

Modular Homes for the Homeless

Business Plan - Intro

September 2026



This business plan outlines the vision, need, approach, successes to date, future plans and the financial model for new modular homes for the homeless in Greater Cambridge.

It is intended to underpin the issue of Share Offers that raise investment for specific schemes. But it provides a good basis for any other form of financial support whether for specific schemes or for the Society's general and administrative costs.

It Takes a City Community Land Trust is a charitable community benefit society – the Society – established in 2020 to address homelessness in Greater Cambridge through the development of small-scale, supported modular housing schemes. The organisation's core mission is to provide single people experiencing homelessness with "somewhere to call home," combining safe, self-contained accommodation with tailored support to help residents rebuild their lives.

It Takes a City Community Land Trust



A charitable community benefit society

Homelessness in Cambridge remains persistent and structurally unresolved. Single individuals—particularly rough sleepers—face limited access to social housing, high private rental costs, and prolonged stays in temporary accommodation. This creates a significant and ongoing gap in provision for small, single-occupancy homes.

The Society addresses this gap by delivering modular, relocatable homes on underutilised or “meanwhile” land. These homes are small, self-contained units designed to provide privacy, stability, and a platform for recovery. Each resident receives structured support (typically around four hours per week), enabling them to transition from homelessness toward independence and, where possible, employment.

The organisation operates a partnership-driven model, leveraging expertise from planning, construction, and support providers rather than building large internal capacity. Its programme is structured around four integrated workstreams: land acquisition, planning, construction, and finance. This allows multiple small schemes (typically 5–7 homes each) to be developed in parallel.

The long-term ambition is to deliver up to 20 new homes per year while the need persists, contributing meaningfully to reducing rough sleeping in Cambridge.

The Society completed its first scheme, Joy’s Corner (4 homes), in late 2024, fully occupied by early 2025 and widely recognised as a successful pilot, winning two design and planning awards. The organisation now has a strong pipeline of additional sites, with several schemes at varying stages of development and approximately 25 homes targeted over the next 2–3 years.

Each housing scheme is financed independently through a combination of:

- Community Share Offers (social investment with modest returns)
- Grants and donations
- Loans
- Operational surpluses from completed schemes

A typical scheme requires around £500k investment for 5 homes, with annual programme funding needs of c. £2m to meet eventual growth targets.

Over time, surpluses from rental income—funded largely through Housing Benefit and affordable rents—are expected to contribute to an evergreen funding model, reducing reliance on new fundraising.

The model delivers both housing and support, targeting individuals with lower support needs who can benefit most from independent living. Outcomes include:

- Reduced rough sleeping
- Improved wellbeing and stability
- Pathways into employment and long-term housing

The approach complements statutory provision and is recognised by Cambridge City Council as contributing to local housing delivery goals.

Key risks include planning delays, cost overruns, funding gaps, and tenant affordability challenges. These are mitigated through staged development, diversified funding sources, strong partnerships, and flexible operating models.

The Society presents a proven, scalable and partnership-based approach to tackling homelessness through modular housing. With an established pilot, a growing pipeline, and a clear financial and delivery model, the organisation is well positioned to expand provision and play a meaningful role in addressing the structural shortage of suitable housing for single homeless people in Cambridge.