

Marshfield Parish CLT Steering Group Meeting Notes

Tolzey Hall, Marshfield, 7.00pm, 2nd March 2016

Present: Oliver Shirley, David Dodd, Howard Finnegan, Christine Eden, Caroline Page, Mike Krohn, Jeremy Warren, Dawn Brooks, Sue Smith, Peter Frankland, Simon Turner, Ian Jones, Sally Flint, Alison Ward (WCLTP), Steve Watson (WCLTP).

Apologies: Felix Page; Steve Reade, Robin Eastman, David Rutherford, Ian Dawes, Sharon Patela, Jim Brookes.

1. Welcome and Introductions

Steve Watson chaired the meeting and welcomed those attending. He explained that WCLTP is happy to chair and take notes at the outset of projects, usually handing over these roles to members of the CLT as it takes shape. WCLTP then continues to support the meetings and to advise throughout the project. Each attendee introduced themselves.

2. The purpose of a CLT steering group

The proposed purpose was agreed i.e.

“In the context of WCLTP’s Summary Report provided to Marshfield PC in September 2015 and the public meeting held in January 2016:

- to form a Community Land Trust;
- to explore the options for an affordable housing project (for people with a local connection in perpetuity);
- to recommend an option to the wider community;
- and, if the community supports the recommendation, to work with a suitable housing association partner to deliver the affordable homes.“

SW explained that in due course the steering group becomes the Community Land Trust. This project can be seen as a clean sheet to assess all of the options available and it is important for steering group members are open minded. The steering group agreed that this was their understanding of the steering group.

3. Outline programme for a Marshfield CLT project

SW introduced the project plan, stressing that although it was unlikely that the project would happen precisely as set out, it was important to have an idea of the timeframe and tasks involved. As a community-led initiative, it would also be possible for the group to discontinue the project at any point, if this seemed appropriate.

4. The housing project

- **The number and type of homes - review of the Housing Need Survey.**

At the last meeting some concerns were raised about the quality of the housing needs survey and the validity of their findings. SW reflected that, in his experience, the survey methodology appeared to be similar to surveys done elsewhere; no better or worse and in a form that most Councils would accept. Essentially, all 37 of the people identified as being in need of affordable housing would be eligible to join the Council's housing register on the basis that they lacked the financial means to access housing at market prices. The spread of respondents' incomes and the thresholds used by the housing register were all cited in the report.

Applicants will normally be determined as having sufficient financial resources if, taking into account their capital and any savings and net annual income, the total exceeds one third of the average suitable property price in South Gloucestershire.

As at May 2013, the income ceilings for this assessment of financial capability are £47,941 for families with dependants and £36,939 for households with no dependants (p6)

It is quite common in rural settlements to find people in this position; often living with parents or struggling to afford insecure private rented accommodation but unable to access affordable housing through the Council's register because they might not have an urgent need of another kind, such as living in unfit or overcrowded conditions, or being at risk of homelessness. Because CLT schemes filter the housing register first by local connection and then by housing need, such people stand a much better chance of being housed. Although, after discussion, there was a sense that the current survey may well establish a legitimate level of housing need, it was agreed that, because some people had not read it, the survey would be circulated and the issue raised again at the next meeting.

Action: WCLTP

Notwithstanding concerns about the survey, there was a general feeling in the group that some form of affordable housing is required. There was some concern, though, about whether 37 homes would need to be provided, as suggested by the survey. SW observed that Councils would rarely expect so many homes to be built on an exception site and referred to item 10.42a in Appendix E of the survey:

Proposals must be well related and in sympathy with the scale, form and character of the settlement and the locality and should pay particular attention to the local distinctiveness of the settlement and the surrounding area. Environmental considerations including landscape and heritage matters and other constraints, including the impact on the openness of the Green Belt and AONB policy, may determine the number of dwellings considered to be acceptable. **This may result in fewer dwellings than that identified in the local housing need survey.** (p29, our bold)

In a community-led scheme, the CLT can choose to build to the level of need that it sees appropriate and the survey indicated strong support for a 'small development':

Q9. Are you in favour of a small development of affordable homes for local people if there was a proven need?		
Yes	216	80%
No	29	11%

p10

In terms of the type of homes to be provided, holding an event later on to let people know that affordable homes are actually being planned helps to give a more accurate picture of need and this is referenced in the report:

It is good practice to undertake a Registration of Interest exercise in the community at this time in order to gather household specific details for anyone interested in applying for affordable homes being developed in the village. This detail enables fine tuning of tenure & unit mix for the scheme prior to submission of planning. (p18)

The housing needs survey indicates that 1 and 2 bed properties are the housing types that are most required and, unsurprisingly, these are the types of homes most lacking in the current affordable housing stock. It's good to have a sense of type and numbers of homes before looking at sites. SW suggested that a mix of these homes with a small number of 3 bed homes would suit most villages; mostly for rent and with a few for shared ownership (say 80:20%). There was a general feeling that a scheme of 10 affordable homes might be appropriate.

- **Capital grant funding - consider the implications of November's Comprehensive Spending Review.**

SW reported that, in major change to housing policy announced in January and back-dated to November 25th (the date of the Comprehensive Spending Review), there is now virtually no capital grant available from the Government for building affordable rented housing, only for forms of lower-cost home-ownership. Given the level of income of many local people (c £17,000 pa for someone in full time employment and on the living wage at £9/hour in 2020), all forms of home ownership will be out of reach in high-value places like Marshfield and a supply of affordable rented housing for local people will be essential. This will mean finding the funding to build rented homes in a different way, most probably through the provision of a small number of open market homes to create cross-subsidy. A typical ratio on an exception site might be 1/3 market homes and 2/3 affordable which would suggest a scheme of 15 homes if 10 are to be affordable. This is allowed under the Council's exception site policy, as cited in the housing needs survey:

10.42 This policy allows for the development of affordable housing in rural locations where market housing would not normally be acceptable, because of planning policy constraints, subject to there being identified need. This policy will deliver both 100% affordable housing sites and sites where it can be satisfactorily proved that a small element of market housing will facilitate the delivery of affordable housing to meet identified local housing need where sufficient public subsidy is unavailable subject to the proposals fulfilling the other policy requirements. Proposals containing an element of market housing should be supported by a viability assessment, which demonstrates that the proportion of market housing provided

should be no greater than that required to deliver the agreed amount of affordable housing identified from an approved housing needs survey. (p28)

The policy stipulates that only as many market homes may be built on an exception site as may be needed to cross-subsidise the affordable homes, thereby ensuring that there is no undue profit-making by the landowner or the developer.

Such market homes could also meet local need – such as downsizing homes for older people.

In considering all options, CLTs sometimes explore sites within the development boundary for both new-build and refurbishment. This sort of site normally has a higher value than an exception site and this would suggest a higher proportion of homes for sale to generate sufficient cross-subsidy. In searching for a site, the group will need to consider these implications and how the village will react to them.

- **The site selection process - mapping possible sites, both inside and outside the development boundary.**

It is important that all people that have an interest in the land declare this. The community will have trust in a community group where members have no interest other than to support the community. Based on past successes, WCLTP recommended that the CLT looks at all sites, identifies those of interest, canvasses landowners on an equitable basis and reports on this process to a public meeting where, all being well, support would be obtained for a proposed site. Maps to be brought to the next meeting to review.

Dawn Brooks explained that she had embarked on a process of looking at developing 15 homes, some affordable, some open market, in discussion with a developer known as Piper Homes. There may be synthesis between the CLT project and the housing project that she is involved in and it was suggested that the potential for this be discussed at the next meeting. It was noted that First Step Homes have an option on 'the paddock' until July.

Next Steps

2 doodlepolls to be circulated in order to find the best date for the next two meetings (one will be a steering group meeting, one will be a meeting to initiate setting up the Community Land Trust.) It was suggested and agreed that meetings should be in the daytime on the basis that most people are available then and those who work may be able to attend too.

It was agreed that email addresses can be shared amongst the group.