



Build it and they will come

Community Land in Trust –
powering rural community
opportunity

the
CHURCHILL
fellowship



THE ROYAL
COUNTRYSIDE
FUND

The challenge of housing in rural areas

“The drift out of the area by young people is no longer being redressed by new households moving in. Population decline and the lack of children are causing a shortage of workers and the closure of schools.”

YDNPA National Park Management Plan
2019-2024



“Housing affordability is a market issue. Affordable housing is a social justice issue.”

- **Affordability**
- **Availability**

In YDNP:

- In 2023 Median house prices of £365,000 – x9.8 income multiple for a 2 person minimum/living wage/key worker household
- Rents have risen faster than income
- Low development opportunity; land prices high
- Short-term rental market has further reduced availability

Between 2011 -2021 resident population declined by 800
323 residential units added in the same period



Aims of my Fellowship:

To inspire rural community led action and better understanding of the **Community Land Trust (CLT)** potential regionally/ nationally

To create foundations for equitable rural development and life opportunities for rural communities within designated rural areas

Community Land Trust in action

“Our financial system allows for capitalization of land through the market place, which creates 'haves' and 'have nots'....all need access to land.”

SWitt, Schumacher Center for a New Economics



CLT model separates ownership of property from ownership of land, removing land from market price to make home purchase or rent affordable. Land is looked after by the CLT in perpetuity.

Two basic approaches are common in US CLT's I visited:

- ▶ Affordable rents are based upon area median income (AMI) not on area market rates.
- ▶ Affordable housing for ownership is based on a shared equity model.

These approaches differ in the UK.

Evidence of wealth building

“Our affordability is seen as key to retaining the lower wage workforce and helping first-time homebuyers remain in the region. The affordability has been retained over multiple resales.”



Champlain Housing Trust, Vermont

Homeowners retain 25% of the increase in home value. The average increase from 150 sales in 2016 to 2020 was \$38,300.

Out of two to three re-sales/month, 68% of homeowners go onto buy open market property.

Affordability improves year-on-year, with shared equity homes now affordable to households with 54% AMI, as opposed to 59%.

Most homeowners earn much less than 80% of AMI.

Rental is priced so that households earning 60% AMI are spending less than 30% on the rent cost. ALWAYS.

Restoring communities

“We aren’t really an organization about housing. We are an organization about communities, keeping our communities viable by having people here year-round”



Champlain HT, Vermont

Old North End a flagship example of community restoration (*left*).

- Success lies in partnering with local government, shaping policy and understanding community vitality.
- Smart growth; through good civic planning, properties often have retail/commercial use at street level.
- Housing contributes to broader community benefit and regeneration; putting people first and knowing that enterprise will follow.

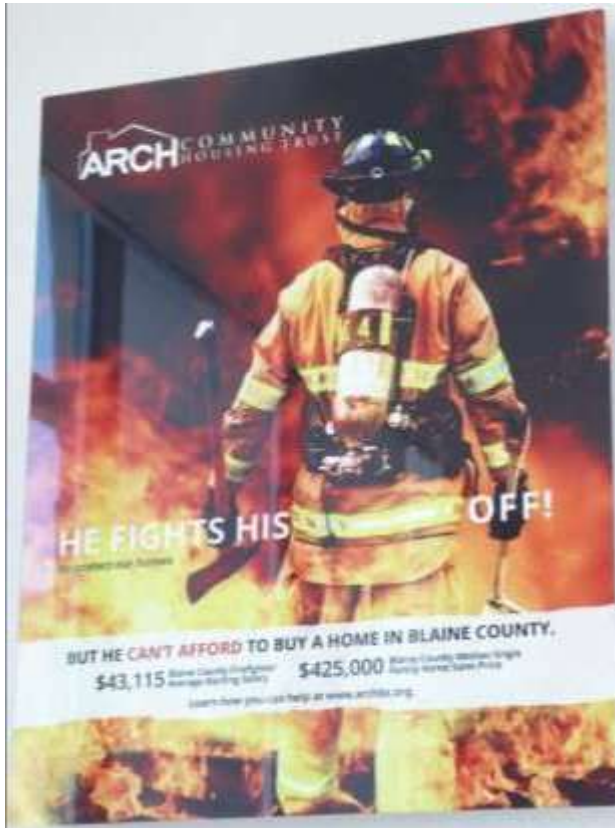
Island Housing Trust, Maine (*quote left*)

Aim to provide “viable, year-round island communities by advancing permanent workforce housing”

- 46 Homes- mix of new build, infill in year-round communities, and a capturing of existing homes. The waiting list for their properties is extensive.
- Sea-change in local awareness of the need for permanent residents.

Homes for key workers

“Our goal is simple - to develop quality homes so that our nurses, teachers, post office workers, snow plowers, ...who contribute to our quality of life have stable housing that enables them to stay.”



ARCH Community Housing Trust, Idaho

Main aim is to serve the workforce vital to the wider community.

- Works in partnership with private sector employers and provides affordable workforce housing directly where it is needed.
- 200 Workforce homes

Jackson Hole Community Housing Trust, Wyoming *(quote left)*

- 80% of forest workforce cannot live in Teton County
- A pro-active bias to retain key workers.
- Homes are not aimed for those employed in the tourism accommodation sector; it's not “commercial welfare”.
- In 2019 they had 385 families on the waiting list for the chance to purchase the next shared equity home.

Protecting community and public investment



Evidence:

Risks of foreclosure and losses are less for CLTs than for market rate homes.

Homes continued to be affordable to each generation of owner, with no further grant needed

Champlain HT

- ▶ Homebuyer Education and credit counselling - open to anyone who wants to buy a home
- ▶ Farmworker Housing Repair Loan program
- ▶ Only a handful of shared equity homes have slipped into foreclosure; none of the homes have been lost as community assets.

Townsite CLT, Arizona (left)

- ▶ Technical support from a national consulting cooperative
- ▶ The National Network and other CLT groups

The “take-aways”

The most significant success factors in creating vibrant community wealth and economic sustainability I observed across 20 US CLT's are:

- ▶ The importance of genuine affordability at the outset
 - ▶ The impact mixed tenures have on individual and community equity
 - ▶ The importance of stewardship and integrated services on retaining affordability
 - ▶ The role technical capacity and leadership have in revitalisation
 - ▶ The value of collaborative partnerships; differing agendas with aligned goals
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Transferable Practice



Dales Community Led Housing pilot project [2019/2020]

Aim: To enable communities to develop, deliver and manage community-led housing initiatives.

Project partners: YDMT, Craven District Council, Locality
Targeted in Craven District, North Yorkshire

- Study visits/skills exchange with communities and planning officers
- Strategic stakeholder engagement
- Community Engagement
- Business development, governance and legal structures, identification of sites, options appraisals

Capacity building and one-to-one support are critical success factors long term

Transferable Practice



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Community Led Housing demonstrator
Pilot

Nidderdale National Landscape

[2024 – 2027]

Aim: Independent rural CLH support and advice

Project Partners: YDMT, Community First Yorkshire

Project funding: 0.2 FTE plus on costs

Area : 601 km² of land in the foothills of the Pennines in North Yorkshire

Population: 16,000 people

The Difference

DARLEY
ACTION ON
**AFFORDABLE
HOUSING**

Darley's first Community Led Housing Group met this June to tackle our village's housing needs - led by passionate residents and supported by Sarah Hart, Nidderdale's Community Led Housing Officer.

Want to make a difference?

Join our Steering Group!
One hour a month, no experience needed.
Contact Sarah Hart:
sarah.hart@communityfirstyorkshire.org.uk

Community First Yorkshire
Registered charity No. 515538

Join us!
Community housing event
Wednesday 8 October
6 - 7.30pm
Christ Church
Community Centre,
Main Street, Darley

- Hear local success stories
- Learn about support & funding
- Connect with others

This summer let's talk about affordable housing.
YOUR VOICE MATTERS!

**YORKSHIRE DALES
MILLENNIUM TRUST**

Community Led Housing demonstrator Pilot Nidderdale National Landscape [2024 – 2027]

One Year in:

- Four emerging Groups
- “Buy-in” from local government officers
- Engaged with all communities [enthusiastic support]
- Built strategic connections to further embed
- Potential sites under investigation
- Potential properties in negotiation

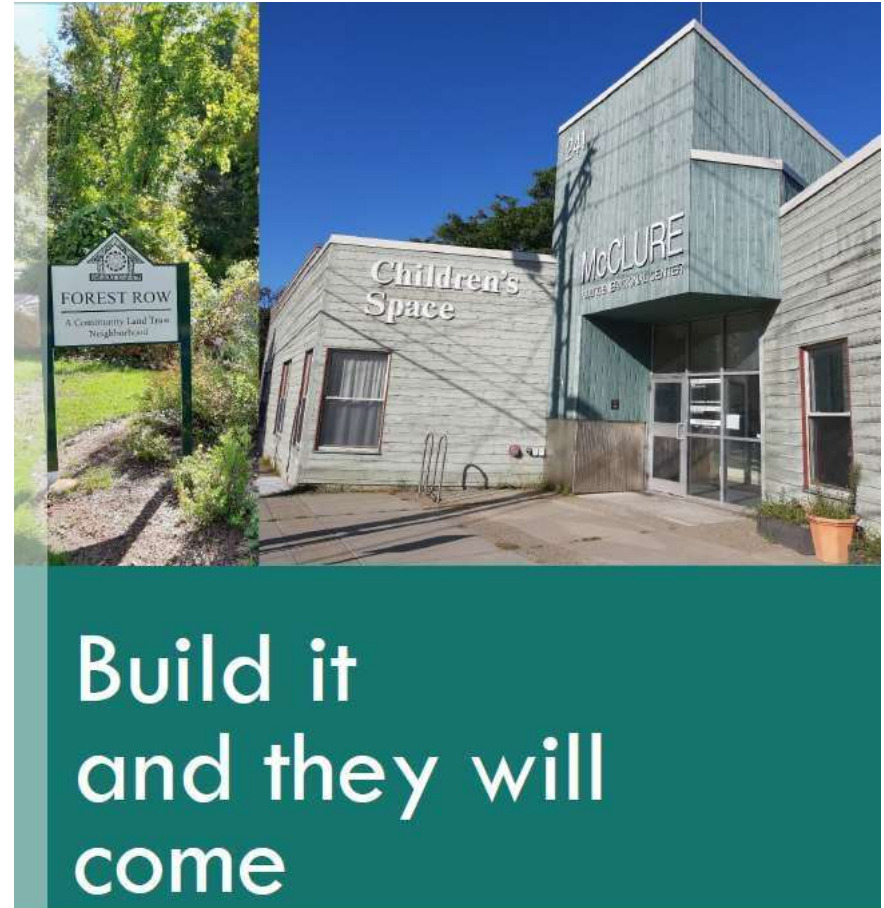
And two more years to go.

Thank you for
listening

Report available on:

<https://www.churchillfellowship.org/ideas-experts/ideas-library/build-it-and-they-will-come/>

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Rima Berry 2019

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