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CLT resources & powerpoint case studies at crht.org.uk

Cumbria Community Land Trust newsletter September 2009

Part of the Investing In Communities Initiative & 'Under One Roof' Projects. Contributing partners: Lake District National Park Authority; Eden District Council; South Lakeland District Council; South Lakeland LSP; Eden Housing Association; Westfield Housing Association; Carlisle City Council; The Tudor Trust.

Author: Andy Lloyd CLT Project Officer

Holy Island becomes the first CLT to be awarded Homes & Community Agency grant: From left, Barbara Kyle, vice-chairman, and Dick Patterson, chairman, of Holy Island Community Development Trust with MP Sir Alan Beith, Roger Northolt from the Tudor Trust, Linda Pollard, development and regeneration director at Four Housing Group and Bill Carr from the HCA North East launch the groundbreaking housing scheme on Holy Island. Grant application handled by David Brettell, Development Trust Association associate.

CLT activity in Cumbria

Alston

Work done by the Affordable Housing Group has led Alstonmoor Partnership to look into the possibility of evolving into a CLT to develop new affordable homes, with scope also to renovate older buildings for community or business use. A charitably owned site is being considered and there is local interest in self built eco housing. The CLT Officer & CLT Facilitation Fund are providing advice along with Eden District Council & Eden Housing Association. The Alston group will be visiting Glendale Gateway Trust (GGT) in Northumberland. Having begun around 15 years ago GGT has developed a multi-purpose community centre, renovated town centre shops with affordable homes, the town YHA with increased turnover, and a youth drop in centre.

Crosby Ravensworth

The parishes work on the Community Plan led to formation of an affordable housing group which has strong support from Eden District Council, Impact & Eden Housing Associations and the CLT Officer. The group commissioned a

parish housing need survey showing 23 households requiring affordable homes and after consultation with the community decided that a CLT presented a good way to ensure that new homes would remain local. This led to the formation of the Lyvennet Community Trust with CLT Fund support. The group is exploring various site options with interest in self built eco housing & workspaces. The trust has already obtained 'in principle' agreement from the Homes and Communities Agency to apply for housing grant and is also submitting applications to the Big Lottery Village SOS and Quaker Housing Trust.

Keswick

Churches Together with the Town Council carried out a consultation entitled 'exploring our community' which identified support for affordable housing provided via a CLT. A church owned site is under discussion again with community interest in eco housing & self build. The CLT Officer & CLT Facilitation Fund are providing advice & business planning supported by Eden HA.

Plumbland & Gilcrux Parishes

A steering group has been set up due to become legally incorporated as the Ellen Valley Trust with support from the CLT Facilitation Fund consultant David Brettell.

Witherslack

Witherslack are CLT pioneers in Cumbria who have already saved their pub and helped a local co-operative set up a thriving village store in a part of that pub. This has been followed by gaining planning permission for self built affordable homes. The CLT Officer has assisted the CLT to obtain legal funding and helped prospective self builders in gaining lenders responses to the Section 106 Agreement.

Other interested communities & LAs

Hawkshead; Nenthead; Patterdale; Underbarrow; Helsington; Windermere; Carlisle City Council

Recent news

- In August the government published its response to the December CLT consultation confirming support for CLTs
- CLTs were recognised in the Housing & Regeneration Act 2008 – see technical notes below.
- In April 2008 Holy Island became the first CLT to obtain Social Housing Grant. See link to David Brettell guide at end of newsletter
- Expertise and funding is available to communities via the CLT Project Officer, the CLT Facilitation Fund, the Development Trust Association and local Housing Associations
- Local Building Societies have confirmed they can consider mortgages for CLT part ownership
- Cumbrian CLTs are taking off in one existing and three new locations

Project Officer Support

Cumbria Local Authorities have shown unique vision by backing community interest in CLTs. The Cumbria Community Land Trust Project Officer post was set up within Cumbria Rural Housing Trust (CRHT) – a charity providing housing needs surveys, advice and support for local affordable housing schemes. (interview with Judith Derbyshire www.cumbriaaction.org.uk/community_plans/plan/community_plan_gazettes)

The need for the CLT post was identified in the ***Under One Roof Report*** which referred to Witherslack CLT pioneers below, quoting the Cumbria Sub-Regional Housing Strategy Action 6 of the Affordable Housing Action Plan supporting innovative ways of delivering affordable housing including Community Land Trust and Co-operative models.

CLTs are already established in some parts of the country proving to be powerful tools in assisting local regeneration. Communities setting up CLTs will already have a wide range of abilities and professional expertise within their ranks, however to maximise the potential for success the CLT Officer is available to assist as required with:

- Setting up steering groups
- Carrying out consultations
- Appraising sites
- Initial financial feasibility work
- Sources of funding & finance: The CLT Fund; the Homes & Communities Agency; lenders
- Legal & business planning support
- Bringing in expert partners – LAs, the Development Trust Association, Housing Associations, architects, building companies

CLT summer conference June 2009

- **Shadow Housing minister** keen to support CLTs

- Many inspiring schemes: Brixton Green - see interview Phillippe Castaing below

- Interviews with conference speakers: http://vimeo.com/newstartmag/videos

- Complete guide to: http://communitylandtrusts.ning.com/notes/Complete_guide_to_the_CLT_Conference

- **1st 150 homes report.** The first cohort of CLT homes being developed: www.communitylandtrust.org.uk

- **David Rogers**, Co-operative Party promoting **pension fund investment into affordable housing** *"Social Housing Grant will be drastically scaled down in the face of spending constraints which will affect all affordable housing - whether by CLTs or RSLs. The aim now has to be to create market led investment into community owned housing"* Pension funding of affordable housing has been very successful in Canada and Denmark - occupants build up equity stake, pay 30% of net income as a housing cost. Pensions obtain stable investment equiv' to govt gilts.

Upcoming events

Rural CLT Practitioner's Event 11/12th November 2009, Trafford Hall, nr Chester

Legals, funding, networking
Contact Andy Lloyd or Jennifer Aird below

Communities Assets Enterprise 2009
Surviving and Thriving: Local Solutions to the Global Crisis, Sunday 13 September to Tuesday 15 September, Queen Elizabeth II Conference Centre, Westminster, London. This is the Development Trust Association National Conference featuring successful examples of community enterprise from UK and around the world.

CLT technical

Definition

Housing and Regeneration Act 2008, Part 2, Chapter 1, Clause 79:

A Community Land Trust is a corporate body which

1) is established for the express purpose of furthering the social, economic and environmental interests of a local community by acquiring and managing land and other assets in order - to provide a benefit to the local community, ensuring that the assets are not sold or developed except in a manner which the trust's members think benefits the local community

2) is established under arrangements which are expressly designed to ensure that any profits from its activities will be used to benefit the local community (otherwise than by being paid directly to members), that individuals who live or work in the specified area have the opportunity to become members of the trust (whether or not others can also become members), and that the members of a trust control it.

Legal incorporation

Main options: Industrial & Provident Society (IPS); Company Limited by Guarantee (CLG); or CLG with charitable status. A Charitable Company may be selected for easy recognition of the social aims of the organisation, or an IPS may be selected where a share issue might be required to raise investment from the community. The IPS model is also used by housing co-operatives. The CLG with charitable status is more commonly used by CLTs, and IPSs for schemes such as pub rescues and energy projects, where a social profit enables interest to be paid to investors. Both provide limited liability for directors who would only be exposed having knowingly acted illegally.

CLT Characteristics

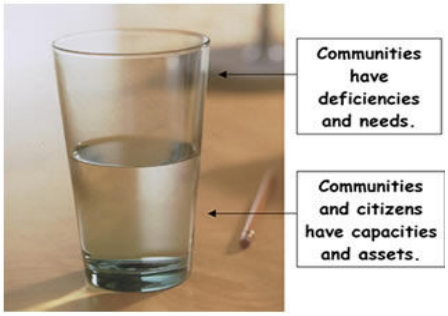
- CLTs increase successful outcomes through active citizenship
- Are versatile in developing economic as well as social assets
- Permanently protect community assets to meet need into the future
- Ensure localness of housing allocations and affordability
- Offer a natural next step to implement actions identified by Community Plans
- Provide a vehicle for ‘asset transfer' of publicly owned land or buildings where social value may be considered above cash value, or where planning policy generates a lower value.

Funding

CLT Facilitation Fund - feasibility grant; preliminary development loans; development match lending
South Lakeland & National Park Revolving Loan Fund (being set up)
Homes & Communities Agency Housing Grant
Charitable grants
Local Authority grants
Local share issues
Local fund raising
Individual mortgages

How CLTs fit into affordable housing provision

As acknowledged in the Sub-Regional Housing Strategy CLTs can have a role in affordable housing delivery. CLTs have the potential to create high levels of goodwill within communities due to citizen involvement linked to locally identified need. Whilst many communities are very pleased to have affordable housing provided by Housing Associations, some may more easily support delivery via locally established trusts. CLTs can form a next step to deliver actions identified in the community planning process with steering groups able to draw support from the CLT Officer and Local Authority, with project management expertise from local a Housing Association. For instance the Lake District National Park 'Investing in Communities' programme seeks to increase positive outcomes through improved community led planning, and support for CLTs where communities choose this route. CLTs may be preferred where a community is very engaged, where a link to economic regeneration is identified or in some situations, where there are perceived issues with existing affordable housing.



NHS connection

Director of Public Health Prof. John Ashcroft arranged arranged talks by Prof. John McKnight on **'Asset Based Community Development'** – building on citizen / community strengths rather than focusing on deficit. ABCD is the context within which CLTs operate, and also fits with the 'fully engaged' devolved NHS structure identified as only sustainable option by Sir Derek Wanless in 2001 in report to Gordon Brown – JA inaugural lecture 2008. Following J McKnight talks AL met JA 13.07.09 to describe the CLT model, also mentioning **Genesis Dental Care** social enterprise leasing premises to 13 NHS dental practices in Derbyshire. The NHS Cumbria may move towards mini health campuses with sustainable mixed uses, localised delivery for population centres of around 30,000 population, for instance with libraries operating as health education centres. This may create opportunities for trusts to host services which in turn generate sustainable income. To follow up with Cumbria PCT.

Resources

Cumbria group visit to Glendale Gateway Trust - March newsletter; powerpoint case studies; resources at www.crht.org.uk

Accessing National Affordable Housing Programme Grant from the Homes & Communities Agency:
David Brettell
www.dta.org.uk/Resources/Development%20Trust%20Association/Documents/Other

Leaflet: Community Land Trusts 'in a nutshell'
Download at www.communitylandtrust.org.uk

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CLT discussion forum:
http://communitylandtrusts.ning.com
CLT Forum; Rural Practitioners Event; National Conference; Guides; News bulletins