



BGP CLT News



How the CLT came about

Broadwindsor Group Parish Community Land Trust was established following concerns noted about the lack of affordable housing in the Group Parish area in the Parish Plan (2012). In November 2015 public meetings were held in Broadwindsor and Drimpton, both of which supported the formation of a CLT. Volunteers from these meetings formed a Steering Group and with advice from Wessex CLT Projects we set about identifying a suitable site and taking this project forward, spurred on by the repeat of concerns about the lack of local affordable housing reflected in the draft Neighbourhood Plan (2016).

Company incorporation

BGP CLT was incorporated under the Financial Services Authority in May 2016. Three interim Directors were appointed from within the Steering Group: David Leader (Chair), Jacqui Sewell (Treasurer) and Sheila Hawkins (Secretary). These positions were confirmed at the CLT's AGM in November 2016.

Note from the Chair - *David Leader*

As Chairman of the Broadwindsor Group Parish CLT I have been asked to write a few words for this quarterly publication. Sheila Hawkins, our incredibly efficient secretary, does a wonderful job in writing up meeting minutes, posting reports and generally organising and keeping everything tidy. As there is no point in me trying to duplicate what she has already so beautifully produced I'd like to cover a few things not yet reported upon.

Who are we? We are a group of volunteers who have no particular friendship or affiliation. We have a good mix of men and women, fairly evenly split between those who live in Drimpton and those who live in Broadwindsor. Some have lived in this community all their lives and some, like me, moved here in more recent times (in my case about eleven years ago).

What do we want to do? The glue that sticks us together is the belief that someone who has lived or worked in this wonderful area for a considerable time and has established roots should be able to live here. House prices both to buy and rent are high in this beautiful area and average wage rates are low. Some families cannot afford the high open market rental levels, or buy because of the cost of housing, or obtain a housing association property because of the lack of available homes. We believe that with a fair wind we can do something about this by building affordable homes that are attractive and built to high environmental standards - somewhere where we would all like to live; homes that will cater for all age groups and domestic circumstances, and will be available to rent affordably or for shared equity purchase. In order to achieve this we need most importantly a landowner who is prepared to sell around 1.5 acres of suitable land at a rate that will make the scheme affordable. This involves considerable generosity and a strong belief in community. We have secured grants to do feasibility work, looking at the site from both physical and environmental perspectives, appointed solicitors, architects and Yarlinton Housing Group as a housing association partner. I am pleased to report that we are moving forward.

I'd like to give a heartfelt thanks to the excellent committee for their sterling work. Every day I am reminded how lucky my family and I are to live, work and be educated in this amazing area. I believe those with strong local ties should not be excluded.

**Want to buy your own home,
but don't think you can?
Have you thought about
Shared Ownership?**

Shared Ownership is a scheme that enables you to buy a home in stages, typically buying a minimum 45% share of the property value and paying a low cost rent on the remaining share. You will own a share in your home, rather than just paying rent with no return. You only buy what you can afford so you don't overstretch yourself financially and the combined monthly mortgage and rental outgoings should be less than the cost of buying or renting privately the same type of property on the open market. The scheme is available to First Time Buyers, Home Movers and anyone looking to own their own home.

How does it work?

Here's an example based on purchasing a 45% share of a £200,000 property:

Minimum Deposit (5%) £4500

Rent per month: £252

Mortgage: £421 *

Service Charge/Building insurance per month: £5 **

Total monthly cost: £678

To rent the same property you would be looking to pay the following:

Deposit: £1200

Rent per month: £800

Upfront letting agents fees: £300 approx

Total monthly cost: £800

Could buying now be an option for you?

Want to know how to apply?
Contact Yarlington Homes on 01935 404006 for more information or visit our website to apply:
www.yarlingtonhomes.co.uk

*based on a 95% mortgage rate currently at 3.34%

**please note that additional service charges may apply on new build developments



**Who
will
live**

in these homes?

An often raised concern about a CLT scheme is who will live in the homes that are built. A persistent worry is that once built the homes will be made available to people without any connection to the area - in our case the communities that make up the Broadwindsor group of parishes.

The simple - indeed defining - fact about a CLT scheme is that the community (through the CLT) sets the criteria for eligibility, which will include having a **strong local connection**. The people we are aiming to provide housing for *are thus already part of our community*, but the lack of appropriate, affordable housing is making it hard for them to stay, or in some cases has already meant they have had to move away. Here are some indicative examples: Want to buy your own home but don't think you can?

- Couple A who have lived in this area all their lives and have five children. He works as a carpenter. They are currently in expensive, rented accommodation and have been looking for affordable housing for years.
- Couple B have three children. She works in Bridport in a school and he is a craftsman. They have lived here for many years and have been on the housing list for a long time. They are currently in rented accommodation that is insecure.
- An elderly lady who has lived here all her life who through a change of circumstance needs to be housed in a single storey building and is looking for a housing association home.

These are the kinds of people - already in our midst - that the CLT is expressly designed to help.

Nick Bellarini

All about the Housing List

Many people want to be able to stay living, not just in Dorset, but in the community where they were born and went to school - a sense of belonging is important and people aspire to live where their support network is based. As a consequence of low wages and the high cost of housing, this is an increasingly difficult ambition. Thankfully there are some innovative schemes that are attempting to plug this gap;

Broadwindsor Group Parish CLT is working hard to do just that by providing a small development of housing, some of which will be for shared ownership, but will mainly be for rent for people with a direct connection to villages within the Parish.



To be eligible for this scheme you must apply to join the Dorset Home Choice Housing Register. You can do this using the online application form at:

www.homechoice.dorsetforyou.gov.uk/DorsetHomeChoice.

If an applicant has a local connection to a rural parish and no other housing need they will go into bronze band rural sustainability.

Once you have completed the online form you will need to provide some documents - Proof of identity for the main and joint applicants (e.g. copies of passports, birth certificates). Details of the other documents that you need to provide are listed online.

Although this project is at a very early stage, if you are interested in being considered for one of these properties and you believe that you are eligible, you are encouraged to apply to join the Dorset Home Choice Housing Register as soon as possible.

(Support with on-line applications will be available at an event to be arranged by the CLT at a later date).

Teresa Relbetts

Housing Enabling Officer
Dorset Councils Partnership

We now have some happy tenants!

David Hitchcock, Chair of Marshwood CLT



When considering the Local Parish Plan, one of the many suggestions put forward was some much-needed housing for local people. A committee was set up to look into available land and plan the way forward. A site was offered by a local landowner who strongly supported the need for the houses, and an initial drawing was published in the parish council magazine showing 8 houses in a rectangle and a roundabout in the B3165. In March 2012, a public meeting was held, which was attended by Hastoe Housing Association, who had been selected as the working partner, together with representatives from C G Fry and over 100 local people. In August 2012, the Marshwood CLT was approved by the FSA (now FCA) and new Directors were elected in February 2013.

Wessex Community Land Trust Project

WCLTP supports CLT-led projects for their duration. This support includes advice on

- site finding and negotiation,
- legal structures and legal advisers,
- the selection and role of a Housing Association partner,
- the facilitation of public meetings and steering group meetings,
- model documentation, and
- grant applications, project planning, training for CLT members, and networking with other CLTs.

More information on these services is available on their website:

<http://wessexca.co.uk/wessex-clt-project/>

Steering Group Members:

- David Leader (Chair)
 Jacqui Sewell (Treasurer)
 Sheila Hawkins (Secretary)
 Ken Banks
 Nick Bellorini
 Steve Chubb
 Philip Coltart
 Lesley Tibballs

Contact emails:

Sheila Hawkins: 11esgh528@gmail.com

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westhillhousecottages@gmail.com

Website:
<http://broadwindsorgroupparishclt.org>

Revised architects' plans were drawn up and submitted. Many months passed, during which the plans were reviewed by 4 different planning officers, the last of whom was "of a mind to refuse the application" due to strong opposition from the County Landscape Department and Dorset AONB, but eventually the application was approved. However, there was a further delay because we wished to make sure the S.106 Agreement included a condition that the houses would only be available for people with a local connection, and this we did by using the school catchment area as a starting point. Building started in July 2014 and all was going well until the builders went into administration in May 2015. Finding a builder to complete the work took a long time and the tenants were not able to finally move in until January 2016. In spite of the many delays, the result is a very pleasing looking development which has been much admired, and we now have some happy tenants who have a new house heated by the latest Air Source Heat Pump system. The new occupants have six children between them who, in time, will attend the local school.

As the CLT owns the site, we are paid a ground rent by Hastoe Housing Association to spend within the community – everyone is keen to have their say on how it should be spent!

Broadwindsor Group Parish area



Broadwindsor



Blackdown



Kittwhistle



Drimpton



Seaborough



Burstock