

## Affordable Housing and Community Land Trusts

What has happened and what opportunities are open to these Parishes :

- Government has given money to Suffolk Coastal District Council for affordable housing
- The money is directed to coastal communities which have a high percentage of second homes. Bawdsey is one of those parishes.
- It is practical to look at the need for affordable housing across a group of Parishes rather than just one. A 'cluster' of Parishes could include Bawdsey, Alderton, Hollesley and Shottisham.
- All these parishes have some level of need for affordable housing. Some of the new Government money could be used to help deliver affordable housing in this area.
- In order to qualify for funding the Parishes must set up a Community Land Trust.

**Community Land Trusts** are a form of **community led housing**, where a local organisation is set up and run by ordinary people to develop and manage homes. **The CLT's main task is to make sure these homes are genuinely affordable**, based on what people actually earn in their area, and that they remain affordable for every future occupier.

In this way :

- There is a presumption that the community group will take a long term formal role in the ownership, stewardship or management of the homes
- At all times the community is integrally involved throughout the process in key decisions like what is provided, where, and for whom
- The CLT don't necessarily have to build homes themselves
- The benefits of the scheme to the local area are clearly defined and legally protected in perpetuity

CLTs are **defined in law** so there are certain things that a CLT must be and do:

- A CLT must be set up to benefit a defined community – which can be a cluster of villages
- A CLT must be not-for-private-profit. This means that they can, and should, make a surplus as a community business, but that surplus must be used to deliver (housing) benefit for communities
- Local people living and working in the community must have the opportunity to join the CLT as members
- Those members control the CLT (usually through a board being elected from the membership)

If Parishes chose to come together and pursue this opportunity the District Council would:

- help the communities to explore what a CLT could achieve and how it could be set up.
- help a CLT to use Government money to secure a site/s for new affordable houses
- give guidance on what kind of housing would meet local need
- give guidance on obtaining necessary planning consents
- facilitate an introduction to a Housing Association
  
- Affordable houses, conditioned as part of a private development, could be managed by the CLT if the chosen Housing Association is unable to finance their construction.
- The CLT may be able to use any 'commuted sums' which arise when the developer of local, open market housing is unable to deliver the required affordable units.