

BRIDPORT LOCAL AREA PARTNERSHIP
BRIDPORT AREA DEVELOPMENT TRUST
(with the support of the West Dorset Partnership)

DRAFT

The Future for Affordable Housing in the Bridport Area and Implications of Government Policy Changes

(Seminar held at Bridport Arts Centre, 29 November 2011)

Record Of Proceedings

Speakers

Hilary Jordan

Spatial & Community Policy Manager, West Dorset District Council
and Weymouth & Portland Borough Council

Sarah Ward

Housing Manager, West Dorset District Council
and Weymouth & Portland Borough Council

Antony Wilsdon

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Kate Parker

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*This document (January 2012) contains a record of the Proceedings of the Seminar held at Bridport Arts Centre, Tuesday 29 November 2011, entitled “**The Future for Affordable Housing in the Bridport Area and Implications of Government Policy Changes**”.*

This Seminar was organised jointly by the Bridport Local Area Partnership and the Bridport Area Development Trust, with funding support from the West Dorset Partnership.

The aim of the Seminar was to promote an informed (and ongoing) discussion about how to improve the delivery and retention of affordable, sustainable and appropriate housing in the Bridport area. The Seminar was to contain the following components:

- to receive updated information on current need, policy, achievements, opportunities and constraints relating to the provision of affordable housing in the Bridport area;*
- to receive updates on a range of current housing initiatives within the Bridport area;*
- to receive information on other initiatives and delivery mechanisms which could be explored for adoption within West Dorset/the Bridport area.*
- question and discussion session.*

The additional aim of the seminar was collate the reports and discussion for consideration by the BLAP Affordable Housing Working Group, which then intends to produce a paper with recommendations for future action.

This Report includes three sections:

- 1) Background information paper circulated to attendees.*
- 2) Record of the Proceedings of the Seminar on 29 November 2011*
- 3) List attendees at the Seminar.*

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The Future for Affordable Housing in the Bridport Area and Implications of Government Changes

Seminar at Bridport Arts Centre, Tuesday 29 November 2011

1) Background Paper

(prepared by **Chris Savory**, member of the BLAP Affordable Housing Working Group, and circulated to attendees)

The issue of the provision of affordable housing can be complex, politically contentious and emotionally charged as it concerns the role of the state in everyday life and public spending; the level of inequality in our society; access to a basic need; and planning decisions.

In order to help promote an informed discussion of the issues we have put together some facts and some suggestions of ways to think about the issues. This is a short document and cannot be exhaustive or comprehensive, but we hope it helps give you a place to start.

How many houses are being built in Bridport?

- New housing units added to existing stock in Bridport 1994-2010: **1,272** (net)
- Average household size West Dorset 2007: **2.21**
- Assuming less than average household size, that is still enough housing for more than **2,500** people.

That is a **close to a 25%** increase in dwellings/population in **17** years. For England in this period only **10%** of extra houses have been added to the stock and around **7%** to the population.

Why this high level of building in Bridport compared to the rest of the country?

Social Change People are increasingly: living on their own; demanding more living space; retiring to rural England; having second homes.

Economic Change These changes are all made possible through increased wealth/income and increasing inequality of wealth/income.

Why hasn't this building solved housing needs for local people?

In discussions about housing it can be difficult to define need and to distinguish between: *need* (socially agreed basic level of provision); *demand* (what people would like to have); and *effective demand* (what people would like and can actually pay for). The private housing market uses effective demand to allocate housing resources. You can have whatever you want as long as you can pay for it. Despite the large increase in housing stock prices have risen considerably and demand remains high because the town is attractive to relatively affluent older people moving in from other parts of the country. **Around 40%** of houses in the area are owned outright – with no mortgage.

Social housing uses a mix of needs analysis and demand to allocate housing resources. Given the security of tenure and high quality of most social housing now, and the gap between social and private rents, there will always be a high demand for this housing. *The waiting list is therefore not a simple measure of need.* Equally, as

there is often no strong local criteria for social housing allocation people can move into the area (with or without jobs) and relatively soon be on the waiting list.

Why is affordability such a big issue in Bridport?

Average house prices in Dorset as a whole are among the highest in the UK, outside London: **£213,304 average property price in Dorset compared with £165,314 in England & Wales**

...while earnings are among the **lowest £447 per week in 2009 (GB = £491)**

There are really two ‘markets’ – social and private – with too big a gap between them for young local working families to jump – hence the attraction of partial ownership – but this is not without problems and has had limited success.

What has been achieved?

Tribute should be paid to Magna; WDDC; Parish Councils and everyone else who has helped create an impressive number of new affordable houses. **199 units of affordable housing completed in Bridport between 2001 and 2012.**

This represents around one third of all completions and should be able to house at least **400** people, on top of those housed through the normal ‘churn’ of properties becoming vacant. Yet there is continually observed to be a shortage.

48 of these affordable units in 11 years came from planning policy requiring private developers to include affordable units (about **10%** of the total private development – short of the hoped for 35%) whereas the other **151 have come from public sector initiatives.** So the most effective delivery of affordable housing is therefore through fully affordable developments on council or housing association land.

Meanwhile.....

Between 1979 and 2006 **2,162 Local and ex-Local Authority homes** in West Dorset were sold under ‘Right To Buy’ (Housing for at least **5,000** people).

3.6% of homes in West Dorset are empty and **4.6%** are second homes – that is more than **3,500 houses** altogether – enough for nearly **8,000** people. Many houses are ‘under-occupied’ (45.0% of households with more rooms than they ‘need’)

West Dorset

% by tenure	1971	1981	1991	2001	2008 (est)
Owner Occupiers	51.0	58.0	70.3	72.5	73.5
Renting Privately	26.6	18.6	8.5	9.0	12.5
Council/Housing Association	22.4	23.3	21.2	18.6	14.0
	100	100	100	100	100

Finding solutions in the future

Political decisions taken at a national level have a huge influence on what can be done locally. For example, governments (and voters) have to decide whether to prioritise private ownership or social housing and how much to subsidise each. Should private ownership be taxed and/or regulated more? Should private renting be subsidised or regulated more?

What kinds of affordable housing schemes should be subsidised?
What criteria should social landlords be able to use to choose tenants?
Should social tenancies be for life?

Once these decisions have been made, local councils and housing providers have to do the best they can within the rules. **That is what you will find out about today.**

There are essentially three broad approaches to creating more affordable housing:

- Build more affordable units (primarily rental)
- Bring properties from the private sector into affordable domain (empty housing; buy-back by housing associations; work with private landlords)

Increase efficiency of existing stock (occupancy/tenure etc).

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Sarah Ward, Housing Manager, West Dorset District Council and Weymouth & Portland Borough Council

Antony Wilsdon, Supporting People Manager, Dorset County Council

Kate Parker, Manager, Shelter Dorset

David Aldwinckle, Director, Magna Housing Association

Steve Watson, Affordable Housing Adviser, Somerset, Devon and Dorset Community Land Trust Project

Chair of Seminar: Richard Nicholls, Chair of the Affordable Housing Working Group of the Bridport Local Area Partnership (BLAP)

Introduction

Richard Nicholls, Chair of the Affordable Housing Working Group of the Bridport Local Area Partnership (BLAP), welcomed attendees and speakers and outlined the format of the seminar.

Hilary Jordan, Spatial & Community Policy Manager, West Dorset District Council and Weymouth & Portland Borough Council: **“The Localism Act, Planning, Funding and new opportunities”**

Hilary’s presentation looked at the implications for affordable housing of planning changes, neighbourhood plans, the Community Right to Build, housing legislation changes, and changes in funding mechanisms, and concluded with consideration of the resulting challenges and opportunities.

The Coalition Government is seeking a new approach to Planning, involving

- decentralisation, with local communities more in control;
- rebalancing the system in favour of sustainable development, and incentives for development;
- a simpler, quicker, cheaper and less bureaucratic planning system, including district and neighbourhood plans, and a simplified national policy.

The **National Planning Policy Framework** constitutes a **single statement of national policy** (replacing Planning Policy Statements). It will be published in the summer of 2012 – the draft is subject to change. It is **strongly supportive of development** - - still a plan-led system, but 'presumption in favour of sustainable development' where no plan is in place. It will be **less prescriptive** – more flexibility for local policies. There will be an **emphasis on development viability** – the developer **must get a reasonable return**.

There will be **incentives for housebuilding**.

- The **New Homes Bonus** from April 2011. The Government will match the additional council tax raised by every new house built for 6 years. Affordable homes have extra bonus of £350 per dwelling per year = extra £2,100 per dwelling over 6 years. Completion of 410 new homes could entitle Council to £3,023,000 over 6 years. This is not additional funding: council areas with little growth will receive less grant in future.
- **Business Rates**: the Council will retain those collected locally

In new **Local Plans**, at district level, there will be no national or regional targets (eg housing numbers). Local Plans will have to accord with national policy (which will be less detailed), and justified by evidence. The District council will decide on amount of development appropriate to area, taking into account evidence of need, demand and constraints. There will be changes to process – there will still be a public examination, but the inspector will not have to power to force changes.

Neighbourhood Plans can be prepared by local communities for their town or parish, and will be part of the statutory development plan. They will need to follow the strategic policies of the district plan, and national/international legislation (e.g. environmental assessment). But they can make changes to local policies, by allocating land for development, and introducing local criteria for development

The **process** for Neighbourhood Plans will be as follows:

- Parish or town council initiates plan & informs district council;
- District council has duty to support and facilitate (brokering rather than leading)
- Community consultation & surveys
- Draft proposals will be checked by the district council
- 'Light touch' public examination - report not binding
- Final stage - local referendum
- If there is a clear majority (51 %) of those that vote and if the Plan in accordance with national policies and meets housing needs, the district council has to adopt it.

Front-runners of the new system will be

- a new-style Local Plan - instead of the Core Strategy, with development targets set locally, with community involvement, and stakeholder consultation workshops based on Local Area Partnership areas;
- two pilot Neighbourhood Plans
 - Sherborne
 - Cerne Abbas

The Local Area Partnership Plan and Parish Plan will be the starting points

There will be a new **Community Right to Build**, closely related to the neighbourhood planning process. It will allow a community to bring forward small-

scale, site-specific development without need for separate planning permission. It will be led by a community organisation (e.g. a community land trust) rather than town or parish council. It will go through an independent examination and a community referendum, and can be for range of development types including affordable or other housing.

Changes in Affordable Housing will include:

- Social housing tenure reform, with the option of more flexible fixed-length tenancies (for new tenants);
- Social housing allocations reform, so local authorities can set their own policies about who should qualify to go on housing waiting lists;
- Reform of homelessness legislation: homelessness duty can be met by good quality private rented homes;
- Encouraging mobility (a national social home swap programme).

Changes to affordable housing funding will include:

- Less funding for new affordable housing
- A new 'affordable rent' model, which will be added to government definition of affordable housing and will be the main form of new supply. It will allow rents up to 80% of market value....and will provide additional funding for supply.
- Homes & Communities (HCA) funding will go towards 'affordable rent' not social rent.
- Those on benefits will receive higher benefit to fill the gap.
- No funding for 'section 106 sites'.

The Government's Housing Strategy involves:

- **Help for home buyers**
 - Assistance with loans for new build properties (smaller deposits);
 - Increased right to buy discounts (up to 50% of value);
 - Receipts from right-to-buy to support provision of new affordable housing.
- **Help for house builders**
 - Affordable Homes Programme of grants;
 - Support for local areas that want to deliver large scale developments;
 - A 'Get Britain Building' fund for stalled sites.

Conclusions –there are challenges & opportunities

- Less funding for affordable housing;
- Increasing challenges around development site viability (on many sites, 35% affordable housing was only viable with HCA funding);
- But opportunity for greater freedoms and flexibilities in our local plans;
- Need to consider range of approaches to provision;
- And opportunities for communities to propose local solutions through neighbourhood plans or Community Right to Build.

Q&A:

Sally Dyke, Litton Cheney Parish Council: Neighbourhood plans cost a lot to produce. Can funding be secured to assist in these?

HJ: – The Government is providing £20,000 to district councils for each one to cover the costs of referendum and consultation. Volunteer time is needed. Some pilot sites sought the help of consultants but this was very expensive.

Neil Sinden, Campaign for the Protection of Rural England: Will the operation of the new homes bonus make it possible to increase developments that wouldn't have been allowed under the previous regime?

HJ: It is intended to be an incentive to develop but is still a plan-led system.

Adam Simon, Puncknowle & Swyre Parish Council: There have been scare statements that the new Act leads to a free for all for developers and if we don't have local plans there will be no protection.

HJ: If there is no updated plan the presumption is that the inspectors should allow development. District local plans should provide protection and therefore there would be no need for neighbourhood plans. Government is currently going through the consultation responses and officials are thinking about transitional arrangements so that there will be a period of time before this presumption is in place.

Richard Nicholls, Seminar Chair: What about security of tenure? Will this pose a difficulty for tenants when tenure runs out?

HJ: This would be a better question for David Aldwinckle.

Sarah Ward, Housing Manager, West Dorset District Council and Weymouth & Portland Borough Council

“Accommodating change - the local response to new national housing policies”

Our stock includes 47,000 homes. Of these:

- 75% are owner occupied, 13% housing association, 12% private rented
- there are 2,500 second homes and 540 empty properties
- 45% of homes are under-occupied, 1.5% overcrowded

Condition:

- Category 1 hazards: 7,120(17.5%)
- No gas supply: 7300(18%)
- Expensive to heat: 3,000 (7%) households are in fuel poverty

Affordability:

- House prices: 25% above national average and 11:1 ratio to wages
- Rents: 78% of national average @ £675 a month; Social rent is £346 a month
- 25% households spend more than 25% income on housing; 10% spend over 50%
- 65% of people on benefits spend over 50% of their income on housing
- 5924 households claiming housing benefit: 69% Housing Association, 31% private rented.

Housing Register: there are 2800 people on the Housing Register, of whom 6 are in extreme need, 87 in high need and 860 in medium need. 24 properties are advertised; there are 35 bids for each property; 50% to people in high housing need

Homelessness: 9 homeless applications were accepted in October, 18 people prevented from becoming homeless, 22 households in temporary accommodation, 2 households in B&B, and 2 rough sleepers.

Private rented: there are 234 people with Rent in Advance and/or Rent Bond, and 130 accredited landlords.

In the **Comprehensive Spending Review (October 2010)**, Government grants for new affordable housing has been reduced by 75%. There is a new category of **"Affordable" rent** - 80% of market rents on new build and voids. There is a **New Homes Bonus**, which will provide an incentive to build. Housing-related support services will be reduced by 20% in Dorset and will be un-ringfenced. Funding for Private Sector Housing initiatives is abolished (this amounted to £462K in West Dorset). Funding for Homelessness initiatives has been increased to £98K in West Dorset.

Impact and Solutions

On **New Build Affordable Housing**, there will be funding for less than 100 units to 2015 - most at Affordable Rent. There will be very limited use of conversion to Affordable Rent or disposal powers. Creative solutions will be required to fund new build, e.g. New Local Plan policies, community solutions.

Will Affordable Rent be Unaffordable? It's early to say: there is lower demand but still meeting some need. It will be cheaper than the private sector and will be covered by Housing Benefit.

The **New Homes Bonus** is estimated to provide £2m per year. There will be options to maximise payments – e.g.: Empty Homes scheme; speed up the Local Plan, also options to incentivise development – e.g.: community infrastructure investment.

There will be **pressure on supported housing funding**. Contracts will seek more for less. There will be a possible disproportionate loss in West Dorset, but a better needs analysis is in progress.

Private Sector Housing renewal – there will be no funding, but there will be incentives to maximise the use of existing stock, e.g.: empty properties; under-occupation; hazard removal. This weakens our ability to incentivise, but NB Loan Fund.

Benefits Reform 2011-2013:

- Local Housing Allowance (LHA) levels has been reduced to the lowest 30% of local rents;
- the single room rate is extended to people under 35 years.

Under the **proposed restructure of welfare state 2013-2017**, **Housing benefit will be abolished to be replaced by a Universal/Pension credit**, the link between housing payments and actual rents will be removed, and benefit will be linked to household size in the social rented sector.

Impact and Solutions

Local Housing Allowance reductions

It is likely to be harder to find somewhere affordable to rent if on benefits. There is likely to be a polarised private rental market, with two-tier quality. There will need to be help reduce running costs – e.g. fuel bills, to encourage landlords to rent to people on benefits, to increase support/advice for landlords, and guaranteed payments and hassle-free letting for landlords.

Extension of the single room rate;

Single people from 25-34 may need to move, resulting in increased demand for shared accommodation. We will need to encourage house sharing and signpost to available accommodation and ensure high accommodation standards are maintained.

Reduced under-occupation in social sector.

There will be a high demand for immediate transfer. It will not address most under-occupation (working age only).

Increased homelessness grant

There is likely to be an increased demand for Council services, e.g. debt and money management advice, increased rough sleeper outreach, enhanced landlords services, more temporary accommodation.

Impact of the Localism Act (November 2011)

The **housing register will be restricted** - only people in housing need. This will remove false expectations and large waiting lists, but may not capture the range of housing need.

Removal of lifetime tenancies for new tenants - minimum of 2 years. This will make better use of scarce resources - social rented homes should be available to people when in most need. But it reduces tenancy security

Discharge of homelessness duty into the private sector will mean that acute short-term need is no longer a route to a permanent social rented home, and should lead to better use of social rented stock for people with long-term needs.

The National Housing Strategy (November 2011)

95% mortgages for first-time buyers will be underwritten by Government. There will be funds to unlock large scale development, support for individual self-build, new Build to Let models, £100m grant scheme for Empty Homes, and Right to Buy incentives.

Conclusions

There is to be a huge amount of change in housing. The impact is uncertain, but affordability unlikely to improve. The supply of affordable housing will be practically unchanged, under-occupation of rented homes should reduce and there should be more effective use of social rented stock. The changes will be very disruptive for some people, and homelessness may increase. The clearest conclusion is that

private sector rental market will be the key to meeting housing need in the next few years

Q&A:

Richard Nicholls: How do you define need? It is a fundamental human right to have somewhere to live. In Dorset there are lots of young people “sofa surfing” i.e. moving from friend to friend and this is not picked up as a need.

SW: The statutory definition of need is to assess medical need and welfare need. A welfare need, such as homelessness does not automatically put someone in the highest case of need category. Local authorities can put their own definition of need alongside the national definition. The debate will begin locally.

Simon Thompson, Dorset Community Action: What about affordable rent in rural areas?

SW: Affordable rents are only offered by housing associations and the new product won't change that. Most people do not ask for accommodation in rural areas but some level of properties in rural areas will still be offered at 50% of the market price. The 80% product will meet some need, certainly people whose rent is fully paid, but maybe not those who do not receive benefit.

Tom Murphy, Churches Together: With the closer working with West Dorset District Council and Weymouth & Portland Borough Council, will each Council have a separate Housing Register or will these be combined?

SW: Each Council will maintain sovereignty – it is the workforce that is combining together and there will be no change to the Registers.

Rosemary Beeny, Beaminster and Villages Local Area Partnership (BAVLAP): There are two empty buildings in Beaminster, one to put flats in and the other not. Can something be done to encourage their development or sale to stop them being unused?

SW: There are incentives to owners and the District Council does have powers to require owners to put properties to use. We will try to help here.

Antony Wilsdon, Supporting People Manager, Dorset County Council: **“Supported Housing”**

What do we mean by Supported Housing?

- The term refers to specialist accommodation for people who need presence of support staff – 24 hour or just for periods during the daytime.
- Not the same as residential care or domiciliary care – not about physical help with eg washing, getting dressed. Practical and emotional support to help people maximise their independence.
- Covers all client groups - examples – Young People, Mental Health, Learning Disability, Domestic Violence; includes sheltered / extra care housing for older people.

- ALSO services not tied to buildings, delivered to people's own homes
- Examples – Floating Support, Domestic Violence outreach, Care and Repair
- Provided by variety of organisations - Local Authorities, Housing Associations, Charities, private companies, private individuals
- Examples in Bridport – West Rivers House (young people), Bournemouth Churches HA (mental health), Pilsdon (single homeless), Dorset Residential Homes (Learning Disability), plus lots of sheltered housing schemes for older people, mainly Magna HA plus smaller numbers of schemes provided by other housing associations.

What difference do these services make?

- Much evidence of success for individuals who would otherwise not hold down housing. Positive outcomes demonstrated. Shown to be cost effective in preventing use of more expensive care services.

How are these services funded?

- Revenue funding (to meet costs of staffing) – Supporting People (since 2003). Used to be a ring-fenced grant from central government. Now up to Dorset CC how much to allocate to the programme.
- County needs to make savings. Supporting People not immune.
- Current budget – around £9.3m (reduced from around £10m last year) with further savings to be made in 2012/13 and 13/14. Total £1.9m savings over three years.
- Job of Supporting People Partnership (County, Districts, Probation, NHS) to make recommendations as to how the money should be used – how divide between client groups and between geographical areas.

What is going to happen now?

- No single solution – a number of client-group-specific strategy groups looking at the best ways of achieving the savings while still trying to meet priority needs
- Some changes inevitable, but overall aim to protect service users from losing the support that they need.
- Tender just completed for “Social Exclusion” services (single homeless, drugs and alcohol, ex-offenders) –a group of providers will be working together in a consortium under Bournemouth Churches HA's leadership. Young People's services to be tendered next year.
- For sheltered housing changes likely to be negotiated with providers, in consultation with tenants
- Draft strategy document just out for consultation – shows the main direction of travel. Will be on DorsetforYou.com website from 1 December. Search on “Supporting People”.

Q&A:

Pam Sangster, Bridport Area 50+ Forum and Bridport Dementia Group: Dementia is very important but has not been mentioned.

AW: Extra Care Housing for older people is available. There are four in Dorset, and are schemes that offer sheltered housing plus 24 hour cover and an onsite care

team. The care is funded separately. For many this is the ideal compromise and there is some provision within these for people with dementia. We would like to build more extra care housing but there are challenges in capital funding. If a case can be made that savings will be made on residential care, there is a good chance that maybe more extra care housing can be built.

Cllr Philip Colfox, Bridport Town Council: Do you have a good working relationship with voluntary organisations and is there a role for them in the future?

AW: Yes, and we have always sought to involve them and there is a wide invite to them to join in strategy groups. As our funding is cut we have to get smarter and work with the voluntary sector to formulate how we get through this tough time.

Rachelle Smith, Dorset Community Action: You support “unpopular” groups such as offenders, gypsies and travellers, younger people – do you see groups having a role in supporting these groups or difficulties with the local population when siting a property.

AW: Dorset County Council has statutory duties and this has led to fears that these groups will be concentrated on. The voluntary sector helps us understand the needs of these groups and we do need to improve our understanding of where the need is.

Kate Parker, Manager, Shelter Dorset:
“Affordability of Rented Accommodation”

Kate Parker gave a short presentation on the Affordability of Rented Accommodation in the Bridport/West Dorset area.

Q&A:

Tom Murphy, Churches Together: I read an article that Shelter is working re security of tenure for private residents, i.e. six months tenure and they can then be forced out. What is the difference between the private and statutory sector?

KP: There must always be a balance between what’s good and what’s motivating landlords to get tenants. In the UK the average security of tenure is six months and in Europe it is three years. This does make a difference to how people live in their accommodation and their communities. Moving house is expensive for everyone but that is not to say that problem tenants should remain indefinitely. There is also an impact on children moving schools and changing friends. Shelter is bringing these issues to the table.

Robert Wheelwright, Architect: What other private opportunities have you come across?

KP: The market sets the level of rent in the UK – in other countries it is regulated. In Germany, where they can have indefinite tenancy, landlords are penalised if rent goes 20% above the market rent.

Cllr Philip Colfox: appeals can be made if rent is too high.

David Aldwinckle, Director, Magna Housing Association:
“Housing Associations and the new funding package”

David Aldwinckle gave a short presentation on the impact of the new funding package on Housing Associations and their ability to deliver, and on Magna’s plans.

Q&A:

Natalie Stone, Local resident: If Housing Associations sell off properties, what assurances are there that new housing needs will be met?

DA: We don’t anticipate selling many properties. Some are still under the Right to Buy scheme but not many people want to buy. Some housing associations will decide not to develop for the time being – rents will continue to come in but there will be no outlay to build new homes. Magna wants to develop new homes but has to bear conditions in mind.

Nathan Cronk, Raglan Housing: What about converting properties for affordable rent and disposing of other properties?

DA: If we sell or increase rent, the income from that has to be invested in re-providing (at a higher rent). Magna are looking at estate development rather than ad hoc.

Noel Lakin, Bridport Area Development Trust: The existing rent regime applies to re-lets and Government is encouraging an increase in the rents to fund future development.

DA: Magna will continue with traditional rents. If they go up to 80% it will still take a long time to build up a pot of money. If properties are sold the money is available more quickly but Magna have taken the view not to sell more than say two or three properties a year.

Steve Watson, Affordable Housing Adviser, Somerset, Devon and Dorset Community Land Trust Project
“The role of Community Land Trusts”

Steve Watson described the emerging CLT network across the UK.

He explained that a Community Land Trust is a not-for-profit organisation set up to benefit a specific community. CLTs can own land and other assets which are important to a community. They hold those assets so they will be available and affordable to future generations, and they are open to membership by the community.

Some local examples of CLTs are those at Buckland Newton, Dorset, and East Portlemouth and High Bickington in Devon.

There are two main options or models for delivering homes:

- a standalone CLT where the CLT develops the homes (the Dorset and Devon examples);
 - a partnership with a Housing Association where the CLT owns the land, and the Housing Association develops the homes under a long lease (e.g. Worth Matravers with Synergy Housing Group, Symene CLT and Hastoe HA.)
- Steve drew attention to Trust and Association, a new guide to delivery options for Community Land Trusts (available to download from <http://www.communitylandtrusts.org.uk/resources/publications>).

There are mutual benefits for CLTs from partnership with a Housing Association, namely expertise, access to loan finance, reputation with Local Authorities and the Homes and Communities Agency, regulation, risk management, and capacity building. For the Housing Association the benefits include access to land, access to ring-fenced HCA grant, Localism, reputation with communities, and innovation.

Paying for affordable homes is a complicated business, and the funding balance between cross-subsidy from Housing Association rents, market sales, grant, loan for rented homes and sales and rents varies from social rent, affordable rent and no grant, 30% market sale.

The impact of the Community Land Trust movement is considerable, with a £25m HCA community-led grant fund, over 150 homes in the pipeline, twelve CLTs currently being set up and a West Dorset fund for CLTs being explored.

Q&A:

Lyn Crisp, Chideock Affordable Housing Group: Who decides on the tenants for a stand alone project if local authorities use a needs based system?

SW: The Community Land Trust has an allocations policy and decides on tenants. With combined Community Land Trusts Section 106 planning agreements are still in force where local people have a higher priority and also their own allocations policy.

Charles Wild, Bridport Area Development Trust: There has recently been much talk about a Bridport Area Community Land Trust. It would be helpful if those who are promoting this could produce a written proposal to inform the organisations whose support they seek.

SW: I have not been involved with this as yet.

Questions to Panel:

Charles Wild, Bridport Area Development Trust: Is the District Council monitoring levels of private rents? We have recently had reports of some swingeing increases which are unaffordable to local people.

Sarah Ward: We look at the housing market to inform our strategic approach. We are not currently looking at private rents but probably will.

Adam Simon, Puncknowle & Swyre Parish Council: Regarding concern at people in inappropriate accommodation, e.g. older people in big houses, do you propose to divide these into granny flats or shared accommodation? Is that a significant part of the answer for incentives?

Hilary Jordan: We are looking at the development of more small units so older people have the option of downsizing. There is not much incentive.

Antony Wilsdon: There is a scheme called Home Share whereby an older person shares their home with a younger person who provides companionship and help and support. This scheme has been piloted around the country but has not had a great deal of momentum in Dorset and has not been taken forward actively.

Simon Thompson, Dorset Community Action: Dorset Community Action did some presentations to the Strategic Housing Group two years ago which included Antony Wilsdon's draft document. Oliver Letwin MP took a keen interest.

David Aldwinckle: Oliver Letwin is still keen, I spoke to him recently. There are lots of properties where people could do with a bit of help and in future housing benefit will be reduced if a property is under-occupied. Magna are looking to match tenants to share properties.

Tom Murphy, Churches Together: I've heard that 3.6% of homes are empty (in West Dorset this could be 1,000 homes) and that 4.6% are second homes. What can be done by the District Council to get tenants in these properties or to sell them?

Sarah Ward: From the Council Tax base the figures quoted are 500 empty homes in West Dorset. Some are locked in probate, some being redeveloped and it is believed that 50-100 homes are empty, that with a bit of a push could be occupied. Kent County Council has had great success in returning empty properties to use. We want to try to persuade landlords with incentives, and each property is taken on an individual basis e.g. left in a Will, can't do up.

Tom Murphy: If they had to pay Council Tax they might reconsider?

Sarah Ward: Council Tax exemption only stands for 6 months and if the property is unfurnished.

Sue Mills, Citizens Advice Bureau, Bridport: What is being done about the lack of temporary accommodation in Bridport?

Sarah Ward: There is no obligation to provide temporary accommodation in any specific area, e.g. Christchurch provides their temporary accommodation in Weymouth. West Dorset District Council is fulfilling their legal obligations by providing temporary accommodation in Dorchester.

Neil Sinden, CPRE: Is there access to suitable land for new housing?

Hilary Jordan: There are fewer mixed use or quota sites. Steve mentioned that Community Land Trusts have greater access to suitable land. Allocating new land through planning is critical. Development is controversial. We are required to provide land to meet needs but funding issues will mean that we may not achieve as

much as previously. There is a need to allocate sites in villages too and policies do allow exemption sites. Funding is a challenge but we plan to provide land.

David Aldwinckle: Land is key and there is not a lot available. We need a willing landowner.

Steve Watson: Community Land Trusts are not a huge part of the answer but landowners have been more interested in that model over others.

Catherine Searle, Bridport Environmental Group: We need creative thinking and innovative design, perhaps in a competition for young architects to think of new ways of using recyclable materials.

Steve Watson: Government is encouraging self building and many are doing it. There are plans to set up a revolving loan of £6-8M to provide easy access to funds. Lots of people want to be innovative.

Rob Murray, Bridport Local Area Partnership: Can the panel comment on current development boundaries and how value might be shared between housing associations, community and landowners?

Hilary Jordan: An increase in land value is a consequence of being recognised to build on and there will be an inevitable rise on land value. West Dorset District Council has an officer with expertise in viability and valuation and we are trying to work to get the best benefit.

David Aldwinckle: Land prices are high but we need to make land available to potentially build on which landowners will sell cheaply.

Noel Lakin, Bridport Area Development Trust: Hilary said that planning policy is linked to market demand. Is it demand from outside, e.g. people retiring into the area?

Hilary Jordan: Yes. We are very conscious that it is a free market and we have to take this into account.

Neil Sinden, CPRE: With land values related to house prices, if a planning authority imposed more controls, even to design, you could have an impact on the price developers pay for land.

David Aldwinckle: That is difficult to stop.

Conclusion

Richard Nicholls thanked attendees, organisers and speakers and closed the meeting at 1 pm.

**The Future for Affordable Housing in the Bridport Area and
Implications of Government Changes
Seminar at Bridport Arts Centre, Tuesday 29 November 2011**

3) List Of Attendees

Cllr Geoffrey Ackerman, Bridport Town Council
Neil Allsopp, Magna Housing Association
Fiona Astin, Head of Business Development, Synergy Housing Group
Rosemary Beeny, Chair, Beaminster and Villages Local Area Partnership (BAVLAP)
Andy Birch, Senior Planner, Hallam Land Management
Chris Branch, Strategic Housing Policy Officer, West Dorset District/Weymouth and
Portland Borough Councils
Cllr Philip Colfox, Bridport Town Council
Sally Collings, Bridport Cohousing
Tim Crabtree, Bridport Area Development Trust
Lyn Crisp, Chideock Affordable Housing Group
Nathan Cronk, Regional Development Manager, Raglan Housing Association
Paul Damen, Development Manager, Magna Housing Association
Cllr Sally Dyke, Litton Cheney Parish Council
Philip Dyke, Director, MCA Lawray Architects
Karen Ellis
Cathy M. Evans, Parish Clerk, Chideock Parish Council
James Farrant, Senior Engineer, Brody Forbes Partnership
Bob Gillis, Town Clerk, Bridport Town Council
Tessa Greenaway, Community Planning Officer, Bridport Local Area Partnership
Rose Harris, Bridport Cohousing
A.R. Harris, Bridport resident
M. Hendrick, Charmouth Parish Council
Maureen Jackson, Chair, Bridport Local Area Partnership
Peter James, Architectural Technologist, John Stark and Crickmay Partnership
Cllr Sue Johnson, Char Valley Parish Council
Lis Jones, Board member, Symene Community Land Trust
Julian Jones, Press Officer, West Dorset Green Party
Hugh King, Bridport Cohousing
Monica King, Bridport Cohousing
Vaughan Lake, Hastoe Housing Association
Noel Lakin, Bridport Area Development Trust
Wendy Lees, Board member, Symene Community Land Trust
David Lohfink, Land and Planning Manager, C.G. Fry & Son Ltd
Rachael McCarthy, West Dorset District Council Housing Advice
Sue Mills, Advice/Services Manager, Bridport Citizens' Advice Bureau
Cllr Graham Moody, Chair, Burton Bradstock Parish Council
Daphne Mundy, Chair, Friends of Bridport Millennium Green
Tom Murphy, Churches Together in Bridport and District
Cllr Robert Murray, Chair, Chideock Parish Council
Richard Nicholls, Chair, BLAP Affordable Housing Working Group
Vince O'Farrell, Secretary, Symene Community Land Trust
Martin Paley, Manager, Bridport Citizens' Advice Bureau
Cllr Maggie Ray, Bridport Town Council and BLAP Affordable Housing Working
Group
J.H.F. Rowe, Partner, Symonds and Sampson

Cllr John P. Russell, West Dorset District Council
Sally Samuel, Beaminster Town Council
Pam Sangster, Bridport Area FiftyPlus Forum
Philip Saunders, BLAP Affordable Housing Working Group and Bridport Music Club
Chris Savory, BLAP Affordable Housing Working Group
Catherine Searle, Bridport Environment Group
Aileen Shackell, Director, Aileen Shackell Associates Ltd
Cllr Adam Simon, Puncknowle and Swyre Parish Council
Neil Sinden, Policy Officer (Director), Campaign to Protect Rural England (CPRE)
Cllr Peter R. Smith, Chair, Symondsburry Parish Council
Rachelle Smith, Facilitator, Beaminster and Villages Local Area Partnership
(BAVLAP)
Natalie Stone, Bridport resident
Jane Taylor, Bridport Cohousing
Lynne Thomas, Chair, Encore Theatre Club
Simon Thompson, Community Action Manager, Dorset Community Action
Cllr Karl Wallace, Bridport Town Council and Dorset County Council
Robert Wheelwright, Architect, Saunders and Wheelwright
Charles Wild, Chair, Bridport Area Development Trust and Deputy Chair, Bridport
Local Area Partnership
David N. Wragg, Chair, Symene Community Land Trust