

# Case Study

November 2021



**ACTion**  
with communities  
in cumbria

## Keswick Community Housing Trust



Southey Court  
opening July 2021

### Affordable Homes in Keswick

Lack of affordable housing is a national issue, but it is felt acutely in places like the Lake District National Park, where inflated house prices and a broadly low wage economy come together. Keswick - historic market town and popular tourist destination in the Northern Lake District - has been at the forefront of Community Led Housing for over a decade, going from strength to strength.

### Background

Keswick Community Housing Trust (KCHT) is a Community Land Trust, run by volunteers, and was formed in response to a series of Churches Together in Keswick consultations in 2009. The consultations highlighted the combined impact of high house prices and second homes, low wages associated with the tourism industry, the loss of affordable housing through the Right to Buy, and the high cost of a housing association shared ownership scheme – all making it hard for people working locally to find homes they can afford to live in.

From this challenging starting point in 2021 KCHT celebrated the opening of their *fourth* community owned and managed housing development; a truly remarkable achievement.

### The Project

Each of the completed projects has its own story, and there have been big changes in the funding and support available since KCHT began work. This case study gives a brief overview of the opportunities and obstacles the group has dealt with, and sets out, in their own words, some of the fundamental learning points for others working to build affordable community led homes for their community. There is more detail and great insight on their website: [www.keswickcommunityhousingtrust.co.uk](http://www.keswickcommunityhousingtrust.co.uk).

### What has been achieved?

The first KCHT development was eleven 3-bedroom houses at **The Hopes**. Land was negotiated for purchase from St Johns Church (£110,000) a mix of grant funding, community shares and loan finance secured completion. One house was sold outright, five were 50% shared ownership with the remaining five let at an affordable rent. The size of the homes was a direct response to housing needs data for the local area, showing that 3-bed family homes were in particular short supply. The group were spurred on to look for new development opportunities in part because there was so much interest in these homes - there were four applications for each property.

**Banks Court** was an opportunistic conversion of a disused toilet block, belonging to Allerdale District Council. The site was sold to the group for £1, on the express provision that it be converted for use as affordable homes.

Southey Court  
July 2020



KCHT have delivered on this, creating four 1-bedroom flats, responding to another area of housing need identified by local research.

The third opportunity to develop came in part through the relationship established with Impact Housing during earlier works at The Hopes. **Calvert Way** is a 55 home development in Keswick. KCHT have taken on 22 properties following completion. with the help of grant funding from Homes England: £484,000 towards providing 11 affordable rental properties (two 2-bed, seven 3-bed, two 4-bed) and £374,000 towards 11 shared ownership properties (two 2-bed, seven 3-bed, two 4-bed). In total, the developers were paid £129,000 per property including £12,500 for each plot.

**Southey Court** has taken the longest time from idea to completion owing to complexities around the land transfer, planning and boundary matters, difficulties with electricity supply and, finally, the impact of Covid on the build itself. It is testament to the perseverance of the group that, in the summer of 2021, the four new houses were completed - with 22 applications from the community.

KCHT Chair, Bill Bewley, says, *"In Keswick, due to the continued loss of housing stock to holiday cottages and second homes, it can feel like fighting a losing battle, however the sheer determination of a small group of volunteers has resulted in 41 homes being provided in perpetuity for the people of Keswick, with the hope to continue growing this number."* Next steps include looking for further local opportunities to provide affordable homes, future-proofing the organisation through support, shared learning and succession planning, and making information available to help other communities to create homes which meet their local needs.

## The Learning

- KCHT has established a track record for delivery. Keswick Town Council recognised the strain on the volunteers of managing a growing property portfolio and allocated funding that has, since 2017, enabled KCHT to buy in property management services.
- Rental income covers; mortgage repayments, day-to-day expenses of KCHT, general repairs, and contributions to planned property maintenance, plus meeting any requests from shareholders to withdraw their investment shares.
- KCHT experiences a low turnover of residents. The demand for affordable homes remains high, and these properties are managed with their residents interests very much in mind.
- Be prepared for delays, misunderstandings and unexpected costs in the course of any development. By working together as a team, there is usually a way around difficulties and disappointments. Managing a building project requires support and KCHT has benefited enormously from advice, support and help from numerous sources.



Bill Bewley  
opening Southey  
Court



Breaking  
ground at The  
Hopes

## Want to know more?

For more information please visit

**keswickcommunityhousing  
trust.co.uk**