

Stoke Gabriel Community Land Trust (CLT) Eligibility Criteria

August 2025

Introduction

In the South West average earnings are amongst the lowest in the country, meaning house prices across the region are on average nearly ten times annual incomes. The impact of this is that housing options for those on medium and lower incomes are limited. The provision of affordable housing by CLTs therefore contributes to easing the local effects of the rural housing crisis.

Stoke Gabriel Community Land Trust is a social enterprise that exists to contribute to sustaining and developing the Stoke Gabriel community. It enables those unable to afford to buy on the open market to acquire a permanent local home with low energy costs in which the CLT also retains equity in perpetuity to ensure the permanent availability of the homes for those who meet this eligibility policy.

Provisional confirmation of eligibility will be made as soon as possible. This will enable prospective residents to begin getting to know each other and contribute to the ongoing work to bring affordable housing to Stoke Gabriel.

Proposed Eligibility Policy

Qualifying Criteria

Applicants for the first allocation of properties will be required to demonstrate all the following:

1. Having a qualifying local connection which means at least **one** member of the applicant household must fulfil at least **one** of the following criteria in descending order of priority:
 - a) Have been ordinarily resident in Stoke Gabriel for the last three years, or for a continuous period of five years in the past.
 - b) Have or have had a close relative in Stoke Gabriel i.e. grandparent, mother, father, brother, sister, son or daughter who has/had been ordinarily resident there for at least 5 years.
 - c) Have permanent employment (more than 16 hours a week) based in Stoke Gabriel which has continued for the 6 months preceding the allocation (such employment does not include employment of a casual nature).
 - d) Are making or will be making a significant contribution to the wellbeing of the local Stoke Gabriel community.
2. That they are in housing need (registered on Devon Home Choice and placed in Band D or higher) and their total household income and capital are not enough to allow them to afford to acquire a house sufficient for their needs within Stoke Gabriel on the open market.

3. That no member of the household owns another dwelling that they plan to sell once they move into a CLT home and that they are not a buy-to-let investor and the property must be their **only property** at the time of completion.
4. That they have sufficient income and savings to be able to afford to buy and sustain a 50% equity in a CLT home.
5. Their understanding that in the event they wish to sell their equity share of their house, it will only be offered to households meeting the Stoke Gabriel CLT Eligibility Policy, and that normally they will not be permitted to sell their equity for three years from the date of occupation.

Selection Criteria

In the event that there are **more** applicants meeting the Qualifying Criteria than dwellings available, the following prioritised selection criteria will apply:

- The applicant(s) have dependent children.
- Currently sharing with adult family (e.g. couple living with in-laws) or with another household.
- Meeting more than one of the local connection criteria above.
- All members of the household meeting the local connection criteria.
- The applicant has / will have pre-school children or children in the local school.
- Length of time (above the minimum times listed) that applicants have met the criteria.
- The applicant is employment on key / core roles e.g. firefighter, healthcare or education or in low-paid local work e.g. agriculture.

In the event that there are **fewer** applicants meeting the Qualifying Criteria than dwellings available, the following selection criteria will apply:

- Meeting one of the local connection criteria for a shorter length of time (minimum 6 months).
- Having a local connection (as defined above) to a neighbouring parish or ward (Kingswear CP; Dittisham CP; Cornworthy CP; Ashprington CP; Berry Pomeroy CP; Collaton St Mary Ward (Torrey); Churston with Galmpton Ward (Torrey)).

If after 6 months there are still fewer applicants meeting the Qualifying Criteria than dwellings available, then the local connection criteria will be broadened to applicants who can demonstrate a local connection to the district of South Hams. If after a further 6 months there are still fewer applicants meeting the Qualifying Criteria than dwellings available, the local connection criteria will be widened to Devon.

Selection process

Applicants will be asked to complete a confidential application form which will be considered by the Selection Panel. This Panel will act on behalf of the CLT and will not include any applicants. It is anticipated that the Panel will include representatives nominated by Stoke Gabriel Parish Council and the South Hams Local Authority.

Allocation policy for re-sale

To be considered to buy a property when one comes up for resale, applicants will need to demonstrate that they meet the Qualifying Criteria. In the event of more than one applicant for an available dwelling, the Selection Criteria above will be used.

Equal opportunities

Stoke Gabriel CLT is committed to reflecting the full diversity of the community it serves and to promoting equality of opportunity for everyone. In particular, there will be no discrimination on the grounds of gender, race, religion, age, disability, sexuality or marital status.

Review

This policy will be reviewed every year as a matter of course and more frequently in the event of significant changes in the Stoke Gabriel CLT.