



**Community
Led Homes**

**Becoming a
Registered Provider/Investment Partner**

Programme Guidance

Contents

Becoming a Registered Provider/ Investment Partner	4
What funding is available?	6
How much grant funding can I apply for?	6
How long is the funding available?	7
Eligibility criteria	7
Eligibility criteria explained	8
What the grant can and can't be spent on	12
Value of money	13
Support to apply	15
Application process	15
Eligibility Checker	15
Application questions	16
Assessment process	16
Decision stage and awarding of grants	18
Letting you know the outcome of your application	18
What happens if you are successful in being offered a grant?	18
What you need in order to receive the funding	18
Reporting requirements	19
Tips and troubleshooting for completing the online application form	20
Preparing your answers before you start	20
I've completed the Eligibility Checker but haven't received an application form	20
How long have I got to complete my application?	21
What attachments will I need to provide?	21
Consent to use your data	21
Public liability	22
Appendix 1: Fundholder	23
What does a fundholder do?	23
What is required from a fundholder?	23
Who can act as a fundholder?	23
What is the fundholder responsible for?	24

Appendix 2: Application questions.....	25
Appendix 3: State aid example	41
Scenario 1.....	41
Appendix 4: Useful contacts and weblinks.....	41

Becoming a Registered Provider/ Investment Partner

Community Led Homes is run by four leading community-led organisations: Confederation of Co-operative Housing, Locality, National Community Land Trust Network and UK Cohousing. We have come together to make it easier for communities to access support and build a lasting movement.

The Support to Become a Registered Provider/Investment Partner Programme is funded by the Ministry of Housing, Communities and Local Government (MHCLG) through the Community Housing Fund.

The Community Housing Fund aims to support an increase in housing supply in England by increasing the number of additional homes delivered by the community led sector; to provide housing that is affordable at local income levels and remains so in perpetuity.

Community led housing is a way that people and communities can come together to solve their own housing challenges and provide high quality and affordable homes. The homes are managed or owned by the community in the way they want.

There are different routes that community groups take to develop community-led.

Examples include:

- Start-up groups responding to housing need or demand, or groups of people seeking to deliver their own homes.
- The extension of existing community-based organisations to provide housing in addition to their existing activities, for and on behalf of the community.
- Partnerships with developers and housing associations supporting a community group to deliver their ambition for affordable housing in their community.

The Becoming a Registered Provider/Investment Partner Programme aims to help community-led organisations progressing community-led projects to gain the support and funding they require to become a Registered Provider (RP) with the Regulator of Social Housing and/or an Investment Partner (IP) with Homes England.

Grants of up to £10,000 are available to help organisations to undertake the preparation work required for registration. The grant can pay for specialist support from a community-led advisor, staff time, other related expenses and in the case of RP status, a £2,500 registration fee to the Regulator of Social Housing. These costs cannot be recovered from Homes England's Community Housing Fund revenue grants.

Applicants to this grant programme will have decided at Board/Committee level that they wish to become a Registered Provider and/or an Investment Partner before applying.

It is recommended that organisations consider the implications of seeking registration with the Regulator and to familiarise themselves with the ongoing obligations of being a Registered Provider before they apply.

Further information can be found at:

- [gov.uk/government/publications/regulatory-standards](https://www.gov.uk/government/publications/regulatory-standards)
- [gov.uk/government/publications/social-housing-regulation-regulating-the-standards](https://www.gov.uk/government/publications/social-housing-regulation-regulating-the-standards)

If your Board/Committee require support to consider if becoming a Registered Provider and/or an Investment Partner is the right option for your organisation, then we recommend you apply to the [Community Led Homes Start Up Support Programme](#).

Applicants to this programme will also need to have a project that has reached the beginning of the detailed planning stage. Applicants will need to be working towards submitting their planning application in the next 12 months (if a planning application is required).

The Regulator will expect groups to be submitting their application for planning consent for new build schemes alongside registration to become a Registered Provider.

One of the reasons why community-led organisations explore the option to become a Registered Provider is to be able to access capital grants. These are available from Homes England through the Community Housing Fund and the Shared Ownership and Affordable Homes programme (SOAHP 16-21), to build or refurbish houses for affordable and social rented accommodation.

If your organisation wishes to access these capital grant programmes to build or refurbish homes for affordable and social rent and retain the ownership of these grant funded rented properties, it is necessary to become a Registered Provider.

The requirement to be a Registered Provider of social housing does not apply to organisations that will act as the landlord of non-low-cost rental properties. Where an organisation is delivering homes for low-cost home ownership (shared ownership or discounted market sale), for example, there is no requirement for that organisation to be a Registered Provider to access capital grants from Homes England.

For a Registered Provider to receive a capital grant from Homes England to develop housing, it is also necessary:

- To be registered as an Investment Partner or,
- To work through an Investment Consortium led by an Investment Partner, which then bids for funding on behalf of its members.

This is because where community-led organisations have secured registration as a Registered Provider, but don't have the capacity or project management capacity to develop housing alone (as an Investment Partner in their own right), they can join an Investment Consortium, led by an organisation experienced in development and pay the consortium for this service.

This programme can support community-led organisations to become a Registered Provider, an Investment Partner, or both.

What funding is available?

The programme is open to groups in England who meet the eligibility criteria listed in this guidance. If you are located in the Greater London Authority area, please speak to 'Community Led Housing London' [resource](#) and advice hub, to determine what support and funding this hub can provide you before you consider applying to this fund.

How much grant funding can I apply for?

Grants of up to £10,000 are available to help organisations to undertake the preparation work required to become registered as a Registered Provider with the Regulator for Social Housing and/or an Investment Partner with Homes England.

This grant can fund expert advice from a community-led advisor. This can help your organisation understand the policies, procedures and the supporting documents you will need to provide to the Regulator of Social Housing for the Preliminary Stage and Detailed Stage registration process. The grant can also help you to qualify to become an Investment Partner with Homes England.

The fund can pay for your staff's time to develop the applications and the supporting documents if you can show that these are additional staff hours or a staff member's existing work will be backfilled by another staff member. The grant can also pay for any associated training staff need.

The fund can also pay for the registration fee of £2,500 that the Regulator of Social Housing charges.

How long is the funding available?

There is £380,000 funding in the programme available to commit to community-led organisations by the end of March 2020.

The grant programme will be a rolling programme open for applications from mid-February 2019 until mid-February 2020, or until all funding is committed, whichever is sooner.

Grantees must have spent their grant within 12 months of their offer letter, or by the end of March 2021, whichever is sooner.

We do not expect that all applicants will complete registration with the Regulator of Social Housing during the 12 months of the grant. It usually takes three to six months from the time that the Regulator receives a complete detailed application for the Regulator to seek assurances that the applicant has demonstrated whether it meets the registration criteria. We will expect applicants to have developed and be close to submitting a detailed application within the 12-month grant period.

Eligibility criteria

Your organisation will need to meet all the following eligibility criteria in order to be able to apply for this programme:

- Your community organisation is based in England.
- Your community organisation is developing community-led options.
- Your community organisation is looking to create some permanently affordable housing to meet local housing needs.
- Your community led project had a good chance of planning success (if planning consent is required) and can demonstrate financial viability.
- Your community organisation is looking for revenue funding to help register as a Registered Provider and/or Investment Partner.
- Your community organisation must have been established for charitable, benevolent or philanthropic purposes.
- Your community organisation must have a membership of five or more members who are not related and who are all living at different dwellings, including three committee members who are not related and who are all living at different dwellings.

Your community organisation must have a bank account with two signatures who are not related and live at separate addresses, or you have identified an eligible incorporated organisation to act as your fundholder.

Eligibility criteria explained

Your community organisation is based in England

This programme can only fund organisations based in England that are also developing community-led projects in England.

Your community organisation is developing community-led options

For the purpose of this programme, community-led is defined as follows:

- There is meaningful community engagement and consent occurs throughout the process. The community does not necessarily have to initiate and manage the development process or build the homes themselves.
- The local community group or organisation owns, manages or stewards the homes in a manner of their choosing. This may be done through a mutually supported arrangement with a registered provider that owns the freehold or leasehold for the property.
- The benefits to the local area and/or specified community of interest must be clearly defined and legally protected in perpetuity.

Your community organisation is looking to create some permanently affordable housing to meet local housing needs

The Community Housing Fund aims to support an increase in housing supply in England by increasing the number of additional homes delivered by the community-led sector; to provide housing that is affordable at local income levels and remains so in perpetuity.

Applicants will be asked to explain how the project is aiming to create some affordable housing and will provide housing for people in housing need.

When we talk about housing that is affordable, this includes a range of different tenures (for example homes provided at social rent and 'affordable rent' (80% of market rent), rent linked to local incomes, shared ownership and homes for sale at discounted market values when the discount is retained for future resales). We understand that to make some projects viable, there may be a mix of tenures, including homes for sale and rent at market rates alongside the affordable housing.

There are many definitions of housing need. This can include the need for different sizes and designs of housing to support young people, elderly people, people with disabilities, Black and Minority Ethnic (BME) communities, or a community of interest etc. Your community may need to diversify its housing mix to ensure local services like schools and bus services can be maintained.

We will ask you to explain how you know your emerging project ideas are supported by the local community or a community of interest.

Your community-led housing project has a good chance of planning success (if required) and can demonstrate financial viability

The programme is designed to support organisations whose registration with the Regulator of Social Housing will be progressing alongside detailed project design work.

We expect groups to be applying to or have secured other revenue funding (from other grant funders such as Homes England's Community Housing Fund), if your project requires detailed designs and business planning work to occur alongside the governance work required to become a Registered Provider and/or Investment Partner.

Your housing project must be scheduled to submit a planning application over the 12-month grant period if planning consent is required, as the Regulator will expect you to be at this stage in your project to accept your application. Alternatively, you might be progressing a transfer of assets, from a Housing Association for example and negotiations for this are underway.

Your project must be commercially viable in current market conditions to be able to attract capital funding, if you require capital funding for building or refurbishment works.

Your community organisation is looking for revenue funding to help register as a Registered Provider and/or Investment Partner

Your Board/Committee have decided that your organisation would like to become a Registered Provider, or set up a subsidiary to become one, and your organisation requires a grant to cover the costs of undertaking the preparation work, seeking professional advice and/or paying the £2,500 registration fee with the Regulator of Social Housing.

Your Board/Committee may also have decided that your organisation would like to become an Investment Partner and requires a grant to undertake all the preparation work, seek professional advice if required, and register with Homes England.

If your Board require support to consider if becoming a Registered Provider and/or an Investment Partner is the right option for your organisation, then we recommend you applying to the [Community Led Homes Start Up Support Programme](#).

Your community organisation must have been established for charitable, benevolent or philanthropic purposes

The organisations selected to receive grants will normally be not-for-profit due to their structure (such as Community Benefit Societies, Community Interest Companies, Charitable companies), or because of the way in which they are run, with rules to reinvest all/most surpluses (profits) into their charitable, benevolent or philanthropic purposes.

You may be an existing community organisation that has been established to further the social, economic and environmental wellbeing of local people or a community or interest. Or you might be in the process of setting up your organisation specifically to solve local housing problems by providing housing for people in housing need.

Any surpluses (profits) generated by the organisation may only be used to benefit your defined community of benefit.

We will ask you to upload your governing document to check that your organisation is eligible to apply. If you are an unincorporated association this may be a simple constitution which states the aims of your group, who can become members, your community of benefit and how any funding or income generated will be used to benefit your defined community.

If you are an unincorporated organisation you must be intending to incorporate during the 12-month grant period. To become a Registered Provider, it is necessary to be an 'eligible organisation' in terms of having an eligible legal framework¹.

¹ The eligibility criteria is set out in a publication from the HE entitled "Guidance For New Entrants Applying For Registration As A Provider of Social Housing" March 2017
www.gov.uk/guidance/register-and-de-register-as-a-provider-of-social-housing

Section 112 of the Social & Regeneration Act² requires that applicants are English bodies. These include:

- A registered charity whose address for the purpose of registration by the Charity Commission is in England.
- A registered society whose registered office for the purposes of the Co-operative and Community Benefit Societies Act 2014 is in England.
- A registered company which has its registered office in England.

For organisations that are already running and undertake a range of activities, but want to get involved in housing provision, setting up a subsidiary housing organisation and registering this as a Registered Provider might be an option. This support programme can help you to review your legal options and cover any legal advice and fees for setting up a subsidiary.

Your community organisation must have a membership of five or more members who are not related and who are all living at different dwellings, including three committee members who are not related and who are all living at different dwellings

These five members might all be your Board/Committee members if you have a single tier governance structure.

Individuals who live or work in the organisation's defined community or community of interest, must be entitled to become voting members and be able to exert control of the organisation through most voting rights and places on the board or governing body.

We expect that most applicants applying to this programme will be incorporated but we will accept applications from unincorporated associations. We expect that unincorporated organisations will seek support through this programme to choose an appropriate legal structure and work towards incorporation within the 12-month grant period.

Unincorporated organisations will need to nominate an incorporated fundholder to act as an accountable body to receive and manage the grant. There is more information about groups which are eligible to be a fundholder in appendix 1.

² Section 1.9 of this Guidance states: "Section 112 of the Housing & Regeneration Act 2008 sets out eligibility conditions that include the regulator's criteria that new entrants applying for voluntary registration must meet. Such applicants must first meet condition 1 of the statutory eligibility requirements (section 112(2) of the HRA 2008) (referred to in this guidance as the 'eligibility requirements')"

If you are looking to set up a subsidiary, we expect the parent organisation to apply for this grant and meet this criteria.

Your community organisation must have a bank account with two signatures who are not related and live at separate addresses, or you have identified an eligible incorporated organisation to act as your fundholder

Community organisations who do not have a bank account that meets this criteria or unincorporated associations will be asked to identify an eligible incorporated organisation to be a fundholder, to act as an accountable body to hold the funds on their behalf. There is more information about groups which are eligible to be a fundholder for applicants in appendix 1.

What the grant can and can't be spent on

Examples of costs that can be funded:

- Community-led advisor time to support you through the registration process.
- Staff time – both new and existing staff members (existing staff will need to record their hours that are in addition to current responsibilities or that some of their existing responsibilities are being back filled).
- Regulator for Social Housing's registration fee of £2,500.
- Incorporation costs if you are establishing a separate legal vehicle (for example a subsidiary) to become the Registered Provider.
- Travel costs to visit other Registered Providers or Investment Partners for peer support.
- Relevant training sessions for staff and board members.
- Volunteer expenses.
- Reasonable expenses (travel, printing, meeting room hire).

Examples of work that you may need to complete to meet the Regulator of Social Housing's (RSH) registration requirements includes:

- Assessment against a recognised governance code.
- Skills review of your board.
- Development of a code of conduct.
- Developing allocations and lettings policies and agreeing nomination rights with your local authority.
- External valuations of rental rates by a RICs surveyor.

- Risk mapping for scheme and your wider organisation.
- Budgets, financial procedures and management accounts.
- Financial projections and stress testing for the whole organisation.
- Multi-variant stress testing of your business plan.
- Ensuring that your organisation meets the RSH's financial and governance standards
- If becoming an Investment Partner, understanding and using the Investment Management System to enable bidding to Homes England programmes.

Value of money

Consultancy support and professional fees

We would expect to see copy of quotes from your chosen community-led advisor(s).

The maximum day rate for advisors and professional surveys is £550 per day excluding VAT and reasonable expenses. In addition to the total cost, please ensure the quote includes the day rate you will be paying the community-led advisor and the number of days they will provide. (Please do NOT provide an hourly rate).

You may decide that you wish to work with more than one advisor, which is fine as long as their skills, experience, and the support they are providing complement each other.

You are strongly advised to ensure that your chosen advisor(s) are appropriately experienced and qualified for the work they are delivering. The quote you upload will need to provide background about their experience and this will be reviewed as part of the grant assessment.

Expenses

Your group and your advisor are entitled to include reasonable expenses, but they will need to meet the standards as laid out below:

- Travel: standard class rail fare.
- Mileage: 45 pence per mile - car, 24 pence per mile – motorcycle.
- Overnight accommodation: £90 per night maximum (£120 per night maximum in Inner London).

We expect that in most cases, advisors will live within the region of England that your group is based so the reason for the need for overnight accommodation will need explanation in your grant application. Assessors will consider if the costs

included are reasonable as part of the grant assessment process. The grant panel will have the right to reject expenses if they deem them unnecessary.

Examples of costs that the grants cannot be spent on

What the grant can't fund:

- Outline or detailed scheme design work. Applicants are expected to apply for revenue funding from other sources to pay for the costs of developing the scheme to pass planning and secure capital funding (for example the Community Housing Fund (CHF) managed by Homes England, local council CHF pots, charitable funders such as Power to Change and Nationwide Foundation etc.). More information about complimentary funding programmes can be found on the [Community Led Homes website](#).
- Paying debts, fines or expenses already incurred or paid to cover retrospective costs.
- Funding activities that have been already funded through another support programme or support provided by a local Community-led Enabler Hub.
- Core costs of the applicant's organisation (for example staffing costs, running costs, repairs etc.)
- Paying for volunteer time, however reimbursement of reasonable out of pocket expenses is eligible.
- Capital items - generally this means that a purchase results in owning a lasting asset such as computers, photocopiers or digital projectors.
- Other capital costs – for example building costs or costs associated with refurbishing a building.
- General contingency for unknown costs or cost overruns.
- Day rates for advisors above £550 (excluding VAT and reasonable travel expenses).
- Any fees charged from a fundholder to act as your accountable body.

We recommend that you only apply for funding for activities that you hope to start at least six weeks after the date of submitting your application.

We cannot fund activity that has happened in the past, or prior to the grant being awarded. Please do not start spending any money until your grant has been approved and you have received a grant agreement and confirmation from us in writing.

Support to apply

There are experienced community-led advisors who can help you to think about the steps you need to take to become a Registered Provider/Investment Partner and help you to consider what support and funding you need to do this.

We recommend that you seek advice from a community-led advisor with experience of supporting groups to become a Registered Provider before applying to this programme. An experienced advisor will be able help you to consider the costs you are likely to incur and help you put together a budget.

If you have a Community-led Enabler Hub covering your area, they may be able to help you find an experienced advisor. Please check if there is a Community-led Enabler Hub that covers your area by looking at the hub finder on the [Community Led Homes website](#).

You may have been recommended a consultant by other community-led groups or by a support organisation or membership organisation you belong to.

Community Led Homes also has an advice line to help you to think about what support you may need and is developing a list of advisors. Please email the advice line at hello@communityledhomes.org.uk or phone 020 3096 7795 during office hours.

Application process

Eligibility Checker

To apply to this programme, please complete the [Eligibility Checker](#) to help you assess if your organisation is eligible to apply for funding. Your answers to the yes/no questions on the online Eligibility Checker will help you determine whether you are eligible to apply.

If you have answered yes to all the questions you will be asked to submit your contact details to receive a link to an online grant application form. An email containing a unique link to the application form will be sent to you overnight.

If you start your online application but are unable to complete all the required information, don't worry. Each time you complete a page and click "Next", this section will save. You will be able to close the form and return to it as many times as you like. To access your form again, please use the link provided in the email sent to you upon completion of the Eligibility Checker.

However, please note that if your internet browser is set to clear your cache and internet history at the end of the session, the data you have input on your application form will not be saved. Please amend your internet browser settings before completing this form, or you will need to complete the application in one sitting.

Application questions

A copy of the online application questions and guidance for each question are provided in appendix 2, so that you can prepare your answers in advance of filling in the online form.

Please keep a copy of your answers that you write into your online application form in a Word document so that you have a copy for your own records.

Assessment process

Applications will be assessed based on the information provided in the application form and against the following criteria:

- Is the group community-led?
- Is the project aiming to provide some permanently affordable housing?
- What is the likelihood that the project will submit planning permission in the next 12 months (if planning consent is required)?
- Does the group have funding in place or grant applications submitted to undertake detailed project development work alongside this governance work?
- Is all the proposed expenditure eligible? We will reduce the total amount of grant awarded for any items of ineligible expenditure.
- Are the project costs reasonable and do they add up?
- Is the project realistic and achievable?
- Can the activities be delivered in the timetable given (within a maximum of 12 months or before the end of March 2021, whichever date is sooner)?
- If the application is requesting funding for support from a community-led advisor, does the chosen advisor have the relevant experience to support this group?

Recommendations about who is awarded a grant are made by a team of assessors based on how well the application criteria have been met. Each recommendation will be reviewed by a fortnightly grants panel before the grants panel approves or rejects an application for funding.

Although each application will be looked at on a first come, first served basis, it is the quality of the application that will determine whether it will be recommended for funding.

Decision stage and awarding of grants

Letting you know the outcome of your application

We will inform you by email whether you have been successful or not. We aim to let you know the outcome of your application within a month, if you have included all the relevant information in your application.

What happens if you are successful in being offered a grant?

If your grant application is approved by the grants panel, our grant administrators, Groundwork UK will become the day to day contact for your grant. They will email you offering you a grant, setting out the detailed terms and conditions and requesting copies of any further documentation required in order to pay out your grant. They will invite you to complete their due diligence process to accept the grant offer. You must sign and return the offer letter within four weeks or your offer of grant will be withdrawn.

For the due diligence process, you will be asked to provide bank account details for your organisation (or for the fundholder who will hold the funds on your behalf), details of at least two independent authorised signatories on the account (including names, home addresses, telephone numbers and email addresses) and a bank statement dated within the last three months for the bank account where you wish the grant to be paid.

You will also be asked to confirm that you have appropriate public liability insurance in place for your project. The time it takes to complete the due diligence process is dependent on applicants providing satisfactory information.

What you need in order to receive the funding

Once you have satisfactorily submitted all the information requested to Groundwork UK, you will receive your grant payment within ten working days or if some information is missing or needs clarification, you will be contacted by Groundwork UK. When planning the start date for your project, please allow at least 20 working days for Groundwork UK's process.

If you are an incorporated organisation with a bank account with two signatories, you can receive the funding directly into your account.

If you are an unincorporated association without a bank account, you will need to have identified a fundholder to be your accountable body as part of your application (see appendix 1 for more information).

Applicants must be able to start the activities within one month of signing their offer letter and must spend the funding within 12 months or by the end of March 2021, whichever date is sooner.

Reporting requirements

Successful applicants will be asked to provide a financial and activity monitoring report every six months and on completion of the planned activity.

The end of grant report will ask you to describe what progress you have made as a result of the funding, a breakdown of your expenditure, as well as submit invoices and receipts for any items over £1,000.

Any unspent funds will need to be returned to Groundwork UK. Full details of reporting requirements and how to pay back any unspent funding will be provided by Groundwork UK with the terms and conditions of the grant offer.

Tips and troubleshooting for completing the online application form

Preparing your answers before you start

Some of the questions on the application form are required fields and some are optional. If you leave a required field blank, you will not be able to continue to the next section of the application form until you have completed it. We provide you with text boxes to add any details that you think are relevant.

Please make sure you keep a note of any information you submit to us. You may wish to copy and paste your responses to a Word document as a backup.

I've completed the Eligibility Checker but haven't received an application form

Once you have completed and submitted the Eligibility Checker, this will automatically generate an application form overnight. If this doesn't arrive in your email inbox, the first thing to do is to check your junk and spam folders. Alternatively, you may have incorrectly typed your email address. There are a couple of options you can try first before ringing.

The usual reason for not receiving the email with application URL link is that it gets caught in your organisation's spam filter. First of all, you should add the email address grants@communtyledhomes.org.uk to either your white list or safe list in your email settings. You can also complete a new expression of interest using a different email address, for instance if you used a work email address you could try a personal one.

Some organisations set their spam filters very high and emails like this get blocked, particularly if you are using a @gov.uk email address. To ensure that you receive the email you may need to speak to your IT department. They will be able to identify the email in the spam filter, push it through the system and add the email address to the white list/safe list.

If you still have not received it after completing two different email addresses and adding the email to your safe list, please get in touch at 020 3096 7795 or hello@communityledhomes.org.uk and we will resend the application form to you.

How long have I got to complete my application?

Your link to the application form will stay live so you can revisit it at any time. It will automatically save the information you have entered if you have clicked the 'next' button on the relevant page. Once you have pressed the submit button on the final page you will not be able to make any further change or submit your form again.

However, please note that if your internet browser is set to clear your cache and internet history at the end of the session, the data you have input on your application form will not be saved. Please amend your internet browser settings before completing this form.

Once you have pressed the submit button on the final page you will not be able to make any further changes or submit your form again.

What attachments will I need to provide?

You will need to upload the following as attachments to your grant application:

- Quotations for any individual costs over £1,000.
- Quotations will need to be on company headed paper. Please make sure that this explains the scope of the work to be undertaken and the relevant day rate(s).
- A copy of your governing documents.
- A copy of your latest annual accounts or if you do not have these yet, your latest accounts.

Consent to use your data

When you submit an application, you are consenting to sharing the data included in your application with Locality, the grant administrators Groundwork UK and the Community Led Homes partners. Locality and/or its' partners in this programme may contact you to obtain feedback on the support you have received from the Becoming a Registered Provider/Investment Partner programme.

By submitting your application to Locality, your group will also be consenting to taking part in research and evaluation. We will take appropriate steps to ensure that the data you provide us with is protected from unauthorised access or disclosure. Please see Locality's [privacy policy](#).

In addition, you will have the option to provide us your consent to receiving mailings from Community Led Homes with specific community-led housing news, information about funding opportunities, events and general updates that you might find useful.

Public liability

Please consider carefully the activities you will be undertaking throughout your grant funded project, and whether any of the activities pose a risk to members of your organisation or the public. Remember risk can take many forms – injury, financial loss, reputational damage, etc.

If you feel there is risk in any activities you will undertake, you will need to consider whether insurance is required, an insurance broker or financial adviser will be able to give guidance on this. You may wish to include the cost of public liability insurance as part of your application.

Appendix 1: Fundholder

What does a fundholder do?

A fundholder generally takes responsibility for the legal and financial management of a grant given to a project. The fundholder will act as an accountable body and will receive the funding from the programme, will hold and administer grant funds on behalf of unincorporated community led housing groups, and are legally responsible for the proper use and management of those funds.

What is required from a fundholder?

A fundholder must:

- Be solvent and have proven competence and experience in administration and financial management.
- Be a legal entity.
- Have effective systems of management to deliver projects.
- Be able to monitor project performance.
- Be incorporated.

An agreement needs to be put in place between the fundholder and the grantee stating that the grant can only be used by the grantee and for the purpose approved by this programme.

The grant cannot be used to pay the fundholder an admin/service fee.

Who can act as a fundholder?

Any legal entity that meets the above requirements.

For example, these may be:

- Principal Authorities
- Charities
- CICs
- CIOs
- Parish and Town Councils
- Registered housing cooperatives
- Housing Associations

What is the fundholder responsible for?

The fundholder will hold any grant monies it receives from Groundwork UK and will act on instructions given by the group delivering the project (or the grant recipients) if they are in line with the Grant Offer.

- The fundholder needs to ensure that all payments from the grant monies are permitted expenditures and are in accordance with project specification and grant offer.
- The fundholder will return any grant that is not spent to Groundwork UK
- The fundholder must keep money from the grant in a bank account that has at least two authorised signatories - from which the money should not be moved or converted to cash.
- The fundholder is responsible for ensuring the grant recipients are using the grant monies in accordance with the Grant Offer and should also report any failures in observing the Grant Offer to Groundwork UK as soon as they become aware of a breach.
- All fundholders will be requested to sign up to acknowledge the full Terms & Conditions of the grant via an online due diligence form.
- The fundholder will allow Groundwork UK staff access to all files/records of the project to which they are the accountable body, if a full audit is required.

Appendix 2: Application questions

Organisational details		Please provide us with information about your organisation
1	Organisation name	This will be the name that we will use for future correspondence.
2	Contact: First name Contact: Surname	Provide the contact details for the person in your organisation who we can contact about the outcome of this application. This can be anyone in the organisation. We mainly make contact via email, so please make sure that the email address provided is checked regularly.
3	Role within the organisation:	For example: Chair, Secretary, Committee Member/Director, CEO, Officer
4	Email address	
5	Telephone number	
6	Please provide the correspondence address for your organisation here: Address line 1 Address line 2 Town County Postcode	

7	Organisation phone	
8	Organisation email address	
9	Organisation website	We do not expect that all applicants will have a website for their organisation
10	Organisation Facebook	We do not expect that all applicants will have a Facebook page for their organisation.
11	Organisation Twitter	We do not expect that all applicants will have a Twitter handle for their organisation.
12	Alternative contact details: First name, Surname, Email address, Phone number, Position in organisation	
13	In what region of England is your organisation located?	Please choose from one of the drop-downs provided. Only groups based in England are eligible for this programme.
14	Which Local Authority area in England is your organisation located in?	Please pick a Local Authority Area from the drop-down list provided.
15	Please briefly explain the aims and objectives of your organisation.	Please describe the aims and origins of your organisation, in 100 words or less.
16	What is the current legal status of your organisation? Unincorporated Association	Please pick a legal structure from the drop-down list provided. We will accept incorporated organisations and unincorporated associations onto this programme.

	<p>Company Limited by Guarantee</p> <p>Company Limited by Shares</p> <p>Community Interest Company (CIC) Limited by Guarantee</p> <p>Community Interest Company (CIC) Limited by Shares</p> <p>Charitable Incorporated Organisation (CIO)</p> <p>Co-operative Society (IPS)</p> <p>Community Benefit Society</p> <p>Trust</p> <p>Other (please specify - 20 words max)</p>	
17	Please tell us the date your organisation was formed/ incorporated.	You will have to add in the day, but this can be an estimate. The month and year are the most important to our requirements.
18	Please input all applicable registration numbers: Company No. provided by Companies House Society Registration Number	We will use these registration numbers to search external information sources to verify information about your organisation and its finances, such as the Companies House website, the Charity Commission website and the Financial Conduct Authority website.
19	Is your organisation a charity? Y/N	It is not a requirement of the programme to be a charity.

20	<p>If yes, is your charity registered with the Charity Commission?</p> <p>If yes, please tell us your Charity Registration Number.</p>	
21	<p>Please upload your governing documents/rules.</p>	<p>Please upload a copy of your governing documents/rules. This will help us to check that your organisation has been established for charitable, benevolent or philanthropic purposes.</p> <p>If you are an unincorporated association this may be a simple constitution which states the aims of your group, how any funding or income generated will be used and how people can become members.</p>
22	<p>Please upload a copy of your latest annual accounts.</p>	<p>If you are a new organisation without annual accounts, please upload your latest accounts.</p>
23	<p>Is the group accountable to its members and the local community?</p>	<p>In 200 words or less, please describe the number of members in your group, how people can become members and how your group is accountable to its members and the local community.</p> <p>Your group must have a minimum membership of five or more core members including three Board/Committee members, who are not related and living at different dwellings.</p> <p>Individuals who live or work in the group's defined community or community of interest must be entitled to become voting members and be able to exert control of</p>

		the organisation through a majority of voting rights and places on the governing body (Board/Committee).
24	Does your organisation have a bank account that meets the programme's criteria? Y/N	Your organisation will need to have a bank account with two signatures from different addresses. If your group does not have a bank account that meets these requirements, or you are an unincorporated association please answer no to this question. You will then be prompted to nominate an incorporated organisation to be your fundholder.
25	Fundholder organisation details: Organisation name Address Town County Postcode	If you do not have a bank account, please provide the details of an organisation that can hold any funds for you.
26	Legal status of the fundholding organisation	Please pick a legal structure from the drop-down list provided.
27	Fundholder contact details Name Position in organisation Email address Phone number Mobile phone number	

	About your project	Please tell us much as you can at this stage about your proposed project. We have given limits on word counts. Please stick to these as nothing over the word count will be seen by the assessors.
28	Project title	Please provide a name for your housing project.
29	Project description Please provide a brief outline of the proposed community-led housing project, including the types of housing and who the housing will be for.	In 200 words or less please describe your project and the kind of affordable housing you are developing. For example: Are you hoping to build homes, flats, purchase or lease properties, convert a non-residential building, build special care units etc.? Will there be a mix of tenures?
30	Type of scheme: New build Refurbishment of existing housing Conversion into housing Combination of new build/ conversion/ refurbishment Other - please specify - (max 50 words)	Please tick one of the options that describes your project. If you pick other, please describe your type of scheme in no more than 50 words.
31	Total number of homes you aspire to build or refurbish.	We understand that the target number of homes may change as the project progresses. Please give us your understanding of the numbers at this stage of your project.

32	<p>Please explain the need for this project.</p>	<p>In 100 words or less, please describe the key housing issues in your area. How is your project aiming to provide some affordable housing for people who are in housing need?</p> <p>Does your organisation have an idea of the potential beneficiaries for the housing? For example, low income families, older people etc.</p>
33	<p>Which of the following impacts does your group aspire to achieve through this project?</p> <p>Increased number of affordable homes, freeing up larger family homes, empty properties back into use, regeneration, employment, training, homelessness, loneliness, tenant empowerment, mutual support for residents.</p> <p>Other - Please state in 50 words or less</p>	<p>Please tick all that you think apply.</p>
34	<p>Please outline the community support you have developed for your project to date.</p>	<p>Please describe in up to 200 words the role your local community has played in shaping your proposed housing project to date.</p> <p>Please describe any community consultation or market research which you have</p>

		<p>completed.</p> <p>Please explain how the community is supporting the project, e.g. through attending meetings about the projects, giving their time, expertise, making donations or fundraising.</p>
35	Project milestones	<p>Please give actual or projected months and years for the completion of the following milestones:</p> <p>Site Stage - Outline business/viability/feasibility Site Stage - Site secured Plan Stage - Planning application submitted Plan Stage - Development funding secured Build Stage - Start on site Build Stage - Practical completion date</p>
36	Has your Board agreed to register the organisation or a subsidiary as a Registered Provider/ Investment Partner? Y/N	<p>This programme is designed to support organisations who have agreed that that is the route they will take.</p> <p>If your organisation would like to investigate and weigh up different options, please apply to the Start Up Support programme or approach a Community Led Housing Enabler Hub if you have one covering your area, to access this advice.</p>
37	How will the community-led housing project be financed at the Build Stage?	<p>In 200 words or less please provide an outline breakdown of capital costs required for your project and your main sources of capital funding.</p> <p>Do you have plans to access capital grant funding from the Community Housing Fund or the Shared Ownership and Affordable Homes Programme (SOAHP) from Homes</p>

		England? Will you be approaching lenders (mainstream or social investors)? Have you considered a community share issue?
38	Please upload a copy of any feasibility work you have completed to date.	We would like to see evidence that your community led housing project has a good chance of planning success (if planning consent is required) and can demonstrate commercial viability. Please upload one document.
39	Have you been working with other stakeholders or partners to progress the project? If so, please tell us who and give brief details.	In 100 words or less please describe any other people you are working with to progress this project. For example, you might be working in partnership with another local community group, Parish Council or Church or exploring working with a local Housing Association.
40	Please describe the status of ownership of the land or buildings in respect of you project.	In 200 words or less, please describe the sites or buildings you have identified and tell us about the owner. We expect groups to have a site identified for house building projects and to have an interest in the land or be in detailed negotiations with the owner.
41	Tell us about the people who help to run your organisation. Full time staff Part time staff Regular volunteers	Input data for all that apply. If you don't know the exact figures, please provide an estimate. Regular volunteers are the people, not including board members, who work with your organisation on a frequent basis, for example, weekly, fortnightly or monthly to arrange activities and meetings to develop your projects.
42	In addition to housing please select any other facilities, services or activities that you hope your project will provide:	Please select any that apply from the following list, or none if you haven't identified any.

	Common House, garden, Community centre, shop, office, post office, pub, energy generation, allotment/farm, health centre, childcare, care service or facility (e.g. nursing home), Other - Please state in 50 words or less.	
43	Is your proposed project located in a designated Neighbourhood Plan area? Y/N	We are asking this because you may be eligible for further technical support for your project through the national Neighbourhood Planning programme .
44	If yes, please give details about the Neighbourhood Plan in place or the progress on the plan being developed.	In 100 words or less please give details about the Neighbourhood Plan in place or the progress of the plan being developed.
Finances		
45	Has your organisation received any previous funding in relation to the housing project you're progressing? Y/N	
46	If yes, please tell us the name of the funder(s), the amount(s)	Groups who have received support from other grant programmes will need to give details of the funding received.

	you received, and the tasks delivered with the funding.	
47	Have you applied for, are in the process of applying for or have secured further funding to enable you to progress your project? Y/N	<p>We expect groups to be undertaking detailed project development concurrently to the work required to submit a Registered Provider/Investment Partner registration.</p> <p>Your housing project must be scheduled to submit a planning application over the next 12 months (if planning consent is required) or you have already achieved planning permission.</p> <p>If you are acquiring existing properties, for example via an asset transfer from a Housing Association, we expect groups to be undertaking detailed project planning to be ready to secure capital funding and acquire properties.</p>
48	If yes please tell us the name of the funder(s), the amount(s) and the tasks to be delivered with the funding.	Please give details of any other current funding in place, funding applications submitted, or in the process of being submitted. Please give details of the funder, the amount and the tasks to be delivered with the funding.
49	Amount of funding you are requesting from this programme.	
50	What are you proposing to spend the funding on?	Please explain in up to 200 words why the grant is needed and what you will spend it on.
51	Budget breakdown table.	<p>Please provide a breakdown of your costs, giving a start and end date for each task.</p> <p>The activities should ideally be those which will start at least six weeks after you submit your application (to allow time for the assessment process, grants offer and</p>

		<p>acceptance process to be completed).</p> <p>You can include VAT if this is included in any quotes you receive.</p>
52	Please upload copies any quotes above £1,000	<p>Please upload quotes for any budget items above £1,000. The quote should contain an outline of the work, an itemised list of all the costs and a day rate where applicable.</p> <p>Please combine your quotes into one Word document or PDF document to upload to your application form.</p>
53	Name(s) of community led housing advisor.	
54	Please explain why your chosen community led housing advisor has the relevant skills and experience to support you.	In 100 words or less please describe why you have chosen this advisor. Please add more than one name if you are using a couple of advisors. Their experience should also be included in their quote.
55	<p>State aid:</p> <p>Please explain your view of the State aid treatment of the funding you are applying for.</p> <p>I consider this funding would not be State aid – tick box</p> <p>or</p>	<p>Please refer to clhtoolkit.org/legal/dealing-state-aid for more information.</p> <p>Please refer to appendix 3 for a State aid case study.</p> <p>Please contact the Community Led Homes advice service if you are unsure at hello@communityledhomes.org.uk or telephone 020 3096 7795.</p> <p>Possible reasons for not being State aid are because the activities for which the funding will be used are noneconomic, or local in nature.</p>

	<p>I consider this funding would be State aid – tick box</p>	<p>(Any activity that involves offering goods and services on a market is economic activity. If you will be providing services for which users will be charged a fee this will be economic activity.)</p> <p>If the purpose of the funding is fundamentally local in nature, such that there is no risk that another person or organisation in another EU Member State would be disadvantaged by you receiving the funding, that funding should not constitute State aid.</p> <p><u>I consider this funding would not be State aid – tick box</u></p> <p>Please briefly explain in 50 words or less the reasons why you consider this funding would not be State aid.</p> <p><u>I consider this funding would be State aid – tick box</u></p> <p>It is your responsibility to understand if your organisation has received other State aid and how much. You are responsible for ensuring that if you were in receipt of this grant this would be lawful State aid.</p> <p>If the funding would be State aid please state whether it would be lawful State aid by completing the questions below and providing the details required.</p> <p><u>I believe the State aid is lawful because of the de minimis exemption – tick box</u></p> <p>Please briefly explain in 50 words or less the reasons why you consider this funding would be lawful State aid.</p> <p>Any organisation may receive up to €200,000 of State aid over a rolling three-year period under the de minimis exemption. All State aid received in the last three rolling</p>
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		<p>years must be considered to determine how much de minimis State Aid remains available.</p> <p><u>I believe the State aid is lawful because of the SGEI de minimis exemption - tick box</u></p> <p>Please briefly explain in 50 words or less the reasons why you consider this funding would be lawful State aid.</p> <p>There are three key exemptions relating to Services in the General Economic Interest (SGEI), that are likely to be particularly relevant. Developing and providing social housing, affordable housing and shared ownership housing all constitute an SGEI. An organisation that provides SGEI is entitled to €500,000 de minimis SGEI aid over a rolling three-year period.</p> <p>How much State aid have you received in the last three rolling fiscal years (not including the grant you are applying for)?</p> <p>If you have received public funding that is State aid this would have been stated as part of the grant agreement.</p> <p><u>Other reason why the funding would be lawful State aid - tick box</u></p> <p>Please provide details.</p> <p><u>If the funding would be unlawful State aid tick here</u></p> <p>Please note that if you tick this box you will not be eligible to receive funding.</p>
56	<p>How did you find out about this programme?</p> <p>Local Community Led Housing</p>	

	<p>Enabler Hub Local Authority Officer Another community group Regional or national support organisation Community Led Homes website Another funder or grant programme Internet search Twitter Facebook Other - please state who</p>	
Terms and conditions		Please read the following terms and conditions
57	<p>Terms: Yes, I confirm I have read and agree to the terms of this web form submission.</p>	<p><i>I certify that the information in this form is true and correct, that I have the authority to act on behalf of this organisation and that this proposal has been approved by the Trustees/Directors or members of my management committee. I understand that if the information provided is false or misleading, then this may invalidate my application.</i></p> <p><i>I agree that Locality and the other Community Led Homes delivery partners may use the data I have provided.</i></p> <p>Wherever your personal information may be held by us, we will take reasonable and appropriate steps to ensure that the information you share with us is protected from unauthorised access or disclosure.</p>

		<p><i>I agree that Locality and the other Community Led Homes delivery partners can contact our group to obtain feedback on the support we have received from this Community Led Homes Becoming a Registered Provider/Investment Partner Programme.</i></p> <p><i>I agree that by submitting an application, I am providing data, including personal details and those of the alternative contact. Locality, Groundwork (as grant administrator), the Community Led Homes delivery partners and the funders of the programme (MHCLG) will use this data to process our application and may use our data for the purposes of any research or evaluation which might be commissioned in respect of community led housing.</i></p>
58	<p>Privacy and Data Protection:</p> <p>Yes, I have read, and I accept the terms of the privacy statement.</p>	<p>Please read the Privacy Statement carefully, which explains how Locality keeps, uses and protects your data.</p> <p>Please indicate that you've read and accept this statement by ticking the box.</p>
59	<p>Receive news and updates from Community Led Homes:</p> <p>If you would like to receive our regular news, updates, events invitations and information from Community Led Homes, please tick the box below.</p> <p>Yes, please sign me up.</p>	<p>We'd like to keep in touch with your organisation about news from the Community Led Homes partnership, including information about new funding programmes, event invites and new community led housing resources.</p>

Appendix 3: State aid example

Scenario 1

The Great Yarmouth Community Housing group are a not-for-profit organisation (incorporated as a Community Benefit Society) established to solve local housing problems by providing housing for people in housing need within the town.

They have an option to acquire a site in the town subject to planning, and are applying to Homes England to assist with the design and planning costs through the Community Housing Fund, and intend to apply for capital funding after this.

They require funding for a community led housing advisor to support them both in applying to be an Investment Partner and a Registered Provider. This will include advice on risk mapping, financial procedures and management accounts. They are also applying for funding to cover the registration fee required by the Regulator for Social Housing. This is a total grant request of £10k.

Is this State aid?

In this scenario, the funds being sought are for services that are ancillary to a development of housing, but not for the development itself. Hiring an advisor for support to be an Investment Partner and Registered Provider is very specific to the rules around provision of social housing in the UK. This is not a service that is likely to be provided by organisations outside of the UK, at least not to any extent that has more than a marginal impact on cross border trade.

In addition, it is relevant that the organisation's activities are local to the Great Yarmouth area. Consequently, these funds are unlikely to be State aid on the basis that the funds are being used for activities that are fundamentally local.

Application form: Group chooses "I consider this funding is not State aid."

Appendix 4: Useful contacts and weblinks

- Community Led Homes advice service email – hello@communityledhomes.org.uk
- Community Led Homes advice service phone – 020 3096 7795 during office hours.
- Community Led Homes website – communityledhomes.org.uk

- Community Led Homes funding page – communityledhomes.org.uk/get-funding
- Eligibility Checker – communityledhomes.org.uk/becoming-registered-providerinvestment-partner
- Community Led Homes Start Up Support Programme – communityledhomes.org.uk/community-led-homes-start-support-programme
- Enabler Hub Finder – communityledhomes.org.uk/find-your-local-hub
- Locality privacy policy – locality.org.uk/privacy-policy
- Neighbourhood Planning programme – neighbourhoodplanning.org
- Power to Change’s Homes in Community Hands programme – powertochange.org.uk/get-support/programmes/community-housing
- Homes England’s Community Housing Fund – gov.uk/government/collections/community-housing-fund
- Community Led Housing London – communityledhousing.london