



Wales Co-operative Centre
Canolfan Cydweithredol Cymru

CCH

Cydffferasiwn Tai Cydweithredol
Confederation of Co-operative Housing

Co-operative housing for an ageing population

This submission to the Expert Housing Group considering housing issues for older people in Wales has been assembled by members of the Welsh Government Stakeholder Group on Co-operative Housing. This group has been meeting for the last four years to facilitate implementation of Welsh Government commitments to co-operative housing. Under the co-operative housing programme:

- 7 new co-operative housing schemes have been developed across Wales
- another 6 schemes are at various stages of development
- there has been interest and some potential in a further 15 schemes

A Welsh co-operative housing movement is starting to develop. Community members housed in the new schemes, most of whom had never heard of co-operative housing a year ago, are starting to have dialogue with each other. There is now a growing team of Welsh housing stakeholders, including several representatives from housing associations who have supported the development of schemes, coming together to consider how to develop the Welsh co-operative housing sector. So much so, the Welsh programme was mentioned as an exemplar in a recent House of Lords housing debate!

Benefits of co-operative housing for older people

Co-operative housing options offer various benefits to older people. These benefits are set out in various research publications, including in Glyn Thomas's "Improving the Well-being of older people in Wales" which particularly considers the Welsh context¹, and two Housing LIN research reports² produced by Jon Stevens – "Growing Older Together: An Overview of Collaborative Forms of Housing for Older People".

Stevens, identifying the sector as "collaborative housing for older people" to reflect the variety of ways it can be developed, refers to "work by the Centre for Ageing Better³ on the aspirations and expectations of older people. It notes that a

¹ "Mutual Retirement Housing: Improving the Well-being of older people in Wales" – Glyn Thomas – July 2012

² "Growing Older Together: An overview of collaborative forms of housing for older people" – Jon Stevens – March 2016 – published by Housing LIN – available at www.housinglin.org.uk/Topics/browse/HousingOlderPeople/UserInvolvement

³ See the February Centre for Ageing Better newsletter on: www.ageing-better.org.uk/our-work/topics/feel-in-control/#neighbourhood

number of respondents to a recent consultation on homes and neighbourhoods stated that “the involvement of older people’s perspectives in shaping their homes and communities is vital for better ageing”.

Stevens goes on to summarise the reasons why collaborative housing is attractive to many older people, set out in more detail in his first Housing LIN report, are because “it gives them the chance to:

- be in control, retaining their independence and feeling secure,
- (whilst being part of) active and self-sufficient communities ...
- (communities that engender) mutual care and support”.

Furthermore, he argues that “collaborative housing for older people is beneficial both for the older people who live in it and also for wider society, because it promotes:

- enhanced well-being and reduced dependence”.

Developing collaborative housing for older people

The Welsh Government Stakeholder Group has carried out its role under the assumption that we will win arguments that co-operative housing is beneficial by developing as many successful models of it as possible. Schemes that are up and running are the best advertisement for whatever we are trying to achieve. Our potential contribution to collaborative housing for older people would be to work with various stakeholders to enable development of such schemes.

We would preface our suggestions about how collaborative housing for older people could be developed with the two conclusions that Stevens draws in [Growing Older Together](#):

- “collaborative housing for older people can take many and varied forms and new approaches and models are emerging all the time. When taken together these forms of housing have considerable scope and they have the potential to be developed on a much larger scale
- all forms of collaborative housing have a shared and distinctive quality. Collaborative housing is essentially about older people being able to have continuing influence and control over their housing and how they live - as their circumstances inevitably change even as they become more frail and vulnerable. It is about growing older together”.

Our experience in the Welsh Government Stakeholder Group has been that the principles of co-operative housing can be adapted to meet most needs and aspirations suggested by stakeholders. This is certainly demonstrated in the recently published [1,001 Co-operative and Community-Led Homes: the Housing](#)

Revolution Starts Here (available at www.cch.coop/1001co-ophomes) which shows a broad diversity of solutions developed by local communities, local authorities and housing associations.

We make the following points regarding the potential practical development of co-operative housing for older people:

- 1 **many and varied forms** - Stevens makes the point that there are many and varied forms of co-operative housing (he refers to collaborative housing but essentially he means what the Welsh Government Stakeholder Group means by co-operative housing). He groups existing models into four headings (although he points out that they are not mutually exclusive):
 - **self-developed housing for older people** - where groups of people have or are developing schemes for themselves
 - **mutualised housing for older people** - which includes leasehold retirement schemes that taken over management of their schemes as well as exploration by housing associations into how new or existing retirement provision can enable more resident control
 - **collaborative housing for older people promoted by specialist developers/providers** – schemes developed by a small number of private sector organisations that are specifically about collaborative housing for older people
 - **collaborative housing schemes for older people by private developers** – schemes developed by private developers that could be collaborative

The models used to enable collaborative housing are not particularly relevant⁴. What is important is that a local community has some control over decision making about their homes and community and from this derives the mutual support network from which collaborative housing gains benefits.

It is also important to note that there are a variety of tenure options available in co-operative housing – including social, affordable, intermediate and market renting, shared ownership and other forms of co-operative home ownership. Co-operative housing for the elderly could be about social housing and it could be about individuals using equity to buy into schemes.

⁴ For example, we were asked about the difference between co-operative housing and cohousing. Essentially there is no difference. Both refer to a set of principles where communities have control over aspects of their housing. Cohousing is a form of co-operative housing but it places emphasis on communal facilities – which is a feature that is also often present in co-operative housing. Communal facilities would certainly need to be a feature of collaborative housing for older people.

- 2 **co-operative housing could provide options for most groups of older people** – the many and varied forms mean that most groups of older people could be co-operatively housed. However, the needs, ability and wishes of the potential client group would determine the shape of the co-operative housing scheme. Stevens makes the point that in some older person's schemes, the volunteer members are very active, and in some cases have shaped how the scheme has developed from the outset – whilst in others, the involvement of members is restricted to participating in decisions about how their housing is provided (with a variety of other permutations in between). We were asked if co-operative housing could provide options for people with extra care needs. The answer to that question is possibly, but it would depend on what ability exists amongst the scheme's members to be able to make decisions and articulate them. Certainly if the scheme's membership included people of different ages (and Stevens refers to some schemes that are deliberately intergenerational) it may well be possible for a co-operative housing scheme to adjust to meet extra care needs. In any event, those initiating a scheme would adapt how a co-operative housing scheme is set up to cater to the target group of members.
- 3 **co-operative housing for older people can be developed by grass roots groups** – in order to develop exemplar schemes, we could work with existing grass roots groups to enable them to demonstrate the value of co-operative housing for older people. However a drawback to this approach is that developing housing schemes can take some time and be beyond what volunteers want to do. Sometimes grass roots approaches may not be financially viable without Welsh Government grant input which would necessarily require the involvement of a Registered Social Landlord.

There are two existing potential groups that we are aware of that could be exemplars:

- in Mold, work is underway to develop an exciting cohousing type scheme through an organisation called L'Arche aimed at housing a mix of people with learning difficulties and people over the age of 50. It is currently intended that L'Arche will give a long term lease to Flintshire County Council, who will develop the scheme (through their SHARP programme), with a covenant in the lease that will require local co-operative management. It is currently anticipated that this scheme will be developed in 2018/2019.
- in Pembrokeshire, a group called Vintage Green, have been discussing the development of a cohousing type scheme for several years. They have identified some possible land that could be used to develop a scheme and are now seeking to identify a partner housing association.

- 4 **schemes could be developed by local authorities and housing associations** – all of the schemes so far developed through the Welsh Government Co-operative Housing Programme have been initiated by either a local authority or a housing association deciding that they wished to develop a co-operative housing scheme, and then work being done through the Welsh Government support programme to work with partner housing associations to recruit founder members and develop them into viable co-operative housing organisations. This approach has worked successfully in all cases so far and the same approach could be taken to develop co-operative housing schemes for older people.

Advantages of this approach include that it enables certainty regarding development of the scheme, which in turn means that it is easier to recruit founder members. It also takes the development burden off the shoulders of potential communities. Partnership between the emerging community and the partner housing association means that there is flexibility for the community to determine how and the extent to which the members wish to participate in running their housing. These advantages could be particularly important in relation to developing co-operative housing for older people.

This approach may also lend itself to local authorities and housing associations developing co-operative housing within their existing schemes for older people.

- 5 **schemes could perhaps be developed by private developers** – Stevens posits that private developers, including bespoke developers for older people's housing, could be encouraged to develop co-operative housing for older people. This could be explored. Stevens questions why private developers of housing for older people have not already explored this as an option given the popularity of what he called collaborative housing for older people.
- 6 **revenue funding to develop schemes is available** – the Welsh Government's co-operative housing programme has provided revenue funding to help develop co-operative housing through the Wales Co-operative Centre which enables them to bring in expertise – mostly provided through the Confederation of Co-operative Housing – to help the conceptualisation and development of the co-operative aspect of new co-operative housing schemes. Wales Co-operative Centre have also augmented this funding through private sector grant support. This flexible funding is potentially available to support the development of co-operative housing for older people.
- 7 **capital funding may be available** – whilst it is not yet known how the Welsh Government will shape their capital funding to build the 20,000 homes they intend to build during the period of the new Welsh Government, it is likely that there will be a Welsh Government capital funding programme that will support the development of affordable homes, potentially ranging from social rented

homes to forms of affordable home ownership. This capital funding may provide subsidy either through grant funding and/or through revolving loan funding. Again, dependent on how the Welsh Government funding programme operates, it is probable that it will be available to enable the development of co-operative housing schemes, including those for older people.

- 8 **it can be done** – above all, we hope that the Expert Group’s report will include messages that can be aimed at local authorities, housing associations and private developers that:
- a) co-operative or collaborative housing is a desirable option that should be available for older people who wish to enjoy its benefits. The examples set out in Stevens’ Growing Older Together demonstrate the clear potential benefits of co-operative housing approaches.
 - b) there are ways to set up co-operative or collaborative housing for older people. Whilst some grass roots groups have spent many years attempting to set up schemes, the work done by the Welsh Government Co-operative Housing Stakeholder Group demonstrates that schemes of all shapes and sizes can be developed where the commitment is there to do so from local authorities, housing associations and others – and that this does not need to take any longer than the development of any traditional housing development.
 - c) the Welsh Government’s likely ongoing commitment to co-operative housing means that there is a willingness and the means within the Stakeholder Group to work with partners to develop co-operative housing for older people.

The Welsh Government Co-operative Housing Stakeholder Group – June 2016