

cwmpas

Community-led Housing: Finance options, support and resources

PLANED, Friday 21 February 2025

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**Activity: getting
to know each
other**

- Who are you?
- Where have you come from today?
- What are you hoping to get out of the event?

Cwmpas is a
development
agency working for
positive change

We believe our economy and
society should work differently,
putting people and planet first



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Communities Creating Homes

Our goal is to support the development of an established and thriving Community-led Housing sector that continue to increase the support of genuinely affordable, low carbon, community-led homes.



What is Community-led Housing?



Led by the
community



Community
ownership,
management or
stewardship



Collective
benefit



Affordable
housing

CLH models



Cohousing is a design methodology creating places that encourage social interaction between residents



Housing co-operatives own or manage homes that are controlled democratically by their members.



Community Land Trusts (CLTs) are community-owned organisations set up to provide and protect assets of community value, like housing.

Nolton and Roch CLT

- CLT established by community council in response to lack of affordable homes
- Developing 19 affordable, low carbon homes for local people
- Grant of £100,000 from Pembrokeshire County Council to buy the site (from second homes tax levy)
- Working in partnership with Ateb Housing Association who will be accessing government funding to develop



"It is a no brainer! We need affordable housing for residents now and for those in the future. Many wages simply cannot cover the average rent or sale price at the moment in the area."

(ANONYMOUS HOUSING NEEDS SURVEY RESPONSE)

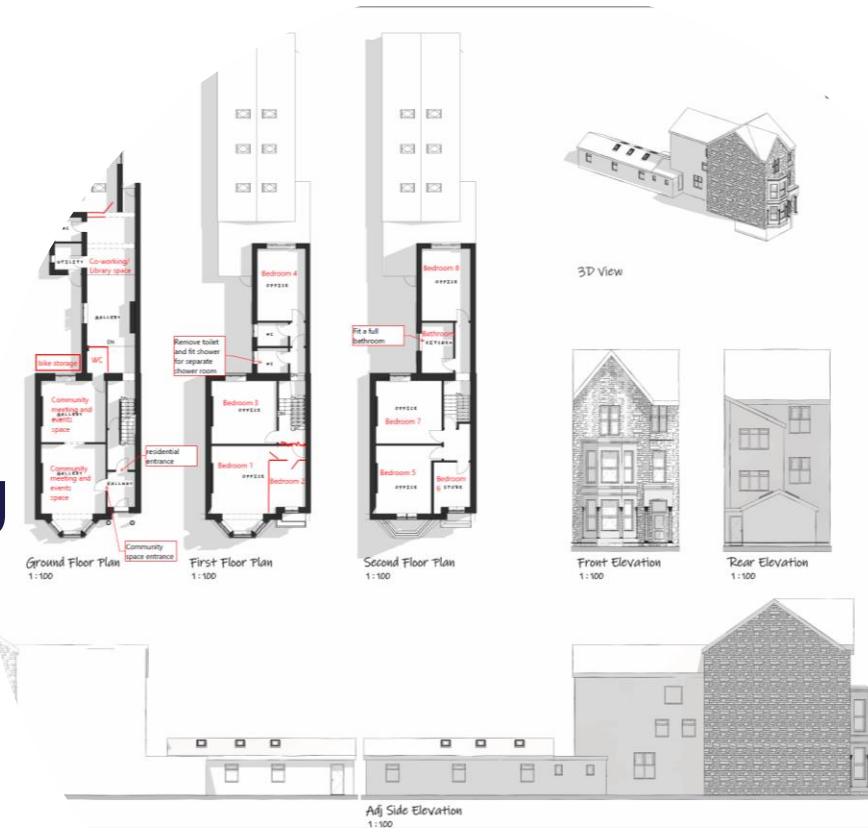
HAVE YOUR SAY!

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WWW.NOLTON-ROCH-CLT.WALES/SURVEY

Rhisom Housing Co-op

- Housing co-op focussed on providing homes for the LGBTQ+ community in Cardiff
- Purchasing a commercial building and converting it to a 7-unit home with a community hub at ground level
- Secured a grant from Welsh Government to purchase the building and support them through the planning process
- Other finance sources: loanstock (peer lending) and loan from the Ecology Building Society



Gwyr CLT

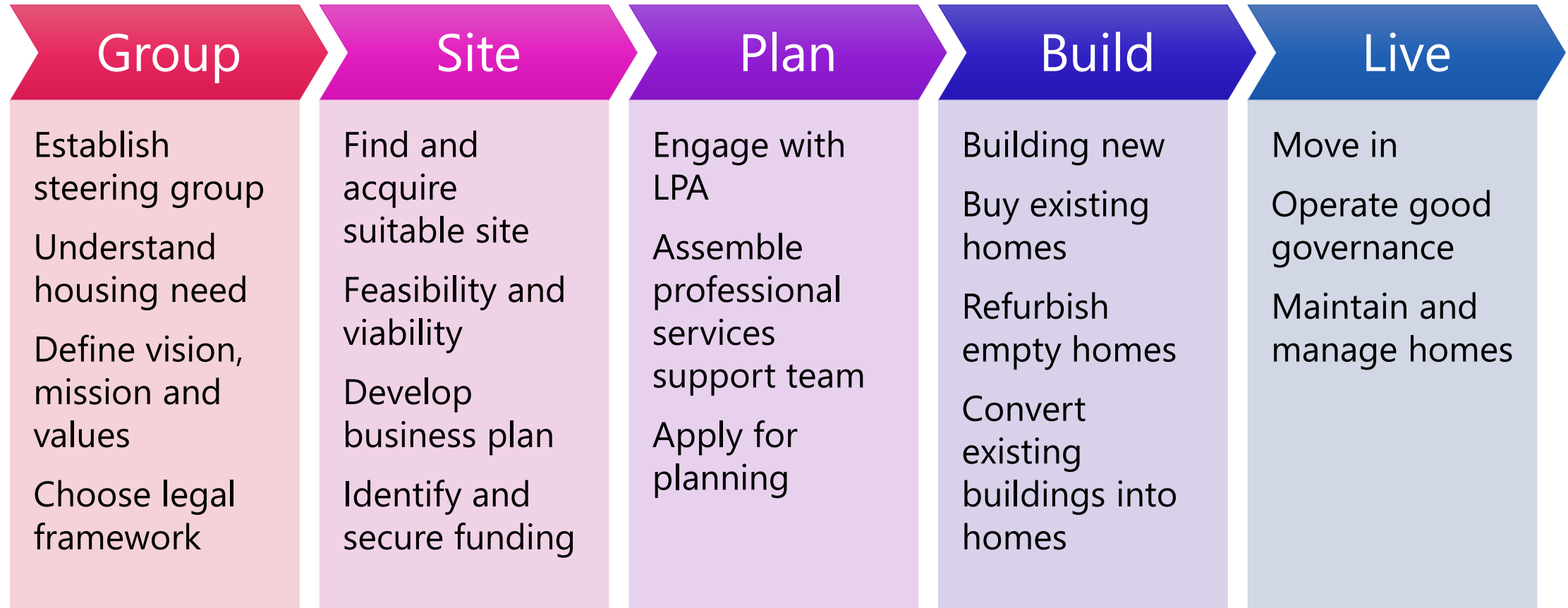
- A group of local families developing 14 zero-carbon shared ownership affordable homes
- Cohousing design ethos – prioritising pedestrians and promoting social interaction
- 50% self-build/sweat equity using local, natural and renewable materials
- Priority given to those working and living in the area
- Pre-development grant funding from Welsh Government secured



So where does the money come from?

- **Commercial loans** – Ecology Building Society, Triodos Bank, Charity Bank, Co-operative and Community Finance
- **Grants and soft loans** - investment at no or significantly reduced interest costs from public funders, charitable trusts and ethical investors
- **Community lending** – community shares, loanstock, crowdfunding
- **Public funding** – Welsh Government, local authority funding
- **Equity** – May come from members investing their own funds

How? The CLH process



What other support and resources are out there?

- [CLH toolkit](#) – Communities Creating Homes toolkit
- [Community Land Trust network](#) – membership organisation offering incorporation service and training for CLTs
- [Down to Earth Building Community project](#) – developing proposals for sites, concept designs and more...
- [Cohousing network](#) – membership organisation brings together cohousing groups to learn, share experience and has useful resources such as a cohousing guide
- [Co-ops UK](#), [Confederation of Co-operative Housing](#), [Catalyst Collective](#)



Grymuso Pobl, Creu Cartrefi

Cynhadledd tai dan arweiniad y gymuned gyntaf yng Nghymru
Dydd Iau 1af o Fai am 10:00-17:00, Y Deml Heddwch, Caerdydd

Empowering People, Creating Homes

Wales' first community-led housing conference
Thursday 1st May 2025 at 10:00-17:00, Temple of Peace, Cardiff



Cynhadledd 2025
Cymunedau'n Creu Cartrefi

Communities Creating Homes
Conference 2025

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Wedi'i ariannu gan:
Funded by:



Llywodraeth Cymru
Welsh Government



Any questions welcome

Contact me at:

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