

Community Led *Housing*



Have you considered Community Led Housing?



What could it provide in your area?

✓ **Community Led Housing delivers affordable housing with the community “at heart”**

Affordable homes where you want them, with the design, type, layout and tenure to suit the needs of your community.

✓ **Priority given to local people**

Affordable quality homes to buy or rent for people who need them and already live, work or have relatives in your community.

✓ **Homes can be developed and owned by the community for the long term benefit of the community**

Properties kept at affordable prices for the long term.

With plenty of support and advice available locally and access to national funding streams, there has never been a better time to find out more about taking forward a scheme in your town or village.

Basic Steps for success



Form a community group

See opposite for the types of approach you may want to consider.



Secure a site

Find a suitable site, including investigating any potential problems and how much it will cost.



Planning

Affordable Housing is subject to the same planning application process as any other housing scheme; aspects considered are district/local housing need, housing mix, proposed tenure, section 106 agreement clause.*



Designing and financing and the scheme

Tap into local expertise and access available grants and loans to finance your scheme.



Building and managing the completed development

Consider the longer term investment to manage and maintain the scheme to remain affordable.

*Section 106: specifies a range of requirements that must be met.



There are various ways a Community Led Affordable Housing Development can be achieved.

Here are just some examples:

In partnership with a Housing Association

The main advantage of partnering with a Housing Association or Registered Provider is their experience and expertise of Affordable Housing, including maintenance and ongoing management of the scheme. They have the capacity to handle regulatory obligations which may be costly. They can also help to take the burden of accessing finance through grants and sizable loans from mainstream lenders.

Community Land Trust (CLT) approach

For those wanting to take a more hands on approach a CLT will give the group ownership of the homes they fund, however the extent of their involvement in the development and management of the homes can still vary.

Housing Co-Operatives and Mutual Housing

An association of people united through a jointly-owned and democratically controlled enterprise to meet common economic, social and cultural needs and aspirations. This approach allows residents to have a direct say in the way the homes are managed and maintained. There are two types which are most relevant to the Community Led Housing Group:

- **Ownership Co-operatives** – homes are owned and managed by the members. They may be self-funded by the group or built with public grant contribution.
- **Self-Build Co-operatives** – tenants are involved in the building of the homes. Self-builders on low incomes can contribute to the project via sweat equity – where they agree to provide a set number of hours. In exchange for their labour they pay a lower rent, receive part ownership of their home.

Other options:

- **The Community Led Housing Fund** may also support self-help housing, i.e. community groups bringing empty properties back into use.
- **Local Skills support**, e.g. skills, training and apprenticeships for local unemployed young people.



Getting started

When it comes to community led housing there is no one approach. The models described in this leaflet are just some ideas you might want to consider or alternatively you may choose a combination of approaches to create your own bespoke scheme to suit your community needs.

We're here to help

So much choice can be confusing, but we are here to help you make sense of the options and help you to make the right decisions for your community.

Moving forward with community led housing takes enthusiasm, energy and commitment; if you can provide this we will help you to find the support and advice to get your project off the ground.

For further information, to discuss your ideas, or to take the first step, contact:

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