

CREATING AFFORDABLE HOMES  
BY DIRECT COMMUNITY ENDEAVOUR

# ANNUAL REVIEW

2020 - 2021



CALDER VALLEY  
COMMUNITY  
LAND TRUST

QUALITY HOMES OWNED BY THE COMMUNITY

# MAKING THINGS HAPPEN THROUGH PARTNERSHIPS

**The spirit of self-help and self-reliance is strong in our part of the Pennines and we see our own endeavours in the Community Land Trust as part of this tradition.**

It's important for us to work with other community organisations who are also trying to improve life for all in the Calder valley.

We work closely with the trustees of John Eastwood Homes (the almshouse charity with whom we have developed six bungalows in Walsden) and with the trustees of the Fielden Centre Association who are committed to the Fielden Hall being a vibrant part of local community life.

We enjoy close relationships with the two local organisations with whom we now share an office, Calderdale Friends of Dorothy (lesbian housing and health group) and the Fox and Goose Co-operative (a community run pub). We welcome also our relationships with Pennine Community Power, Friends of Hebden Bridge Station, Todmorden Pride, Hebden Bridge Partnership, Slow the Flow Calderdale (anti-flooding group) and Royd Regeneration (Mytholmroyd).

We have strong links with the two Town Councils (Todmorden and Hebden Royd). We are very pleased to have established a very good and productive relationship with our council, Calderdale, particularly with senior councillors and officers. Our relationship with Homes England is, naturally enough, a key one for us, since government grants for affordable homes are routed through Homes England.



# HOW CALDER VALLEY CLT WORKS

433



local people  
requesting our  
newsletter

159



members

8



volunteer  
trustees  
as at Easter 2020

12



trustee meetings  
held during 2019  
+ one strategy 'awayday'

\*as at Easter 2020

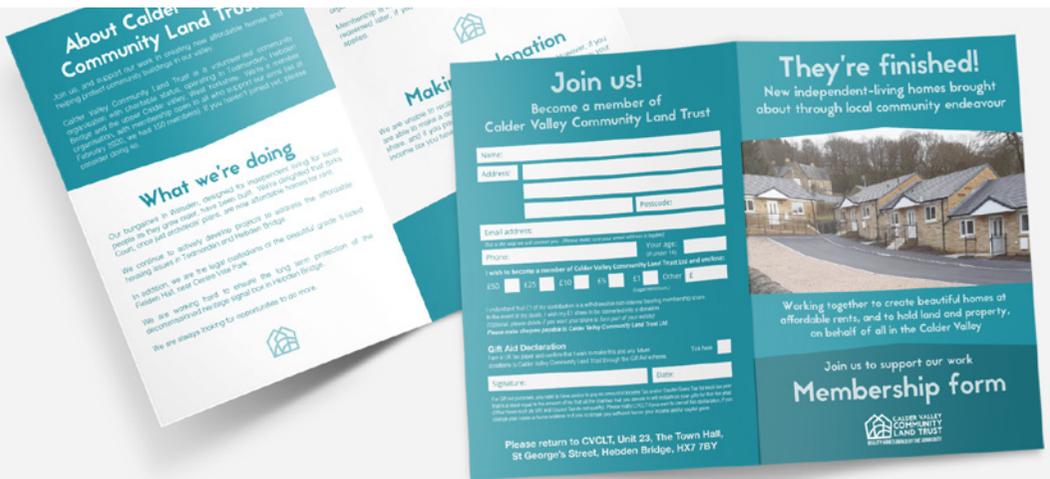
**We're incorporated as a community benefit society, a kind of community co-operative. We have exclusively charitable objects and have charity status from HMRC.**

We're democratic: one member one vote. Membership is open to all who support the CLT's goals. Members elect the board of trustees.

We are keen to have a large and broad membership to ensure we continue to represent our full community. Please join us: our membership leaflet is available on our website

The trustees take on the responsibility of managing the CLT, in line with our charitable objectives. As well as monthly trustee meetings, trustees also serve on task-and-finish groups.

**Our mission is simply stated:  
“We work with the people  
of the Calder valley to hold  
property and create sustainable  
and affordable homes in vibrant  
communities”.**



# WE'RE A LANDLORD!



**With the completion and occupation of our Walsden bungalows we have taken on for the first time the responsibilities of being a landlord.**

We are determined to be exemplary in this new role. During 2019, the board of trustees undertook detailed work to ensure we have the necessary policies and procedures in place.

We are unusual among community land trusts in having chosen to obtain Registered Provider (RP) status, awarded by the Regulator of Social Housing. This means that we can own our properties and act as our own landlord, rather than having to partner with an existing RP such as a housing association. It also means we are directly eligible for grant-funding for affordable homes from Homes England.

We are proud to have met the rigorous financial and governance standards imposed by the Regulator.

**We have an Allocations Policy in place, to ensure full transparency and accountability in the way our new homes are allocated to tenants. For our Walsden bungalows, we used three criteria**

- Housing need
- Age requirement (one partner at least 65)
- Local connection (ten years' residency in Todmorden, or very strong reasons for needing to live in Todmorden)

To assess housing need we used the Keychoice bidding system (this is used by other locally-based housing associations and has taken over from the former council waiting list).



# NEW AFFORDABLE HOMES IN WALSDEN

Our development of six independent-living bungalows, designed for older local people in housing need, was our main activity during 2019. It was completed early in 2020.

We're proud to have been able to demonstrate in this very practical way what community-led housing can achieve. We're delighted too that we have been able to welcome our first tenants to their new homes. But we're all too aware of the continuing housing need in our part of Calderdale. There's much more that needs to be done!

Our bungalows are at Walsden, near Todmorden, in an attractive location near the Rochdale Canal. They've been designed to be energy-efficient and easy to look after.

Calder Valley Community Land Trust has worked closely on the scheme with the Todmorden-based almshouse charity John Eastwood Homes. John Eastwood, who already have twelve independent-living homes nearby, have paid for and taken over two of the new bungalows. The CLT holds the remaining four bungalows.

**“What a lovely place to live. Excellent accommodation. Well done CLT!”**



# COMMUNITY SHARE CERTIFICATE

## INVESTMENT BY THE COMMUNITY FOR THE COMMUNITY

Our community has directly helped fund our first development, that at Walsden. We have raised £94,000 in 'community share' capital (withdrawable shares held by members), £69,000 from local people and £25,000 from a local charity. This is investment capital (not donations) on which we pay 2% interest.

Community shares are important, not only because they represent 'patient capital' on terms much more favourable than commercial lenders but because – literally – they represent 'buy in' to our work by local people. Investor-members, just like all our other members, receive only one vote regardless of the size of their investment.

We're planning a larger community share issue shortly as part of our plans to acquire the complete freehold of the land and buildings adjacent to the Fielden Hall in Todmorden. We aim to achieve the Community Shares Standard Mark

*Thank you*

New housing developments take a very long time! This has a direct financial implication. It means that we cannot expect to be financially fully sustainable and able to move away from reliance on grant assistance until we have an adequate income stream from tenants.

We gratefully acknowledge the generous grant assistance we have received. Our thanks to Calderdale MBC, Community Foundation for Calderdale, Hebden Royd Town Council, Homes England, REACH fund, Quaker Housing Trust, Todmorden Town Council. In previous years, we have also received support from Big Potential and Power to Change.

# FINANCING OUR WORK

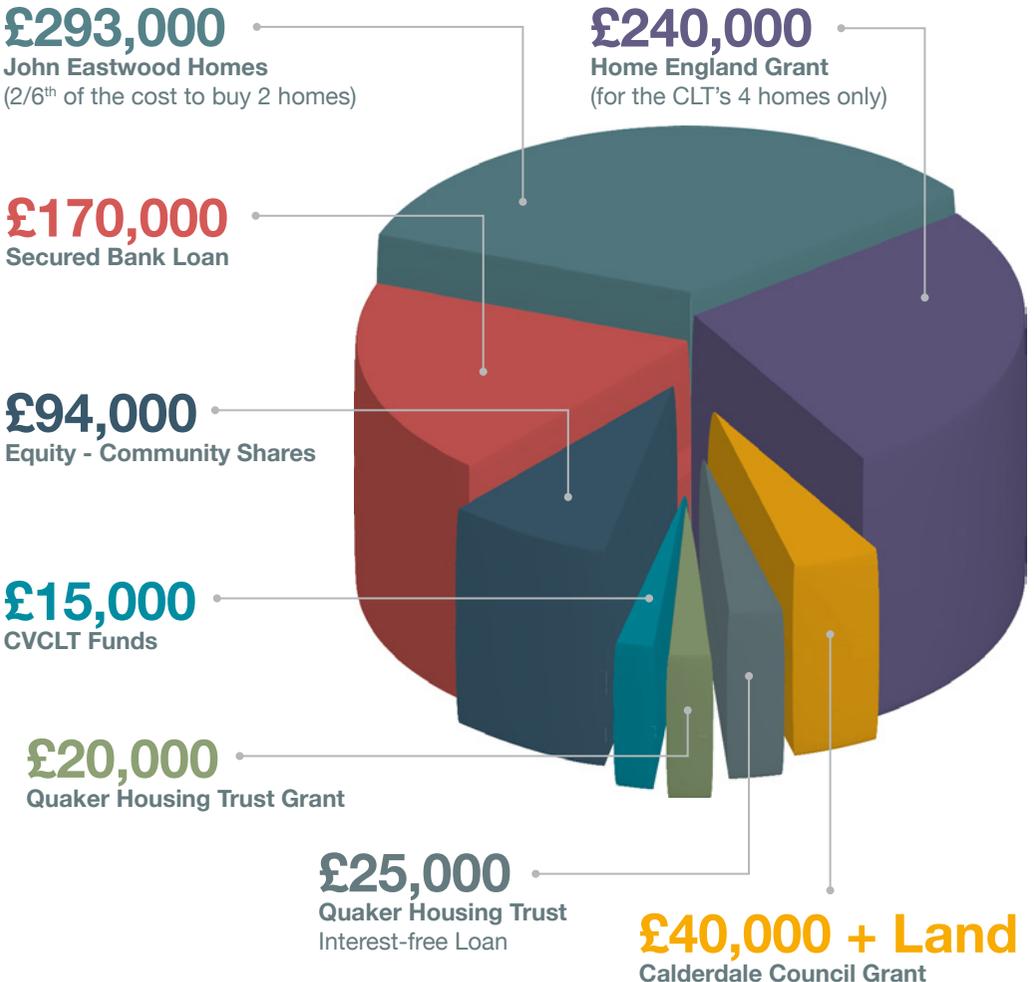
Most of our receipts during our 2019 financial year were capital funding for the bungalow development at Walsden. We spent £5,958 on running the CLT (things such as insurance, bank charges, office expenses and subs).

Our full annual accounts can be found on our website, [www.caldervalleyclt.org.uk](http://www.caldervalleyclt.org.uk), and also on the national Mutuels Register, <https://mutuals.fca.org.uk/>.

## WALSDEN – WHERE THE MONEY CAME FROM

The total build cost for the six-bungalow development was approximately £897,000.

Finding funding for new affordable homes is not easy, and our CLT worked hard to put together the funding package.



# BUILDING SUSTAINABLY FOR THE FUTURE

## Our planet faces a climate emergency.

Calder Valley CLT wants the new homes we build to be as environmentally-friendly and sustainable as possible.

We have adopted these three principles.

### 1 Reducing our carbon footprint

We aim to reduce the amount of energy, including embodied energy, used by the homes we develop, the buildings we manage and the activities we undertake.

### 2 Using resources wisely

Through careful procurement and robust recycling, we aim to consume fewer resources and produce less waste and pollution.

### 3 Encouraging sustainable behaviour

We aim to encourage and enable the people we house and the communities with whom we work to use less energy, reduce their fuel bills, consume fewer resources and produce less waste.

We have signed a partnership agreement with the local community benefit society Pennine Community Power, and agreed to work together wherever possible to create energy generation opportunities.



# HOLDING HERITAGE BUILDINGS FOR THE COMMUNITY

As an incorporated community benefit society with charitable status, Calder Valley CLT is able to hold significant community buildings on behalf of our local community.

We are legal custodians for the Fielden Hall in Todmorden, a beautiful grade II-listed former school now used as a community centre and venue for events. We work in partnership with another local charity, the Fielden Centre Association, who manage the building on a day-to-day basis.

With the two privately-owned houses adjoining the Fielden Hall expected to come on the market in 2020, we are well advanced in plans which would allow us to purchase these and take ownership of the whole site and secure two or three more houses for long-term affordable rent.



We are also well advanced in discussions with Network Rail for taking long leasehold ownership of the now-decommissioned Hebden Bridge Signal Box, also a grade II listed building.

Our involvement with the signal box follows an approach from the Friends of Hebden Bridge Station, who have been concerned to find a long-term solution for an important part of the town's heritage.

Together with the Friends, we have established a new community group, the Hebden Bridge Signal Box Preservation Group.

# PROMOTING OTHER COMMUNITY-LED HOUSING INITIATIVES

We're pleased to be part of an active national movement of Community Land Trusts and other community-led housing initiatives. We are members of the National CLT Network and of Locality.

The idea of community-led housing is about local people playing a leading and lasting role in solving local housing problems, creating genuinely affordable homes and stronger communities in ways that are difficult through current mainstream housing.

Our Community-Led Housing project in Calderdale has been able to help others locally wanting to develop co-housing and community housing initiatives. The project, funded by the government's Community Housing Fund, has been a joint venture with Calderdale council.



# SO WHAT'S NEXT?



**Calder Valley CLT aims to be an active part of local community life for very many years to come. Since our establishment in 2014, we have been putting in place the foundations to ensure this is possible.**

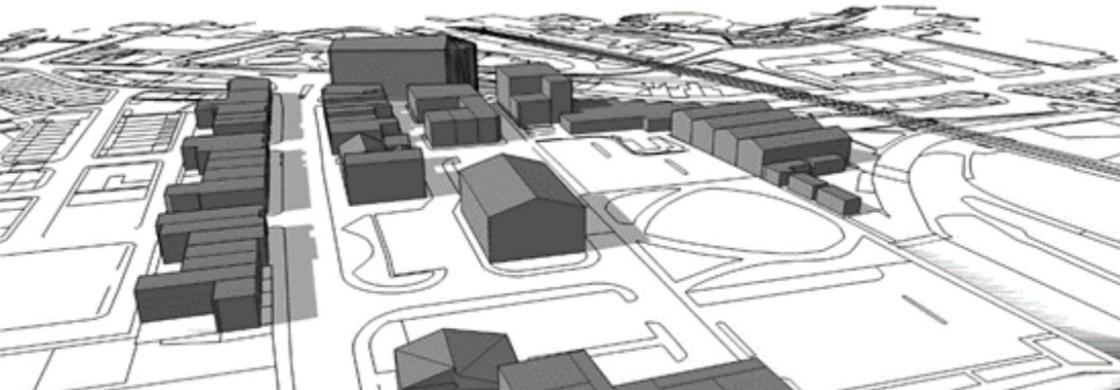
Following the completion of our Walsden development, we are actively looking to see what we can do next.

We've mentioned earlier in this report our plans for the Fielden Hall and Hebden Bridge Signal Box, both active projects.

We have been working to bring housing back to a street in Hebden Bridge where densely-packed terraced housing was demolished in the 1960s. We were very disappointed in early

2019 when, after several years of preparation, our proposal for 20 one-, two- and three-bedroomed homes here was turned down by Calderdale's planning committee on a three-to-two vote (Calderdale's planners had recommended approval of our plans). We are now assessing whether we can resubmit a revised proposal for the site.

We are in discussions with Calderdale council about our possible involvement in a comprehensive development proposed for the Rose Street area in central Todmorden. The proposals would help create new green space at the heart of the town. Our participation would enable part of the site to be used for affordable housing.



Some comments written by visitors at the launch event of the Walsden bungalows:

“What a lovely place to live.  
Excellent accommodation.  
Well done CLT!”



“What an amazing achievement and what a difference you will make to the lives of the people who are lucky to live here!”



**“INSPIRATIONAL!”**



“A really impressive development. Well done to all concerned.”

“Really well done – here’s to the next ones!”



[www.caldervalleyclt.org.uk](http://www.caldervalleyclt.org.uk)