

Gatesfield Quaker Housing Association



The new entrance
at Gatesfield Craft
Cottage

Affordable housing for older people in Windermere

Gatesfield Quaker Housing Association Ltd offer sheltered and extra care housing for older people in need, in the Windermere area. The property, Gatesfield House and grounds, was bequeathed to the Religious Society of Friends (Quakers) by Stanley and Emily Davies in the 1970's for this purpose. 19 self-contained one-bedroom flats were built in the grounds and Gatesfield House (the Davies's home) was adapted to provide a common room, dining room, kitchen, office and Scheme Manager accommodation.

More recently, the Association decided to convert a remaining building - Craft Cottage, used by Stanley Davies in the 1930's as his Arts and Crafts furniture workshop and showroom - to create three additional housing units.

Background

Gatesfield is run as a not-for-profit organisation registered under the Co-operative and Community Benefit Societies Act 2014 with a board of management comprising Quakers and non-Quakers. Similarly, tenancies are offered to Quakers and non-Quakers.

Gatesfield is fortunate to have very skilled and dedicated trustees who share the ethos and principles of the original gift. Creating additional housing capacity meets the needs of more local beneficiaries and helps the organisation to cover its regular costs.

The Association oversee all buildings maintenance, and employ a Scheme Manager (and deputies) to provide a 24/7 on-call response, offer hot lunch meals and manage the beautiful grounds.

Following reductions in Supported People Funding from Cumbria County Council, the Board could see that extending their provision by the three units would provide an important additional income, without increasing running costs significantly, and so offer improved financial security for the foreseeable future.

The Project

Gatesfield offers 'Extra Care' housing to help older people to live independently, with any additional personal and/or health care support provided by a range of agencies. Significant tenant support is available on-site seven days a week between 9am and 5pm and on-call at all other times.

Windermere has highly inflated rents because of the pressure on housing stock caused by the proliferation of second homes and holiday let properties. Furthermore, many larger properties are converted into bed and breakfast or hotel accommodation. Gatesfield tenants pay a rent, which is typically 20% below the area's market rent.

The Craft Cottage conversion includes one first floor and two ground floor accommodation units which are designed to be fully accessible and can comfortably accommodate wheelchair users.



Accessible
shower unit in the
new flat

This reflects another trend in the provision of housing for older people; as we are living longer than we were in the 1970's/80's, residents at Gatesfield now comprise both 'active retired' and 'frail elderly' - those who most need the support of a trusted local community.

What has been achieved?

The project has successfully converted the Craft Cottage into three new accommodation units. This is a huge achievement and will help to secure a sustainable future for this fantastic enterprise. It has not been a straightforward journey however, and there have been times when a less skilled and resilient Board may have been discouraged or even derailed.

Since initial plans were drawn up four years ago, the Association have worked tirelessly to secure £320,000. Significant grants which were pivotal to the completion of the project came from Cumbria County Council (Extra Care Housing and Supported Living Fund), South Lakeland District Council (Community Led Housing Fund), from the local meeting of Quakers and other individual donors.

There were unexpected finds as the original building was reshaped which escalated the build costs to ensure the structure remained safe. Agreement of terms for funding took longer than expected and costs for the scheme increased as almost two years passed between offer and agreement. Added to this were delays caused by the contractor going out of business and the Covid-19 lockdown. The project ran over-time and over-budget, in spite of scrupulous management by the Association.

The Association have dipped into their financial reserves to cover the costs of the shortfall. Without these reserves they would have had to take out a loan to complete the project. The use of the reserves is not done lightly and only an organisation which has the stability to build and maintain sensible reserves, and the confidence that they can rebuild to their preferred level should do this.

The Learning

Contingency planning is vital. The over-budget costs here exceeded even the worst-case scenario for this project. Having a skilled and confident group of people leading and managing the project has been critical. The Board are fortunate to have a range of professional skills and personal experience which coincide to make a principled and effective management group who can make swift and good decisions.

Take advice from professionals to make sure you know what you are dealing with and consider raising initial funding for a feasibility study. Make sure that what you are planning to do falls clearly within the objects of your charity or company.

The funding agreements were complex and to avoid the Housing Association being held to disadvantageous terms they were able to take legal advice to challenge particular terms which they were least able to accommodate.



*Kitchen unit
—
Craft Cottage*



Want to know more?

For more information please visit:

www.gatesfield.org.uk