

Stourbridge Powerhaus Business Plan



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EXECUTIVE SUMMARY

Stourbridge CLT (SCLT) at a glance

OUR VISION

To bring our community together to provide genuinely affordable, genuinely green homes to local people in perpetuity, and in doing so driving a stronger, resilient local economy and building the wealth of our community.

MISSION

We will build our Stourbridge “Powerhaus” development and provide 23 eco-homes to local people at a social rent, and over the long-term invest all profits back into new initiatives to help our community thrive.

LOCAL CONTEXT

There is a shortage of homes in Stourbridge, with young creative people finding it especially difficult to find a home.

THE OPPORTUNITY

Dudley Council have agreed to sell the long derelict Enville Street site to SCLT for our community-led “Powerhaus” development.

COMMUNITY BENEFIT

As a member-owned and run co-operative, SCLT aren't simply aiming to provide more homes - the Powerhaus is an investment in our town's economy and helps build our town's resilience.

FINANCIAL STATUS

SCLT have received grant funding from Homes England and are in the process of arranging finance to purchase the development from our development partner GreenSquareAccord. Our 30-year business plan sees us in profitability after 6 years, building reserves thereafter.

FUTURE PLANS

Once the development financing has been paid down, SCLT will have significant reserves to invest in more initiatives to help our community: housing, energy, etc.

SCLT'S BEGINNINGS

Stourbridge Community Development Trust (SCDT), is a not-for-profit Community Interest Company.

SCDT grew out of a series of community meetings looking to address the growing issue of homelessness in Stourbridge in the winter of 2017.

In exploring solutions such as bus shelter projects and modular housing, it became clear a more holistic approach to issues of homelessness, housing, mental health and the local economy were needed.

SCDT was formed to tackle these interrelated issues. SCDT is committed to proving how energy efficiency can alleviate energy poverty, how community led housing, coop housing and self build can be valuable tools in fixing the housing crisis which is at the root of homelessness and how creative industries can reenergise the local economy.



A COMMUNITY LAND TRUST FOR STOURBRIDGE

After discussions with interested local residents, the directors of SCDT proposed to form a new organisation focused specifically on issues of land and housing.

Stourbridge Community Land Trust (SCLT) was registered as a Community Benefit Society with the Financial Conduct Authority in December 2019.

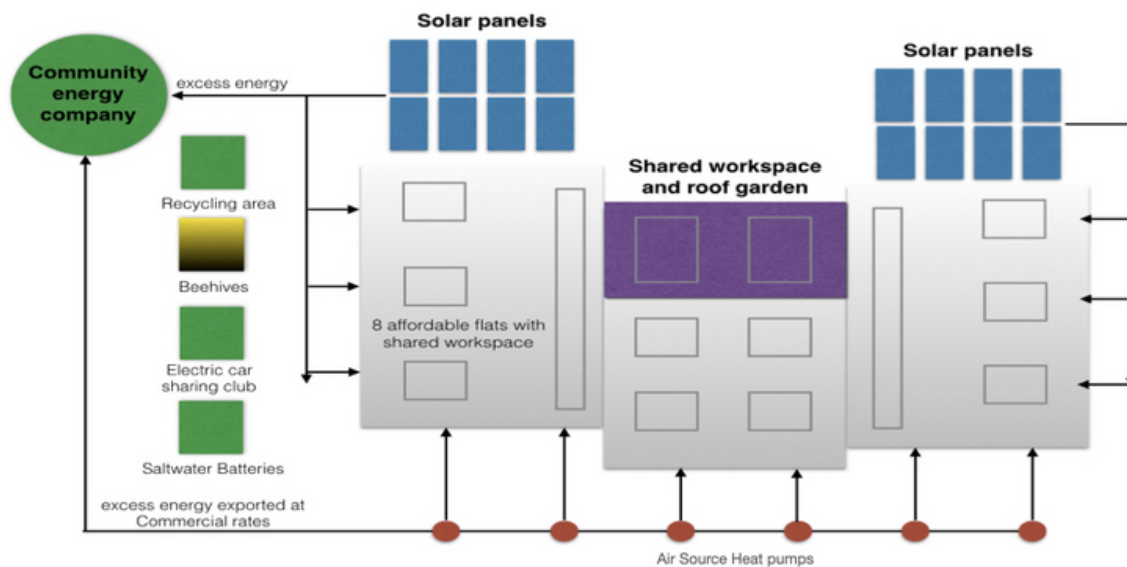


THE POWERHAUS



THE POWERHAUS – THE KEY FACTS

- Built on the derelict site of Mayfield House, Enville St
- Located right in heart of Stourbridge, easy walking distance from rail, bus and cycling hubs
- 23 social homes rented to local, creative people
- A shared workspace for work, collaboration & creativity
- Built to the highest energy efficiency standards
- Solar panels and state of the art smart energy system to keep tenants' bills down and reduce carbon



PROJECT OVERVIEW

SCDT secured initial funding from Power to Change for SCLT to develop the Powerhaus project and form the new Community Land Trust.

SCLT are working with GreenSquareAccord housing association (GSA) to facilitate the project. Our initial scheme proposed 11 units - this has received planning approval from Dudley MBC. We have since agreed GSA will support SCLT in expanding to 23 units - at Sept 2023 this second phase is currently in the planning process with approval expected shortly.

The site will provide a space for creatives to live and succeed, it will be developed using modern construction methods. But it will also:

- Demonstrate how community-run homes can contribute power to the grid
- Help to reduce fuel poverty, putting additional income into the local economy whilst also reducing the carbon footprint
- It will create a community-based asset which can then be used as a community anchor to seed additional projects

The Powerhaus aims to achieve safer, energy efficient and healthier housing through a locally controlled asset stock of genuinely affordable housing for the long term benefit of the area. The houses will be compliant with build standards, and high quality in terms of durability, efficiency and aesthetics.



HOW WILL IT MEET THE NEEDS OF THE COMMUNITY?

Stourbridge, on Dudley borough's south-west fringe, is a popular and attractive town centre close to open countryside, including the Clent Hills and Kinver Edge.

With a compact and easily accessible Town Centre, it offers a pleasant shopping environment in the high street as well as the Ryemarket shopping centre. The town is home to many smaller specialist shops.

Stourbridge still retains many of the post-mediaeval market town features which contribute to its unique character. Lower High Street housed the market which gained its charter around 1500 and the Town Hall was built in 1887 to mark Queen Victoria's Golden Jubilee. Students have been educated at King Edward VI College since 1430, and the present buildings date back to 1861. The Bonded Warehouse and waterfront in Canal Street are the remains of the town's thriving 18th and 19th century iron industry.

Stourbridge has been home to the world's finest glass designers and makers since the seventeenth century and today it still boasts the highest concentration of artists in Dudley borough.

CREATING WEALTH

The Powerhaus will unlock £4.1 million of investment and create 12 net jobs.

It will also have ongoing benefits in helping to build community wealth not just individually to the tenants through reduced utility bills but collectively to the community of Stourbridge by creating a focal point for creatives and facilitating the development of a shared workspace from which a range of educational and environmental programmes may be delivered.



Dudley Council's Housing Strategy states:

- Within Dudley borough, demand exceeds supply for social or affordable housing.
- Many forming households cannot afford to buy or rent a home.
- There are 4,492 households in the borough planning to move or form a household in the next 5 years. 72% cannot afford to buy.
- There is a need to build 600 affordable homes a year balanced against current delivery of around 186 units per year.
- The need to deliver 16,127 new homes as a tool to drive local economic growth, jobs and improve skills.
- Every £1 million invested in housing in Dudley creates 12 net jobs.

DMBC TARGET

HOW SCLT WILL HELP

1 *An affordable and attractive place to live with a green network of high-quality parks, waterways and nature reserves that are valued by local people and visitors*

We are building affordable homes in an imaginative way. Whilst maximising the potential of an urban site we will be producing an attractive place to live with spaces that are unusual in a town centre context eg Bee hives, roof garden and so on.

2 *A place where everybody has the education and skills they need, and where outstanding local schools, colleges and universities secure excellent results for their learners*

The shared workspace that is integral to our Powerhaus may provide a range of education and skills opportunities depending on how residents choose to use it. Our concept of housing for creatives will create a unique work live space of National significance for Dudley to celebrate.

3 *A place of healthy, resilient, safe communities with high aspirations and the ability to shape their own future*

We will address housing need and provide the basic human right of somewhere to live, whilst the shared workspace will help build resilience and economic aspiration, this will be combined with the renewable energy initiatives to create the Powerhaus.

4 *Better connected with high quality and affordable transport, combining road, tram, rail, and new cycling and walking infrastructure*

The site is located in the town centre of Stourbridge. The Powerhaus has the potential to be Dudley's first car free development, using car pools and the excellent public transport links around it.

5 *Renowned as home to a host of innovative and prosperous businesses, operating in high quality locations with space to grow, sustainable energy supplies and investing in their workforce*

The shared workspace will act as a seedbed for new enterprises particularly harnessing the skills of the creative communities of Stourbridge. Whilst the Powerhaus will offer local green energy companies the opportunity to showcase their technologies in the real environment.

6 *A place to visit and enjoy that drives opportunity, contributing to its ambitious future while celebrating its pioneering past*

The Powerhaus will address and assist in the physical and economic regeneration of Stourbridge Town Centre.

7 *Full of vibrant towns and neighbourhoods offering a new mix of leisure, faith, cultural, residential and shopping uses*

The Powerhaus offers a contribution to making Stourbridge a vibrant town with a new mix of leisure and space for creatives to be nurtured and contribute to the post COVID 19 renaissance.

THE GREEN POWERHAUS

ENERGY PERFORMANCE AND FUEL POVERTY

In recent years we have experienced steep inflation in fuel bills. We are determined to ease this pressure for residents of the Powerhaus.

The average socially rented home has a resident living in the property in fuel poverty, to the tune of £297. Therefore a system that delivers a reduction in heating bills of over £300 a year would take the average tenant out of fuel poverty.

The average house in the UK has an estimated total energy cost of £3,708 or £309 a month. **We anticipate that Stourbridge Powerhaus residents will have a total energy cost under £25 a month to heat and light** - a significant saving that will be appreciated as fuel bills continue to rise.

INSULATION

We plan to use a closed panel timber frame system to build the homes. The system is efficient to manufacture with reduced waste and uses significantly less carbon in both manufacture and use. It also offers lower energy bills for residents. The off-site manufacture process reduces costs and potential for defects and allows for higher levels of insulation and greater air tightness. When combined with a whole house ventilation system with heat recovery, this produces a warm and comfortable environment.

In addition, the system is fast to erect on-site and to complete. External panels can be erected in one day. The homes are incredibly well insulated with 200mm of insulation in the wall panels, achieving a 'U' value of around 0.18 - compared to 0.35 under current building regulations. **This insulation will result in heating bills far lower than those of traditionally built homes.** The homes are manufactured in the Black Country.



PV SYSTEMS

The photovoltaic (PV) system allows PV to be installed as an integral part of the roofing system. PV is a tried and tested means of generating electricity.

An 'in roof' solar PV installation is erected in a manner that it replaces the existing/new roof covering for the area covered by the solar PV panels.

A typical system would see a 'tray'/frame type assembly secured to the roof structure. This system will then accommodate the solar panels to give a flush finish, which some consider to be more aesthetically pleasing.

The Powerhaus will have 68 panels installed - 34 on each building, with a combined total installed capacity of 27.2kWp plus battery storage.

Assuming 950kWh/kWp, we anticipate **our panels will offset approximately £366 per year of energy bills for each household** living at the Powerhaus.



THE SMART POWERHAUS

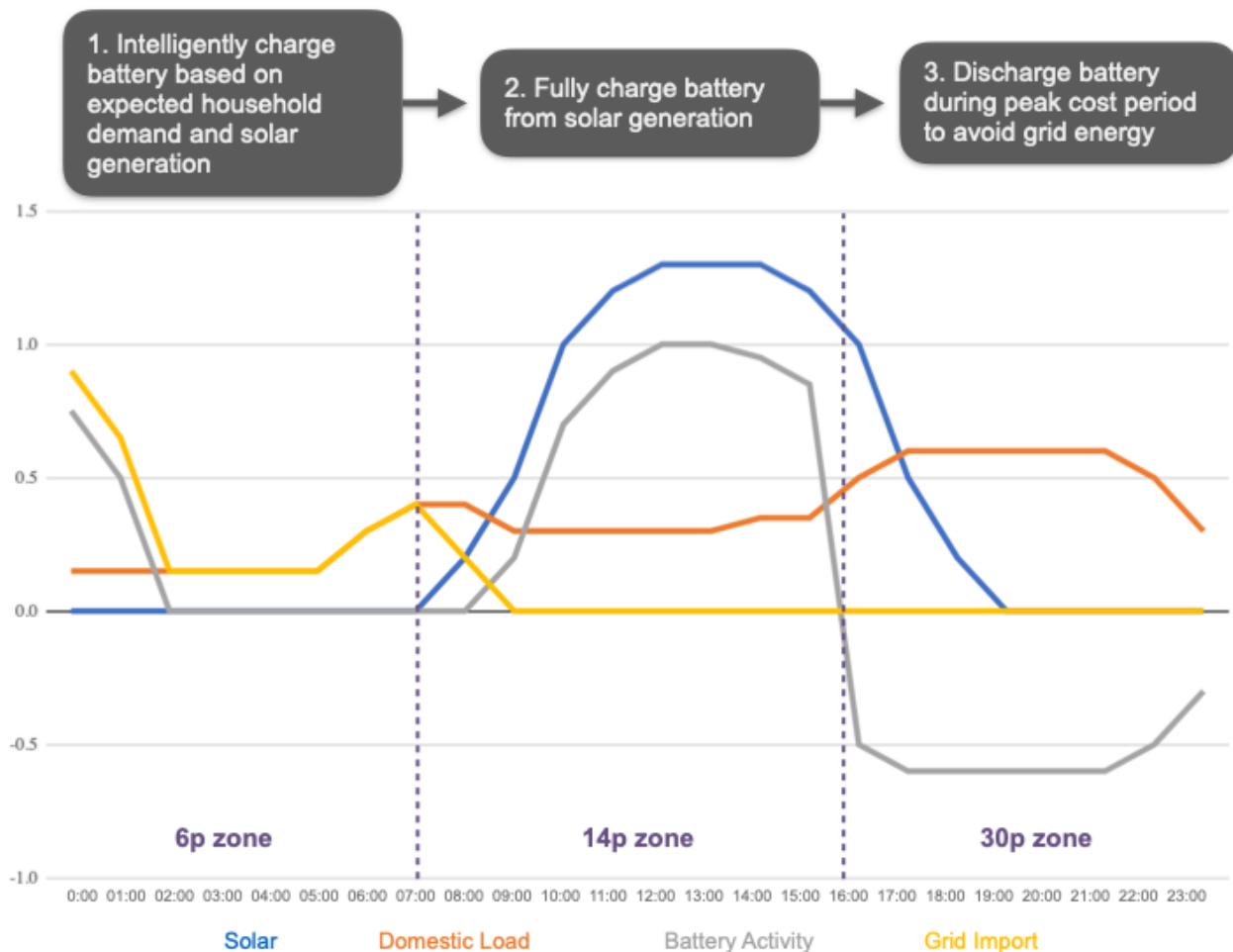
Wondrwall smart controls and heating systems will be used to maximise the energy efficiency of the building, make full use of the PV on the roof and keep heating bills low for residents.

The Wondrwall system will provide residents with a range of additional features such as burglar alarm, and remote control of the heating system from their phone, including intelligent automation options.



wondrwall®

INTELLIGENT LIVING



THE CREATIVE POWERHAUS

HOMES FOR STOURBRIDGE'S CREATIVES

It has become clear that there is a severe housing need in Stourbridge and that this is particularly acute for young creatives in the area - of which Stourbridge has a significant concentration.

Members of Stourbridge Community Development Trust have had recent first hand experiences of homelessness and the Housing Needs Analysis has identified the need for an additional 530 homes in the Town.

Our aim is to serve this community by providing affordable homes with facilities that help them be economically and creatively successful.

SHARED WORKSPACE

A makerspace is a collaborative work space inside a school, library or separate public/private facility for making, learning, exploring and sharing that uses high tech to no tech tools. These spaces are open to kids, adults, and entrepreneurs and have a variety of maker equipment including 3D printers, laser cutters, CNC machines, soldering irons and even sewing machines. It's more of the maker mindset of creating something out of nothing and exploring your own interests that's at the core of a makerspace.



These spaces are also helping to prepare those who need the critical 21st century skills in the fields of science, technology, engineering and math (STEM). They provide hands on learning, help with critical thinking skills and even boost self-confidence. Some of the skills that are learned in a makerspace pertain to electronics, 3d printing, 3D modeling, coding, robotics and even woodworking, Makerspaces are also being utilized as incubators and accelerators for business startups.

Residents will have the primary say in how our shared workspace is used, but a maker space is one option among several.

THE POWERHAUS MULTIPLIER

The Stourbridge Powerhaus will have a simple and understandable way of measuring local economic impact. It is designed to help people think about local money flows and how their organisation can practically improve its local economic impact, as well as influence the public sector to consider the impact of its procurement decisions.

We will measure how income entering the local economy then circulates within it, across three 'rounds' of spending - using the New Economic Foundation's 'LM3' methodology

It is developed on the idea of the 'leaky bucket'. If you imagine the local economy as a bucket full of water, every time you spend money that goes outside the local area, it leaks out of the bucket.

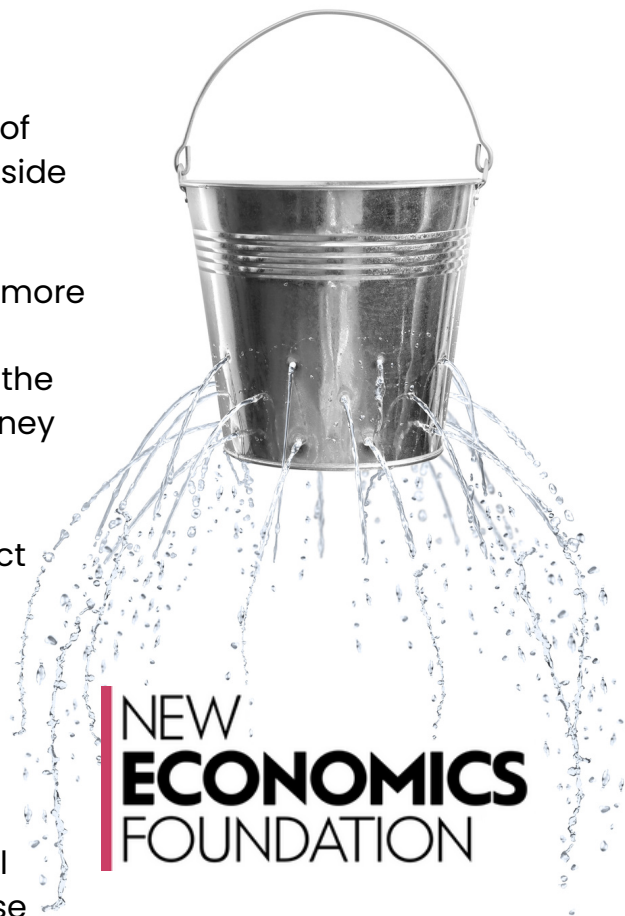
Generally, our energy is focused on trying to pour more money into an area to keep filling up the bucket; however, a better starting point for strengthening the local economy should be to try to prevent the money leaking in the first place.

An economic multiplier effect describes the impact that spending has in the economy, taking into consideration knock-on effects. The measuring process starts with a source of income and follows how it is spent and re-spent within a defined geographic area.

A higher proportion of money re-spent in the local economy means a higher multiplier effect because more income is generated for local people.

More income retained locally, or nationally, means more jobs, higher pay and more tax revenue for government, all of which may lead to better living standards.

By the Stourbridge Powerhaus being owned and managed by non profit Development and Land Trusts in Stourbridge we will maximise the multiplier effect, keeping the money local and reducing the flow from the leaky bucket.

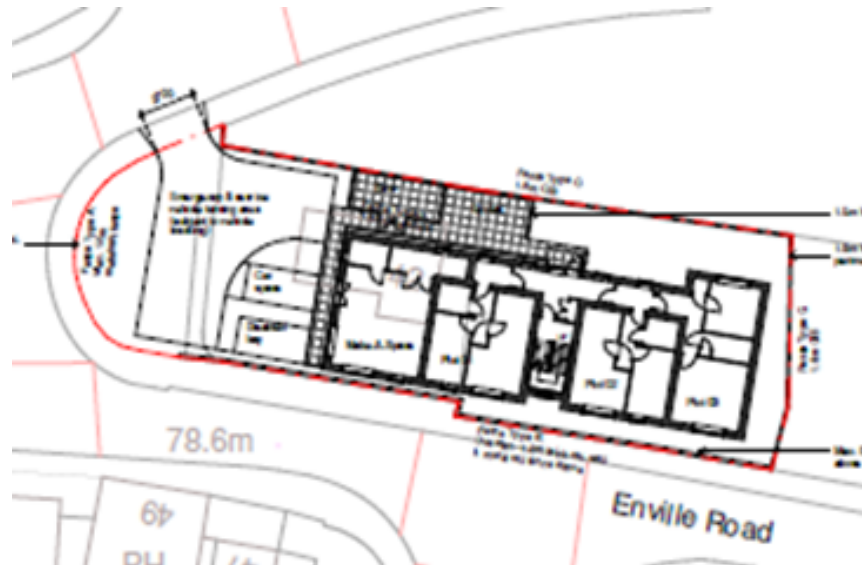


FINANCIAL PLAN

SECURING THE SITE

The Enville Street site has been purchased from Dudley MBC on our behalf by GreenSquare-Accord, to enable its development.

Subject to achieving registration as a Registered Provider (RP) of social housing and securing sufficient private finance, SCLT will then purchase the completed scheme.



HOW IS IT FINANCED?

We have developed a costed work programme which covers the main strands of work for our Community Housing Fund grant:

- Registration of Stourbridge Community Land Trust
- Design and site feasibility work to achieve planning on the site
- Negotiation with DMBC to acquire the land
- Capacity building to enable the organisation to develop the skills of the business plan are all funded.

The plan is to retain all housing as affordable rentable homes.

We have developed a 30-year business plan for the Powerhaus project with the build costs estimated by an independent cost consultant/employer's agent.

These costings have been used in an industry-wide recognised appraisal system "Proval" to demonstrate that the project is both feasible and deliverable. This appraisal is commercially sensitive information and will form a separate appendix available upon request.

KEY DEVELOPMENT FIGURES

Loan Repaid Year	30
NPV	£1,126,165
IRR	7.66%
Units	24 (23 apartments plus shared workspace)
Max residents	46
Land cost	£592,000
Land cost per unit	£24,667
Build cost (works)	£2,982,500
Total floor area (m2)	1,275
Build/m2	£2,339
Fees	£326,818
Capitalised interest	£42,793
Other costs	£89,475
Total scheme cost	£4,040,066
Total subsidy	£2,334,500

THE RENT

It is proposed to charge a social rent of £103.04 a week on completion. This will be subject to an independent RICS valuation in order to make sure that the 1999 value of the properties in Stourbridge is as anticipated. We have then assumed an annual rental increase in line with the regulatory regime currently suggested by the Regulator of Social Housing.

SUBSIDY

It is the intention of the Trust to apply for funding to provide affordable housing from Homes England upon completion of our Registration Process.

We anticipate an application for approximately £2,334,500 to facilitate the development of the Powerhaus – this is calculated using the standard subsidy rate of £101,500 each, for 23 units. The shared workspace is not eligible for subsidy.

PRIVATE FINANCE

The development will need to draw down private finance in order to match fund the public subsidy attracted. This amount is forecast to be £1,705,566.

Homes England Subsidy	Private Finance	Total Scheme Cost
£2,334,500	£1,705,566	£4,040,066

At August 2023 we forecast interest rates for financing the Powerhaus will be 8% in years 1 and 2; 5% in years 3 to 5; and 4% thereafter.

In order to maintain a positive cash position during our first six years when loan repayments are likely to be greater than rental income, we will also take out an additional bridging loan of £270,000 to allow us to trade until achieving a positive cashflow in year six.

This means the total loan SCLT will take out will be £1,975,566, which we will repay over 30 years.

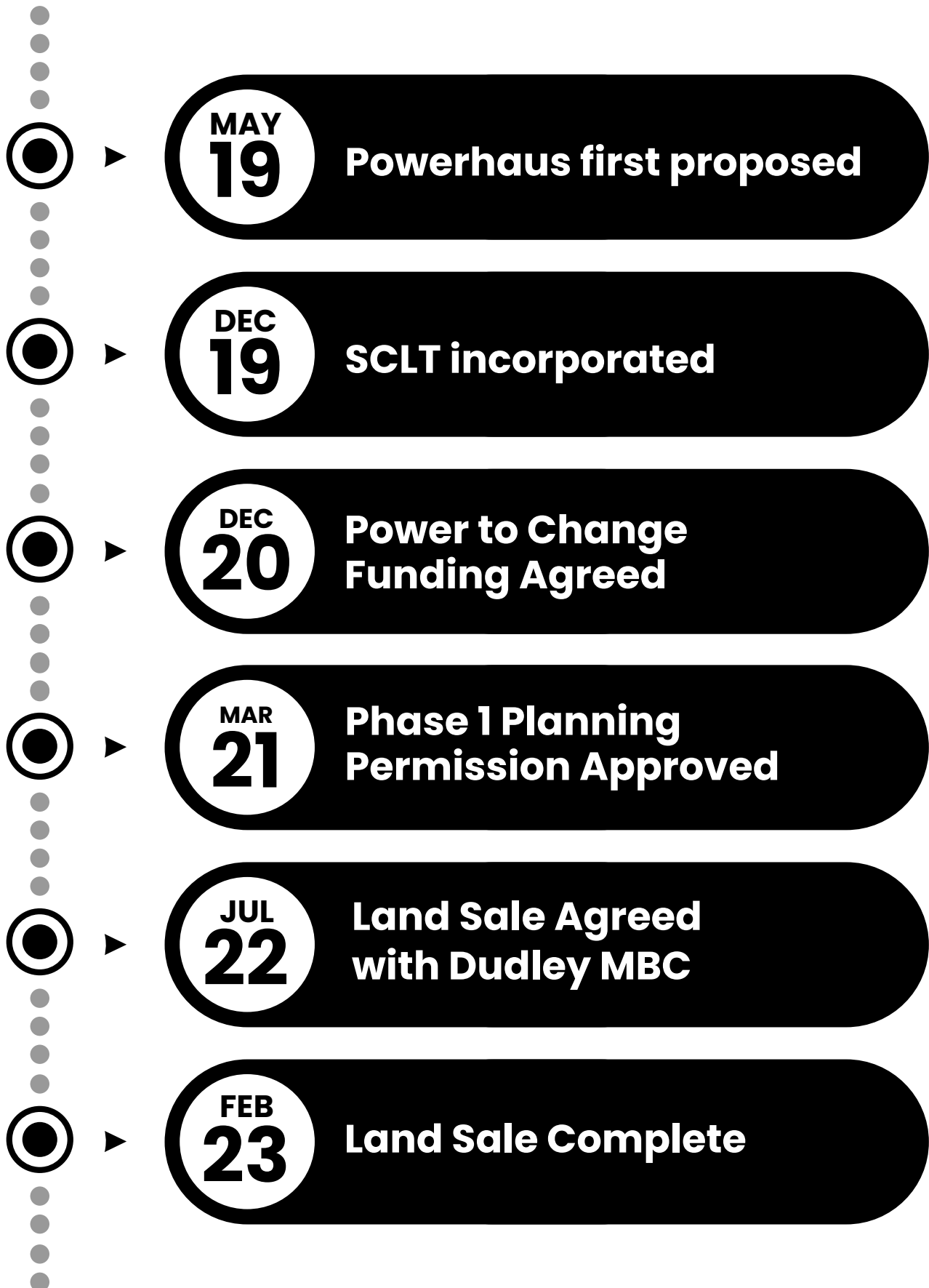
LONG TERM FINANCIAL PROJECTIONS

A detailed **cashflow** projection over 45 years is set out on the following page. Long-term statements forecasting **comprehensive income** and **financial position** over the same period are available on request.

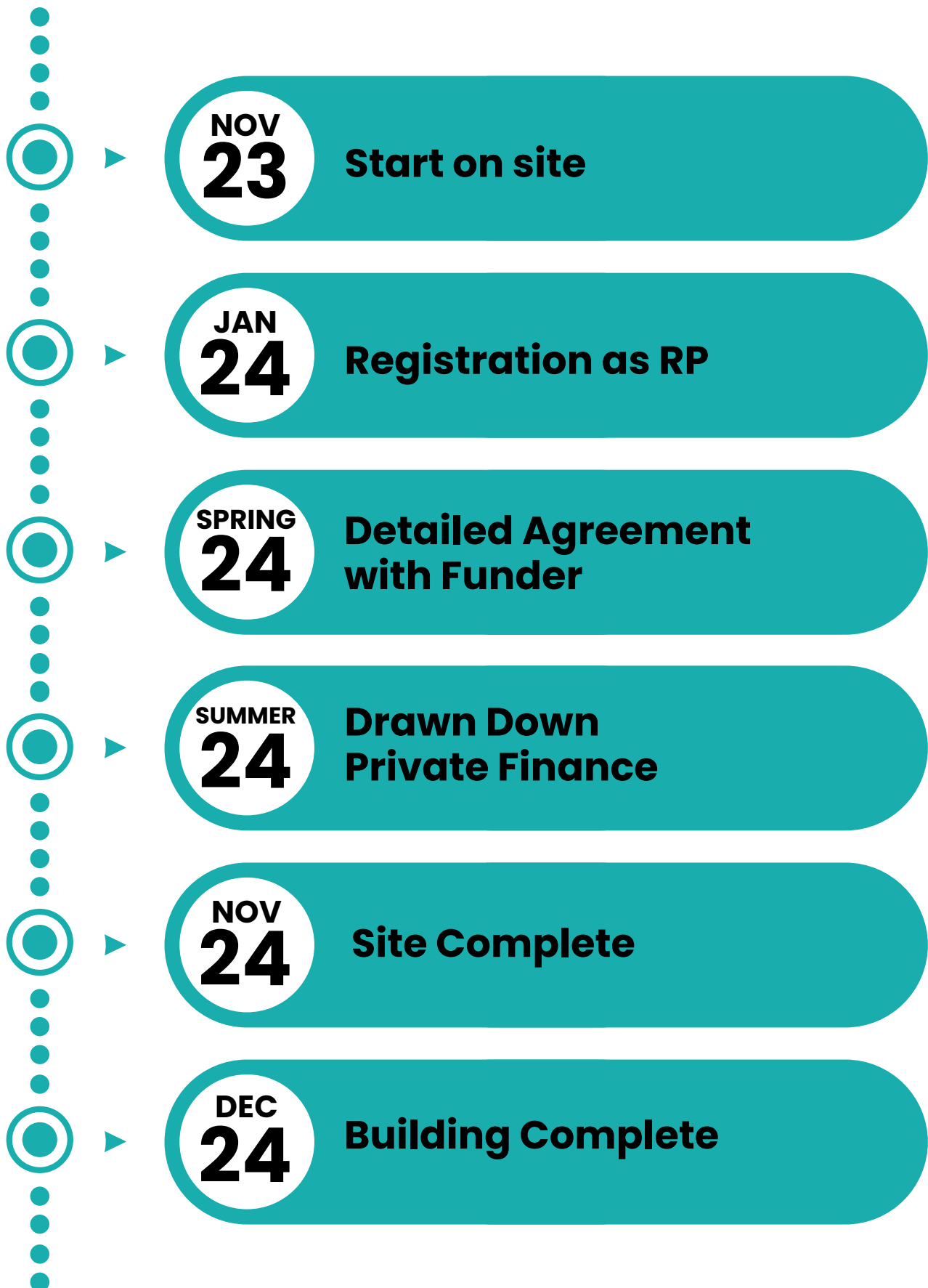
45 YEAR PROJECTION

Year	Loan				Cash			
	Opening	Interest	Payments	Closing	Opening	Net Rent	Cashflow	Closing
1	£1,975,566	£157,687	£167,600	£1,965,653	£270,000	£87,656	-£79,944	£190,056
2	£1,965,653	£156,864	£167,600	£1,954,917	£190,056	£87,682	-£79,918	£110,138
3	£1,954,917	£97,150	£123,384	£1,928,683	£110,138	£90,274	-£33,110	£77,028
4	£1,928,683	£95,808	£123,384	£1,901,107	£77,028	£92,952	-£30,432	£46,596
5	£1,901,107	£94,397	£123,384	£1,872,121	£46,596	£95,718	-£27,666	£18,931
6	£1,872,121	£74,590	£90,800	£1,855,910	£18,931	£98,575	£7,775	£26,705
7	£1,855,910	£73,929	£90,800	£1,839,040	£26,705	£101,526	£10,726	£37,432
8	£1,839,040	£73,242	£90,800	£1,821,482	£37,432	£104,576	£13,776	£51,208
9	£1,821,482	£72,527	£90,800	£1,803,208	£51,208	£107,725	£16,925	£68,133
10	£1,803,208	£71,782	£90,800	£1,784,190	£68,133	£110,979	£20,179	£88,312
11	£1,784,190	£70,644	£110,374	£1,744,460	£88,312	£114,339	£3,965	£92,277
12	£1,744,460	£69,026	£110,374	£1,703,112	£92,277	£117,811	£7,437	£99,713
13	£1,703,112	£67,341	£110,374	£1,660,079	£99,713	£121,395	£11,021	£110,734
14	£1,660,079	£65,588	£120,374	£1,605,292	£110,734	£125,098	£4,724	£115,458
15	£1,605,292	£63,363	£119,974	£1,548,681	£115,458	£128,923	£8,949	£124,407
16	£1,548,681	£61,064	£119,574	£1,490,171	£124,407	£132,873	£13,299	£137,706
17	£1,490,171	£58,688	£129,174	£1,419,684	£137,706	£136,953	£7,779	£145,485
18	£1,419,684	£55,831	£128,374	£1,347,141	£145,485	£141,166	£12,792	£158,277
19	£1,347,141	£52,890	£137,574	£1,262,457	£158,277	£145,518	£7,943	£166,221
20	£1,262,457	£49,462	£146,374	£1,165,545	£166,221	£150,012	£3,637	£169,858
21	£1,165,545	£45,544	£144,774	£1,066,314	£169,858	£154,652	£9,878	£179,736
22	£1,066,314	£41,531	£153,174	£954,670	£179,736	£159,444	£6,270	£186,005
23	£954,670	£37,019	£141,174	£850,515	£186,005	£164,393	£23,219	£209,224
24	£850,515	£31,871	£150,000	£732,385	£209,224	£169,504	£19,504	£228,729
25	£732,385	£27,058	£150,000	£609,443	£228,729	£174,782	£24,782	£253,511
26	£609,443	£22,049	£150,000	£481,492	£253,511	£180,231	£30,231	£283,742
27	£481,492	£16,836	£150,000	£348,328	£283,742	£185,858	£35,858	£319,600
28	£348,328	£11,411	£150,000	£209,739	£319,600	£191,668	£41,668	£361,268
29	£209,739	£5,764	£150,000	£65,503	£361,268	£197,668	£47,668	£408,936
30	£65,503	£1,428	£66,931	£0	£408,936	£203,862	£136,931	£545,867
31	£0	£0	£0	£0	£545,867	£210,258	£210,258	£756,125
32	£0	£0	£0	£0	£756,125	£216,863	£216,863	£972,988
33	£0	£0	£0	£0	£972,988	£223,680	£223,680	£1,196,668
34	£0	£0	£0	£0	£1,196,668	£230,720	£230,720	£1,427,388
35	£0	£0	£0	£0	£1,427,388	£237,988	£237,988	£1,665,376
36	£0	£0	£0	£0	£1,665,376	£245,491	£245,491	£1,910,867
37	£0	£0	£0	£0	£1,910,867	£253,239	£253,239	£2,164,106
38	£0	£0	£0	£0	£2,164,106	£261,237	£261,237	£2,425,343
39	£0	£0	£0	£0	£2,425,343	£269,494	£269,494	£2,694,837
40	£0	£0	£0	£0	£2,694,837	£278,017	£278,017	£2,972,854
41	£0	£0	£0	£0	£2,972,854	£286,817	£286,817	£3,259,671
42	£0	£0	£0	£0	£3,259,671	£295,902	£295,902	£3,555,573
43	£0	£0	£0	£0	£3,555,573	£305,280	£305,280	£3,860,853
44	£0	£0	£0	£0	£3,860,853	£314,959	£314,959	£4,175,812
45	£0	£0	£0	£0	£4,175,812	£324,952	£324,952	£4,500,764

TIMELINE TO DATE



TIMELINE OF TARGETS



THE ORGANISATION

Meet our directors

“EDDY” DAVID MORTON | CHAIR

Co-director of social enterprise Stourbridge Community Development Trust CIC (SCDT) that promotes community wealth building through a range of schemes from arts to housing and renewable energy. SCDT was a founding member of SCLT.

Eddy is a community led housing expert who also works as co-Development Manager for West Midlands Urban Community Homes.

Eddy also runs the popular Stourbridge comedy and music venue Katie Fitzgeralds, and has decades of experience running local cultural and creative enterprises.



ANTHONY HUGHES | DIRECTOR

Co-director of SCDT and co-founder of SCLT.

Anthony has a wealth of experience working as a creative, communications and heritage professional in the commercial, public and education sectors, including running international and multi-agency projects.

He is currently Head of the Lanchester Archive and Lecturer at Coventry University and has run his own consultancy business for 25 years.

Anthony is co-Development Manager at WMUCH alongside Eddy, and leads on grant funding for SCDT.



GEORGE MARKS | DIRECTOR



George started his career working as a lecturer in graphic design at Stourbridge College. From there he took up the post of Senior Lecturer in Graphic Communication at the School of Art and Design at the University of Wolverhampton, where he worked for three decades before his recent retirement. He was a member of the editorial board of the Journal of Writing in Creative Practice and was the UCU representative for a considerable number of years. George is a founder member of SCLT.

ROGER WALL | DIRECTOR



Roger is a senior lecturer at Birmingham City University in the School of Engineering and the Built Environment, specialising in building technologies and sustainable construction.

Before joining BCU in 2001, Roger worked as a software engineer for a number of consultancy firms. He is a director at Redhill Court Management Company Limited.

JEREMY COBB | DIRECTOR



Jeremy is a founding member of SCLT. Jeremy's career has been working primarily with Network Rail as a Development Manager, before retiring several years ago.

He has served as Treasurer at Christian Aid Stourbridge Churches Together and is a strong advocate of community organisations in the town.

ELLEN HOPE COBB | DIRECTOR



Ellen joined the SCLT board in 2022. Ellen is a community campaigner for the Labour Party, with a particular interest in environmental justice and animal rights. She is a skilled videographer and communications professional and media manager for the Labour Animal Rights Group. She is a member of the Corbett Meadow Action Group which successfully defended ancient Stourbridge meadowland from inappropriate development.

ANDI MOHR | SECRETARY



Secretary of SCLT, Andi leads on governance and finance. He has 15 years' experience in the corporate sector as a performance, data and business analyst and spent two years working for WMUCH leading on finance and governance.

He is also an environmental campaigner for the Green Party, where in recent years he has led a series of election campaigns at local, regional and national levels.

DAMIAN LAWSON IENG | DIRECTOR



Damian was co-opted to the board of SCLT in 2022, bringing his 32 years of expertise working within the built environment sector. Damian is an associate member of the Chartered Institution of Building Services Engineers (CIBSE) and the Chartered Institute of Building (CIOB).

Having trained as an environmental building services engineer, he diversified into construction and ran his own successful business before taking on other roles including as Head of Projects at CBRE, Operations Director at ENGIE UK and National Projects Director at EMCOR UK.

ANNABELL FUIDGE | DIRECTOR



Annabell was co-opted by the SCLT board in January 2023.

As Housing First officer at Dudley Metropolitan Borough Council, Annabell is perfectly placed to facilitate excellent relations with DMBC and brings a deep understanding of the needs of the often vulnerable people SCLT seeks to serve.

OUR PARTNERS

We are immensely grateful to all of our partners. We could not have achieved the progress we have without their substantial contributions.



Our development partner is the housing association GreenSquareAccord (GSA) who have a long history of nurturing, developing, supporting and managing community led housing schemes.

GSA's engagement with SCLT has been led by Account Director Carl Taylor who has worked in the West Midlands' community led housing sector for three decades.



Homes England

We have engaged with Homes England from the earliest beginnings of the Powerhaus scheme. We have agreement in principle for Homes England to subsidise the development by £2.3m.



power to
change

SCLT has been financially supported by charitable trust Power to Change. They have provided around £60,000 in organisational development funds to help SCLT become a healthy and well run organisation.



West Midlands
Urban Community Homes

WMUCH are the regional community-led housing enabler hub for the West Midlands. WMUCH have provided a great deal of advice and support to SCLT, including access to advisers around the country and networking opportunities with other local CLH projects.

FOR FURTHER ENQUIRIES CONTACT US

stourbridgeclt.com

hello@stourbridgeclt.org.uk

Stourbridge CLT, 187 Enville Street, Stourbridge DY8 3TB



**Stourbridge
Community
Land Trust**



A community benefit society
registered with the FCA
Registered Society 8285