CASE STUDY:
TRURO CLT
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1 – Introduction & context

Key information:
- Name: Truro CLT
- Location: Truro, Cornwall
- Geographic area served: General Truro area
- Establishment: 2017
- Workforce: 6 directors
- Members: 61 members, approximately 100 supporters who actively participate
- Number of Projects: 3

Description of the housing market in Cornwall:

Truro is a small city of under 20,000 inhabitants located in Cornwall in southwestern Britain. Truro, and its larger region, Cornwall, face housing challenges similar to those of other European seaside locales. A large Cornish tourist industry and a preponderance of second home ownership in the area drive up housing costs and price people who work and were raised in Truro out of living there. Inclusivity within Truro has been getting worse historically, due to the rising costs of house prices and rent, as detailed in a report by Inclusion Cornwall, which identifies affordable housing as the third biggest priority in the region resulting in poor inclusivity.¹

The Cornish housing crisis stems from low GDP/GVA set against some of the highest house prices in the UK – comparable in some places to parts of London and the South East of England. Many people working in Truro cannot afford rent or house prices and are 14,000 people a day commute to work in the city; nonetheless, large swathes of the city centre are left unoccupied. Housing prices in the area are out of reach for individuals and families working for local wages, especially in the case of savings for a deposit or agency fees.

Truro CLT

To develop a clearer understanding of the housing circumstances Truronians face, Truro CLT conducted a community led survey, which was conducted by interviewing low-income workers from shop to shop and business to business in the city centre. In this survey, 89% of respondents said they would prefer to live in Truro rather than to commute every day due to unaffordable housing.

¹ [http://inclusioncornwall.co.uk/practice/inclusion-priorities/](http://inclusioncornwall.co.uk/practice/inclusion-priorities/)
Truro CLT aims to build quality, genuinely affordable homes for rent in the Parish of Kenwyn and the City of Truro for low-income workers who can’t afford to live in the area and are currently housed outside of the area in poorly maintained, expensive and short-term insecure private sector rentals. The group seeks to design environmentally sustainable buildings and retrofit historic buildings to maximise energy efficiency, using local builders, contractors and materials wherever possible. Truro CLT prioritises design features focused on innovative and creative ideas combined with ease of access, revitalising the city centre and building community cohesion between those who live and work in Truro.

Truro CLT is currently investigating how to institute market-leading levels of energy efficiency in affordable rents homes. The CLT’s extensive surveying described above found that 89% of respondents who work but cannot live in Truro would prefer to live in the city: considering that the highest proportion of transport methods in the area is by motor vehicle, one can assume that creating more affordable housing options within Truro will reduce some of the pollution and congestion generated by those commuting.

2 – Assets

Truro CLT has three projects in progress. As their survey revealed a high need for 1- and 2-bedroom accommodation, the CLT has 2 city centre projects which involve creating living accommodation in refurbished historic buildings.

One involves a partnership with a local charity called the People’s Palace, which owns a cluster of historical buildings in the conservation area of the city, where the CLT is making plans to lease one building from the charity and convert it to single- or double-occupancy flats for affordable rent.

Their second and most recent project, Pydar, involves plans to purchase and convert a vacant property in the city centre into affordable rented flats, with the ground floor of the building envisioned as a community hub and social enterprise space. The project received some funding from the Architectural Heritage Fund in 2019.
Their third project is in Malabar, the site of a council housing estate (social housing) build in the periphery of the city in the 1930s, now a vacant and disused field. The local unitary authority, the Cornwall Council, has offered to transfer a portion of the land to Truro CLT to build community led housing, potentially allowing enough space to build 12-16 single-family homes with gardens and shared outdoor areas.

As mentioned above, Truro CLT endeavours to identify empty shops in the city centre for refurbishment as affordable ‘live-above’ flats with a shared community space for social enterprises on the ground floor. The ideal occupants of this space would be commercial pop-up community enterprises with short tenancies, so new businesses and community organisations have the chance to try out a new venture or cause. Their Pydar project in particular seeks to increase skilled local employment through the promotion of small community led enterprises.

3 – Legal & financial framework

Truro CLT has been legally registered as a Community Benefit Society since 2017. It receives support from the affordable housing team at the Cornwall Council and from Cornwall CLT, a long-established community led housing provider in the region.

Its projects have received funding from the UK Government’s Community Housing Fund as well from various local and national charities and through SHICC partner, the National CLT Network’s Cohesive Communities Fund (CCF) project and its earlier Start-Up Fund. Additionally, the CLT has received support in kind including architectural, conservational, legal, accountancy and administrative advice and support.

4 – Affordability mechanism
Truro CLT plans to own land and buildings, contracting with a lettings agency with the board’s input on local lettings policy. It’s likely for ease of allocation that their decisions around affordability will line up with those of Cornwall Council.

In terms of allocation policies, Truro CLT will look for a local connection, low income in the household and rent would likely be based upon the Local Housing Allowance for the area.

The CLT also hopes to establish an emergency fund to cover rent for those experiencing significant disruptions in their lives, housing those with nowhere to go during their extenuating circumstances.

5 – Governance

There are 61 members and 6 directors of Truro CLT (and growing), with approximately 100 supporters who actively participate in its public meetings and events. Its membership and leadership reflect a diverse range of the community in Truro in terms of socio-economic, professional and ethnic backgrounds. Each of the CLT’s three projects has their own teams of between 3 and 10 members, all of which are volunteers.