

Local people in Keswick have formed the Keswick Community Housing Trust (KCHT) to provide affordable housing in an area where accommodation is expensive and difficult to find.

KCHT is a Community Land Trust, an organisation set up to look after property on behalf of the community in perpetuity.

Background

KCHT grew out of a series of five meetings organised by Churches Together in Cumbria in 2009, which focused on a different topics relevant to the local community. The need for more affordable housing was a topic which was raised at each meeting and it was agreed to form a group which could consider the need for affordable housing in more depth.

Keswick is an area with high house prices, due to the demand for holiday homes, but relatively low wages causing particular challenges for many people trying to work and live in the area.

The Project

The housing group identified a potential building site which was owned by St Johns Church and which had been earmarked as an extension to the graveyard. Part of the site was made available to the group.

There were some delays as the group considered how to become a formal, constituted organisation. They obtained expert legal advice and registered as an Industrial and Provident Society with Charitable Status. This structure would allow them to sell shares to members of the community as a way of raising funds.

The negotiations over the purchase of the site and the highways requirements were complicated, particularly as the building was close to a medical centre using the same access road. A change of approach by Cumbria County Council's Highway Department allowed the access challenges to be settled at the end of 2012.



KCHT Chair, Bill Bewley, with Keswick Mayor, Andrew Lysser at opening Dec 2013 (Photo: CRHT)

Building started at the site, known as The Hopes, in early 2013. Eleven three-bedroom properties were built as a Housing Needs Survey for the area had identified a particular need for property of this size.

One of the properties was sold outright with a local occupancy requirement and another 5 were sold at a reduced price with the purchaser having a 50% share in the property and KCHT retaining the other 50%. The remaining properties were to let at an affordable rent. The properties are managed by KCHT.

Funding for the development of The Hopes came from the sale of the houses; a grant of £230,000 from the Homes and Communities Agency (the government agency which provides social housing investment); the sale of community shares to the value of £60,000; and a loan from the Cumberland Building Society.

The houses have been made as energy efficient, and cheap to run, as possible.



KCHT Trustees on site, May 2013 (Photo: CRHT)



The Hopes (Photo: CRHT)

What has been achieved?

In November 2013 the building work was completed and KCHT allocated the properties based on the applicants' housing needs, financial and employment situation, and connections to Keswick.

Those that were allocated housing are grateful to have secure, affordable accommodation. However, another 30 people had applied for housing on The Hopes and were disappointed.

KCHT now has a successful track record, and the confidence, to go on and develop new projects, including a larger development of 20 houses and redevelopment of public toilets, owned by Allerdale Borough Council, into four one-bedroom flats.

The Learning

Managing a complex building project required support and KCHT had help and advice from Cumbria Rural Housing Trust (CRHT) which included: attending meetings, shaping the business plan and budget, signposting KCHT to specialist legal and financial support, and liaison with the Homes and Communities Agency and mortgage lenders.

The group also had advice from Impact Housing Association.

Groups undertaking this type of work need to be confident that they know what their community needs and that a solution can be found.

KCHT has also learnt that there is usually a way around difficulties and disappointments. They have worked together as a team, and where there were issues to be debated they have made joint decisions and moved forward.

Contact Details

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Cumbria Rural Housing Trust

Supports the development of Community Land Trusts and affordable housing in rural Cumbria
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National Community Land Trust Network

The national body for Community Land Trusts
Tel: 020 3764 1841
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