

## **Cornwall Community Land Trust Notes to accompany PowerPoint presentation**

### **Tywardreath and Par Parish Neighbourhood Plan SG meeting Extract from minutes of 21.02.19.**

These notes are to accompany Andrew George's presentation about Cornwall Community Land Trust (CCLT) which is also on the Parish Council Website. Andrew George (AG) is a Director of CCLT and was invited to speak to the Steering Group and Parish Councillors about Community Land Trusts in general as well as about CCLT in particular.

There were many points of interest, not least the fact that Community Land Trusts (CLTs) do not operate entirely according to the same strictures or regulations as Housing Associations (which primarily focus on rented property, also known as social housing, for people on low incomes). In Cornwall, the allocation of the core stock of former 'Council' homes managed by Housing Associations is primarily allocated by the housing need band to which the applicant has been allocated. Cornwall Housing determines the housing need band as part of the registration process for the Homechoice Register. Although applicants are also asked to indicate the Parish to which they have a primary "local connection", this carries considerably less weight. Applicants can bid for properties anywhere within Cornwall. Consequently this means that, for example, an applicant in Band A for housing need will take priority over others who may have a primary "local connection", but who are been placed in a lower housing need band.

CCLT recognises that the housing need banding system operated by Cornwall Housing in respect of the Homechoice register does not always reflect the needs of those living in rural areas. All the schemes with which CCLT has been involved to date include Section 106 agreements which ensure that "local connection" applicants have top priority. By way of example of what can be achieved with a Section 106 agreement, AG made reference to a CCLT development in Rame, West Cornwall, a year ago where 15 out of the 16 homes went to people with a primary "local connection" to the parish and the 16<sup>th</sup> home was allocated to someone from a neighbouring parish.

The role of the community in generating interest and the impetus to see such developments through cannot be underestimated. CCLT is one of a number of Community Land Trusts; and CCLT can play a lesser or greater role in the process, according to the amount of work that any local community working group is able and willing to do. Such groups may be Parish Council led, but not necessarily. In one case, CCLT worked with a school-based group. There are 2 directions which such groups can take. Either the group takes control and manages the process which includes registering on their own behalf or CCLT can take the risk on behalf of the community and manage the process (as indicated in the attached presentation).

Often, CCLT secures initial funding for pre-application research. They may then issue a call for land to identify which landowners may be interested in coming forward and investigate whether the land is suitable and potentially available at a price, which would make a housing development viable. Given that the aim is to keep costs as low as possible, the homes are often built on rural exception sites, as defined under Policy 9 of Cornwall Local Plan.

AG explained that CLTs normally secure an “asset lock” in the form of retaining ownership of the land on which homes (or other assets) are built. Therefore home occupants/owners/renters pay a small ongoing management fee/ground rent. This ensures that CLTs have more effective oversight regarding Section 106 conditions, for example, and the terms and price at which homes might be sold if applicable. Policy preference for CLTs is to build houses which meet the needs of local people and which remain affordable in perpetuity. It should be noted that at present CLTs are not required to provide a Right To Buy to occupants, so affordable houses to rent are not sold off to tenants. However, government policy could change in this area. Indeed, CLTs are currently in discussion with the government about houses sold as leasehold. This type of arrangement is under review nationally, but CLTs are hoping the case for CLT built homes to be exempt from any changes in this respect is successful.

DH thanked AG for his extremely interesting and informative presentation. A general discussion then ensued, which included mention of the fact that Lostwithiel makes reference to CLTs in their NP.