



# Wilsford Community Land Trust, Lincolnshire



**Location**  
Wilsford, Lincolnshire

**Founded**  
2012

**Legal structure**  
Industrial Provident Society

**Description of activity**  
Owns the freehold to land, upon which a village hall and a newly developed housing scheme has been built. These buildings are leased to separate organisations who manage these assets.

**Key assets**  
Land

**Staff and volunteers**  
No staff, nine volunteer committee members

## Overview

Wilsford is a village situated in rural Lincolnshire, between the towns of Grantham and Sleaford. The Community Land Trust (CLT) was initiated in 2013 following an identified need for six new affordable homes in the area. Following discussions with the County Council about potential development sites, the CLT – in partnership with a local housing association (Lincs Rural) and a property developer (Westleigh) – identified a site adjacent to the village hall. The original development proposals included plans to rebuild the hall as part of the scheme, though ultimately this proved unviable.

With help from Lincolnshire CLT – a local enabling body which supports CLTs – as well as its development partners, the CLT took ownership of the village hall site from the County Council. A section 106 agreement would ensure that the homes developed would be offered at affordable rents. As part of the land transfer the CLT would also acquire the freehold to the land on which the village hall was situated, leasing this back to the hall’s management committee.

Following intensive local consultations in 2013 the CLT’s partners submitted a planning application to build 10 affordable homes adjacent to the village hall. This received no objections from local residents and planning permission was duly granted. Local residents were given the opportunity to name the new street on which the houses were developed, calling it Blackberry Way. The homes were completed in 2015 and allocated to households with a connection to the local area.



## What difference community ownership makes

The CLT has played a pivotal role in unlocking the development of affordable housing in Wilsford – an area where housing need had been increasing for several years. By providing affordable housing at a level that exceeds the identified requirement, the CLT and partners have ensured newly emerging needs can be met. As all 10 of the units developed are at affordable rents, the CLT has helped maximise the impact of this scheme. Purely private developments or mixed tenure housing association schemes would have been unlikely to have matched the benefits for low income households in terms of access to affordable homes.

In practical terms this has meant that 10 households with a local connection to the village are benefiting from rental prices at less than 80 per cent of market rents.

Interviews with residents of the housing, conducted once the scheme had been developed, reveal important impacts on the quality of life of these households, this includes helping them reconnect with family members. For some the housing had enabled them to relocate to the area and provide full time care to loved ones. For others it had helped them re-establish family ties in the area, which had been important for them in order to address mental health difficulties. For others the housing was a direct solution to their homelessness.

The involvement of the CLT was important in building local support for the development, and ensuring affordable housing was at the heart of the scheme. With rural housing development often receiving opposition, the CLT smoothed the process locally and ensured people had a say in the scheme. By holding the land and leasing it to a housing association, the CLT is able to charge ground rents and raise small amounts of income annually. This provides resources for wider community benefits, as it invests much of the surpluses in improvements to the village hall.

## Financial health

The CLT has a steady and predictable income through ground rents, with relatively limited outgoings. This has enabled the organisation to continue to play its role in “stewarding” the land for community benefit, and where possible to support the management and improvement of the village hall.

Any surpluses generated have been used to make donations to the village hall committee, for instance to replace its windows. In addition, the CLT has part-funded a

consultancy to explore future options for the hall. Whilst ground rents have supported this type of reinvestment, such income is relatively small, and if the CLT is to secure additional benefits in future this will require developing new schemes or projects. With this in mind the CLT has explored taking ownership of the local playing fields, but this has not been pursued.

## Three key factors affecting its development and financial health:

### 1. An effective board and supportive stakeholders

The CLT’s development of housing and its continuing role in the community relates, in part, to the diverse skills and experience of its board. Without paid staff, board members had carried the administrative and technical burdens of embarking on a housing development project. Here it had to overcome multiple barriers relating to land negotiations, the installation of services, and initial local scepticism about its plans. At key points in the process the board’s knowledge of legal issues, building and construction processes and also contacts with the local officials had proved invaluable.

A key role was played by the local authority, who provided an important grant to bridge a gap in the development of finances, as well as housing associations and sympathetic developers who helped bring the site forward. Enabler organisations such as Lincolnshire CLT, guided the board through the formation of the CLT through to the development of the scheme.

### 2. Protecting against financial risks

The approach to developing the site limited the CLT’s exposure to financial risks. By sequencing transactions and transfers of land with its partners, the CLT was able to acquire the freehold to the whole site without needing to raise finance to purchase it. This minimised the potential for them to raise capital through the sale of homes or secure the rental income for themselves. This would have proved a riskier and more demanding approach, though the financial gains to the CLT may have been considerably higher had this been pursued.

By working closely with partners the CLT has secured the rights to play an ongoing stewardship role for the local community, whilst also receiving small incomes through ground rents.

### 3. A supportive policy environment

The CLT emerged as ‘community-led’ approaches to housing development were beginning to find support in national government. Small pots of funding were being made available to help groups start a CLT and receive some specialist advice, and Wilsford CLT tapped into this funding.

At a more local level officers in the local authority had the foresight – in an era of tight public finances – to release the site to the CLT in such a way as to maximise benefits in terms of housing affordability, rather than simply maximising the financial return to themselves. This enabled the site acquisition to be done in such a way as to prevent the financial risk transferring onto the CLT. Added to this, local authority grants were vital, demonstrating the key catalysing role that such bodies can play in developing community owned assets.

### Financial information

The following table provides an overview of Wilsford CLT’s income, expenditure and assets for the year ending 31st March 2018.

<b>Income</b>	<b>£2,180</b>
<b>Expenditure</b>	<b>£2,040</b>
<b>Difference between income and expenditure</b>	<b>£140</b>
<b>Surplus/deficit on ordinary activities before taxation</b>	<b>£140</b>
<b>Annual income from grant or subsidy</b>	<b>£0</b>
<b>Fixed assets</b>	<b>£0 (excludes value of freehold interest in the site)</b>
<b>Current assets (Debtors; cash at bank and in hand)</b>	<b>£4,239</b>
<b>Creditors: amounts falling due within one year</b>	<b>£263</b>
<b>Total</b>	<b>£3,976</b>
<b>Net assets</b>	<b>£2,201</b>