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Image: Members of Keswick Community Housing Trust's board (Left to right, Bill Bewley, Joyce Swainbank and Peter Roberts) in front of one of their developments on Calvert Way.

It all started back in 2009, with six open meetings of Keswick Churches Together about the issues facing the town. Housing kept coming up in these discussions. People who were born in the town, had gone to school there, and were now working there – as gas mechanics, joiners and health care workers- were living in sub-standard housing at unaffordable rents or being forced to commute from outside the Lake District National Park. Nearly a third of properties in Keswick are now second homes, limiting supply for locals.

Determined to change things, a working group of mainly church-linked people was created to come up with solutions. At just the right time, the vicar of St John's offered a piece of land next to the church graveyard - impractical for burials, but ideal for The Hopes development that now sits there with mountain views. And so the hard work began of forming a Community Land Trust, commissioning an architect, and securing planning permission and funding.

Led by Bill Bewley, who used to work in the bakery industry, the group claims to have had no specific expertise, except for sheer determination and a refusal to take no for an answer. Keswick Community Housing Trust started with a development of eleven homes, and has now followed that with three more developments. Peter Roberts, the retired deputy head of the local secondary school, manages the finances. They soon discovered that, with a well-constructed business plan and a combination of community shares, Homes England grants and loans from building societies, it wasn't too difficult to secure the necessary funding – between £110-130,000 for each three-bedroom home, including the land. A few smaller grants - with some pro bono professional help - covered the early development costs.

It was only when the timber frames of these homes started going up that local people really believed this was going to happen. For the group, the most satisfying stage of the process is deciding how to allocate the new housing, such is the level of need; they receive at least five applications for every property. Priority is based on local connection, housing need, and proven contribution to the local community.

Buying their own home in Keswick was completely out of the question for Jo Brand and her husband, even though they both have good jobs. Luckily, she is now a shared owner in KCHT's third development, as well as an active member of the committee. She says that the stability created by having a secure and affordable home is helping families to settle down and have the confidence to have children.

It is a requirement that anyone wishing to sell gives KCHT first refusal, so that their homes can be retained for local families, keeping them affordable in perpetuity. Around half the homes are for shared ownership and the other half are let out at rents that are genuinely affordable – measured in relation to local earnings, as opposed to market rents (which are inflated by holiday rentals).

Having strong links to local churches and the wider community has paid off. One of KCHT's developments was the conversion of a public toilet block given to them by the council for a notional £1, another was in partnership with a local housing association, while their most recent is the conversion of a Methodist church hall.

As they showed us proudly around their developments, it was clear that they knew every resident by name. This is exactly the sort of thing that the Archbishop of Canterbury had in mind when he talked about the need to build communities, not houses. Walking past several underused plots of land, it is clear that this group hasn't finished just yet.

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Notes:

1. A Community Land Trust is a non-profit organisation that is set up and run by ordinary people to develop and manage housing and other community assets on behalf of the local community. CLTs act as long-term stewards of housing, ensuring that it benefits local residents and remains genuinely affordable in perpetuity.
2. Keswick Community Housing Trust (KCHT) is also a registered housing provider and a registered charity. The former enables it to access grants from Homes England, whilst the latter enables it to apply for charitable grants and protects its properties from the Right To Buy.
3. The Hopes was KCHT's first development in 2013, comprising 11 three-bedroom properties: 5 rented homes, 5 shared ownership homes, and 1 commercial sale (with a local occupancy clause) to make the whole project viable.

4. Banks Court was their second development. Transferred to the Trust by Allerdale Borough Council for £1, the old public toilet block in the centre of town has been converted into four single person flats. The total conversion cost was around £230k.
 5. The opportunity for KCHT's third development at Calvert Way in 2017 arose through the relationships already established with Impact Housing Association and Atkinsons Construction, who were contracted to build their first two developments. Atkinsons secured the site and invited Impact HA to take on management of the affordable homes, who then invited KCHT to take on responsibility for half of the properties – 22 homes in total (11 rented/11 shared ownership).
 6. The group is currently on its fourth development - the conversion of a Methodist church hall into four smaller family homes, helping in the process to pay for the renovation of the church, which will double up as a worship and community space.
 7. For KCHT's first development, the cost of land was £10k per plot and the build cost was around £100k for each 3-bedroom home. Other costs – for architects, solicitors, loan arrangement fees, and sundries - added up to just under 10% of the build cost.
 8. KCHT's properties are rented out at £320pm for a 1-bedroom home, £420pm for 2-bed, £520pm for 3-bed, or £620pm for 4-bed. Shared owners purchase their homes at 50% of the market price (approx. £115k for one of the 3-bedroom homes). No rent is currently charged on the unsold equity, although KCHT retain the option to do so, if needed.
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