



# CORNWALL COMMUNITY LAND TRUST PROJECT



Picture by AgriMedia (Rushworthy 08/08/2007) HGCC Affordable Housing site at St. Minver. (L-R) Alan Fox (Project Manager CLT), Helen Roberts (St. Minver CLT), David Webb (Joint Mayor & St. Minver Charley Trust), Steve Cranner (Affordable Housing officer), Clr Graham Fooks-Martin (Chair HGCC), Ted Rowe (B&P contractor advisor), Richard Wilson (Trustee - Finance).



Above: St Minver CLT – Dingle’s Way



above: Percy's Meadow, Blisland

Below: St Just in Roseland CLT



## Final Report

*Cornwall Rural Housing Association Ltd.*

*1 Dreason Barns*

*Bodmin Road*

*Bodmin*

*Cornwall*

*PL30 4BG*

*Tel. 01208 264530*

*Fax. 01208 264540*

*E-mail: [info@crha.org.uk](mailto:info@crha.org.uk)*

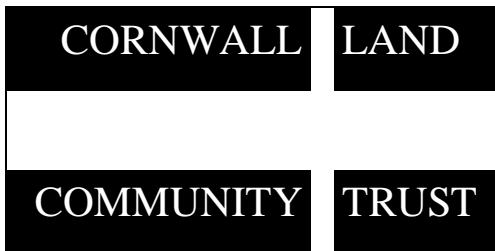
*Website: [www.crha.org.uk](http://www.crha.org.uk)*

*Peter Moore - Director*

*Alan Fox - Community Land Trust Project Manager*

***Cornwall Rural Housing Association Limited is a charitable Industrial and Provident***

***Society (Registered No. 24935R)***



*Cornwall CLT Limited*

*1 Dreason Barns*

*Bodmin Road*

*Bodmin*

*Cornwall*

*PL30 4BG*

*Tel. 01208 892005*

*Fax. 01208 264540*

***Cornwall CLT Limited is a charitable Industrial and Provident Society  
(Registered No. 30200R)***

*Community Land Trust website: [www.communitylandtrust.org.uk](http://www.communitylandtrust.org.uk)*

## **Cornwall Community Land Trust Project**

### **Final Report**

The Cornwall Community Land Trust Project commenced on 18<sup>th</sup> April 2006 with the appointment of Alan Fox as the full-time Project Manager. It was the first county-wide project in England. This report sets out activity and progress against the agreed aims and objectives of the Project.

Initial funding was provided by The Tudor Trust, Cornwall County Council, Cornwall Rural Housing Association and DEFRA. Additional funding and support was received during the course of the Project from Carrick District Council, North Cornwall District Council and Restormel Borough Council, Caradon District Council, Penwith District Council and Kerrier District Council.

The Project was overseen by a Steering Group comprised of representatives of the main funding partners and advisors:

The Tudor Trust - represented by Roger Northcott  
Cornwall County Council - represented by Frank Chapman and then Steve Havers  
Cornwall Rural Housing Association - represented by Peter Moore  
Community Finance Solutions - represented by Bob Paterson  
Government Office South West (GOSW) – represented by Chris Blake

Peter Moore, Director of Cornwall Rural Housing Association (CRHA), was responsible for line management and for reporting to the Board of Management of CRHA.

The mechanisms adopted to develop CLTs in Cornwall were:

- to establish an umbrella CLT for the whole County which would to provide development services to local groups and bring forward development opportunities as they arise;
- to develop local CLTs which involved local people in identifying the needs and, in the long term, engaging with the issue of how the affordable housing and other property assets can play a part in maintaining sustainable local communities. These options can range from a simple agreement to consult on how property is used to full transfer of ownership of assets from the umbrella CLT to the local CLT.

CRHA was selected to host the Project because of the reputation it has established as a rural specialist providing good quality homes to meet housing needs throughout Cornwall and on the Isles of Scilly. In hosting the Project CRHA undertook promotional work, assisted in the resolution of legal and planning policy issues and offered management and other services to any CLTs that were established.

We are pleased to report the following headline achievements:

- Cornwall CLT Limited established
- 3 local community land trusts established
- 12 sites identified delivering 117 homes
- Significant and ongoing promotional work

### **Progress against Objectives**

The funders of the Project set eight objectives. The following section reports on how far those objectives were met.

#### **Objective 1**

*Identify and implement at least six projects using the Community Land Trust mechanism and models described above providing affordable and accessible housing linked to the identified needs of local communities and involving them in delivery. Key characteristics are that:*

- *there is community involvement in project delivery;*
- *the equity generated is held for community benefit in the long term;*
- *the projects are outside the traditional framework for Social Housing.*

#### **Cornwall CLT Limited**

- the County-wide "umbrella" Community Land Trust was registered in March 2007 as an Industrial and Provident Society with Charitable Rules.

The following local CLTs have been registered:-

#### **St Minver CLT Limited**

- registered as a Charitable Company Limited by Guarantee in December 2006 with financial support from North Cornwall District Council.

#### **St Just in Roseland CLT Limited**

- registered as a Charitable Company Limited by Guarantee in April 2007 with financial support from Carrick District Council.

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#### **St Ewe Affordable Homes Limited**

- registered as a Charitable Company Limited by Guarantee in April 2008 with financial support from Restormel Borough Council. The CLT has negotiated terms (subject to contract) for the acquisition of a small rural exceptions site in partnership with CRHA and a pre-planning consultation exercise is currently underway.

## **Other groups**

Advice and support has been provided to a number of other groups across the County covering areas such as Camelford and Delabole, St Just in Penwith and Stoke Climsland.

### **Objective 2**

*Take schemes forward so that, at the end of the two year period, there are:*

*(a) at least two schemes under construction*

*(b) at least two schemes with planning permission and where the site has been purchased*

*(c) the remaining schemes, if any, are ready to go forward to purchase*

The following schemes have either been completed or are underway:

#### **St Minver**

St Minver CLT started construction of 12 two and three bedroom self build bungalows on 1st October 2007. The development was supported by an interest free loan from North Cornwall District Council. The properties were completed on time and within budget by December 2008. A planning application for a further twelve homes has been submitted.

#### **St Just in Roseland**

St Just in Roseland CLT has planning approval for 8 self build homes and has purchased the site with the aid of a grant from Carrick District Council. A start on site is projected for May 2009.

#### **St Ewe**

St Ewe Affordable Homes is working with Cornwall Rural Housing Association on the development of a development of six homes (four for sale and two for rent through CRHA) on an exceptions site in St Ewe. A planning application has been submitted.

#### **Cornwall CLT**

Cornwall CLT has been working on a number of projects throughout the County where a need for affordable housing has been identified but where no local group has yet been established:

#### **Blisland**

Six houses have been completed at Blisland. The homes were developed by Cornwall Rural Housing Association with the assistance of funding provided by North Cornwall District Council.

#### **The Lizard**

Cornwall CLT has worked with a private developer on the provision of three houses to be sold to qualifying local people.

**Nancledra**

A planning application has been submitted for two homes to be constructed on land provided by Penwith District Council.

**Blunts**

Planning approval has been granted for eight homes to be constructed on land provided by Caradon District Council.

**St Teath**

Planning approval has been granted for ten homes to be provided working in partnership with a local developer and Cornwall Rural Housing Association.

**Delabole**

A planning application is to be submitted for three homes on land provided by North Cornwall District Council.

**Kelly Bray**

A planning application has been submitted for seventeen homes to be provided working in partnership with a local developer and Devon & Cornwall Housing Association.

**Menheniot**

A planning application is to be submitted for nine homes to be provided working in partnership with Cornwall Rural Housing Association.

**Landrake**

A planning application has been submitted for seven homes on land provided by Caradon District Council.

**Hayle**

A planning application has been submitted for ten homes to be provided working in partnership with a local developer and The Guinness Trust.

**The Lizard**

A planning application is to be submitted for 10 homes on land provided by Landewednack Parish Council working in partnership with Cornwall Rural Housing Association.

### **Objective 3**

*Promote the CLT concept to:*

- communities and parishes throughout Cornwall starting with those that have taken advantage of the Market and Coastal Towns Initiative or Vital Villages programme.*
- community development organisations and staff, possibly by running a seminar for communities, including those identified above, at which the legal, financial and operational principles of a CLT would be presented.*
- developers and landowners by circulating information to any who might be willing to transfer land to a CLT as the means to deliver affordable intermediate market housing and other local needs.*
- RSLs about the inter-relationship of different tenures and development opportunities*

Progress:

The Project has generated a great deal of interest both locally and nationally.

At a local level, the CLT model has been promoted by presentations to and discussions with

- Cornwall County Council –
- The six District Councils in Cornwall
- Parish Councils
- Local Forums, e.g. MCTi's
- Developers and Landowners
- Cornwall Rural Community Council
- Housing associations through the Cornwall Housing Partnership
- Carrick Housing

The work of the Project has also been promoted nationally with regular requests for information and advice from a range of individuals and organisations.

The development at St Minver has been visited by Grants Shapps MP (Shadow Housing Minister) and Mark Prisk MP (Shadow Minister for Cornwall). The development at Blisland was visited by Nick Clegg MP and Dan Rogerson MP.

The schemes at Blisland and St Minver were both referred to in Parliament during the closing debate on what became the Housing and Regeneration Act 2008 (Hansard 21<sup>st</sup> July 2008 columns 600-601 and 604-605).

Matthew Taylor MP visited the CRHA offices to discuss the CLT Project when researching "Living Working Countryside: The Taylor Review of Rural Economy and Affordable Housing"

**Objective 4**

*Develop a strategy for developing the suggested county-wide umbrella and local organisation CLT partnership.*

**Cornwall CLT Limited** - the County-wide "umbrella" Community Land Trust was registered in March 2007 as an Industrial and Provident Society with Charitable Rules.

Cornwall CLT is an independent organisation and has a Board of Management consisting of representatives from the private and voluntary sectors' plus local authorities and housing associations

At March 2009 the Board of Management of Cornwall CLT consisted of:

Graham Facks- Martin (Chairman) – Cornwall Rural Housing Association

Stuart Blackie – Cornwall Strategic Housing Officers Group

Roger Carson – Rosemullion Homes

Roger Jones – Cornwall Rural Community Council

Matt McTaggart – Cornwall County Council

CRHA obtained additional funding from The Tudor Trust to allow it to continue to provide support services to Cornwall CLT for the period to March 2009. Cornwall CLT has secured funding from Venturesome which will allow it to employ the Project Manager directly and purchase additional support services from CRHA or other organisations.

It is intended that the Cornwall CLT will provide advice, support and guidance to help the development of local community land trusts and also act as a constitutional custodian to ensure that any assets remain available for the benefit of local communities in the long term.

**Objective 5**

*Develop a dialogue with County and District Councils*

- *with housing departments about the circumstances in which the CLT mechanism could complement and sometimes contrast with the work by RSLs and the private sector.*
- *with economic development, regeneration officers and organisations at County and District level to look at the way in which CLTs might contribute to economic regeneration outcomes.*
- *with district and county planners about how Local Development Frameworks and a move towards more pro-active “spatial planning”, as well as Community Plans and other strategy documents might open up opportunities.*

*The dialogue would include discussing whether effective and comprehensive surveys of local needs to identify unmet demand - and community support for meeting them - might justify (affordable) housing schemes either as exceptions to the local plan or as variation to it based for example on a Supplementary Planning Note. This might apply also to provision of workspace and other amenities.*

A good working relationship was been established with all of the local authorities in Cornwall which resulted in the provision of both funding and support to help schemes across the County.

**Objective 6**

*Develop the tools the CLTs will need, including finance, community investment, expertise, intermediate market housing models, a revolving loan fund to meet initial speculative design and planning costs, access to Objective 1 subsidies for workspace - etc.*

The legal and financial tools were – and continue to be - tested and customised in the light of experience on real schemes and in conjunction with advice from the Project’s professional advisors. There has been a continuous exchange of information with the projects in Devon, Dorset and elsewhere; and close working relationships have been established with Community Finance Solutions.

Cornwall County Council has agreed that a £1 million long term revolving development fund will be made available.

**Objective 7**

Use both the successful project outcomes and the tools developed

- to inform policy discussion
- to provide case studies based on actual schemes drawing out the lessons which could inform other schemes
- to link the project into other web-based advice and support for CLTs developed by Community Finance Solutions and others

The lessons learned during the development of successful projects have been – and will continue to be – disseminated to interested individuals and groups.

**Objective 8**

*Draw up a long term business plan based on the above to take the project forward beyond 31.12.07*

A five year business plan has been adopted by the Board of Cornwall CLT Limited and has been presented to potential funding partners. The aim is to deliver over 180 new homes on a number of sites in the period to December 2013. The aim is for Cornwall CLT to finance its activities by earning fees through development agency agreements on individual schemes. Its ability to do this will be influenced both by the availability of sources of revolving development finance to enable a substantial development programme to be put in place and also the availability of mortgage funds to potential purchasers of the affordable dwellings.

**Conclusions**

The Cornwall Community Land Trust Project has met - and in some cases exceeded - its original targets. The Project has stimulated a great deal of interest in the concept of Community Land Trusts across the County and beyond.

The work of the Project will continue through Cornwall CLT, which is now well on the way to meeting its target of 180 affordable homes by 2013. Six homes have been completed and are being sold at affordable prices to local households. 88 more homes are on the way and are due to be completed during 2009 and into 2010. Cornwall CLT is therefore playing a significant role in meeting the high demand for affordable rural housing in Cornwall.

It provides a model which can be replicated in other parts of the country - an umbrella CLT body with technical development expertise provided by a partner housing association. The umbrella CLT can develop schemes of its own, as well as help to set up local CLTs where there is support. It has provided support to St Minver CLT, which has built 12 self-build bungalows, St Just CLT, which has 8 homes due to start on site during May 2009, and St Ewe Affordable Homes Ltd, which has submitted a planning

application for 6 homes (two of which will be for rent through Cornwall Rural H.A.). These CLTs are all affiliated to the umbrella organisation.

In areas where there is no local CLT in place, Cornwall CLT can develop homes with a view to eventually transferring them to a local CLT which may form in the future. Cornwall CLT can also negotiate relationships at a county-wide level on behalf of the local CLTs and act as a campaigning and lobbying body. Relationships with local authorities in Cornwall have developed to the extent that they have donated land to CLTs, provided start-up grants and nominated prospective purchasers.

The best practice developed in Cornwall is being disseminated to other parts of the country as part of the National CLT Demonstration programme and is being used to influence future policy and national support for CLTs.

**Table: Summary of schemes being developed Cornwall CLT**

<i>Scheme</i>	<i>Planning situation</i>	<i>Total homes</i>	<i>Shared scheme with social rented provided by CRHA?</i>	<i>Price to buyer</i>
<i>Blisland</i>	<i>Homes built</i>	<i>6</i>	<i>Yes</i>	<i>£100k (2 bed) £120k (3 bed)</i>
<i>Lizard village - (1)</i>	<i>Homes nearing completion</i>	<i>3</i>	<i>Yes</i>	<i>£131k (3 bed) £135k (4 bed) (2 bed tbc)</i>
<i>Lizard village - (2)</i>	<i>Preparing application</i>	<i>10</i>		
<i>Nancladra</i>	<i>Approval pending</i>	<i>2</i>		<i>£109,000 (2 bed)</i>
<i>Blunts</i>	<i>Approved</i>	<i>8</i>		<i>£87k (2 bed) £127k (3 bed)</i>
<i>St Teath</i>	<i>Approved</i>	<i>10</i>	<i>Yes</i>	<i>£103k (2 bed) £124k (3 bed)</i>
<i>Rendle Street, Delabole</i>	<i>Preparing application</i>	<i>3</i>		<i>£103k (2bed)</i>
<i>Kelly Bray</i>	<i>Approval pending</i>	<i>17</i>	<i>Yes</i>	<i>£87k (2 bed) £127k (3 bed)</i>
<i>Menheniot</i>	<i>Preparing application</i>	<i>9</i>	<i>Yes</i>	<i>£87k (2 bed) £127k (3 bed)</i>
<i>West Lane, Landrake</i>	<i>Approval pending</i>	<i>7</i>		<i>£87k (2 bed) £127k (3 bed)</i>
<i>Water Lane, Hayle</i>	<i>Preparing application</i>	<i>10</i>	<i>Yes</i>	<i>£109k (2 bed)</i>
<b>Totals</b>		<b>85</b>		