

## **NEW FOREST COMMUNITY HOUSING FUND – FOR INFORMATION**

### **1. PURPOSE**

- 1.1 This report was originally prepared for consultation with Members of the Housing Overview and Scrutiny Panel on the 18<sup>th</sup> March, however, due to the coronavirus lock-down this meeting was cancelled. Given the need to progress measures within the report, a portfolio-holder decision was taken on the 2nd April to implement the proposed revisions to the Community Housing Fund, as set out in sections 4 and 5 of this report.

This information report therefore sets out the background to the decision and steps to:

- Review the current plans for spending the Community Housing Fund (CHF);
- To refresh the procedure and thresholds for awarding grants under the Council's CHF scheme, and
- To increase the scope of the scheme to enable both capital and revenue contributions.

### **2. BACKGROUND**

- 2.1 During 2016/17 New Forest District Council received £976,387 from the Community Housing Fund for the purpose of enabling "*local community groups to deliver affordable housing units of mixed tenure on sites which are likely to be of little interest to mainstream housebuilders*". Incorporating the scope for both revenue and capital funding, the national Community Housing Fund set out "*to build collaboration, skills and supply chains at a local level to promote the sustainability of this approach to housebuilding*". See DCLG letter to Local Authorities (Appendix 1) and related guidance.
- 2.2 In May 2017 Cabinet approval (Appendix 2) was granted for spending NFDC's allocation in line with these aims but with a focus on disseminating best practice and offering support through a designated CHF enabling post, and through the creation of a revenue-based grant scheme.

### **3. CURRENT POSITION**

- 3.1 To date £66,000 of the Council's Community-Led Housing (CLH) fund has been spent or committed on officer support and a grant allocation for a Commoners scheme in Rockbourne. Other early stage proposals have come forward within the District however interest in the scheme has been very slow. Promotional activities have been undertaken however it is recognised that more needs to be done to creatively encourage community-led housing schemes and the grants that are available.
- 3.2 It is therefore timely to undertake a review of the Council's CLH initiative and its rural housing enabling activities. Plans for a renewed approach during 2020 and beyond will take various factors into account:

- The current CLH grant scheme needs to be reviewed with an improved grant application process and revised thresholds.
- Discussions with Homes England<sup>1</sup> have led to suggestions that NFDCs grant scheme could be widened to permit small-scale capital allocations as well as revenue funding. Doing so would create a route for smaller schemes to secure capital that might otherwise fail to qualify for grant funding from Homes England.
- In April 2020 the longstanding HARA rural enabling partnership is to be superseded by the “Hampshire Homes Hub”. With a combined focus on community housing and rural enabling, the Hub’s new role creates a refreshed opportunity for leadership from the District Council, supported by a countywide resource.

#### 4. PROPOSALS

4.1 Responding to the distinctive character, priorities and challenges within the New Forest District, the following proposals draw upon evidence of best practice and other local authority approaches in areas with similar CHF allocations.

#### 4.2 Broad allocation of funding

It is proposed that the remaining CLH fund be allocated as follows:

Ongoing funding for the post of Housing Enabler (community led and rural affordable housing).	<b>£200,000</b>
Support publicity and promotion of community led housing and the community led housing fund	<b>£10,000</b>
Fund rural affordable and community led housing needs intelligence research & local housing needs surveys	<b>£70,000</b>
Provide a Grants programme (revenue and capital), including administration costs	<b>£630,000</b>
Total	<b><u>£910,000</u></b>

#### 4.3 Housing Enabler (community-led and rural affordable housing)

This permanent full-time post will be funded from the Community-led Housing Fund. The focus of this post will be to:

- raise the profile and understanding of community led housing and rural affordable housing in the district,
- identify & secure suitable land for this form of housing,
- enhance and increase housing intelligence of this housing sector in the district,
- manage the council’s CHF grant programme

#### 4.4 Publicity and promotion of community led housing, rural affordable and the CLH fund

There is still a lack of knowledge and understanding about this form of housing and the opportunities it can offer local communities. A sum is therefore to be set aside to

<sup>1</sup> Homes England have similar duties to promote Community-led Housing and have capital funding to invest in schemes involving Registered Providers

publicise and promote community led and rural affordable housing and the New Forest District Council's CHF grant programme.

#### 4.5 Rural affordable and community led housing needs intelligence research

Understanding local housing need and the demand for community led forms of housing, including specific housing interest groups is critical to the development and delivery of this type of housing.

Part of the community led housing fund allocation will be used to commission affordable and community led housing intelligence, to identify, assess and analyse housing needs and demands at a sub district housing market level. This research will be carried out within the broader context of strategic housing delivery and the emerging local plan. This information will be used to better inform discussions with the national park, town and parish councils and housing interest groups e.g. commoners housing, inform investment and resource decisions and provide strategic housing advice.

Funding is also set aside to support town, parish and specific housing interest group housing needs surveys in the district, particularly where parish and town councils seek to take the lead.

#### 4.6 A renewed Community-Led Housing Grant Scheme

The revised scheme will provide both revenue and capital grants to eligible community led housing groups.

The programme will support communities in developing their knowledge, capacity, project plan development, technical and feasibility consultancy and will provide revenue and capital grant funding to support community led housing through all stages of development and delivery of affordable housing. Limited levels of capital funding will also be available to facilitate small scale developments where public subsidy is not otherwise available or reasonably achievable from Homes England.

NFDC's community-led grant scheme will facilitate and support community led housing group and project development.

The Council's Housing Enabling Officer will be responsible for promoting the scheme, and for the day to day administration and co-ordination of the grant programme itself. The delivery of the programme and associated targets will be overseen by the Housing Initiatives Manager.

Publicity and promotion will be through the NFDC website, word of mouth through community and affordable housing networks, through events and through close liaison with town and parish councils within the District and the National park. A targeted rural and community-led housing strategy will be developed by the Housing and Development team and implemented by a new Housing Enabling Officer (to be appointed).

Levels of interest, applications for grant, and uptake of grant funding through this programme will be continuously monitored with updates provided to senior management as required.

#### 4.6.1 Revenue assistance

Revenue grant funding will be available to help community-led housing proposals achieve three key project stages:

- 1) Initial group formation and training grant – up to £5,000
- 2) Project & group development grant – up to £10,000 (e.g. to establish a constitution, to create a legal entity, to prepare a business plan).
- 3) Site related technical, financial and project delivery grant – up to £35,000 (e.g. site and options appraisals, options appraisals, design, pre-planning, planning & pre-construction costs).

Whilst it will be possible to apply for stage 1 and 2 assistance separately or simultaneously, applications for stage 3 assistance will only be considered once a community group has been formally and legally constituted.

Under exceptional and justified circumstances stage 1, 2 and 3 thresholds may be varied (at the council's absolute discretion) however the total combined revenue funding will not exceed £50,000 per community-led body.

#### 4.6.2 Capital grant funding

It is proposed that NFDC capital funding will be available as a contribution towards total scheme costs (acquisition, works and on-costs) at £40,000 per dwelling to a maximum of £120,000. On larger schemes, a maximum of £120,000 will be awarded where capital grant from Homes England is not available or reasonably achievable from Homes England, or where joint funding is necessary and is supported by Homes England.

Capital funding will only be allocated to approved bodies with legally recognised status including a formally adopted constitution.

Allocations of capital funding will be awarded through a detailed application process plus the submission of satisfactory evidence as specified by New Forest District Council.

Capital funding will be paid at Start on Site (50%) and Practical Completion (50%) unless exceptional circumstances have arisen that have been previously agreed with the council.

All dwellings must meet planning, building regulations and acceptable space standards.

All homes funded through the Community Housing Fund must be secured in perpetuity as affordable housing.

#### 4.7 Who will be eligible?

Community led housing schemes come in many forms and are characterised by the leading role that communities play in addressing local housing need. Models of community led housing include but are not restricted to the following:

- Community Land Trusts (CLT's)
- Co-operative housing
- Cohousing
- Group or community self-build

- Empty property projects
- Town, Parish or special interest group led housing development opportunities and projects, where the community is taking an active role in developing housing to meet a specified need.

#### 4.8 What community-led housing projects will be eligible for funding?

Whilst community housing projects can serve geographic or thematically-based groups (e.g. a defined locality or settlement, or a scheme to house 'Commoners'), funding will only be eligible for proposals that address the housing needs of those with a local connection to the New Forest District and/or the New Forest National Park.

Community led housing schemes take many different forms but are characterised by:

- The community having an integral role throughout the development process in key decisions, for example what, where, and for who.
- Communities play a long-term role in ownership, management or stewardship of the homes.
- Benefits to the community, or area are clearly identified, defined and legally protected in perpetuity.

## **5. COMMUNITY HOUSING FUND GRANT APPLICATION PROCESS**

5.1 New Forest District Council website will set out revenue grant eligibility requirements (stages 1, 2 and 3) and capital grant funding eligibility.

5.2 If prior contact has not been made with an enquirer or community group, the Housing Enabling Officer will meet with the group and/or representatives to establish the status of the group, the stage of the project, and to establish eligibility for funding.

#### 5.3 Revenue Grant Application Process

Applications for revenue grant will require the submission of a fully completed revenue grant application form, providing the associated evidence as necessary and setting out details of their group, project, what the funding is required for, legal status and bank details.

#### 5.4 Capital Grant Application Process

Applications for capital grant will require the submission of a fully completed capital grant application form and all associated evidence as necessary, setting out details of their group, project, what the funding is required for, legal status and bank details, and how the affordable homes will be secured in perpetuity.

To qualify for capital grant all dwellings that form part of a community-led housing scheme must be framed within a viable and deliverable business plan.

#### 5.5 Decision-making process and key conditions

Decisions for all Community Housing Fund applications up to £5,000 to be made by the Service Manager (Housing Strategy and Development). Decisions for all Community Housing Fund applications over £5,000 to be made by the Service Manager (Housing Strategy and Development) and the Executive Head of Governance and Housing.

All grants will be monitored and time-based, with any underspend being reimbursed to New Forest District Council.

All grant funding awards will be subject to project and financial monitoring. All projects receiving grant funding will be expected to participate in future NFDC community led housing reviews, promotion and publicity.

The availability of revenue and capital subsidy from the New Forest District Council Community Housing Fund is strictly limited and no plans exist to continue the programme once current funding is committed and spent.

## **6. CONCLUSIONS**

- 6.1 The proposals contained within this report follow a number of similar reviews carried out across the housing service since the new Housing Strategy was adopted in December 2018. The introduction of capital funding for small schemes will be of great interest to community-led housing projects that are unable to secure Homes England grant, whilst dedicated budgets for promotion and research will lead to wider knowledge about the programme, and enable early local housing need research to be carried out, where this is necessary.
- 6.2 This council is firmly committed to helping rural and community housing-led initiatives get started across the New Forest. The revised approach contained within this report will help to increase the scope of the available funding, increase awareness. The processes will help to clarify access arrangements and council decision-making.

## **7. FINANCIAL IMPLICATIONS**

- 7.1 Revenue and capital grant expenditure arising from the Community Housing Fund will be strictly limited to the level of funding that was originally received by the Council from DCLG (£976,387). Revenue funding for the post of Housing Enabler will be reviewed at such time that resources from the Community Housing Fund are spent – not expected to be less than 4 years, based upon £200,000 salary allocation.

## **8. CRIME & DISORDER AND ENVIRONMENTAL IMPLICATIONS**

- 8.1 None arising.

## **9. RECOMMENDATIONS**

- 9.1 That the proposed revisions to the New Forest Community Housing Fund as set out within sections 4 and 5 of this report, be noted.

### **For further information contact:**

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### **Background Papers:**

Public documents.



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23 December 2016

Dear Chief Executive

### Community Housing Fund

You may recall that, at Budget 2016, a £60 million fund was announced to support community-led housing developments in areas where the impact of second homes is particularly acute. As part of this commitment, I am pleased to inform you that your local authority has been allocated funding for 2016/17 financial year, as shown in the Annex below.

The fund will enable local community groups deliver affordable housing units of mixed tenure on sites which are likely to be of little interest to mainstream housebuilders and will thereby contribute to the overall national effort to boost housing supply. The fund will also help build collaboration, skills and supply chains at a local level to promote the sustainability of this approach to housebuilding. The fund will enable capital investment, technical support and revenue to be provided to make more schemes viable and significantly increase community groups' current delivery pipelines. The funding is allocated between local authorities proportionate to the number of holiday homes in the local area and taking account of the affordability of housing to local people.

In bringing this fund forward, the Department has worked closely with the National Community Land Trust Network and other members of the community-led housing sector. These organisations are well placed to offer advice on how the funds may be most effectively deployed (including, potentially, through registered providers of affordable housing) and are likely to get in touch with you to discuss the opportunities. The sector stakeholder groups have produced guidance to local authorities explaining what community-led housing is and how the grant funding may be used. This guidance is attached separately.

Payments of funding will be made in two tranches; the first being paid now. The second tranche will follow in early 2017 subject to your authority providing satisfactory evidence that the money is being spent in accordance with the objectives outlined in the Budget announcement. Similarly, from 2017/18 onwards, allocations will depend in part on how the 2016/17 allocation has been spent.

The Chancellor has asked that we review the outcomes achieved from the fund and the community-led housing delivery model at a later date. We would be grateful for your co-operation in helping us with that review.

Should you have any questions about this funding, please contact Nigel Kersey at: [Nigel.Kersey@communities.gsi.gov.uk](mailto:Nigel.Kersey@communities.gsi.gov.uk).



**Isobel Stephen and Emma Lindsell**  
Director, Housing Supply Directorate

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## **Community-led housing: What is it and what can it offer your local authority?**

### **Guidance from the community-led housing sector**

This guidance has been prepared by the community-led housing sector for officers and elected members. It:

- explains what community-led housing is;
- highlights the benefits how community-led housing can deliver on your strategic aspirations;
- highlights the availability of substantial government funding aimed at promoting the sector; and
- explains where further advice can be obtained on how to make the best use of this funding, secure the second tranche of funding, and realise the benefits of community-led housing in your area.

**Community-led housing** is about local people playing a leading and lasting role in solving local housing problems, creating genuinely affordable homes and strong communities in ways that are difficult to achieve through mainstream housing.

### **Benefits for local authorities**

Community-led housing can bring significant benefits to local authorities. These include:

- mobilising public support for new homes and regeneration initiatives;
- reducing reliance on public services, for example addressing social care through building communities with mutual support for the elderly and vulnerable, and involving homeless people in the renovation of homes;
- providing a range of genuinely affordable housing in perpetuity, and homes for those priced out of ownership;
- diversifying the local housebuilding market, and unlocking small sites and landowners that are not attractive or available to established housebuilders;
- supporting the implementation of duties such providing permissioned plots for individuals and groups on the Self and Custom Build Registers; and
- promoting community cohesion and resilience that can help tackle issues like antisocial behaviour.

Community-led housing approaches can also bring benefits to participants, including:

- skills, training and jobs, which can be targeted e.g. at care leavers and unemployed young people;
- a rewarding collective experience, improving their sense of community and connection;
- high quality and imaginatively designed homes and neighbourhoods;
- giving community organisations control over assets and revenue; and
- mutual support within communities, especially for older people and vulnerable young people.

### **Bringing resources into your area through community-led housing**

The newly announced Community Housing Fund provides £60 million per year of revenue and capital funding for the sector. This will be a game-changing fund with significant opportunities for local authorities.

Community-led builders can access mainstream funding, such as the £3 billion Home Building Fund and money from the HCA's and GLA's affordable housing programmes.

Community-led groups have also brought in significant revenue and capital resources not accessible to other housing providers, including commercial lending, social finance, charitable funds, crowdfunding, community bond issues and labour. These cover seed-corn funding for new providers, and pre-development and development finance for schemes, as well as funds for associated aims such as skills training and community development. They can build up new resources and resilience in your communities.

### Criteria for genuine community-led schemes

An alliance of community-led housing organisations has endorsed the following definition to ensure that schemes are truly community-led:

- a requirement that the community must be integrally involved throughout the process in key decisions (what, where, for who). They don't necessarily have to initiate and manage the development process, or build the homes themselves, though some may do;
- a presumption in favour of community groups that are taking a long term formal role in ownership, management or stewardship of the homes; and
- a requirement that the benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity.

### Approaches to community-led housing

Community-led housing has a significant history accompanied by a range of distinctive terminology and practices. Over time a number of established approaches have developed which all have specific characteristics, yet overlap to the extent that the distinctions between them are becoming increasingly academic.

Communities can and do choose to combine approaches to meet their needs and aspirations, drawing on the principles of each approach as a component to achieve one of their aims.

The main aims that different approaches provide for are:

- **Stronger neighbourhoods, shared spaces, mutual support:** Cohousing principles can be used to achieve this. Households each have a self-contained home but residents come together to manage their community and share some facilities. Cohousing is increasingly becoming an attractive option for older people to create resilient mutual support, in both new developments and retrofit to sheltered housing, which can reduce their reliance on public services including social care.
- **Permanent affordability and local control of assets:** Community Land Trust principles offer a mechanism to provide genuinely affordable housing in perpetuity, both for rent and ownership. Low cost ownership homes can be designed to remain affordable even if the gap between local incomes and house prices widens.
- **Building neighbourhoods:** Group self-build and collective custom build are great ways of supporting groups of households to work together to build or directly commission their own homes. The emphasis is always on supporting one another through the process which not only creates strong communities, but also develops skills and delivers high quality housing.
- **Greater local accountability and control over housing management:** Co-operative and tenant management principles empower residents to democratically control and manage their homes, often leading to improved efficiencies and financial savings as well as increased skills and confidence within the community. Many housing cooperatives own their properties collectively which also offers opportunities to invest in wider socially beneficial activities.
- **Tackling empty properties:** Self-help housing offers people the chance to bring empty properties back into use, sometimes for their own use. It can be particularly effective in providing work experience and training to people from vulnerable backgrounds in a safe and supportive environment, and help to revitalise homes, streets and neighbourhoods. It can form part of a strategy to tackle homelessness.

### Routes to delivery

For the most part, the routes to delivery for community-led housing schemes are the same as in any other industry-standard housing scheme. The difference is that the community takes central role. Communities may work in partnership with a local housing association or developer, or can work on standalone projects. They can provide affordable housing through a section 106 agreement and/or a Rural Exception Site.

There are three main ways in which community-led groups become involved in the process:

- **Group-led:** New community-led groups form in response to local housing need, or to deliver their own homes. They sometimes emerge from existing networks such as Neighbourhood Forums and parish councils. They access technical expertise to support the development and realisation of their ideas.
- **Extension of community based activity:** Existing community-based organisations with local roots decide to provide housing in addition to their current activities, accessing technical expertise to help them understand this new area of work.
- **Developer-led partnership:** A Local Authority, landowner, housing association or local developer wants to provide housing that incorporates a community-led element. They access technical expertise to recruit 'founder members' from within the community and support them to take over ownership and/or management of the homes. In this scenario it is essential that all of the community-led criteria (see below) are met to ensure genuine community benefit and involvement.

#### **Support available for local authorities**

The community-led housing sector can provide a range of technical support services for all approaches and all routes to delivery. These are best provided by local or sub-regional organisations with a strong understanding of the local housing market, and relationships and partnerships with local authorities, housing associations and developers. The Community Housing Fund can be used to create or grow this kind of enabling infrastructure in your area.

As a first step, the sector can provide you with advice and enabling services to help you make the best use of the Community Housing Fund and be in a strong position to secure the second tranche of funding. The package of specialist advice includes:

- an introductory session to understand community-led housing, how it might meet your authority's priorities, and how it can dovetail with other duties such as the Right to Build and Neighbourhood Planning;
- mapping existing community-led housing activities in your area and in neighbouring authorities, including groups, technical advisers and enabling organisations, and options for growing the sector locally and in partnership with neighbouring authorities;
- advice on internal policies, procedures and structures to best enable community-led housing and avoid unnecessary and expensive delays, such as asset disposals/leases, the planning system, local sales and lettings policies, and the use of self and custom build registers;
- nurturing a local enabling and support vehicle so that your use of the funding creates a legacy of delivery capacity within your authority and in the local community; and
- signposting further specialist support for each of these areas.

You will be signposted to appropriate online resources (existing or emerging) as part of the support on offer.

#### **What happens next?**

If you would like to arrange for an introductory session with a community-led housing adviser please send a brief email to [communityledhousing@bshf.org](mailto:communityledhousing@bshf.org) and we will put you in contact with an appropriate specialist.

Further information about community-led housing support services, wider support organisations, and signposting to sample case studies can be found at:

<https://www.bshf.org/our-programmes/community-led-housing>

CABINET – 3 MAY 2017

PORTFOLIO: HOUSING AND  
COMMUNITIES**COMMUNITY HOUSING FUND****1. INTRODUCTION**

- 1.1 The purpose of this report is to approve spending of the Community Housing Fund of £976,387 which was allocated to New Forest District Council from the Department of Communities and Local Government (DCLG).

**2. BACKGROUND**

- 2.1 The Community Housing Fund (CHF) provides £60 million nationally per year of revenue and capital.
- 2.2 The purpose of the CHF is to enable and facilitate community led housing opportunities and the criteria of community led housing are:
- That the community must be integrally involved in key decisions throughout the process;
  - Community groups play a long term role in ownership, management or stewardship of the homes;
  - Benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity.
- 2.3 The first year of funding is to build capacity within local groups, such as improving technical skills, setting up support hubs to offer advice, business planning and providing staff to help review local housing needs. In the following years the funding will be used to deliver housing on the ground for local people and be awarded to schemes via direct grants from HCA (Homes and Communities Agency).
- 2.4 In the first year this is awarded to local authorities based on the percentage of second homes in the area. New Forest District Council has been awarded £976,387 of which £488,194 has already been received and the 2nd tranche has been allocated following the completion of a proforma to the DCLG on 10 March 2017 outlining an action plan for spend.

**3. PROPOSALS**

- 3.1 This Council has secured the second tranche of money available from the DCLG on the basis that it would use the funds as follows:
- Fund a full time (two year temporary) post to:
    - Promote and develop the CHF and initiatives to parish councils, parishes that have started in the neighbourhood plan process and other communities with an interest in community led housing
    - Develop information packages, resources, guidance and training
    - Assess viability, advise on legalities and good governance
    - Upskill communities to take projects forward
    - Assist community groups to bid for the £60million funding available in years two to five to take forward their particular projects to

implementation, ongoing support can be provided to assist this process

- Develop models of community led housing (Community Land Trust (CLT), co-operative housing, co-housing, self-build)
  - Develop the self-build register, research methods of delivery including de-risking sites and making serviced plots available
  - Administer the process of allocating funding
- Provide grants/and or loans for set-up costs, events, consultation, surveys, fees and initial site finding preparation costs
  - Provide seed corn funding for community led housing initiatives and projects – to provide a legacy for ongoing projects to bid for future CHF.
  - Consider the application process, assessment and funding tiers.

3.2 The Government funding has been paid to Housing Authorities, and not to National Park Authorities. In this district some of the projects that may come forward may be within the National Park. In such circumstances close working with the National Park Authority will be important. The National Park Authority will be encourage to identify a lead officer with whom this Council can liaise to ensure that schemes are feasible from their perspective before the District Council allocate resources to them.

#### **4. ENVIRONMENTAL IMPLICATIONS**

4.1 New housing will have environmental implications especially on small rural communities. Liaison with planning officers in both the District and the National Park will be required to understand these implications.

#### **5. FINANCIAL IMPLICATIONS**

5.1 Costs will be contained within funding received from DCLG, other than management time for the Housing Development and Strategy Officer and Service Manager.

#### **6. CRIME AND DISORDER IMPLICATIONS**

6.1 None known.

#### **7. CONSULTATIONS**

7.1 Discussions and meetings have been held with neighbouring Hampshire authorities on any partnership working opportunities.

7.2 A community housing enabler has been consulted through the Hampshire authority meeting to discuss the allocation of funds to best meet the needs of community led housing initiatives.

#### **8. CONSIDERATIONS**

8.1 The proposed spending plan could make a valuable contribution towards facilitating and enabling local communities to meet local housing needs.

## **9. CONCLUSIONS**

9.1 New Forest District Council's role, using the year one money, is to spread knowledge and information to the community and to make grants available to help get projects started. If we do this well, many communities could build the capacity to pursue suitable schemes using the money available to them in year's two to five.

## **10. PORTFOLIO HOLDER'S COMMENTS**

10.1 The additional funding from Government, which will assist the Council in helping a wider range of local people to address their housing needs in the district, is welcomed and I support the approach recommended by officers.

## **11. RECOMMENDATIONS**

11.1 That the proposals outlined in Section 3 be implemented.

### **For Further Information Please Contact:**

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### **Background Papers:**

None