

**SCRUTINY COMMITTEE held at COMMITTEE ROOM - COUNCIL OFFICES,
LONDON ROAD, SAFFRON WALDEN, ESSEX CB11 4ER, on MONDAY, 18
JUNE 2018 at 7.30 pm**

Present: Councillor A Dean (Chairman)
Councillors G Barker, R Chambers, J Davey, S Harris,
G LeCount, M Lemon and B Light

Officers in attendance: R Auty (Assistant Director - Corporate Services) and B Ferguson
(Democratic Services Officer)

SC1 APOLOGIES FOR ABSENCE AND DECLARATIONS OF INTEREST

Apologies for absence were received from Councillors Asker, S Barker and Oliver.

SC2 MINUTES OF THE PREVIOUS MEETING

The minutes of the meeting held on 1 May 2018 were signed and approved as a correct record.

SC3 RESPONSES OF THE EXECUTIVE TO REPORTS OF THE COMMITTEE

The Chairman said whilst there had been no formal reports that warranted a response, Cabinet had agreed with the decision of the previous Scrutiny Committee regarding the Centre for Public Scrutiny review. He said a report would be brought to the Scrutiny Committee in the near future.

SC4 CABINET FORWARD PLAN

The updated Cabinet Forward Plan was noted.

SC5 SCRUTINY WORK PROGRAMME 2018-19

The Chairman said the agenda for the Scrutiny meeting scheduled for the 25 September was particularly busy. He said an additional meeting on 1 October may be required.

SC6 AFFORDABLE HOUSING - UPDATE FOR INFORMATION

The Chairman updated Members on the progress of the Affordable Housing Discussion Group. He said the Group had met twice since the last Scrutiny Committee meeting, and another meeting would be scheduled before the end of

July. A report would be brought back to the Committee informed by the discussion between Members and Officers.

Councillor Barker said he knew of a Community Led Housing Fund scheme that was being reported on by Essex County Council. He said the report outlined various affordable housing models, as well as mechanisms by which local authorities could protect housing stock from Right to Buy.

The Chairman agreed that a link to the Executive Summary of the report should be provided in the minutes <https://www.uttlesford.gov.uk/community-led-housing>.

In response to a question from Councillor Light, the Chairman said he would ask Housing Officers whether there was any way to protect the Council's current housing stock by retrospectively applying mechanisms that prevent Right to Buy.

SC7

LOCAL COUNCIL TAX SUPPORT PROPOSALS 2019/20

Members considered the report on LCTS proposals for 2019/20.

The Assistant Director – Corporate Services provided clarification regarding the proposed change. The proposed 100% increase to the empty homes premium would double the council tax on any property that had not been occupied for two years or more; it was not, as the Committee had initially understood, negating a 50% discount.

RESOLVED to recommend to Cabinet the following draft proposals:

- i. The 2019/20 LCTS scheme is set on the same basis as the 2018/19 scheme and therefore the contribution rate is frozen for the fifth consecutive year.
- ii. The Council continues to protect Vulnerable and Disabled Residents and Carers on a low income.
- iii. The empty homes premium is increased from 50% to 100% after 2 years of non-occupancy.

The meeting ended at 7.55pm.

COMMUNITY HOUSING FUND

in the Strategic Housing Market Area of Uttlesford District Council, Epping Forest District Council, East Herts District Council, and Harlow Council.

EXECUTIVE SUMMARY to The FINAL REPORT TO THE COMMUNITY HOUSING FUND STEERING GROUP

Final Report: 04/05/2018

EXECUTIVE SUMMARY

1. This report is the result of an action learning project led by a Steering Group of housing and planning officers in the Strategic Housing Market Area (SHMA) for West Essex and East Hertfordshire, comprising Uttlesford District Council, Epping Forest District Council, Harlow Council and East Herts District Council, supported by PLEione consultants.
2. This report describes the journey which has been undertaken to raise awareness of 'community led housing' (CLH) with all stakeholders in the area, including parish councils and the Rural Community Council of Essex (RCCE), to explore the detail and built examples of CLH in the UK and internationally. The report sets out the opportunities and challenges which each SHMA local authority faces in order to focus "on building collaboration, skills and supply chains to promote the sustainability and raise the profile of community-led housing within the area".¹
3. At the same time as carrying out this work, the Steering Group were aware of and taking due regard of work being carried out by a number of other organisations. In particular the parallel work by the CCIN², HACT³ on advice focussed specifically for local authorities in relation to CLH and Locality/Power to Change on Localism⁴.
4. Some of the recommendations of this report mirror those in the CCIN work with practical examples of local authority support for community-led housing.
5. The action learning process has led to the Steering Group, with PLEione consultants, identifying recommended actions for each of the local authorities which will both facilitate CLH and address other non-housing local priorities.
6. Additional work was identified during the course of the action learning process, and a 'guide for promoters' has been prepared and included in the full Report, which includes worked examples as scenarios to illustrate how CLH could be proactively facilitated by the SHMA authorities.

¹ This is the intention expressed in the March 2017 bid for DCLG's Community Housing Fund grant. DCLG's Community Housing Fund is providing £60m a year of revenue and capital funding for CLH in England over the 2016/20 period.

² http://www.ccinhousing.co.uk/wp-content/uploads/2018/01/Community_Led_housing_Report_2017.pdf

³ CLH Technical Toolkit for local government, published at www.clhtoolkit.org

⁴ http://locality.org.uk/wp-content/uploads/LOCALITY_LOCALISM-REPORT.pdf

What is Community-Led Housing?

7. The first task of this work was to raise awareness of community led housing (CLH) with as wide a range of stakeholders as possible, and to explain how it is different from other forms of housing delivery and management, as it 'puts people first'. At the same time, it was important to show how CLH is just normal housing development, requiring land, construction expertise and finance.

8. "CLH involves local people in playing a leading and lasting role in solving housing problems, creating genuinely affordable homes and strong communities. It can involve building new homes, returning empty homes to use and managing existing homes. Approaches include housing co-ops, community land trusts (CLTs), tenant management organisations (TMOs), cohousing, community self-build schemes and self-help housing groups that renew empty homes"⁵.

9. The box to the right expresses the definition which is commonly used in all of the parallel work, and defined the scope of the work when we started.

The definition of 'community led housing' that will be central to this work has been taken from guidance produced by recent close collaboration between the National Community Land Trust Network, the UK Cohousing Network and the Confederation of Co-operative Housing, and is understood as:

"... where people are involved in meeting their own housing needs and wants. The route taken depends on things like the nature of the demand, available resources, location and type of activity. Approaches encompass new build, regeneration and the use of existing buildings. Community-led housing groups may form on the basis of a geographical connection or something else they have in common.

This will include:

- 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."

10. During the course of this project an amended definition has been agreed by all the national CLH sector bodies and is being adopted by the Ministry of Housing, Communities and Local Government. The updated version is set out below:

*Community led housing is where people and communities play a leading role in addressing their own housing needs. It comprises the following **three principles**:*

- A requirement that **meaningful community engagement and consent** occurs throughout the process. The community does not necessarily have to initiate and manage the development process, or build the homes themselves, though some may do.*
- The local community group or organisation owns, manages or stewards the homes **and in a manner of their choosing**.*
- A requirement that the benefits to the local area and/or specified community must be clearly defined and legally protected in perpetuity.*

11. What has been found, is that the motivations of people who become involved in CLH do not fit neatly into exiting models, and generally coalesce around a place-based need or a community of interest. The focus of this work has been to consider these motivations and to find ways in which each local authority could support local groups to achieve their local ambitions. This is particularly important in the context of Garden towns and garden communities as they are created.

12. Further information regarding each of the models' approaches to delivering community-led housing is set out in the appendices. The motivations of people involved in CLH is discussed in more detail in the main Report.

⁵ As Footnote 2 above.

Priorities for the SHMA local authorities

13. The Steering Group have identified ways in which CLH aligns with existing growth and delivery priorities across the Strategic Housing Market Area.
14. These include:
 - 14.1. The provision of new market and affordable housing to meet SHMA targets, through alternative delivery mechanisms;
 - 14.2. Assisting households on the authorities' Housing Registers or Self-Build Registers to find accommodation to meet suitable individual needs;
 - 14.3. Homelessness Protection in its broadest sense – e.g. preventing 'unnecessary' homelessness through protection of 'perpetuity' and security for households renting in the market sector, often on tenancy agreements which can be terminated at short notice: 'no-fault'; CLH delivering housing products which suit local market needs (not currently included within 'affordable housing' definitions); indirectly avoiding people falling into need, and registering on each local authority's Housing Registers;
 - 14.4. estate regeneration plans for a remodelling of existing residential areas;
 - 14.5. providing enabling for Older People and other specialist groups with health and care-related needs, whose personalised needs can be met through new forms of assistance (effectively classed as 'un-supported housing'), rather than directly revenue funded local authority provision;
 - 14.6. Affordability of housing for low and middle income households;
 - 14.7. The fostering of suitable social networks and wider 'community empowerment' within large new settlements, such as those proposed within the Garden Town and garden communities;
 - 14.8. Ability of community-led housing to address very local issues, including regeneration.
15. There are some similarities with other local authorities, see the box to the right showing the findings of the CCIN Commission.>>>>

Why other local authorities support CLH

Local authorities' responses to "the CCIN Commission set out the main areas in which CLH can help authorities to deliver their strategic priorities.

- 1. Improving housing supply and providing permanently affordable housing**
 - Diversifying the local housebuilding market, unlocking small sites not attractive to mainstream developers.
 - Providing permanently affordable housing for local people, helping to reduce opposition to development (CLTs and co-ops are not subject to the Right to Buy)
 - Increasing choice by producing a range of housing options for people on the housing register and for people priced out of home ownership.
- 2. Supporting regeneration and returning empty homes to use**
 - Mobilising support for regeneration
 - Increasing the commitment to and confidence in deprived neighbourhoods
 - Providing skills, training and jobs for care leavers, homeless and unemployed people.
- 3. Empowering communities so they become self-sufficient, cohesive, resilient and sustainable**
 - Promoting community cohesion and helping to reduce anti-social behaviour
 - Providing housing options that enable people to remain in the local area and ensure schools, services and amenities remain viable
 - Assisting local employers to recruit and retain their workforce
 - Skilling up CLH group members in building, property refurbishment and management.
- 4. Involving residents in addressing housing need**
 - Helping councils to bring forward new market and affordable schemes
 - Strengthening the neighbourhood planning process
 - Enabling older and vulnerable people to maintain their independence through creating local housing options for them or their support networks, creating mutually supportive communities, and developing housing where they have an active role in decision making.

CLH can empower tenants to manage homes to high standard. Co-op and mutual landlords were recognised in 24 Housing's top 50 social landlords in 2017, with Community Gateway Association named the best UK housing association."

"How CLH brings resources into the area

DCLG's Community Housing Fund is providing £60m a year of revenue and capital funding for CLH in England over the 2016/20 period. Community-led builders can access mainstream funding from affordable housing programmes in England, Scotland and Wales.

Community-led groups bring in significant resources not accessible to other housing providers through commercial and social lenders, charitable funds, crowdfunding, community bond issues and, in self-build schemes, their members' own labour. CLH schemes can produce a social return through using local labour and supply chains. They create local jobs in building industry.

They can increase confidence in a local area and attract investment."

Awareness-raising of ‘community-led housing’

16. This project worked to build awareness of how CLH can contribute to meeting each local authority’s priorities. The recommendations by PLEione consultants draw on the results of these considerations, through workshops, Steering Group meetings, input from the Champions and concurrent work nationally by the cooperative councils’ innovation network (CCIN), the Housing Associations Charitable Trust (HACT) and Locality/Power to Change (PtC).
17. The recommendations have also drawn from analysis of case studies sourced from the CLH sector’s membership bodies: UK Cohousing Network, National Community Land Trust Network, Confederation of co-operative housing, Self-Help Housing and Locality.
18. The Self and Custom Build Taskforce has been a source of information regarding the implementation of the new Regulations (2016) implementing the [Self-build and Custom Housebuilding Act 2015 \(as amended by the Housing and Planning Act 2016\)](#) (Part 1, Chapter 2 Section (9)). The Act has provided the Steering Group with a clear definition of custom housebuilding which sets out how it is different from typical housebuilders, in that custom housebuilders must ensure that the design and specification must be prepared with **primary input** from the initial owner. As such, custom housebuilding is not inherently a form of CLH. However, there can be instances where a community will want to encourage custom housebuilding. The report includes a self-build and custom building working paper at appendix 5.
19. All four authorities had established Self-build and Custom Housebuilding Registers in line with the Acts and Regulations⁶. The Steering Group have agreed to recommend co-ordinating the approach to Self-build provision and **developing a set of shared criteria** to be used for all Registers. Potential for a shared single Register is to be explored further, if additional funding is available.
20. This project evolved in parallel with the Harlow & Gilston garden town, and has been looking in particular at the opportunities which the garden town, other strategic sites and garden communities afford the councils to enable and support more CLH to be delivered.
21. PLEione consultants maintained contact with officers at the Ministry of Housing Communities and Local Government (MHCLG), throughout the project, to ensure the work being carried out and the emerging recommendations were in alignment with the funding terms, and would place the West Essex and East Herts SHMA local authorities in the best place possible to avail themselves of future funding from the Community Housing Fund, which is anticipated to be available until 2020 (the prospectus is expected to be published in May 2018⁷).

⁶ The [Self-build and Custom Housebuilding Act 2015 \(as amended by the Housing and Planning Act 2016\)](#)

⁷ Announcement made by the previous Housing Minister, Alok Sharma, at the Community Led Housing annual conference in November 2017, stated the prospectus would be available in January 2018.

Key Findings

KF1	The baseline awareness of 'community-led housing' by the local authorities and stakeholders in the Harlow & Gilston Garden Town area has begun to expand.
KF2	There is a willingness from local authorities to act as <i>Champions</i> of local initiatives and engagements and to play a proactive role.
KF3	The local authorities wish to establish a consistent approach to identifying demand and providing advice for self-build and custom housebuilding applicants on their Registers
KF4	There are a number of partners and agencies in the Harlow & Gilston Garden Town area sympathetic to 'community-led housing' possibilities, as well as smaller scale delivery across the wider strategic housing market area, although there remained some uncertainty of how to act on such interests.
KF5	There is a clear recognition that 'community-led housing' initiatives could fit well with a focus on maximising long-term community 'stewardships' within the Garden Town area, and the SHMA in general.
KF6	'Community-led housing' projects require the same resources – sites, finances, construction agents - similar to other housing development proposals, but can lack the technical expertise to bring these together working with and for the community.
KF7	The availability of specific sites for community-led projects has a major galvanising impact on local households to direct their own resources towards future activities.
KF8	There is limited existing capacity within the SHMA bodies to devote officer resources to mentoring new community projects to take shape. Additional resources will need to be sourced through existing budgets or from future external sources, such as future Community Housing Fund grants.
KF9	It was acknowledged that there are existing SHMA housing and planning priorities against which any 'community-led housing' initiative will be measured.
KF10	The 'community-led housing' projects which were studied, provide a range of examples for how priorities like maximising new affordable housing supply can be welcomed alongside other market housing delivery, when carried out in a transparently collaborative approach.
KF11	The aspiration to find 'better ways of working for, and with, local people for the benefit of their local community' is incorporated in the recommendations of this Report.

22. These proposals are likely to require additional funding to be sought by the local authorities to fill capacity and skills gaps.

23. As a result of the Key Findings; the consideration of Key relationships with different scales and visions for sustainable development, the following recommendations are made to the Community Housing Fund Project Steering Group by PLEione consultants.

Key Recommendations and Actions

There are many similarities with the CCIN commission's report, see the box to the right.>>>

24. The Recommendations are grouped under three headings:

- Corporate Strategy support for people-first placemaking through CLH
- Supportive frameworks for CLH
- Use of local authority powers and resources

25. Proposed Actions are focussed on planning, housing and asset management functions.

26. Key Recommendations

26.1. Establish Corporate Strategy support for people-first placemaking through CLH.

- a) During the project, each of the SHMA local authorities identified a CLH member champion to provide leadership at member level.
- b) In order to set out clearly how each local authority wish to support 'people-first' placemaking and for communities to develop and have a voice to shape the neighbourhoods that will be developed in the next years, it is recommended that they each prepare corporate policy statements of intent, which will guide the development of policies in all departments and functions.
- c) It is recommended that additional CLH funding is identified and sourced to assist with delivery of each local authority's policies and support frameworks.
- d) The opportunity provided through alignment of CLH and garden city principles is recommended to be built upon through the work of the Harlow & Gilston Garden Town Delivery Team

26.2. Supportive frameworks for community led housing

- a) Flowing from the corporate strategy positions, it is recommended that the SHMA group of local authorities provide a supportive policy and enabling framework to encourage and support more CLH to come forward across the housing market area.
- b) Subject to funding, it is recommended that a CLH Hub is established
- c) It is recommended that benefits to first and subsequent households are maintained in perpetuity.

The CCIN commission made recommendations for:

"How local authorities can enable or support Community-Led Housing

The support authorities give to CLH varies greatly, depending on their local circumstances and priorities. They can enable CLH through policy and support it with resources. Authorities named in brackets refer to case studies in the CCIN report.

Policy

1. Leadership

A political champion and an officer champion to link up the ambition with the authority's strategy and processes across the organisation (East Cambridgeshire).

2. A policy environment supportive of CLH

Aligning planning, corporate asset management and housing policies can create opportunities for CLH schemes. Housing policies that enable CLH would include a housing strategy that includes CLH schemes as part of its approach to affordable housing delivery (Lewisham); an empty property strategy that includes CLH resources to tackle empty homes (Leeds); and an allocations policy that identifies potential CLH residents from households in housing need.

3. Land made available through planning policy

A review of sites can assess their suitability for CLH and the local plan can make provision for CLH schemes (Brighton and Bristol). A supplementary planning document can set out clearly what is required of CLH projects in order to increase the chances of their obtaining planning permission (Cornwall, East Cambridgeshire).

Resources

4. Council assets provided through sale or asset transfer

5. Funding by local authorities

6. Enabling support

CLH schemes will need support and advice through the five stages of a project: forming the group; securing a site; planning, designing and financing the scheme; building; and managing the completed homes. Enabling support can be provided by a local authority or through a national or regional CLH support organisation. Authorities support CLH through partnerships and can connect new community groups with more experienced ones or with a local housing association committed to developing CLH schemes.

They provide guidance on the planning process and support funding bids. Some raise awareness of CLH in the community to foster the development of new CLH groups (Chichester)."

26.3. Use of local authority powers and resources

- a) Flowing from the corporate strategy positions, it is recommended that demonstrator sites for CLH are identified. This may be through the use of available public sector land, at 'market' prices (tested by the intended use and public benefit) or the councils act as enablers and CLH is signposted to acquisition opportunities in the private sector as part of garden towns or garden communities
- b) It is recommended that priorities are identified for local authority and other public sector land towards community-led and self-build housing development, and a new 'value for money' (VfM) framework is created around 'public benefit', working with accredited community-based partners.
- c) The next stage of information regarding Self Build Registers, should be developed. Consistent information should be provided on which sites may be given permission to accommodate Self-Build.
- d) Each of the local authorities to explore their powers to facilitate CLH, working with a local Hub and the emerging national support frameworks, due to be funded through CHF for the next 2 years.

27. Proposed Actions

27.1. Establish Corporate Strategy support for people-first placemaking through CLH.

- a) **PLEDGES** – The local authorities to adopt 'pledges' to set corporate strategy for CLH, using as a starting template the CCIN created one - <http://www.ccinhousing.co.uk/wp-content/uploads/2017/11/Local-authority-pledge-on-CLH-Guidance-FINAL.pdf> , this will frame the resources available for subsequent actions,
- b) **HOUSING POLICIES** – The local authorities to construct housing policies, adapted to garden towns, garden communities and strategic sites, to assist with forming the supportive frameworks for CLH,
- c) **PLANNING POLICIES** – The local authorities to continue with emerging planning policies, adapted to garden towns, garden communities and strategic sites, to assist with forming the supportive frameworks for community-led housing,
- d) **FUNDING** – The local authorities to source funding from their own budgets, from development partners, and MHCLG to provide the necessary revenue funding to carry out the actions and tasks in para 3.5.

27.2. Supportive frameworks for community led housing

- a) **SHARED COMMUNITY LED HOUSING ENABLING HUB** – to establish a 'Community-led Housing Hub' with initial funds from each of the authorities. This will include representatives from community-led bodies and CVS who can take part in scrutinising the operations of additional team(s). This scrutiny role will be able to build trust between existing communities and the local authorities and the garden town Delivery Team. It can become a key stakeholder and advocate, and provide expertise to emerging groups
- b) **HARLOW & GILSTON GARDEN TOWN DELIVERY TEAM** – to support the new Project Director from February 2018 develop their team, to include consideration of the staffing requirements to support community led housing.

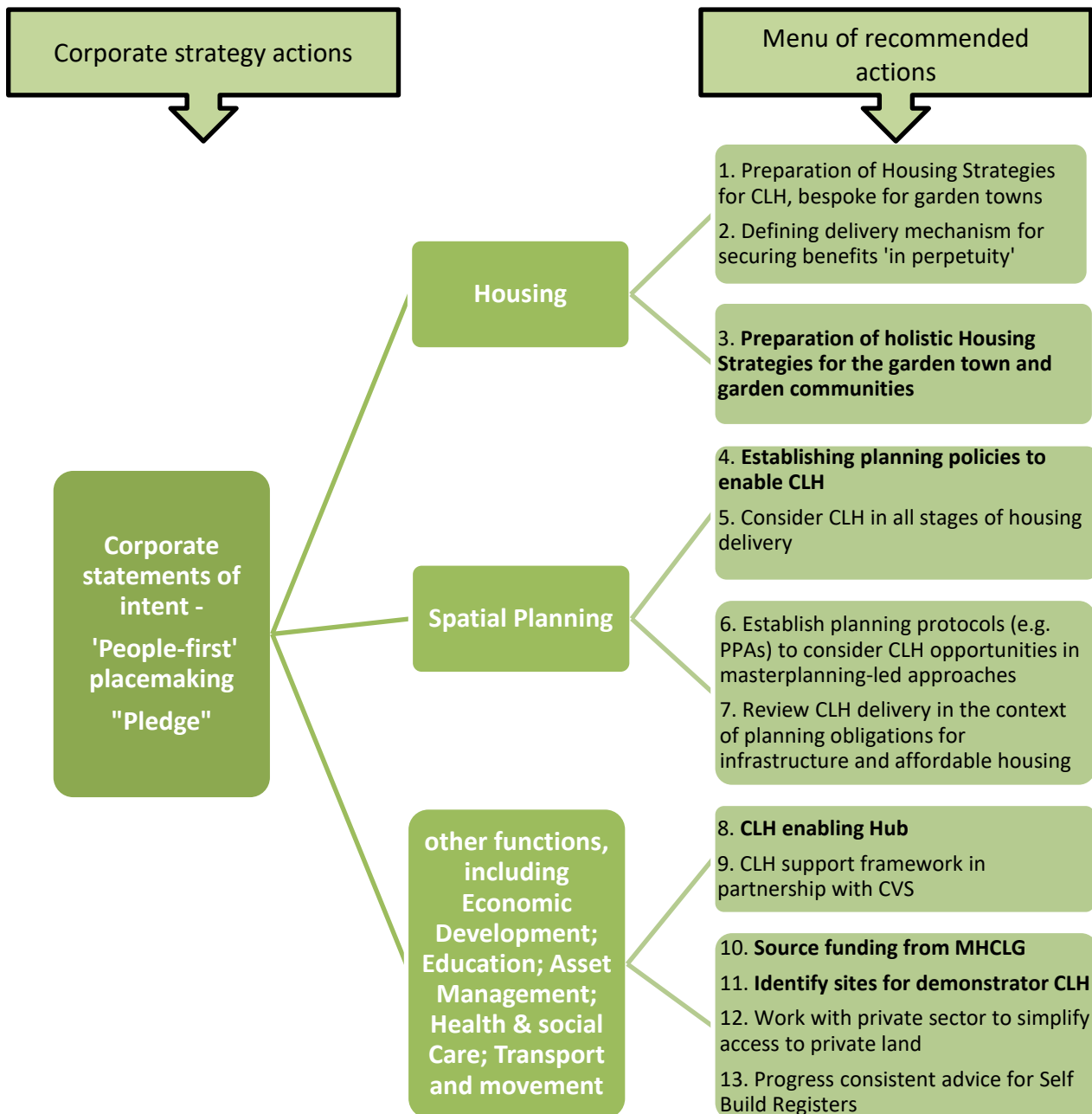
- c) **PLANNING DELIVERY** – to establish planning protocols (e.g. PPAs) to consider CLH opportunities in masterplanning-led approaches and review CLH delivery in the context of planning obligations for infrastructure and affordable housing

27.3. Use of local authority powers and resources

- a) **DEMONSTRATOR PROJECTS** – to establish in the next 2 years, identified sites brought forward as demonstrator projects for CLH.
- b) **VALUE FOR MONEY & CLH-FIRST ASSETS** – to prioritise identified local authority and other public sector land towards community-led and self-build housing development, and create a new VfM framework around ‘public benefit’ working with accredited community-based partners.
- c) **SELF BUILD REGISTERS** – to prepare shared criteria and to explore developing consistent information so that those who register can know how to use the registration to progress their ambitions, in the context of the ways in which the local authorities will facilitate and enable permissions for sufficient sites to meet the demand.
- d) **POWERS** – Exploring the Localism Act 2011, each of the local authorities explore their powers to facilitate CLH, working with a local Hub and the emerging national support frameworks, due to be funded through CHF for the next 3 years.

28. Menu of Recommended Actions

- 29. The proposed actions are set out in the diagram below with a link to the resources and functions where responsibility for the action (listed in paragraphs 23.1-23.3 above) is most likely to lie.
- 30. The critical path for an action plan will need to emerge as part of the next review of this report by each local authority and the Steering Group. However, it is recommended that the **Corporate Action** is taken first, and followed by **Actions 10, 3, 4, 8 and 11**, as the next priority, shown in bold in the diagram below.



30. It is recommended that the SHMA group of local authorities continue to work together in the Steering Group, and complete an Action Plan which could be based on the indicative action plan in the Table below.
31. The progress of Actions should be monitored at each Steering Group meeting and it is recommended that regular progress reports are provided to the Co-operation for Sustainable Development Members Board.

TABLE: INDICATIVE ACTION PLAN

Adopt strategic corporate support for community-led placemaking			
Recommendation:	Action proposed:	Action to be undertaken by:	Proposed timescale:
Instigate Corporate Pledges			
Supplementary housing strategies for CLH delivery			
Supplementary planning strategies for CLH delivery			
Identify or secure CLH funding resources			
Supportive frameworks for community-led housing			
Recommendation:	Action proposed:	Action to be undertaken by:	Proposed timescale:
Include enabling of CLH in remit of Garden Town team			
Establish CLH Planning Protocols for masterplanning			
Establish VfM framework for CLH use of LA land			
Use of local authority powers and resources			
Recommendation:	Action proposed:	Action to be undertaken by:	Proposed timescale:
Secure sites for 'demonstrators' in LA areas. Consider scenario options.			
Establish 'property shop' advice service in CLH Hub			
Implement consistent LA approach to Self-Build Registers			

‘How to’ guide for supporting opportunities for community-led housing using a masterplanning approach and joint working with strategic site promoters and developers

32. During the action learning, a need emerged to consider how to encourage the strategic site promoters to become more engaged. The report includes a section on supporting opportunities for CLH as a part of the masterplanning approaches requires by plan-making policies.
33. Each of the four councils working as part of the CLH Steering Group have developed, or have emerging policies for strategic sites to include a masterplanning-led approach. Through these masterplanning approaches, there are significant opportunities to introduce community-led housing solutions within a requirement to deliver a mixture of tenures for new dwellings, community empowerment and long-term stewardship of assets.
34. The focus on the strategic sites fits within the overarching proposed actions listed above in 27.1 (b) and (c), 27.2 (b) and (c), as well as in the context of identifying demonstrator sites in 27.3 (a).
35. The approach set out in Appendix 10 is to enable negotiations to be undertaken for the potential development of community-led housing projects within strategic sites across the West Essex & East Herts Strategic Housing Market Area, especially within the Harlow & Gilston Garden Town initiative and other sites being considered for ‘garden communities’ where there is a masterplanning approach, into which CLH can be incorporated.
36. The Guide in Appendix 10:
 - (a) summarises the key planning policy position within the West Essex & East Herts Strategic Housing Market Area;
 - (b) notes how Briefs for the ‘masterplanning’ of strategic and Garden Town sites will refine specific policy requirements and connections for the delivery of community-led housing projects and opportunities;
 - (c) notes the ‘additionality’ from community-led housing delivery that can be attractive to housing promoters and developers;
 - (d) provides an indicative overview of community-led options for land and property development;
 - (e) outlines a number of example scenarios for the actual take-up of community-led projects;
 - (f) provides other background information within suitable annexes.

TABLE TWO - OVERVIEW OF COMMUNITY-LED HOUSING OPTIONS FOR LAND AND FINANCE

Types:	Tenure choices/ policy position	Usual basis for land cost	Typical Sources of finance – for development and long-term	Likely governance & stewardship
A. Individual Self-build	1. Market sale. 2. Low-cost AH ownership	Plot as % of residential land value per acre	Individual mortgages	None - individual freehold properties
B. Group self-build	1. Sale 2. Affordable rent / ownership	1, As A above 2. Group plot part-valued by LA 'AH policy'	1. As A above 2. Development loan, then sale receipts / rental revenue	1. Individual freeholds 2. Collective ownership of freehold + rent / leasehold
C. Custom build	1. Sale 2. Affordable rent / ownership	1, As A above 2. Group plot part-valued by LA 'AH policy'	1. As A above 2. Development loan, then sale receipts / rental revenue	1. Individual freeholds 2. Collective freehold - Separate rent / leasehold
D. Community Trust	1. Affordable rent 2. Low-cost ownership 3. market rent/ownership	1. Plot valued by LA 'AH policy' 2. 'Exemption' policy value 3. Gifted	1. Development loan / 'Grant' 2. Sale receipts / rental revenue	Collective freehold Separate rent / leasehold
E. Co-operative	Usually for rent	1. Plot valued by LA 'AH policy' 2. 'Exemption' policy value	1. Development loan / 'Grant' 2. Sale receipts / rental revenue	1. Collective freehold + rent 2. Collective stewardship + rent
F. Cohousing	1. Sale 2. Mixed tenure	1, As A above 2. Group plot part-valued by LA 'AH policy'	1. As A above 2. Development loan, then sale receipts / rental revenue	Collective freehold + rent / leasehold
G. Self-help rehabilitation	Usually for rent	1. Lease property 2. CPO'd unit	Development loan + rental revenue	Collective stewardship + rent

37. The types of community-led housing in Table Two are not mutually exclusive, and a number of different kinds of community-led project could be subsequently developed within a single strategic site.

38. In Appendix 10, four scenarios are described in terms of governance; land and buildings (type of ownership and control); sources of finance, and who leads and

carries out the design and construction. The scenarios have assume a typical CLH plot density, and scale of development for the type of CLH approach, which therefore range from 1-3 acres (0.40468-1.214 Hectares) of land required depending on the approach.

39. The 'additionality' delivered by community-led housing, depending on the CLH approach is likely to include the following benefits:

- faster progress through the planning system, as a result of greater community support;
- 'pre-sales' of land parcels with fixed land prices, marketed specifically to CLH groups keen to build a variety of homes and neighbourhoods for between 25-300 homes and associated facilities;
- an alternative market for land, which are currently not a part of traditional housebuilders market group – tapping into the 80% of the population who do not currently see themselves purchasing a new home from these existing providers;
- 'downsizers' - households looking to move into suitable smaller homes, when they no longer have dependents living with them are more likely to be attracted to homes which they have had a part in designing, to their own requirements (Cohousing can be particularly attractive, as they look to the future for mutual support, and certainty in delivery timescales).
- the ability of community-led housing approaches to see potential opportunities in land, which might have been missed by traditional housing providers;
- the ability of community-led housing approaches to deliver high levels of sustainability, and potentially a lower parking provision;
- the ability of CLH to inject new forms of investment (e.g. personal wealth and group mortgages) to cross-fund non-standard affordable housing products from 'market housing' ;
- pre-planning engagement with the planning authority and community, to build trust and explore opportunities which deliver benefits for local community;
- the willingness to deliver policy-compliant affordable housing to meet local planning obligations, and to be in accordance with NPPF;
- the willingness to meet other local policy requirements within the development, e.g. public realm; green infrastructure (community growing spaces).

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