

Cornwall Rural Housing Association



CRHA & Community Led Housing

Introduction

CRHA is committed to helping local communities solve the housing issues they encounter and it is our mission to build on and develop the success we have achieved to date by working in partnership with local people and organisations.

However, as we go around the County we do come across some confusion about the relationship between Cornwall Rural Housing Association (CRHA) and Cornwall Community Land Trust (CCLT).

A degree of confusion is perhaps understandable given that CRHA originally set up and established CCLT. Such confusion can be compounded by homes built or facilitated by CRHA also appearing in CCLT literature and on its website.

CCLT is now an independent organisation and is totally separate from CRHA. There has been no formal link between the two organisations since early 2015.

About CRHA

CRHA is a community based and community focused organisation, run by a voluntary Board of Management made up of local people drawn from across Cornwall, all of whom have a passion for providing more affordable homes.

We have developed expertise in working with and for communities across Cornwall and on the Isles of Scilly to identify local housing requirements and to offer local people a range of options for how they can participate in the development of new homes. The focus of our work has always been on meeting needs in rural areas, typically in settlements of less than 3,000 population.

The level of involvement and participation in the development process is determined by the appetite and commitment of the community. For example, a local group may wish to establish their own community land trust or they might wish to work in partnership with a trusted local housing association.

CRHA and Cornwall Community Land Trust

CRHA established Cornwall Community Land Trust (CCLT) in 2007 to encourage and facilitate the development of local CLTs. This was an innovative project nationally to test the potential for a countywide CLT to increase the supply and range of affordable housing in rural areas.

CRHA originally provided staff to CCLT and subsequently provided office accommodation and clerical support when CCLT started employing staff directly.

CRHA also used its borrowing capacity to develop a number of homes on behalf of CCLT

Over the next few years CRHA and CCLT worked closely together on a number of schemes which provided local communities with a new mix of affordable housing.

Around 2013/14 discussions took place over whether or not CCLT should become formally part of the legal structure of CRHA or become a completely independent organisation. The independence route was chosen and in 2015 the CCLT moved out of CRHA's offices and is no longer cross subsidised by CRHA.

CRHA working with community land trusts

The success of CRHA's approach is demonstrated by the groups that have been formed and the homes that have been built. For example:

St Minver Community Land Trust - CRHA supported the establishment and development of the CLT by providing advice and guidance through our Community Land Trust Project Manager. This support continued through the first phase of the CLT's successful community self-build scheme. For the second phase of the development CRHA assisted the CLT by providing 8 serviced self-build plots for the CLT with an additional 4 rented homes being provided by CRHA. CRHA provided all of the development finance for the scheme and also assisted St Minver CLT with bridging finance.

St Just in Roseland CLT – CRHA supported the establishment and development of St Just in Roseland CLT by providing advice and guidance through our Community Land Trust Project Manager. CRHA is currently working with the CLT on new development opportunities.

St Ewe Affordable Homes Limited (SE AHL) – CRHA and SE AHL worked together on a joint development to provide two homes for rent via CRHA and 4 homes for sale via SE AHL. CRHA provided all of the development finance and sold the homes to qualifying local purchasers on behalf of the CLT.

St Goran Community Land Trust - St Goran Community Land Trust has redeveloped two church rooms and three one-bedroom flats opposite St Goran Church to provide five modern one-bedroom flats at affordable rents for local people. CRHA is providing management services to the CLT.

Lands End Peninsula Community Land Trust – CRHA agreed to provide bridging finance to LEPCLT to assist with land acquisition, although LEPCLT were eventually able to proceed without having to utilise this facility.

Cornwall Community Land Trust (CCLT)

Percy's Meadow, Blisland - CRHA built 13 homes, 7 of which were for rent by CRHA. 6 homes were sold by CRHA on behalf of CCLT to qualifying local people.

Brambleside, St Teath - CRHA built 16 homes, 6 of which were for rent by CRHA. 10 homes were sold by CRHA on behalf of CCLT to qualifying local people.

Park an Keres, Menheniot - CRHA built 18 homes, 9 of which were for rent by CRHA to local people.

CCLT had agreed to acquire the remaining 9 homes to sell on to local people. However, when the properties were complete CCLT advised that they could not purchase the homes unless they could be allowed to sell some on the open market. This would have undermined the principle of providing a 100% affordable housing scheme. CCLT then withdrew from the agreement, leaving CRHA with 9 homes to sell.

CRHA sold 3 of the homes to qualifying local people with a 20% discount from open market values. The remaining 6 homes were sold by CRHA on a shared ownership basis.

The Triangle, The Lizard - CRHA built 25 homes, 15 of which for rent by CRHA to local people.

CCLT had agreed to acquire the remaining 10 homes to sell on to local people. However, CCLT advised that they were unable proceed and withdrew from this agreement just before construction was due to commence. This left CRHA with 10 homes to sell, all of which were sold by CRHA on a shared ownership basis.

Jubilee Field, Duloe - CRHA worked with CCLT during the early stages of this development. CCLT decided to deliver the homes by working with another housing association.

West Lane, Landrake - CRHA worked with CCLT during the early stages of this development. CCLT decided to deliver the homes by working with another housing association.

Den's Meadow, Blunts - CRHA provided housing management services for 2 homes developed by CCLT.

CRHA working with local communities

Not all communities necessarily want to start a community land trust. For example, Landewednack Parish Council were keen to see more affordable homes built at The Lizard and so donated land to CRHA which we used to provide 15 homes for rent and 10 homes for shared ownership.

CRHA working with local partners

CRHA has also had success in engaging with partners beyond the social housing sector to provide additional homes. We worked with the National Trust to provide 5 homes for social rent at The Lizard and we also worked with the Duchy of Cornwall to provide homes for social rent on the Isles of Scilly, including the first ever social housing on the off-islands of Bryher, St Agnes and St Martin's.

The Future

There is a clear appetite from communities for housing associations to work with them to provide the right homes in the right places.

The offer from CRHA is already diverse enough to have delivered social rent, affordable rent, shared ownership and discounted sale; to have facilitated community self-build for discounted sale and to have built homes on behalf of community land trusts.

The Government has established the Community Housing Fund (CHF) from the revenue generated from the additional stamp duty now being charged on second homes. Cornwall Council has received an allocation from the CHF and CRHA is working closely with the Council to ensure that the additional funding can be used effectively to increase the numbers of new homes that are developed and the speed at which they are delivered. The support from Cornwall Council has enabled CRHA to employ a Development Manager to help achieve this goal.

Matching additional resources to the experience of a specialist rural housing association can deliver an increase in the supply of homes, tailored to meet local needs in terms of size, type and tenure.

Further information about CRHA's work can be found at www.crha.org.uk

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