



Keswick Community Housing Trust

Affordable Local Housing in Keswick

ANNUAL REPORT 2021



MESSAGE FROM THE CHAIR



This has been a very difficult year for KCHT not only because of Covid 19 but the legal difficulties of trying to get utilities to our latest project at Southey Court. All of this was dependent on other people who seemed to be on a different timescale than your impatient chairman! I hope we can quickly forget these problems and just appreciate the wonderful achievement of creating 4 beautiful, truly affordable homes where a varied collection of rooms once stood. The use of the reclaimed stone from the Church Hall is particularly satisfying. I would very much like to thank Keswick Methodists, Edwin Thompson, Donley's and Thomas Armstrong for helping us complete our fourth project, hopefully by the middle of July.

There is much evidence that the loss of residential homes to holiday and second homes has increased in our area in the last 18 months. So apart from building affordable homes for people working in Keswick we established what we called a lobbying group to try to look at this drain of living accommodation. We are not against holiday homes per se because it provides a useful employment for quite a number of Keswick residents, but it should not be at the loss of residential homes. We are committed to informing the relevant authorities if we find any breaches of local occupancy agreements or covenants on properties. We are grateful for excellent cooperation between ourselves and Keswick Town Council to help deliver this objective.

Many of us have used up so much of our time to deliver 4 homes at Southey Court; I personally would like to complete a bigger development next time. It is too early to say if our initial conversations will result in anything, but I very much hope they will.

For some time we have been aware that I and others who started this journey in 2009 need to give way to new blood and we are blessed that we have had people join us, who should do just that. I am very pleased that we appointed Andrew Stephenson as Vice Chairman of KCHT at our delayed AGM in December last year. This will help share the knowledge that I have gained in the last 10 years and hopefully Andrew and myself can work together to deliver our fifth project in the near future.

I am so grateful for the excellent work Peter Roberts, our Treasurer, has given to KCHT for many years but in the next year we need him to share his knowledge with others. This should be able to happen with more normal physical meetings and also using our newly invigorated website, where we can store confidential material.

We are very fortunate to have a new secretary in Benita Laphorn who has helped to create our new website and much else. Some of us more casual "oldies" are trying to come to terms with her business-like efficiency, but I am absolutely certain that KCHT will be a lot stronger going forward.

I feel very confident that the future bodes well for Keswick Community Housing Trust, with our wide range of well-maintained properties, continuing to lobby and building more homes to make Keswick a fantastic vibrant community.

Bill Bewley

A REVIEW OF THE YEAR

SOUTHEY COURT

Our Southey Court development is nearing completion, but has proved a challenge on multiple fronts. Thomas Armstrong commenced construction in January 2020, with completion initially anticipated for early July before bad weather and surface water drainage issues resulted in a revised end of July date. Due to Covid-19 lockdown requirements, work ceased on site for a period of 2 months, with the subsequent site social distancing requirements naturally elongating the programme of works. This together with shortages in building materials and long lead in times for the delivery of windows contributed to our completion date shifting from October, through December and into January this year where once again the weather played a factor being too cold and then too wet. Frustratingly, attempts to connect to the electrical supply took 8 months starting from last September, due to requirements for deeds of grant, way leave agreements and bilateral contractor agreements.

The development attracted 22 applications for the 4 affordable rental properties, and we completed our allocations process in early September, in anticipation of an end of October date for occupation. Regrettably our future residents have been subjected to a painfully drawn-out waiting period for their homes to be ready for occupation. We thank them for their patience and forbearance, and hope that very shortly they will be in a position to finally move in.

The development has proven to be our most expensive one to date on a cost per house basis. We are grateful for the grants provided by Homes England and Allerdale Borough Council which, together with a legacy from Gillian Thorne, were key in reducing the level of finance we required, allowing us to offer all 4 houses for affordable rental, which is where the greatest need is in Keswick.

In accordance with our mission statement, the sustainability of the development was enhanced by the provision of triple glazed windows, efficient boilers, flue gas heat recovery / economiser units and the wiring for vehicular electric charging points.

We are grateful to Keswick Town Council for their provision of a further 3-year grant towards the costs of providing a property management services. This has removed a tremendous administrative burden from our KCHT volunteers.

The service continues to be provided by Katie Bunting who is the main point of contact for our residents, and coordinates all required maintenance and statutory surveys.

This has included for the first time the commissioning of Electrical Installation Condition Reports across our rental properties in The Hopes and Banks Court in compliance with new legislative requirements.

CALVERT WAY

We have experienced several issues with our Calvert Way development – condensation in some lofts, and the premature failure of parts of the roofline timber works. We are pleased to report that the building contractor Atkinsons is working with us to resolve these issues.

This spring has also seen movement on several long-standing issues impacting the estate. After protracted negotiations between United Utilities, Cumbria Highways and Atkinsons, an agreed solution was finally reached to tackling the surface water drainage issues, with work starting in June.

Once this work is completed, action is also planned to address the eroded footpaths along the estate perimeters, and for the installation of a wheel chair accessible footpath running through the Allerdale Borough Council land rented by GLL and starting opposite the entrance to the estate.

With the resolution of these issues, we should finally be in a position for the Management Company to formally be transferred over from Atkinsons.

THE YEAR AHEAD

In 2018, via an article in the Reminder, we sent out a plea for individuals who shared our vision of providing affordable housing in Keswick to join our ranks. We are grateful for the calibre of individual who answered the call. They have brought valuable skills and experience and are helping us to future proof KCHT for the next 10 years and beyond.

We made progress in addressing our succession planning needs last December with the appointment of Andrew Stephenson as Vice Chair, and Benita Laphorn taking over as secretary from Lorraine Taylor. As restrictions gradually lift, we hope to address this for our Treasurer.

Succession planning covers not only our people, but our collective knowledge, experience, processes and records. We have implemented a number of simple steps:

- moving our registered address to the offices of our solicitors Oglethorpe and Broatch,
- setting up a bespoke email address for our secretary,
- relaunching our website with a password protected members area to facilitate the sharing and storage of information.
- setting up a facebook page so that people can follow us and be aware of when we have properties available for let or purchase.

Zoom has revolutionised our ability to do more outside of our regular monthly meetings. It also enables members to participate in meetings irrespective of their geographic location, working patterns, and unexpected child care challenges.

During the coming year we will continue to focus on strengthening the governance around our operations ensuring our processes are fit for purpose while not being cumbersome for us to follow. We owe it to our shareholders, residents, the various bodies who have provided funding to us and for the people we wish to help in the future.

DEMAND CONTINUES TO GROW

We recognise that despite our best endeavours, we are well off the pace of the continuing transition of homes in Keswick into holiday lets and 2nd homes.

We continue to see strong demand for affordable homes in Keswick, from people who have their roots here, and those wishing to return to Keswick, having left the area for work, university or due to the total lack of available accommodation.

We have also experienced growing demand from foreign nationals and others who have built a life in Keswick and consider it their home, plus demand from tenants whose social housing is not being maintained to a satisfactory standard, and individuals whose rental accommodation is being re-purposed for the holiday let market.

We remain committed to looking at opportunities for future developments.

PARTNERING WITH KESWICK TOWN COUNCIL

In November 2020, KCHT supported the establishment of a group led by Colin Thorns to look at how we could contribute to the debate around the need to provide and protect affordable housing in Keswick.

This was triggered by an article in the Keswick Reminder highlighting the growing proportion of homes in the CA12 area that were holiday lets or 2nd homes and the misappropriation as holiday lets of houses with a local occupancy clause.

The group is working closely with Keswick Town Council.

OUR DEVELOPMENTS

KCHT was formed in 2010 by a small band of enthusiastic amateurs, who have achieved amazing success while learning on the job. We are proud that across our 4 developments we are providing homes for 40 households.

We experience a low turnover of residents. Only one house on each of The Hopes and Calvert Way has subsequently become available, while our Banks Court development of 1-bed room flats has seen 4 changes.

THE HOPES (December 2013)

Our first development was made possible due to St John's Church generously agreeing to make a plot of land available at a price which enabled us to provide genuinely affordable homes. This development was a new build with KCHT responsible for contracting the architects and building company.

We have provided 6 three bed homes for affordable rent and 4 on a shared ownership basis. All the homes have a garden, and designated parking space.



BANKS COURT (December 2015)

An innovative project saw a disused block of public toilets off Station Street converted into four one-bedroom apartments after Allerdale Borough Council generously agreed to hand over the property to KCHT for just £1.



These small, modern properties with open-plan layout are popular with single people, who often struggle to find suitable accommodation to rent in the town centre.

CALVERT WAY (December 2017)

22 properties consisting of 4 four-bed, 14 three bed and 4 two bed homes, all with gardens and parking spaces. The houses are evenly distributed between affordable rental and shared ownership.



SOUTHEY COURT (completion imminent)

Our latest development has been made possible by Keswick Methodist Church providing us with their old church hall at a price which has enabled us to create a small development of 3 three-bed and 1 two-bed houses for affordable rent.

OUR BOARD AND WORKING GROUP

KCHT BOARD MEMBERS:

Bill Bewley	Katie Bunting (Resident)	Becky Greenwell (Resident)	Joyce Swainbank
Wendy Bewley	Allan Daniels	Peter Roberts	Andrew Stephenson
Jo Brand (Resident)	Vic Gibson (Resident)	Sue Roberts	Andrew Thoburn (Resident)



Bill Bewley Chair
Andrew Stephenson Vice Chair
Peter Roberts Treasurer
Benita Laphorn Secretary
Katie Bunting Property Manager



Allan Daniels
Andrew Thoburn
Colin Thorns
David Whipps
Jo Brand
Joyce Swainbank



Lorraine Taylor
Mike Osborne
Peter Toes
Rebecca Greenwell
Sue Roberts
Vic Gibson
Wendy Bewley

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The Board is supported by the Working Group which meets on a monthly basis and is the forum for working through matters of interest to the functioning of KCHT and making recommendations, which are then taken to Board meetings for final agreement and to be voted on. Like many organisations, during 2020 we experienced a total disruption to our normal ways of working, and it took us a while to find our feet. The KCHT Board was able to meet once in 2020 before lockdown restrictions required decisions being voted on via email. The Working Group met monthly during quarter 1, and resumed in September via zoom.

OUR MISSION STATEMENT

1. To set up a Community Land Trust to contribute to the stock of affordable houses for local people in Keswick and immediate neighborhoods.
2. To work with providers of affordable housing: statutory authorities; advisory and voluntary bodies; builders and local businesses; local groups and individuals who support the cause.
3. To consult with and represent the wider community and those in need of affordable housing.
4. To secure a formula to permanently protect the Trust's affordable housing so that it cannot be lost to the commercial market.
5. To include sustainability in the design and building of affordable housing (encouraged by the Lake District National Park Planning Authority).