

**Inspiring Housing Community Land Trust
Community Led Housing**



**Strategic Plan
January 2024 – December 2028**

January 2024

V2

Who we are

Inspiring Housing is a subsidiary of the Inspiring Communities Together (ICT) Charitable Incorporated Organisation (CIO) [Home - Inspiring Communities Together](#)

We are a not for profit Community Benefit Society with a geographical mandate to act as a Community Land Trust¹ Initially established to deliver within the neighbourhoods of Charlestown and Lower Kersal, the Rules were amended in September 2020 to extend the areas to “Greater Manchester” providing greater opportunity for developing community led housing.

IHCLT was developed through building on joint work and a historical relationship between two Salford neighbourhood organisations: ICT and SALT (Seedley & Langworthy Trust) both with an aspiration to extend their work to include community led housing.

SALT already owned five properties purchased under the empty homes scheme. As part of the planning for this outcome, SALT merged with ICT (SALT was finally dissolved in 2022) and the housing assets held by SALT were legally transferred to IHCLT. This enables IHCLT to become the landlord of the local affordable homes and developer of future affordable homes for the benefit of the community


Current housing stock is managed on behalf of IHCLT by a Salford based Registered Provider Salix Homes.

IHCLT however wish to further develop their own property management and are working on its application to the Regulator of Social Housing to become a registered provider of Social Housing. Preliminary stage registration was achieved in November 2021 and Detailed stage application was submitted in September 2023.

Vision

Whilst IHCLT and ICT are governed independently of each other and through different governance models there is a recognition that the values and principles of both are aligned and where possible the services they delivery complement each other.

¹ <https://mutuals.fcaDownload.org.uk/Documents//558516>

Our Visions	
Inspiring Housing	Inspiring Communities Together
Providing housing to create a place where everyone feels they belong	A place where everyone has the opportunity to achieve their full potential and participate in making a positive difference to their neighbourhood.
Our Missions	
Inspiring Housing	Inspiring Communities Together
Providing and managing housing (including social housing) and providing assistance to help house people and associated facilities, amenities and services	We will achieve positive outcomes for local people based on the knowledge understanding and information that the community have about their area, through empowering individuals and groups to release their potential to develop their own solutions
Values	
<ul style="list-style-type: none"> • We will be accountable to and representative of the local community • We will be innovative and provide value for money in our approach to deliver of everything we do • We will value all volunteers, staff and members of the organisation 	
Difference we want to make	
	
<p>STRENGTHENING LOCAL VOICES IMPROVING PEOPLES LIVES CREATING BETTER PLACES TO LIVE</p>	

Aims and Objectives

Following on from the vision, a series of aims and objectives have been developed to guide the work of the IHCLT and outline the difference the model seeks to make.

Aims

- Providing genuinely and permanently affordable homes either for rent or low-cost ownership.
- Addressing the gap between people who qualify for social housing and people who can afford to buy or privately rent their own home.
- Supporting people to live in a property more suitable for their requirements than their current accommodation.

Objectives

- Creating social cohesion and resilience communities that support people to improve their own lives and help to create better places to live.
- Reducing reliance on public services, for example addressing health and wellbeing through building communities which mutually support the elderly and vulnerable
- Ensuring the sustainability of the community led organisation

Strategic Themes

Our Mission

Providing and managing housing (including social housing) and providing assistance to help house people and enable them to access associated facilities, amenities and services

To enable IHCLT to fulfil its Mission four interlinking strategic themes have been identified which work towards meeting the three objectives set out below:

Objectives

1. Creating social cohesion and resilience communities that support people to improve their own lives and help to create better places to live.
2. Reducing reliance on public services, for example addressing health and wellbeing through building communities which mutually support the elderly and vulnerable
3. Ensuring the sustainability of the community led organisation

Inspiring Housing Community Land Trust will	
<p style="text-align: center;">Enable the organisation to operate at a high level</p> <p><i>Developing and maintaining a well led and run community led housing model. Focusing on people and places</i></p> <p style="text-align: center;">(Objective 1)</p>	<p style="text-align: center;">Enable the development of sustainable homes and places</p> <p><i>Building quality homes that meet both the needs and aspirations of local people</i></p> <p style="text-align: center;">(Objective 1,2)</p>
<p style="text-align: center;">Ensure achieving good Financial management</p> <p><i>Establishing and maintaining an excellent financially sustainable business model</i></p> <p style="text-align: center;">(Objective 3)</p>	<p style="text-align: center;">Ensure the organisation is meeting their governance requirements</p> <p><i>The Board meets its legal and financial responsibilities and ensuring it regularly reviews its capabilities</i></p> <p style="text-align: center;">(Objectives 1,2,3)</p>
<p style="text-align: center;">Social Value impact – <i>Consider the impact on individuals wellbeing, or quality of life and the benefits our work brings to both individuals and the communities we work in</i></p>	

Theme one - Enable the organisation to operate at a high level

To achieve our objective: *Creating social cohesion and resilience communities that support people to improve their own lives and help to create better places to live*. IHCLT needs to maintain a well-run organisation.

Partnerships

Since the inception of the IHCLT in 2020 the focus has been on developing the model and building relationships with Salford City Council to enable the development of a Community Led Housing vehicle through the support of the parent organisation Inspiring Communities Together (ICT).

During 2023 work took place to enhance the Board – enabling a separation between IHCLT and ICT, which recognising the value both organisations provide to achieve the objective set out above.

Support

IHCLT currently does not employ staff directly and has no real overheads relying on the support of ICT CEO to work across both organisations and spot purchasing experts as and when required. The main income generated is from the five properties which were transfer from Seedley and Langworthy Trust as part of a merger arrangement and are managed by the RSL Salix Homes through a lease agreement. Surplus income at the end of each year is gifted to ICT.

Over the next five years it is expected that IHCLT will take on the ownership of a number of homes and will therefore need to ensure the resources are in place to support this.

Membership

Our current membership is only the Board and as we start to take on ownership of new homes all our tenants will themselves become members of IHCLT. We will therefore need to identify how and why people would choose to become members and how they may be actively involved in the discussions around future plans

This work should be led by our Customer Experience Committee, identifying and engaging opportunities for wider membership including seeking to empower and encourage membership and involvement.

Enable the organisation to operate at a high level	
Year one	
KPI	Develop a service specification for support purchased from ICT
KPI	Implement Resident Engagement Strategy
KPI	Establish Customer Experience Committee
KPI	Develop Marketing and Communications plan
KPI	Raise profile through website (in development) and social media
KPI	Develop our membership offer
Year two - five	
KPI	Establish People and Governance Committee - staff structure for IHCLT
KPI	Develop Community stakeholder group for St Lukes site
KPI	Develop partnerships with other providers, enablers
KPI	Identify funding opportunities to support increase capacity
KPI	Establish membership offer and ensure regular engagement in place
KPI	Explore monitoring and evaluation tools including Social Value measures
KPI	Review policies and procedures

Theme two - Enable the development of sustainable homes and places

In order to achieve our objectives:

1. *Creating social cohesion and resilience communities that support people to improve their own lives and help to create better places to live.*
2. *Reducing reliance on public services, for example addressing health and wellbeing through building communities which mutually support the elderly and vulnerable*
3. *Ensuring the sustainability of the community led organisation*

Development

Development of new homes and creating our own asset base has been at the heart of our goals and objectives since the formation of IHCLT and to date we have secured five properties through the asset transfer and have a further 29 in the pipeline (St Lukes and Kara Street)

To enable IHCLT to further develop good quality homes the decision has been taken to start to sell the older properties held by IHCLT. Our short term development activity will focus on the purchase of the homes already identified on St Lukes and Kara Street – ensuring we are starting to embed our community led housing model and not just becoming a property owner

Newbuild, acquisition and works has been our model to date and provides us with the opportunity to work with partners such as Salford City Council to develop homes that are needed and wanted. Where possible this will remain our primary development approach; however for future developments this is tempered by the risk, expense, time and capacity requirements of this activity. With our current scale and capacity, we would hope to have at least one active project at a time and to have a modest pipeline of schemes to bring forward.

The approach to focus on new build has enabled us to ensure we are providing homes which are energy efficient for the end user. Carbon emissions resulting from the use of homes for space heating, hot water and lighting, etc. will be minimal, but to achieve that performance, more materials will have been used in the construction process

Until now our focus has been almost entirely on operational carbon emissions resulting from using homes, but clearly the balance between those operational carbon emissions and emissions from producing and installing the materials – the embodied carbon – needs to be considered. It is generally the case that new build properties have a much higher embodied carbon than the embodied carbon of retrofitting existing properties. This is case unless we are able to control the embodied carbon of new build properties, such as by specifying a carbon negative construction eg. through utilising timber construction.

The perception is that building new will radically reduce carbon emissions in operation compared to an existing building. However, those savings will only be achieved in the future and even when operational emissions are reduced, constructing a new building in a traditional manner (eg. using brick/block and plastic-based insulation) means paying a heavy upfront toll in terms of carbon emissions from the extraction of raw materials, transport and construction. In contrast, a deep refurbishment of an existing building can also cut operational carbon emissions — without the emissions associated with building new. Embodied carbon covers the total emissions arising from constructing a new building and its end of life. Over 60 per cent of embodied carbon emissions are associated with the sub structure, frame, upper floors and roof of a building. A deep refurbishment should retain

these elements, meaning on average, the carbon footprint of a refurbished building is half that of the newly-built replacement.

A quick guide to terminology

Dwelling life cycle describes the complete cycle of building, occupying and maintaining, and then demolishing a dwelling; each stage leads to CO2 emissions. These emissions are split into two categories, operational and embodied.

Operational CO2 describes emissions resulting from space and water heating, ventilation, lighting, appliances and cooking within a living space.

Embodied CO2eq describes emissions resulting from extraction and manufacture of construction materials, transport to site and assembly of building elements to create a finished dwelling, and subsequent refurbishment and demolition.

Future development opportunities should be considered on a site by site basis as opportunities are identified, but should also take into account the CO2 impacts and refurbishment should not be dismissed over new build opportunities as long as a major refit is possible.

Community building

Community building is at the heart of what we are trying to achieve as an organisation.

- At the highest level, working to further and support the growth of the community led housing movement through our relationships with Community Land Trust
- At Greater Manchester level supporting the Gm Hub whilst also raising our own profile through the GM Planning and Housing Committee (IHCLT is a name representative on this group as the voluntary sector rep)
- At Salford level continuing to build our relationships with Salford City Council, local developers and other register social landlords (IHCLT are members of the Salford Housing Partnership)
- Through our unique relationship with Inspiring Communities Together working with groups and individuals within the communities we hold housing stock to help create positive changes and build community resilience
- As an intending RP, with our tenant and residents of the homes we create and own, empowering and supporting them to be involved and active in the management and decision making around their own homes and built environments.
- Ensuring we consider the impacts to the planet and balance the opportunity for new build verses the cost of retrofitting older properties.

Equality and inclusive homes

One of our key objectives is: "Creating social cohesion and resilience communities that support people to improve their own lives and help to create better places to live". It is therefore important that we embed a collective culture of equality and diversity in everything we do. Whilst we have a policy in place we should:

- Be proactive, seeking improvements on a regular basis through internal review and external accreditation
- Engage in the equality and diversity agenda at all levels of our organisation. ensure that inclusivity is at the forefront when dealing with customers who may be from marginalised backgrounds.
- Be transparent by sharing best practice and being transparent in the actions employed to achieve high standards in equality and diversity outcomes.

- Ensure accountability by making clear who is responsible and by what time scale actions are expected.

Enable the development of sustainable homes and places	
Year one	
KPI	Secure RSL status
KPI	Establish management arrangements for St Luke's and Kara Street until able to purchase properties
KPI	Secure funding to purchase properties
KPI	Sell three older properties owned by IHCLT to support purchase of new homes – support current tenants to find new homes
KPI	Capture our learning and share
KPI	Maintain role on committee structures at both GM and Salford level
KPI	Develop a policy statement expressing commitment to reducing CO2 emissions both operational and embodied
Year two - five	
KPI	Agree transfer arrangements of properties on St Lukes and Kara Street (Need RSL status)
KPI	Identify new development opportunities
KPI	Develop and implement our neighbourhood engagement offer (building on work already taking place through ICT)
KPI	Implement our tenant and resident engagement policy
KPI	Increase membership (develop membership offer)
KPI	Set out our framework for actions to meet our Equality and Diversity policy
KPI	Achieve Achieving Housing Diversity Network accreditation

Theme three - Ensure achieving good Financial management

In order to achieve objective three: *Ensuring the sustainability of the community led organisation*

Whist IHCLT has defined there are of work as Greater Manchester the main priority is Salford. Through providing more affordable homes to rent (at this stage we are not looking at shared ownership of properties to sell), we will serve people who currently find it difficult to access a decent, affordable home in Salford.

St Lukes and Kara Street are both well developed sites and IHCLT has been in a fortunate position that no upfront costs have been need to develop the sites. We have had initial conversations with Triodos Bank regard loan options. However we have now received

- An in principle offer from Salford City Council to secure a loan through the councils Public Works Board. This loan would be offered at better rates than the private sector and for a longer term (40 years instead of 25).
- A loan offer from ICT
- Agreed to sell three of the five properties currently owned.

In the short term this will provide the funding required to purchase the properties on both sites. Going forward any further development opportunities would need to consider both upfront and long term loan options.

At the current time IHCLT is reliant on support from external parties to help with financial modelling. To ensure the Board are compliant with their financial regulatory requirements and managing financial risk there will need to consider both recruiting a Treasurer to the Board and recruiting someone with housing financial management skills.

Ensure achieving good Financial management	
Year one	
KPI	Ensure financial model in place – required by regulator to secure RSL status
KPI	Secure funding to purchase St Lukes and Kara Street properties
KPI	Complete sale of three properties currently owned by ICHLT
KPI	Continue to spot purchase financial management support
KPI	Implement Finance Management Committee
Year two - five	
KPI	Recruit Treasurer for Board with Housing finance management skills
KPI	Recruit finance manager to oversee financial management of IHCLT
KPI	Review current financial management systems to ensure meeting requirements
KPI	Explore different financial management systems – Finance Committee

Theme four - Ensure the organisation is meeting their governance requirements

In order to achieve our objectives:

1. *Creating social cohesion and resilience communities that support people to improve their own lives and help to create better places to live.*
2. *Reducing reliance on public services, for example addressing health and wellbeing through building communities which mutually support the elderly and vulnerable*
3. *Ensuring the sustainability of the community led organisation*

IHCLT Board recognise that as newly formed Board there is work to do to build capacity and knowledge to ensure we are meeting all our governance requirements and therefore acting in the best interests of our tenants.

During 2023 a new Board has been formed who have adopted the National Housing Federation Code of Governance. *A code of governance sets out the standards that organisations can reasonably be expected to achieve if they are to be well governed. Typically, standards cover the role and membership of boards, the key tasks involved in effective strategic leadership, and the checks and balances necessary to protect the interests of stakeholders.* (taken from code of governance)

Overall there is a good balance of skills and experience. The board includes four people who rate their skills and knowledge around housing as expert. The recommendations below will enhance existing skills and experience:

- *Build opportunities within the board meeting schedule for board members to share their knowledge and experience. This will promote team building as well as broadening the skill base of board members*
- *A board session on risk management will enable the board to deepen understanding of risk and help the board to further explore their approach to managing risk.*
- *Whilst there are good skills within the board on finance, we recommend a board session on accounting and audit to ensure all board members understand the IHCLT financial reporting framework. We recommend that finance training is offered to board members who rated their skills as none/little or some.*
- *Provide opportunity for board to discuss organisational responses to neighbour disputes and ASB*
- *Provide training on the role of the board in managing staff, looking at key policies, support and supervision.*
- *Provide training on the role of the board in procurement, contract management and quality assurance.*
- *It would be useful for the board to have a session to consider their role around publicity and media relations.*
- *The skills audit should be repeated each year, considered as part of the annual review*

Ensure the organisation is meeting their governance requirements	
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Year one	
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KPI	Develop and implement a Board Training plan
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KPI	Annual skills audit to identify gaps
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KPI	Review code of conduct – ensuring compliance
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Year two - five	
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KPI	Annual review of board effectiveness
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KPI	Review of board membership ensure meeting equality and diversity commitments
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KPI	Carry out annual board election process
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KPI	Ensure accounts are submitted on time to FSA
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KPI	Carry out social value audit
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KPI	
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Conclusion

The aspiration to develop a Community Led Housing model has in these early days of development been more about aspirations and opportunities rather than a structured Strategic approach.

As we now move into the next phase of development there are higher levels of risk and a variety of systems and processes which need to be in place to manage the objects set out in this document.

Over the next five years IHCLT will move from being a registered Community Land Trust to a Registered Social Landlord owning and managing their own portfolio of properties.

As a Community Led model of providing homes our priority is not about volume but quality. At this stage our community engagement work within neighbourhoods is carried out by ICT, but we start to build relationships with our new tenants we need to define what our expectations are and ensure our tenant and resident engagement policy is adopted as a way of working.

As we grow we need to develop a more systematic approach to environmental, social and governance issues affecting our area of benefit. This includes measuring and recording what we achieve, and also setting ourselves goals and thinking in more detail about how to work with our communities to achieve these.

In November 2023 the board carried out a self-assessment to set a base line measure for where they felt the organisation was in addressing the Thems set out above

Area of discussion	Average score	Comments
What IHCLT is set up to do – Vision, Mission, Aims	3-4 some awareness	Currently not owned by all Board Members – developed and approved by initial Board Review value: We will be accountable to and representative of the local community
What IHCLT said they would deliver between 2021 - 2023	7-8 mostly good practise	Clear a lot has been achieved Not everything has been completed Now moving into new area of core delivery – need to consider capacity to achieve
Priorities 2024 - 2028	5-6	Need to be clear what priorities are and time lines to achieve Manage core business against developing new opportunities
Board skills audit	Not scored	Agree with recommendations

Set out in Appendix A are our priorities for year one (January 2024 – Dec 2024). The Board will continue to monitor deliver against these targets and a full review will be carried out in November 2024 to monitor progress and agree targets for 2025.

IHCLT Operational plan – 2024

Item	Theme	Actions	Lead	Time line	KPI	Updates
1	Enable the organisation to operate at a high level	Partnerships			Develop a service specification for support purchased from ICT	
		Support			Establish Customer Experience Committee Implement Resident Engagement Strategy	
		Memberships			Develop Marketing and Communications plan Raise profile through website (in development) and social media Develop Membership offer	
2	Enable the development of sustainable homes and places	Development			Secure RSL Status Secure funding to purchase properties Sell three older properties owned by IHCLT to support purchase of new homes – support current tenants to find new homes	
		Community building			Establish management arrangements for St Luke’s and Kara Street until able to purchase properties Capture our learning and share	

					Maintain role on committee structures at both GM and Salford level	
					Develop a policy stamen expressing commitment to reducing CO2 emissions both operational and embodied	
3	Ensure achieving good Financial management				Ensure financial model in place	
					Secure funding to purchase properties	
					Complete sale on three properties	
					Continue to spot purchase financial management support	
					Implement Financial Management Committee	
4	Ensure the organisation is meeting their governance requirements				Develop and implement a Board Training plan	
					Annual skills audit to identify gaps	
					Review code of conduct – ensure compliance	