



Homes for Hooky

Hook Norton Community Land Trust

Annual General Meeting

7.30pm on Tuesday 13th September 2022

at

The Hook Norton Brewery Malthouse Kitchen

Members present – 17

Non-members present – 11

Apologies – 6

MINUTES

1. Welcome & Apologies for absence

Cathy Ryan (CR), Chair of HNCLT, gave a warm welcome to everyone attending the 2022 AGM – the first 'live' one held following the pandemic restrictions of the past 2 years.

2. Introductions & Speakers

CR ran through the agenda for the evening and introduced Charlie, Craig and Rachel, the speakers following on after the formal business of the evening.

CR outlined the history of the project, which began as an idea within Hook Norton Low Carbon (HNLC) back in 2012, as a response to a housing needs survey, which identified the need for truly affordable housing, for members of the community.

In 2019 HNLC set up consultation events and began looking at the design of the site, and the sort of buildings that community members felt were needed. In May 2020, planning permission was granted, and now the focus is on Action and Impact. The current housing and energy crises have made the project even more relevant. The homes will be energy efficient and create their own renewable energy, making them fit for the future.

3. Formal AGM Business

CR opened the formal part of the meeting by giving a brief report about the activity and achievements of the past year :

- The Section 106 was signed by HNCLT & Cherwell District Council at the end of 2021.
- At the beginning of 2022 the land was successfully transferred from CDC to HNCLT.
- Those and other agreements that needed to be put in place went through several iterations ahead of being formally approved.
- Additional garden land was purchased from a neighbouring property, allowing the 4 homes on that land to be sold rather than rented.
- Buildings on the site will include :
 - 8 affordable homes to rent :
 - 4 x 2 bedroom flats
 - 2 x 3 bedroom houses
 - 2 x 1 bedroom houses
 - 4 x 2 bedroom flats for sale at market value
 - A community building with shared facilities

- HNCLT has formed partnerships with the following organisations:
 - **Charlie Luxton Design**, who are developing the detailed design to [RIBA \(Royal Institute of British Architects\) stage 4](#).
 - **Greencore Construction**, an award-winning Oxfordshire based sustainable building company, who HNCLT are delighted to be working with.
 - **SOHA** (South Oxfordshire Housing Association) will be our 'Registered Provider', who will lease and manage the homes.
 - **Hook Norton Low Carbon & Low Carbon Hub** who are developing the microgrid for the site, which will include solar PV (photovoltaic) on the roofs.
- Funding for the development stage has been provided by the following organisations :
 - [Westmill Solar Co-operative](#) grant - for Project Management.
 - [Hook Norton Low Carbon](#) loan – for the development phase.
 - [CAF Venturesome](#) loan and grant funding - for pre-development costs and Project Management.
 - [Plunkett Foundation](#) support - for community building business plan.
 - **Oxford Advanced Living** (OAL) - project construction funding.
- **Allocation policy and nominations :**
 - HNCLT draft Allocation Policy and Lettings Plan has been approved by CDC and Hook Norton Parish Council.
 - It will use the Local Connection criteria as stated in the Hook Norton Neighbourhood Plan adopted in 2015.
 - Potential tenants will be drawn from CDC Housing Register and assessed in conjunction with SOHA and HNCLT.
 - We advise everyone interested in living in the homes to join the Cherwell Housing Register.
 - Nominations will open formally after construction begins.
- **Membership**
 - HNCLT Membership opened in March 2021, and we now have 52 members.
 - We have 27 people who have registered interest in volunteering or helping with project.
 - We have 40 people interested in living in the homes.
 - We have 82 people who have registered interest and want to be kept informed on progress of the project.
- **Board Membership**
 - There are 3 Board members who are not standing for re-election this year :
 - Mike Richardson, who is moving away from the village, will be missed for his calm and erudite advice during the many tricky phases of the project.
 - Gill White, who has galvanised and inspired interest within the village, would now like to concentrate her efforts on the Community Building Steering Group.
 - Kirsten Berry, our Company Secretary, has provided invaluable help and advice around planning permission, but now needs to concentrate on her newly set up Planning Consultancy business.

CR thanked them deeply for their much-valued work and support.

- HNCLT will be actively recruiting for new Board members over the coming weeks, and would welcome applicants who share their passion for the project. Board involvement is highly active and can be challenging, but gives great satisfaction in the knowledge that the project will transform the lives of local people in housing need.
- **Community Facilities & Community Share Offer**
 - Board members are currently developing a business plan for the shared facilities in the community building. They are working with an organization called Locality, and also have support available from the Plunkett Foundation.
 - Options from previous consultations include a community-run café with cookery lessons, a 'library of things', a community larder, and a shared workshop space.
 - Plans include two self-contained bedrooms; one might include flexible use. Information from the consultation suggested that people looking to downsize, would be happier to do so if a 'spare room' was available to book for occasions when friends & family were visiting.
 - Development continues on our community share offer, which we plan to launch later this year. The Board is working with a Community Shares Advisor to gain the Community Shares Standard Mark.

- **Plans for the year ahead :**

- Construction, Registered Provider, and Financial contracts will be signed;
- Community Building business plan will be developed with Locality;
- The HNCLT Community Share offer launch will take place;
- Construction will commence;
- The Nominations register will open;
- The Allocations Committee will be formed;
- The Involvement Group will be formed;
- The homes will be completed, and the residents will move in.

CR opened the floor for questions, which included :

- When do you expect the homes to be ready to live in?
 - The homes should be completed around 9 months after the build start date. It is hoped that they will be ready by the end of next year.
- How much does the community share offer need to raise, and does it need to be raised ahead of the build start date?
 - £500,000. It doesn't need to be raised before building starts as OAL funding will be made available to bridge the gap, once there is a robust repayment plan in place.
- Has HNCLT taken the recession into account in relation to build costs?
 - We will have a 'fixed price' contract with Greencore, which is currently under negotiation.
- Is the access from Cascade Road going to be used by construction traffic?
 - No, the Sports & Social Club (SSC) have kindly agreed to grant temporary access for all construction traffic across their land, via the newly created temporary approach.
- Is there additional parking on the site for non-residents, i.e. SSC users?
 - No, parking will be restricted to residents only.

4. Treasurer's report and adoption of the annual accounts - 01/04/21 to 31/03/22

- Tim Lunel (TL) shared a slide showing the profit and loss for the last financial year, and explained that the low numbers and simple entries are due to the fact that the land wasn't purchased until just before the financial year end, which created a delay in activity along with the ability to secure further finance.
- The Grant income was from Westmill Solar Co-operative, which was ringfenced for Project Management support.
- Capital Expenses of around £70,000 are not shown on the Profit and Loss sheet. Those expenses include the valuation and cost of the land, along with legal fees relating to the purchase. Those figures will be clearly shown on the Balance Sheet that will be part of the Annual Account – currently being reviewed by the accountant.
- TL explained that the Annual Accounts would normally have been approved by the reporting accountant (Cooper Parry) ahead of the AGM, but due to short notice information that the fees would be increased from £1,000 to £2,500 (+vat), which the Board felt was unacceptable for what is a very straightforward review, an alternative accountant (Abraham & Dobell) were appointed and are currently reviewing the figures in order to present formal Annual Accounts in time for the submission deadline. Abraham & Dobell are known to HNCLT as they are the reporting accountants for HNLC, and their fee will be in the more reasonable region of £1000.
- TL confirmed that members would be notified if the review results in any significant changes to the figures presented.

TL opened the floor for questions, which included :

- Will a Balance Sheet would be included with the Final Annual Accounts?
 - Yes it will, and the Capital Expenditure will be shown within those Accounts.
- How are you currently servicing your debt?
 - A Loan from HNLC (0% interest) was covering debts during that financial year. Now that HNCLT own the land, we have been able to secure the Loan/Grant from CAF Venturesome.

5. Appointment of Auditor

The proposed resolution – to apply audit exemption in accordance with UK Law was circulated to members with the Agenda.

- TL explained the resolution, which will apply to the 2022/23 accounts. Due to the size and income of HNCLT, the company doesn't have to have an external audit, (which can be very costly) as long as a majority of members agree to apply the audit exemption rule.
- HNCLT would then continue to pass annual accounts on to an accountant to review and verify.
- The accountant used for the current year and proposed for the following year, is Abraham & Dobell.
- TL proposed that we apply audit exemption in accordance with UK Law, and the proposal was carried unanimously by a show of hands (8 members in favour and 0 against).

TL handed over to CL, who thanked him for his summary, and introduced Andrew Bowen (AB) the HNCLT Vice Chair, who agreed to run through the election of Board Members in the absence of a Company Secretary.

6. Election of Board Members

AB outlined his involvement in the village since moving to Hooky in 1980 – as head teacher at the Primary School. 13 of the 20+ years that he worked there were spent persuading the local authority that a new school was needed for the growing community. AB drew comparisons to the HNCLT project, which has also experienced time delays and cost concerns.

AB outlined his reasons for getting involved with what he considers to be an exciting project that will provide affordable housing for the local community. He also reiterated the need for additional Board support following the 3 resignations.

The 5 existing Board members standing for re-election were confirmed as

- Catherine Ryan Current Chairperson
- Tim Lunel Current Treasurer
- Andrew Bowen Existing Board Member
- Fiona Brown Existing Board Member – currently on sabbatical
- Martine Spalding Existing Board Member

An additional nomination was received from Mike Read, who was interviewed by Andrew and Fiona ahead of Board approval. Mike has recently retired from a project management career and lives on Cascade Road – adjacent to the HNCLT site.

Members present agreed that Mike would be a valuable asset to the HNCLT Board.

CR noted that we also have 2 Co-opted Board members, Anne Tutt, who has financial and Board experience, and Charlie Luxton, who has brought his architectural design knowledge to the group. Members can be Co-opted onto the Board at any point in the year, but have no voting rights at Board meetings.

In accordance with our Rules, as there were fewer nominations than there are Board positions, CR declared all nominees to be duly elected.

AB opened the floor for questions, which included the following :

- Could the Board let the membership know what skills are needed for Board roles?
 - As stated in our recent Newsletter and the Village Newsletter, we would love to hear from people with experience in the housing sector, in finance, construction, business management, fundraising, community buildings, and most importantly, with any Company Secretary experience.
 - More generally, we would love to hear from people who have a passion for affordable housing and community spirit, and people prepared to listen to and challenge proposals.

A short break was followed ahead of the informal part of the meeting

Speakers - introduced by CR

Charlie Luxton - architectural designer - from Charlie Luxton Design - gave an update on the design of the homes and site including the following points :

- Re-design work has been carried out – necessary in order to reduce costs while still achieving the Lifetime Homes standard on the ground floor of the North Terrace, and the less strict standards of M4(2) on the other homes. The minor amendments have been submitted to CDC and a decision is expected by October 20th.
- The Community Building position and size has been altered slightly to keep it away from the neighbouring boundary, and the area joining the two halves of the building has been adjusted to comply with the [Secured by Design](#) advice (to avoid antisocial behaviour).
- The South terrace has been moved slightly due to the overhead high voltage cables.
- Engineers have been looking into groundworks issues, complicated by the amount of clay above stone on the site. It has now been agreed that 'pilings' will be required, creating additional expense.
- Thermal qualities of the buildings will comply with passivhaus standards. The two terraces will have slightly different wall construction, which will provide the standards committee with useful information.
- The balconies have been removed from the design of the south terrace as they are now 'houses' on two floors, each with outdoor space.
- Charlie noted that it has been a challenging process to achieve passivhaus quality at affordable rates.

The following questions were put to Charlie and answered by either Charlie, Cathy or Tim :

- How are the properties heated?
 - By direct electric – solar panels will feed into the site microgrid batteries.
- How often will batteries need to be changed?
 - The batteries will have a 10yr warranty.
- Where is the finance coming from to pay for the microgrid?
 - HNLC and the Low Carbon Hub will be financing the microgrid.
- Will rent be higher if electrical costs are to be included?
 - No, 'affordable rent' rates are set by CDC and SOHA.
- Do you need to be means tested to live in the properties?
 - All 'affordable rent' tenants will come from the CDC Housing Register, so it is crucial for anyone wanting to rent, to apply to CDC. The current criteria is for an £80,000 combined household income. This was a condition of the planning approval. There will be a strict local connection cascade process for allocation of the homes.
- Why was a South Oxfordshire housing association selected?
 - They were the more enlightened option, and are known for wanting to incorporate sustainability. Sanctuary were also considered, but were less prepared to engage with the project.
- Were CDC invited to the HNCLT AGM
 - No, not specifically, but the Board are in constant meetings with the CDC teams, who have been very helpful by making concessions on the nominations and allocations policies to allow HNCLT to have more control.
- Will tenants have a 'right to buy'?
 - No, as the properties are owned by a community land trust, the properties will be exempt from the right to buy scheme.
- Do people on the CDC housing register need to accept offered properties, or can they wait for one on the HNCLT site?
 - There is no requirement for them to bid on properties, so they can wait until the Hooky ones are advertised.
- If applicants are only considered if they have a combined income of less than £80,000, would they need to move out if their income went about that figure?

- It is our understanding that tenancy is based on the situation at the time of application, but that will need further clarification and confirmation.

Craig Strachan – project manager – from Greencore construction – spoke about the timber panel system that will be used in the construction of the properties.

- The heavily insulated panels will be constructed off site, at the Greencore factory in Bicester. The panels are at the core of the zero carbon homes that they build, and are both water-tight and air-tight.
- There are two types of zero carbon building techniques that Greencore are interested in :
 - i. Zero Energy – offsetting the energy used by the homes with the energy the home generates through solar PV etc;
 - ii. Carbon offset – offsetting the carbon required for the build phase.
- Craig brought along a sample panel, which he used to demonstrate the various benefits.

The following questions were put to Craig :

- Is stud walling going to be used for the interior walls?
 - Yes, along with some load bearing panels.
- What is the projected lifespan of the proposed panels?
 - Good maintenance will prolong the life of the panels, but Greencore complies with a 60yr design life.
 - Premier Guarantee will probably be used rather than NHBC warranty, which will give a 10yr guarantee. The first 2 years of that will be through Greencore, and after that, the responsibility would lie with SOHA.

Rachel Cronin, a 'young' (43yr old) self-employed local resident gave her personal view on why affordable housing is needed in Hook Norton.

Rachel used herself as an example of how difficult it is for anyone over the age of 30 to get a mortgage and buy their own home, with additional problems met by those who are self-employed. Saving for a deposit becomes impossible once the need to rent arises with rates at a premium at the moment. After being made redundant in 2017, Rachel moved back to Hooky to live with her mother after a 7yr spell renting a flat in Banbury, and would love to be able to make the move a more permanent one. Rachel is an artist, and she loves the local landscape, the people and the community spirit in Hook Norton. However, even now that her work is almost making her a living, she still can't afford to live in the village. The rest of her family have had to move away for work and cheaper accommodation. She considers the housing problem to be a major issue in southern villages.

Rachel has come to the conclusion that if you are serious about home ownership, you need to be making plans for that from the age of 16, and those considerations might mean that you can't follow your dreams. Some are fortunate in having parents who are able to help fund a deposit.

Our present culture suggests that if you can't get into the housing market, you obviously haven't tried hard enough, or have made poor life choices.

When Rachel heard about the HNCLT project, she was cautious about getting involved because it seemed too good to be true. The delays caused by the pandemic and other issues made success seem even less likely, but she is now reassured about the success of the project, now that it has got to the current stage, even with all the crazy things going on in the world.

Rachel concluded that even if this project doesn't work for her, it could work for others who are in a similar position.

Cathy thanked Rachel for her moving account, and reminded members that there is a [video](#) on the HNCLT website that was filmed at one of the early consultation phases, where locals were interviewed and asked for responses to a handful of questions about the need for affordable, sustainable homes in Hooky. The video offers a good reminder of why we need this project to succeed.

Cathy thanked everybody for attending, and closed the meeting at 21.25.