

# Community Led Housing (CLH)

## An overview

Cumbria Housing Supply Group



**Keswick Community Housing Trust, The Hopes, December 2013**

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# What does CLH cover?



- **Community Land Trusts & Co-ops**
  - protected local affordable homes
- **Co-housing** – mutual support, shared facilities
- **Self-build** – quality & value for money
- **Self help housing** – training & renovation

# National networks

## Advocacy, Funding & Delivery



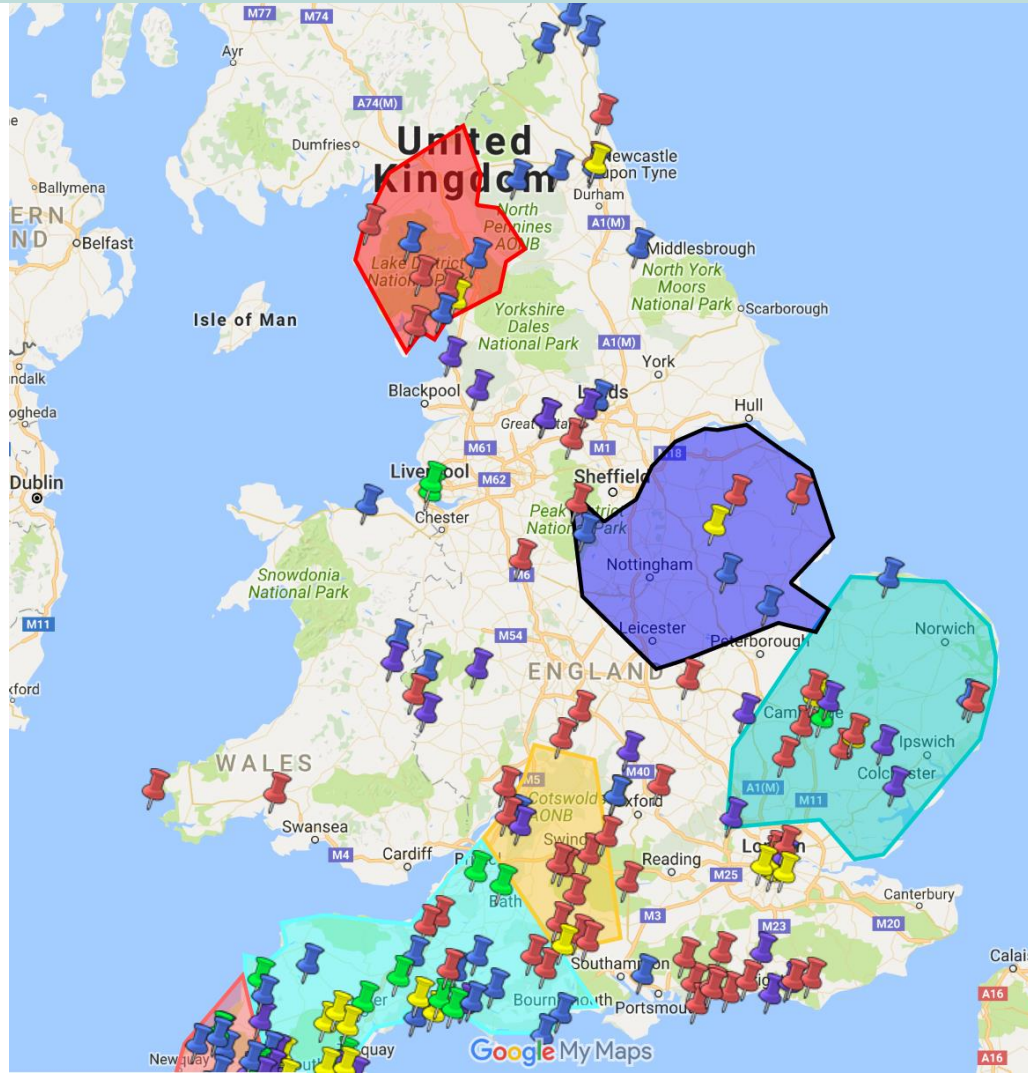
**National Custom & Self  
Build Association**



# National CLT Network



Over 225 CLTs in England and Wales  
The sector has grown six-fold in the last six years



# CLH Conference November 2017

## Community Led Housing Fund continuation confirmed by Alok Sharma



- Additional supply that would not be available through the mainstream
- Help people afford their own home
- Mobilise popular support for housing growth
- Diversify and increase the number of new suppliers in the industry
- Provide choice for older people to incentivise moving
- Serve as natural vehicles to deliver Neighbourhood Plans



Available for all communities

Urban and rural

No longer linked to areas  
with high second homes



# 3 principles agreed with DHCLG

- That community consent occurs throughout the process. The community does not necessarily have to initiate and manage the development process, or build the homes themselves, though some may do so.
- The local community owns, manages or stewards the homes and in a manner of their choosing.
- The benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity.

# The (former) Minister signed off on four elements:

- Revenue funding for groups' projects
- Capital funding for groups' projects
- Revenue funding for local enabling organisations (Hubs)
- Revenue funding for some national infrastructure



Homes England due to launch the fund after the local elections

# Support & delivery

## **Advice & funding**

- CLH Networks & Hubs
- LA enablers & LAs
- Homes England – housing grant & CLH grant
- Mainstream lenders

## **Delivery**

- CLTs & co-ops
- CLH Hubs
- Housing Associations
- Developers
- Builders



# Example enabling organisations (Hubs)

## **Community Action Northumberland (CAN)**

[www.ca-north.org.uk](http://www.ca-north.org.uk)

Working with LA, Social Regeneration Consultants & Glendale Gateway Trust

## **The Community Led Housing Hub**

North Yorkshire and East Riding

[www.reachcommunityhousing.co.uk/adviser-panel/](http://www.reachcommunityhousing.co.uk/adviser-panel/)

LA, RCC, LLp, consultant enabling panel [www.reachcommunityhousing.co.uk/adviser-panel/Start Regeneration LLP](http://www.reachcommunityhousing.co.uk/adviser-panel/Start%20Regeneration%20LLP)

## **CLT East**

East Cambridgeshire

[www.clteast.org/home.htm](http://www.clteast.org/home.htm)

Helps local communities acquire assets which they retain in perpetuity. Sister development company [www.palacegreenhomes.co.uk/](http://www.palacegreenhomes.co.uk/)

## **Wessex CLT Project**

S West England

<https://wessexca.co.uk/wessex-clt-project/>

Partnership with LAs, consultants and HAs. Wessex provides early stage enabling leading in to HA lease based CLTs

# Main delivery options



## Less risk / less control for the community

- Development partnership: housing association development lease, Local Authority SPV, custom build developer
- Independent trust: bought in Project Management
- Independent trust: in-house PM

## More risk / more control

# Stretham & Wilburton CLT

East Cambridgeshire District Council

[www.clteast.org/about/about-us.htm](http://www.clteast.org/about/about-us.htm) - CLT Hub



See It and  
Believe It



- 75 home development, 23 genuinely affordable homes for local people, doctors' surgery, woodland walkway, flexible work units, green space & new village green.
- Profit share between landowner, developer and CLT
- No housing grant

# Estate regeneration

## **Ambition Lawrence Weston CLT, Astry Close, Bristol**

In partnership with United Communities HA



- 40 home site made available by City Council
- Homes for sale and rent aimed primarily at meeting the needs and hopes of Lawrence Weston residents.
- Project led by residents at all stages of decision making and design, and long term this development will continue to be community-led and bring wider benefits to the local area.



# Marmalade Lane Co-housing, Cambridge

42 homes under construction

Custom build with developer TOWN and constructor Trivselhus.





# Lilac, Leeds 2013

## Co-housing co-operative

<http://www.lilac.coop/>

strawbale houses and flats, central Common House, shared post room, kitchen, dining room, multifunction rooms, office, workshop and laundry facilities, allotments, communal gardens and play area



Innovation  
**Mutual home ownership**  
(next slide)

Council owned site

Car free social space

Picture courtesy of Andy Lord



# Mutual home ownership

Each member has a lease which gives them the right to democratically control the housing community they live in.

Members pay an equity share to the co-operative and retain equity in the scheme.

After deductions for maintenance, insurance etc, these payments pay the mortgage.

The payment that leaseholders pay each month is set at **35% net income.**

# Forgebank cohousing, Halton village, Lancaster

- 32 homes, car free, community facilities, business center

## Spin offs

- Lancaster senior co-housing group – proposed 20 homes
- Lune Valley CLT – discussions with landowners & developers



Photo: © Luke Mills

Architect: Andrew Yeats, Eco-Arc

# Lyvennet Community Trust 2012, Eden DC

Self project managed  
Support Cumbria Rural Housing Trust & Eden HA



Community plan catalyst  
Challenging ex industrial site

10 affordable rented homes  
7 self build plots  
HCA grant  
Charity Bank loan

Photo - Derek Horn

Butchers Arms community pub  
rescue

Photo Cumberland & Westmorland Herald





# Keswick Community Housing Trust, Allerdale BC

Self project managed

Support - Cumbria Rural Housing Trust & Impact HA

2013 The Hopes  
11 homes – 5 rent, 5 shared  
ownership, 1 local occupancy

2015 Banks Court  
Asset transfer Allerdale BC  
4 single persons flats

2017 Calvert Way  
22 homes, rent and shared  
ownership

**Innovation:**  
**Local share issue raised £60,000**  
**Shared ownership - no rent charge**



The Wilsons  
and Bill  
Bewley at  
the Hopes



**Funding**  
**Housing grant**  
**Cumberland BS**  
**Unity Trust Bank**

Banks Court opening

Jo Brand, Bill & Wendy  
Bewley KCHT, Graeme  
Wilson ABC

# Skelwith & Langdale CLT

Lease renovation of Church House

4 rented homes provided via a development lease  
with Coasts & Castles HA, 2017





# Helsington CLT

## 10 affordable homes in discussion with South Lakes Housing

Site visit with Amir Rizwan & Sandra Halilovic  
from the CLT Fund





# Examples of other Cumbria activity



Eco-arc  
architects

- Witherslack CLT – 2 local occupancy homes built (Picture – Eco-arc)
- Above Derwent CLT – Planning secured for 4 part ownership homes
- Sustainable Carlisle Co-housing Group
- Dacre Parish Council
- Patterdale CLT group
- Distington Big Local housing group
- Homes 4 Ulverston
- South Lakeland Self Build Group

# Self help housing

## Middlesbrough CLT Asset Transfer

Residents affected by Housing Market Renewal

Endeavour Housing Association support

<http://self-help-housing.org/case-studies/middlesbrough-clt-asset-transfer/>



# Home Baked CLT, Anfield

<http://homebaked.org.uk/>



Bakery & flats above renovated by local people in Housing Market Renewal area

Done by local people who needed employment and housing

# Self and custom build

<https://www.gov.uk/guidance/self-build-and-custom-housebuilding>

“The [Self-build and Custom Housebuilding Act 2015 \(as amended by the Housing and Planning Act 2016\)](#) legal definition of self-build and custom building.

The Act does not distinguish between self-build and custom housebuilding.

In considering whether a home is a self-build or custom build home, relevant authorities must be satisfied that the initial owner of the home will have primary input into its final design and layout.”

**Self-build** – potentially more hands on

**Custom build** – bespoke design to clients requirements

# Self & Custom Build Legislation

LPAs required to maintain a **register** of individuals and associations who have expressed an interest in acquiring serviced plots for custom and self-build

And to grant suitable permission for **enough serviced plots to meet the demand** on the register



# Cherwell District Council, Bicester

Graven Hill Development Company

Turnkey custom build - tailor your home from a menu of choices  
5% deposit council mortgage for local people





# Shropshire Council

affordable self build policy

Individual exception sites



Self-organized affordable homes  
Resale value limited

214 planning permissions by 2014

# Adam & Kate Jackson

## Straw bale self-build

Plot bought from Lyvennet Community Trust





# Home on the farm

Cutcombe Farm, Exmoor National Park



- Affordable home in perpetuity
- Self-built & managed
- Parents land

# Private self build

Homebuilding & Renovating Magazine

£123,000 Isle of Sky, 2011





# Ashley Vale, Bristol

## 22 self-build homes & spin off business'



**Ecomotive** - a social enterprise promoting more sustainable and affordable homes



**SNUG homes** —custom-build affordable, adaptable environmentally-friendly homes

# Wales



Build managed by mum with teenage sons doing some of the work

Construction cost £105,000

Nacsba Self build portal case study

[www.nacsba.org.uk/](http://www.nacsba.org.uk/)





# St Minver CLT, Cornwall 2008

Group build delivered by Cornwall CLT project



£85,000 cost for 3 bed  
+ garage

Local authority  
£5,000 grant  
& £544,000 interest  
free loan

# Dominic Stephens, County Leitrim

Nacsba self build portal case study

Low cost - 60m2, £20,000 materials



# Help with land, organisation & delivery

- Local Authorities
- CLT Network
- Housing Associations
- Confederation of co-operative housing
- Uk co-housing Network
- National Custom & Self-build Association
- Self-help housing.org
- Developers
- Builders
- Community Self-build Agency
- Walter Segal Trust
- Self-build-central.co.uk
- National Self Build & Renovation Centre
- [www.plotfinder.net](http://www.plotfinder.net)



# Help with funding & finance

- CLT Network & CLT Fund
- Community Led Housing Fund – LAs & Homes England
- Mainstream lenders
- Build it magazine, Duncan Hayes features on finance  
<http://custombuildstrategy.co.uk/features-article/consumer-finance-custom-build-mortgages/>
- <http://custombuildstrategy.co.uk/features-article/custom-build-finance-options/>
- The Home Building Fund  
<http://custombuildstrategy.co.uk/news-article/home-building-fund-finances-cohousing-project/>
- Accelerator mortgage  
[www.buildstore.co.uk/finance/acceleratorhome.html](http://www.buildstore.co.uk/finance/acceleratorhome.html)