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## Cumbria Community Land Trust Project - Case Study



### Keswick Community Housing Trust

A new community land trust developing a first scheme for 10 affordable homes on land made available by the church supported by Cumbria Rural Housing Trust and Derwent & Solway Housing Association.



Chairman Bill Bewley (rear 3<sup>rd</sup> from left) with fellow members of **Keswick Community Housing Trust**

“We want to play a part in meeting this vital local need and the trust is proving very effective in mobilising skills and support.”

Bill Bewley	Chairman	Bakery Manager & Quakers
Wendy Bewley		Quaker Meeting House Manager
Lorraine Taylor	Secretary	Keswick Town Council
Dr Peter Roberts	Treasurer	Retired Deputy Head Teacher
Sue Roberts		Special Needs Teacher & Nurse
Bob Bryden	Initiated the 'Exploring Our communities' consultation	Retired Headmaster & Churches Together
Mike Hodgson		Builder & Architect
Jennet McCloud		Methodist Minister
Jo Brand		Mortgage Adviser
Laura Miller		Architect
Chris Moore		Baker
Elaine Brett		Town Planner & Retailer
Paul Brett		Plumber
Canon Stephen Pye		Vicker St Johns Church & PCC

## **Background**

The 2006 housing needs survey for Keswick identified 169 units needed for affordable homes. There is a strong demand for homes in Keswick from locals, incomers and second homes. House prices in Keswick are higher than most of Cumbria and wages amongst the lowest. Keswick is now almost exclusively a service economy with tourism the main industry. Population of Keswick is around 5,000. A Higher proportion of Keswick residents are 65 or older 24.7% (average in England 15.9%). Low proportion of children and young adults under 25 is 23.3% (average in England is 31%). Housing tenure in Keswick is 73% owner occupied and a low level of social housing. One in ten homes is a second home – 263 homes. This leads to locals feeling squeezed out and causes resentment in the Town.

Housing Association schemes are welcomed and are gradually increasing the supply of affordable housing. However the Churches Together consultation revealed concerns about the allocation system which does not prioritise young local people who were being lost to the community, and about the un-affordability of shared ownership – especially where rent was charged on top of a mortgage. As a result the community wants to try to improve on local allocation and affordability.

## **Chronology**

January 09: The 1<sup>st</sup> of a series of Churches Together meetings titled 'Exploring Our Community' took place organised by Bob Brydon and chaired by Bill Bewley. Lorraine Taylor spoke for the Town Council on the drastic under supply of affordable homes and the major problem this presented for the town. A working group was formed to look further into this issue, with a hope of being able to take some positive action. More volunteers joined the group. CLT Officer Andy Lloyd provided a talk to the Town Council on Community Land Trust schemes and the ability to develop social and economic assets for community benefit and drew attention to the successful Threlkeld shared ownership scheme.

March 09: Churches Together Housing Subgroup began regular meetings. The original idea was to club together to buy a house for a needy family but the group also invited local churches to suggest possible sites for affordable housing.

April 09: Housing sub group attended the CLT workshop in Mungrisedale Village Hall provided by Community Land Trust Officer Andy Lloyd and consultant David Brettell – the contact for the national CLT Fund which provides start up funding for CLTs. Also this month land from St Johns Church was offered as well as help from Eden HA Development Officer, Lynne McKenzie who provided contacts to architects who provided example schematic drawings of a possible scheme.

July 09: David Brettell visited the group to discuss the things that the CLT Fund could help with such as legal set up costs & business plan.

October 09: Public consultation held in Skidaw Hotel to confirm whether the group should proceed with a CLT Scheme on the St Johns Church site. Chaired by Bill Bewley, presentations by Andy Lloyd, David Brettell and architect. Overwhelming support to proceed. Peter & Sue Roberts collected names for an expanded steering group and started a membership list.

November 09: Larger steering group formalised. Fortnightly meetings. Chair, secretary, treasurer elected. Terms of Reference agreed. Workshops on company form by Andy Lloyd - sub group formed to report on options comprised Bill Bewley, Andy Lloyd, Derek McDonald, solicitor John Dunn with advice from Cobbetts Solicitors. The group ideally want the company to gain 'exempt' charitable status *and* raise bonds from the community. Dialogue with Medical Center initiated by Bill Bewley & Lorraine Taylor re access. Also Bill Bewley dialogue with Diocese re sale of land. Business Plan started with workshops by David Brettell and Andy Lloyd.

December 09: Company sub group recommended to set up as an Industrial & Provident Society for community benefit with membership balanced between occupants, community and stakeholders. Solicitor John Dunn to process the company registration. Ben Brinicombe of Derwent & Solway HA invited to attend meetings due to proximity of their development to the St Johns site. Technical Assistance grant received from the Community Land Trust Fund. Also registered three sites with the Lake District National park call for sites.

January 2010: David Brettell (contact for the CLT Fund) presented the framework for the Business Plan and sections were delegated to steering members. Chairman Bill Bewley obtained support for the project from Keswick Town Council.

February 2010: Lodore Estates (who gifted the land to the church for burials) requested a report to confirm that the land in question was not suitable for burial. 'The Lake District National Park confirmed in principal' support for the project and encouraged the scheme to be innovative with eco-design. Highways site visit preferred access confirmed as via Medical Center.

March 2010: Andy Lloyd set up meeting with Allerdale Borough Council Housing and Planning Officers attended by Bill Bewley & Cllr Denstone Kemp where much advice and strong support was provided. Andy Lloyd arranged for consultant Dave Hollings to attend the group to advise regards the possible community bond issue.

April 2010: Lake District National Park grant received £1500. Andy Lloyd provided workshops on tenures which led to agreement on 5/ 5 split of rented to shared ownership homes subject to viability, with the condition that no rent was charged on the shared ownership homes other than ground rent for admin costs.

May 2010: Meeting with Derwent & Solway Housing Association NW Manager Margaret Goddard and Ben Brinicombe, with Bill Bewley, Jo Brand, Andy Lloyd confirmed project development support.

May 2010: Obtained valuation of access strip and rest of plot. Diocese agreed to £100,000 valuation. Mike Hogdson & Lorraine Taylor met Doctors re access. Verbal agreement in support of access.

July 2010: Ben Brinicombe of Derwent & Solway HA provided example figures for financial section of business plan.

Sept 2010: Option to Buy agreed by Diocese. Solicitors progressing. Business Plan nearly complete. Homes & Communities Agency keen to support meetings and future bid following on from Lyvennet Community Trust bid for housing grant.

Oct 2010: Due to the slowness of gaining 'exempt' charitable status from the Financial Services Authority Andy Lloyd arranged workshop with Sarah Lines of Cobbetts Solicitors to look again at the choice of company form. Charitable status may now be put to one side in order to get the company off the ground more quickly and operate with fewer restrictions.

The group is also looking at possible next sites.

## **For further information on Community Land Trusts in Cumbria contact**

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And see [www.crht.org.uk](http://www.crht.org.uk) for case studies, quick guide, powerpoint, links etc



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