. I think this is a very long-standing problem...'*

## Barriers to affordable housing within the BBNP

Both interviewees and respondents to the survey were asked what they thought was the main barrier to providing affordable housing within the BBNP.

- The most frequently cited main barrier was: planning (49%), followed by cost (34%).

The barriers that emerged from the interviews are as follows.

### Planning policy and implementation

The following quote may explain the challenges that the BBNP planning authority face:

*'...I think planners within the National Park have potentially, from a planning perspective, one of the nicest but one of the hardest jobs to do because they're trying to do two things that clash ... they're trying to satisfy the needs of people alongside protecting the environment.'*

Planning authorities were perceived by interviewees as a barrier; however this may be a reflection of past rather than current experiences.

*'I guess the Brecon Beacons National Park must be like other National Parks and have a reputation for being hard in terms of planning. Lots of the NPs have a reputation for not easily wanting to give planning consent...'*

*'I think the Brecon Beacons National Park can put in ridiculous objections to things and make life complicated - like any authority really. I think they can be obstructive rather than supportive sometimes... I think these people should be our friends and our supporters and give gentle encouragement. ... the role is obviously there to try and stop people doing stupid things to buildings, so I appreciate why sometimes they might be a bit heavy handed or dismissive.'*

Some interviewees thought that the BBNP planning authority is opposed to any development.

*'The planning restrictions within the National Parks currently, I believe, are prohibitive in all development opportunities; not just affordable, it's across the piece. I understand that the National Parks have a duty to the environment, but there is insufficient regard for the economic well-being of the communities that it serves. Without economic vigour, then frankly we will end up with communities with significant social deprivation by way of lack of service...'*

*'...policy and a lack of understanding really from planning professionals... I think sometimes they're opposed to development... if you had a really supportive planning system with supportive planners, and flexible planners that would provide the affordable housing we wanted.'*

Time taken to deal with planning applications by the BBNPA was mentioned by some interviewees.

*'We can understand that planning takes time, we wouldn't have minded waiting 12 months to be honest. I know they aim to get a response back in 8 weeks; they may as well talk realistically. There's no point them saying 'we'll get a response back in 8 weeks' and then 2 ½ -3 years down the line you're only just. ...it's close to three years now.'*

### Land value

In addition to the actual cost of land within the BBNP, which is often higher than in other areas of the



country, perceived value of land can also be a barrier to providing affordable housing. 'Hope value' of land owners was mentioned frequently by interviewees. Land owners will often hold onto a piece of land in the hope that it will increase in value or someone will offer them more for it in the future.

*'...where do you get the land at a cost which will allow you to provide affordable housing ...land owner aspirations and hope for what they'll get for a cottage, an existing property or just land- it's trying to pry something from them and they want so much for it and they're not willing to let go. They always think it's worth more than that and we're [HA] there just to provide affordable housing...'*

## Finance and viability

In this current economic climate, sourcing funds to provide affordable housing is a challenge.

*'Money. There's not enough money around to develop affordable housing solutions. The housing associations that have traditionally built in the park will tell you that there's less and less money around these days...'*

The WG provides assistance to HAs and other Registered Social Landlords (RSLs) in the form of SHG which is administered by the local housing authority. To qualify for SHG properties must be provided within a tight budget and meet strict design quality requirements and space standards set by the WG.

*'WG will consider a scheme [affordable housing] and their acceptable cost guidance is say £100,000 - that means you have to build the house, buy the land and all the on- costs for £100,000. If it actually comes in at £120,000, they'll say that's too expensive so they'll refuse it so you won't get the grant to build that property, so you have to have it at about the £100,000. That's the average cost across the country and each site has its own problems...'*

The ACG figures set by the WG for SHG don't take into consideration the often inflated land prices in rural areas of Wales which makes the cost of providing affordable housing in those areas significantly higher.

*'...there's the issue of what the Welsh Government considers to be an acceptable cost for housing associations to build, and that doesn't take into account the high cost of land in rural areas of the county, as it doesn't in other rural parts of Wales. Rural parts of Wales are being rather short changed, in the way that they won't disclose what their methodology is for what they consider to be an acceptable cost in different parts of Wales.'*

*'...the calculation that's used for the cost of affordable housing is inappropriate for rural areas where you don't have the economies of scale, so there's something that needs to shift there.'*

A major issue for private developers who are required to provide a certain amount of affordable units on-site is economies of scale. The more private market units a developer can fit onto a site, the more profit they will make. In rural locations there is often only a need for a single or a small number of affordable units, meaning the build is potentially financially unviable for the developer.

*'The problem is that affordable housing is provided through the planning system; the market doesn't necessarily want to provide affordable housing, and even when there is a willing landowner, the actual grants to develop are so limited that I think we are never going to meet the need through the system as it stands. There needs to be more centralised funding for affordable housing because it's not enough to expect the planning system and open market developers to provide for the need, it's never going to happen.'*

Another perceived issue around the viability of affordable housing comes after schemes are completed. Individuals who would like to purchase affordable housing as low cost home ownership often cannot



secure mortgages or loans due to restrictions placed on these properties to ensure they remain affordable in perpetuity, which is secured through the planning process using section 106 agreements.

*'...we've done local need on affordable housing and it's taken us three years to get planning so that's one big headache and now we have got planning only to be told that on an affordable home you cannot get a mortgage or a loan because the banks aren't lending because they can't guarantee their money will ever be worth anything.'*

*'...Brecon Beacons planning authority use a restriction on title so that means that the purchaser can never buy out the retained equity, and for that reason they had difficulty getting a mortgage and it took a lot of legal time to get around that issue... The parks wanted the houses to be affordable forever so you could only ever buy it at a discounted value and that caused a huge amount of issues. The mortgage lender wanted a massive deposit because of that and the lending criteria are a lot stricter. So it's a really bad model...'*

This is a difficult barrier to overcome, if affordable homes are not restricted in value through legal agreements there is the potential for those homes to revert back to open market properties.

In addition to the restriction on value, securing affordable housing through the planning system using section 106 agreements require those properties to be available foremost for local people; this is another reason why lenders are reluctant to provide mortgages.

*'...your planning application is section 106... so basically it restricts the market that you can sell it to - so not only are you restricting the value that you can sell it for, you're restricting the market of who you can sell it to. So to go through all of those cascades it could take you over a year and banks don't want that. If they have to take possession of a property they want to be able to sell it...'*

Part of the problem seems to be that there is no standardisation of affordable housing definitions and policies, section 106 agreements and delivery across Wales.

*'Certainly since the credit crunch, it's been much harder to access affordable mortgages. I think that there are a number of reasons, for example, all local authorities in Wales (there are 22) have very different ideas as to what they might want, how they might term affordable housing and what sort of strictures they might want to impose. Some of those strictures are quite difficult for lenders, increasingly trying to get standardisation in terms of clauses, so that tends to be where the issues lie. Perhaps the objectives of the local authority or the National Parks might be overly ambitious for what a lender might want...'*

The limited borrowing opportunities for affordable housing schemes is not only an issue for individuals wanting a mortgage, it is also an issue for small or individual developers who want to borrow money to provide a small number of affordable units, often the ideal scenario in rural locations.

*'Say for example in the parks [the BBNP] somebody puts in a planning application for two houses they say one is market and one is affordable - but they [the BBNP] put a condition on it saying that you can't sell the market until you've completed the affordable. So Mr. Jones who owns the land has got to go to the bank and say "I want to borrow £120,000 to build this property" and I think with the parks they have to sell it for 58% of the Acceptable Cost Guidance value not the market value ... Say the Acceptable Cost Guidance value is £100,000 he's got to sell that property for £58,000 so he's got to go to the bank get £120,000 to build a property which he can only sell for £58,000. It's not going to happen is it? And he can't do anything with the market one until he has completed the affordable, so the restrictions that the planning authorities have, they're not suited to individual land owners. They're more suited to professional house builders and they're painting everybody with the same brush! Banks will find a reason not to lend you money these days.'*



## Suitable sites

Not every piece of land is suitable for affordable housing and finding the right location can be difficult especially in rural areas.

*'... in some locations you can't build affordable housing because it is too remote, it is too inaccessible.'*

*'...allocate sites but allocate sites in the right location, not just because they think there's land there ...I think some of the allocated sites in the National Park won't be delivered because they've been allocated in the wrong places and some of the villages that need growth are now classed as open countryside so there won't be any housing there at all.'*

## Local objection

Communities can be opposed to affordable housing developments. This is often referred to as the NIMBY – Not in My Back Yard syndrome.

*'...the challenge for people trying to build is to overcome the NIMBY syndrome, the people who don't want houses built that are going to obstruct their view, or they don't like the idea of the characteristics of their community changing by having three or four homes for so called poorer people at the end of the village, and I'm told that the NIMBY syndrome is alive and well in parts of Wales.'*

*'Possibly communities are a barrier because as a housing association we come in and people will always object when we come into an area. They've always had bad reputations historically. It doesn't necessarily mean that those reputations are justified...'*

*'...not in my back yard; yes I approve of affordable housing but not next door to me...why wouldn't you want a nurse or a policeman living next door to you. So there's a perfectly classic piece of prejudice.'*

## Lack of services in rural communities

There seems to be an assumption that those who require affordable housing need to be close to services as they will not be able to afford to travel or might not have a car. This may be true for those requiring social housing, but those requiring intermediate rent or low cost home ownership may not have the same concerns.

*'...people don't want to live there. The bus service when I lived in the village was half hourly, it's now two hourly. The post office has closed, the school has closed, the butcher has closed. All that's left is one shop and nothing else, there's no school...'*

*'...even though the rents might be affordable in terms of where they're located, people eligible for social housing haven't got an income for the private motor car so they have to be in a location where either there's good public transport access or it's actually in a location where all the services are - shops, schools, doctors, places of employment. It has to be a sustainable location...'*

## Using derelict vernacular buildings to provide affordable housing

- **86%** of respondents to the survey said they would support a venture that uses derelict vernacular buildings to provide affordable homes within the BBNP.
- The most frequently cited (**66%**) potential use for derelict vernacular buildings was that they should be restored as affordable homes.



From the interviews, the advantages and disadvantages of using derelict vernacular buildings to provide affordable housing were identified.

## Advantages

### Solving two problems

*'Potentially, it's a great concept, that you can kill two birds with one stone: essentially, make sure that vernacular buildings are preserved and that you can provide for affordable housing.'*

### Planning

The BBNPA's policy CYD LPI (enabling appropriate development in the countryside) supports the aim of ABC as it enables proposals to re-instate redundant buildings for the use of affordable housing to serve an identified need. This policy was mentioned by interviewees:

*'...one of our [the BBNPA] policies in the plan [LDP] is redundant rural buildings can be released for a certain number of beneficial uses, barn conversions essentially. We're looking at commercial, sport, tourism, recreation use, so it retains that economic-generating activity for which it was built in the first place; rural enterprise dwellings, so a farmer who needs to live on a farm can convert it for what we used to call agricultural workers' dwellings, or affordable housing. It's only when they can prove that there's no need in the locality for those uses, can the building be released for open market housing.'*

*'We [the BBNPA] talked to Registered Social Landlords when we were developing this policy [CYD LPI], and we said, 'Would you be interested in a barn for affordable housing?', they didn't dismiss it outright, they said if it's in the right location then yes, that they might well be. So it's about what the need is in the area, I'm sure that the development economics can get to a point where they can be stacked up, especially if there were sources of funding available, even if it was just part-funding. There is some potential for it to be self-sustaining, even if not profit-making.'*

However there is debate as to whether this policy can be effective in utilising redundant buildings to provide affordable housing:

*'We [the BBNPA] had a very strong reaction to that policy [CYD LPI]; the farming community, represented by NFU, CLA, those sorts of people, are absolutely dead against it. The view is that it's not viable to create affordable housing out of redundant rural buildings, and they're not needed. I know you and I can say that we have lots of evidence to show to the contrary, but I think the problem is a landowner would not necessarily release a redundant rural building for affordable housing because the market return isn't enough. They haven't provided us any evidence to suggest it's unviable. They say it's unviable, but we haven't had any economics through to test that. We've asked them for evidence.'*

*'The National Parks Authority is under no illusion that this policy will promote affordable housing development from such buildings to developers. If we don't get a single affordable housing dwelling through this policy this wouldn't mean the policy had failed. The success of the policy relates to the extent to which it prevents the creation of more market housing from redundant vernacular buildings, without contribution towards the affordable housing need in the area. If we enable open market conversion we are adding to the problem.'*

### Utilising existing resources

One advantage of reinstating derelict vernacular buildings that was frequently mentioned by interviewees is that it utilises an already existing resource.

*'...it's using land that is not virgin land, it's land that's been built on and worked on.. In other words it's a brownfield site, isn't it, which is fantastic and I'd love to see more use of land such*



*as that everywhere really. So that's really important, the fact that there's materials on site as well that can be used...'*

*'30 years ago, if you'd have said, "Let's save all our redundant vernacular architecture", you'd have been seen as somebody who just wanted to preserve the past, whereas now because of the environmental agenda as well, there are two really good reasons to look after these buildings properly - because it would be a crying shame really if that resource was wasted.'*

*'...the environmental impact is less; you don't have to create a new development, you're using the existing carbon store that's there, there's no need to create more materials.'*

#### Providing training and employment opportunities

Repair and renovation of these buildings can provide opportunities for communities to understand the value of older buildings and develop the specific skill sets needed to look after them. Appropriate treatment not only requires a developed skills base, but also demands the use of locally derived materials, providing a catalyst for local production.

*'...it has got significant wider socio-economic effects, because that is the opportunity for local craftsmen to actually get work; for young people in the area, looking to come into the construction industry, to hone their skills. Where are these people expected to work, derive an income or hone their skills if those opportunities for development are removed?'*

*'...if there was an opportunity for local builders and craftsmen to use skills, and also skills that may have been lost, stone masons...traditional lime... there's certainly a market for it and certainly people make good businesses out of that kind of thing. So architects, surveyors, all sorts. So there's a bit of a double spin-off there isn't there really, not just the people who might just use the building itself but to other craftspeople.'*

*'They could either be done by volunteers who do the labour because they love it, or the doing of it could provide employment for people who might otherwise be unemployed, or for training for people who need to learn how to acquire the skills, which are needed all over the parks [BBNP]; the stone masons, the electricians, the plumbers, these are all skills that are needed, and it's very hard for small tradesmen - the plumber for instance - to take on an apprentice... and I think that might be a more constructive way of getting the work done and making the work more affordable.'*

#### Disadvantages

The barriers to providing rural affordable housing mentioned earlier also apply to the potential use of derelict vernacular buildings to meet the need. However, these buildings have additional disadvantages when it comes to providing affordable housing.

#### Demand

Although there is no doubt that there is a need for affordable housing within the BBNP there is no evidence to suggest that there is a demand for affordable vernacular buildings.

*'...spending a lot of time and money doing up buildings which you think are absolutely fantastic which nobody wants to live in.'*

#### Meeting spatial and energy efficiency standards

Many interviewees believe that these buildings would not perform well in terms of energy efficiency and space standards compared with new builds.

*'...it's a massive cost to actually get an old building to meet new spatial standards. It's a huge challenge. All social housing that has grants involved has to meet development quality requirements and it's very difficult even though the standards are relaxed for older buildings. It's*



*very difficult to get them to meet that standard and every application has to go through Welsh Government scrutiny and they will check sizes of rooms, have they got a washroom etc. Obviously older buildings haven't been designed to those kinds of standards and to try and retrofit them is very difficult.'*

*'...planners, especially in the park, might not change the external appearance of them so you probably won't be allowed to do an external wall insulation scheme that is going to reduce the size. . .generally these cottages are quite small anyway so you're going to reduce the floor area even more and then you're not going to meet the space standards that Development Quality Requirements requires...'*

*'...some buildings don't lend themselves to be brought up to the standards that are required, the older the building generally the more of a problem you are going to get. You need to hit the space standards; you need to hit the energy efficiency values of the building...'*

*'...we've got a lot of older properties, stone wall properties, which we're actually selling off because of the heating costs, especially with energy prices having shot through the roof. A lot of tenant's incomes is going on heating the properties ...stone wall properties which sap energy performance ratings down at 35 or 40 and it costs a fortune so we don't consider that to be affordable...'*

#### Cost of acquisition, renovation and maintenance

When looking at using derelict vernacular buildings for affordable housing land owners will hold a hope value for their land and building.

*'...when you're looking at refurbishment schemes, land owner perceptions will always be "oh that's got to be worth at least £60,000" and their perception doesn't always match reality in trying to provide affordable housing.'*

*'...there's a hope value associated with residential use and if they don't get residential use for it they'll always want what will bring them the most money.'*

Often those who own these derelict buildings may not necessarily need any extra capital and therefore have no incentive to sell the property.

*'...you'll find a lot of your sites - they're empty, they've been inherited, passed down the generations. People haven't paid anything for them. They might not have capital themselves to do anything with it but they don't know what to do with them and they'll just sit on them. It's not costing them anything, so if you're trying to buy them for a value which allows you to provide affordable housing they think you're having one up on, that you're doing them over, and generally deals will fall through.'*

Specialists that work in heritage and on traditional buildings can be more expensive to employ. The work is more time consuming and the materials are more expensive. This means that renovating a derelict vernacular building can ultimately cost much more than building new.

*'Obviously the Welsh Government are facing budget cuts, it's difficult to justify a large redirection of funds towards something like this because why spend £200,000 restoring a traditional building when you can build one for £50,000, or something. It's a difficult one.'*

*'It's not financially viable to renovate long-term properties that cost hundreds of thousands of pounds to renovate to provide affordable housing.'*

*'The disadvantages are the costs associated with bringing them back into use. It's as simple as that, because ultimately, why the heck wouldn't we bring empty buildings back into use? There's no real reason why, but the fact that it costs half a million pounds or whatever it does to bring*



*them back into use. The logic or theory behind it is wonderful; the reality kicks in when you work out how much it'll actually cost to renovate these properties.'*

*'...using appropriate materials and techniques is going to be more expensive than new build, so can you actually repair them and them still be affordable? ... There's no economy of scale is there? ... It's not like a housing association, if they buy a plot then they've got 20 units, there's that economy of scale. But doing it one at a time, I can see, is much more of a challenge.'*

*'...properties that are in a very poor state of repair have very little in way of value because renovation costs far outweigh the actual value...'*

*'... if people are prepared to offer these buildings to the Local Authority, they don't want them, because it will cost too much to renovate ...for example, if they were to be offered these properties for 10 years, 20 years, they would have to offer them for 50 years or indefinitely because otherwise the Local Authority wouldn't be able to recover the amount of money they've had to expend to bring it into use, so it doesn't stack up. That's the biggest negative, and if you find an answer, let me know.'*

Even after the properties have been brought back into use, there are the associated costs and work required to maintain these buildings, often perceived as a barrier.

*'...we've got a throwaway society, we have to keep buying new ...what we're really not good at doing is saying "don't forget you need to put some money aside every year to paint the windows and paint the render or to make sure that we clean all the stuff that grows on the roof" and we're crap at remembering that we've got to pay for all those things, so actually creating not just a building in the right place but it's a building in the right place that's going to be cared for. I think sometimes you can't always put the burden on the occupier...'*

*'...you're still looking at a scheme, a property which is anything from 30-100 years old so will still require a lot of maintenance - so you're looking at your running costs and maintenance costs - for us it's not viable for affordable...'*

### Planning

In order to bring a derelict vernacular building back into use for any type of residential purpose it must be supported by the planners. Some of these buildings may be too derelict to be brought back into use.

*'...the type of thing you're looking at probably won't have been lived in for 50 years or more. They might say it's lost its planning use as residential and you might have a battle to convince them that it is an existing residential dwelling. I've seen that in the past where the planners have argued because of the age and condition of a property it's no longer considered as residential, so the landowners had a battle just to get planning approval. In most cases they don't get it... Traditionally it's nice to see these cottages lived in so that's an advantage but it doesn't really cut the mustard in planning terms.'*

*'If they're structurally sound, and that's one of the key points from our policy point of view, is we [the BBNP] don't allow any old building to be converted, they have to show it's structurally sound and can be converted to an alternative use.'*

Another issue around planning for the renovation of derelict vernacular buildings are the stipulations required by planning regarding the materials used in the build and the plans for the build, size, extensions etc. If these buildings are to be renovated, the use of appropriate materials and limitations on alterations to the existing footprint are an advantage in preserving the character of the original building. However the cost of these materials and the often limited size of these buildings could potentially be a barrier.





*'...I think that the planning authorities would have to work with everybody to make it work, they couldn't hold out for them to be built back in total stone and everything to be as they were - you know it can't be turned into a museum.... It wouldn't be affordable if they had to be done in stone and slate.'*

*'One way of limiting the cost would be to provide fairly ample extensions to existing buildings because many of the gems that you find around here are quite tiny, but there's a limit on that in the National Park which I don't think is justified...they stick to a mathematical figure on something for no other reason than a bureaucratic means of control...'*

#### Location and access to amenities and services

Lots of these derelict vernacular cottages will likely be located in remote locations and this is often seen by interviewees as an inconvenience and unsustainable.

*'Finding derelict buildings in out of the way places may not be the ideal solution, because if you offer them to people they'd say "I haven't got a car, how will I get there?'''*

*'...our current infrastructure is really not set up for remote rural living, unless you happen to be wealthy enough to own a car or several.'*

*'The location - I think there obviously will be a market for them as holiday homes, but I think it will be difficult to convert them for affordable housing due to the location mainly. There are no transport links and no facilities, and they are often isolated locations so it might not be everybody who wants to live in that location, especially if you've got a young family, or if you've got particular needs, if you have a disability and so on.'*

*'...affordable houses should be in places that are sustainable in terms of generating less traffic, being close to local schools and facilities; and sometimes largely derelict vernacular buildings are not going to be in terms of that definition, sustainable.'*

Some interviewees recognised that some of those who require affordable housing may relish the opportunity to live in a vernacular building in a rural location.

*'I guess the vernacular buildings often happen in isolated rural places and there are people who either need or would prefer to live in those places and I think for them this would be a great opportunity; to look after the landscape, to be employed doing restoration or voluntary work... to be part of a community.'*

An interesting point that came up in one of the interviews was around the standard of affordable housing and how derelict vernacular buildings would fit into that:

*'...if you're building it to a high quality design...there might be so much demand for it somebody might think..."why should they who want an affordable house get a house that millionaires would bite your arm off for" so ...there might be a bit of resentment as far as that's concerned.'*

#### Identifying a building

*'Local communities can also help to identify derelict buildings ...because they'll know their neighbourhoods really well and unless you know the community you'd never spot it because it's not on the road...'*

One of the questions in the survey was aimed at farmers and landowners who may potentially own derelict vernacular buildings.



Nineteen individuals stated in the survey that they did own a derelict vernacular building. These individuals were asked what incentives they would require in order to use their building as an affordable home. The responses included:

- Relaxed, cheaper and quicker planning from the BBNPA
- Advice and support
- Financial incentives
- Relaxed building regulations and to retain full ownership

These individuals were also asked to state what their main concerns would be if their building was to be used as an affordable unit. Their main concerns were: access issues, loss of privacy and devaluation of the property.

Respondents to the survey who stated they owned a derelict vernacular building were invited to provide their contact details in order to enter into a discussion with ABC about the potential use of their building as affordable housing. Four individuals provided their details on the survey. These individuals were approached via e-mail and telephone in order to begin discussions, but as of yet there has been no further response.



## Discussion

In this section the main points raised in the findings are explored in further detail.

### The value of derelict vernacular buildings within the BBNP

The findings from the survey suggest that there is a large number of derelict vernacular buildings found in communities across the Powys and Carmarthenshire part of the BBNP. Undoubtedly these buildings are seen to have a value, historically, culturally, and as part of the landscape. These buildings are also highly valued by the BBNPA and this is reflected in their LDP. Aside from their policies protecting listed buildings and historical landscapes, policy 18 in the LDP refers directly to the protection of buildings of local importance and the BBNPA has begun creating local lists identifying such buildings. However, to date these lists have only been completed for Brecon and Talgarth.

There is a distinct difference between valuing these buildings as they exist now and valuing them for their potential, practically and economically, and their preservation for future generations. Many interviewees expressed a desire to see these buildings lived in as homes. For this to happen it must be economically viable, especially if they are to be used as affordable housing.

### Affordable housing within the BBNP

Within their current LDP the BBNPA has policies for the development, implementation and monitoring of affordable housing. However, as it states in the LDP, the BBNPA is not solely responsible for the delivery of affordable housing – this is also the responsibility of the respective Unitary Authorities.

#### Need

There is certainly an identified need for affordable housing within the BBNP and this is stated in the BBNPA's LDP. The BBNPA has estimated a need for 1248 affordable units over the 15-year duration of their current LDP. The BBNPA estimates that over the timeframe of their current LDP (2013-2022) they will provide a total of 475 affordable homes through housing allocations.

In part, one of the causes for the acute need for affordable housing in certain areas of rural Wales, including the BBNP, is the in-migration of individuals from wealthier parts of the country seeking second homes, retirement homes or a rural lifestyle. This topic was frequently mentioned by interviewees. In-migration to rural Wales has been causing resentment and friction for generations. As we live in a society that is shaped by the economy it is difficult to see how this issue can be resolved. A strategy that could potentially contribute to the solution, which was raised in the interviews, is taxation on those who own second or holiday homes and then using this levy to fund affordable housing schemes.

#### Definition

There are clearly issues around what affordable housing actually means. Although the WG outlines its definition in TAN 2, which is followed by Local Planning Authorities including the BBNPA, there are many different types of affordable housing for different types of people with different needs. Perhaps the term is too broad? Affordable housing has a multitude of definitions depending on the aim and audience: people who require it; ways it can be provided; planning mechanisms that can implement it and ways in which it can be financed. There is a need for improved understanding of what is technically meant by the term 'affordable housing' and efforts made to distinguish between 'affordable' housing and 'social' housing. In order to provide the most effective, simplest solution to a problem there needs to be a clear and simple way to understand and articulate the problem.



## **Stigma**

Although affordable housing is an issue for a diverse range of people, there is clearly a stigma attached to it as was evidenced in the responses from the interviewees. People often think that affordable housing is solely for those who are unemployed or on low incomes and require social or Council housing. This misconception can cause local objection or NIMBY-ism when affordable housing developments are proposed and can therefore be a major barrier to its provision.

Perhaps there is room for Local Planning, Housing Authorities and the WG to launch an educational and PR campaign to explain clearly and comprehensively what affordable housing means in communities across Wales. This might ensure that future affordable housing developments are not slowed down or stopped by local opposition caused by stigma and misunderstanding.

## **Location**

A theme that emerged from the interviews was that those requiring affordable housing were perceived to not want to live in a rural location away from local amenities and services. This may be true for the majority of those who need affordable housing, however the main aim of ABC is to not to provide affordable housing for a general need. It is to provide affordable housing to those people who have been brought up in rural communities and wish to continue living in that community but cannot because of high house prices.

## **Barriers to the provision of affordable housing within the BBNP**

Providing affordable housing is not an easy task, especially in rural locations. There are many factors involved, each of which is also a potential barrier. Availability and cost of land; rigid/inflexible planning policy; finance and viability; local objection and access to services were the main barriers to affordable housing identified in the interviews.

## **Planning**

In their current LDP, the BBNPA have policies that support the delivery of affordable housing. The BBNPA can enable affordable housing through both the ease with which an affordable home would be granted permission and the extent to which the BBNPA is able to make developers provide affordable housing through grant of permission.

The BBNPA's current LDP (policy 28) sets out to enable affordable housing through affordable housing contributions either through on-site provisions, commuted sums or a mix of both mechanisms. Provision of affordable housing on site by the developer is the preference and when on-site provision is not appropriate, developers will be required to make a payment of a commuted sum which will then be used by the BBNPA to provide affordable housing units through RSLs.

Within open countryside locations there is a policy presumption in favour of the re-use of redundant rural buildings for affordable housing, either preventing open market re-use of such buildings or requiring such a development to make an equivalent financial contribution towards affordable housing provision.

Planning policies within the BBNPA were mostly seen by interviewees as a hindrance to providing affordable housing and this was also reflected in the survey results; the most frequently cited main barrier to providing affordable housing within the BBNP was planning. The BBNPA did not have a good reputation with interviewees when it came to planning policies and delivery; however this is probably a reflection of past experience rather than being based on current performance.



The BBNPA planning policies were seen by interviewees as being obstructive, inflexible, opposed to development and time consuming.

### **Suitable sites and land value**

Finding suitable sites to provide affordable housing was identified as a barrier by interviewees. Rural exception sites are allocated solely for affordable housing development. However, these sites were considered by some as often unsuitable and therefore development was unlikely to take place.

Land in certain rural areas of Wales, such as the BBNP, is more expensive than in other parts of the country and this presents a problem when trying to provide affordable housing. Land owners often hold on to land in the hope that it will increase in value and if land owners do not need the capital, they have no incentive to sell their land.

### **Finance and viability**

In our current economic climate the availability of funding is a major barrier to providing affordable housing. The WG provides assistance through the SHG but affordable units that qualify for SHG must be provided within a very tight budget which often does not take into consideration the high cost of land and lack of economies of scale that exist when providing affordable units in rural locations.

Even when affordable homes are developed, the problem does not end there: many people are struggling to get a mortgage for these properties. The banks are reluctant to lend due to the conditions placed on affordable units through the planning system such as section 106 agreements which limit the value and market for these properties. In rural locations the ideal way to provide affordable housing is in small numbers, spread through a community. This could be provided by smaller developers or individuals, but unfortunately they do not have the advantage of capital or economies of scale and often find it hard to access a loan or a mortgage.

### **Using derelict vernacular buildings to provide affordable housing**

It is evident from the findings that there is plenty of support for the idea of using derelict vernacular buildings to provide affordable housing within the BBNP. This approach could potentially utilise resources that already exist on site and provide training and employment opportunities. However, more disadvantages than advantages to this idea were identified. These include: uncertainty of demand; the difficulties of meeting spatial and energy efficiency standards; the cost of acquisition, renovation and maintenance of these buildings; the potential barriers caused by planning policy; the possible remote and isolated location of these buildings and the difficulties around access to amenities and services.

### **Planning**

BBNPA planning policies within their current LDP (CYD LPI) support ABC's aims in that they limit the future use of redundant buildings to provide economic benefit to the community to include the provision of affordable housing. The policy aims to prevent re-use of redundant buildings for non-essential uses. However it may be that through this policy the primary aim of the BBNPA is not necessarily to see the reinstatement of derelict buildings as affordable homes, as this may not be economically viable. There is provision for open market conversions if the applicant meets the need for affordable housing through an equivalent financial contribution (i.e. commuted sum).



## Location

The location of many derelict vernacular buildings is often remote therefore highway access is an issue which arises through the planning process. The remoteness of many derelict buildings will result in further costs incurred to create and maintain a suitable access road and run a vehicle. Often the cost of establishing a suitable access road outweighs the cost of renovating the building.

## Energy efficiency

The responses from interviewees highlighted the continuing and widespread belief that older buildings perform very poorly environmentally. Recent research, however, does not support this view. Studies undertaken by SPAB (Society for the Protection of Ancient Buildings), Historic Scotland and STBA (Sustainable Traditional Buildings Alliance) amongst others, are challenging the assumption that traditional (ie pre-1919, solid walled) buildings are problematic in terms of energy consumption. Evidence from in-situ measurements demonstrates that traditional buildings perform much better, particularly in relation to heat loss through building fabric, than had previously been assumed (Baker 2008, Rye 2010-11, Rye et al. 2011, STBA 2012). The research has also shown direct links between appropriate maintenance and improved environmental performance. Repair and ongoing maintenance of these buildings is not reliant on the use of cement mortar for building, pointing and rendering, but on lime mortar, which has a much lower CO<sub>2</sub> output (both in production and use) than cement. So perhaps instead of consigning these buildings to history we should look to them to learn how we can live within our means environmentally, as a blueprint for a truly sustainable future in Wales.

'Humankind will need to begin once again living very soon in a way which uses more sustainable materials and processes. It may be at long last that some of the principles followed by the builders of Welsh cottages will re-emerge to guide us into the future'. William (2010)

## Identifying a building

It was hoped that as part of this research ABC would identify owners of derelict vernacular buildings who are open to the idea of using their buildings to provide affordable housing. This task has proved to be unsuccessful. Although four individuals put their details forward to enter into discussions with ABC, none have yet responded to follow up attempts of contact.

Identifying the right building in a suitable location, in an acceptable state of disrepair in terms of cost of renovation and planning and with an owner open to the idea of using the building to provide affordable housing could be the key for ABC to achieve their aims. Until a building is identified it is difficult to surmise the viability of such an undertaking.



## Recommendations

### Adfer Ban a Chwm

#### Future funding

In order for ABC to progress there needs to be a substantial amount of funding available. Potential funding sources have been identified during the course of this research, which are referred to under Future of ABC below. This is an area that needs considerable attention and support.

#### Further research

- Find out from those in need of affordable housing whether they would want to live in a vernacular building.
- Conduct a mapping exercise in order to identify the exact number, location and ownership of derelict vernacular buildings within Wales.
- Collate information on planning applications for the development of derelict vernacular buildings, and their outcomes, in recent years and to identify whether planning applications and/or development have been successful in providing homes for local or non-local people.

### The Brecon Beacons National Park and Local Authorities

- Continue to work in partnership with HAs, housing developers and funders/investors in order to review and ensure policies and delivery of affordable housing are effective.
- Work with derelict vernacular building owners to establish what sort of incentives would encourage them to allow these buildings to be used for affordable housing in perpetuity.
- Develop a programme for the preparation of local heritage lists covering the whole of the BBNPA area.

The BBNPA and the relevant LAs need to work in partnership to tackle the issues of affordable housing and ensure realistic planning policies and long-term strategies to safeguard the future of vernacular buildings.

### Welsh Government

- Launch a campaign providing information on affordable housing in rural communities across Wales in order to reduce stigma and opposition to affordable housing developments.
- Establish a clear definition of the term 'affordable housing' to ensure consistency, simplicity and flexibility across Wales.
- Create a separate and distinct ACG for rural affordable housing to allow more SHG to be used for affordable developments in rural areas of Wales.
- Levy taxation and remove tax exemptions on those who own private, second or holiday homes and use this tax to fund the provision of affordable housing.
- Develop distinct policies and strategies that specifically address housing need in rural areas of Wales.
- Encourage the re-use and protection of vernacular buildings and recognise their contribution to the visual and cultural landscape of Wales.



The WG needs to work with their partners to develop a more effective, integrated and long-term strategy for delivering affordable housing in rural areas and for tackling the issue of safeguarding the future of vernacular buildings.

## Housing Associations and other Registered Social Landlords

- Lobby the WG for extra SHG for rural affordable housing developments.
- Continue to work in partnership with the BBNPA on how best to deliver affordable housing in rural communities.
- Raise the profile of the need for affordable housing in rural communities and with organisations across Wales.
- Improve community engagement where new affordable housing development is proposed.
- Consider development models for the use of existing derelict vernacular buildings.

There is potentially a need for national and local steering groups to drive rural affordable housing forward. The number of RHEs has decreased over recent years; therefore there are fewer people on the ground enabling affordable rural developments. Those who sit on the steering groups should include: WG, LAs, NPAs, HAs, other RSLs, planning agents, RHEs, private housing developers, banks and building societies, land owners and community council members.

## The future of ABC

Following this research ABC could consider:

- Partnering with a RSL which could access funding from the BBNPA (commuted sums) or other funding sources.
- Setting up as an RSL.
- Setting up as a social enterprise, with a commercial arm buying and renovating derelict vernacular buildings for the private market or holiday homes. ABC could then use the profits to subsidise either new build or renovated affordable housing elsewhere.
- Acting as a lobbying organisation on the issues of either affordable housing or saving vernacular buildings.
- Providing advice to owners of heritage buildings on how to repair and maintain their homes.
- Working in partnership with the Empty Homes Scheme, assisting them in accessing extra funding and advice for viable empty buildings that have heritage value and require work using traditional methods.
- Identifying the extent of the derelict vernacular building resource across Wales and assisting in the completion of local lists within the BBNP and other areas of Wales.
- Providing advice and guidance on bringing derelict vernacular buildings back into use and identifying potential funding sources.

*Clarity and commitment is needed from all of the stakeholders identified above in order to ensure the best provision of affordable housing and saving vernacular buildings in rural Wales.*





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- STBA (Sustainable Traditional Buildings Alliance): Performance and Energy Efficiency of Traditional Buildings. Gap Analysis Study 2012
- Welsh Local Government Association (2012) Planning for Affordable Housing: Sharing good practice
- William, E. (2010) Leaflet for exhibition introducing The Welsh Cottage: Building Traditions of the Rural Poor, 1750 – 1900. RCAHMW & NMW

### **Web links for BBNPA policies and the WG's TAN2 referred to in the text**

The Brecon Beacons National Park Authority Local Development Plan:  
<http://www.beacons-npa.gov.uk/wp-content/uploads/Brecon-Written-Statement.pdf>

The Brecon Beacons National Park Authority Local Development Plan Supplementary Planning Guidance Policy 28: Affordable Housing Contributions:  
<http://www.beacons-npa.gov.uk/wp-content/uploads/Adopted-Affordable-Housing-SPG.pdf>

The Brecon Beacons National Park Authority Local Development Plan Policy CYD LPI Countryside: Enabling Appropriate Development. Consultation Draft Supplementary Planning Guidance:  
<http://www.beacons-npa.gov.uk/wp-content/uploads/Countryside-Consultation-Draft-SPG.pdf>

Planning Policy Wales Technical Advice Note 2: Planning and Affordable Housing (2006):  
<http://wales.gov.uk/desh/publications/planning/technicaladvicenotes/tan2/tan2e.pdf?lang=en>



## Acknowledgements

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We are indebted to the many consultants and experts who advised and encouraged us to do this work, and to the supporting agencies that spread the word about ABC and this project.

And of course, we owe a huge thank-you to those who participated in the interviews and those who completed the survey.

# Appendix I

## ABC staff and milestones

**Staff: Joanie Speers, executive director; Nico Jenkins, programme development officer**

**Trustees: Roger Mears, Louise Schlee, Anjuli Quartermaine, Moishe Merry, Helen Whitear, Vincent Quartermaine**

### 2008

- April – 1st public meeting Llanddeusant Community Hall
- May/June – registered company/charity, trustees: Roger Mears, Murray Quartermaine, Roger Hoyle; exec director: Joanie Speers
- July – appointment of 4th trustee, Louise Schlee
- September - presentation to the Institute of Welsh Affairs (IWA) in Carmarthen, which is keen to find a practical solution that groups together buildings, farming, heritage, housing and communities
- December – article in Carmarthenshire Association of Voluntary Services (CAVS) bulletin

### 2009

- March – recording day with Dyfed Archaeological Trust (DAT) at Beilicelyn, Twynllanan; report published April
- April – launch of ABC website, hosted by Andrew Goolding; designed by Andy Smith
- May – stand at Tywi Afon yr Oesoedd (TAYO) open day, Dinefwr Home Farm, Llandeilo
- July – presentation at Land for Peoples' affordable homes and sustainable communities workshop at the Royal Welsh Show
- July – first pages of Welsh website go on-line, translated by Nia Harries
- Summer – article in *Agenda*, journal of the IWA
- July – case study in *Brecon Beacons National Park [BBNP] Development Plan*
- Summer – article in *The Beacon*, journal of the Brecon Beacons Park Society
- August – recognition from WAG that the principles of ABC are in line with their policy to improve and increase the delivery of affordable housing, especially in rural Wales. ABC is answering the recommendations of Joseph Rowntree Foundation June 2008 report on housing in rural Wales: using redundant buildings, involving local communities, adopting bold and innovative approaches
- 1 October – seminar, 'Redundant buildings – an untapped resource', with the Prince's Regeneration Trust, Llwynywermod
- October – article in *The Post*, Llandovery
- 27 November – 2nd public meeting Llanddeusant Community Hall

### 2010

- January – Housing Needs Survey (Llanddeusant, Llangadog, Gwynfe, Myddfai, Bethlehem), CCC
- January (Spring) – article in *Carmarthenshire Life*
- February – article on CAVS website and in Spring newsletter, *Llais Myrddin*
- June – Housing Needs Survey shows: majority in favour of rebuilding redundant buildings to provide affordable housing; there is a need for affordable housing in the area
- 13 October – presentation at APTUK Wales seminar, Llandrindod Wells

## 2011

- 3 March – presentation at Architectural Heritage Fund (AHF) seminar 'Y Ddraig Goch: Breathing New Life into Built Heritage; Tackling Historic Buildings at Risk in Wales', Swansea
- June – 'Cold spots' initiative grant, AHF
- August – submit pilot project funding bid to the Heritage Lottery Fund (HLF)
- September – appointment of 5th trustee, Anjuli Quartermaine
- November – BBNP Sustainable Development Fund will grant fund ABC subject to success with round1 HLF bid
- November – filming near Talgarth with Ricochet Productions for BBC1's Britain's Empty Homes
- December – did not succeed with the HLF bid

## 2012

- 9 January – broadcast of BBC1's *Britain's Empty Homes*
- 1 February – articles in *The Post*, Llandovery and *The Post*, Brecon
- March – BBNP Sustainable Development Fund will defer our grant until 2014
- 18 May – 'Seminar of Solutions', part of conference on Regeneration, Cardiff University, with Warm Wales, the Low Carbon Research Institute, and the European Housing Ecology Network
- May – feature in article by Louise Tickle in *BBC Countryfile Magazine*
- May/June – article in *Carmarthenshire Community Life*
- June – grant, Co-op Community Fund
- July – feature in chapter on ideology and housing in *The Home* by Angela Neustatter, published by Gibson Square
- October – presentation to Welsh Rural Housing Enablers Network, Barry Port
- November – active member of relaunched APTUKWales group

## 2013

- 21 January – meeting with Huw Lewis AM, Minister for housing, regeneration, heritage, with APTUKWales
- 2 March – stand at Carmarthenshire Archaeology Day, Trinity Saint David's, Carmarthen
- June – HLF Catalyst Fund success
- 28 June – presentation at Vernacular Architecture Group conference, Trinity St David's, Carmarthen
- August – founder trustee Roger Hoyle steps down and becomes first ABC advisor
- September – June 2014 – HLF catalyst programme: training, workshops, one-to-ones on governance, fundraising strategy
- September – appointment of (6th) 5th trustee, Moishe Merry
- November – BBNP Sustainable Development Fund grant transferred to support a programme development officer (PDO)

## 2014

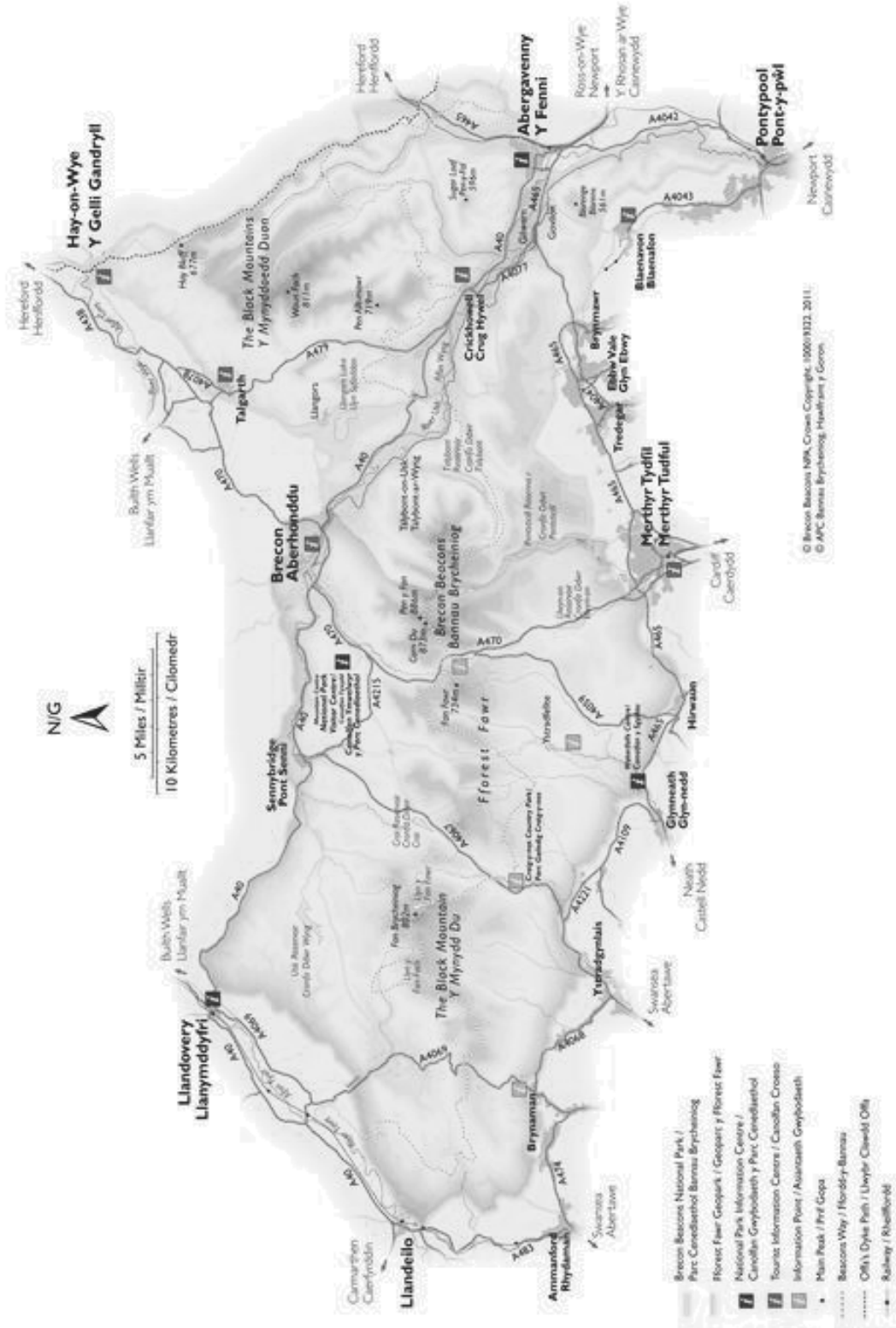
- March – appointment PDO: Nico Jenkins to research views on affordable housing and using vernacular buildings to address this need, a year-long project
- 25 September – reception at Ty-Mawr to announce interim findings of the project
- October – article in *The Post*, Llandovery and Brecon
- 24 October – appointment of 6th trustee, Helen Whitear
- November – article in *Rural Wales*, journal of the Campaign for the Protection of Rural Wales

## 2015

- 17 March – launch of final Report to the cross party group on rural affairs, Senedd, Cardiff

# Appendix 2

## The Brecon Beacons National Park, Wales





# Appendix 3

## **Interview Schedule**

\*Vernacular: domestic, local and traditional rather than public or monumental buildings.

- 1) What type of value, if any, do you place on derelict vernacular buildings within the Brecon Beacons National Park? \*Value: social, monetary, cultural, historic etc.
- 2) What do you understand the term 'affordable housing' to mean?
- 3) Is there a need for affordable housing within the Brecon Beacons National Park? Please give reasons for your answer.
- 4) What are the main barriers to providing affordable housing within the Brecon Beacons National Park?
- 5) What is the best way to provide affordable housing within the Brecon Beacons National Park?
- 6) Do you think that derelict vernacular buildings could contribute to the demand for affordable housing within the Brecon Beacons National Park?
- 7) What are the advantages of utilising derelict vernacular buildings to provide affordable housing within the Brecon Beacons National Park?
- 8) What are the disadvantages of utilising derelict vernacular buildings to provide affordable housing within the Brecon Beacons National Park?
- 9) What would be the best way of getting the local community support/involved in a venture that used derelict vernacular buildings to provide affordable housing within the Brecon Beacons National Park?
- 10) Are you aware of any funding sources that could potentially support a venture that was using derelict vernacular buildings to provide affordable housing within the Brecon Beacons National Park?





# Appendix 4

**\*By 'derelict vernacular buildings' we mean domestic, local and traditional buildings (e.g. old cottages and farm houses) rather than public, commercial or monumental buildings.**

**1 Do you live in the Brecon Beacons National Park?**

Please tick one box

Yes

No

**2 In which county?**

Please tick one box

Carmarthenshire

Powys

Other (please specify)

**3 Are you aware of any \*derelict vernacular buildings in your community?**

Please tick one box

Yes

No

**4 Do you believe that derelict vernacular buildings have any value?**

Please tick one box

Yes

**Go to question 5**

No

**Go to question 6**

**5 What kind of value do derelict vernacular buildings have?**

Please tick as many boxes as apply

Cultural

Historical

Monetary

Social

Educational

Other (please specify)

**6 What should be done with derelict vernacular buildings?**

Please tick as many boxes as apply

Knocked down

Restored as private homes

Restored as affordable homes

Restored as social housing

Restored for historical purposes

Restored for tourism

Nothing - just leave them

Other (Please specify)

**7** What does the term 'affordable housing' mean to you?

Please specify below

**8** Is there a need for affordable homes within your community?

Please tick one box

Yes

No

**9** Do you know anyone who has not been able to buy/rent housing locally due to affordability?

Please tick one box

Yes

**Go to question 10**

No

**Go to question 11**

**10** What was the consequence?

Please tick as many boxes as apply

Moved out of area

Living with friends/family

Became homeless

Could not afford to buy, so now rents in the area

Other (please specify)

**11** Would you support a venture that uses derelict vernacular buildings to provide affordable homes within the Brecon Beacons National Park?

Please tick one box

Yes

No

**12** Do you own any derelict vernacular buildings?

Yes

**Go to question 13**

No

**Go to question 16**

**13** What incentives/benefits would you require in order for that building(s) to be used as an affordable home(s)?

Please specify below

**14** What concerns would you have if a derelict building that you owned was to be used as an affordable home?

Please tick as many boxes as apply

Loss of land

Loss of agricultural subsidy

Anti-social neighbours

Loss of privacy

Access issues

Devaluation of property

Other (please specify)

**15** If you would like ABC to contact you about potentially using any of your derelict buildings to provide affordable homes for local people, please enter your details below or contact the Programme Development Officer, using the contact details at the end of the questionnaire.

Name:

Address:




Postcode:

Tel:

E-mail:

**16** What would be the main barrier to using derelict vernacular buildings for affordable homes within the Brecon Beacons National Park?

Please tick one box

Cost

Planning

Location

Demand

Current ownership

Other (please specify)

**17** If you wish to make any other comments, please write them below.

**18** What is your age?

Please tick one box

24 or under

24-44

45-64

65 or over

***Thank you for taking the time to complete this form.***

***Please return it in the envelope provided to:***

**Nico Jenkins (PDO)  
11 Glanmor Crescent  
Uplands  
Swansea  
SA2 0PJ**

***Please return by Friday the 1<sup>st</sup> of August.***



Cronfa Datblygu  
Cynaliadwy

Sustainable  
Development Fund

# Appendix 5

## Supporting agencies: organisations sent the online survey link

CADW
The Tywi Centre
Young Farmers Club
National Farmers Union
Powys Ramblers
Dinefwr Ramblers
Llandeilo Transition Town
Villages Alive
Rural Housing Enablers
Bro Myrddin Housing Association
Brecon Beacons National Park Society
Countryside Alliance
RCAHMW
Affordable housing officers Carmarthenshire County Council
Brecon Beacons National Park Authority
Affordable housing officers Powys County Council
Farmers Union Wales
Powys County Times
Ty Mawr – Traditional Building Materials
Carmarthenshire Life
Carmarthenshire wildlife walks
Love Llandovery
Llanfrynach Community Council
Glyn Tarell Community Council
Llangynidr Community Council
Llangattock Community Council
Jones And Fraser Traditional Builders
Brecon Baroque Festival
Hay music event Sept 14
Llandovery Partnership, Heart of Wales Company
Myddfai Ty Talcen project
Powys Brecknock Women's Institute Federation
Article in the Llandovery post Oct 2014
Campaign for the Protection of Rural Wales
Article in the Brecon post Oct 2014
All guests at ABC event at ty Mawr sept 14
Llandeilo through the ages
Llandeilo & district civic trust society
Brekonshire historical society



# Appendix 6



**Do you live in the Brecon Beacons National Park?**

**What do you think about Affordable Housing and using old derelict buildings to address this need?**

**Please go online and complete our survey:**

**[https://www.surveymonkey.com/s/adfer\\_ban\\_a\\_chwm](https://www.surveymonkey.com/s/adfer_ban_a_chwm)**

**For further information please contact Nico Jenkins**

**[nicojenkins@abcwales.org.uk](mailto:nicojenkins@abcwales.org.uk)**

**Charity no. 1124385**





# Appendix 7

## Survey statistics

Total number of respondents – 152

64% of respondents lived in Powys; 28% lived in Carmarthenshire and 11% lived in Monmouthshire.

Question	Yes	No
Are you aware of any derelict vernacular buildings in your community?	70%	30%
Do you believe that derelict vernacular buildings have any value?	91%	9%
Is there a need for affordable homes within your community	80%	20%
Do you know anyone who has not been able to buy/rent locally due to affordability?	62%	38%
Would you support a venture that uses derelict vernacular buildings to provide affordable homes within the BBNPA?	86%	14%
Do you own any derelict vernacular buildings?	12%	88%

Question	Responses	No. of responses	Percentage
What kind of value do derelict vernacular buildings have?	Cultural	99	65%
	<b>Historical</b>	<b>119</b>	<b>78%</b>
	Monetary	71	47%
	Social	75	49%
	Educational	76	50%
	Other	20	n/a

Question	Responses	No. of responses	Percentage
What should be done with derelict vernacular buildings?	Knocked down	3	2%
	Restored as private homes	93	61%
	<b>Restored as affordable homes</b>	<b>101</b>	<b>66%</b>
	Restored as social housing	49	32%
	Restored for historical purposes	78	51%
	Restored for tourism	60	40%
	Nothing – just leave them	8	5%
	Other	16	n/a

Question	Responses	No. of responses	Percentage
What was the consequence (of not being able to buy/rent locally due to affordability)	Moved out of area	41	27%
	Living with friends/family	42	28%
	Became homeless	2	1%
	<b>Could not afford to buy so now rents in the area</b>	<b>45</b>	<b>30%</b>
	Other	9	n/a

Question	Responses	No. of responses	percentage
What would be the main barrier to using derelict vernacular buildings for affordable homes within the BBNP?	Cost	52	34%
	<b>Planning</b>	<b>75</b>	<b>49%</b>
	Location	20	13%
	Demand	5	3%
	Current ownership	32	21%
	Other	19	n/a

For those who owned derelict vernacular buildings:

<b>Question</b>	<b>Responses</b>	<b>No. of responses</b>
What concerns would you have if a derelict building that you own was to be used as an affordable home?	Loss of land	3
	Loss of agricultural subsidy	1
	Anti-social neighbours	5
	Loss of privacy	7
	<b>Access issues</b>	<b>8</b>
	Devaluation of property	7
	Other	7



Appendix 8  
Interim Report





## Research Project - Interim Report

### Introduction

Adfer Ban a Chwm (ABC) aims to restore derelict vernacular buildings to provide affordable housing for local people in rural Welsh communities.

There is a growing need for affordable housing across Wales. The Holman's Report (Holman 2010) estimated that 284,000 additional homes are required in Wales between 2006 and 2026, of which 183,000 are market sector and 101,000 are non-market. It is argued that rural areas are particularly affected by low wages and external pressures on limited housing supplies, stemming from in-migration to retirement, second and holiday homes. National Parks represent rural areas where these pressures are especially strong (Johnston 2003).

The study area of ABC's research is Carmarthenshire and Powys within the Brecon Beacons National Park (BBNP), a protected landscape and home to 33,000 people. The BBNP Local Development Plan (LDP), which sets out policies and proposals to guide development in the National Park from 2007 to 2022 and beyond, includes affordable housing in their objectives: 'To ensure that good quality, affordable housing of all types will be accessible to the Park's communities where there is an identified need'. The National Park Authority (NPA) estimates that there is a need for 1248 affordable units over the 15 year period of the plan. The NPA is not responsible for delivering this total level, delivery depends on partnerships with neighbouring Unitary Authorities, Rural Housing Enablers and other key organisations.

By restoring derelict vernacular buildings within the BBNP, not only will ABC respond to the need for affordable housing, it will also preserve these unique buildings, the grass roots heritage of Wales. 'Vernacular' refers to domestic, local and traditional, rather than public or monumental buildings. Old cottages and farmhouses made of local materials are a manifestation of the economic and social history of rural communities. These buildings are not often protected by listed building legislation, therefore not protected by the planning systems, which means they are under threat of neglect and permanent loss.

ABC's approach is to understand the significance of each building; its archaeology, fabric and built form, its development, the landscape of which it is part, and the culture within which it grew. This knowledge will then be used to inform proposals for bringing redundant or disused buildings back into use as affordable homes for rural communities in Wales.

## The research

This year long research project is being supported by the BBNPA's Sustainable Development Fund. The process has just reached the half-way point.

These interim findings were presented at a reception on the 25<sup>th</sup> of September 2014 at Ty-Mawr, Llangasty, Powys. A draft report will be presented informally to the BBNP at the end of 2014 for feedback and comment and the final report will be delivered in spring 2015. The results will determine what ABC does next.

## Aims and methods of the research

The aims of this research are:

- To record the perceptions on the value of and views regarding derelict vernacular buildings within the BBNP (in Carmarthenshire and Powys).
- To discover and record the opinions, concerns, prejudices, barriers, perceptions on affordable housing and meeting this need by using such buildings within the BBNP (in Carmarthenshire and Powys).

From the viewpoint of the following stakeholder groups:

- Local farmers
- Local residents
- Parish Councils
- Community Councils
- Local Authorities
- Local Societies and Agencies
- Voluntary Sector Organisations
- National Park Authority
- Housing Associations
- Other interested parties

## **The methods being used to collect this information are:**

*Interviews:* In depth semi-structured interviews are being conducted with professionals from each of the stakeholder groups. Initially the interview schedule was piloted with 5 individuals who provided feedback on the questions; this feedback was used to create the final interview schedule. The interviews are recorded using a Dictaphone and then transcribed and analysed for emerging themes.

*Survey:* A survey is being conducted with residents of the BBNP. The survey has been completed face to face with residents of the BBNP at four agricultural shows: The Royal Welsh Show, Brecon Agricultural Show, Llandeilo Show and Sennybridge Show. An online survey has been created and distributed via e-mail through a large number of local interest groups, societies, social media and the ABC website.



## Findings so far

Eighteen individuals from across all of the stakeholder groups have been interviewed and a total of 89 survey responses (40 face to face and 49 online survey responses) have been collected.

- Derelict vernacular buildings

72% of respondents to the survey are aware of derelict vernacular buildings within their community and 90% believe that derelict vernacular buildings have a value. The most frequently stated type of value placed on derelict vernacular buildings is: historical value (78%). The majority of respondents (70%) believe that derelict vernacular buildings should be: restored as affordable homes.

All of the interviewees also believe that derelict vernacular buildings do have a value.

*'Clearly these buildings have a high value particularly in a National Park protected landscape context because... they form part of that landscape...'*

*'...they're part of our tradition, our history, architectural heritage and they are what creates the landscape and I think it's vitally important that things like that are preserved because once they are gone they are gone and there is no replacing them...'*

- Affordable housing

76% of respondents believe there is a need for affordable homes within their community.

65% of respondents have themselves or know someone who has not been able to buy or rent locally due to affordability. The most frequently cited consequence of this (30%) is: they have not been able to buy so now rent in the area.

Affordable housing comes in many different forms. This was highlighted when both interviewees and respondents to the survey were asked: 'What does the term 'affordable housing' mean to you?' The huge range of different responses to this question illustrates the issues around the definition of affordable housing.

*'Having worked in social housing for years, I know that there are lots and lots of different definitions of what affordable housing means...'*

*'The term affordable housing is too broad a term...and you have to explain it differently to different groups...'*

A theme that emerged from the interviews is the misconceptions and stigmas that are often attached to affordable housing:

*'...a lot of local communities feel that if they open themselves up to the potential of some small scale affordable housing development that it will never be available to local people. All they will do is create housing that will just become second homes or will end up housing people in housing need from the Midlands or Liverpool...'*

*'...there's always a stigma with affordable housing. There are always people that think you're going to put druggies in here and it's not always necessarily the case especially for low cost home ownership. It's often young people who can't afford to get a mortgage. When you explain this to the community it changes their views and perceptions...'*

*'...probably the biggest barrier that's consistent all the way through is actually the resistance that the delivery of affordable housing creates within rural communities... loosely described as local objection but it's just objection generally and yes it is localised a lot of it but that's quite often because people don't really understand what's being delivered...'*

When respondents were asked what they thought was the main barrier to providing affordable housing within the Brecon Beacons Nation Park, the barrier that was most frequently cited (39%) was: planning

The barriers that have emerged from the interviews are:

- planning
- relations between BBNP and Local Authorities
- land value
- lack of public subsidy/cost/finance
- identifying need/changing need
- viability
- suitable sites
- local objection
- lack of services in rural communities

### Using derelict vernacular buildings to provide affordable housing

85% of respondents to the survey said they would support a venture that uses derelict vernacular buildings to provide affordable homes within the Brecon Beacons National Park.

The advantages of using derelict vernacular buildings to provide affordable homes within the BBNP that were identified in the interviews are:

- not using virgin land
- providing affordable housing in areas where new builds are not suitable
- utilising existing resources
- conserving historical buildings
- enhancing the landscape
- improving the visual amenity of the park
- improving tourism
- enhancing an area
- preserving in-keeping buildings that fit into the character of the park

The disadvantages of using derelict vernacular buildings to provide affordable homes within the BBNP that were identified in the interviews are:

- cost of acquisition and renovation
- access
- meeting building regulations
- energy efficiency requirements
- access to amenities and services
- distance from other dwellings
- possibly remote location
- small size of vernacular buildings
- ownership issues
- finding the right individual who would understand and care for a vernacular building and also want to live in a remote location.

### What's next?

- Interviews with professionals within the stakeholder groups will continue with the aim of conducting around 40 interviews before the end of the project.
- Face to face surveys will continue to be conducted. Four of the biggest towns within the BBNP will be selected and surveys will be conducted with people in the street. The online survey will remain open.
- Meetings with Community Councils and local societies and agencies across the park are being arranged. So far the following meetings with Community Councils are confirmed: Llanfrynach, Llywel, Glyn Tarell, Llangynidr and Llangattock. At these meetings a short presentation about ABC will be given and members will be asked to complete a survey.
- 10 Individuals stated on the survey that they own a derelict vernacular building and 3 of these have put their details forward to enter into discussions with ABC about potentially using their buildings to provide affordable housing within the BBNP. Discussions with these individuals have now begun.
- The interviews have produced a wide variety of ideas as to how ABC could move forward; these ideas will be explored and discussed in detail in the final report.

### References

- Holmans, A. and Monk, S. (2010) Housing Need and Demand in Wales 2006 to 2026
- Johnston, E. (2003) A source of Contention: Affordable Housing in Rural Wales. Institute of Welsh Affairs
- Brecon Beacons National Park Authority Local Development Plan 2007-2022

**Nico Jenkins: Programme Development Officer (ABC), September 2014**

# Appendix 9

## Affordable Housing in Rural Wales

33% of the Welsh population are identified as living in rural communities (*Wales Rural Observatory*). Despite there being proportionally more people living in urban communities in Wales, the figures for homelessness in rural versus urban communities in 2006/7 were very similar at 2249 and 2264 (*Office of National Statistics*).

### **What is affordable?**

Generally affordable homes can be described as homes available for rent or sale below open market value. However, different developers have their own variations on these models which will depend on the financial situation such as the availability of Social Housing Grant (SHG) which is available to registered social landlords and is used to subsidise the development of affordable homes for rent in Wales. The table below outlines the range of affordable 'products':

<b>Social rent</b>	Housing provided by a Registered Social Landlord (RSL) such as a Housing Association or Local Authority. This is specifically aimed at lower income households.
<b>Intermediate rent</b>	This is usually provided by an RSL, but can be provided by the private sector as well. This rent is higher than social rent but below full market rental level. The maximum intermediate market rent is usually no more than 80% of open market private rent prices for the relevant property type. Another definition of intermediate rent is that it does not exceed the Local Housing Allowance which is set by the Local Authority.
<b>Shared ownership</b>	The occupant owns a % of the property and the remainder is owned by a RSL or private developer. The occupant would normally pay a rent to the RSL for the proportion of the property that is not owned.
<b>Shared equity/Homebuy</b>	The property is purchased at a discounted rate and the discount is treated as an interest free loan secured as a second charge on the property. Increase or decrease of the value of the property is shared.
<b>Affordable housing for sale</b>	These are delivered through a planning obligation via a restriction on the sale price. The maximum sale price is decided at a Local Authority level and can be influenced by local income levels or other factors. Affordability level and % discount are generally reviewed annually.

## **Barriers**

Rural incomes in Wales are below the Wales average and lower than the UK average. A typical rural income is £22,000 per year and the average house price in Wales is currently £161,000 (*Hometrack May 2014*). These figures suggest that a single person on an average rural income would not be able to access a home to purchase as banks work on a multiplier of 3 times income to calculate a mortgage, with a 20% deposit required for most new mortgages. A couple would need to provide a £30,000 to £40,000 deposit – a struggle for most (*Hometrack May 2014*).

Studies undertaken by the Wales Rural Observatory (2006), the Joseph Rowntree Foundation Commission (2008) and Sheffield Hallam University (2009) have all concluded that there are many challenges to the delivery of affordable housing in rural Wales. The Wales Rural Observatory (2006) report identified some of the key barriers as follows:

<b>Land prices</b>	Land is a limited recourse and land prices have an upward trend. Some potential development sites are not utilised as landowners are reluctant to sell, even in a falling market, for less than they perceive a site to be worth.
<b>Planning policy &amp; practice</b>	Planning was found to reflect UK and WAG policies rather than local preferences and has been slow to recognise the impact of changing markets and employment patterns on local communities.
<b>Development &amp; building costs</b>	There can be fewer contractors in rural areas meaning less competition and higher tender values.
<b>Social Housing Grant</b>	Limited supply of social housing due to low value of social housing grant compared to land and building costs.
<b>Welsh language &amp; Culture</b>	Welsh language and culture is extremely important in many rural communities, many are concerned that more affordable housing in rural Wales will be allocated in favour of those with social difficulties having an adverse effect on communities.
<b>Identifying need</b>	There are difficulties in identifying, quantifying and understanding housing demand and capturing hidden housing need in locations where the absence of affordable housing acts as a disincentive to registering for housing assistance.

### **What needs to be done?**

An estimated 284,000 additional homes are required in Wales between 2006 and 2026. 183,000 of these are in the market sector and 101,000 in the non-market sector. These estimates average 14,200 dwellings a year - 9,200 in the market sector and 5,100 in the non-market sector.

In addition, there is a current backlog of unmet housing need which is estimated at 9,500 households. Estimates for Local Authority areas over the period 2006 to 2026 range from 2,500 homes in Merthyr Tydfil to 37,300 in Cardiff. These estimates do not override the more informed housing needs assessments undertaken by individual Local Authorities.

### **The Welsh Assembly Government's response - (January 2014)**

'The Welsh Assembly Government (WAG) recognises that the affordability of housing is an issue for rural communities across Wales. A major factor contributing to the ability of people to access affordable housing is high house price to local income ratios. The current economic climate also challenges the availability of mortgages for individuals as well as generally putting pressure on the finance that is available for housing development.

The Joseph Rowntree Foundation Commission on Housing in Rural Wales (May 2008) recommended that a range of interrelated responses to the rural housing challenge were required, including the wider use of Rural Housing Enablers (RHE). There are currently nine RHEs in Wales. They represent communities in rural Wales with appropriate local stakeholders such as housing and planning authorities. They work closely with these groups to identify local housing need and to increase the supply of housing to meet that need.

The Welsh Assembly Government provides funding support for all the RHE projects and liaises closely with their steering group to receive progress updates and to evaluate their effectiveness. To date, the RHEs have worked to support the development of 193 affordable homes in rural communities across Wales. The Welsh Assembly Government is also a member of the Rural Housing Strategic Group; this group also includes representatives from Community Housing Cymru, the Welsh Local Government Association and the RHE Network. The aim of the group is to shape and develop national and local approaches to rural housing.'

## **Planning and Affordable Housing in the Brecon Beacons National Park (BBNP)**

In December 2013 the BBNP Authority adopted their Local Development Plan (LDP) for 2007-2022. All planning applications for affordable housing in the National Park will be determined in accordance with this plan unless material planning considerations indicate otherwise. The LDP contains a number of policies which seek to facilitate the delivery of affordable housing in the National Park. The full LDP and its policies in detail can be viewed via the following link:

<http://www.beacons-npa.gov.uk/planning/strategy-and-policy/local-development-plan/>

The BBNP Authority aims to deliver 103 affordable dwellings per annum during the plan period. There is a presumption that there is affordable housing need in all areas of the National Park. Evidence of housing need is obtained from: Local Housing Authorities and their Housing Needs Registers/waiting lists and Local Housing Market Assessments; Rural Housing Enablers and Local Housing Needs Surveys and Registered Social Landlords (RSLs) waiting lists. The LDP is not responsible for delivering the total level of need identified. Delivery of this strategy is dependent on partnership working with neighbouring Unitary Authorities, the Rural Housing Enablers and other key organisations.

Policies relevant to the delivery of housing to meet local needs are summarised below:

### **CYD LP1: Enabling Appropriate Development**

Seeks to support development which capitalises on: improving the existing building stock, utilising previously developed land and re-using redundant buildings.

Subject to the development:

- If an extension of a residential dwelling, being appropriate in scale and design and not resulting in a net increase of the original dwelling size of more than 30%.
- If re-instating a redundant building, being for a beneficial use such as affordable housing or rural enterprise to serve an identified need in areas outside of settlements defined in the LDP, in other words, in the 'Countryside'.

### **Policy 25: Renovation of Former Dwellings in the Countryside**

Seeks to support the renovations of houses where use as a dwelling has been abandoned, subject to: maintaining the character and setting of the dwelling; conserving the character of the NP; the building possessing fundamental characteristics of a dwelling; extensions or changes within the curtilage must be appropriate and sensitive to the scale and design of the original dwelling.

There are 3 ways in which this LDP can contribute to the provision of affordable homes as set out in:

### **Policy SP6: Affordable Housing**

1. Enabling the release of land for general needs housing in the Primary Key Settlement, Key Settlements, Level 3 Settlements and the two allocated brownfield and requiring a contribution to Affordable Housing in all proposals for development which results in the creation of new dwellings. (**Policy 28**)
2. Enabling Affordable Housing Exceptions Sites (**Policy 29**); and
3. In level 4 Limited Growth Settlements (**Policies LGS LP 1 and LGS LP 2**) and Countryside (**Policy CYD LP1**) allowing Affordable Housing only.

**Definition of Local Connection:** the NPA will apply the current Local Lettings Criteria of the relevant Unitary Housing Authority.

**Definition of Local Area:** the area in which housing needs will normally be considered local will be defined by a widening cascade approach of: the Town or Community Council area within which the proposal site lies; adjoining Town or Community Council areas, within or outside the NP boundary; the nearest non-adjointing Town or Community Council areas within or partly within the NP.



### **Policy 28 Affordable Housing Contributions**

These are required on all sites that would result in the net creation of new dwellings for sale or rent on the open market. The level of contributions required: Abergavenny, Hay and Crickhowell submarket: 30% affordable; Brecon, Carmarthenshire and Rural Hinterland submarket: 20% affordable; Heads of the Valleys and Rural South submarket: 0% affordable.

Affordable Housing contributions will be either through: on site provision, commuted sums or a mix of both. Further details: <http://www.beacons-npa.gov.uk/wp-content/uploads/affordable-housing-supplementary-planning-guidance-consultation.pdf>

### **Policy 29 Enabling Affordable Housing Exception Sites**

Exceptionally, development for Affordable Housing will be permitted on sites in or adjoining and forming a logical extension to appropriate settlements, to meet a proven local need that cannot be met in any other way, where a local need has been established by a Housing Needs Survey. Permission will be granted where:

- the dwellings can be controlled by planning conditions and/or a legal agreement or other mechanism which restrict their occupancy in perpetuity to people with a proven local need for accommodation that cannot be met in any other way; and
- the proposal can demonstrate that: any dwellings built will be affordable to those for whom the need is proven; and the benefit of Affordable Housing will be enjoyed by successive, as well as the initial occupiers of the property.

### **LGS LP2 Limited Growth Settlements Appropriate Development**

Seeks to ensure developments positively contribute to their setting and landscape and don't adversely impact on wildlife, natural beauty, biodiversity, environmental assets or cultural heritage. Developments must be within the defined settlement extent (see maps) and support community sustainability. The following will be enabled:

- New dwellings to meet an identified and evidenced local need for affordable housing, which will be met in perpetuity.
- Proposals that capitalise on improving existing building stock and/or utilises previously developed land and/or redundant buildings
- Proposals that strengthen and enhance the provision of community facilities and services serving the area and its locality
- Proposals for new or extensions to existing employment facilities where the proposal is appropriate in scale and type to the amenity of the area in keeping with the Settlement's Environmental Capacity
- Proposals to strengthen and enhance retail services within the village through the appropriate change of use and or the conversion/rehabilitation of existing buildings where a need for housing is not identified and/or the proposed scheme will address inadequacies linked to community sustainability
- Proposals to strengthen and enhance the tourism offer through the appropriate change of use and or the conversion/rehabilitation of existing buildings where a need for local needs housing is not identified within the Settlement.

## Vernacular Buildings in Rural Wales

### **What is vernacular?**

Vernacular refers to domestic, local and traditional rather than public or monumental buildings. Old cottages and farmhouses built by local families using local materials. These buildings are a manifestation of the economic and social history of a community; they have influenced the lives and lifestyles of their occupants and have been changed and developed over time to accommodate the needs of their residents. Many buildings became redundant and derelict as they were replaced with modern farmhouses which were often built adjacent to the old one.

Most derelict vernacular buildings in Southwest Wales are dispersed farms, cottages and small, linear villages the buildings of which are predominantly 19th century. The characteristic farmstead comprises a range of farm-buildings around a house that dates from the 19th century.

Houses have an asymmetrical plan, with one bay of rooms substantially larger than the other and containing a substantial fireplace which is evidenced from the exterior by a massive chimney. Windows are small and placed asymmetrically, reflecting the room plan. Structures are sometimes one-and-a-half storey rather than two because of the poor quality stone and mortar used. Buildings in the vernacular tradition are usually rendered or lime washed to prevent damp penetration.

### **What is the importance of vernacular buildings?**

These buildings are the grass roots heritage, the heart and soul of rural Wales. They are not often protected by the listed building legislation and therefore are not protected by the current planning systems which means they are under threat of neglect and permanent loss. Through studying vernacular buildings we can record the history of the individuals and families whom, over generations, have made up the local community. These are the buildings which were built and occupied by the 'ordinary' rural working community and as such are the most representative examples of how most people lived.

Judith Alfrey (inspector of historic buildings, Cadw) wrote the following in 'Carmarthenshire Farm Buildings: A source for socio-economic history', *Carmarthenshire Antiquarian* (2001)

*Social and economic histories may be recorded in buildings as surely as they may be written in documents. Individual buildings have their own histories, but the sum of buildings in a particular region constitutes a cultural landscape shaped by the regional economy and society...These buildings collectively form a valuable historical archive which is worth careful preservation.*

### **What can they be used for?**

ABC wants to see these buildings repaired and used as affordable housing for local rural people. Derelict vernacular buildings provide an existing resource of materials which have already been quarried, fired and transported. Reusing these materials means a home can be created with a lower carbon foot-print than building from new, without the use of concrete and other modern building materials which have a high CO<sub>2</sub> output.

ABC's approach is to understand the significance of each building; its archaeology, fabric and built form, its development, the landscape of which it is part, the culture within which it grew. This knowledge will then be used to inform proposals for bringing a redundant or disused building back into use.