



EASTERN COMMUNITY HOMES FUNDING GUIDE

This guide covers some of the potential funding sources for community led housing groups nationally and specifically within the 6 counties in the East of England. Most of this funding is not community led housing specific but there is the potential that groups could secure funding from these sources if they are eligible. Some local authorities in the East of England have community led housing specific funds available to start up groups and these are listed. Local authorities may also have other community funding where community led housing groups may be eligible (although not explicitly stated) as well as money available for individual councillors to invest in community projects. Individual town or parish councils may also have funding available for community or charitable projects such as those based around community led housing. It is advised that groups contact their local authorities and town/parish council on an individual basis regarding the support they can offer. Loans may also be available from ethical lenders. Please contact the hub for more information on this.

Eastern Community Homes Small Grants Fund

Funding Available: Grant of up to £500.

Location: East of England (Bedfordshire, Cambridgeshire, Essex, Hertfordshire, Norfolk, Suffolk).

Purpose: To help early-stage groups to meet the costs of set-up (e.g. professional Zoom licence, funding towards legal incorporation).

Eligibility: Groups must be in the early stages of their project and must be registered with the Eastern Community Homes hub.

[To find out more please contact your local advisor.](#)

NATIONAL FUNDING

Community Housing Fund

Funding available: £4 million in revenue funding for 2021/2022. There is no strict cap on the amount of funding available to each group.

Location: England.

Purpose: To increase housing supply in England by increasing the number of additional homes delivered by the community led housing sector.

Eligibility: Funding will support applications for revenue funding for project-specific activities that support development of community led housing proposals and capital bids for local infrastructure projects that will result in housing developments that meet the criteria for being community led. Funding will not be awarded for schemes that are likely to proceed without funding. Funding will be also available to local authorities who wish to support community groups looking to develop community led housing proposals in their areas; for example, to employ staff to provide advisory services, information and support to groups. Local authorities or Registered Providers may apply on behalf of community groups and, in those cases, the lead bidding organisation will remain directly accountable for the funds, where appropriate.

Please contact the hub at enquiries@easterncommunityhomes.com to find out more.



Affordable Homes Programme

Funding available: £7.39 billion from April 2021 to deliver up to 130,000 affordable homes by March 2026 – outside of London.

Location: England, outside of London.

Purpose: The Affordable Homes Programme provides grant funding to support the capital costs of developing affordable housing for rent or sale.

Eligibility: Homes England welcomes proposals from existing and new partners – housing associations, local authorities, developers, for-profit providers, community-led organisations and others who have an ambition to develop affordable homes – including those they haven't previously worked with. Applications can be as an individual organisation or as part of a partnership or consortium. To receive grant funding, organisations need to be a qualified investment partner of Homes England or be working with an organisation that is. In a consortium, only the lead organisation needs investment partner status, unless other partners also intend to apply for funding on their own. Investment partner status confirms that organisations have the financial and technical capacity to deliver their proposed scheme, and that they have financial and legal good standing. Please contact the hub at enquiries@easterncommunityhomes.com to find out more.

Locality Affordable Housing for Sale Grant Funding

Funding available: Up to £10,000 additional grant on top of the neighbourhood planning technical support and grant funding.

Location: Nationwide.

Purpose: To bring forward affordable housing for sale.

Eligibility: To be at least one of the following:

- Seeking to allocate sites for affordable housing for sale.
- At an early stage and not yet sure if you are allocating sites for housing but are considering bringing forward affordable housing for sale and are investigating the need by undertaking housing needs assessments and other relevant studies.
- Considering developing policies to implement the flexibility afforded under the First Homes policy, which means either: providing more than the minimum 25% of developer contributions as First Homes; applying a minimum discount greater than 30% to First Homes; or applying additional criteria to prioritise First Homes for key workers, set an income cap, or set a local connections test based on work/residence.

[Find out more.](#)

High Streets and Social Infrastructure Support

Funding available: Bespoke high streets and social infrastructure facilitation followed by the potential for a grant of up to £15,000. Applications open 15th April 2021 to 17th May 2021.

Location: Nationwide.

Purpose: This support is for neighbourhood planning groups wanting to bring forward schemes that will foster high street regeneration or provide social infrastructure. Schemes should offer demonstrable benefit to the community and be delivered in the short to medium term. Measures for which support could be provided include converting empty commercial properties to housing.

Eligibility: Must be preparing a neighbourhood plan or neighbourhood development order and be seeking to establish a high street regeneration scheme to invigorate your high street or improve social infrastructure in your area.

[Find out more.](#)



National Lottery Awards for All England

Funding available: Grants of £300 - £10,000.

Location: Nationwide.

Purpose: To support communities to thrive through building strong relationships in and across communities, improving places and spaces that matter to communities, and helping more people to reach their potential.

Eligibility: Suitable for voluntary and community organisations, constituted groups, registered charities, CIOs, CICs, community benefit societies, and parish/town councils.

[Find out more.](#)

Nationwide Community Grant

Funding available: Grants of up to £50,000. Applications open June 2021.

Location: Nationwide.

Purpose: Supporting housing and homelessness projects across the UK.

Eligibility: Organisation must be a charity, a Community Benefit Society or Cooperative registered with the Financial Conduct Authority, or a Community Land Trust delivering housing projects that prevent people from losing their home.

[Find out more.](#)

The Screwfix Foundation

Funding available: Grant of up to £5,000. Applications reviewed quarterly, next review in June 2021.

Location: Nationwide.

Purpose: Looking to support projects that relate to the repair, maintenance, improvement, or construction of homes and/or community buildings.

Eligibility: Applicants must be a registered charity or not-for-profit organisation and must be helping those in need.

[Find out more.](#)

Boost Choose Now Change Lives

Funding Available: Grant of up to £20,000. Applications will be shortlisted in May, July, and September 2021.

Location: Nationwide.

Purpose: Community grants to support a range of community groups and organisations. The grants will be managed by Groundwork, a specialist charity working locally and nationally to transform lives in the UK's most disadvantaged communities and will help groups make a difference in their local areas and in truly facilitating change that will benefit communities for years to come.

Eligibility: Charities, CICs, community groups, local authorities, health authorities, social housing, and other not for profit organisations. Charities where the majority of beneficiaries are under 18, top tier local authorities, individuals, and charities with a political or religious affiliation are ineligible.

[Find out more.](#)

B&Q Foundation

Funding available: Grant of up to £5,000. Funding will be distributed from August 2021.

Location: UK and Ireland. Previous projects funded by the B&Q Foundation have taken place in Norwich and in Hatfield.



Purpose: Funding for projects to provide, maintain, repair or improve housing or community space; or to support people experiencing bad housing or homelessness.

Eligibility: Organisation must be a registered charity and the funds must be used to help people in need (including by reason of financial hardship, sickness, disability, other disadvantage).

[Find out more.](#)

Help the Homeless

Funding available: Grant of up to £5,000. Deadlines 15/06/2021, 15/09/2021, and 15/12/2021.

Location: Nationwide.

Purpose: To help homeless people return to the community and enabling them to resume a normal life. This is funding for capital projects and applications can not be for running/core costs.

Eligibility: Organisations must be a registered UK charity with the Charity Commission. Charities must be small/medium-sized with an annual turnover of under £1 million and with 'unrestricted reserves' of under six months annual running costs. All applications must relate to projects that assist individuals in their return to mainstream society, rather than simply offering shelter or other forms of sustenance (self-help housing may therefore be eligible).

[Find out more.](#)

Garfield Weston Foundation

Funding available: Regular grants below £100,000. Major grants over this can be applied for and are reviewed once a year.

Location: Nationwide.

Purpose: The Foundation awards grants for capital, project, and revenue costs for UK registered charities working in the areas of welfare, youth, community, arts, faith, environment, education, health and museums & heritage.

Eligibility: [Take their eligibility quiz.](#)

[Find out more.](#)

The Hive

Funding available: Up to 12 days bespoke support, training and mentoring for groups looking to set-up a co-operative, existing co-operative with ambitions to grow or business looking to convert to co-operative or community ownership.

Location: Nationwide but particularly interested in applications from the East of England.

Purpose: The Hive has three pathways of support for start-up, existing co-op and business converting to a co-op. Examples might include providing access to better quality services which benefit local community that might not otherwise exist, delivering affordable quality community-owned housing or innovative community-owned renewable energy projects.

Eligibility: The co-operative must be based or planning to be based in the UK. It must be/will be a trading and sustainable business.

[Find out more.](#)

Home Building Fund

Funding available: Loans of £250,000 to £250 million through development loans and infrastructure loans.

Location: Nationwide.



Purpose: Development loans are to meet the development costs of building homes for sale or rent, taken out over 5 years, to be drawn down to 31/03/2023. Infrastructure loans are to prepare the site for the infrastructure needed for housing to progress and land to be prepared, taken out over 20 years, and to be drawn down to 31/03/2025.

Eligibility: Private sector organisations may be eligible if:

- you are planning on building more than five homes
- you have already purchased a site in England that you have majority control of
- your project may stall or progress much less quickly without this loan
- you are a UK registered corporate entity
- you have a clear route to getting planning consent when we make the loan offer.

[Find out more.](#)



LOCATION BASED FUNDING

Postcode Places Trust – Postcode Places Trust supports smaller charities and good causes in the East of England to make a difference to their community for the benefit of people and planet. [Find out more.](#)

BEDFORDSHIRE

Bedfordshire & Luton Community Foundation

Funding Available: Various grants are potentially suitable, with the majority under £10,000.

Location: Bedfordshire. Some grants are more specific in location, but all are Bedfordshire based.

Purpose: As an independent local grant maker, Bedfordshire & Luton Community Foundation support voluntary and community groups working for the benefit of people living within Luton and Bedfordshire. They award all their grants from the numerous funds they manage on behalf of statutory agencies, private donors, companies and local families.

Eligibility: Groups must be a registered charity or other non-profit making body, have a constitution or other governing document, and have a committee of at least three unrelated Trustees/Directors.

[Find out more.](#)

Bedfordshire Rural Grants Scheme

Funding available: Maximum grant of £20,000. Applications can be made at any time, although they will only be considered by the Committee three times a year (normally, in April, September and January). To ensure an application is considered applicants should ensure that it is submitted six weeks before the date of the meeting.

Location: Bedford Borough.

Eligibility: An application will not be accepted unless it has been signed by the Chairman or Clerk to the Parish Council stating it to be in the interests of their local inhabitants. Grants may only be made for capital projects.

[Find out more.](#)

Bedford Borough Community Chest

Funding available: Grant funding of up to £1000.

Location: Bedford Borough.

Purpose: To help to improve the quality of life for residents of the Borough by funding organisations which can assist the council in the goals outlined in the Corporate Plan and the Sustainable Community Strategy key themes of: economic development, regeneration & enterprise, environment & climate change, adult health & wellbeing, children & young people, safer communities, and sustainable communities (incl. housing & transport).

Eligibility: The organisation making an application must:

- Be a voluntary, charitable organisation or community group providing services and activities for Bedford Borough residents
- Be known to the council through partnership working or be able to demonstrate that it can develop a relationship with the council or has borough councillor representative(s) on its management committee,
- Be a not-for-profit organisation



- Have a constitution, set of rules or memorandum and articles of association with clear aims and objectives which support the council in their goals
- Have a bank or building society account in the name of the organisation with at least two unrelated signatories
- Have an equal opportunities policy
- Assist the council in providing value for money for the residents of the Borough

[Find out more.](#)

CAMBRIDGESHIRE

The Cambridge Building Society Community Fund

Funding Available: Grants of between £2,500 and £10,000. Application deadlines 01/05/2021, 01/08/2021, 01/11/2021, and 01/02/2021.

Location: Projects located within a 15-mile radius of The Cambridge's branch and store network.

Purpose: Offers grants to support local voluntary groups, community groups and organisations that are undertaking charitable work with a connection to homes or housing.

Eligibility: Projects located within a 15-mile radius of The Cambridge's branch and store network. Projects may include: enable access to housing and homes for all, tackle homelessness issues, support vulnerable people with their housing needs, give advice about housing, help vulnerable people into a home, support people to thrive in their homes.

[Find out more.](#)

Innovate & Cultivate Fund

Funding available: Grants of £2,000 - £15,000

Location: All projects must benefit the residents of Cambridgeshire.

Purpose: The Innovate & Cultivate Fund helps voluntary, community and social enterprise sector organisations to deliver projects that help to achieve a good quality of life for everyone, thriving places for people to live, and the best start for Cambridgeshire's children by addressing the needs of local residents. The Innovate & Cultivate Fund aims to redirect Council funding from high-cost front-line services, towards support and services that are delivered within, and by, local communities.

Eligibility: This fund is for voluntary, community, and social enterprise sector organisations, based in and outside of Cambridgeshire. However, all projects must benefit the residents of Cambridgeshire. Public sector bodies in Cambridgeshire are also eligible, including town and parish councils.

[Find out more.](#)

ESSEX

Essex Community Foundation

Funding available: Variety of funding available.

Location: Organisation must be based in or working in Essex.

Purpose: Provide financial support for charity, voluntary, and community organisations.

Eligibility: A charity, voluntary, or community organisation in Essex. The organisation must have a minimum of three independent and unrelated trustees or committee members.

[Find out more.](#)



The Tudwick Foundation

Funding available: Grants between £300 and £3,000 (larger grants may be considered).

Location: Essex and Suffolk.

Purpose: Funding prioritised for community projects where the greatest number of people will benefit, mainly voluntary organisations and community groups that are addressing unmet social needs. The Foundation actively encourages applications from relatively new organisations to help them become established.

Eligibility: Communities and charitable organisations in the UK, typically with an annual income below £500,000.

[Find out more.](#)

Fowler Smith and Jones Trust

Funding available: Average grant awarded is £2,000 - £3,000. Occasionally, larger capital grants may be considered. Applications are considered three times a year in February, May, and September. Deadline for May applications to be considered is Friday 16th April.

Location: Essex.

Purpose: Supporting charities in Essex. Grants fall into the following categories: arts, churches, community, medical, miscellaneous, and youth.

Eligibility: The Trust provides grants to institutions which are in the main UK based charities, and whose objectives comply with the Trust's criteria. Applications for core funding, project-based initiatives, refurbishment of premises and also equipment costs may all be considered for awards.

[Find out more.](#)

Micro Grants

Funding available: Grants up to £500 for any one project.

Location: Within the administrative area of Essex County Council.

Purpose: Quick and easily accessible to help community projects at a grass roots level. These projects need to have outcomes that reduce social isolation, improve wellbeing, and support better connected communities. The micro-grants will also be able to be used to support any crowd funded projects that demonstrate real community support and engagement.

Eligibility: The following groups can apply: town/parish councils, formally constituted groups, community groups/associations, social enterprises, CICs, and Community Benefit Societies.

[Find out more.](#)

HERTFORDSHIRE

Each individual member of Hertfordshire County Council has £10,000 a year funding which they can award for community projects in their area to promote social, economic, or environmental wellbeing. Applications open in May 2021, following the County Council elections. [Find out more.](#)

Hertsmere Borough Council's CIL Fund – Crowdfund Hertfordshire

Funding available: Grants of up to £5,000.

Location: Groups in the Potters Bar and Bushey parish areas.

Purpose: Funding can be used to support a wide range of projects including those which create a lasting capital community asset.



Eligibility: The project must be run by a not-for-profit organisation and be for the benefit of those living/working in Hertfordshire. Projects must address equality and diversity and therefore must be inclusive and accessible to everyone. The project must have strong local support and be able to reach at least 25% of its target through crowdfunding for an Hertsmere Borough Council pledge to be made. The project must be completed within a year of the grant being awarded unless otherwise agreed.

[Find out more.](#)

Stevenage Community Trust

Funding available: Grant amount variable. Applications are assessed quarterly. For consideration at the next meeting applications must be made by 22nd June 2021.

Location: Stevenage and the surrounding villages of Aston, Benington, Cromer, Datchworth, Graveley, Knebworth, Little Wymondley, Old Knebworth, Walkern, Watton-at-Stone Weston, and Woolmer Green.

Purpose: Stevenage Community Trust has been providing financial support to charitable organisations and individuals in need since its creation in 1990.

Eligibility: Applications must be for charitable purposes. Organisations do not have to be registered charities but must be governed by a management committee or board of trustees and have a written constitution or governance document.

[Find out more.](#)

St Albans Community Project Fund

Funding available: Grants of between £500 and £5,000 from a total fund of £41,000.

Location: St Albans City & District Council area.

Purpose: Aimed at smaller organisations for time-limited projects which meet community needs.

Eligibility: More information will be released when the fund opens in May 2021.

[Find out more.](#)

North Hertfordshire Community Grant

Funding available: 3 grant pots with various funding.

Location: North Hertfordshire.

Purpose: Three main grants available: Community Grants, District Wide Community Grants, and Community Facility Capital Grants.

Eligibility: Properly constituted organisations to assist with projects which benefit the community and that match Council policy.

[Find out more.](#)

Dacorum Community Grants

Funding available: Different pots with various funding. Grant applications close 28th May 2021.

Location: Dacorum Borough Council area.

Purpose: The Community Grant is designed to support community activities and improve the wellbeing of Dacorum residents. It is aimed at community groups and voluntary organisations within the borough who are looking for funding to deliver projects that will primarily benefit the people living in Dacorum.

Eligibility: Varies depending on funding pot. See below.

[Find out more.](#)



NORFOLK

Jack's Lane Wind Farm Community Fund

Funding available: Grant of up to £5,000. Deadline 30th April 2021. Decision made June 2021.

Location: Kings Lynn and West Norfolk - The Fund is for projects which will benefit the residents of the following parishes (comprising an area of benefit spanning 5km from each of the turbine locations): North Creake, South Creake, Stanhoe, Syderstone, Bagthorpe with Barmer, Barwick, Bircham, Burnham Market, Docking, East Rudham and Tattersett.

Purpose: The purpose of the Fund is to support any type of activity that involves local people through small community organisations and benefits their community.

Eligibility: The activities must provide some measure of economic, environmental, educational, social or cultural benefit for people living in the area. Grants are made to a wide range of constituted voluntary and community organisations. Group must have a governing document (a constitution, rules, articles of association etc.), a governing body of at least 3 unconnected individuals, and a bank account in the group's name with at least two unconnected signatories required to authorise payments. Groups must also have appropriate policies for equality and safeguarding.

[Find out more.](#)

Breckland Council Inspiring Communities

Funding available: Match funding scheme providing grants of up to £5,000.

Location: Community projects in Breckland District.

Purpose: Funding is for community projects that can demonstrate that they address identified community needs and align to the Breckland Council Corporate Plan. Applicants can expect a maximum of 50% of the total project cost therefore match funding is required.

Eligibility: Grants are made to a wide range of constituted voluntary and community organisations. Group must have a governing document (a constitution, rules, articles of association etc.), a governing body of at least 3 unconnected individuals, and a bank account in the group's name with at least two unconnected signatories required to authorise payments. Groups must also have appropriate policies for equality and safeguarding.

[Find out more.](#)

SUFFOLK

The Tudwick Foundation

Funding available: Grants between £300 and £3,000 (larger grants may be considered).

Location: Essex and Suffolk.

Purpose: Funding prioritised for community projects where the greatest number of people will benefit, mainly voluntary organisations and community groups that are addressing unmet social needs. The Foundation actively encourages applications from relatively new organisations to help them become established.

Eligibility: Communities and charitable organisations in the UK, typically with an annual income below £500,000.

[Find out more.](#)



Henry Smith Charity – County Grants

Funding available: Up to £10,000 for a 1-year grant or up to £20,000 for a multi-year grant.

Location: Suffolk.

Purpose: Grants for not-for-profit organisations or registered charities that are addressing need within Suffolk.

Eligibility: Groups must have an annual income of under £250,000. Must be a charity or not-for-profit organisation.

[Find out more.](#)

Transforming Suffolk Loan Fund

Funding available: £1,000 to £50,000 loan at a term of 1-5 years.

Location: Suffolk.

Purpose: Loans available for the benefit of people living or working in Suffolk.

Eligibility: Loans are available for charitable, voluntary, and community groups. Investment in capital assets will only be accepted where the asset (e.g. building or equipment) is already owned or is going to be owned by the applying organisation. Organisations must demonstrate that they have the capacity to repay the loan.

[Find out more.](#)



COMMUNITY LED HOUSING SPECIFIC LOCAL AUTHORITY FUNDING

All local authorities in the East of England have been made aware of Eastern Community Homes community led housing hub. A list of all local authorities that have pledged their support and signed up to Eastern Community Homes can be found here: www.easterncommunityhomes.com/local-authorities.

BEDFORDSHIRE:

No funding currently available from local authorities.

CAMBRIDGESHIRE:

[Cambridgeshire and Peterborough Combined Authority Grant –](#)

Funding available: £5000 set-up grant

Location: Cambridgeshire & Peterborough

Purpose: The set-up grant of up to £5,000 is intended to provide steering groups or other appropriate community-based organisations with funding to pay for the professional fees and technical costs that are associated with the legal set-up for a local Community Land Trust (CLT) and contribute toward the costs of the basic community engagement activities that are essential to build local support and towards developing a business plan.

Eligibility: To be considered for a set-up grant the steering group/community-based organisation should ideally meet the following key criteria:

1. The applicant group/organisation should have either a bank account or the means to administer the grant funds on their behalf
2. The applicant group/organisation must be representative of the community, with an open democratic membership structure
3. The applicant group/organisation must be clear about the community that it has been established to serve, with a clear vision for the type of CLT they wish to set-up and a description of the project
4. The applicant group/organisation's proposed project must contain an element of affordable housing
5. Any assets that are to be retained by the CLT in the long-term are expected to be permanently affordable for local people on local wages
6. The organisation must intend to provide evidence of meaningful public engagement and that the proposed project that requires funding has general community support
7. The project will need evidence of the backing of the wider community e.g. local planning authority

For more information contact the Community Housing Programme Manager, Emily Mulvaney, at emily.mulvaney@cambridgeshirepeterborough-ca.gov.uk.

[East Cambridgeshire District Council Grant –](#) East Cambridgeshire District Council operate a start-up grant of £5000 for community led housing groups. For more information contact the Community Housing Programme Manager at the Cambridgeshire and Peterborough Combined Authority, Emily Mulvaney, at emily.mulvaney@cambridgeshirepeterborough-ca.gov.uk.

ESSEX:

[Uttlesford District Council Grant –](#) Uttlesford offers small grants to assist community groups who wish to deliver affordable housing. Community groups can apply for £2000 to assist them in scoping out ideas, draw up plans, and reach legal incorporation. Existing incorporated groups such as parish



councils are also eligible for the funding if they are still working up their plans. Find out more: <https://www.uttlesford.gov.uk/>.

HERTFORDSHIRE:

No funding currently available from local authorities.

NORFOLK:

Great Yarmouth Borough Council Grant – Great Yarmouth offers a start up grant of £5000 for new community led housing organisations for set up costs. This can include (but is not limited to) legal fees, website design, clerking, public meetings, and registration with relevant authorities. [Find out more.](#)

Great Yarmouth Borough Council Loan – Great Yarmouth also offers loans of up to £60,000 for community housing organisations. Eligible activities for the loan include legal fees, architect fees, business planning, project support, and other activities the organisation deem appropriate. These loans have repayment over a 5-year period and if a scheme is given planning consent and proceeds to build, will be subject to interest (3.6%). [Find out more.](#)

Great Yarmouth Borough Council Land Purchase – In exceptional circumstances Great Yarmouth Borough Council will consider purchasing a site where the community led housing organisation is established, will lose the site if not purchased quickly, and cannot do so without the help. The community led housing organisation will then have formal right of first refusal at the same cost the council purchased the land. [Find out more.](#)

SUFFOLK:

Babergh and Mid Suffolk Councils Grant - The Councils have grant funding available to groups looking to set up a community led housing group. Funding can cover legal advice, planning advice, and costs for surveys to identify local housing needs. In order to be eligible the organisation must not make a profit, have the support of the parish or town council, involve the local community, play a long-term role in ownership or stewardship, and have clear benefits to the local area. Find out more: Strategic.Housing@baberghmidsuffolk.gov.uk.