



Andrew Foster opening remarks:

Welcome to our 7th Affordable Housing meeting; I am delighted to tell you that we have lots of promising news to share with you all tonight. After many months when we have only been able to tell you that we are making steady progress, sometimes at what seems like the speed of a glacier, we can give you some more positive news tonight.

My colleagues Andrew Wiles and Andrew Saunders will tell you how we are now working with Hastoe Housing Association and how the Church Commissioners, through their agents Savills, are backing the scheme. We are also joined tonight by John Hammond, a senior member of the Mid Devon planning department. His office has given us tremendous support from the beginning. John isn't making a presentation but will be available to answer questions later. Please note that your District Councillor, Rhys Roberts, is unable to be here tonight as he is attending an important cabinet meeting.

I am going to hand over to Andrew Wiles now who will be followed immediately by Andrew Saunders; as in our previous meetings we feel it's important that you hear from all of us before we throw the meeting open to questions, so please can we ask you to hold on until that point before you raise anything with us. We will then answer any question as best we can.

So it is over to Andrew Wiles to update you on our new Housing Association partner, Hastoe.

Andrew Wiles presentation:

So, to **Hastoe Housing Association**, our now 99%-certain partner for the **north** site.

To go back a bit, which includes repeating some of the ground covered at the July public meeting, why a housing association partner at all? Couldn't Thorverton CLT have done it all ourselves?

Yes we could, but we've previously shared with you that this would first require us to register with the Regulator of Social Housing as a housing association in our own right – a process which is both a complete pain and not a shoe-in. And we would need ourselves to apply for the Government's grants for building social housing, and we would ourselves need to finance, let & supervise the building contracts, and then manage & maintain the completed homes.

We felt this was beyond our appetite and energy, so we instead went down the conventional route for Community Land Trusts, namely that of seeking an established Housing Association as our partner.

It's fair to say that it's not a very busy market place! – that is for Housing Associations as CLT partners. Nevertheless we contacted quite a few: Aster, Cornerstone, Teign, Live West, Falcon Rural, Stonewater and Hastoe – some of these names may be familiar to you.



In the end Hastoe stood out in their enthusiasm and track-record for our kind of project, with significant support for our project at both their senior management and Board level.

Hastoe is a much-respected, and sound, provider of affordable housing in rural communities. It also has a considerable track-record of successfully working with Community Land Trusts. Indeed it is the partner of our neighbouring CLT – Brampford Speke & Upton Pyne – in providing the affordable housing at the top of Upton Pyne, in the development known as Lake’s Down. And Hastoe happens to have good relations with the Church Commissioners, currently working with them on a couple of other projects.

When we refer to Hastoe as **our partner**, what does that mean?

- It means that Thorverton CLT will own the freehold of the land, and that it will grant a long lease of it to Hastoe (for which Hastoe will pay a small annual ground rent, which will help pay for maintenance costs of any amenity land)
- It means that Hastoe will be entirely responsible for building out the affordable housing, and for managing it – but the CLT will have an input into ensuring that the lettings are prioritised for local people.

So where as our partnership got to?

Firstly, Hastoe is on the cusp of starting to spend serious money on preparing for a full planning application for the north site on Silver St. This means spending on an architect, on engineers, on various ecological surveys and the like. We expect Hastoe’s spend to move from “on the cusp” to “on the ground reality” early in 2026.

Secondly, Hastoe have yet to agree with us – and indeed with the Church Commissioners and Mid Devon DC - the final details of numbers, tenures & sizes of homes on the north site. As we explained at the July public meeting we expect there to be no more than 19 homes, possibly somewhat less than that number, at least two-thirds being what are called “social rent” homes, whose rents are at about 50-60% of market rents. The remainder would be a few shared-ownership homes. The homes will cover a range of sizes: both 1-bedroom, 2-bedroom and 3-bedroom homes. Phasing the development of the north site is still a possibility but we think Hastoe is more likely to want to develop the site in one go.

Thirdly, the land deal with the Church Commissioners is not finalised yet

Fourthly, Hastoe wants us (and the Church Commissioners) to enter into a written agreement about the project, a document known as “Heads of Terms”. Heads of Terms aren’t contractually binding, but they are an extremely useful signed statement between the various parties, in-principle committing them to a project. We expect Heads of Terms to be signed early in 2026.

One last observation: Hastoe have been clear that, apart from access to the south site firstly to allow for ground-water overflow from the north site through the south site (similar to the arrangement in place for Court Barton), and secondly for what is known as Biodiversity Net Gain or BNG for short, they want nothing



to do with housing development on the **south site**, particularly if any open-market homes are involved. Andrew Saunders will talk about our ambitions for this site – he can also explain BNG if you wish.

Andrew Saunders presentation, Part One:

One of the important things that we have done since the last open meeting is that the TCLT submitted a Pre-Application Enquiry to the District Council's Planning Department and I'd like to give you a brief summary of the feedback we received.

I have prepared a more detailed synopsis, which is too long to read out here, but will be available on the CLT Website.

The objective of the pre-application enquiry ("The Pre-App") was to seek an informal view regarding the suitability of land to the north and south of Silver Street to accommodate residential development.

TCLT considered that this exercise was particularly important to provide reassurance and confidence to Hastoe, the CCs, and their Agents.

The pre-application submission included an assessment of all the alternative sites initially considered, a technical report on site constraints and service connectivity, a Planning Statement, and a Topographical Survey. A Site Layout Plan was also submitted, which indicated approximately 19 affordable two-storey dwellings, to the north of the road, together with around 6 single-storey / chalet dwellings to the south of the street.

The advice we received did not include technical input, except from the Highway Authority, which contributed a considerable amount of helpful information.

The sites are located immediately adjoining but just outside the village's settlement boundary and are therefore considered to be countryside in policy terms, where new development is restricted.

Nevertheless, the Pre-App response confirms that the CLT's affordable housing scheme complies with policy DM6 and therefore would receive support from the Council as Rural Exception Sites.

The advice states that the sites represent a logical infill proposal that reflects the prevailing character of development along Silver Street.

They are located within the 30 mph speed limit, and in terms of landscape character and impact, proximity to the main village services and access to safe walking routes, they represent a suitable and sustainable location for housing development.

The Current Situation regarding Residential Development in Mid Devon

In relation to this it should be noted, as I am sure John Hammond will elaborate, recently things have changed and the Council is now required to determine all proposals for residential development with a



presumption in favour of sustainable development. This means that planning permission should normally be granted unless any adverse impacts significantly outweigh the benefits. This is known as the “Tilted Balance”.

The Pre-App advice therefore points out that this approach is also now available to the CLT and whilst this is potentially helpful in securing a consent for what may eventually be proposed for the south site, it is not the approach that we, or Hastoe wish to pursue on the northern site, where the whole raison d’etre of the project is to secure a 100% affordable housing scheme.

The Advice then refers to various issues that would need to be addressed when a formal planning application is submitted.

On Ecology / Biodiversity

The Pre-App response states that the proposed development will be required to support opportunities to protect and enhance biodiversity, to provide a 10% biodiversity net gain.

On Public Open Space

The Pre-App response notes that the land to the south and west of the south site is shown as a natural area of open space connecting through to the Millennium Green. It is recognised that this is beneficial, creating a green corridor and a continuous multi-use public open space.

As regards Education Considerations

The advice points out that Devon County Council may request a financial contribution towards education if the development would generate a need for additional pupil places at the existing schools in Thorverton and Crediton. However, please note that we will have more to say on this matter towards the end of this presentation.

As regards the Format of the Planning Application

The advice offers two options:

One option would be to submit a single planning application for both sites but the approach preferred by both Hastoe and the CLT, is to submit a separate application for the housing on the north site, showing its surface water disposal, and BNG on part of the land to the south, all within a red line delineating the extent of the application site.

There would then be a completely separate application for the six or so dwellings on the south site with their own provision for surface water, open space and BNG, enclosed within a separate red line.

In its summary, the Pre-App response confirms that the concept of delivering a CLT project for a predominantly affordable housing scheme on these two sites is something officers are able to support.



Andrew Saunders presentation, Part Two:

Now I would like to talk about the TCLT's overall ambitions for the land at Silver Street

The Scheme for the Affordable Housing for the site on the north side of Silver Street represents the core objective of TCLT, and our most recent discussions with the CC's Agents and Hastoe have emphasised the need to prioritise those proposals.

However, it is important to recognise that from the very outset, the CLT has had a vision of an integrated scheme for the whole of the land on both sides of the road.

And whilst the main emphasis would be on providing affordable homes for local people and responding to the other forms of housing need within the village, the proposals could also offer other important community benefits.

What is proposed for the south site has never been viewed by the CLT as "separate" or "secondary," but rather as an integral part of an overall "package" aimed at enhancing the quality of life for Thorverton residents.

So, the affordable housing scheme on the north site is, by no means, the only important part. Our ambitions for the south site include the provision of around 6 small-to-medium-sized homes to be built near the road, which at this stage, we envisage will be for:

Locally-connected First-Time Buyers

In the form of Discounted Market Sale "Starter Homes" - We would like the discount to be around 50% and the Council has confirmed that this tenure would qualify as "affordable housing".

and Local downsizers

A clear demand for smaller homes suitable for local people who under-occupy their current home was identified in our Housing Needs Survey. Freeing up these homes would increase the availability of housing for local families.

However, the new homes would be sold at near open-market value, because we will need the profit to finance both our starter homes and our proposed community benefits, so they are an integral part of the overall viability of the project.

Both of these tenure types have been specifically identified in the Housing Needs Survey or our public meetings. Their provision would therefore meet the community's actual housing needs.

However, this important housing provision represents only part of our overall ambitions for the south site, and the CLT is also keen to provide a number of community benefits, including:

A large area for BNG, which would also serve as an accessible community resource and recreation area.

A path and bridge to the Millennium Green, creating a safe walk from the east end of the village to the primary school and other community facilities.



We view these benefits as important in their own right, representing the best value that the land can offer the community in all respects, not just in terms of “bricks and mortar”.

We view these community benefits as not only important in their own right but also as reinforcing community support for our overall scheme, and in doing so, as representing ‘best value’ for the land.

The overall viability of these proposals for the south site will be tested by a “Business Plan” which we expect to commission shortly.

To summarise, we have a 100% affordable scheme on the north site, which relies on part of the south site for drainage and BNG, and a modest mixed Open Market “Down-Size” and Starter Homes scheme on a small part of the south site, which also responds to the evidenced housing need.

So, now that we seem close to securing the necessary agreements to provide Affordable Housing on the northern site you might think that we can all sit back, our mission accomplished.

Not yet-the CLT has always wanted to use this once-in-a-generation opportunity to bring additional benefits to the village, so we want to continue with our plans for some development on the southern side alongside our concept of a “Green Corridor” there.

We are not able to confirm any detailed plans this evening, but we intend to continue discussions with the Church Commissioners to secure this land for the village, if at all possible, but it is not yet a “done-deal”. So we hope that we can count on your support.

Andrew Foster summary:

There are a couple of points we would like to make before we go to open questions.

One of the most often heard comments made to the CLT Board is about the impact this project will have on the village school. So we thought that the most sensible thing to do was to ask the **one person** who is best placed to give an accurate answer, and we went to see the headmaster, Chris Holding. He spared us some of his limited time, despite having to cover for staff sickness on the day, and we talked about the project and the potential effect it would have on the school. Can I just add a quick comment here – having met him we all agreed that the village is very lucky to have Chris as the Head of the school.

He agreed to this joint statement:

“The Board of Thorverton CLT met Chris Holding on 3rd Nov. The Affordable Housing plans were discussed and the potential impact on the number of pupils attending Thorverton Primary School was considered; at the end of the meeting this joint statement was agreed.

When considering the impact on the school several important items need to be taken into consideration; the first is that some of the families who will be eligible for the Affordable Housing will already be living in the village and may therefore already have children at the School. The second is that the building of the housing will take several years, giving time for the School to prepare for the additional children. It is not



*possible to assess exactly how many children will be applying for places once the building work is finished, but given that not all of the homes will house primary school children Chris Holding **does not anticipate any difficulties** in absorbing them, especially as they will have priority over children living outside Thorverton and the catchment area.*

The informed opinion is that the slowing of the birth rate in the UK will also have an impact on the number of pupils in due course, but evidence of this is only beginning to emerge.”

In a subsequent email Chris Holding sent some additional information in regard to a child that had recently arrived in the village and is on the waiting list to join the school. I don't think it's fair to go into detail about this individual child in a open public meeting but he went onto say:

This situation does not change the accuracy of the joint statement - if there were more children applying to join the school from within the catchment area in Reception, then we would simply take fewer children from outside of the catchment area.

He also noted that nearly 25% of the children in the school come from outside the catchment area, some driving nearly ten miles to attend the school.

The second point we would like to address is the question of the original Housing Needs Survey and the accuracy of the numbers that were presented in it. Andrew Wiles has something more for you on this.

[Andrew Wiles on the HNS figures:](#)

We are relying on 2 sources of hard information.

Firstly the Housing Needs Survey conducted by Devon Communities Together in 2022/23. This report's results were based on Thorverton households' (and would-be households') self-assessment of their housing circumstances. Some 479 survey forms were distributed, and there were 155 responses. That is a response rate of 32%, which Devon Communities Together said was towards the top end of their experience.

The Survey identified a need for at least 19 affordable homes within the next 5 years, to meet the needs of Thorverton households who could not afford to buy or rent in the open market.

The Survey divided that total into just over half in need of rented housing, and just under a half aspiring to some form of low-cost-home-ownership.

Our second source of hard information is Devon Home Choice. Devon Home Choice is the portal through which all households across Devon have to bid for affordable **rented** housing. Devon Home Choice does not measure the need for Low Cost Home Ownership.

In August of this year – thanks to John Hammond here – we received the current numbers for Thorverton – that is for households connected with Thorverton by residence, employment or close family connection.

The total for Thorverton is 25 households – much higher than the Housing Needs Survey of around 10. Even if a few of these households turn out on further examination not to be in need or not locally connected, the number is still a large one: **it reinforces our conviction that there a significant number of Thorverton households in need of affordable rented housing here.**

NB The data sheet below was not presented at the meeting, but as promised at the time is now shown on the CLT website.

Housing Need Thorverton by Band and Bedroom

	1 Bed	2 Bed	3 Bed	4 Bed	Total
Band B	1	1	1	1	4
Band C	1	2		1	4
Band D	4	3	1		8
Band E	3	5	1		9
Total	9	11	3	2	25

Housing Need Thorverton by Accessibility and Bedroom

	1 Bed	2 Bed	3 Bed	4 Bed	Total
General Needs	8	10	3	1	22
Maximum of 3 Steps	1				1
Step Free		1		1	2
Grand Total	9	11	3	2	25

Housing Need Thorverton by Accessibility and Band

	Band B	Band C	Band D	Band E	Total
General Needs	3	2	8	9	22
Maximum of 3 Steps	1				1
Step Free		2			2
Total	4	4	8	9	25

Andrew Foster summary (cont):

Finally, before we open the meeting up for questions please note that I was present at the recent meeting when the Rev Tim Collins outlined the possible sale of the Dioceses land. The prospect of another housing development in the village does not alter the stated aims of the CLT board and it will not divert us from our cause.



Our project is much further down the road and, crucially, is the only one where Affordable Housing is the priority.

[There followed the Question and Answer sessions which is shown separately](#)

[Andrew Foster final words:](#)

Thank you again for coming out tonight and our special thanks to John Hammond for attending the meeting. As ever we are indebted to Helen for her note taking and a reminder that everything we have said will be on the website soon.

We promised to keep you informed on the progress we are making in these regular Open Meetings. We expect that the next one will be in the spring, but, again, the website is the place to see all the latest information.

At the end of these meetings I try to gauge the general mood of the room, so my question to you all here is:

Should we keep pressing on with the Affordable Housing on the north side, working with Hastoe to build up to 19 homes?

Should we keep up the work with the Church Commissioners, through Savills, to secure the land on the south side for the village with a view to building starter homes and down-sizing homes there?

Thank you for the encouraging response and we will see you again in the spring.