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Rt Hon J Gummer MP  
MP for Suffolk Coastal  
House of Commons  
Westminster  
LONDON SW1A 0AA

10<sup>th</sup> December 2008

Dear Mr Gummer,

### **Affordable Rural Housing**

I have been asked to write to all Suffolk MPs on behalf of the Suffolk Rural Housing Advisory Group which is a partnership of the rurally based Local Authorities, 5 Registered Social Landlords (RSLs or Housing Associations), Suffolk Association of Local Councils and Suffolk ACRE.

We have been working together for a number of years now with Parish Councils, firstly to help identify local need and then to find suitable sites for the RSLs to build and manage affordable homes for local people. In the last 3 years we have succeeded in; completing over 70 housing needs surveys and getting built 150 affordable homes and one 31 unit "very sheltered" scheme with another 50 plus homes in the pipeline. In your own constituency the figures are 31 affordable homes built, and 17 housing needs surveys undertaken.

During the current worldwide recession we are all looking at ways to help maintain employment and generally benefit the local economy. As a group we believe there is a great opportunity to not only help the local economy but make significant progress towards meeting the housing needs of rural communities. With many construction and building companies desperate for work, now would be an ideal time to accelerate the programme of constructing affordable homes.

However, there are a number of significant barriers to this happening:

1. The very limited availability of mortgages for those that want to buy their own home on a shared equity basis. Ipswich Building Society among others has put a halt to offering loans to this segment.
2. The constraints placed on the RSLs by the Housing and Community Agency (HACA, formerly the Housing Corporation) whereby they have to match fund the HACA grant which usually limited to 40% of total cost. As RSLs are unable to sell stock earmarked for shared ownership they need to raise further capital from the banks who are either unwilling to lend or will only do so at punitive rates.
3. An injection of further capital from HACA would help in the very short-term but what is ultimately required is a reduction in LIBOR commensurate with the reduction in the Bank of England Base Rate.
4. The availability of suitable sites – local landowners need to be encouraged to offer land if we are to be able to meet local need and retain sustainable rural communities.

We would very much welcome your help and support to influence national policy and other initiatives that may bring about a removal or reduction of these barriers for the ultimate benefit of all in Suffolk and other rural counties.

Yours sincerely

Roger Turkington  
Operations Director, Suffolk ACRE  
(Chairman, Suffolk Rural Housing Advisory Group)

Suffolk Action with Communities in Rural England is an independent charity enabling the development of community self-help projects, tackling disadvantage and building the capacity of the charitable sector in Suffolk for 7 decades



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Rt Hon Sir M Lord MP  
MP for Suffolk Central & North Ipswich  
House of Commons  
Westminster  
LONDON SW1A 0AA

10<sup>th</sup> December 2008

Dear Sir Michael,

### **Affordable Rural Housing**

I have been asked to write to all Suffolk MPs on behalf of the Suffolk Rural Housing Advisory Group which is a partnership of the rurally based Local Authorities, 5 Registered Social Landlords (RSLs or Housing Associations), Suffolk Association of Local Councils and Suffolk ACRE.

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Rt Hon D Ruffley MP  
MP for Bury St Edmunds  
House of Commons  
Westminster  
LONDON SW1A 0AA

10<sup>th</sup> December 2008

Dear Mr Ruffley,

### **Affordable Rural Housing**

I have been asked to write to all Suffolk MPs on behalf of the Suffolk Rural Housing Advisory Group which is a partnership of the rurally based Local Authorities, 5 Registered Social Landlords (RSLs or Housing Associations), Suffolk Association of Local Councils and Suffolk ACRE.

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Rt Hon R Spring MP  
MP for West Suffolk  
House of Commons  
Westminster  
LONDON SW1A 0AA

10<sup>th</sup> December 2008

Dear Mr Spring,

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I have been asked to write to all Suffolk MPs on behalf of the Suffolk Rural Housing Advisory Group which is a partnership of the rurally based Local Authorities, 5 Registered Social Landlords (RSLs or Housing Associations), Suffolk Association of Local Councils and Suffolk ACRE.

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Rt Hon T Yeo MP  
MP for South Suffolk  
House of Commons  
Westminster  
LONDON SW1A 0AA

10<sup>th</sup> December 2008

Dear Mr Yeo,

### **Affordable Rural Housing**

I have been asked to write to all Suffolk MPs on behalf of the Suffolk Rural Housing Advisory Group which is a partnership of the rurally based Local Authorities, 5 Registered Social Landlords (RSLs or Housing Associations), Suffolk Association of Local Councils and Suffolk ACRE.

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Rt Hon R Blizzard MP  
MP for Waveney  
House of Commons  
Westminster  
LONDON SW1A 0AA

10<sup>th</sup> December 2008

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