Revd Richard Teal, Chair Cumbria Methodist District

Church Buildings are our assets, too many are closed Sunday-Sunday. Gave two examples; Millfield, Northumberland - all local facilities had folded. Methodist chapel hall became post office & paper/grocery shop 2 mornings/week after approaching the nearest post office to come (from 8 miles away), served teas which brought the community together. People asked for a 10 minute bible reading. They changed worship hours to suit people's needs and the congregation rose from 10 to 30.

Beverley, E Yorks. Church was in midst of shops, only open on Sundays with congregation of 60 people. Became 7 days a week church, renovated it, served lunches, nursery, bereavement counselling, became known as Church in the Community. Congregation rose to 300. They opened their doors & met the need of the people.

Revd James Newcome, Bishop of Carlisle

The Church is timeless but it has had to adapt. The Diocese of Carlisle's vision is that the Church should be at the heart of a community, a facilitating glue which includes for instance, church members caring for their neighbours, buildings used for community activities, engage with local schools. The vision is to become an ecumenical county, perhaps the first in the country. Church should be fun.

The Church should be living and growing. It should respect tradition - which has also been described as the living hand of the dead but should not be about traditionalism which is the dead hand of the living. It should engage with local issues, represent and act for local people whether it's housing, isolation, lack of public transport etc. It should challenge envy and greed. Happiness is kindness, not cash.

Catherine Polowski, St Mary's Ambleside (and Richard Hall)

Ambleside Methodist Church seated 200 people but had a congregation of 40 people. St Mary's Church had no water and no social area and started to consider building a venue following community consultation. Methodists decided to sell church and hall, joined the Anglican Church's project and the Ambleside Parish Centre, an ecumenical and multi-use centre was born. Catherine and Richard gave an account of how this came about, and the processes involved. Tips: allow time, even years. Be environmentally friendly, it can save money. Inform everyone about the project and involve the community. Know how you're going to use the building for the community. Don't rest until the project is finished. Take risks. The work continues once the project is finished i.e. in maintaining the facility and ensuring people use it.

Colin Hill, Vice Chair Mitre Housing Association

Aims of Mitre are to work within rural communities, sustain communities and family life, have only small scale development. Mitre doesn't employ staff; Eden Housing manages their properties and their objectives are similar to Mitre which is crucial to an effective partnership. Gave examples of land being given at low rates by farmers to allow for housing for locally-employed people, people bequeathing their houses to the association. The Church can use its assets for the benefits of those amongst whom we live.

Stuart Burgess, Chair - Commission for Rural Communities, former Rural Advocate to the Government.

The 3 main rural issues are: i) Affordable rural housing, ii) Broadband and mobile phone coverage and iii) Transport.

'State of Countryside' report – will need 1.3million new households from 2006-2031. 356,000 will be rural, 722,000 will be urban. Sustainability means a vibrant community. Housing is the key to this ortherwise villages become unsustainable in the long term due to an ageing population. If young families leave the village, they take skills, support to the shop, local transport, school etc, the elderly become isolated and people become disconnected to the place in which they live. A place needs a mixed community in order to survive. See 'Affordable housing & keeping villages alive' report with Acre etc.

The community is best placed to identify its own community need, therefore a bottom up approach is right, but it must hold the balance between the beauty of the countryside and what we need. The country can't be a museum piece, it must develop. See Mathew Taylor's 'Rural Challenge' report. The routes to affordable housing: i) Exception sites, ii) Section 106 agreements (planning issues vary across the country, planners could be more flexible and creative), and iii) Community Land Trusts. 'Localism' is community empowerment and community voice. The Big Society is an opportunity to seize.

Alastair Murray - Deputy Director of Housing Justice, Tracey Bessant – author of Faith in Affordable Housing

When Dioceses were asked to consider what they perceived the main obstacles to development is, they replied: charity law, time, planning constraints, lack of local support and financial issues. Charities Act 1993, Section 36 (Current Legislation) has a 'best value' test ensuring that any disposal of property must further the charity's purposes. It is open to interpretation. Most people have had to use rural exception sites i.e. if land can be sold at a value higher than its agricultural value, this can be considered to be 'best price'. The Charity Commission say that less than best price (if reasonable) is acceptable if it allows the charity to assist the poor and needy, advances Christianity etc which creating affordable housing is considered to do. See the Charity Commissions letter stating this at www.fiah.org.uk.

The actual barriers to a development project are: poor networking, long timescales, inadequate consultation with the community, different priorities between e.g. land agent, costs.

Good practice: good audit of land and buildings with the Diocese, planning department to see what can be used for affordable housing, adopting a creative approach, good liaison, good negotiation, assessing the housing need, forming partnerships, engaging the community and congregation.

In Cumbria, Oct 2010 the average house price is £160k, almost 9 times the average income which is £18k.

Alison Crane, Quaker Housing Trust

Quaker Housing Trust is a housing charity run by Quakers in Britain. It encourages Quakers to think about using their meeting rooms for affordable housing and it gives money to improve homes and for feasibility studies, helps with governance of groups and provides interest-free loans. To receive

assistance, you do not have to have a Quaker link. Reports mentioned: Our Spiritual Concern for Housing and Principles for a Just Housing. www.qht.org.uk

Bert Provan, Department of Communities and Local Government

Big Society is devolution/decentralisation of money and power to local communities. It is driven by what communities want to do, not what government says they should. The current thought is that the size of current government leads to social problems and discourages personal and social responsibility. 'Localism' is doing stuff at the lowest level and only involving government if necessary. It can include health, education, housing etc. Government spending to local areas will be cut therefore it needs social enterprise, business funding, philanthropy etc. We can become 'armchair auditors', we will be able to see the books. Neighbourhoods are the building blocks e.g. to save the post office and turn it into a shop etc. There is less red tape, people help out, and communities help themselves. The old way is, for example, the planning regulations say where a community centre should be built and not the other way round and involves extensive consultation. The new way is that the community will make the decision. Planning regulations will be changed, targets and inspections removed, there will be no more central government programmes or high level guidelines. The civil service will be there to support the community.

Community housing & assets – the Government's aims are:

Right to bid - local communities can save local assets e.g. pub, shop for community use.

Right to build –if there is overwhelming support for housing & community buildings.

New homes bonus – there will be a framework for local authorities to deliver housing.

Local planning constraints – some will be removed and there will be a move towards neighbourhood planning. The Localism bill will be the vehicle for this (out to consultation before Xmas, legislation by April 2012). Vanguard communities: Liverpool, Windsor & Maidenhead, Sutton (London), Eden Valley.

Speed Sessions:

Andy Lloyd, Community Land Trust and Lorraine Taylor, Secretary of Keswick Community Housing Trust

Examples: Witherslack saved the pub, shop & 2-unit self house building scheme. Lyvennet Community Land Trust, Crosby Ravensworth started from a community plan to housing needs survey they now want to respond to the housing need with new affordable housing. They asked 100 people to pledge £1,500 for the community pub.

CLT funds give seed funding, £2,500 start up which is matched by the local authority for a predevelopment loan: architect, planning permission. The loan is written off if the project doesn't progress. Can lead to a £300k loan which Crosby Ravensworth has received.

Keswick: Churches Together in Keswick held 6 meetings exploring their community for instance 'Who's town is it?'. A small housing sub group was formed to consider buying 1 house for a needy family. The local church was approached for land/buildings suitable for housing. St John's parish church had land near the graveyard which isn't suitable for graves and is capable of having 10 units. A steering group of 12 people was formed with a variety of skills e.g. architect, solicitor etc. They are approaching the council to get the Second Home money returned to the area. 90% of council tax

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on second homes is charged to the county council. Some money is distributed back to the district council to relieve problems associated with second homes. Eden & S Lakes get the money but Allerdale doesn't and it could be approx £160,000/yr. The group has received funding from Tudor Trust via CLT towards business planning help, and LDNP's Investing in Communities. They now need professionals to progress the project and are considering community bonds e.g. 100 people give £1,000 bonds in order to buy the land, which they can draw back over 1-5 years. They may have 50% rental and 50% shared ownership and want the houses to remain with the society in perpetuity. They have had pre-planning approval from Chief Executive of LDNP and may go for modern, not traditional build, passive housing and an architectural competition.

Ann Rogers, Eden District Council principal housing officer

Section 106 Agreements allows PA (planning authority) to enter into a legally binding agreement/planning obligation with a landowner, i.e. it is a condition of planning approval, to make a development acceptable. It must be directly related to the proposed development and reasonably related in scale to the development. It can be used for affordability e.g. properties can't be sold for more than 2 ½ times the local wage, locality e.g. only local people can live there and for time e.g. in perpetuity so it cannot be sold on the open market. In Eden, development isn't permitted unless 30% is affordable.

Mark East & Alastair Cameron, Coniston & Torver Housing Group

2004 parish plan identified that 50% of houses were second / weekend homes and that the greatest concerns were the relentless loss of housing to second homes and lack of affordable housing. They didn't want more housing unless it was for permanent occupancy. A housing needs survey showed that 66 new homes were needed. The parish plan team regrouped into a new working Coniston & Torver Housing Group. The LDNPA helped – planners surveyed the village for potential sites and found 18 sites which weren't guaranteed for permission but had a good chance. The local people knocked off some of these sites from the list, leaving 8 sites. To make it a sizeable operation, the number was reduced to 4. The PCC was approached about 2 sites; church hall (now converted to 3 dwellings) and church yard extension for 11 dwellings (all for rental, not ownership). Local concerns were uneasiness about selling church land and church buildings, loss of burial space and nimbyism. Section 106 Agreement used for local occupancy in housing need, from Coniston with strong local connection. They are also encouraging people to build affordable housing on family-owned land, will monitor the re-letting of housing association properties to ensure that people meet the criteria and monitor private schemes and inform the planning authority when people build an extension but then turning it into a second unit.

J Metcalfe-Gibson CTfC, 2 Nov 2010