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business in
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hands

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What works: Successful community housing

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About this report

Power to Change commissioned NatCen Social Research and WPI Economics to conduct exploratory research examining the factors that have contributed to the development of successful community businesses in a number of economic sectors. The research arose from a desire to better understand the factors that are important in community business success, drawing on the experience of established businesses. This report summarises findings in relation to community housing focusing in particular on the community land trust model. Further studies of community business success in the transport and pub sectors can be found on the Power to Change website.

The findings in this report are based on evidence drawn from five strands of research: 11 stakeholder interviews, desk research, development of a set of success factors for community businesses, 4 in-depth case studies of successful community businesses from the housing sector and the development of a measurement framework.



At NatCen Social Research we believe that social research has the power to make life better. By really understanding the complexity of people's lives and what they think about the issues that affect them, we give the public a powerful and influential role in shaping decisions and services that can make a difference to everyone. And as an independent, not for profit organisation we're able to put all our time and energy into delivering social research that works for society.

WPI Economics is a specialist economics and public policy consultancy. We provide a range of public, private and charitable clients with research, modelling and advice to influence and deliver better outcomes through improved public policy design and delivery.

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Executive summary

Background

Community businesses are diverse organisations with a set of common characteristics (Hull et al., 2016). These characteristics include community businesses:

- being rooted in a particular geographic area and responding to local need and expectations;
- being accountable to the local community;
- being set up with a business model designed around trading in goods or services;
- delivering positive social, economic and/or environmental benefits for the whole community.

Power to Change commissioned NatCen Social Research and WPI Economics to conduct exploratory research examining the factors that have contributed to the development of successful community housing. The specific questions explored in the research were the following:

- What is ‘success’ for community businesses?
- What makes successful community housing?
- What are the common enablers and barriers to success?
- Can common models or pathways to success be identified among community housing businesses?

Community housing takes on various forms including self-help housing, which largely involves the renovation of empty homes; co-housing, a form of cooperative housing, which involves co-ownership and people sharing facilities and living space; and community land trusts, which typically involves a local community buying land and developing properties. This report focuses on community land trusts (CLT) and the factors for success that underpin this model of community housing.

Research approach

The research comprised five phases of work: stakeholder interviews, a literature review, development of a set of success factors for community businesses, case studies of successful community land trusts and the development of a measurement framework.

Outlined below are the community land trust case studies that formed part of this research.

- **Bishops Castle and District Community Land Trust** was established as an industrial and provident society in 2007 in the town of Bishops Castle, Shropshire. Two homes have been built by the CLT and are available to members at an affordable rent.
- **Bristol Community Land Trust** was founded in 2011 as an industrial and provident society with the aim of developing community-led affordable housing for Bristol residents. Bristol Community Land Trust successfully completed its first development of 12 houses in 2016 using a ‘self-finish’ model and is currently in the process of developing a second housing scheme comprising 25 homes.
- **Granby Four Streets Community Land Trust** was established as an industrial and provident society in 2011 in the Toxteth area of Liverpool. Granby Four Streets Community Land Trust is formed of a network of projects, one of which is the 10 House Project. This project involved renovating Victorian houses intended for demolition in an imaginative and unique way while still offering affordable housing.
- **Homes for Holsworthy Community Land Trust** was established as company limited by guarantee and a registered charity in 2005 in the village of Holsworthy, Devon. The community property trust uses a shared equity model when selling homes to young people; this means that they provide an equity loan that covers a percentage of the property value. The Trust has built or renovated 15 homes in the village of Holsworthy and surrounding areas.

Case study reports outlining the success factors for these community businesses can be found alongside this report on the Power to Change website.

Key findings

Evidence from the literature review, stakeholder interviews and case study research found that there are a number of high-level success factors common across community businesses in the housing sector. Success factors are grouped according to whether they relate to the business itself, the people involved in running the CLT or the community and external environment.

Defining success

Success for businesses in the community housing sector is multifaceted and includes meeting both social objectives such as affordable, good-quality housing and being community-led or focused; and economic objectives such as establishing economic independence and sustainability.

Success factors for community businesses in the housing sector

Business

- **Effective business planning.** This requires community housing to collect evidence of local demand and support. This evidence is used to access funding and secure political support.
- **Access to funding.** Successful community businesses in the housing sector have accessed seed funding to set up the business and employ a paid member of staff. Without an initial small grant, community businesses in the housing sector find it difficult to establish or continue to develop new housing projects. Funding has also been successfully sourced to purchase land and/or properties to build or renovate affordable houses for rent or sale.
- **Choosing the right ownership model and legal structure.** There is no ‘one size fits all’ ownership model or legal structure. Instead, community housing schemes must make a choice that suits the business and community need. The CLTs that participated in this research were predominantly industrial and provident societies or community benefit societies (which replaced industrial and provident society under the Co-operative and Community Benefit Societies Act 2014).

Analysis of successful community land trusts’ published accounts and business plans indicate that for CLTs, current financial position is less indicative of future success than is a careful analysis of how the business is financially positioned against its medium to long-term goals.

People

- **Committed, enthusiastic and resilient leaders.** Key attributes of leaders are those committed to dedicating an extensive amount of time to housing schemes; able to be resilient when setbacks occur; and who can demonstrate a can-do attitude.
- **Board with a range of skills and expertise.** The boards of successful CLTs benefited from members who have expertise in community-led housing, construction, property, law and finance.
- **Paid staff.** There were two specific roles that were identified as important to success. The first was a project manager, which was important to have during the construction or renovation phase. The second role involved coordinating and increasing the membership base of the CLT. Having a dedicated member of staff responsible for generating awareness and support of the CLT was crucial as it often required significant periods of time and effort to develop communication plans, set up membership meetings and fundraising events.

- **Partnerships.** Partnerships were important to success where they provided CLTs with additional capacity or expertise that was otherwise difficult to access because of limited staff members or skills.

Community and external environment

- **Legislation and regulation.** Housing legislation creates both barriers and opportunities for success. The housing market is believed to have benefited from ongoing government commitment to increasing home ownership. There were examples of CLTs using various legislation, such as Section 106 of the Town and County Planning Act 1990, to support housing development.
- **Community buy-in and support.** Through demonstrating the key benefits of community housing, founders of successful CLTs are able to reduce opposition to building or renovating on land from the local community. Across the successful CLTs, board members reported undertaking a variety of activity to gain community buy-in. This included holding public meetings, producing leaflets, promoting the CLT's website that set out the purpose of the CLT, and board members themselves proactively meeting with residents of the community to discuss their issues or concerns about housing development.
- **Council buy-in/political will.** Findings indicated that local authorities who are 'sympathetic' to community housing can facilitate success through providing resources and guidance. Supportive councils provided grants to help set up the business, supported needs assessment surveys and agreed the transfer of assets from the council to the CLT.
- **Access to affordable land.** Successful community businesses in the housing sector need to be able to purchase land below market rate or through asset transfer from the council or a private property owner.

Measuring success

A measurement framework was developed to provide guidance on how success factors might be assessed in an objective way. Using the set of success factors determined by the literature review and stakeholder interviews, specific questions that could be used to test each success factor were developed, using a combination of factors including how comparable organisations such as micro or small businesses or charities would measure each factor. The result was a subset of measurement questions for each success factor (please see 3.4, 4.5 and 5.6 in this report for an overview of the success measures developed or Appendix A for the full framework).

1 Introduction

This chapter introduces the background to the research and summarises the methodology and limitations of the study.

1.1 Background

Community businesses are diverse organisations with a set of common characteristics (Hull et al., 2016). These characteristics include community businesses:

- being rooted in a particular geographic area and responding to local need and expectations;
- being accountable to the local community;
- set up with a business model designed around trading in goods or services;
- delivering positive social, economic and/or environmental benefits for the whole community.

The concept of community business has overlaps with other hybrid organisations such as social enterprises. However as the definition above suggests, a key factor that distinguishes community business from other socially-motivated organisations is that community businesses aspire to transform their local areas through engaging local people as co-creators in delivering goods or services. As such, community businesses have the potential to save or regenerate businesses or assets that may otherwise fail. They can do this because they are able to build high levels of community buy-in and support for ventures and develop innovative and often low-cost business models. Community businesses are also well placed to strengthen local communities by involving local people in decision making and enhancing social capital by, for example, providing vital meeting spaces and developing links between staff, volunteers and customers (Percy et al., 2015).

The main purpose of community businesses within the housing sector is to provide affordable housing for people in the local area who are otherwise financially excluded from the housing market. Community housing takes on various forms including self-help housing, which largely involves the renovation of empty homes; co-housing, which involves people sharing facilities and living space, and community land trusts, which typically involves a local community buying land and developing properties. In this report we focus on community land trusts and the factors for success that underpin this model of community housing.

While the community business model is not new, there has been renewed focus on community business in recent years due to factors such as the transfer of power to communities through the Localism Act 2011 and services being at threat of closure due to changing market conditions, including the recession and reductions in public service spending.

To inform its longer-term research and evaluation programme, Power to Change commissioned NatCen Social Research and WPI Economics to carry out exploratory research examining the factors that have contributed to the development of successful community businesses. The specific questions explored in the research were the following:

- What is ‘success’ for community businesses?
- What makes a successful community business in the housing sector?
- What are the common enablers and barriers to success within the community housing sector?
- Can common models or pathways to success be identified among community housing businesses?

As the evidence base on community business is comparatively limited, it was recognised that this research would produce early insight and learning for Power to Change and community businesses, as well as generate questions for future investigation. In particular, it was understood that in-depth knowledge of the lifecycle of community businesses and pathways to success would be developed over time based on evidence from cumulative studies commissioned by Power to Change. The research was carried out from October 2016 to March 2017.

1.2 Methodology

The research comprised five phases of work: stakeholder interviews, desk research, and development of a set of success factors for community businesses, case studies of successful community businesses from the housing sector and the development of a measurement framework. The five research components are outlined below.

1.2.1 Stakeholder interviews

In total, 11 in-depth interviews with specialists in community business and related fields were carried out to explore enablers and barriers to success across the lifecycle of community businesses. Participants were purposively selected to include individuals from established community businesses, sector/support bodies, organisations working in related fields such as community assets, and social enterprise and policy experts. Potential participants were initially sent written information about the study by the research team or Power to Change. A telephone interview, lasting around 45 minutes, was then carried out with those who agreed to take part. Interviews were carried out using a topic guide to be responsive to participants and achieve consistency of coverage across the sample. With permission, interviews were audio recorded and transcribed verbatim to aid comprehensive analysis. See section 1.2.4 for information about data analysis.

1.2.2 Literature review

A review of academic and grey literature was carried out to gain a better understanding of the existing evidence about success factors for community housing. Search terms were developed to identify literature on the success factors for community housing operating in community business sector and other relevant sectors such as social enterprise, community asset management and small and medium enterprises. A literature search was conducted using academic databases including Business Source Complete, ABI/INFORMS, Emerald, Web of Science, SAGE Journals Online, Science Direct, Sociological Abstracts and Policy Press, reference tracking of relevant studies and input from stakeholders who participated in a research interview. Additional searches for grey literature were carried out through selected websites (such as sector bodies) and Google Scholar. Seven documents were selected for detailed review based on their relevance to the study objectives. Key information from the seven documents was summarised using analytical matrices that reflected the project's key questions (see section 1.1). The key relevant findings of the literature review are presented in chapters 2 and 3 of this report.

1.2.3 Development of a set of success factors for community businesses

Findings from the literature review and stakeholder interviews were synthesised to collate a proposed set of success factors for community businesses, that would be tested against empirical evidence collected during the case study phase of the research. These factors can be grouped according to whether they relate to the community business, to the people involved in the business, or to the community and external environment. A detailed breakdown of the categories and corresponding sub-themes identified through the literature review and stakeholder interviews can be found below:

- Business-related factors include issues such as the viability of the business model and plan, the financial health of the business and organisational culture.
- Factors related to people cover issues related to governance and leadership, capacity and partnerships.
- Factors related to community and external environment include issues such as community buy-in and support, market conditions, legislation and regulation, the approach taken to community ownerships by public bodies and availability of external support and guidance.

Early evidence of the lifecycle stages of a community business have been set out in previous Power to Change research (Swersky and Plunkett, 2015). The literature review and stakeholder interviews did not provide sufficient evidence of whether and how success factors differ across each stage of the business lifecycle.

However, differences between success factors at the pre-venture and trading phases were drawn out wherever possible.

The proposed set of success factors and analytical categories were reviewed and agreed with Power to Change prior to the start of the case study phase. The findings then informed the selection of case studies, content of topic guides and data analysis.

1.2.4 Case studies of successful community businesses

Four case studies of successful community business in the community housing sector were carried out by NatCen in order to ‘test’ the success factors identified in the earlier stage of the research, and build understanding of the pathway to becoming an established community businesses from the perspectives of those who manage, run or use them.

It was recognised that the meaning of success would vary from community businesses to community business. For the purpose of this research, ‘successful’ community businesses were defined in terms of longevity (e.g. businesses that have entered the ‘growth’ stage of business lifecycle) or evidence of positive social or economic outcomes. Community businesses were also judged to be successful based on the recommendations of stakeholders (see below).

Sampling and recruitment

A list of successful community businesses was identified through internet searches, a review of relevant reports by sector bodies and advice from stakeholders who participated in an interview. As this is a qualitative study, four community businesses were purposively selected from the list to achieve diversity with respect to sampling criteria agreed with Power to Change. These were:

- diversity of rural and urban CLTs;
- socio-economic indicators of the area (e.g. IMD score); and a
- range of CLTs at various stages of maturity.

Selected community businesses were invited to take part in the study by the research team. A single point of contact was identified in each of the community businesses who agreed to take part. As the make-up of community businesses varied, the single point of contact provided the research team with a brief overview of the community business to help inform decisions on sampling. The single point of contact also helped the research team to recruit staff and volunteers for interviews and customers for focus groups or telephone interviews, based on guidance from the research team on achieving diversity in the sample.

For staff and volunteers, as far as possible this involved speaking to people in different roles and who had been involved in the community businesses for different lengths of time. For customers, decisions were made about whether to have focus group or telephone interviews with a mix of customers, or to speak to a particular group of customers accessing a specific service.

Outlined below are the CLT case studies that formed part of this research.

- **Bishops Castle and District Community Land Trust** was established as an industrial and provident society in 2007 in the town of Bishops Castle, Shropshire. Two homes have been built by the CLT and are available to members at an affordable rent.
- **Bristol Community Land Trust** was founded in 2011 as an industrial and provident society with the aim of developing community-led affordable housing for Bristol residents. Bristol Community Land Trust successfully completed its first development of 12 houses in 2016 using a ‘self-finish’ model and is currently in the process of developing a second housing scheme, comprising 25 homes.
- **Granby Four Streets Community Land Trust** was established as an industrial and provident society in 2011 in the Toxteth area of Liverpool. Granby Four Streets Community Land Trust is formed of a network of projects, one of which is the 10 House Project. This project involved renovating Victorian houses intended for demolition in an imaginative and unique way while still offering affordable housing.
- **Homes for Holsworthy Community Land Trust** was established as a company limited by guarantee and a registered charity in 2005 in the village of Holsworthy, Devon. The community property trust uses a shared equity model when selling homes to young people; this means that they provide an equity loan that covers a percentage of the property value. They have built or renovated 15 homes in the village of Holsworthy and surrounding areas.

Case study reports outlining the success factors for these community businesses can be found alongside this report on the Power to Change website.

Data collection

Data was collected from each of the four community land trusts using the following methods:

- **Four in-depth interviews** were carried out with those involved in establishing, managing or running the community businesses. Interviews lasted around 45 minutes and explored how success is defined and measured by the community business and which factors were perceived to have contributed to success across the lifecycle of the business.
- **One focus group or a number of telephone interviews** were completed with residents or members of the CLT. Focus groups lasted up to 1.5 hours and interviews lasted up to an hour. Both explored customer views and experiences of the community businesses including what works well, less well and suggestions for improvement. Discussions also explored what difference, if any, the community business was perceived to have made to customers and the wider community.
- **A questionnaire** was administered to gather structured information about the business, its staff and volunteers and the external environment in which it operates (see Appendix C).
- Community businesses were also asked to share **key documents** such as published accounts and business plans to give a fuller picture of the characteristics of the business and to help identify learning for other community businesses.

Interviews and focus groups were carried out using a topic guide and audio recorded and transcribed verbatim to aid comprehensive analysis.

Community businesses received a £500 honorarium payment for participating in the research. Residents or members who participated in a focus group or interviews received £10 in recognition of their time and contribution.

Data management and analysis

Interviews and focus groups transcripts were managed using Framework in Nvivo. Framework (Ritchie et al., 2014) is a data management technique developed at NatCen. Two analytical frameworks were drawn up (one for staff and volunteers and one for customers), and a series of thematic charts or matrices were set up. Each related to a different thematic issue and data from each transcript was then summarised into the appropriate cells. The analytical stage involved working through the charted data, drawing out the range of experiences and views, identifying similarities and differences and interrogating the data to seek to explain emergent patterns and findings (Spencer et al., 2014).

1.2.5 Measurement framework

A measurement framework was developed to provide guidance on how success factors might be assessed in a more objective way. Using the set of success factors determined by the literature review and stakeholder interviews, specific questions that could be used to test each success factor were developed, using a combination of factors including how comparable organisations such as micro or small businesses or charities would measure each factor. The result was a subset of measurement questions for each success factor.

Data sources that could be used to evaluate each measurement question were mapped to each measurement category, including specifications about how it might be collected or used where relevant. Finally, a rationale for the inclusion of each measurement question was included, such that the relationship between each measurement question, the data source, and the overall success factor was clear. For a detailed overview of the measurement framework, please see Appendix A.

1.2.6 Ethics

This study underwent a full review by NatCen's Research Ethics Committee. This ethics governance procedure is in line with the requirements of the Economic and Social Research Council (ESRC, 2005) and Government Social Research Unit Research Ethics Frameworks (GSRU, 2005).

This study posed a number of ethical considerations. For example, participants were informed, by the research team and in writing, of who was funding the research, the voluntary nature of participation, what taking part would involve, confidentiality and data use. Community businesses were given the option of being named in some reports or remaining anonymous. Individuals taking part in the research were informed of the business' decision in relation to anonymity and were able to review their contribution and redact information at the end of interviews/ group discussions if required. Permission to share redacted transcripts with Power to Change and the UK Data Archive was sought. A multi-stage consent process was used to ensure that participants could agree to take part in an interview or focus group without having their transcript shared outside the research team.

1.2.7 Reading this report

This report describes the range and diversity of views and experiences among those who took part in interviews and focus groups. As this is qualitative research, we have not reported the number of people who hold a particular view as it is not a reliable indicator of the extent to which these views are held in the wider population. Any numerical inference is likely to be misleading or inaccurate as qualitative samples are not designed for this purpose.

1.2.8 Limitations

With any research there are limitations. This study is no exception and we have noted the potential limitations below.

With respect to the selection of case studies, the aim was to achieve as much diversity as possible within the sample with the time and resources available. While we believe the achieved sample provides sufficient depth of understanding of the factors perceived to have influenced the success of participating community business, and gives a good indication of the range of success factors that are relevant to the community housing sector, certain views and experiences will be missing from this research. This is for three key reasons.

- It would be challenging to fully represent all characteristics of community businesses that are likely to influence success across four case studies.
- While every attempt was made to achieve a diverse sample, successful community businesses who agreed to participate in the research may differ in important ways to those who did not. For example, community businesses who are more heavily reliant on volunteers may have found it particularly challenging to find the time to participate in the study.
- It was not possible to explore a variety of community housing models because of the small sample size. In order to meaningfully explore common success factors, the community land trust model was chosen as the focus of this research.

1.2.9 Summary of report content and structure

This report had four chapters. The first outlines how community land trusts define themselves and their success. The remainder of the report is split into three thematic chapters exploring the three high-level success categories in turn. Each chapter synthesises the evidence the literature review, stakeholder interviews and qualitative interviews with founders, board members, managers/tenants and volunteers of CLTs as well as focus groups with local residents or local shareholders. Information and data has also been taken from the questionnaire responses and business information such as published accounts and business plans.

- Chapter 2 provides an overview of how community land trusts define success
- Chapter 3 summarises business-related success factors
- Chapter 4 summarises success factors related to people involved in setting up and running a community land trust
- Chapter 5 summarises success factors related to the local community and external environment

2 Defining success for community land trusts

This chapter sets out evidence from the literature, stakeholder interviews and case study research. It provides an overview of how community land trusts are defined and goes on to explore how success is defined.

According to our research, there are three key principles that were used by participants to define CLTs.

- **Provision of affordable housing to meet demand in the local area.** Affordable housing within this context was a mixture of affordable rent and owner-occupied housing.
- **An element of community-led involvement.** While the level of community involvement varied among CLTs, community participation was considered an important element that distinguished the CLTs from housing associations and private property developers in the local area.
- **Broader community benefit.** In some instances the purpose of the CLT was broader than just housing and also included the sustainment of local community assets important for wider community benefit. For example, the acquisition or development of assets that supported employment, environment and also social cohesion.

Lowe and Thayden (2016) argue that success for community housing is about more than the acquisition and use of physical space for housing. The added social value of community housing includes the following aspects.

- **Skills development.** Self-build or self-finish housing, which are common approaches taken by CLTs and aim to create opportunities for residents to develop new skills.
- **Increased economic and social capital.** Community housing is considered successful if it promotes 'resident betterment' (e.g. housing security or economic mobility).

Achieving financial sustainability is another important dimension of success for community housing. This means that CLTs and other forms of community-led housing such as self-help or co-housing must have the skills to strike a balance between maintaining affordable housing and generating enough income to repay any loans and operate sustainably (Young Foundation, 2011).

CLTs involved in case studies for this research echoed the findings in the literature and emphasised that success was multifaceted and included meeting both social objectives, such as affordable, good quality housing and being community led; and economic objectives, such as establishing economic independence and sustainability. A board member of a successful CLT described meeting both these objectives as a 'constant balancing act'.

Access to affordable housing

Providing affordable housing for people who were otherwise excluded from the housing market in the local area was considered of primary importance for CLTs. This included groups such as young single people, who were not able to access social housing because they were identified as low priority in terms of need by housing associations and local councils.

'So we're not offering social rented, we're offering what, in some places, is called intermediate market housing. The aim is to help people who can't walk into an estate agent's and buy or rent an open market house or flat, but at the same time we're not trying to substitute.' (Community Land Trust, rural)

'Housing associations, their rented accommodation wasn't necessarily being allocated to local people. It was a points system and, you know... the young couple perhaps living with mum and dad with, with a child on the way or something, who were in work, were very low down on the points, sort of, system.' (Community Land Trust, rural)

While there was not a clear sense across the CLTs as to what was classed as affordable housing, definitions included affordable rent pitched at 80% of the rental market and using a shared ownership model, which allows residents to take a part-rent, part-buy approach to ownership.

Good quality housing

It was also an important marker of success that good quality housing was developed. Good quality had a different emphasis across the CLTs. Some viewed good quality housing as construction that used environmentally sustainable materials; others viewed good quality as well-designed properties that met the demand in the local community, for example family homes or one-bed properties for single people.

Community-led or accountable to local community

Having the interests and needs of the local community at the centre of decision-making was considered a key facet of success. Among the CLTs in the study it was recognised that meeting this objective was challenging at times, particularly at busy periods when houses were being constructed or renovated.

'Our members are an active community who would like to be included further. I think that a challenge for us at, at present, is just how to best harness their energy and, and benefit from it because with our limited resource, some other things come up as priority over membership events.'
(Community Land Trust, urban)

Financial independence and sustainability

There was a view that, in order to be successful in the long-term, a CLT should be independent of grant or loan finance. Financial independence from grants or loan finance would lead to long-term sustainability and ensure security for the business. Notably, CLTs appeared to have made substantially larger steps to achieving this than community businesses in other sectors that we have studied, such as pubs or transport (Davies et al., 2017; Kotecha et al., 2017).

Defining success over time

Among the CLTs there were varied views on the relative importance of the social and economic objectives set out above. In some circumstances meeting the social objective of providing good quality housing was the key indicator of success, while in others ensuring the CLT achieved financial independence of grants or loan finance was considered to define the CLT's success. In addition, according to participants the meaning of success for CLTs changed over time. This was particularly the case for CLTs who developed housing on a project-by-project basis. Participants explained that CLTs had not achieved success simply on completion of one housing scheme. Rather, the definition of success and the CLT's ambitions were continually changing and were based on the successful completion of each new housing scheme or wider community interest schemes, such as developing employment opportunities.

'We have built some houses, but as I say that in turn has just raised the game to a point where suddenly a whole new level of problems and opportunities have started to emerge and a whole lot of new challenges and a whole lot of new, you know, criteria by which we might be judged to have been a success or failure... the short way of putting it is shooting at a moving target the whole time.'
(Community Land Trust, urban)

It is also important to highlight in this context that some CLTs recognised that they were successful within the context of providing some affordable housing, but as a business felt overall they were yet to be successful due to challenges developing further projects. For example, a CLT responding to the questionnaire noted that there was "unsustainable demand for affordable homes in the foreseeable future," suggesting that even achieving interim goals was viewed as insufficient in some cases.

3 Success factors: business

This chapter reports on the key success factors relating to the community-owned business itself, including its legal structure, the nature of its business planning and its access to finance.

3.1 Legal structure

Evidence from the literature and stakeholder interviews indicate that there is not one single legal structure that works for all community businesses in the housing sector. According to the literature, community benefit societies and community interest companies are believed to be particularly well-suited to the sector. A community benefit society can raise finance in a range of ways including by issuing shares and accessing grant funding. Having access to diverse funding sources is important due to the high costs of purchasing and developing assets. However, it is acknowledged that the model may not be right for all projects, as a community benefit society can be expensive and complex to set up (National Community Land Trust Network, unknown). In contrast, community interest companies can be an attractive option as they provide the benefits of a limited company structure, but with an asset lock (which is a constitutional device that ensures that the community benefits from any surplus made on an asset).

Across the four case studies there were examples of CLTs either registered as a community benefit society or dually registered as a company limited by guarantee and registered charity, and participants did not consider that the type of legal structure used had significantly affected their success. Successful CLTs chose a legal structure which fit best with their aims and objectives for the business.

'Our aim is to hold onto and develop assets of land and buildings over the long term for the benefit of the community, and by having it registered as a bencom [community benefit society]... people become a member by buying shares, and in the act of doing that then they're becoming joint owners of the assets.'
(Community Land Trust, rural)

3.2 Effective business planning

Evidence suggests that effective business planning is underpinned by CLTs having the ability to demonstrate demand for the type of housing they are proposing to develop, which helps secure political and financial buy-in. Perceived long-term success of CLTs was then dependent on developing a self-sustaining business model that was independent of grants and subsidies.

3.2.1 Demonstrating demand

Findings from the literature review, along with the case studies with successful CLTs, indicate that demonstrating that the community business will address unmet local needs is crucial to success of CLTs (Canada Mortgage and Housing Corporation, 2005). Participants in this research described how they demonstrated unmet need in their local area in a variety of ways, including local needs assessment surveys, making use of previous research conducted by the local authority or setting up local events for local residents to attend and discuss interest in a CLT. Evidencing the local demand and interest was important as it was perceived to be a key contributor to accessing finance and political and community buy-in. However, participants explained that collecting evidence took significant amounts of time and effort. For example, founders of one CLT described using a large pool of local people, including local councillors, to knock on doors and collect survey responses.

'Town councillors... who deliver by hand a newsletter every couple of months delivered this questionnaire alongside [their] newsletter. So that was really helpful and then the steering group of about four of us plus a couple of other town councillors went knocking on doors to collect that questionnaire back... the initial sort of serious commitment that went on, improved that evidence based out of all proportion.' (Community Land Trust, rural)

Having evidence of demand and need for affordable housing was thought to be a key contributing factor in CLTs being awarded grant funding to set up the CLT and cover costs such as planning development, local meetings and staff costs. Clear and robust evidence also provided local and district councillors and the local community with reassurance that there was demand and interest for a CLT and this underpinned their confirmation of ongoing support, particularly when the CLT was first being established.

Another important point to have emerged from the literature review is that successful CLTs are those that have considered the best means of delivering affordable housing in the local area. Moore and Mullins (2013) explain that CLTs must make important decisions about whether to develop properties for sale or to develop properties to be rented. When collecting evidence around housing need, it is important to collect data on the appetite for different forms of tenure among the local community.

3.2.2 Self-sustaining business model

By far the largest expenses for CLTs are purchasing land and building or developing housing stock. Each time a CLT sets up a new housing development scheme it needs access to capital to cover the cost of purchasing land and construction or renovating housing. At the set-up phase, the CLTs participating in this research reported that they were reliant on loans and grants to be able to develop affordable housing. In the long-term, when housing developments had been completed, the CLTs shared a vision of being independent of grants and loan finance.

CLT board members reported that they felt it is important to have a clear business plan or model that sets out how they expect to achieve this self-sustaining model. For example, one CLT's plan was to build a total of 50 affordable homes, with each buyer paying a £500 administration fee. This income would cover the cost of paid staff and ensure the CLT was self-financing.

There was limited discussion by participants about how the CLTs intended to use any surplus made from housing schemes. However, one of the more mature CLTs had the financial capacity and confidence to branch out into wider community involvement through taking over the lease of the youth centre from the county council.

3.3 Access to finance

Among CLTs that participated in this research, access to finance was considered critical to their success. There were two particular points where access to finance was needed. The first was to help with the initial set up of the CLT as well as support with pre-development costs. The second was to provide funding for land and construction costs.

Funding to support initial CLT set up

Founders of successful CLTs explained that without an initial small grant, CLTs would either not have been established or not reached the point where they were able to develop new housing projects. Initial grants were described as being used to pay for legal and administrative requirements for setting up a business:

'Seed-corn money... enable[d] us to pay things like getting your memorandum and articles of association, paying lawyers, for drawing up the application to, register as a company, to draw up allocation policies, and various expenses like that.' (Community Land Trust, rural)

At the very initial stages small grant funding was also important for CLTs to be able to set up local meetings to help establish community buy-in and support. In some circumstances it could provide enough capital to employ staff to help with activities such as a developing a membership base and pre-development planning. Founders and board members involved in setting up the CLT found having a paid member of staff at the set up stage to be very influential to the success of a developing a housing scheme (for more information, please see the chapter on success factors related to people).

Buying land and developing housing stock

The second point at which access to finance was important to success was securing grants or loan finance to buy land and fund construction or renovation. Founders and board members explained that without these sources of funding developing affordable housing would not have been possible, and concurred with the literature that suggests a key barrier to success for community housing is access to finance including grants, loan finance and mortgages (Pattison et al., 2011).

The sources of finance for buying land, and renovating or building houses, included funding from the Homes and Communities Agency, charitable funding such as Venturesome and Charity Bank, and loans from private investors. CLTs that have been successful in developing a number of affordable housing projects also reported a different mixture of funding sources each time, and were often reliant on the types of funding available at the time of construction.

Having founders or board members who understood where to access grants or knew which banks would be willing to offer the CLT loan finance was seen as crucial to the success of CLTs. Similarly, having board members who had existing relationships with grant funders was very advantageous. For example, a participating CLT described that having a board member who was familiar to organisations who provide affordable loans and grants gave the CLT 'kudos' and they felt it was a contributing factor in the CLT successfully securing grants or loans.

While CLTs that participated in this research were successful in accessing funding, there was a view that in order to continue to be successful, more grant funding or subsidies would be needed to cover both running costs (e.g. staff) and capital costs (e.g. buying land/housing). This was clearly represented in the financial positions of the CLTs. For example, one particular CLT had been dependent on grant income for three to four years after it was set up, with some 70-80% of the business' income coming from grant funding or subsidy. This however had steadily decreased to less than 10% by 2016/2017, suggesting that costs, and therefore financing needs to increase during the construction phase of a housing development scheme.

Responses to the questionnaires suggested that lack of finance and available assets was consistently one of the biggest concerns for CLTs, and that while they felt they could survive without grant funding in the short to medium term, and often held significant cash reserves (ranging from 20 to 108 weeks' worth), there were still significant worries over the issue.

Access to funding was not necessarily considered a success factor on its own. Board members reported that in order for affordable housing to be developed, access to land either at a discounted rate or via asset transfer was also important to success (please see chapter five for more information).

3.4 Chapter conclusion

Although the literature in this area highlights the importance of legal structures to a CLT's success, CLTs in this research had varied structures and participants did not identify this as a major contributing factor to their success. Instead, they focused on other elements, also identified in the literature, including finding and accessing large amounts of capital to buy land and develop housing, either through building new houses or renovating existing housing stock. However, they also emphasised that the small amounts of funding needed to start up and pay for the CLT's ongoing costs were also critical to success. This funding came from a variety of sources, including grant funding, but there was agreement across the participants that it was important for the CLTs to become independent and self-sustaining. In addition participants noted that identifying and being able to provide evidence of the demand for social housing, through things such as surveys and meetings with locals, was important in building up community and political capital, which then fed into their ability to leverage the funding needed for the enterprise.

Based on the factors identified in this research, Table 1 below sets out the questions that can be used to measure the success of community businesses in the housing sector.

Table 1. Success factors: business

Success factor	Measurement questions	Rationale for inclusion
A suitable ownership and legal structure	<ol style="list-style-type: none"> 1. Will housing assets be owned or leased? 2. Does this method of ownership align well with the financing approach the CLT uses? 	<p>In a sector as reliant on durable assets as housing, and where those who use the asset may not be those who own it (e.g. social tenants), having a clear ownership and legal structure is crucial.</p> <p>This is also the case as different methods of raising revenue, or acquiring land, might be dependent on the assurances that come from the ownership and governance structure. Ensuring that these align with the objectives of the community business is a pre-requisite for success.</p>
A robust business plan	<ol style="list-style-type: none"> 1. Does a business plan exist? 2. Does the business plan include financial projections? 3. Does the business plan outline local need and community expectations? 	<p>A good business plan is a necessary precondition of success in funding applications and general operations. It will be especially important for securing finance to acquire land.</p> <p>The financial information will indicate the preparedness of the CLT for unforeseen shocks, as well as for how it intends to manage the process of acquiring and developing property, as well as the future plans of the CLT to scale to meet further demand, or to consolidate its operations.</p>
Access to finance	<ol style="list-style-type: none"> 1. Does the CLT produce a clear set of accounts? 2. How does the CLT generate the majority of its income? 3. How reliant is it on grant income or subsidy? 4. Does the CLT own assets that can be used to access to more capital? 5. Are there sufficient liquid reserves? 6. What are the future capital demands for new development likely to be? 	<p>The need for finance in this sector is heavily dependent on lifecycle stages, with community businesses having to acquire significant levels of capital before land can be purchased. Reliance on grant funding and subsidy is not a problem <i>per se</i>, but the ability to expand can be heavily curtailed if it is not available.</p> <p>Ultimately, the ability of the community business to access finance is a good indicator of the extent to which it can achieve its goals. Specifically for those in the housing sector, it can be indicative of both the ability to sustain current operations, and also to prepare for the next wave of affordable housing provision.</p>
Organisational culture	<ol style="list-style-type: none"> 1. Is the organisation open-minded and willing to embrace change? 	<p>All of the evidence suggests that CLTs face numerous and varied challenges as they operate. However, the way that these challenges are dealt with will vary from business to business and be set in different contexts.</p> <p>There is repeated reference to the fact that the skills, talents and attitude of leading figures contribute to a good organisational culture.</p>

4 Success factors: people

This chapter reports on the key success factors related to the people needed to set up and run a community land trust. These include having committed, enthusiastic and resilient leaders, board members and paid staff with relevant skills and the development of effective partnerships.

4.1 Committed, enthusiastic and resilient leaders

Evidence from stakeholder interviews suggests it is important that the CLT is led by a group of individuals who have a shared vision for community housing and are able to work together effectively. Having a strong sense of purpose can also be helpful in sustaining long-term commitment to the project and overcoming challenges (Pattison et al., 2011; Young Foundation, 2011; Moore and Mullins, 2013). Founding members of the CLTs that participated as a case study reported that central to the initial success of CLTs was the sheer determination of founders and leaders.

“[It succeeded because of the] absolute tenacity and bloody-mindedness and voluntary effort of the board members.” (Community Land Trust, urban)

Participants described how the CLTs benefitted from leaders who were committed, enthusiastic and displayed a ‘can-do’ attitude. This was considered particularly important in relation to housing development, as it was perceived to be a challenging process to navigate for a business with limited resources in terms of finances and staffing.

Alongside commitment, it was also considered important that leaders and board members were resilient in the face of the setbacks that often occurred while undertaking housing developments. Resilience was seen as particularly important when addressing threats to the businesses such as vulnerability of funding and staff shortages. Participants explained that resilience manifested itself in leaders and board members responding to challenges not by giving up, but dedicating extensive amounts of time and effort to ensuring housing development stayed on track and overcoming challenges such as delays in funding or gaps in funding.

As CLTs developed and began to expand their portfolio of housing, boards worked most effectively when they had a leader who delegated roles and responsibilities to each board member. This was perceived to be particularly important for CLTs that had multiple housing developments and other community-related projects underway. It was felt that each housing project of the businesses needed the focus and commitment of one or more board members to ensure it had enough impetus to continue and was engaging the CLT’s members and wider community.

While it is clear that successful CLTs benefit from the dedication and commitment of leaders and board members, counterintuitively this was also identified as a potential barrier to success. Participants explained that the hard work required to set up and run a CLT often meant leaders and board members became fatigued and were at risk of burning out. There were examples given by participants in this research of board members stepping down after periods of intense commitment, particularly during the period of setting up the first housing developments. A way of mitigating this risk was to increase the number of paid staff; however, this was only possible for CLTs that had sufficient funding to pay more than one member of staff.

Lack of succession planning was also perceived as a threat. Board members of successful CLTs explained that it was likely that leaders and board members who were instrumental in successfully setting up the CLT were likely to step down at some point, and in some instances had already stepped down. The CLTs had begun to think about the process of succession planning and what skills would be required from new leaders and board members. Nevertheless, there were concerns about how effectively the business could manage the transition.

4.2 Board members with relevant skills and expertise

Attracting experienced and skilled board members tended to be a relatively easy process for the CLTs participating as a case study. A common approach to building a skilled and expert board was intelligence gathering in the local area to identify people with relevant skills and experience. There also were examples where CLTs drew on people from outside the local area, which was facilitated by advice and support from the local council or contacts in central government.

According to participants, success was underpinned by a board that offered a wide variety of skills and expertise. A chair of a CLT described the process of recruitment as ‘ticking as many boxes as you can.’ The types of skills needed included those related to construction (with expertise in community housing development particularly valued) and property development or architecture, as well as law or finance.

Having board members with relevant housing development skills meant that CLTs were able to more effectively navigate the process of setting up a business and building or renovating homes. Board members with prior experience of developing community housing provided support and guidance around setting up and running a CLT, for example providing advice on where to access funding, the different forms of legal structure and the level of staffing capacity needed to successfully build homes. Board members with expertise in finance or law were crucial in supporting CLTs to set up the businesses, negotiate contracts and produce legal documents, such as asset transfer agreements.

The difficulty of obtaining sector specific skills and financial management skills were as some of the most significant barriers by CLTs. Not all CLTs had a board that included people with the skills needed. In these instances, it was noted that understanding where skills gaps were and buying in support was imperative.

4.3 Paid staff with relevant skills

According to the literature, those involved in the day-to-day running of the CLT (either paid staff or volunteers) must also bring the right technical knowledge and skills in areas such as: housing development; building regulations; legal issues; developing and negotiating contracts; and developing funding applications (Moore and Mullins, 2013).

Findings from the case studies indicate that successful CLTs benefitted from having paid members of staff who had dedicated time and resources to help set up and run the business. Prior to the appointment of such staff, board members reported that they were running the business alongside their other roles, which limited the amount of time they could dedicate to the CLT and often slowed progress, particularly at the point that houses were being constructed.

There were two specific roles that were identified as particularly important to success. The first was a project manager, which was crucial during the construction or renovation phase. Participants explained that it was important to have a key link between the board and contractors, as well as someone available to make quick decisions so that construction was not delayed. Across the CLTs this role varied, and in some cases during the initial housing development there was not a specific member of staff that had this role. Participants felt that these instances reinforced the importance of having a dedicated project manager to meeting the agreed budget and timeframes.

The second role involved coordinating and increasing the membership base of the CLT. As explained in more detail below, community buy-in was identified as a key success factor. Participants reported that having a dedicated member of staff responsible for generating awareness and support of the CLT was crucial as it often required significant periods of time and effort to develop communication plans and to set up membership meetings and fundraising events.

Finding the right skills and expertise to fill paid staff roles was often challenging, particularly when someone was being asked to take on a dual role of coordinating membership and project managing construction and business development.

'The first time we recruited we didn't get anyone 'cause we were asking for such a range of experiences, but we finally got someone. We wanted someone who had worked with communities and understood community development and someone who understood building development, managing buildings and kind of everything in between.' (Community Land Trust, urban)

There were examples of successful CLTs who reported feeling lucky that they had been able to find paid members of staff that had a wide range of skills and expertise. The CLTs participating in this research had no more than one or two paid staff; board members reported that this was largely due to budgetary constraints.

4.4 Partnerships

For the community housing sector the literature and scoping interviews indicated that there are two key types of partnership important to success: local partners (such as local councils, housing associations, Arm's Length Management Organisations and community groups) and sector bodies (such as the National Community Land Trust Network).

Partnerships were particularly important to success where they provided CLTs with additional capacity or expertise that was otherwise difficult to access because of limited staff members or skills. The types of organisations CLTs partnered with included housing associations to town or district councils. The form the partnerships took also varied. In some circumstances partners were considered integral to the success of the CLT and they had a very close working relationship with them, with contact between both organisations taking place on a day-to-day basis. Other CLTs had more of an *ad hoc* relationship with partners, which tended to be with representatives of local or district councils. In these instances the partnerships were less formalised and CLTs sought support and/or advice as when needed.

4.5 Chapter conclusion

Overall findings suggest that successful CLTs need a small pool of specialised board members and staff to help set up and run the businesses. During the acquisition of land and development of housing, CLTs require the support of people with particular skills (i.e. financial literacy or housing knowledge) and the capacity provided by paid staff. CLTs are less reliant on board members and staff during the periods when new housing schemes are not being built.

Table 2 below sets out the questions that can be used to measure the success of community businesses in the housing sector in terms of people.

Table 2. Success factors: people

Success factor	Measurement questions	Rationale for inclusion
A clear governance structure	<ol style="list-style-type: none"> 1. Does the CLT have a governance structure? 2. Does the CLT review and update its governance structure? 3. Does the governance structure involve the local community? 	<p>Evidence suggests that once a CLT in the housing sector is trading, it is important to have a structure that is inclusive and involves both residents and the wider community.</p> <p>Alongside this the board must establish adequate systems for setting and appraising performance targets and obtaining regular information on the financial performance of the business.</p>
Leadership	<ol style="list-style-type: none"> 1. Does the CLT have the right technical knowledge and skills? 2. Does the leadership have a shared vision for the future of the community housing project? 	<p>The case study evidence suggests that successful CLTs have one or more dedicated people to run specific positions. Furthermore, having a vision that is consistent with the wishes of the community can help enable future success.</p>
Capacity and support	<ol style="list-style-type: none"> 1. Are all skills and experience in housing-related areas readily available? 2. Does the CLT have paid members of staff handling specialist roles? 	<p>The involvement of leaders/volunteers/staff with knowledge, skills, time and energy that are relevant to the business is a necessary condition for success.</p> <p>In particular, skills related to finance, planning and management are important, to help the CLT navigate several of the barriers unique to this sector.</p>
Partnerships	<ol style="list-style-type: none"> 1. Does the CLT have a partnership with financial institutions? 2. Does the CLT have strong relationships with local levels of government? 	<p>Success is underpinned by strong relationships with partners such as support organisations, public bodies, the supply chain and the community.</p> <p>For the housing sector in particular, key partners that were identified included financial institutions to help the CLT navigate raising and managing finance, and local government bodies to assist with overcoming regulatory and planning barriers.</p>

5 Success factors: community and external environment

This chapter reports on the key success factors relating to the community and external environment. According to findings from the literature review, stakeholder interviews and case study research, there were five key factors relating to the success related to legislation and regulation, community buy-in and support, support from local leaders and public bodies, availability of advice and support, and access to affordable land.

5.1 Legislation and regulation

The literature review indicated that housing legislation creates both barriers and opportunities for success. The housing market is believed to have benefited from ongoing government commitment to increasing home ownership; supportive legislation includes the introduction of legislation such as the Housing and Planning Act 2016 and changes to government programmes. There are also some key threats to the community housing sector, largely based on the extensive regulations housing associations are required to fulfil. These apply to CLTs that partner with housing associations and those who become registered providers of social housing themselves.

There were examples of successful CLTs involved in this research using legislation and regulation to their advantage. One CLT, for example, was able to make use of money under Section 106 agreements of the Town and Country Planning Act 1990. The legislation means that the council must use money gained through developers buying themselves out of the Section 106 agreement for a social purpose within a period of five years. If it is not spent, the developer has the right to claim it back. The CLT board were aware that this money had not been spent by the council and was in danger of being eligible for re-claim. The CLT approached the council with this information and was able to negotiate the transfer of the funds to the CLT to support the development of a housing scheme.

5.2 Community buy-in and support

According to the literature it is important that community housing businesses generate widespread awareness and support for the project among the local community. Moore and McKee (2012) suggest that board members who are co-operative by nature and involve residents and the wider community tend to help drive successful community housing. Failure to engage residents who may benefit from community housing (Moore and Mullins, 2013) or to address local opposition to the housing development (Lang, 2015) can make it difficult to achieve success. A key way of successfully engaging the local community is to include them in key decisions, such as those around planning and development.

Founders and board members of successful CLTs identified two key reasons why community buy-in and support was important for success. First, for CLTs, particularly in rural areas that are less densely populated, gaining community support was important to limit opposition to new housing developments in the local area. Second, community buy-in was an important factor for success as it contributed concrete evidence that there was demand and interest from the local community, which was important to funders who provided seed corn funding.

Gaining support to develop community housing

Participants explained that one of the key risks to successful housing development was opposition from people living in the local area who did not want to see land built on. For example, a board member of a successful CLT reported that local people protested against the housing development because they were concerned that the housing would be given to people from outside of the area. In another CLT board members reported having difficult public meetings where local residents raised concerns about issues such as increased traffic.

CLTs found that a successful way of overcoming these challenges was by clearly communicating the purpose of the business to provide affordable housing that was in high demand by people in the local area. Across the successful CLTs, board members reported undertaking a variety of activity to gain community buy-in. This included holding public meetings, producing leaflets, promoting the CLT's website that set out the purpose of the CLT and board members themselves proactively meeting with residents of the community to discuss their issues or concerns about housing development.

Buy-in from the community took time. Participants reported that there tended to be a group within the community who were in favour of the development immediately. However, there were generally other community members who took longer to win round. The view among board members was that those who were initially resistant toward the CLT tended to change their minds after the first housing development had been completed, as they were able to see how local people benefitted from the affordable housing developed.

Community buy-in supported evidence of local need

While community buy-in was recognised as important, a common view among those involved in running the CLT, as well as residents and members, was that more could be done to establish community buy-in. The barrier commonly identified to this was that staff or board members did not have enough time or resource to focus on engaging with the community because there were other tasks often related to the day-to-day running of the CLT that were a priority. Nevertheless, residents wanted to be involved in the board's decision-making processes, particularly when decisions directly affected their home and the environment surrounding it. Both residents and members also felt that more frequent communication about the CLTs activities would be helpful.

5.3 Support from local leaders and public bodies

Both the findings from the literature review and case studies indicated that, particularly for the housing sector, local authorities who are 'sympathetic' to community housing can facilitate success through providing resources and guidance. Councils can play a key role in supporting community housing projects by way of transferring assets (i.e. land or buildings) or providing funding. Councils can also signpost businesses to people with the right skills and expertise to help make the venture a success (Heywood, 2016; Lang, 2015).

Evidence from the literature suggests that convincing local land and property owners of the value of transferring assets to the community is crucial to success. According to a report published by the Young Foundation (2011), a common barrier to asset transfer is public bodies being uncertain of the political affiliation of the community group. This however was not something identified as barrier to success among participants in this study.

Buy-in and support from the local town, district or city council and local political figures varied across the CLTs. Where there was buy-in from the council, support was provided through grants to help set up the business, supporting needs assessment surveys and agreeing the transfer of assets from the council to the CLT.

Support tended to come from a small number of key players on the town, district or city council in the first instance. Founders and board members reported that it took time for wider council support and that initially there was apprehension from the council about supporting something different and unknown. For example, a founding member of a CLT that was sold land at a peppercorn rate reported that the council officers were wary about doing something they had not previously done:

'[There was] a slight risk aversion within... the council about kind of doing things out of the [ordinary]... I guess officers... and [council] department[s] have to justify their actions and things like that, and how they release land and all these sort of things.' (Community Land Trust, urban)

Once CLTs had formalised as a business, having an advocate within the council helped board members to navigate through various council departments, such as the planning department, that are required to sign off on housing developments.

As well as being a source of support, local councils in some circumstances also acted as a barrier to success. Board members reported that the length of time it took councils to make decisions often undermined their search for funding or land, which consequently meant a delay in the construction of housing schemes. In some instances this caused CLTs to lose money that they had spent on pre-development planning or paying contractors who were ready to begin building work but could not do so. Participants recognised that a key issue here was the lack of capacity within local authorities to enable staff to make decisions at pace.

Board members of CLTs also described finding it difficult to navigate councils where departments worked in silos. Having to work with multiple departments that had different rules and regulations was challenging, particularly for volunteer board members who had limited time and capacity.

5.4 Availability of support and guidance

Support from sector bodies, such as the National Community Land Trust Network and local networks of community housing businesses, were highlighted in the literature and stakeholder interviews as helpful in providing opportunities for those delivering community housing to share best practice and learn from one another (Moore and Mullins, 2013 and stakeholder interviews).

Among CLTs participating in this research there was limited evidence of support and advice being central to success, but board members in particular did mention accessing information from sector bodies such as the National Community Land Trust Network. Support and advice from other CLTs was also reported to be useful to founders and board members. Specifically, board members said that it was useful to have insight from other CLTs on how they overcame challenges such as negotiating with the local council about Section 106 funds.

5.5 Access to affordable land

For community housing, access to a market for affordable land and property is clearly critical to success. According to a survey carried out by the Charities Aid Foundation (2016), CLTs reported that the biggest barrier to developing new housing schemes is securing affordable land.

CLTs in this research reported that to be able to develop affordable housing land needed to be purchased for a small amount or transferred from the council or private land owners. Among the CLTs there were various ways affordable land was accessed. There were examples where councils transferred properties for a nominal fee, and other instances where CLTs were able to buy private land at a reduced rate.

Board members and staff of CLTs reported that access to affordable land was an ongoing challenge and one of the main barriers to being able to develop more affordable housing. There were also indications in questionnaire responses that this spoke of wider fundamental problems in the housing market, with the withdrawal of funding for homes to rent, a lack of funding for business parks in rural areas, and the large demand for affordable housing all being identified as challenges that CLTs had to contend with.

5.6 Chapter conclusion

The evidence in this chapter has indicated that CLTs operate in a complex environment that takes skill and dedicated time to navigate. Many elements of this environment have the potential to either support or undermine CLTs' efforts. Regulation is often a barrier, slowing down the process, particularly where different council departments do not communicate or coordinate between each other. However, there are some regulations that can provide opportunities, where CLTs have the knowledge to take advantage of them. Support from local public bodies and community buy-in are both important, and can either drive the schemes forward or act as a break. This was something participants acknowledged, while at the same time saying that their limited resources mean they devote less time to building support than they would have liked. However, underlying all these issues is the ability to get access to affordable land. Without this, it is clear the developments simply can't happen. CLTs had been able to get land in a range of ways, but it was still identified as an ongoing challenge and one that could get become greater over time.

Table 3 below sets out the questions related to the community and external environment that can be used to measure success in this sector.

Table 3. Success factors: community and external environment

Success factor	Measurement questions	Rationale for inclusion
Community buy-in and support	<ol style="list-style-type: none"> 1. Is the community involved in key decisions? 	<p>Understanding awareness, views, and support is key and no secondary datasets will exist on issues related to the specific community business. Community buy-in and support may also make subsequent barriers such as getting planning permission, more achievable.</p>
Economic and social context/ market conditions	<ol style="list-style-type: none"> 1. Is there affordable land or property available to develop in the area? 2. What is the demand for affordable housing in the area? 3. How common is the target consumer (e.g. income bracket, family structure, etc.)? 	<p>Determining the level of demand for affordable housing, as well as the geographic spread of that demand, is crucial to understanding how it is likely to be taken up.</p> <p>Demand for affordable housing is generally extremely high, so part of the challenge is determining where resources would be best directed. Calculations would also have to take account of whether there was a particular demographic that the CLT was intending to cater to.</p>
Ability to navigate legislation and regulation	<ol style="list-style-type: none"> 1. Are regulations and legislation that encourage the provision of affordable homes available? 2. What is the local area's history of approving new development projects? 	<p>Businesses in the housing sector are uniquely affected by planning regulations which limit their ability to build, or to retrofit older buildings.</p> <p>Understanding how these affect the business, and what needs to be done in order to comply, will help the smooth operation of the business. Conversely, a failure to be able to navigate the planning process will almost certainly guarantee the business failing to meet its objectives.</p>
Approach to community ownership by public bodies	<ol style="list-style-type: none"> 1. Are there examples of goodwill and support from local public bodies? 	<p>If the local bodies actively support and promote community businesses in the housing sector, then other barriers are likely to be lower. For example, if public bodies are supportive of the mission it may be easier to obtain financial backing, or approval for the planning process.</p>
Availability of external support and guidance	<ol style="list-style-type: none"> 1. Does the CLT have access to relevant support and guidance from a variety of sources? 2. Does the CLT have access to financial advice and infrastructure? 3. Does the CLT have access to planning advice and infrastructure? 	<p>Having the opportunity to access relevant support and guidance from a variety of sources such as the local authority, other businesses, sector bodies or individual mentors can support success. Our research suggests that this is especially true in the case of financial advice and support.</p>

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Appendix A: Measurement framework

Success factors: business

Success factor	Measurement questions	Data and information sources	Rationale for inclusion
A suitable ownership and legal structure	<ol style="list-style-type: none"> 1. Will housing assets be owned or leased? 2. Does this method of ownership align well with the financing approach the CLT uses? 	<ul style="list-style-type: none"> – There is no data source related to these factors. – Information could be found in the business plan or annual report. – Further insight could be gained from the legal structure of successful CLTs, though there will be no one structure that suits all CLTs. 	<p>In a sector as reliant on durable assets as housing, and where those who use the asset may not be those who own it (e.g. social tenants), having a clear ownership and legal structure is crucial.</p> <p>This is also the case as different methods of raising revenue, or acquiring land, might be dependent on the assurances that come from the ownership and governance structure. Ensuring that these align with the objectives of the CLT is a prerequisite for success.</p>
A robust business plan	<ol style="list-style-type: none"> 1. Does a business plan exist? 2. Does the business plan include financial projections? 3. Does the business plan outline local need and community expectations? 	<ul style="list-style-type: none"> – The CLT’s business plan would be the source for this information. It can be used to compare current financial projections against those of previous years. – Analysis of whether a business plan is robust will depend upon the individual circumstances and geography of each CLT. However, success will be heavily tied to the lifecycle stage of the business. – There is plenty of information on what a good cash flow forecast should include, such as the government’s source here: https://www.startuploans.co.uk/cash-flow-forecast-template/ 	<p>A good business plan is a necessary precondition of success in funding applications and general operations. It will be especially important for securing finance to acquire land.</p> <p>The financial information will indicate that preparedness of the CLT for unforeseen shocks, as well as for how it intends to manage the process of acquiring and developing property, as well as the future plans of the CLT to scale to meet further demand, or to consolidate its operations.</p>
Access to finance	<ol style="list-style-type: none"> 1. Does the CLT produce a clear set of accounts? 2. How does the CLT generate the majority of its income? 3. How reliant is it on grant income or subsidy? 	<ul style="list-style-type: none"> – The financial accounts of the business should provide clear information on the income and expenditure of the business. – The business plan should provide clear information on the next stages and the financial requirements, as well as their interaction with grant income. 	<p>The need for finance in this sector is heavily dependent on lifecycle stages, with Community Businesses having to acquire significant levels of capital before land can be purchased. Reliance on grant funding and subsidy is not a problem <i>per se</i>, but the ability to expand can be heavily curtailed if it is not available.</p>

Success factor	Measurement questions	Data and information sources	Rationale for inclusion
Access to finance	<p>4. Does the CLT own assets that can be used to access to more capital?</p> <p>5. Are there sufficient liquid reserves?</p> <p>6. What are the future capital demands for new development likely to be?</p>	<ul style="list-style-type: none"> – What a ‘good’ financial position is will be much more context dependent than in other sectors, but a general rule of thumb would be that the closer the planned acquisition of new land, the higher the necessary level of immediate capital or grant commitments. – Liquid reserves are the assets held by a company that can be used immediately to meet emergency needs or future payment requirements. A “sufficient” level of liquid reserves will vary from business to business. That said, a rough rule of thumb is that three to six months of reserves should be held. 	<p>Ultimately, the ability of the CLT to access finance is a good indicator of the extent to which it can achieve its goals. Specifically for those in the housing sector, it can be indicative of both the ability to sustain current operations, and also to prepare for the next wave of affordable housing provision.</p>
Organisational culture	<p>1. Is the organisation open minded and willing to embrace change?</p>	<ul style="list-style-type: none"> – This success factor is unmeasurable with data. – There may be indications of a strong organisational culture within business plans and within annual reports, but these will be subjective judgements. 	<p>All of the evidence suggests that community businesses face numerous and varied challenges as they operate. However, the way that these challenges are dealt with will vary from business to business and be set in different contexts.</p> <p>There is repeated reference to the fact that the skills, talents and attitude of leading figures contribute to a good organisational culture.</p>

Success factors: people

Success factor	Measurement questions	Data and information sources	Rationale for inclusion
A clear governance structure	<ol style="list-style-type: none"> 1. Does the CLT have a governance structure? 2. Does the CLT review and update its governance structure? 3. Does the governance structure involve the local community? 	<ul style="list-style-type: none"> – The answers to the first two questions will be found in the business’ published information. – Although not a necessary condition for good governance, regular turnover of board members can indicate a refresh of ideas and skills. 	<p>Evidence suggests that once a CLT is trading, it is important to have a structure that is inclusive and involves both residents and the wider community.</p> <p>Alongside this the board must establish adequate systems for setting and appraising performance targets and obtaining regular information on the financial performance of the business.</p>
Leadership	<ol style="list-style-type: none"> 1. Does the CLT have the right technical knowledge and skills? 2. Does the leadership have a shared vision for the future of the community housing project? 	<ul style="list-style-type: none"> – This measure is largely subjective and unable to be established by data. 	<p>The case study evidence suggests that successful community businesses in this sector have one or more dedicated people to run specific positions. Furthermore, having a vision that is consistent with the wishes of the community can help enable future success.</p>
Capacity and support	<ol style="list-style-type: none"> 3. Are all skills and experience in housing-related areas readily available? 4. Does the Community Business have paid members of staff handling specialist roles? 	<ul style="list-style-type: none"> – Some ways of using data and information to understand success in this area are: – Performing a skills audit of the employees and volunteers involved in the business. – Some understanding or surveying of how and why specific tasks (e.g. applications for grant funding) are undertaken could also provide insight. 	<p>The involvement of leaders/volunteers/staff with knowledge, skills, time and energy that are relevant to the business is a necessary condition for success.</p> <p>In particular, skills related to finance, planning and management are important, to help the community business navigate several of the barriers unique to this sector.</p>
Partnerships	<ol style="list-style-type: none"> 1. Does the CLT have a partnership with financial institutions? 2. Does the CLT have strong relationships with local levels of government? 	<ul style="list-style-type: none"> – One way of understanding this factor through data would be to survey both the community business and its partners about their respective viewpoints on their relationship. 	<p>Success is underpinned by strong relationships with partners such as support organisations, public bodies, the supply chain and the community.</p> <p>For the housing sector in particular, key partners that were identified included financial institutions to help the CLT navigate raising and managing finance, and local government bodies to assist with overcoming regulatory and planning barriers.</p>

Success factors: community and external environment

Success factor	Measurement questions	Data and information sources	Rationale for inclusion
Community buy-in and support	<ol style="list-style-type: none"> 1. Is the community involved in key decisions? 1. Is there affordable land or property available to develop in the area? 2. What is the demand for affordable housing in the area? 3. How common is the target consumer (e.g. income bracket, family structure, etc.) 	<ul style="list-style-type: none"> – Data could be generated from a community survey or bespoke polling. – Information could be gathered from the outcome of a community meeting. – There are several ways to determine demand and market conditions. One would be to survey the community to understand obtain an estimate of take-up, or to look at the success of comparable ventures in the local area. – More general statistics could look at demand from the perspective of population, employment and income statistics. In particular, DCLG data on affordable housing might be useful for identifying areas with shortfalls. 	<p>Understanding awareness, views, and support is key and no secondary datasets will exist on issues related to the specific CB. Community buy-in and support may also make subsequent barriers, such as getting planning permission, more achievable.</p> <p>Determining the level of demand for affordable housing, as well as the geographic spread of that demand is crucial to understanding how it is likely to be taken up.</p> <p>Demand for affordable housing is generally extremely high, so part of the challenge is determining where resources would be best directed. Calculations would also have to take account of whether there was a particular demographic that the community business was intending to cater to.</p>
Ability to navigate legislation and regulation	<ol style="list-style-type: none"> 1. Are regulations and legislation that encourage the provision of affordable homes available? 2. What is the local area's history of approving new development projects? 	<ul style="list-style-type: none"> – A survey could be undertaken by the business in order to gauge how well the board and key volunteers understand regulatory requirements. – Figures on housing starts and completions of affordable housing can be obtained from DCLG, and could provide a proxy to measure the extent to which new projects could be created. 	<p>Businesses in the housing sector are uniquely affected by planning regulations which limit their ability to build, or to retrofit older buildings.</p> <p>Understanding how these affect the business, and what needs to be done in order to comply will help the smooth operation of the business. Conversely, a failure to be able to navigate the planning process will almost certainly guarantee the business failing to meet its objectives.</p>
Approach to community ownership by public bodies	<ol style="list-style-type: none"> 1. Are there examples of goodwill and support from local public bodies? 	<ul style="list-style-type: none"> – The metrics that could be used to indicate success include previous grants made available, or previous planning permissions made available related to community businesses operating in the housing space. 	<p>If the local bodies actively support and promote community businesses in the housing sector, then other barriers are likely to be lower. For example, if public bodies are supportive of the mission it may be easier to obtain financial backing, or approval for the planning process.</p>

Success factor	Measurement questions	Data and information sources	Rationale for inclusion
Availability of external support and guidance	<ol style="list-style-type: none"> 1. Does the CLT have access to relevant support and guidance from a variety of sources? 2. Does the CLT have access to financial advice and infrastructure? 3. Does the CLT have access to planning advice and infrastructure? 	<ul style="list-style-type: none"> – A survey of those involved in the running of the community housing could determine how widely support and guidance from other sources is accessed. 	<p>Having the opportunity to access relevant support and guidance from a variety of sources such as the local authority, other businesses, sector bodies or individual mentors can support success. Our research suggests that this is especially true in the case of financial advice and support.</p>
Availability of assets	<ol style="list-style-type: none"> 1. Does the CLT have access to housing assets? 2. Does the CLT have the ability to service the costs of its existing assets? 3. Does the CLT need to raise significant capital to acquire new assets? 	<ul style="list-style-type: none"> – Local real estate prices and land registry data would be a good source of data on affordability in a given area. – Given that affordability is the key barrier, these figures would necessarily have to be compared against the resources that the CLT has available. 	<p>The availability of assets that are affordable is a key contributor to success. In particular, land prices and the extent to which land/property is affordable to the CLT will be a large determinant of success.</p>

Appendix B: Achieved sample

Across the case study businesses, this research aimed to achieve a spread of volunteers, paid staff, local residents and members of the CLTs.

Table 4. Number of achieved interviews with CLT staff and volunteers by case study

Case study	Volunteer board members	Volunteers (other)	Paid staff	Total
Granby Four Streets CLT	3	0	1	4
Homes for Holsworthy CLT	3	0	1	4
Bishops Castle and District CLT	3	0	1	4
Bristol CLT	2	1	1	4

Table 5. Number of achieved focus groups or telephone interviews with CLT residents/members by case study

Case study	Residents/members
Granby Four Streets CLT	4
Homes for Holsworthy CLT	1
Bishops Castle and District CLT	2
Bristol CLT	8

Appendix C: Case study questionnaire

Business Characteristics

1. How many years has the Community Business been operating?
2. How many people does the Community Business employ on a full-time basis?
3. How many people does the Community Business employ on a part-time basis?
4. How many full-time volunteers does the Community Business have?
5. How many part-time volunteers does the Community Business have?

Barriers to success

1. We want to know about the biggest obstacles to overall success for your Community Business. Please rank the top 3 reasons, with #1 being the biggest obstacle to success and #3 being the third largest obstacle:
 - Lack of access to finance to fund the business
 - Other providers in the area competing with the Community Business
 - Regulation restricting business activity
 - Finding the right skills to run the business
 - Inadequate access to advice and support on how to run the business
 - A lack of buy-in, or interest, from the community
 - A lack of available assets (land, vehicles, buildings)

If a major obstacle to the overall success of your community business is not included here then please specify.
2. We want to know about the biggest obstacles to growing your Community Business. Please rank the top 3 reasons, with #1 being the biggest obstacle to growth and #3 being the third largest obstacle:
 - Lack of access to finance
 - Other providers in the area competing with the Community Business
 - Regulation restricting business activity
 - Finding the right skills to run the business
 - Not having enough specialist knowledge to scale the business
 - You, your staff, and your volunteers

- having insufficient time
 - Not having access to assets required to scale, such as property or vehicles
- If a major obstacle to the overall success of your community business is not included here, then please specify.

Business Plan

1. How often does your business review and update its business plan? (please tick one box only)
 - Once every six months (or more frequently)
 - Once every 6-12 months
 - Once every 12-18 months
 - Once every 18-24 months
 - Less frequently than any of the above
2. How often does your business review and update its governance structure? (please tick one box only)
 - Once every six months (or more frequently)
 - Once every 6-12 months
 - Once every 12-18 months
 - Once every 18-24 months
 - Less frequently than any of the above
3. Which of the following contribute to funding your Community Business? (please tick all that apply)
 - Grant or subsidy
 - Loan from a third sector organisation
 - Loan from a high street bank
 - Community share funding
 - Other (please specify)
4. Roughly how much of your Community Business' annual income comes from grant funding or subsidy? (please tick one box only)

None of our annual income comes from grant funding or subsidy

 - Less than 10%
 - 10% - 20%
 - 20% - 30%
 - 30% - 40%
 - 40% - 50%

- 50% - 60%
- 60% - 70%
- 70% - 80%
- 80% - 90%
- 90% - 100%

5. Liquid Reserves are the assets held by a company that can be used immediately to meet emergency needs or future payment requirements. A 'week' of Liquid Reserves refers to the amount of liquid reserves required to cover operating costs for a week.

How many weeks of Liquid Reserves do you carry?

6. If your business does receive income from grant or subsidy, which of the following statements best represents your position. (please tick one box only)

- Our business is unlikely to survive without grant or subsidy.
- Our business may be able to survive without grant or subsidy in the future, but we would have to change our business model.
- Our business will be able to survive without grant or subsidy in the future with few changes to the business model, but cannot right now.
- Our business could survive without grant or subsidy now.

Human Capital

1. We want to know which skill sets are most important to the successful running of your Community Business. Please rank each of the following in order of importance, with #1 being the most important skill set and #6 being the least important skill set.

- Financial management skills
- Human resources management skills
- Knowledge of how to navigate regulations affecting your business
- Trade skills (such as bricklayers, electricians or drivers)
- People skills
- Sector specific skills

If we have missed an important skill set related to this question please tell us.

2. We want to know which skill sets would be most important to grow your Community Business. Please rank each of the following in order of importance, with #1 being the most important skill set and #6 being the least important skill set.

- Financial management skills
- Human resources management skill
- Knowledge of how to navigate regulations affecting your business
- Trade skills (such as bricklayers or electricians)
- People skills
- Sector specific skills

If we have missed an important skill set related to this question please tell us.

Community and External Environment

1. What are the biggest factors affecting demand for the product or service that your business provides? Please rank in order of importance, with #1 being the biggest pressure and #5 being the smallest pressure:

- Other businesses providing the same product or service
- The performance of the economy
- Overall demand within the community that the business serves
- High business costs pushing up prices
- Our Community Business faces no competitive pressures
- Other (please specify)

2. Which of the following types of organisations does your Community Business currently have relationships with? (please tick all that apply)

- Local authority
- High street bank
- Third sector funding provider
- A sector body
- Other (please specify)

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