



Cumbria Community Land Trusts Positive Partnerships



The Keswick Community Housing Trust story

Cumbria Rural Housing Trust role

Rural enabling and surveys

Promote self build

CLT business planning and support (CLT Officer)

- **4 CLTs so far**
- **22 affordable homes built**
- **38 in the pipeline**

- New communities looking at larger schemes
community facilities, rents to fund care, food and energy production



Keswick Community Housing Trust

'Hands on' CLT

Industrial & Provident Society and Exempt Charity

Responsible for own funding and finance

Full ownership of assets

Full control of affordability and income streams

37 units of housing in 7 years

Other models

External project management

Community make decisions / own assets
CLT Officer or HA takes on workload

Housing Association lease arrangement

Community secures local nominations
HA derives rental income

Informed choice important – capacity v benefits

2008 Churches Together consultation no experience, land or money



Activists + CLT Officer support

2013 £1.4m 11 home scheme opens



2015 on site with 22 more homes plus town center conversion to 4 flats



Lay people now experts

Laypeople



Experts



How?

Activists + expertise + resources = RESULTS

- **Small group decided to act**
- Community mandate
- CLT Officer project support
- Vicar as champion re site
- Town Council & LA backing
- CLT Network & National Park set up grant
- HCA advice
- Impact HA support
- Tendered for strong professional team
- Local Building Society support

The Hopes site





Step by step approach



Celebrating start on site



Brian Edgar
Donleys QS

Jacqui
Walsh
HCA

Anne Marie
Willmott & Helen
Smith Impact HA

Lorraine Taylor
Trustee & Town
Council

Multi agency support and advice



Hands on - chairing site meetings



Shared thinking to solve problems



Champions of affordable housing

Special aspects

IPS / Exempt charity

Can receive donations and offer shares

Share issue

£60,000 towards purchase of site.

Keswick Reminder published prospectus

Shared ownership

Adamant no rent charged on top of mortgages!

HCA grant 75% @ start on site – v helpful

The Hopes housing costs

All 3 bed 85m2

5 rented homes @ £500pm

**5 shared ownership homes 50% OMV £110,000ea
no rent**

1 local occupancy for cross subsidy £220,000

Lyvennet Community Trust, Crosby Ravensworth

(David Graham now chair of National CLT Network)



'Hands on' Trust
10 affordable rented homes
7 self build plots
Opening with Rory Stewart
Eden HA housing management
Photo - Derek Horn

Butchers Arms community buy out
Photo Cumberland & Westmorland Herald



Heslington CLT, near Kendal

Cross subsidy + grant

Emerging standard model (due to low grant)

4 rented homes, 2 shared ownership 90m2 , 2 market 150m2

Set up - CLT Network, LA & CLT Fund grants and loans

Capital funding

Total cost	£1,529,382
South Lakeland DC grant	£120,000
HCA grant	£198,000 (20% of AH / prev 50%)
Residual mort'	£231,382
Shared ownership sales (50% OMV)	£220,000
Market sales	£760,000 (net £213,793 / 21% of AH)
Cost of market units	£546,207
Cost of affordable units	£983,175

Issues – less equity / higher borrowing / sales risks

Why promote CLTs?

“The UK builds the smallest most expensive new homes in Europe.”

Sir Bob Kerslake

- Choice & empowerment
- Community centred
- Local priority
- Attention to affordability
- Perpetuity
- Diversity - community buildings, self build
- Income generation – community services
= local support





“Buying from the CLT was the only form of ownership we could afford. The size, quality and affordability has completely changed our lives for the better.”

Gary and Lucie Wilson, Keswick



The future jeopardised?

Right to Buy – CLT Network campaign
Exemption for all CLTs – rural or urban



Quaker Bill Bewley's letter read in the House of Lords by Lord Dale Campbell Savours

25th June 2015

“We need to provide truly affordable housing for people who work here on low wages and to RETAIN available affordable housing against a property market which attracts high prices from wealthy purchasers seeking second homes or retirement. To grant a “Right to Buy” measure in the proposed form defeats the object of our charitable trust and totally undermines our good efforts.”

www.publications.parliament.uk/pa/ld201516/ldhansrd/text/150629-gc0001.htm