



Wales Co-operative Centre  
Canolfan Cydweithredol Cymru



Nationwide  
Foundation



“We’re so fortunate that we live in a community where people care for each other.”



## Assessing the potential benefits of living in co-operative and/or community led housing (CCLH)



“Ownership provides access to options and opportunity. It also builds a sense of pride and belonging.”

An independent research report for Wales Co-operative Centre by:



CLEVER  
ELEPHANT  
LLP

in association with:

Social Effectiveness  
Research Centre



CYMRU  
CYFNGEDIG

# Contents

<b>I.</b>	Executive Summary	2
<b>II.</b>	Introduction and Methodology	10
<b>III.</b>	Literature Review	14
<b>IV.</b>	Benefits of CCLH: Residents	31
<b>V.</b>	Benefits of CCLH: Providers	44
<b>VI.</b>	Lessons Learned	51
<b>VII.</b>	Conclusion, Recommendations and Next Steps	63
	<b>APPENDIX I:</b> Case studies	
	<b>APPENDIX II:</b> Outline value analysis	69

# Foreword

**The Wales Co-operative Centre has been supporting the development of Co-operative and Community Led Housing (CCLH) in Wales since 2012. Over the years we have seen the softer benefits that can be achieved from living in CCLH, but felt the time was right to substantiate this by commissioning research that focused more on the voice of individuals and their experiences, and less on supporting organisations. Allowing us to learn from the challenges as well as the benefits that can be associated with developing and living in CCLH is vital to developing a thriving movement in Wales.**

In a world full of social media we sometimes forget that people can still be experiencing isolation and loneliness even though they are 'connected' to others. CCLH naturally provides opportunities to; develop friendships, interact with fellow residents, learn new skills, and build confidence and knowledge in a supportive environment. All of which can play an important part in improving a person's mental health and wellbeing, and addressing loneliness and isolation.

It is clear from the research findings that the long term benefits of living in CCLH far outweigh the challenges faced when a group of people choose to live in a more cohesive and co-operative way. CCLH offers so much more than better quality of housing and improving people's financial situations.

The Wales Co-operative Centre and Nationwide Foundation welcomes the recommendations made



within this report and is starting to address these through the new 'Communities Creating Homes' programme. In addition we would like this research to:

- Provide a clear understanding of CCLH to policy makers and planners.
- Encourage more local authorities and registered social landlords to consider their role in enabling more CCLH schemes across Wales.
- Encourage any public sector land that is being brought forward for the development of affordable homes to include an allocation of CCLH, where there is 'local' interest.
- Ensure housing policies and strategies make reference to and recognise Community Led Housing as a 'housing option'.
- Influence main stream financial institutions to make lending more accessible to Community Led Housing schemes.

**Lara Ramsay, Director of Inclusive Communities,  
Wales Co-operative Centre**



# I. Executive summary

## Introduction

In this research, residents living in co-operative and community-led housing (CCLH) schemes identified in their own words a large range of benefits that they have gained from living in their schemes.

These included:

- Improved skills
- Increased confidence
- Better physical health
- Improved mental well-being
- A better financial situation
- Less loneliness/isolation
- Greater community feeling
- Increased ability to live in tune with their values and their environment.

There are several definitions of CCLH and the concepts that go to make it up, such as 'cohousing', or 'co-operative' or 'community-led' housing. The Nationwide Foundation's 'Backing Community-Led Housing' programme defines its subject as any housing scheme involving "communities that are taking a leading role in providing housing solutions for people in need".<sup>1</sup> As the programme outlines, its interpretation of community-led housing is deliberately broad:

**“Community-led housing schemes come in a variety of forms, shapes and sizes. They can build new homes, create homes from empty properties, protect existing decent, affordable homes and provide homes of all types of tenure.”**

**“We know that the depth of community involvement will vary, therefore control and operation of the organisation or project may not sit with the community. However, it is fundamental that the needs and views of communities are at the forefront of decision-making.”<sup>2</sup>**

Providers interviewed for this research also identified a wide variety of benefits arising from their CCLH schemes. These included:

- Greater ease of letting of properties / reduced number of void properties
- Lower incidences of rent arrears among tenants
- Reduced number of complaints from tenants
- Fewer instances of antisocial behaviour
- Increased levels of resident engagement
- Improved community cohesion.

Wales Co-operative Centre has been working since 1982 to strengthen and empower Welsh communities by supporting the growth of co-operatives and social enterprise, as well as by collaboratively delivering projects that provide skills and tackle exclusion.<sup>3</sup>

As part of that work, its Co-operative Housing Project ran between September 2014 and March 2019, offering support and advice to new and existing organisations looking to develop CCLH schemes in Wales.



<sup>1</sup> Nationwide Foundation, 'Backing Community-Led Housing', available at: <http://www.nationwidefoundation.org.uk/our-programmes/backing-community-led-housing/> <accessed March 2019>.

<sup>2</sup> Ibid.

<sup>3</sup> See the Wales Co-operative Centre homepage, available at: <https://wales.coop/> <accessed May 2019>.

The successor to this project, the Centre's new Communities Creating Homes project, began in April of this year and aims to "develop and stimulate demand for the co-operative and community-led housing approach throughout Wales".<sup>4</sup>

Both these projects have primarily been funded by the Welsh Government and the Nationwide Foundation.<sup>5</sup> The latter's 'Backing Community Housing' programme is one of three main areas where the charitable foundation funds work in pursuit of its aim of increasing the availability of decent, affordable homes for people in housing need.<sup>6</sup>

In terms of methodology, the research project has taken a primarily qualitative approach, in line with Wales Co-operative Centre's particular interest in capturing the softer, harder-to-measure outcomes that arise for individuals and communities involved in CCLH. Quantitative data generated have been analysed as part of the research process where relevant, but have not been the main focus of its work.

In order to gather the necessary qualitative data relating to the key research questions, the project made use of semi-structured interviews and

surveys with residents of CCLH schemes, as well as with providers of CCLH schemes. Again in line with the research brief, the project utilised a tripartite categorisation system for responses from residents, with those who had yet to start living in their scheme categorised as 'explorative', those who had been living in CCLH for less than five years classified as 'existing' residents and those who had been living in CCLH for over five years as 'established' residents.

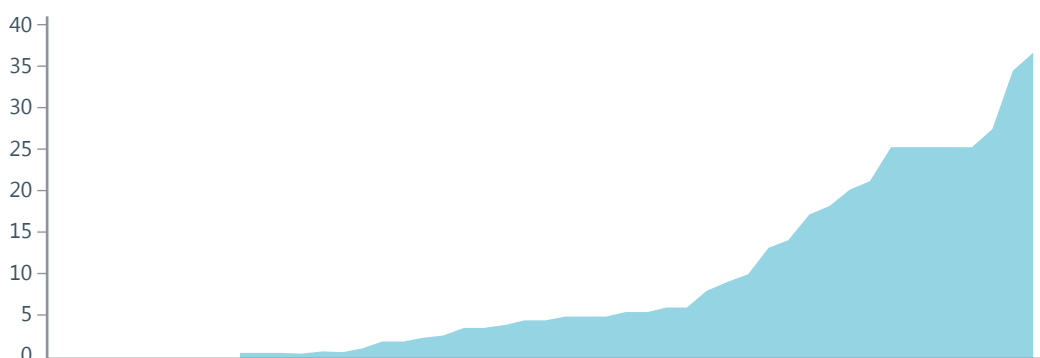
Fourteen staff from nine CCLH providers in England and Wales were also interviewed as part of the research in a separate interview process. As per the project brief, from its outset the research sought views from residents with a variety of different lengths of experience within CCLH and from schemes across the experience spectrum.

This spectrum ranged from residents who were still in the exploratory stages to those with decades' worth of experience, as the following graph recording respondent's lengths of tenure in their scheme records (note that participants are ranked by length of tenure in ascending order, with those still at the exploratory stage marked at zero towards the left hand side of the graph):

---

## Assessing the Benefits of CCLH CCLH Resident Participants - Tenure Lengths

(Number of Years)



---

Providers interviewed were similarly varied, both in their size and type, as well as in their levels of experience of managing or helping manage CCLH

schemes to date, in order to capture the full range of provider experience.

---

<sup>4</sup> Wales Co-operative Centre, 'Communities Creating Homes' available at:

<https://wales.coop/get-ourhelp/our-projects/co-operative-community-led-housing/> <accessed May 2019>.

<sup>5</sup> N. Tate, 'Nationwide Foundation funding to lead to more affordable housing in Wales' (Nationwide Foundation, 2 September 2014), available at: <http://www.nationwidefoundation.org.uk/nationwidefoundation-funding-to-lead-to-more-affordable-housing-in-wales/> <accessed May 2019>.

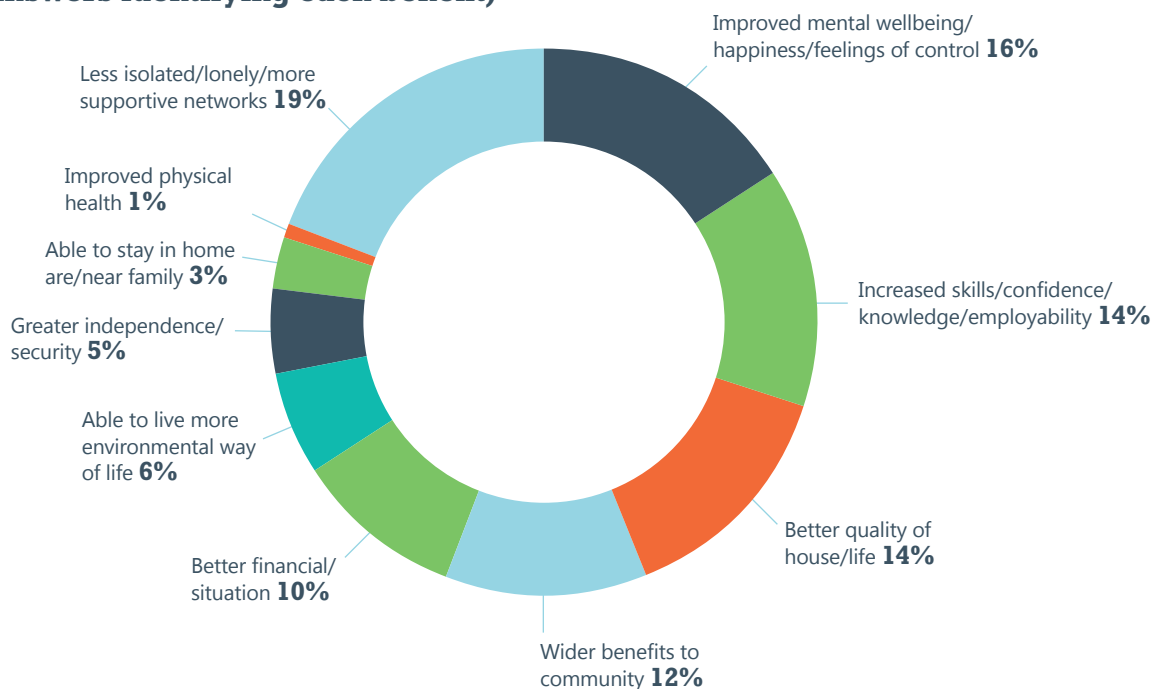
<sup>6</sup> Nationwide Foundation, 'Our Programmes', available at: <http://www.nationwidefoundation.org.uk/our-programmes/> <accessed May 2019>.

# Benefits of CCLH: Residents

Judging from the evidence gathered from residents for this project, there is no shortage of ways in which CCLH benefits those who live in it. The testimony of

interviewees that underlies the following graph helps outline all the different types of benefit living in a CCLH scheme may bring.

**Assessing the Benefits of CCLH**  
**CCLH Resident - Benefits Identified by type**  
**(% of answers identifying each benefit)**



**“Collectively working out our housing problems was important, both in trying to buy the homes we live in and also as problems arise.”**





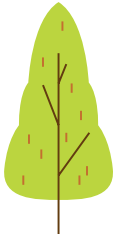
**“It’s so much less isolating.”**



**“We’re so fortunate that we live in a community where people care for each other.”**



**“I have found a very supportive community of fellow housemates, receiving support during a period of illness and subsequently helping new members to find their feet in the household.”**



**“Ownership provides access to options and opportunity. It also builds a sense of pride and belonging.”**



**“The most important thing is having secure housing, especially as I had a young child when we first moved in and it meant he could stay in the area where he was growing up.”**

**"I love sharing meals, tools and all sorts of resources with other likeminded people and being part of an extended family: 'it takes a village to grow a child'."**

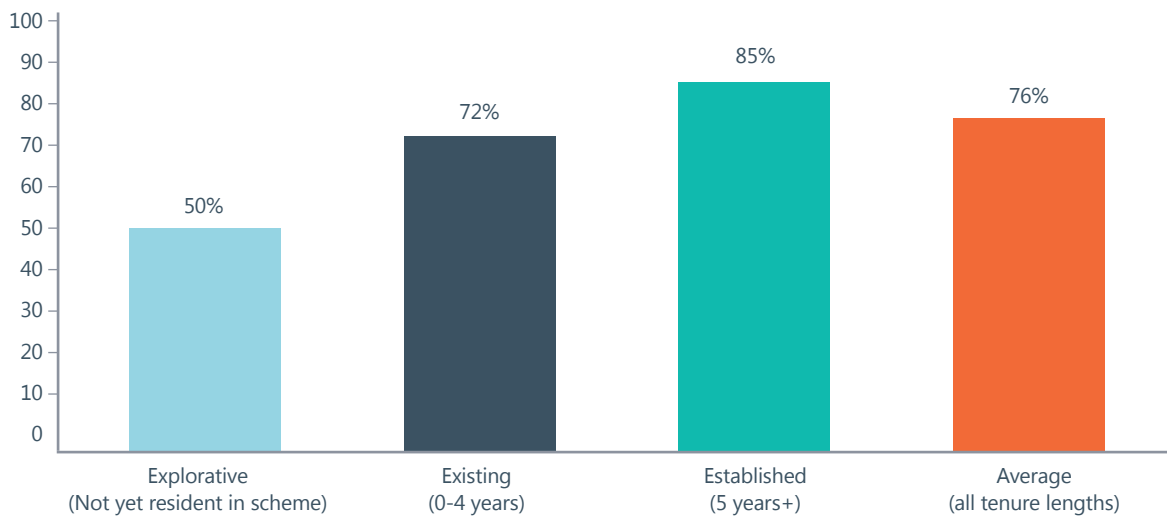


Participants in this research, whatever stage they were at, identified challenges as well as benefits to living in CCLH. It is clearly not a one way street providing positive outcomes only, and any attempt to quantify its benefits would also need to include the costs of its challenges to residents, in terms of the potential negative effects it can have on their well-being to go with the positive effects. In summary, though, despite

all of the challenges of living in a CCLH scheme, it would seem from the participants involved in this research at least, that the positives still comfortably outnumber the negatives overall. The final thing to note in relation to the residents who participated in this research was the relatively high levels of satisfaction with their scheme and its progress to date.

### **Assessing the Benefits of CCLH CCLH Residents - Average Rating by Tenure Length**

(%)





## Benefits of CCLH: Providers

**“People apply for a house not knowing and then the co-op appeals to them, because they realise they have more than normal control over their own destiny. There are by-products, health and well-being, it addresses loneliness and isolation, it gives people confidence. They often lack this at the beginning. This confidence spills out into personal lives, for example, employment. They start as tenants and grow as people.”**

As noted above, providers of CCLH schemes interviewed for this research identified a number of ways in which they perceived CCLH as providing benefits to them as providers compared to more conventional form of housing. These included greater ease of letting of properties, reduced numbers of voids, reduced incidences of rent arrears, complaints and antisocial behaviour, as well as higher levels of resident engagement and improved community cohesion more generally. Overall, the view of one less experienced provider that “there is evidence to show that CCLH is a worthwhile new venture – the different ways of looking at issues and balancing priorities” represented the prevailing feeling among providers interviewed for this research. While there are certainly lessons to be learned from the feedback providers gave for this project, there are also reasons to be cheerful. As one put it, “the excitement of CCLH has a unique identity and fascination, which is a good thing rather than a barrier”.



**“Sense of community; financial benefit (co-op as shared equity through rental payments so anyone leaving gets capital asset to leave with); can live in an area where they work, have schools and families close by; empowerment and feeling important; they have good quality housing; independence; security; and family support.”**





**“There is a sense of pride; empowered individuals; there is self-esteem and confidence in tenants; getting things done, no red tape; resolving social and relationship issues; some friendships built for life.”**

The other key point to note from the provider feedback for this project is that despite separate samples and research processes, interviewees often echoed residents taking part in the research by listing the benefits they perceived as accruing to their tenants as well as to them as providers. Another provider’s list may stand as summary for the wealth of benefits identified in general by provider interviewees for this project.

For providers as well as residents in this research therefore, there were many common perceived advantages of CCLH compared to other forms of housing, even given the variety of schemes and world views that go to make up the sector.

**“There is no turnover, everyone has stayed, even though there have been big issues within the community; there is pride in their environment, gardens, drives always tidy; it has influenced our organisation’s approach to community development in general.”**



# Conclusion, Recommendations and Next Steps

While any conclusion to a qualitative research project on CCLH with this size of sample can only be general, given the breadth of schemes involved and variety of people living within them, the evidence compiled for it strongly suggests that there are many benefits of living in CCLH. This is according to, and in the words of, those living in CCLH schemes already, although there also seem to be benefits of involvement even for those whose scheme has yet to be built.

CCLH providers too identified many possible benefits in their testimonies, for example around greater ease of letting compared to more conventional housing forms, leading to reduced turnaround times and void levels as a result, or lower rates of complaints and antisocial behaviour incidents. There also appears to be some evidence that CCLH schemes may have higher levels of resident engagement than non-CCLH schemes, and to a lesser extent, that they may contribute more than non-CCLH schemes to the cohesiveness of their local communities.

It is, however, the outcomes for individuals and communities living in CCLH schemes that comes through strongest in the research evidence. Many of these are practical benefits, such as increased security of accommodation, a better standard of housing than they could otherwise afford or simply having more control over their home environment than they would in other forms of social housing. But above all, it is the identification of so many softer outcomes by residents themselves that is the most striking finding to emerge from this project. In terms of the practical recommendations that arise for CCLH support organisations and policy makers from the data for this project, the key framing factor to emerge seems to be that different CCLH residents and schemes need different help at different stages of the CCLH journey. The following recommendations therefore apply primarily to residents and schemes at each of the three key stages of the journey in turn, with the exception of the fourth and final one, which is of equal applicability to all residents or schemes.

<b>Recommendation #1</b>	More legal, financial and governance support for 'exploratory' individuals and groups looking to set up CCLH schemes
<b>Recommendation #2</b>	More training and other support for 'existing' individuals and schemes to develop their 'living together in CCLH' skills base
<b>Recommendation #3</b>	Greater support for 'established' individuals and schemes within CCLH to help them retain high resident engagement levels, particularly in terms of board and other formal governance group membership
<b>Recommendation #4</b>	Stronger networks of peer support among all types of CCLH schemes and residents be encouraged and resourced, including building up peer research capability within the sector

The sector now has clear qualitative evidence of the benefits it can bring to individuals and communities.

**If it can add further hard quantitative evidence to that qualitative evidence, its rise from a 'Cinderella' sector to a more 'jewel in the crown' position within housing policy may become unstoppable.**

For the sake of those individuals across Wales and England who have yet to benefit from it, but who could do so based on the evidence of this research, it is to be hoped that this next step will be taken sooner rather than later.

# II. Introduction and Methodology

**“It’s often said we’re poor in this country at problem solving. We don’t understand consensus decision making and conflict resolution, and are poor at empathy. Housing co-operatives offer an alternative, but are not understood by many.”**

Resident participant, CCLH research project



Wales Co-operative Centre has been working since 1982 to strengthen and empower Welsh communities by supporting the growth of co-operatives and social enterprise, as well as by collaboratively delivering projects that provide skills and tackle exclusion.<sup>7</sup> As part of that work, its Co-operative Housing Project ran between September 2014 and March 2019, offering support and advice to new and existing organisations looking to develop co-operative and community-led housing (CCLH) schemes in Wales. The successor to this project, the Centre’s new Communities Creating Homes project, began in April of this year and aims to “develop and stimulate demand for the co-operative and community-led housing approach throughout Wales”.<sup>8</sup> Both of these projects have primarily been funded by the Welsh Government and the Nationwide Foundation.<sup>9</sup> The latter’s ‘Backing Community Housing’ programme is one of three main areas where the charitable foundation funds work in pursuit of its aim of increasing the availability of decent, affordable homes for people in housing need.<sup>10</sup>

To date, Wales Co-operative Centre has supported 10 existing CCLH schemes, as well as helped establish six new ones throughout Wales, creating 137 affordable homes in total.<sup>11</sup> Wales Co-operative Centre is also currently supporting 27 emerging and embryonic community-led and co-operative schemes with the

potential to develop a further 200 homes.<sup>12</sup> It has also helped train over 250 people in how to establish and run all forms of CCLH.<sup>13</sup>

As the brief for this research outlined, key benefits of CCLH witnessed by Wales Co-operative Centre staff during this time were felt to have included the following:

- Greater control and ownership – having a voice in the development, running and management of your home generates a sense of pride and ownership.
- Improved health and well-being – CCLH residents are generally happier and more satisfied than those living in social housing or the private rented sector. They feel supported and part of a cohesive community which is helping to tackle isolation and loneliness. They are learning new skills and feel empowered to help their local community.
- Resilient communities agenda – living in a supported, well integrated community can reduce pressure on public support services.
- Regenerating communities – the sense of pride and ownership instilled in CCLH schemes can help to transform communities through bringing empty homes back to use, fewer antisocial behaviour incidents, more secure neighbourhoods, sustainable population, improved reputation and so on.

<sup>7</sup> See the Wales Co-operative Centre homepage, available at: <https://wales.coop/> <accessed May 2019>.

<sup>8</sup> Wales Co-operative Centre, ‘Communities Creating Homes’ available at: <https://wales.coop/get-our-help/our-projects/co-operative-community-led-housing/> <accessed May 2019>.

<sup>9</sup> N. Tate, ‘Nationwide Foundation funding to lead to more affordable housing in Wales’ (Nationwide Foundation, 2 September 2014), available at: <http://www.nationwidefoundation.org.uk/nationwide-foundation-funding-to-lead-to-more-affordable-housing-in-wales/> <accessed May 2019>.

<sup>10</sup> Nationwide Foundation, ‘Our Programmes’, available at: <http://www.nationwidefoundation.org.uk/our-programmes/> <accessed May 2019>.

<sup>11</sup> Wales Co-operative Centre, ‘Independent Research: Assessing the potential benefits of living in a co-operative or community led housing scheme’ (December 2018), p.3.

<sup>12</sup> Ibid.

<sup>13</sup> Ibid.

- Impact on the environmental agenda – as CCLH schemes tend to be small/medium developments, this can reduce the pressure on green space, reduce urban sprawl and unlock smaller sites for development.

At the same time, it was recognised there was a need to interrogate these potential wider outcomes of CCLH more rigorously through the commissioning of an independent qualitative research project to provide more insight into the issue.

This report is the result of that process. As per the project brief, it seeks to do three things in particular:

- Contextualise the area of CCLH research, with specific reference to the current situation.
- Identify the range of potential benefits that CCLH has to offer (with specific focus on the wider outcomes that are above and beyond “affordability”), and highlight examples of specific impact.
- Highlight and make recommendations regarding areas of need on which to focus future effort.

In terms of methodology, the research project has taken a primarily qualitative approach, in line with Wales Co-operative Centre’s particular interest in capturing softer, harder-to-measure outcomes that may arise for individuals and communities involved in CCLH. Quantitative data generated have been analysed as part of the research process where relevant, but have not been the main focus of its work. In order to gather the necessary qualitative data relating to the key research questions, the project made use of semi-structured interviews and surveys with residents of CCLH schemes, as well as with providers of CCLH schemes. Again in line with the research brief from Wales Co-operative Centre, the project has utilised a tripartite categorisation system for responses from residents, with residents who had yet to start living in their scheme categorised as ‘explorative’, those who had been living in CCLH for less than five years classified as ‘existing’ residents and those who had been living in CCLH for over five years as ‘established’ residents.

In relation to the semi-structured interviews and surveys with CCLH residents, the project took a grounded theory approach to the data produced by the research:

**“Grounded theory is a method in naturalistic research that is used primarily to generate theory. The researcher begins with a broad query in a particular topic area and then collects relevant information about the topic. As the action processes of data collection continue, each piece of information is reviewed, compared, and contrasted with other information. From this constant comparison process, commonalities and dissimilarities among categories of information become clear, and ultimately a theory that explains observations is inductively developed.”<sup>14</sup>**

In practical terms, this meant that data were coded into concepts and categories, combining to form the conclusion to which this research comes. This conclusion about the kind of benefits living in CCLH may provide in turn indicates the next steps the sector might wish to take as a result. Grounded theory approach is particularly suited to working with a sample size of 20-60 participants, as was the case in this research.<sup>15</sup> This use of grounded theory was then also combined with a case study approach on a sample of participants. In this, the research made use of Most Significant Change technique to choose which research participants’ stories to use as case studies.

Finally, while a full quantitative value analysis of CCLH was outside the parameters of the brief, the project did carry out some non-quantitative outline value analysis work on its sample of case studies, in order to provide some initial indications of the kinds of value CCLH is likely to already be generating in fiscal, economic and social terms, even if research into the sector is not yet at a level where actual cost-benefit or SROI (Social Return On Investment) type figures can be attached.

<sup>14</sup> E. Depoy and L. Gitlin, ‘Introduction to Research’ (Mosby, 2016), quoted in Science Direct, ‘Grounded Theory’, available at: <https://www.sciencedirect.com/topics/neuroscience/grounded-theory> <accessed March 2019>.

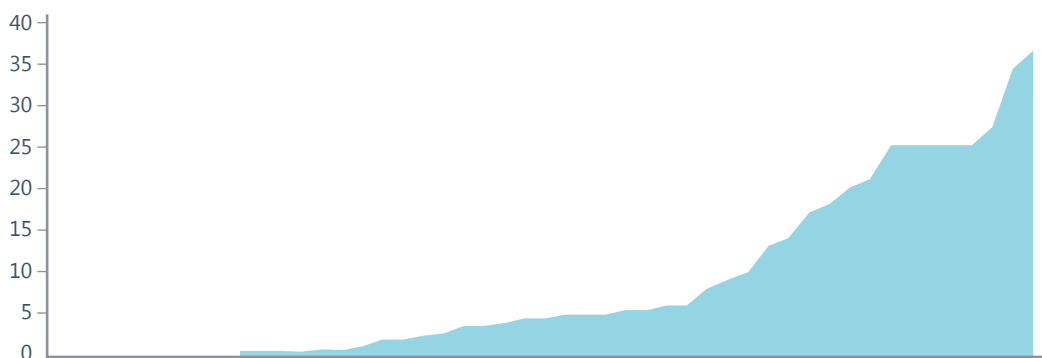
<sup>15</sup> J. Sauro, ‘Types of Qualitative Methods’ (Measuring U, 13 October 2015), available at: <https://measuringu.com/qual-methods/> <accessed March 2019>.

In total, 53 CCLH residents or prospective residents from at least 22 schemes across England and Wales took part in the research, with an approximately even split of schemes between the two countries.<sup>16</sup> Fourteen staff from nine CCLH providers in England and Wales were also interviewed as part of the research in a separate interview process. As per the project brief, from its outset the research sought views from residents with a variety of different lengths of experience within CCLH and from schemes across

the experience spectrum. This spectrum ranged from residents who were still in the exploratory stages to those with decades' worth of experience, as the following graph recording respondent's lengths of tenure in their scheme records (note that participants are ranked by length of tenure in ascending order, with those still at the exploratory stage marked at zero towards the left hand side of the graph):

---

## Assessing the Benefits of CCLH CCLH Resident Participants - Tenure Lengths (Number of Years)



Providers interviewed were similarly varied, both in their size and type, as well as in their experience of managing or helping manage CCLH schemes to date, in order to capture the full range of provider experience. (Some had had very successful ones in all their schemes, others had had more mixed experiences.)

In terms of structure, this report looks first at the existing qualitative and quantitative literature on CCLH's potential benefits for residents, as well as the current situation and strategic context of CCLH more broadly. It then considers the perspectives gained

from the primary research with the project's participant groups – firstly CCLH residents, and then CCLH providers.

(It should be noted at this point that while residents taking part in the research were occasionally from schemes managed by providers also interviewed for the project, this overlap was not a formal project goal, as the triangulation of views on individual schemes was not part of the research brief. The two research strands asked different questions and used different research processes, with residents not aware of which providers were participating, and vice versa.)

---

<sup>16</sup> Nine respondents chose not to identify their exact scheme, only its approximate geographical location, so exact figures cannot be stated for the total number of schemes from which participants were drawn. Of the 22 different proposed or existing schemes that were identified by participants, 12 were in England and 10 in Wales.

For residents, the relevant chapter is divided into three main subsections: motivations for involvement in CCLH, benefits of involvement and challenges of involvement. These subsections arose from the coding process for the data, but also fit with the general lines of enquiry for the project, which included the following questions:

- How did residents find out about CCLH and the different models?
- Why were/are they attracted to CCLH?
- The benefits residents have experienced/anticipate receiving in CCLH.
- The impact on health and well-being for those already living in CCLH schemes.
- The potential impact CCLH can have on loneliness and isolation.
- The impact on income for those already living in CCLH schemes.
- The impact on community cohesion for those living in CCLH schemes.
- The challenges residents have faced/anticipate encountering in CCLH.

For providers, the subsections cover more specific categories that were identified in the project brief. Each subsection relates to a different aspect of how CCLH schemes perform in relation to traditional schemes in the following areas of housing management:

- Ease of letting the properties / void turnaround times
- Rent arrears
- Complaints / antisocial behaviour
- Tenant engagement and community cohesiveness

Following these sections, the report then looks at the lessons learned by CCLH residents and providers from their experiences, before concluding with recommendations and next steps for future work in this area.

This report therefore begins with the following review of the existing literature on CCLH and its benefits in relation to other forms of housing to date, as well as its strategic context in Wales and England.



# III. Literature Review

**“Community-led housing is about local people playing a leading and lasting role in solving local housing problems, creating genuinely affordable homes and strong communities in ways that are difficult to achieve through mainstream housing.”<sup>17</sup>**

Homes England, ‘Community Housing Fund Prospectus’



## Purpose and definitions

The purpose of this literature review is three-fold:

- To establish the definitions and other fundamental concepts that underly the methodology used in this research project.
- To underpin the project’s enquiry framework and general approach by identifying existing research which has considered the issue of the additional value of CCLH compared to more conventional forms of housing.
- To identify the strategic agendas and contexts in relation to housing and other key related policy areas (such as health and well-being or economic development) to which CCLH can contribute, in order to frame the findings and recommendations that ultimately emerge from this research.

There are several definitions of CCLH and the concepts that go to make it up, such as ‘cohousing’, or ‘co-operative’ or ‘community-led’ housing. The Nationwide Foundation’s ‘Backing Community-Led Housing’ programme (see section I.) defines its subject as any housing scheme involving “communities that are taking a leading role in providing housing solutions for people in need”.<sup>18</sup> As the programme outlines, its interpretation of community-led housing is deliberately broad:

**“Community-led housing schemes come in a variety of forms, shapes and sizes. They can build new homes, create homes from empty properties, protect existing decent, affordable homes and provide homes of all types of tenure.”**

**“We know that the depth of community involvement will vary, therefore control and operation of the organisation or project may not sit with the community. However, it is fundamental that the needs and views of communities are at the forefront of decision-making.”<sup>19</sup>**

The Smith Institute report, ‘Local Housing, Community Living’, uses the following definition of community-led housing, which is also the Housing Association Charitable Trust (HACT)’s chosen definition:

**“Housing designed to meet the needs of particular groups of people or to meet the needs of a particular locality, and community-led, that is, housing shaped and controlled by a group that represents the residents and/or the wider community that will be served by the housing.”<sup>20</sup>**

Co-operative housing is the largest subsector within the community-led sector, with the Confederation of Community Housing’s definition as follows:

**“Housing that is developed by, with, and usually for, a democratic community membership organisation; and is controlled (and in some cases owned) by local democratic community membership organisations.”<sup>21</sup>**

<sup>17</sup> Homes England, ‘Community Housing Fund: Prospectus’ (July 2018), available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/772919/CHF\\_prospectus\\_-\\_FINAL\\_updated\\_16.1.19.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/772919/CHF_prospectus_-_FINAL_updated_16.1.19.pdf) <accessed March 2019>, p.5.

<sup>18</sup> Nationwide Foundation, ‘Backing Community-Led Housing’, available at: <http://www.nationwidefoundation.org.uk/our-programmes/backing-community-led-housing/> <accessed March 2019>.

<sup>19</sup> Ibid.

<sup>20</sup> A. Haywood, ‘Local Housing, Community Living: Prospects for Scaling up and Scaling out Community-Led Housing’ (The Smith Institute, 2016), available at: <http://www.smith-institute.org.uk/wp-content/uploads/2016/02/local-housing-community-living.pdf> <accessed March 2019>, p.12.

<sup>21</sup> Ibid, p.15.



## Size, history and composition of the CCLH sub-sector

As the 2015 Demos report entitled 'Community Builders' records, community-led housing has its roots in the co-operative movement:

**“Beginning with the Rochdale Pioneer Land and Building Company (later the Nationwide Building Society), which built the first**

**co-operative housing in the 1860s, much of the UK’s existing collectively owned housing stock was built or acquired before the 1980s, with over 40,000 co-ownership homes built in the wave of co-operative housing development in the 1960s and 1970s.”<sup>22</sup>**

The following table shows the its estimate of the co-operative sector’s overall size:<sup>23</sup>

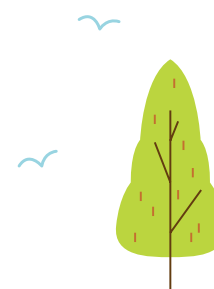
**Table 1: Mutual and co-operative housing sector 2013**

Time of Creation	Predominant ownership/management model	Number
1960s	Co-ownership housing	3
1970s-1980s	Housing ownership co-operatives	575
1980s-1990s	Tenant management organisations	231
Late 1990s onwards	Cohousing projects	54
2000s onwards	Community housing mutual and gateways	11
Mid 2000s onwards	Community land trusts	100
Total remaining in 2013:		974

The current size of the full CCLH sector is, however, still not known for certain. The Confederation of Community Housing claims a membership of 836 UK co-operative housing organisations representing 196,000 homes in the UK.<sup>24</sup> The UK Cohousing Network’s directory has 71 known cohousing schemes, at different stages of development: established (21 in total listed in the directory), developing (39 – ‘existing’ in the terminology of this report) and forming (11 – ‘exploratory’ in the terminology of this report).<sup>25</sup> As the ‘Community Builders’ report also notes, the concept of community-led housing is made up of a

number of different models, and many developments draw from more than one model:

**“For example, some community land trusts lease their property to co-operative societies. Mutual home ownership can combine co-operative ownership with the community land trust model. Collective custom-builders might set up a cohousing community, or cohousing communities might set up a community land trust to ensure their housing remains affordable in the long term.”<sup>26</sup>**



<sup>22</sup> C. Cadywould and D O’Leary, ‘Community Builders’ (Demos, 2015), available at: <https://demos.co.uk/project/community-builders-report/> <accessed March 2019>, p.48.

<sup>23</sup> Ibid, p.49.

<sup>24</sup> See the footer to the Confederation of Community Housing homepage at <http://www.cch.coop/> <accessed March 2019>.

<sup>25</sup> UK Cohousing, ‘UK Cohousing Directory’, available at <https://cohousing.org.uk/information/uk-cohousing-directory> <accessed March 2019>.

<sup>26</sup> C. Cadywould and D O’Leary, ‘Community Builders’, p.50.

Nevertheless, the various types of CCLH can broadly be categorised as follows:<sup>27</sup>

**Table 2: CCLH Types**

<p><b>Co-operatives</b> are managed and controlled by a membership organisation, which usually includes all the co-operative's residents. The membership organisation normally owns the property too, although in some cases residents are part-owners. While there are hundreds of co-operatives operating in the UK, most are managing existing stock, with very few, if any, new co-operative homes being built in England in recent years. However, new co-operative housing schemes are being developed in Wales with the support of Wales Co-operative Centre, Welsh Government and the Nationwide Foundation.</p>
<p><b>Cohousing communities</b> are comprised of a cluster of private homes alongside communal facilities. The housing is typically intentionally designed – either from the ground up or by taking over unused buildings – to foster a sense of community. The initial residents in the group often contribute significantly to this design. There is joint, consensual decision-making on the division of labour to keep up communal facilities, running the finances, and using shared resources. Most cohousing communities are registered either as companies limited by guarantee, or industrial and provident societies (now known as community benefit societies). Britain's first cohousing scheme was set up in 1980, and the UK Cohousing Network now has 19 active member groups, with over 50 groups in development.</p>
<p><b>Self-help</b> housing brings members of a local community together to bring empty properties back into use. They are normally groups that cannot afford to buy their own housing, and cannot get a permanent home from the local authority or a housing association.</p>
<p><b>Community self-build</b> involves local people who need housing building their own homes. In doing so, residents gain both a home and new skills. The end product is usually a self-build housing association or a housing co-operative. The homes can be either for rent, outright ownership or shared ownership. Self-builders normally purchase an equity stake of 50 per cent and pay rent on the other 50 per cent.</p>
<p><b>Collective custom-build</b> is another form of self-provided housing, where groups work closely with a developer who either builds the homes to a custom design or oversees the process, managing supply chains and facilitating access to financial advice and other professional support. However, sometimes group custom-builders choose to manage their own project, known as 'independent group custom-build'.</p>

<sup>27</sup> Table adapted from *ibid*, pp.50-1.

**Table 2: CCLH Types (continued)**

**Community land trusts (CLTs)** are non-profit organisations controlled by their members through a democratic governance structure. Membership is open to anyone who lives in a defined local area, including occupiers of the properties provided by the community land trust. While it may provide homes for sale as well as for rent, a key feature of a community land trust is that homes it provides are kept permanently affordable. This can be achieved through a variety of mechanisms, including equity loans, pre-emption rights for the community land trust to buy the property back, and resale price covenants, where the property is sold at a percentage of its open market value with a covenant on the buyer only to resell at the same percentage. Proceeds from any homes sold by a community land trust are protected by an asset lock, and must be re-invested into something else that benefits the local community. A second important feature is that a stated primary responsibility of the community land trust is the common good of the community and the development of the local area, not just the residents or members. According to the National Community Land Trust Network, there are now over 170 community land trusts across England and Wales.

**Tenant management organisations (TMOs)** are a means by which council or housing association tenants and leaseholders can collectively take on responsibility for managing the homes they live in. Those resident members of the TMO create an independent legal body and usually elect a tenant led management committee to run the organisation. TMOs can take different forms and sizes. Many are tenant management co-operatives using co-op rules. Others may take the form of not-for-profit companies. Some TMOs manage just a handful of homes while others manage large estates of two or three thousand properties.<sup>28</sup> (Note that TMOs are not the same as ALMOs, which are bodies wholly owned and controlled by local authorities that separate a local authority's landlord services from other services it provides, such as schools, libraries, and swimming pools.<sup>29</sup>)

<sup>28</sup> See The National Federation of Tenant Management Federations, 'New to TMOs?', available at: <http://www.nftmo.co.uk/content/content73ba.html?ida=3&idas=19> <accessed March 2019>.

<sup>29</sup> A. Power, 'How Tenant Management Organisations have wrongly been associated with Grenfell' (LSE, 6 September 2017), available at: <https://blogs.lse.ac.uk/politicsandpolicy/the-truth-about-tmos/> <accessed March 2019>.

## CCLH within the wider housing sector

The most recent available UK government data shows just over 1.4 million dwellings in Wales, with 990,000 being owner occupied, 203,000 in the private rented sector and 226,000 in the social sector (rented from local authority or housing associations).<sup>30</sup> In England, of the 23.9 million total dwellings, 15.1 million were in the owner occupier sector, 5 million privately rented and 4 million in the social sector.<sup>31</sup>

With official housing figures organised by tenure rather than governance, the exact size of CCLH remains hidden. Nevertheless, the consensus, for example in the form of Confederation of Community Housing figures, is that it represents a very small percentage of UK households. As the Commission on Co-operative and Mutual Housing points out in its 'Bringing Democracy Home' report, "it makes up only 0.6% of the UK's housing supply, compared with 18% in Sweden, 15% in Norway, 8% in Austria and 6% in Germany".<sup>32</sup>

This view is echoed in Demos' aforementioned 'Community Builders' report, which found in June 2015 that the community-led housing sector was "currently very small" both in overall numbers and the scale of its schemes; the report was able to find only 32 examples of community-led groups in the UK having been involved in a proposed large (at least ten home) development since 2010.<sup>33</sup>

## Focus of this review

This literature review focuses primarily on the benefits CCLH brings in relation to social and other policy fields, particularly in relation to soft outcomes for residents.

Soft outcomes are changes that are intangible, relating to perceptions, attitudes or personal skills, in contrast to hard outcomes, which are changes that are tangible, objective and can be more easily observed.<sup>34</sup> This review therefore does not specifically seek to identify what factors make for success or failure in CCLH schemes, although there is some overlap between this question and the lines of enquiry for this research project as a whole.

It is also the case that there is lots of existing information on how to develop effective CCLH schemes for residents and potential residents, and for local authorities, public bodies and housing professionals. For example, the HACT 'Community Led Housing Toolkit' (launched with support from the Nationwide Foundation in June 2018) is a free "one-stop shop for the specialist documentation required to develop a community-led housing scheme" anywhere in the UK,<sup>35</sup> while Wales Co-operative Centre's 'Co-operative Housing for Any Community in Wales' contains detailed guidance and illustration relating specifically to the Welsh context.<sup>36</sup>

Many local authorities have used the Building and Social Housing Foundation (now World Habitat)'s 'Community-Led Housing: What Is It and What Can It Offer Your Local Authority?'.<sup>37</sup> Another useful starting point is the previously quoted 'Local Housing, Community Living', which also looks at "prospects for scaling up and scaling out community led housing".<sup>38</sup>

<sup>30</sup> GOV.UK, 'Table 106 Dwelling stock by tenure: Wales (historical series)', available at:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/710190/LT\\_106.xls](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/710190/LT_106.xls) <accessed March 2019>.

<sup>31</sup> Ministry of Housing, Communities and Local Government, 'Dwelling Stock Estimates: 2017, England', available at:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/710382/Dwelling\\_Stock\\_Estimates\\_2017\\_England.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/710382/Dwelling_Stock_Estimates_2017_England.pdf) <accessed March 2019>, p.18.

<sup>32</sup> N. Bliss (ed.), 'Bringing Democracy Home' (Commission on Co-operative and Mutual Housing, 2015), available at:

<http://www.cch.coop/wp-content/uploads/2015/07/bdh-commission-report.pdf> <accessed March 2019>, p.5.

<sup>33</sup> C. Cadywold and D O'Leary, 'Community Builders', p.16.

<sup>34</sup> For this definition and further discussion of the terms, see J. Copps, 'Measuring soft outcomes – what you need to know' (New Philanthropy Capital, 16 June 2012), available at:

<https://wellbeingmeasure.files.wordpress.com/2012/06/npc-soft-outcomes-event-160612.pdf> <accessed March 2019>, slide 3.

<sup>35</sup> The CLH Toolkit is available at: <http://clhtoolkit.org/> - for further information on its background and development, see N. Tate, 'New toolkit provides one-stop-shop for community-led housing' (Nationwide Foundation, 5 June 2018), available at:

<http://www.nationwidefoundation.org.uk/new-toolkit-provides-one-stop-shop-for-community-led-housing> <accessed March 2019>.

<sup>36</sup> D. Palmer, 'Co-operative Housing for Any Community in Wales' (Wales Co-operative Centre, July 2015), available at:

<http://www.cch.coop/wp-content/uploads/2015/07/coop-housing-for-any-community.pdf> <accessed March 2019>.

<sup>37</sup> See World Habitat, 'Community-Led Housing: What Is It and What Can It Offer your Local Authority?' (2017), available at:

<https://www.world-habitat.org/publications/community-led-housing-can-offer-local-authority/> <accessed March 2019>.

<sup>38</sup> See footnote 14 above.

## Summary of existing research: qualitative approaches

To date, most research on CCLH has taken a qualitative approach, rather than a more quantitative input–output–outcome type model. The rationale for this is set out in Palmieri’s ‘Measuring the Impact of the Co-operative Sector’:

**“Many of the assumed benefits of co-operatives are qualitative in character, as they are found within the social relations between members and their co-operatives, and those co-operatives and their surrounding communities. Hence, even if the technical economic assumptions within [...] input-output analysis were corrected by better data, gathering the input-output analysis would still not capture the benefits of co-operatives which flow from their values, identity, and structure. To truly understand the local impact of co-operatives, one must move beyond the input-output analysis [...] to an analysis which takes into account social relations.”<sup>39</sup>**

Using qualitative approaches, researchers have explored CCLH’s additionality (including its relational benefits) from local, national and international perspectives. The commonest methodologies used in the UK have been qualitative surveys, case studies, focus groups and interviews. As noted in the brief for this research project, much of this research is anecdotal. In other words, it tends to take the form of case studies or reports written about CCLH residents where the benefits derived are described by other people, such as housing professionals connected to the schemes the schemes, rather than the residents

themselves. The Confederation of Community Housing, for example, utilised this approach in its 30-page report on ‘Mutuality and Accountability in the Housing Association Sector’.<sup>40</sup>

Wales Co-operative Centre’s ‘A View from the Foothills: Pioneer Housing Co-operatives in Wales’ took a slightly contrasting approach, in that it contained almost as many direct quotes from residents (six in total) as it did from support workers and other housing professionals (seven in total) in its similar length analysis of learning points and recommendations for the future of housing co-ops in Wales.<sup>41</sup> Its ‘Research into the Potential Demand for Co-operative Housing in Wales’ had previously gone further in terms of direct resident voice, basing its conclusions on interviews/focus groups with 29 potential co-operative residents across three different areas of Wales and providing a comprehensive list of responses to the questions posed in the groups.<sup>42</sup>

In general, however, direct resident voice is comparatively rare in existing qualitative research on CCLH, usually restricted to one or two quotes in a longer case study more often populated by the voices of housing professionals – see, for example, the long list of detailed case studies that accompanies the ‘1,001 Co-operative and Community Led Homes: the Housing Revolution Starts Here’ report.<sup>43</sup> Likewise, the ‘Evaluation of Co-operative Housing Developments in Wales’ report for Welsh Government was able to include some direct resident voice having interviewed 44 co-operative residents in person or by telephone, but only in a small number of its 74 pages (primarily in sections on the engagement, involvement and responsibilities of co-op members).<sup>44</sup>

<sup>39</sup> M. Palmieri, ‘Measuring the Impact of the Co-operative Sector’ (27 October 2017), available at: [https://www.democracyatwork.info/measuring\\_impact\\_cooperative\\_sector](https://www.democracyatwork.info/measuring_impact_cooperative_sector) <accessed March 2019>.

<sup>40</sup> See N. Bliss, ‘Mutuality and Accountability in the Housing Association Sector’ (Confederation of Co-operative Housing, June 2017), available at: <http://www.cch.coop/wp-content/uploads/2017/06/Mutuality-and-accountability-in-the-housing-association-sector.pdf> <accessed March 2019>, p.30.

<sup>41</sup> See K. Edwards and J. Kent, ‘A View from the Foothills: Pioneer housing Co-operatives in Wales’ (Wales Co-operative Centre, March 2017).

<sup>42</sup> See S. Inkson, J. Nicholas and N. Bliss, ‘Research into the Potential Demand for Co-operative Housing in Wales’ (Wales Co-operative Centre and Welsh Government, May 2013), available at: <https://www.housinginternational.coop/wp-content/uploads/2016/11/Research-into-the-potential-demand-for-co-operative-housing-in-Wales.pdf> <accessed March 2019>, appendices 7-9.

<sup>43</sup> N. Bliss, ‘1,001 Cooperative and Community Led Homes: the Housing Revolution Starts Here’ (Confederation of Co-operative Housing, January 2017), available at: [http://www.cch.coop/wp-content/uploads/2017/01/4page\\_V2\\_Web\\_Eng.pdf](http://www.cch.coop/wp-content/uploads/2017/01/4page_V2_Web_Eng.pdf) <accessed March 2019>. The case studies are available separate to the report at: <http://www.cch.coop/1001co-ophomes/> <accessed March 2019>.

<sup>44</sup> See S. Donvaband and S. Rees, ‘Evaluation of Co-operative Housing Developments in Wales’ (Welsh Government, 24 March 2016), available at: <https://gweddill.gov.wales/docs/caecd/research/2016/160324-evaluation-co-operative-housing-developments-en.pdf> <accessed March 2019>, pp.32-43. Four quotations from co-operative members interviewed are also to be found in the Newport case study included in the report – see pp.53-4.

Moreover, amplifying the direct voices of residents appears to be a broader issue than just the CCLH sector, with the Nationwide Foundation announcing in June 2019 over £800,000 in funding to give tenants in the private rented sector “a stronger voice in the debates on their personal housing issues or in housing matters in their local area”.<sup>45</sup> As they note, “tenants should be a central part of any changes to the private rented sector, yet their voices are often absent and excluded from meaningful debate”.<sup>46</sup>

Given this context to CCLH resident voice, and resident voice more generally, the desire to amplify the direct views of individuals living within CCLH was an important factor in the shaping of this research project, and particularly its focus on qualitative methods.

At the same time, however, there were also some quantitative data generated by the research, therefore the existing literature relating to quantitative approaches also needs to be considered, even if they have not been the focus of this particular research project.

### **Summary of existing research: quantitative approaches**

As Demos’ ‘Community Builders’ report points out, the UK government collects data from all local authorities on the number of new housing starts and completions, but does not collect separate data for new community-led developments. As a result, the severely limited amount of data available, particularly on the scale of recent projects, has constrained the ability of researchers to assess community-led housing at a macro level.<sup>47</sup>

The report also notes the following:

**“Most of the academic research to date has focused on the supposed benefits of the various models once they are up and running. For example, in ‘More than Markets’, the Human City Institute cited the lower levels of rent arrears, vacancies, re-let times and ‘indecent’ among homes under some form of co-operative ownership, compared with national social housing norms. The report also cited higher performance on tenant satisfaction, customer service, repairs and maintenance, dealing with complaints, looking after communal areas and neighbourhood safety.”**

**“Besides the Human City Institute’s work, most of the recent literature focuses on two of the models: community land trusts and cohousing. Tummers’ international review of cohousing studies highlights the lack of quantitative data on the sector, but discusses many of the impacts of cohousing communities, such as environmental sustainability, breaking traditional gender roles, alleviating solitude of the elderly, and encouraging social interaction more broadly. Similarly, Moore examines the wider benefits community land trusts can bring to the local community through the acquisition of other community assets such as local pubs and bakeries, and their ability to promote community activism.”**<sup>48</sup>

<sup>45</sup> N. Tate, ‘Over £800,000 funding gives private tenants a stronger voice about their housing’ (Nationwide Foundation, 26 June 2019), available at: <http://www.nationwidefoundation.org.uk/over-800000-funding-gives-private-tenants-a-stronger-voice-about-their-housing/> <accessed June 2019>.

<sup>46</sup> Ibid.

<sup>47</sup> C. Cadywold and D O’Leary, ‘Community Builders’, p.55.

<sup>48</sup> Ibid, pp.54-5.

The 'Bringing Democracy Home' report also records that very little performance data exists for co-operative and mutual housing organisations not registered with the Tenant Services Authority.<sup>49</sup> Even where they are registered, housing co-ops are generally not required to collect performance indicators because of their small size, and therefore find it difficult to collate this information readily.<sup>50</sup> The report also notes that only "limited collective data is also available about tenant management organisations", with "the last research on the sector having been published in 2002".<sup>51</sup>

Despite the limited quantitative data relating to CCLH, there is a general consensus in the literature that it does lead to quantifiable hard outcomes. 'The Business Case for Community Led Housing CLH) describes some of the key ones as follows:

- **It adds to the supply of new homes, particularly those not readily delivered by the market**  
As well as tackling larger schemes on standard sites, community-led housing organisations can overcome the barriers presented by small, often complex.
- **It can provide genuinely and permanently affordable homes for people in need**  
Community-led housing provides a way of delivering permanently affordable rented homes, with rents linked to median incomes, capped at Local Housing Allowance rates or up to 80% of a market rent, as well as also providing different forms of low cost home ownership.  
Many community-led housing groups have developed new and locally tailored products to address particular affordability issues in their communities.
- **It diversifies the housing market and increases choice**  
Many community-led housing schemes involve a mix of tenures that not only enable local people to remain in their area but also maintain the viability of the community by increasing choice and diversity.
- **It can reduce the opposition to development**  
Homes targeted at local people, that are genuinely affordable by them and available to them on a long-term basis without, in many cases, a Right to Buy, can be decisive in winning local support. This applies as much in urban areas as rural ones. Community-led housing is also becoming an increasing feature of Neighbourhood Plans in many areas.
- **It can support urban and rural regeneration and help return empty properties to use**  
In both urban and rural areas, community-led housing can play a role in refurbishment as well as new provision. Working closely with local authorities and housing associations, existing community organisations, particularly those with assets already, can help to add to the available housing stock through acquisitions and conversions of unused housing, attracting new investment, rebuilding local confidence in neighbourhoods and strengthening local economies.
- **It can lever in financial and other resources that are not available to other housing providers**  
Community-led schemes have access to significant dedicated capital and revenue grants and loans, both from government and the social investment sector. They are increasingly using crowd funding and community bond issues to raise their own scheme funding, keeping the homes they produce genuinely affordable to local people.
- **It can strengthen and help sustain local economies**  
Community-led housing schemes often make use of local labour and can re-invest surpluses in the local economy to help maintain or improve community facilities and services. In rural communities this can mean bringing pubs, post offices and shops into community ownership. In urban areas where market failure is a problem, it can increase confidence in a neighbourhood, bring stability and help attract further investment.<sup>52</sup>

<sup>49</sup> N. Bliss (ed.), 'Bringing Democracy Home', p.37.

<sup>50</sup> Ibid.

<sup>51</sup> Ibid.

<sup>52</sup> Housing Associations Charitable Trust, 'The Business Case for Community-Led Housing' (March 2018), available at: <http://clhtoolkit.org/introduction-clh/business-case-community-led-housing> <accessed March 2019>.

'Bringing Democracy Home' likewise lists many benefits accruing from CCLH living. These include that satisfaction ratings in co-operative and mutual housing are higher than in other forms of rented housing, and that co-operative and mutual housing organisations are more than competent managers, with good statistics for managing rent arrears, letting homes, maintaining homes at a high standard, and getting repairs done efficiently.<sup>53</sup> Demos' 'Community Builders' report also comes to similar conclusions:

**“There are numerous benefits to community-led schemes once they**

**are built, such as lower levels of rent arrears, vacancies, tenant satisfaction and looking after communal areas. Many of these can lead to cost-savings in other areas for local and central government.”<sup>54</sup>**

More specifically, Residents Leading Change's 2015 report, 'An Investment Not A Cost', sets out some areas where cost savings might accrue because of CCLH's involvement of residents in decision-making processes.<sup>55</sup>

**Table 3: Sample Cost Savings from Tenant Involvement**

Activities that had led to savings	Amount (£)
Tenant led scrutiny reviews	261,624
Other reviews residents were involved in	2,308,461
Tendering for new contractors that had involved residents	2,795,551
Value for money suggestions from residents	47,000
Savings through tenant control	1,013,000
Residents carrying out activities that otherwise would have been carried out by staff or consultants	215,400
<b>Total</b>	<b>6,641,036</b>

The same report also notes the following more general benefits:

**“Whilst there are difficulties in correlating increases or decreases in satisfaction ratings to the landlord's work to involve residents, some referred to sharp increases in satisfaction as a result of implementing**

**recommendations made in scrutiny reviews (e.g. on repairs, grounds maintenance or communications). Several referred to direct tenant to tenant communication (through tenant research or inspections) resulting in increases in satisfaction.”<sup>56</sup>**

<sup>53</sup> See N. Bliss (ed.), 'Bringing Democracy Home', Chapter 5, particularly pp.37-40.

<sup>54</sup> C. Cadywold and D O'Leary, 'Community Builders', p.17.

<sup>55</sup> N. Bliss, B. Lambert, C. Halfacre, T. Bell and D. Mullins, 'An Investment Not a Cost: The Business Benefits of Tenant Involvement' (Residents Leading Change, March 2015), available at: <https://nationalresidents.org/residents-leading-change/> <accessed March 2019>, p.7.

<sup>56</sup> Ibid, p.22.



A table of case studies of specific organisations that was included in the report added further weight to this view.<sup>57</sup>

**Table 4: Satisfaction Statistics from CCLH Case Studies**

Case study	Satisfaction statistics
AmicusHorizon	General satisfaction rising from 87% in 2010 to 97% in 2013 (with those very satisfied increasing from 47% in 2010 to 66% in 2013).
Community Gateway Association	Reported an increase in general satisfaction from 77% in 2006 to 90% in 2013.
Hull City Council	Substantial increases from about 50% in 2003. Overall satisfaction now at 80% and with repairs 98%.
Leathermarket Joint Management Board (JMB)	92% vote in favour of continuing JMB management in 2011 (68% turnout).
Soha Housing	Satisfaction increases (from 77% in 2005 to 88% in 2014 and 54% to 76% that views taken into account).

In general, however, there remains a lot of quantitative work still to be done in relation to CCLH. Notably, HACT has just launched a ‘Community Led Housing Social Value Calculator’ to try to address the issue of insufficient quantitative data on the benefits of CCLH versus non-CCLH. While the tool is very new and may require further development to live up to its aim of

enabling the “forecasting and identification of the added social and financial value” generated by CCLH “in a social value monetised figure that can be used to make the case for land transfer from landowners”, it is nonetheless a welcome step, as well as indicative of the significant distance that still needs to be travelled in the quantitative side of this question.<sup>58</sup>



<sup>57</sup> Ibid, p.23.

<sup>58</sup> See Housing Associations Charitable Trust, ‘Bristol and Bath Community Led Housing (CLH) Social Value and Financial Savings Calculator’ (April 2019), available at: <https://www.hact.org.uk/community-led-housing-social-value-calculator> <accessed April 2019>. The calculator mainly draws together in one tool various existing indicators within HACT’s own Social Value Bank and New Economy’s Unit Cost Database tools that are deemed potential outcomes of CCLH, though it does offer one new indicator as well, which related to the value of a planning objection avoided.

### **Summary of existing research: soft outcomes**

The connection between housing and health/well-being is perhaps the most commonly attested soft outcome of CCLH. In the recent Young Foundation report, 'Being Well Together', housing, space and environment features in the matrix of well-being alongside eight other factors: relationships and trust; equality; voice and participation; health; education and learning; economy, work and employment; culture, leisure and heritage; transport mobility and connectivity.<sup>59</sup>

The need to capture interpersonal and interconnectivity value is identified in a similar vein to the notions of the importance of relational outcomes present in the qualitative literature on CCLH discussed above. In relation to the matrix itself, housing, space and living environment was the condition respondents mentioned third most frequently in the research for it:

**“Our research found that quality and affordable housing is pertinent to community well-being. The need for housing that allows people to be close to their work, friends and family is also important. We found that indoor community spaces that can host community activities and events, or provide opportunities**

**for people to meet, are critical to community well-being. The natural environment and public space are both important for individual health and well-being, but also provide opportunities for people to meet and build relationships.”<sup>60</sup>**

The 'Bringing Democracy Home' report also outlines numerous soft outcomes associated with CCLH, for example around identity, skills and environmental awareness:

**“[C]o-operative and mutual housing is often more about the supportive communities and the interaction between residents they build. Members value highly the shared sense of belonging and identity they get from their co-operative and mutual housing.”**

**“Co-operative and mutual housing provides a non-threatening community based and comparatively straightforward environment where individuals can expand their skills and their outlooks on life in general.”**

**“By virtue of potential social interaction and the predominant ethical culture, co-operative and mutual housing is a fertile ground for promoting physical and behavioural change with regards to environmental issues.”<sup>61</sup>**

<sup>59</sup> A. Hill-Dixon, S. Solley and R. Bynon, 'Being Well Together: the Creation of the Co-op Community Well-Being Index' (Young Foundation/The Co-op/Geolytix, 2018), available at: [https://communitywellbeing.coop.co.uk/media/1026/the\\_community\\_wellbeing\\_index\\_-\\_full\\_report.pdf](https://communitywellbeing.coop.co.uk/media/1026/the_community_wellbeing_index_-_full_report.pdf) <accessed March 2019>, p.9.

<sup>60</sup> N. Bliss (ed.), 'Bringing Democracy Home', p.3.

<sup>61</sup> Ibid, p.46.

Feelings of security, empowerment and independence, particularly among vulnerable residents, are also seen by HACT as soft outcomes resulting from CCLH:

- **It can give social housing residents a stronger voice**  
Community-led housing can help to ensure the safety and security of local communities, tackling familiar issues around equality and diversity, whilst giving a voice to those who are marginalised and vulnerable.
- **It can empower local communities, helping them to become more self-reliant and resilient**  
Encouraging communities to become more sustainable and resilient is a key feature of many community-led housing schemes. Empowered communities make decisions about their areas, often leading to practical, self-generated solutions to local problems. Community-led schemes enable local people to remain in their area and help maintain the viability of their community.
- **It can enable older people and vulnerable people to live well in their own communities**  
Community-led housing schemes can enhance well-being and reduce dependence by enabling older people to have a role in decision-making and the chance to be part of active and self-sufficient communities that encourage mutual care and support. They can help local authorities manage demand for support services at a time of public spending pressure.<sup>62</sup>

Overall, although there is clearly more work still to be done on capturing both softer and harder outcomes arising from CCLH, starts have been made. More now needs to be done to allow comparisons between CCLH and non-CCLH housing to be made in both quantitative and qualitative terms. The recommendation of the 2014 'Report of the Welsh Co-operative and Mutuals Commission' (which looked at co-operatives in the round, including co-operative housing) "that further work be undertaken, as part of an enhanced intelligence function, to develop more robust benchmarks" is pertinent in this respect.<sup>63</sup> (The report also delineated relationships possible with businesses, procurement, local economic activity and so on, and strongly advocated more extensive education and training in co-operative values and issues.)

Of the two areas, it is the qualitative aspect of the literature that would seem worthy of the most urgent attention, in so far as the most knowledgeable witnesses in relation to CCLH, and the group with the most direct experience of the difference between CCLH and non-CCLH from an actual lived perspective, will always be CCLH residents themselves. Within that, the relative lack (some laudable exceptions apart) of tenant voice in the existing literature on CCLH is the issue in most pressing need of redress.

### **Strategic context: Wales-specific**

Perhaps the most important point to note in relation to strategic context is the difference between the two national contexts relevant to this research. As 'Local Housing, Community Living' describes, "whilst the policy context in England is far from positive for social or community-led housing, the situation is somewhat different in the devolved nations", adding that "in Wales, the Welsh government has committed itself to the promotion of co-operative housing".<sup>64</sup>

More specifically, as the Co-operative Councils' Innovation Network record in their 2017 report 'Community-Led Housing: A Key Role for Local Authorities':

**"The Welsh Government introduced a co-operative housing programme in 2012 to support the development of a number of pilot schemes. [...] In 2016 the Welsh Government pledged to build 20,000 affordable homes and made a Housing Pact with Community Housing Cymru and the Welsh Local Government Association to support housing development across all markets and geographies, including urban areas and through a continuation of funding for Rural Housing Enablers and support for co-operative housing."**<sup>65</sup>

<sup>62</sup> Housing Associations Charitable Trust, 'The Business Case for Community-Led Housing...'

<sup>63</sup> Report of the Welsh Co-operative and Mutuals Commission (Welsh Government, 2014), available at: <https://gov.wales/sites/default/files/publications/2019-05/report-of-the-welsh-co-operative-and-mutuals-commission.pdf> <accessed March 2019>, p.7.

<sup>64</sup> A. Haywood, 'Local Housing, Community Living...', p.27.

<sup>65</sup> Co-operative Councils' Innovation Network, 'Community-Led Housing: A Key Role for Local Authorities' (Commission for Community-Led Housing, November 2017), available at: [http://www.ccinhousing.co.uk/wp-content/uploads/2018/03/CCIN\\_Community\\_Led\\_housing\\_Report\\_mar2018.pdf](http://www.ccinhousing.co.uk/wp-content/uploads/2018/03/CCIN_Community_Led_housing_Report_mar2018.pdf) <accessed February 2018>, p. 15.

The background to this enthusiasm has been described in detail by the Welsh Co-operative Centre, and takes the Welsh Labour Party Manifesto of 2011 as its starting point.<sup>66</sup> In 2018 the Welsh Conservatives also came out in support of co-operative housing (“We need to also start looking at new models of home ownership and market research shows there is a demand for, and interest in, co-operative housing in Wales”).<sup>67</sup> Their new housing strategy pledged funding to increase the number of homes being delivered by the Welsh community-led housing sector, noting that the current “housing crisis” was “one of the greatest barriers to social well-being”.<sup>68</sup> The Welsh Liberal Democrats meanwhile support the idea of allowing local communities to propose small-scale, site-specific, community-led developments (the ‘Right to Build’), in order to put communities “in charge of building the housing they need”.<sup>69</sup>

The Welsh Greens also support the idea of more CCLH as part of their desire to “diversify the house-building industry so that more homes are built by small and medium-sized builders and by community-led and co-operative initiatives”.<sup>70</sup> Plaid Cymru have not specifically mentioned the issue of CCLH in recent election manifestos, but the party’s call for national producer co-operatives to be formed among community energy organisations and domiciliary care organisations suggest it would also be receptive to an expansion of CCLH, as does the long-standing existence of its own co-operative (the Plaid Cymru Credit Union).<sup>71</sup>

Overall, the Welsh Government has promoted a variety of ways of securing land and funding for CCLH. Its target of building 20,000 affordable homes by 2020 includes support for co-operative housing and enabling the CCLH sector to take part in affordable schemes.<sup>72</sup>

The ‘Housing (Wales) Act 2014’, Wales’s first ever housing act, also made it possible for fully mutual co-operatives to offer residents secure tenancies and make other changes to “create certainty, assurance, protection and security for residents of fully mutual housing co-operatives”, as well as “a better environment for fully mutual housing co-operatives to exist” that will “allow them to develop more robustly and independently”.<sup>73</sup>

In terms of other legislation, the broader link between housing and well-being outlined in the Young Foundation’s aforementioned ‘Being Well Together’ report finds its reflection in two pieces of legislation in particular in Wales. The ‘Social Services and Well-being (Wales) Act 2014’, which came into force in 2016, encourages local authorities to help social enterprises, co-operatives and third sector organisations provide care and preventative services.<sup>74</sup>

The Act’s main focus is on better support for carers and the people they care for, but its underlying principles, such as co-production, prioritising the needs of the end user, supporting people to achieve their own well-being and the relinquishing of aspects of top down control, are ones shared with CCLH.

The ‘Well-Being of Future Generations (Wales) Act 2015’ likewise advocates new ways of working and changes to public services, including making greater efforts towards collaboration, future proofing, and involving people in the public bodies that serve them.

<sup>66</sup> Welsh Co-operative Centre, ‘Research into the Potential Demand for Co-operative Housing in Wales’ (2013), p.3.

<sup>67</sup> Welsh Conservatives, ‘Housing a Nation: The Welsh Conservative Housing Strategy’ (December 2018), available at: [https://www.welshconservatives.com/sites/www.welshconservatives.com/files/2018-12/Housing\\_a\\_Nation.pdf](https://www.welshconservatives.com/sites/www.welshconservatives.com/files/2018-12/Housing_a_Nation.pdf) <accessed March 2019>, p.9.

<sup>68</sup> Welsh Conservatives, ‘Welsh Conservatives Launch New Housing Strategy’ (3 December 2018), available at: [www.welshconservatives.com/news/welsh-conservatives-launch-new-housing-strategy](http://www.welshconservatives.com/news/welsh-conservatives-launch-new-housing-strategy) <accessed March 2019>.

<sup>69</sup> Welsh Liberal Democrats, ‘Manifesto 2016: A Wales that Works for You’, available at: [http://www.manifesto.com/wp-content/uploads/2016/04/small\\_Lib\\_Dems\\_Summary.pdf](http://www.manifesto.com/wp-content/uploads/2016/04/small_Lib_Dems_Summary.pdf) <accessed March 2019>, p.17

<sup>70</sup> Green Party of England and Wales, ‘For the Common Good: General Election Manifesto 2015’, available at: [https://www.greenparty.org.uk/assets/files/manifesto/Green\\_Party\\_2015\\_General\\_Election\\_Manifesto\\_Searchable.pdf](https://www.greenparty.org.uk/assets/files/manifesto/Green_Party_2015_General_Election_Manifesto_Searchable.pdf) <accessed March 2019>, p.42.

<sup>71</sup> See Plaid Cymru, ‘Some Power from the People’ (13 March 2019), available at: [https://www.partyof.wales/some\\_power\\_from\\_the\\_people](https://www.partyof.wales/some_power_from_the_people) <accessed March 2019>. For more on the Plaid Cymru Credit Union, see <http://www.ucpccu.org/uce-home.html>.

<sup>72</sup> See, for example, J. Burgess, ‘Welsh Government update: 20,000 homes, Housing Pact and Rural Housing’, available at: [https://chcymru.org.uk/uploads/events\\_attachments/Welsh\\_Government\\_Update.pdf](https://chcymru.org.uk/uploads/events_attachments/Welsh_Government_Update.pdf) <accessed March 2019>, slides 6 and 11

<sup>73</sup> See Welsh Government, ‘Co-operative Housing’ (26 April 2017), available at: <https://gweddiill.gov.wales/topics/housing-and-regeneration/housing-supply/co-operative/?lang=en>. For the Act itself, see Welsh Government, ‘Housing (Wales) Act 2014’ (15 July 2015), available at: <https://gweddiill.gov.wales/topics/housing-and-regeneration/legislation/housing-act/?lang=en> <both accessed March 2019>. Note that the Welsh Government website is undergoing an upgrade at present so the above links may be subject to change at short notice.

<sup>74</sup> For an overview of the Act, see ‘Social Services and Well-being (Wales) Act 2014: The Essentials’ (Welsh Government, 2015), available at: <https://gweddiill.gov.wales/docs/dhss/publications/160127socialservicesacten.pdf> <accessed March 2019>.

In particular, the Act places a duty on each public body to set and publish well-being objectives that are designed to maximise its contribution to achieving each of the well-being goals, together with a duty to take all reasonable steps (in exercising its functions) to meet those objectives.<sup>75</sup>

As the following diagram illustrates, the Act's seven overarching well-being goals include the aim of more cohesive communities, greater equality and greater resilience, and a healthier, more prosperous Wales, all goals to which CCLH can potentially contribute:<sup>76</sup>



The Act's 'five ways of working' (focusing on the long term, prevention, integration, collaboration and involvement) are also areas where CCLH schemes may be considered to have relevant experience. The Act's goal of creating 'cohesive communities' (that is, communities that are attractive, viable, safe and well-connected) places a duty on public services to undertake activities that enable local people to come together in communities to meet and build social networks, or to improve unloved space, as well as a duty to provide opportunities for other

relevant activities, such as participatory budgeting, intergenerational activities, community transport, local volunteering or time credits.<sup>77</sup>

This interconnectivity between health and well-being, as well as housing, environment and place, is now also embedded within Welsh planning policy, for example in Welsh Government's recent 'Planning Policy Wales: Edition 10', which has been restructured around the around the Future Generations Well-being Goals and makes clear the relationships between different policies and strategies, while keeping a strong focus on place-making.<sup>78</sup>

### Strategic context: England

Most recent housing strategies in England have focused on the importance of owner-occupiership, particularly for first time buyers. Such priorities can be seen in the Home Building Fund 2016, the Affordable Housing Programme 2016-2021, the Starter Homes Land Fund 2017 and the Housing Development Fund 2015. The Housing and Planning Act 2016 was criticised for proposing to sell off social housing into private ownership and even the UK Government's 2018 Social Housing Green Paper, 'A New Deal for Social Housing' presented home ownership as the ultimate goal.<sup>79</sup> Owner-occupiership does not preclude some CCLH models, however, therefore the creation to accompany the Green Paper of the £163 million Community Housing Fund is still relevant. As Homes England's 'Community Housing Fund Prospectus' outlines:

"The objectives of the Community Housing Fund are to:

- increase housing supply in England by increasing the number of additional homes delivered by the community-led housing sector;
- provide housing that is affordable at local income levels and remains so in perpetuity; and
- deliver a lasting legacy for the community-led housing sector in the form of an effective and financially self-sustaining body of expertise within the house building industry in England."<sup>80</sup>

<sup>75</sup> See 'Well-Being of Future Generations (Wales) Act 2015' (Welsh Government, 2015), available at:

<https://gweddill.gov.wales/docs/dsjig/publications/150623-guide-to-the-fg-act-en.pdf> <accessed March 2019>, p.5.

<sup>76</sup> Ibid, p.6. Diagram taken from Public Health Network Cymru, 'Well-being of Future Generations (Wales) Act 2015', available:

at <https://www.publichealthnetwork.cymru/en/topics/policy/well-being-of-future-generations-wales-act-2015/> <accessed March 2019>.

<sup>77</sup> See Future Generations – Commissioner for Wales, 'A Wales of Cohesive Communities', available at: <https://futuregenerations.wales/aotp/community/> <accessed March 2019>.

[https://www.partyofwales/some\\_power\\_from\\_the\\_people](https://www.partyofwales/some_power_from_the_people) <accessed March 2019>. For more on the Plaid Cymru Credit Union, see <http://www.ucpcu.org/uce-home.html>.

<sup>78</sup> See Welsh Government, 'Planning Policy Wales: Edition 10' (December 2018), available at: <https://gov.wales/sites/default/files/publications/2019-02/planning-policy-wales-edition-10>.

<sup>79</sup> The phrase 'springboard to home ownership' recurs throughout the document and is one of its five founding principles: see Ministry of Housing,

Communities and Local Government, 'A New Deal for Social Housing' (August 2018), available at:

[https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/733605/A\\_new\\_deal\\_for\\_social\\_housing\\_web\\_accessible.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/733605/A_new_deal_for_social_housing_web_accessible.pdf) <accessed March 2019>, p.10.

<sup>80</sup> Homes England, 'Community Housing Fund: Prospectus', p.5.

As evidenced by the quote at the very start of this literature review, the prospectus explicitly recognises the added value of community-led housing. It also notes that the fund requires schemes to ensure that “meaningful community engagement and consent occurs throughout the development process” and emphasises the flexibility which community-led housing delivers:

**“The community-led housing sector comprises a wide range of ownership, occupancy and management models including (but not limited to) community land trusts, co-operatives and cohousing. Within the sector a range of tenures are possible, including shared ownership, rent, and market sale. The community-led housing sector is adept at developing specific ownership and tenancy arrangements that best suit the local circumstances and preferences, and this diversity and pragmatism will be recognised in the delivery of the Fund wherever possible.”<sup>81</sup>**

The Prospectus also insists providers take regard of the Equalities Act 2010 and align themselves with local equalities, diversity and health inequalities strategies.<sup>82</sup> The Community Housing Fund builds too on ‘Mobilising Across The Nation’, the Lyons Housing Review’s report from 2014, which had earlier highlighted “the potential for co-operative housing models to play a role in the delivery of Garden Cities and large scale development, both in terms of stewardship of the development and in developing co-operative housing schemes of different tenures within the development”.<sup>83</sup> According to that report:

**“To encourage expansion of such approaches, submissions to the review highlighted the need for active encouragement and support from central and local government and housing associations to promote opportunities for co-operative and community led housing. The Confederation of Community Housing also estimated that £2 billion in assets exists within the existing housing co-operative sector and**

**that there is appetite to use these assets in the development of new homes. We support their proposal to work with the HCA [Homes and Communities Agency] as the regulator of housing co-ops to identify and encourage those with assets to consider development options.”<sup>84</sup>**

It should be noted here that national non-governmental actors have of course promoted CCLH too; a typical example is Locality, the national network of community-led organisations, and its 2015 report ‘Understanding the Potential of Small Scale Community-Led Housing’, which describes housing as “a key issue facing the nation”.<sup>85</sup> But the Community Housing Fund is the most concrete recognition yet by the UK government of the potential strategic importance of CCLH. As the Greater Manchester Housing Partnership note in ‘Housing Futures: Next Steps’, while the Community Housing Fund is only guaranteed until 2020, the time seems nevertheless ripe for a potentially unprecedented expansion of CCLH in England:

**“Funders such as the Nationwide Foundation and the Tudor Trust have been integral to recent positive action in the sector. A growing social finance movement, including organisations such as the Ecology Building Society, Charity Bank, Triodos, Big Society Capital and CAF Venturesome, has been vital in enabling the gains made by the sector in recent years. With more and more projects established in cities over the past decade, it is an opportune time for funders to work in partnership with the community-led housing sector and community-based organisations to improve cross-cutting understanding about how best to support residents living in low income areas to engage with the sector’s possibilities. Further support for the development of an effective network of enabling hubs will be critical here.”<sup>86</sup>**

<sup>81</sup> Ibid, p.6.

<sup>82</sup> Ibid, pp.16-17.

<sup>83</sup> The Lyons Housing Review, ‘Mobilising Across The Nation to Build the Homes Our Children Need’ (Labour Party, 16 October 2014), available at: [https://www.policyforum.labour.org.uk/uploads/editor/files/The\\_Lyons\\_Housing\\_Review\\_2.pdf](https://www.policyforum.labour.org.uk/uploads/editor/files/The_Lyons_Housing_Review_2.pdf)

<sup>84</sup> Ibid.

<sup>85</sup> J. Gooding and T. Johnston, ‘Understanding the Potential of Small Scale Community-Led housing’ (Locality, July 2015), available at: [https://locality.org.uk/wp-content/uploads/2018/03/Locality\\_Small-Scale-Community-led-Housing.pdf](https://locality.org.uk/wp-content/uploads/2018/03/Locality_Small-Scale-Community-led-Housing.pdf) <accessed March 2019>, p.4.

<sup>86</sup> R. Goulding, ‘Housing Futures: Next Steps – Stakeholder Recommendations’ (Greater Manchester Housing Association, December 2018), available at: [http://www.gmhousingaction.com/wp-content/uploads/2018/12/UI\\_Housing-futures-A5-Recommendations\\_DIGITAL.pdf](http://www.gmhousingaction.com/wp-content/uploads/2018/12/UI_Housing-futures-A5-Recommendations_DIGITAL.pdf) <accessed March 2019>, p.12.

## CCLH and Local Authorities

Looking below national level in England, the Greater Manchester Housing Partnership also saw a clear role for local authorities in supporting greater amounts of CCLH. According to its 'Housing Futures' report:

**“Community-led housing should become a core component of city-regional and individual local authority strategy for achieving affordability, social welfare, and democratic engagement in Greater Manchester. Such ambitions can only be realised with sufficient political will for long-term support and committed partnership which respects the need for independence among resident groups.”<sup>87</sup>**

Indeed, the role of local authorities in supporting CCLH seems to be widely recognised. 'Local Housing, Community Living' identifies potential relationships with and opportunities for the community-led housing sector in a range of local government policies, including neighbourhood planning, the community right to build and the community right to reclaim land.<sup>88</sup> In 'Community-Led Housing: a Key Role for Local Authorities', the Co-operative Councils' Innovation Network likewise considers the potential of community-led housing to contribute to several local strategic priorities, making the case that it can do so through a series of illustrative case studies, and commenting that CCLH "can help local authorities to achieve several of their strategic priorities and their constituents' aims and aspirations".<sup>89</sup> Strategic priorities identified in the document include the following:

- Improving housing supply and the provision of affordable homes.
- Supporting regeneration and returning empty homes to use.
- Empowering communities so that they became more self-sufficient.
- Involving residents in addressing housing need.<sup>90</sup>

Co-ops 4 London, in their recent 'Co-operate Not Speculate' report, meanwhile set out the case that co-operative housing (in London at least) had not received sufficient support from local authorities and other key stakeholders:

**“We believe co-ops have been overlooked by local councils, the Mayor and the housing sector. We also believe co-ops can provide the Mayor’s current housing strategy with the heart and vision it is currently missing. This is why we have written [this report]; not just to tell you something about housing co-operatives as they are now, but also to start a conversation about how they can be in the future. New homes should mean more housing co-ops because they are a vital part of social housing in London. Today you need an annual salary of £59,000 to be able to buy your own home in London.”<sup>91</sup>**

The report calls for funding and support for more housing co-operatives to be built in London, alongside viable means of land ownership (such as community land trusts) that protect them from rising land values, as well as mechanisms to help existing co-operatives invest in, support and act as mentors to help new co-operatives.<sup>92</sup> Regardless of such calls, however, the UK Governments 2019 revision of its 'National Planning Policy Framework' does not mention CCLH, despite requiring local authorities to promote social interaction ("including opportunities for meetings between people who might not otherwise come into contact with each other") and plan positively for the provision and use of shared spaces and community facilities ("to enhance the sustainability of communities and residential environments"), to name just two of many aims contained in the document to which CCLH could potentially contribute.<sup>93</sup>

<sup>87</sup> R. Goulding, 'Housing Futures: What Can Community-Led Housing Achieve for Greater Manchester?' (Greater Manchester Housing Association, December 2018), available at: <http://www.gmhousingaction.com/wp-content/uploads/2018/12/Housing-futures-MAIN-REPORT-Final.pdf> <accessed March 2019>, p.3.

<sup>88</sup> A. Haywood, 'Local Housing, Community Living...', pp.19-20.

<sup>89</sup> Co-operative Councils' Innovation Network, 'Community-Led Housing: A Key Role...', p.22.

<sup>90</sup> Ibid, pp.22-23.

<sup>91</sup> Co-ops 4 London, 'Co-operate Not Speculate' (London Co-operative Housing Group, 24 May 2017), available at: [https://ldn.coop/wp-content/uploads/2015/01/Co-operate\\_not\\_Speculate\\_2017.pdf](https://ldn.coop/wp-content/uploads/2015/01/Co-operate_not_Speculate_2017.pdf) <accessed March 2019>, p.3.

<sup>92</sup> Ibid.

<sup>93</sup> Ministry of Housing, Communities and Local Government, 'National Planning Policy Framework' (revised edition, 19 February 2019), available at: [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/779764/NPPF\\_Feb\\_2019\\_web.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/779764/NPPF_Feb_2019_web.pdf) <accessed March 2019>, p.27.

## CCLH and Health

Finally in relation to the strategic context of CCLH in England, the existing literature seen for this review suggests there may be significant strategic fit between CCLH and the work of health bodies as well. According to Public Health England's recent 'Health Matters: Community-Centred Approaches for Health and Well-being':

**“Positive health outcomes can only be achieved by addressing the factors that protect and create health and well-being, and many of these are at a community level. Community life, social connections and having a voice in local decisions are all factors that make a vital contribution to health and well-being. They build control and resilience, help buffer against disease and influence health-related behaviour and management of long-term conditions. Community-centred ways of working are important for all areas of public health – health improvement, health protection and healthcare. Involving and empowering local communities, and particularly disadvantaged groups, is central to local and national strategies in England for both promoting health and reducing health inequalities.”<sup>94</sup>**

The National Institute for Health and Care Excellence have also observed that community engagement can contribute to health improvement. They recommend in their 'Community Engagement: Improving Health and Well-being and Reducing Health Inequalities' guidance that it be made an "integral part of health and well-being initiatives".<sup>95</sup> This evidence suggests that CCLH, with its ethos of empowering residents and other stakeholders, could make a distinctive contribution, helping them articulate their needs and engage in service design.

## Summary

More and more frequently, policy makers and practitioners are being asked to measure the well-being impacts and cost effectiveness of their programmes. In relation to CCLH, however, no study

has yet been able to describe fully the value of those outcomes in the words of the residents experiencing them, particularly the softer, harder-to-measure outcomes, and particularly how they may compare in relation to more conventional forms of housing. While many well-being indexes such as the Resolution Foundation's 'Happy Now? Lessons for Economic Policy Makers' in England,<sup>96</sup> or Oxfam's 'Humankind Index' in Scotland,<sup>97</sup> continue to emphasise the importance of housing and place as key features, all tend to segment well-being outcomes primarily through the filter of tenure type rather than CCLH versus non-CCLH.

The evidence of this review suggests that qualitative research and a case study approach also remain important to the other area relating to the benefits of CCLH where quantitative analysis falls short: capturing the relational as well as the individualised value of CCLH versus non-CCLH. There is general if unquantified confidence in the literature as to the added value delivered by CCLH, but the need to unpack the exact benefits in more detail, and particularly in the words of the residents experiencing those benefits themselves, is still there. The potential for CCLH to impact positively on other policies, especially well-being and economic activity, is also often inferred, but more needs to be done to describe those positive impacts more precisely.

In broader strategic terms, there are several networks in both countries that advocate very ably for the CCLH sector, but Wales has clearly taken the policy lead over England to date. This may be changing, however, as England is showing some signs of catching up, for example through the Community Housing Fund.

In conclusion, with awareness of CCLH increasing in government both in Wales and in England, as well as among subnational bodies such as local authorities, this would seem a particularly important time to explore the benefits of CCLH, especially in terms of what it can contribute not just to housing strategy, but to other domestic policy agendas as well.

<sup>94</sup> J. South and J. Stansfield, Health Matters: community centred approaches for health and well being Public Health England, 28 February 2018, available at: <https://publichealthmatters.blog.gov.uk/2018/02/28/health-matters-community-centred-approaches-for-health-and-wellbeing/> <accessed March 2018>.

<sup>95</sup> National Institute for Health and Care Excellence, 'Community Engagement: Improving Health and Well-being and Reducing Health Inequalities' (March 2016), available at: <https://www.nice.org.uk/guidance/ng44> <accessed March 2019>.

<sup>96</sup> G. Bangham, 'Happy Now? Lessons for Economic Policy Makers from a Focus on Subjective Well-being' (Resolution Foundation, February 2019), available at: <https://www.resolutionfoundation.org/app/uploads/2019/02/Happy-now-report.pdf> <accessed March 2019>.

<sup>97</sup> Oxfam GB, 'Oxfam Humankind Index: The New Measure of Scotland's Prosperity - Second Results' (10 June 2013), available at:

<https://policy-practice.oxfam.org.uk/publications/oxfam-humankind-index-the-new-measure-of-scotland-s-prosperity-second-results-293743> <accessed March 2019>.



# IV. Benefits of CCLH: Residents

**“Overall, there are advantages over traditional housing. Sharing resources and problems means you can tackle most things together and there is a real pleasure to be had out of working together.”**

Resident participant, CCLH research project



If this point in time is a particularly good one for exploring the potential advantages of CCLH in England and Wales, then judging from the evidence gathered from residents for this project, there is no shortage of ways in which CCLH benefits those who live in it.

The following sections follow the categories of answer resulting from the coding process for responses from current or prospective residents of CCLH. The first clear category that leads to the overarching theory that there are benefits to living in CCLH comprises participants' reasons for becoming involved in the first place – in short, their motivations.

## Motivations for Living in CCLH

The Smith Institute report, 'Local Housing, Community Living', uses the following definition of community-led housing, which is also the Housing Association Charitable Trust (HACT)'s chosen definition:

As may be expected for a relatively large sample survey of CCLH residents, reasons for getting involved were many and varying. Nevertheless, some clear common concepts did emerge from the coding process. Among 'explorative'

participants (in other words, those who wanted to live in a CCLH but were not yet doing so), involvement was predominantly socially motivated, as the following list of motivations identified by research participants belonging to this category records:

- “To set up a housing co-op as a way of providing affordable housing and a mechanism for carrying out housing energy retrofits so reducing carbon emissions.”
- “I’ve long been passionate about the importance of community.”
- “I am committed to lowering my ecological footprint and have put a lot of energy into One Planet Development but have failed thus far to develop a collective project.”
- “A shared interest in local community and the built environment, including potential for rescuing dilapidated heritage.”
- “I have been interested in working co-operatively for years, and am concerned about so many people being homeless. I would like to be part of a project that would include all ages, and be helpful for people who are on benefits.”
- “Trying to utilise land.”
- “I would like to be in an equal relationship, to share with neighbours, all to be working together. I would like to achieve a low carbon footprint, e.g. car sharing, tool sharing, fuel use, passive housing, solar housing, be able to recycle, use grey water and so on. The aim is to be resilient. In a time of little support for old age it is more important to be self-sufficient.”



The biggest group of participants in the research was made up of 'established' residents (those who had been living in CCLH for more than five years). There was again a mixture of motivations, with many social or environmental grounds present from the start, but the most common pattern here was for practical reasons to give way to more idealistic ones the longer someone stayed in CCLH:

- "To cease being homeless and have a house, to work with others on a wholly worthwhile project, and to not let a part of the co-operative infrastructure of the UK decay."
- "I was in my mid-20s, my partner and I wanted to buy a house as you have more control then, can put eco-features in, but we didn't have enough money despite having two full-time jobs. We had a leaflet through our door from a local group looking to buy some land nearby to run a community self-build scheme on, so we went to the meeting. It was really positive to feel something there and it made me feel I want to settle down for the first time. I'd travelled a bit, been to university, but I realised this was actually what I had been looking for."
- "We had already moved to mid-Wales and were looking for a smallholding to live a more sustainable life. Grounds, accommodation and location fitted our requirements. The treasurer and secretary explained how the co-operative worked and the fact it was a community built on practicality rather than an intentional community made us feel it would work for us."
- "To move out of a high rise (I had a young child). Now being almost 80, I would like a bungalow."
- "I originally owned the house with my partner and when we separated, I knew I wanted to carry on living here, to stay here and bring my child up in this beautiful setting. I just wasn't sure how I could do it. We gathered a group of friends who were interested in living here and got support from the Wales Co-operative Centre with business structures. We set up a company limited by guarantee with members and we've been going about four or five years and probably spent two years before that talking about it and planning."
- "Finding a home at an affordable rent was the reason – I heard about my scheme through a lone parent group. Being in charge of what happens is also important."
- "I wanted to have a say in what and where I live and have a say in the area."
- "I was involved in the Transition Town movement and have eco sensibilities. I've lived in housing co-ops before, but wanted to live more rurally. The initial reason was housing criteria met and you could walk into town and it has generous vegetable garden. It is a characterful and affordable home. We couldn't believe the affordability of it as we are more familiar with south east England house prices. It was also a romantic idea to live communally, we don't have jobs or children or go to church so it's hard to get into the community."
- "I had nowhere to live, a friend was a founder member, who was a squatter and she told me about it. I have been a tenant for over three decades, and have worked for co-ops and as a member of the board of an organisation for community-led housing – I've made a career out of supporting co-ops!"
- "Location, people, ideology – living more closely with people, being part of a different way of living, sharing things more collectively, a better way of living for the environment."
- "Wanted an eco house, thought cohousing would be a good way to live."
- "To live more sustainably in an established co-op and free up our ex-family house for use by next generations (my son and his emerging family). I had known the co-op and its members since its inception so was pleased to take the opportunity of a vacancy to apply to join."
- "I knew one of the founding members socially. A few years before I joined, I used to babysit her son so that she could attend meetings. When my housing situation became precarious, she suggested that I should join."

- “I was living on my own for ten years and in my mid-forties decided I didn’t want to live like that any more. I had already been using part of the garden at the house when the possibility of it becoming a housing co-op emerged after consultation with the owner, who didn’t live at the property. It took a big leap of faith because I was moving out of the house I owned and was choosing to live with people for the first time in ten years and give up my place on the ‘property ladder’, but I was certain my attachment was holding me back and stopping me being happy. For me the point of moving here was to reduce my own isolation, have a better quality of life in a very good house and to help other people. It’s been absolutely life changing and I’m very happy I made the move.”

Perhaps unsurprisingly, the word cloud for established resident’s motivation for living in CCLH focused on terms like ‘community’, ‘living’ and ‘people’, as well as the fact that to established residents, CCLH is now simply what a housing or living in a house primarily means to them:



## Benefits of Living in CCLH

**“I was able to learn new skills participating within a management committee. My scheme works very well as it is very community based with family connections and networks, and enables me to continue to live within the same area. The biggest change is the employment opportunities afforded to me.”**

Resident participant, CCLH research project



The second category of answer arising from the data concerned the benefits of involvement in participants’ own words.

Perhaps unsurprisingly, those participants still at the explorative stage of their involvement with CCLH had relatively little to say compared to those already living in CCLH schemes. Nonetheless, some still identified benefits simply from being involved in the exploratory process alone. For example, one participant commented that their involvement had “given me lots more confidence”, while another expressed their satisfaction at “learning from others, learning more about the housing and learning about alternative projects to those in the mainstream”.

The encouragement to think in a new way also came through in another participant’s comment that being involved at an exploratory stage had given them encouragement to dream of new ways of doing things. Indeed, one explorative participant had already come up with a very specific list of benefits they anticipated receiving from their CCLH, even if it was not up and running yet, namely “money, food, independence, support”.

This emphasis on practical benefits was strongly to the fore in answers from 'existing' CCLH residents (in other words, those who had been in their scheme for less than five years). This was particularly true in their views of the quality of the housing and the personal benefits of having a strong community around them, although wider communal benefits were also often mentioned too:

- "The houses are well built and the neighbours are friendly."
- "We have a high quality living environment and lots of outdoor space, so we're never bored. The local community is very active, and it is easy to meet people and engage with lots of events. It is possible to ask help from neighbours and to offer it, so it's a reciprocal arrangement."
- "Security."
- "The accommodation is good and I've been pleased by the speed and quality of the refurbishment, it's been modernised. CCLH has caught my interest."
- "It's been great for our children to have other adults around other than just us as parents, we also have much more support as parents and feel less isolated. We also now live on a huge area of land in a beautiful place which is massively good for the soul! The biggest change has been having less time alone as a family though, but this definitely feels a benefit."
- "Living in community, and access to the kind of facilities none of us could afford on their own."
- "It's so much less isolating."
- "I only thought that they housed people, but now I am a tenant I know they help with other things. I've lived around here for 20 years, but I'm glad I'm in here now."
- "The rent is very reasonable. It is an equity share co-op, intended to help people get into the housing market. I could never have saved that money otherwise."
- "When you apply for a tenancy on the application form it makes it clear that you can volunteer and say you're interested. There are opportunities to volunteer at community events and in the offices with the different teams. I've been a tenant for four years, two years ago I began working here as a cleaner, I now work in the office helping with employment support."
- "I have responsibility for my own place and it's affordable to live there. But I'm also responsible to the co-op. There are no antisocial issues, as we deal with anything ourselves."
- "There are various flats in the housing co-op, most of them are occupied by stakeholders, I rent my flat from them. I can drop in and out of co-op duties, I don't have to go to meetings, best of both worlds. The rent is incredibly cheap and they are a great bunch of landlords who take care of me and my children. I cannot get a mortgage as a single parent. Economic benefits and quality of life are greatly improved, like a dream come true. I used to live in a really rough house in poor area."

For 'established' residents, those who had been in their scheme for five years or more, while numerous personal benefits were also mentioned, above all it was the benefits to others more generally, as well as the relational benefits around community, other residents and other CCLH schemes that came through most strongly:

- "Socially you build up a good background of relatedness with others in the co-op and there is a sense of community and the co-op gets involved with the local community."
- "We are a strong hub for the community, and for people to have a place to stay locally. We provide lots of social 'glue'. Being here has changed my attitude to community and made me a stronger person."
- "We go out of here to volunteer as well. For example, volunteers keep open our local library on a Friday. If it shut, people couldn't make it all the way into town to change their library books."

- “Living co-operatively makes a lot of sense for me, and supports others. I’m surprised I’m still here – I never planned to stay in this city for more than a couple of years... but I love it in the co-op!”
- “I like feeling that I am able to help.”
- “We’re so fortunate that we live in a community where people care for each other.”
- “I have found a very supportive community of fellow housemates, receiving support during a period of illness and subsequently helping new members to find their feet in the household.”
- “The things that have worked well are the friendships, the various things we’ve done together, increased opportunity from being with so many more people and having many more social links. Lots of social things happen by accident and when you live in a housing co-op you just do things, and this leads to doing other things, greater understanding about people, self-knowledge and so on. Our communal meals are great learning experiences as well as social occasions.”

Nevertheless, there were lots of clear practical benefits mentioned by established residents as well. Control over maintenance and repairs, for example, was one of the most frequent ones identified:

- “You have control of your own housing, for those who can’t afford their own. Rents are the cheapest you can get anywhere and the maintenance is all done for you, so real economic benefits. The difference between traditional social housing and CCLH is the degree of control you have, for anyone who gets involved, it goes down even to the colour of the front door. Homes are looked after better than by most landlords, we take a pride in what we do.”
- “The level of control over how day-to-day repairs are handled is the big difference. There is also a strong sense of community between active member co-operators, which I value.”
- “We keep an eye on each other. Really quick on repairs.”

- “It’s better housing than most rented properties and we have more control than if we had a landlord.”
- “We are involved in the daily running of our co-op and also the choice of tradespeople and we monitor the works. People who live in co-ops are in touch with each other and exchange ideas.”
- “We have much more control over what we do with our house than if we were in a private rental, and it’s much more accessible to a wider range of people than buying a house.”

Improvements in physical and mental health, as well as the opportunities for employment and skills development that CCLH residency can bring, formed another benefit identified by numerous established participants:

- “My physical health is much better because this is a much nicer house.”
- “I learned building skills for the first time, I had no role models for this growing up, but just had to get on with it because of the scheme. It built my confidence in my physical skills and gave me a real sense of achievement and pride.”
- “It’s been my route into working for co-ops for the last 30 years, I do their rents, finance and admin.”
- “I have learned to be more reflective and to let go of the autonomy one enjoys as an owner occupier. I describe it as thinking about the ‘we’ before the ‘me’.”
- “I lost my husband and I was left on my own. I was as miserable as can be. It has stopped me feeling miserable.”
- “Between joining and being housed three years later, I experienced a period of homelessness (although not street homelessness). Attending co-op meetings as an un-housed member gave me real hope for the future, as well as opportunities to develop new knowledge and skills. Across the years, I have benefited from lots of training courses, from ‘The Role of Secretary’ back in 1991 to ‘Safeguarding Adults & Children’ in 2016. There’s no practical reason for other models of housing to offer this kind of opportunity.”

Being able to provide affordable housing for themselves and others where otherwise there would be none was also a frequently identified benefit:

- “Benefits are providing homes at affordable rent and maintaining the properties to a high standard, experience and skill development, being involved in the regeneration of areas.”
- “Being able to live in central London with a reasonable rent is a key benefit, I couldn’t have afforded it otherwise.”
- “We’ve been able to not be a slave to a big mortgage, but I’ve also enjoyed the experience of sharing a house, it means creating new friendships, as well as help with childcare and other things round the house.”
- “The co-operative is based in a beautiful building with extensive grounds; that would be hard for each household to replicate in the traditional housing market.”
- “We provide the most affordable housing in our village, and prove that it can be well managed non-hierarchically.”
- “We have been able to make a beautiful home. Everyone brings gifts to the table and we have helped by improving the boring but important administrative and financial aspects.”
- “Behind our own front door we have a lovely home, we have traded small inside for large outside.”
- “There’s a good quality of life here. If I’d had to sell up, I would now be in a little house, struggling on my own.”
- “There’s a massive value of a project like this as a springboard, there’s now lots of other people interested in doing projects like it. We’ve set up a social enterprise, helped found the local community land trust, we’ve had hundreds, maybe thousands of visitors around the site, and been economically self-sufficient, generating a small surplus for the community group. As a result, the community group has been able to raise hundreds of thousands of pounds in loans from friends and family members to build a similar scheme elsewhere.”

Finally in terms of benefits, environmental advantages were a practical category arising from the data, sometimes coupled with a reminder of the potential

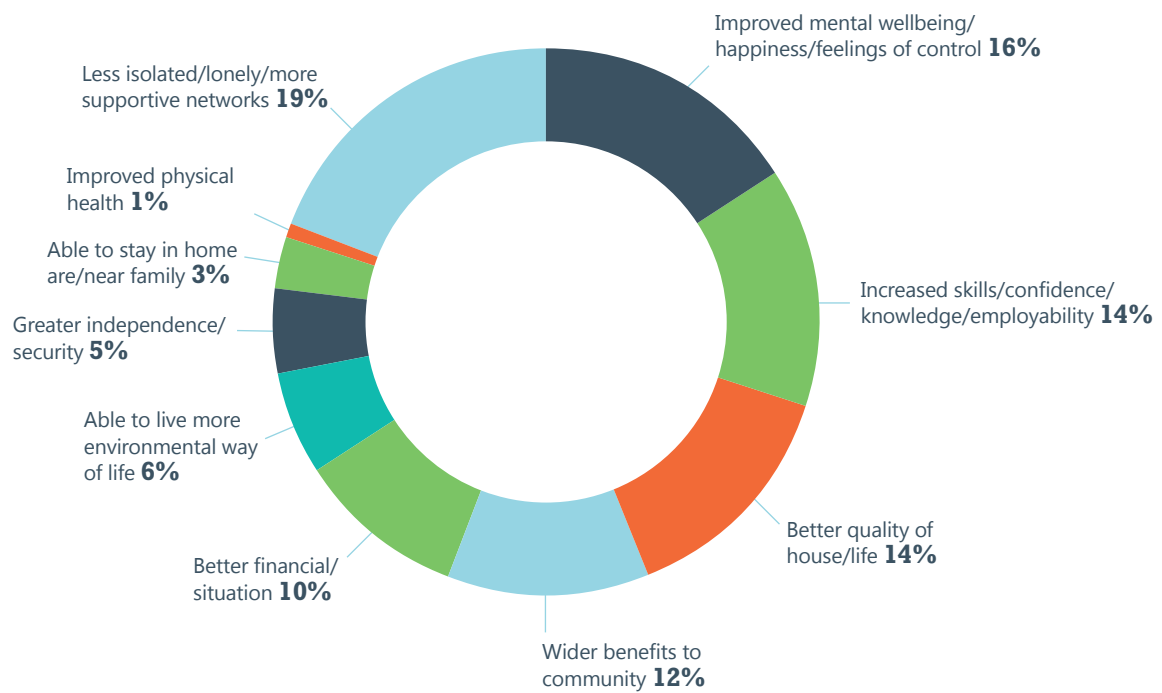
economic benefits of living in the more ecological manner that CCLH seems to promote. Specific things mentioned included the greater scope for car-sharing and car clubs in CCLH, but also more general points too:

- “Being able to live by the values, ethics and principles of co-operative housing, permaculture and co-operation. The children get an amazing experience from being together in a beautiful setting and growing up in an ethos where people care for each other and the environment. We share space and resources. Sometimes we eat together. I’ll offer to wash someone’s clothes or let people use the shower facility here. I like that we share resources. We also buy in bulk which saves money.”
- “There are definitely environmental benefits and human development, becoming a better person.”
- “Having a car club to reduce the number of cars and increase sustainable transport. Shared food, this has worked well in many ways, but has also been a cause of conflict.”
- “I’d really like to investigate shared transport for commuting, but there is an obvious limitation with that it would be reliant on people working in the same place at the same time.”
- “We have an amazing garden and grow lots of fresh veg and fruit, which we couldn’t do if we all lived separately.”
- “I get cooked for four or five nights of the week, we make shared decisions. I don’t have to do the things I don’t like doing, it’s cheaper living, more fun living, and I know I’m making less of an environmental impact than if I lived alone.”
- “We’ve been able to build ecologically and save money, but also be happier because of being here – just the general feeling of belonging, feeling comfortable, safe and relaxed. Even if you don’t see some other people in the scheme that often or don’t have a close relationship with them, that sense of shared history is very powerful.”
- “I have been able to get involved with many aspects of household management, admin, maintenance, shared cooking and so on, that I neglected when living alone. I have a happier healthier, more affordable life with reduced impact on the planet.”

In the light of so many different types of benefit being mentioned by participants, it is interesting to note the most recurrent categories that emerged

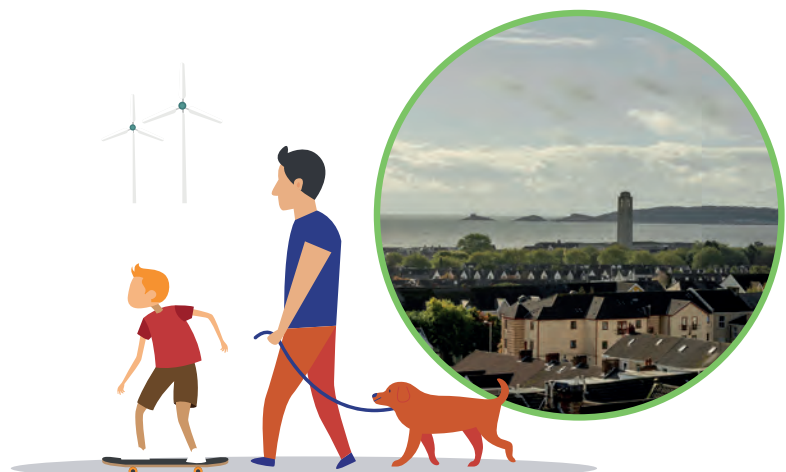
from the coding process for it, as recorded in the following chart:

### Assessing the Benefits of CCLH CCLH Resident - Benefits Identified by type (% of answers identifying each benefit)



While there is a limit to the quantitative data that can be derived from qualitative data like these, the testimony of interviewees to the benefits of CCLH that underlies the above graph indicates that a more

comprehensive and quantitative approach to the question might well produce significant results in terms of establishing further all the different types of benefit living in a CCLH scheme may bring.





# Challenges of Living in CCLH

**There are always two sides to everything. Whilst there's support in shared responsibility, there is also stress. You are not just responsible for yourself, but you have a responsibility to the other people who are part of the community too.**

Resident participant, CCLH research project

The third category arising from the data comprised the challenges posed by living in CCLH. Again, the responses differed noticeably depending on the length of a participant's experience in CCLH. Although one participant at the 'explorative' stage had, in their own words, "yet to encounter barriers", most others had already come up against practical difficulties of one kind or another:

- "A building came on the market being sold by the council and we tried to get a community asset transfer, but the council put it on the open market. This is when the other two members resigned. It's hard to get people interested without a property. We got substantial funding to visit other cohousing projects, access training and so on, but can't use it as people are not interested."
- "We're not very good at business models and being direct about our financial capacity. We spend a lot of time sharing information in an informal manner which means that things aren't as efficient as they might be. We need to get clearer on our values and mission – although we seem mostly in alignment. We haven't focused our energies in one direction yet."
- "We are waiting for a legal change being considered by the Law Commission to reduce costs and raise the power of leaseholders."
- "Some lack of focus, mainly stemming from absence of funding or a site meaning that we don't have an immediately tangible objective."
- "People are OK with stuff like looking at properties, but not so keen on admin type tasks. There has been much less self-organisation into working groups, and really getting stuck into tasks, than I expected."

For 'existing' residents, while a couple (both who had been in their scheme for less than a year) had not yet encountered any challenges, for the vast majority interpersonal relationships were almost uniformly the key challenge identified, although the pressures of money and funding issues caused by being part of a co-op or community led scheme were also mentioned too:

- "Never underestimate how difficult interpersonal relationships can be. There can be tensions around different expectations and the varying levels of effort made to ensure that the project runs smoothly."
- "Partly communication and power balances. New members put forward new ideas which get greeted with negative responses, all the reasons why not. But there is enough new energy to change that. The group dynamics are tricky, trying not to create an 'us' and 'them'. If there are group dynamics between households, all get affected. The main challenge is to get on and do something – you have to have everyone's agreement, so it keeps being talked through and this is frustrating. For me the biggest change is having to try and compromise, I can't just get on and do things, but have to consult others."
- "It is a mixed bag, after one month I thought I'd made a mistake and was thinking of giving my notice, but I continued and spent the first year finding new ways; there are lots of dynamics, I've learned a lot. The challenge is that everyone there has different values and vision. If they had same reasons for being there, that would be good. Not every member wants physical work and ideas don't always get positive response."

- “Relationship breakdowns happen, due to the pressure of being a property owner; there are tensions at the meetings, different outlooks on life, I could be dragged into a political game. There are certain topics that have been discussed for years. People who have lived here before give a negative impression, they assume I get a bad deal being a tenant. New shareholders move in and perceptions shift.”
- “People come and fall in love with the house etc., but you have to explain what they’re giving up, autonomy. It’s a finely balanced thing, you are unconsciously incompetent.”
- “There is no community activity. The board needs a more professional approach. The local housing association fleece the co-op to do minimal work, such as looking after the gardens, but people in the co-op are complacent. If there were more younger people perhaps this would be different. But people stay in the co-op, they don’t move on as there is nowhere else to go, so the original intention to get onto the housing market doesn’t happen, prices are too high to buy. The board could get an architect and update the flats but they don’t have the energy or knowledge to do this.”
- “Lack of money – leading to overwork and burnout in residents trying to do all the work on the project while also scraping a living.”
- “There’s always challenges living closely with other people, but it helps us to develop our social skills and ways of dealing with others and understanding other people’s needs. Our main challenge as a community now is accessing funding to buy the project from our landlord.”
- “I love to interact with residents, some like to be left alone. We have found it hard trying to get everyone involved.”
- “As an established co-op, the biggest problem is tenant participation on the committee. Also funding to expand.”
- “Although my scheme is community based, it’s very difficult to encourage participation.”
- “Getting new members to commit and join in is the biggest challenge. Also, while co-ops are in the news we get a lot of support, but once a new project is launched we are left to sink or swim.”

Related to this, the question of how to recruit new members who are committed to CCLH values was a particular challenge mentioned by several established residents:

- “We need people that get involved. The issue for us is the local authority nominations for housing. We get people not engaging or wanting to be involved. It’s caused problems in the past, we used to have to take them. Now we’re allowed to choose from three potential residents, we went to the council and had a meeting about it. We have a selection process that fits with co-op principles.”
- “We are generally not good at dealing with complaints, everyone knowing everyone else makes it hard to find a resolution. We are also not good at allocating properties, how do you find people who want to live in a co-op? We used to take people off the housing waiting list but no longer take nominations from the Council. The housing tends to go to the children of residents, they are people who were born there so they are aware of the co-op principles. It’s a family affair. There’s good and bad about that, but it’s not easy to find who would be most deserving and fulfil the co-op principles otherwise.”
- “Making decisions together can be difficult/time consuming/frustrating – people don’t always have the time needed to get things done. Better understanding of consensus decision making would help.”

While ‘established’ residents reported interpersonal conflict and practical problems around funding as key issues too, an equally big problem for long-standing residents was simply getting newer residents enthusiastic enough to get involved in their scheme in the first place. Resident participation is not automatic even in CCLH, as the following comments from different established interviewees attest:

- “There have been a few occasions where new members have not fitted in with the workings of the co-op. Support from friends in and beyond the co-operative movement have helped move through the tough times.”

This issue crystallised most notably in the views expressed by one ‘existing’, in other words, newer tenant, who commented that they had been referred to their CCLH through the local authority, and had not been aware of any community focus to the scheme until taking part in this research project. (Coincidentally or not, this participant was also not happy with their scheme in general, disliking the accommodation and particularly the interpersonal issues that existed between individuals in it, as well as feeling vulnerable to crime there.)

Otherwise, the issues of interpersonal conflict and funding difficulties were the two most often mentioned in the same breath by participants, perhaps supporting the traditional biblical view of money:

- “I joined a well-established tenant management co-op. We have lost about half of the stock through ‘right to buy’ and at the moment officers of the local authority seem to be determined to undermine our right to manage. However, this is a long-established organisation so I feel confident that we will secure the desired outcome.”
- “We want to buy the house. At the moment the housing market makes this very difficult. So we want to find support and a new model to make it work. We want to keep this house in community ownership because we think this will really help the wider community apart from just providing good accommodation for people. The thing that has not gone well was the conflict situation, which was only eventually resolved when the person left. This is the hardest part about living in co-ops as opposed to having full control over your living space. The other big issue is equal allocation of workload and responsibility. Being in a co-op requires more work, meetings, communal organisation and consultation with others. You can’t always do what you want to do. Some people take on more work than others which can lead to feelings of unfairness and stress.”
- “The building of new homes for people in the local area and enabling people in the flats to find homes that have a garden for children has gone well. Finding funding for building new properties has been difficult and areas of land that are suitable for building.”
- “National energy efficiency/renewable energy investment schemes have stopped being available. We are overwhelmed by applications and wish there were additional other housing co-ops operating, that other people could manage.”
- “In meetings there is lots of enthusiasm, but people feel they can’t go off and do something until whole group decides. This is the loss of autonomy. A long term plan would have helped, we have now got a 3-5 year development plan, which has helped, but no money.”
- “Interpersonal conflict is a thing to work through in all shared housing, including co-ops. Rising house prices make purchasing new houses as co-ops increasingly difficult (or impossible).”
- “There were many meetings at the beginning because we were setting everything up from scratch. Even so there was a lot of house meetings and some difficult dynamics to negotiate. In fact these dynamics evolved into conflict over time, which made the house difficult to live in. But now the house is working really well and we’re really happy here. We would like to buy the house we are in so it can stay in community ownership for ever. This is a possibility but we need to find a financial model that makes it work.”
- “Money is a big barrier. We have planning permission to develop a research facility and are always looking for opportunities to enable people to live and work on site. However, we don’t currently have funding to progress. Time is the other big barrier. We all work. Addressing what goes on here is secondary. Ideally, we would hope to employ someone to scope out opportunities to be able to live and work here, to improve well-being and any other opportunity. Finding the time to prepare funding applications and proposals is very difficult. Finding the time to be able to undertake maintenance tasks is also very difficult. We do this one day a month, but even that’s not enough with several of us doing it and we don’t have enough cushion to be able to pay someone to do it.”

On the other hand, there was also evidence from established residents that money and interpersonal conflicts were not the only cause of problems within CCLH schemes. As one put it:

**“There have been many bumps in the road. Conflict centred around the three ‘Ps’ (progeny, pets and parking) and my wife added a fourth: possessions. The most difficult thing though was the transition from being ‘courted’ as a prospective member to being a novice bumping up against myriad rules, barriers and practices that were not apparent beforehand. We also did not pick up beforehand on the poor relations that existed between some members. Rather than being met with officiousness and grumpiness, we would have liked to have arrived more smoothly with a more hands on induction, with one member providing the necessary support and guidance. That said, we integrated fairly quickly, though challenges**

**crop up every week. The hardest barriers to spot are the psychological ones (both one’s own and those of others).”**

Or in the words of another, who summed up almost all of the main challenges identified by established participants in their response:

**“It’s been a steep learning curve around business of living here, hard initially. Most people are professionals here, they think they can do this, meetings etc but it’s not quite as easy as that. It’s different being engaged with others when it’s your home, it’s not like being at work. There is no demarcation because it’s home and home is a sacred thing. Informality creeps into meetings which isn’t helpful. I would like to sprinkle fairy dust so that money is not a problem. We’re running a business, so we’re members and shareholders, not just neighbours. You have to learn to do it by cocking it up, you have to be forgiving.”**

## Summary

**“You can get involved if you want to – I love living here.”**

Resident participant, CCLH research project

Participants in this research, whatever stage they were at, identified challenges as well as benefits to living in CCLH. It is clearly not a one way street providing positive outcomes only, and any attempt to quantify its benefits would also need to include the costs of its challenges to residents, in terms of the potential negative effects it can have on their well-being to go with the positive effects.

In summary, though, despite all of the challenges of living in a CCLH scheme, it would seem from the participants involved in this research at least, that the positives still comfortably outnumber the negatives overall. The final thing to note in relation to the residents who participated in this research was the relatively high levels of satisfaction with their scheme and its progress to date.



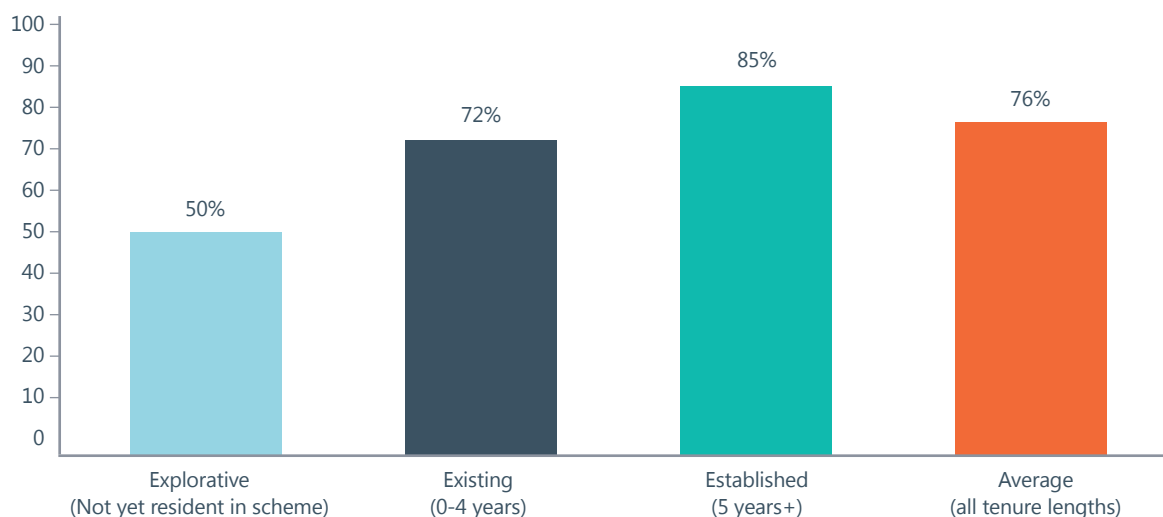
On a scale running from 0% to 100% satisfaction with their scheme, the average rating across all participants was 76%. Explorative participants were the least satisfied, with only a 50% average satisfaction rating

and established participants the most satisfied with an 85% average. Existing participants in between reported a 72% average level of satisfaction, as the following chart details:

---

### Assessing the Benefits of CCLH CCLH Residents - Average Rating by Tenure Length

(%)



---

Along with not yet having a scheme to live in or other start-up related difficulties, instances of recent conflict within the CCLH formed the other main factor in low satisfaction levels. It may be particularly important to emphasise the existence of this negative factor in relation to someone's well-being alongside all the positive benefits attested to by CCLH residents for this research. One respondent, who had had "people problems" in their scheme, and given it a low satisfaction rating as a result, even went as far as to say they would not live in another CCLH scheme again because of this.

Such a negative experience was, however, relatively rare among residents interviewed, and while the overall figures for satisfaction gathered for this research do not prove anything specifically, as a representative quantification of CCLH resident satisfaction levels was not part of its specific work, they do at least suggest that the general outweighing of the bad by the good found in the qualitative research may not be not at odds with potentially more quantitative evidence either. It is also perhaps heartening for any proponent of CCLH that – among the participants in this research at least – the greater the involvement with CCLH, the greater the level of satisfaction with it seems to be.

# V. Benefits of CCLH: Providers

**“Community led housing is very different. People tend to be more connected into activities and to have better relationships. Having worked in both types of provider I can confidently say that the main difference between larger traditional schemes and local community led schemes lies in the quality of the relationships.”**

Provider participant, CCLH project



When it came to views on the benefits of CCLH among provider organisations, the research did not take a grounded theory approach. This is because the project brief had already specified key categories of enquiry for providers, reflecting in part the relatively greater attention given to the benefits to providers to date (see the literature review in section II. of this report), compared to the amount of attention given to softer outcomes for individuals living in CCLH. The specific enquiry categories from the project brief are each discussed in turn in this section, before more general issues arising from the data are considered. While it is important to stress here again the range in size of providers both across the CCLH sector generally and within the interview sample for this research, going from large housing association groups down to much smaller organisations (for example, a community land trust), there was nevertheless a significant degree of commonality to emerge across the different themes.

## **CCLH and Local Authorities**

The first of these themes concerned the relative ease of letting CCLH properties, compared to more conventional forms of provision, including turnaround time for void properties. Most providers interviewed had had no problems letting their CCLH properties at all. Partly this was a result of generally high demand levels for housing – as one provider noted, there were 12,000 people on their local authority's general list and 150 on their organisation's specific CCLH one.

As they commented, “we only get about two empty properties a year, so it's really easy to fill them”. Another scheme, a newbuild one, likewise reported “no problem at all, through a combination of being able to find applicants and as the properties were new people stayed in them”.

Only one scheme, a newbuild co-op, had had problems (“the houses were not easy to let, which impacted on void times and there were big delays in moving new people in”). In the interviewee's view, this was because the scheme's volunteer members were all working and therefore had found it hard to vet new applicants in a timely manner, despite the provider helping with the process:

**“The co-op had full responsibility for lettings, we shortlisted for them and then they met with potential tenants to choose the most appropriate people to move into the co-op. Once the original group of members moved in there was an issue of filling the voids. Those that were shortlisted have to come off the top of the waiting list, which is essentially the homeless list who are people with support issues. As they've been sofa surfing and so on, they just want somewhere to live and be left alone.”**

This reflected the main issue to arise around letting, namely the practical one of how to manage the selection process. A slight clash of cultures was visible where organisations traditionally focused on more conventional types of social housing were involved with CCLH. In the words of one such provider, when it came to deciding lettings:

**“The only issue was the way that the CLT wanted to do this, as they didn’t want to keep a waiting list. There was very little turnaround on properties, and they advertised for local applicants. We work with waiting lists, while the CLT has a local letting policy.”**

The view from the other side of the equation backed up this clash:

**“It was challenging working with local authority partners who didn’t want to bypass people in most housing need. We had difficult conversations with them – taking the top six off the waiting list wouldn’t have worked in either scheme, we needed to balance everyone’s interests.”**

One provider found a middle way – as they outlined, “some committees have an active role, some want to be informed, we have two housing officers for three schemes; we set up what they want within co-op parameters”.

Otherwise the only difficulties relating to lettings and voids were caused by external events, such as the need for one scheme to introduce service charges after a specific government funding stream came to an end. (“We did a lot of work to make sure that people were able to stay, which they did. However it does make ease of letting more difficult”).

Generally, CCLH came out favourably among providers in comparison to more conventional forms of social housing in terms of ease of letting and void turnaround times. One provider’s observation that there were “no void issues – people occupy on long term” was borne out by the low to zero void rates reported by almost all providers.

### **Rent arrears**

The area of rent arrears was one which essentially saw two models among provider organisations. The first was where the scheme itself was responsible for collecting the rent, the second was where the provider was in charge of it on the scheme’s behalf.

One model run more in the first way reported few problems with it:

**“The CLT were meant to deal with this day to day and we would do an overview and deal with any legal issues and so on if it got to that point. We provided a weekly list with suggested next steps. There were very few cases.”**

Another provider using this model likewise had “nothing serious” to report in this area.

The alternative model could also work too, however, with one provider commenting that “we do this for them; one co-op has two rent free weeks per annum as it was originally set up that way – arrears are not significant”. Another provider using the latter model noted that the rent arrears for its CCLH scheme currently stood at 0.8%: “this is good in comparison to others”. The same provider also noted that they had an income recovery policy and programme, and had introduced payment schemes to help those who might get into arrears. They had also invited external agencies in to support individual tenants with budgeting:



**“This, combined with our relationship with our tenants, enables preventative action. We have never evicted anyone for rent arrears. We prefer to work with people to sort things out.”**

Nevertheless, not all providers interviewed had had a smooth experience in relation to rent arrears, even if CCLH still compared favourably to non-CCLH overall, as one provider outlined:

**“The co-op was responsible for the first couple of years for collecting rent, but there were issues over expertise and time. There were three different rent officers, all volunteers, eventually the treasurer of the board took this over. There are several dozen units, so it was a big job to collect the rent. It’s also very hard to collect rent arrears from your neighbours. This was a big struggle for the co-op. We offered to do it instead, the co-op was reluctant to accept this was a difficulty for them but did eventually outsource it to us. Rent arrears were at 40% when we took it over, it’s now 2.5%. In traditional housing schemes its usually 4%.”**

### **Complaints and antisocial behaviour**

As with the previous two areas, despite differing models among providers, CCLH schemes generally came out favourably compared to other forms of housing. While providers were less likely to be hands-on in relation to complaints, they still felt there was a noticeable difference compared to more conventional forms of housing.

One provider, for example, noted that no complaints had been received from either of their CCLH schemes:

**“Normally in a block of flats this is an issue in the first one to two years. Nothing has been raised in either. People knew each other before they moved in, so it’s much easier to approach each other, e.g. if the TV is loud or loud music is a nuisance to someone. Other communities who don’t know each other go to the landlord for such matters and then it escalates and creates negative feelings.”**

Another had likewise not had any complaints made to them as the provider:

**“We’ve never had any complaints to deal with direct to us as the housing association. The CLT have handled informally anything that arose. We’ve given the CLT the chance to do things their way.”**

A third provider had recorded only three complaints in three years across its three CCLH schemes, and partly ascribed this to the scheme being a co-op in at least one case:

**“It would be difficult to compare as one of the schemes is an over 45’s scheme and a second’s location is quite isolated. We don’t get any serious ASB (antisocial behaviour) in either but the second scheme has had issues previously. I do believe the co-op has definitely reduced the ASB (antisocial behaviour) there and this is because the committee members have a say in the allocations and are usually more aware of any problematic applicants and so on.”**

A fourth provider interviewed had similarly only ever received three complaints in relation to their CCLH scheme, two relating to maintenance, the other a neighbour problem. This particular provider also reported a 98% level of satisfaction with them as a landlord in a recent survey of their scheme’s residents. In their words, “more often than not we manage to resolve issues before official and formal complaints are made – this is because of the strength of our relationship with our tenants”.

By contrast, though, another provider had had to formally take over the complaints procedure aspect of its CCLH, along with the tenancies and every other aspect of the scheme more generally, as there had been problems. As they outlined:

**“We didn’t get many formal complaints, complaints would go to the scheme board. These were mostly about ASB, such as children playing near cars. There were no complaints about the board themselves. But we got a sense of groups of members not getting on with each other, and there was a complaint about the chair’s husband’s conduct. When the co-op was unravelling, different factions in the co-op presented issues.”**



At the same time, on the very specific issue on antisocial behaviour, rather than complaints in general, the provider suspected that the scheme still compared favourably to non-CCLH ones. As they put it:

**“The co-op dealt with low level issues and when an ASB arose we got involved. There were fewer ASB issues there than the norm, the caveat is that we do not necessarily know about everything as we are not always contacted and there has been no board in place for 18 months so there is a gap there.”**

#### **Resident engagement and community cohesiveness**

In contrast to other areas, engagement levels of residents formed an area where CCLH schemes were more likely to share the struggles of more conventional housing forms, at least in relation to the larger providers interviewed for this research. One such provider, for instance, reported the following situation:

**“They don’t have to get involved with us, only through the development of the co-op and the board. Encouraging the board to engage members has been patchy from the start. Some residents, 20-25%, wanted to get involved; the issue is that they want to get on with their lives. As long as the housing is up to standard, that’s their focus. Which is not what the co-op was about; not many wanted to get involved, they wanted a brand new home, they were not moving to be part of something, there was a lack of people wanting to step up.”**

In terms of the scheme’s contribution to community cohesion more widely, the story was a similar one of initial enthusiasm tailing off:

**“Initially there was a big launch, the local community and school were invited, trips arranged to which they were also invited. Ongoing community engagement didn’t continue though, members didn’t have an appetite for that. This also wasn’t resourced, we had two years’ funding to support the co-op then this ran out, so the co-op was left to own devices. Ideally they would have always received support. There are loads of lessons to be learned from this.”**

Another provider reported similar struggles:

**“There was lots of tenant engagement at the start, money came from government and there were pre-meetings with prospective residents, a big build up to the scheme and towards the handover of the properties. Then it slowed down. One tenant was the chairman and he was receptive to tenant engagement, but then he became less available.”**

Again, this provider’s experience was reflected in the wider issue of the scheme’s contribution to local community cohesion:

**“The CLT already had a community hub so they saw the co-op as an extension of that. Community events were not held specific to residents, they were for the wider area. The co-op wanted to do an event in the centre of the regeneration area in open space as well, but the council prevented it due to health and safety issues. This partly contributed to the end of the line for the co-op, which has now ceased.”**

A third provider interviewed likewise reported “quite a lot of apathy” in their scheme, noting that its participants have AGM and committee meetings, but that people do not want formality:

**“They’ll get involved but we need to re-look at the scheme’s terms of reference – we don’t run tenant participation, they’re self-sufficient. We get involved when asked and needed and they have channels to use to get back to us.”**

All of this said, there were also providers who reported that their CCLH schemes had high levels of tenant engagement. One Welsh provider, for example, noted that one of its schemes had a “high level of tenant engagement because of its focus on training and employment”. The provider’s other CCLH scheme had high engagement levels too, with half all tenants there fully engaged, and the other half dropping in and out. As the provider put it, “this is much higher than we’d expect for normal block of flats”.

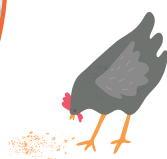
An English provider reported a similar success story, and was able to put a precise number on it, identifying 57% of their current tenants as being “involved on a weekly basis”. As they saw it:

**“We prefer to use the term tenant involvement. We have three broad service areas: employment, health, and environmental, and we try to match tenants into activities which fit under these headings.”**

Another interviewee working in England gave a broader overview by scheme type:

**“There is a split between the two types of co-op with us, new build schemes are higher about 30%, some 100%, while larger refurbishment schemes can be lower (5% to 10%) as they don’t always see themselves as a community due to being spread over a larger area. But you tend to get community activities in larger refurbishment schemes.”**

This provider also summed up as follows the process by which CCLH residents contribute to strengthening their community:



**“Essentially their experience instils confidence and they are able to influence what happens in their own neighbourhoods. This develops community resilience and cohesion.”**

An interviewee with particular experience of community land trusts suspected that there were different motivations for people involved in this form of CCLH compared to others, as they were not always setting them up to provide for their own housing needs. In their words:

**“People who set up CLTs feel very connected to local place, they have responsibility for their own environment and are concerned about the future for friends and neighbours in that particular community. It’s not without self-interest, they have seen inappropriate housing development in their community, so rather than saying no, they want it on their own terms and want control, they don’t want to leave it to people outside of their community.”**

The same interviewee felt there were other benefits as well in terms of community cohesion:

**“CLTs help the community to feel like a community, as they are providing for friends and neighbours essentially. They are passionate about the place and the community and are often older with more time and have a lot of experience of business and life which they are driven to apply for wider benefit. They are extremely capable people. Being local and bringing masses of experience really helps the community to accept developments.”**

If tenant involvement is the area where providers reported the most struggles, it is nevertheless on the basis of this research an area where CCLH may still enjoy some advantage over other forms of housing.

## Other issues and summary

**“People apply for a house not knowing and then the co-op appeals to them, because they realise they have more than normal control over their own destiny. There are by-products, health and well-being, it addresses loneliness and isolation, it gives people confidence. They often lack this at the beginning. This confidence spills out into personal lives, for example, employment. They start as tenants and grow as people.”**

Provider participant, CCLH project

Overall, the evidence arising from the CCLH providers interviewed for this research suggests that CCLH may come off favourably compared to more conventional types of housing, in particular in relation to the issues of ease of letting and voids, rent arrears and complaints/antisocial behaviour. On the other hand, it seems to have less of an advantage when it comes to tenant engagement and promoting community cohesion, although there is some evidence that it may still be slightly ahead of more conventional forms of housing in this area too, even among larger housing association type schemes.

In relation to providers, however, it is also worth noting that comparisons with more conventional housing were spontaneously raised by interviewees around repairs and maintenance in particular, with one provider mentioning for instance that “the initial plan was to hand this to the co-op, but they didn’t see the benefit of doing that”. The provider felt that the co-op had initially been willing to take it on, but then “after the build and occupation of the properties, they only saw houses and flats”.

There were other challenges mentioned by providers too. One interviewee working in England observed that “there are us and them cliques within co-ops sometimes, a certain group has been there for years and years and the rest don’t feel confident or welcomed”. This provider flagged up the need for succession planning in relation to this, for example around committee membership, commenting that “we are trying to get more young people involved where possible” and that “smaller co-ops can exclude those they don’t know and some committees are not as transparent as they should be”.

Difficulties caused by the advent of ever greater online possibilities for communication were mentioned by one Welsh provider (“there was a level of unrealistic expectations – use of social media and cliques within the community have been destructive, there have been relationship and family breakdowns that could have been handled better”), along with more practical difficulties (“there have been frustrations with build defects – the standard scheme provided did not really fit the location as was built on a sloping hill and builders tried to put in level gardens, and so on”).

This testimony around the difficulties of ensuring smooth relationships within CCLH schemes perhaps adds weight to a more general point made by a different Welsh interviewee, who felt that “cohesion and resilience are essential key starting blocks as well as possible outcomes or benefits” of CCLH. As they saw it:

**“I believe to make a housing co-operative work you have to have a group that has a strong sense of community. You need a critical mass of people to undertake the work, people who want to take on the responsibilities of a landlord or housing management. Not everyone wants this responsibility.”**

At the same time, the interviewee still believed that “co-operative housing projects could be of great benefit to the health, well-being and isolation issues faced by our ageing population, if we have enough foresight and planning to think of this now”, commenting that doing so “would save a lot of money instead of reacting later and building older people’s multi-purpose complexes that cost millions”.

This issue of provision was echoed in another interviewee's focus on CCLH's potential to increasing the overall stock of housing in the part of England where they worked. Made in relation to community land trusts in particular, the interviewee gave some specific examples of this:

**“CLT schemes can be delivered in places where others could not, for example, where the landowner would like sell to the community but not an outside organisation.”**

**“CLTs are also more willing to take risks where a housing developer would just look at costs and profit. For example, one recently finished scheme up a long access road in an AONB (Area of Outstanding Natural Beauty) wouldn't have gone ahead without the CLT, but the community knew it was the best site. Similarly, another scheme of ours elsewhere got to build outside the designated development area.”**

**“The outcome of these schemes is that more people are satisfied by a community led approach. It's much more likely that compromise is found and it is less divisive, you are less likely to get objections through the planning process. They commission their own architects, keep local people happy, take into account local vernacular needs, it is a much more acceptable approach.”**

**“Some villages are not allowed any development otherwise as they're too small, but local people know that the village is active, for instance has home workers and so on, so developments happen through the community led approach where they would not otherwise.”**

Overall, the view of one less experienced provider that “there is evidence to show that CCLH is a worthwhile new venture – the different ways of looking at issues and balancing priorities” represented the prevailing feeling among providers interviewed for this research. While there are certainly lessons to be learned (see the following section of this report), there are also reasons to be cheerful. As one put it, “the excitement of CCLH has a unique identity and fascination, which is a good thing rather than a barrier”. Another listed the benefits of CCLH in a way that was both succinct but also not dissimilar to the summation of views expressed by CCLH residents as a whole in relation to the same question:

**“Sense of community; financial benefit (co-op as shared equity through rental payments so anyone leaving gets capital asset to leave with); can live in an area where they work, have schools and families close by; empowerment and feeling important; they have good quality housing; independence; security; and family support.”**

**“There is a sense of pride; empowered individuals; there is self-esteem and confidence in tenants; getting things done, no red tape; resolving social and relationship issues; some friendships built for life.”**

**“There is no turnover, everyone has stayed, even though there have been big issues within the community; there is pride in their environment, gardens, drives always tidy; it has influenced our organisations' approach to community development in general.”**

For providers as well as residents in this research therefore, there were many common perceived advantages of CCLH compared to other forms of housing, even given the variety of schemes and world views that go to make up the sector.

# VI. Lessons Learned

**“There are things I think we would think through in a bit more detail knowing what we know now.”**

Provider participant, CCLH project



In terms of lessons learned arising from this research into the potential benefits of CCLH, a wealth of suggestions were forthcoming both from residents as well as from providers.

## Lessons Learned: CCLH Residents

While the majority of respondents who were still only at the 'exploratory' stage of setting up their CCLH were not far enough into the process to have specific lessons learned to share, a minority already had garnered some experiences they felt were important. On the positive side, for example, one participant had been surprised how different individual members of their group could seem from each other, while being apparently so aligned when it came to their project. On the more negative side, another participant had been "surprised about people who are perfectly competent in their lives, but seem incapable of taking in written info, or dealing with numbers/finances". A similar view was expressed by another exploratory participant who commented that they had learned "how difficult it is to pin people down, especially about money!" Finally, one participant whose scheme was also yet to begin building was extremely honest that this was probably a good thing, noting that they had learned that they "needed a lot more of a business head and to get financial and legal help in from the start".

In terms of existing participants (those who had been living in their CCLH for less than five years), only two participants had no specific lessons to relate yet. One of these was a very new resident who expressed great satisfaction with the promptness of the maintenance schedule for their scheme compared to their previous (non-CCLH) housing, while the other was a participant who had only been in their scheme for around six months.

Lessons learned reported by existing participants could either be very specific or more general ones. In terms of specific suggestions, there were many points raised, including the importance of having access to third party mediation when needed (for instance, when someone wants to leave a CCLH, something mentioned by more than one existing participant), better financial support to help with renovations (for example, interest free loans) or a manual on meeting etiquette, along with the dos and do nots of living communally and what to do from day one to avoid inhouse wars, including more communication training (particularly to help managing committees to run smoothly).

**It's always evolving.**

Resident participant,  
CCLH research project



Other specific lessons learned included the need for more paperwork rather than less (in the words of one resident about their scheme, “we do have some policies, but could be better”), the need to look more closely at potential grant funding, and the benefit of designing schemes where all the housing units are of an equal size and/or minimum workloads are made explicit.

A six-month probation period for all new members was another very specific suggestion made (“much of the conflict we had could have been avoided”), together with more preparation work in general at the beginning of the project (“identifying what we wanted out of a co-op, what were our needs as individuals and as a community; because we had to jump quickly to make it all work, we never really had that process”).

This last point was echoed in another participant’s view of the need to “set ethics or community intentions at the outset, a common ethical code or interest”, adding that “conflict resolution training would be good and training on how not to offend each other”. As they observed, their scheme had “had to learn the hard way.”

Other lessons flagged up as having been learned the hard way included that “getting new members is difficult, there is frustration in working as a co-op, no autonomy – there needs to be a clearer way to get that explained, it’s different when you experience it”.

In terms of more general suggestions, comments such as one participant’s view that “it’s about people finding ways of co-operating, and it’s probably inevitable that there will be good times and not such good times”, or another’s that “it was best not to expect friendship networks, although we are very supportive of each other”, were combined in a third participant’s more comprehensive view:

**“There are different priorities for everyone, it is frustrating not being able to make a clear decision; but people are getting better at it. There is the process of forming, norming and storming, now there is more acceptance all round. My big learning experience is that I thought I was tolerant, but CCLH makes you think again about yourself. It’s good for human growth, having to accommodate each other and find compromises, but buttons get pressed. We are more than neighbours, but not friends.”**

The variety of world views that often have to collide in CCLH came up as an issue as well, with one existing participant commenting that they had been surprised by how people move into a co-operative without really understanding what it is about, something which, in their view, can lead to philosophical differences of approach:

**“In comparison with a traditional housing scheme, you have more contact with your neighbours, and get to know them much faster than in other situations. There are opportunities to socialise, which can be very positive, and you get to mix with people that otherwise you might not have done. But it is also much more demanding, meetings, paperwork, workdays to maintain the fabric of the building and the land. I feel that housing schemes like this will always have their ups and downs.”**

The unique nature of the social setup of CCLH schemes was echoed in the response of another existing participant:

**“Relationships is the biggest issue, most of us have grown up in a family home, the reality of this is different, you need a crash course, tips and so on, not to take things personally. I am now one of the longer serving residents, so there has been quite a turnaround. Living in a co-op is like living in a large dysfunctional family. Everyone needs to be equal regardless of income, age or other factors. I see it as a business rather than a family situation. The longer I stay here the more inclined I am to get involved.”**

Despite issues like these, a final existing participant was nonetheless optimistic about their chosen means of housing:

**“It is solid, there just needs to be development and more knowledge, that’s what is lacking. We need to influence government and local authority thinking so they are more supportive of such schemes and make sure support is provided.”**

Participants with a more established background in CCLH had the most to say in terms of lessons learned. Again these lessons ranged from the very specific to the much more general. Very specific lessons included the need to have at least one person with relevant professional skills (such as housing law) on the management committee, or the value of having a co-op which already has one property when setting up a new one, in order to provide peer support.

Other specific points included the need to ensure with new builds that all room sizes were adequate, or that older builds were made accessible for infirm or disabled people. One respondent, who felt that "communication is key to an effective housing co-operative", was also of the view that greater use of email had helped their scheme, even if "following the thread can sometimes be difficult", adding that before "we used to have a lot of meetings that took a bit of time and then we'd think we'd made a decision, and then sometimes nothing would happen and we weren't sure".

The most familiar specific refrain in relation to communications, however, was that more widespread skills training on the issue would be very beneficial. As one established participant put it:

**"There is definitely a value in making sure everyone understands how a good group works, who is suited to which role and how you can improve how you work together. Even if you had a good cross-section of personalities, skills and roles, I'm sure different issues would arise; you need a level of confidence to be able to live co-operatively and communicate safely. We have spent time looking at the different personality types within the co-operative. Looking at the make-up of a group and how it can become an effective group or team is something all co-ops should do. There is an argument for doing this at the start when considering who should be part of it."**

This idea came through in another established participant's response too, which concerned things they would do differently if starting over again:

- " 1. Roles in groups – being aware of the roles we need and how we can accommodate or compensate for what we don't have. Identify early people's strengths and weaknesses and individual boundaries around privacy.**
- 2. Consider all financial options such as grant funding, income generation etc.**
- 3. Consider size – we are now thinking about increasing membership – could we expand, should we expand? What do we gain, what do we lose?**
- 4. Document our vision for the place that we live.**
- 5. We will definitely ring the Wales Co-op Centre for on-going support now we know this is still available to us."**

The need for clearly understood rules and a common vision came through in other established residents' testimony as well. For example, one participant identified a "lack of creativity, lack of ability to find solutions that suit everyone" as the biggest problem in their co-op, meaning that "unnecessary limits are sometimes put in place". In their view, "more work and training in consensus would probably help with any barriers, as well as a clearer vision to avoid conflict with different interpretations of our shared purpose".

Similarly, in the words of another established resident who been with their scheme since the start:

**"If I was starting now, I would advise schemes to think about their governance more than we did. I came into it with an amount of energy and naivety, I didn't think 'We need training in things like how to run meetings, consensus versus majority voting and so on', we decided for majority voting, for example, without really reviewing the other options closely."**

A more general theme also came through in the response of one participant whose scheme had not had a particularly explicit shared vision at its outset:

**"Not being an intentional community is both a strength and a weakness. The strength lies in our ability to attract a diverse range of people (noting that there is a financial hurdle that excludes many), but the lack of a core ethos means diversity of views can lead to difficulties. So for me we need to get the rules right, especially around accepting new members and then it is nearly all about the relationships, and it seems good ones can only be fostered through**

**good communication (speaking and listening). The biggest surprise for me is how awful it can feel when relationships are toxic, even if it is only between two households or two people. There is a contagion of misery that is hard to comprehend which affects the whole group, but when peace breaks out the happiness that spreads can be equally unnerving. That said, most of the time we are not in these extremes."**

The same participant also felt that "we have been part of a continuous process of improving how to do the business of being in a housing co-operative as well as how we live together" and that "the key seems to be striking the right balance between the needs of the individual and the needs of the co-operative".

This view was shared in turn by an established participant from a smaller scheme who felt there was a need for continuous support and training in CCLH. Particularly as a smaller housing co-op, they felt there was a need for more peer support and had a plan to set up a network of local co-ops that would meet regularly to share information and support each other, although a participant from a larger scheme noted that there were a lot of their fellow residents who did not seem to want training ("everyone thinks their level of competence is higher than others"), so such support might not be welcomed in all cases. The same participant observed too that the group of residents in their scheme effectively had to form slightly anew every time it got a new member ("you can't leapfrog the stages"), suggesting that there will always be a need for more training even with better peer support.





Having an outside person to chair meetings was a related lesson learned by more than one established participant. In the words of the participant from a relatively small scheme, "you can become like a family and develop lazy habits, maybe not have regular meetings – it's a good idea to invite someone independent in to chair meetings; you have to put your professional head on then". A participant from a larger one meanwhile also felt it would be good to have an independent chair ("it would change the mood, they could facilitate things, mediate when needed, there are always multiple perspectives in the room"), but noted that such an arrangement would probably have to be reciprocal with another CCLH scheme. This participant's scheme had also tried getting different residents to take turns chairing meetings – their verdict was that "it has worked a bit".

In terms of more general lessons, the need to overcome the issue of how to create decision making processes with no hierarchy cropped up, as well as the recognition that things that worked in the past may no longer work in the future as the world changes. For example, one participant commented on how when their scheme started, there was a 90% grant available, so only a 10% loan was needed to buy the property – "we were very lucky and privileged". At the same time, this had meant that when the scheme had started, the way the rents were set out had not accounted for size of flats, whether they had a garden or not and so on, which meant they could have been calculated more accurately to avoid any resentments.

More than one participant wished they had the means to go back in time to when property and land were cheaper and simply buy more so that their scheme could house more people. In the words of one, "our co-op had the opportunity to purchase additional land and buildings adjacent to our existing property but didn't quite have the funds available to do it at the time – if we had the chance to go back we would have found the money somehow to do it so we could have expanded".

Generally, though, established residents who had not been there at the start of their scheme did not think that its founders could have done more than they did, and – as with less established CCLH residents – there were many established respondents who could not think of anything they wanted to have been done differently. Overall, current CCLH residents appear to have learned numerous useful lessons from their experiences. While those experiences do not seem to have put them off living in their schemes at all, these lessons could be very valuable in helping other current and future CCLH residents to come.



## Lessons Learned: CCLH Providers

**“What is the main difference between traditional housing and CCLH? Answer: control. In social housing, tenants have less influence over things that are important, like rent, whether to have a kitchen replacement programme or not, who moves in. Co-op members have control over those decisions, and we as the housing association have the infrastructure to provide support. It’s a good model.”**

Cyfranogwr sy'n ddarparwr, prosiect TCAG

At this point, it is important to stress once more the sheer variety of models that go to make up CCLH, and the range of types of providers interviewed for this project as a result. Therefore a view such as the one above, which primarily refers to housing co-ops, may not necessarily also be applicable to other CCLH models.

Nevertheless, there were some recurring themes in terms of lessons learned, almost regardless of the kind of CCLH scheme with which a provider was involved. One Welsh provider, who had had mixed experiences with their CCLH schemes, reported that the need for schemes to outsource their rent collection had been a key finding of their recent interventions to establish lessons learned. Such outsourcing was felt by another provider to more advantageous generally:

**“Some co-ops have their own staff and volunteers as well. But we have back office stuff in place and the co-ops know what next year’s budgets are, so they can plan, they don’t overspend; there is real security in this. We also have professional accountants and maintenance people, so in most cases the schemes accept our recommendations.”**

Offering support for residents to improve their ‘living together’ skills and giving as much control as possible over admissions seem to be the other key lessons learned cited by providers, no matter their type of CCLH scheme. For example, one provider explained how the selection process for their schemes had worked:

**“We have two CCLH projects. For the first, we worked with the Council and the Common Housing Register and negotiated a different way of allocating from the waiting list. The first project wanted people who would look after the grassed area and share the role and responsibilities, and the Council agreed. There were 120 registered on the waiting list and we did a whole series of workshops and the like to select six. We did not bar physically disabled applicants even though the focus was on the upkeep of an open space. After many sessions of working together they selected a balance of people, both those working and not, to foster a different way of living. There is no formal co-op structure, but we would support them to do this if desired.”**

**“The second scheme is for people up to 25 years old with a focus on employment and training. The selection process matched people who wanted to live in harmony and improve their employment opportunities. We supplied tenancy training. This scheme has been going for over a year and is very successful, there are no issues of antisocial behaviour and tenants have improved their employment status, moving away from temporary jobs, and one tenant is going into full time college. We are going to do an internal review to understand the return on investment this has created.”**

The inverse of this was the testimony from one interviewee about how not having such a process and such training had negatively impacted upon their scheme:

**“Lots of things need to be done differently, the sales pitch of what it means to live in a co-op needed to be much clearer, there was not enough of that. But people themselves were not clear from the outset, so they couldn’t vet clearly with potential residents. It was trial and error. And the training that those originally involved had was not ongoing. This is a big lesson, the training needed to be ongoing and thorough.”**

On the selection process side, one interviewee working for an English provider had a particularly practical lesson learned to share:

**“When people complete housing application forms, there is a section on co-operability to tease this out, for example if they’ve lived or worked in co-ops or know about them. It’s not foolproof, some say they’ll get involved and then they don’t. But for us it tips the balance towards getting it right.”**

On the whole, however, it was the need for soft skills training for tenants in the kinds of areas needed to run a communal project smoothly that came through strongest as a lesson learned by providers, just as it had among all the learning identified by residents in their interviews. As one Welsh provider put it looking back:

**“We should have provided training for softer skills, not just the technicalities of housing management. Things like relational skills, communication, and so on. This could have clarified the purpose of the co-op, would have been stabilising for the community. We needed to help the tenants develop professional boundaries, in other words as neighbours and friends as well as the co-op’s business management.”**

The importance of consultation was another practical lesson identified by one provider, who cited their tenants’ contribution to their scheme’s antisocial behaviour policy and procedures as having benefited from this:

**“We ask them what they want to achieve and we work towards it. We do a Community Watch three times a year, and the same time we deliver leaflets to houses. We also have antisocial behaviour surgeries where people can come and raise community issues.”**



This issue ran in to the final crosscutting themes to arise, namely the need to work closely with other partners and the need for more awareness raising in general, thereby bringing the discussion full circle back to the strategic context for CCLH in England and Wales, and the need for any scheme to work within that context to maximise its effectiveness. This could be on a micro scale, with one provider describing how they had worked with “a number of other agencies, including the police and the local authority, which really helps”, or another commenting that their scheme had suffered from a problematic stakeholder, whose influence on the design of the scheme had significantly undermined its chances of success, leaving it without anywhere for its residents to gather (“there is no community space, this would have helped develop a community culture rather than just providing new housing”).

Feedback was also given on a more macro scale, however, for example in relation to community land trusts:

**“There are three things CLTs need: 1. help to support the setting up of the group in the first place; 2. they need land and supportive planning policies from local authorities; and 3. they need money. There is the Community Housing Fund in England but it isn’t for long enough, the period of time it is available needs extending. They also need funding to help set up and to develop planning applications and so on. The due diligence required by funders also causes problems and this is where they need help from advisors as well as in the shaping of projects. The assets of CLTs are not always appreciated – they will find land that others cannot access and deliver what others can’t. More local authorities need to adopt policies that favour community led projects.”**

The point around needing more help with setting up was shared by a non-CLT provider, who saw the main lesson learned as the need for more ongoing support from housing officers and the like on how to set up as a CCLH in the first place, as well as how to then become self-sufficient once up and running. Another Welsh provider meanwhile saw more training all round, as well as more practical support from wider stakeholders, as crucial:

**“Tenants need self awareness training. We need more time to support the human side of a co-op, more training for staff is needed, as well as clear assistance from the Welsh Assembly and RSLs (Registered Social Landlords).”**

Finally on the subject of getting more support for CCLH schemes from wider stakeholders, in relation to housing co-operatives in particular, one provider commented that “the process requires clear leadership, support, training and it needs people on the ground who have an interest in co-operative housing – most people haven’t heard of it and there needs to be a lot of education and information to ensure that awareness is raised”.

Overall, therefore, while there appear to have been plenty of useful lessons learned by providers of CCLH schemes, and plenty of challenges overcome, there seems to be a lot of overlap with the lessons identified by CCLH residents themselves, with training, awareness raising and better practical support the main key themes for providers.

# VII. Conclusion, Recommendation and Next Steps

**“Co-ops are the best kept secret and we need to get it out there”.**

Provider participant, CCLH project



While any conclusion to a qualitative research project on CCLH with this size of sample can only be general, given the breadth of schemes involved and variety of people living within them, the evidence compiled for it strongly suggests that there are many benefits of living in CCLH. This is according to, and in the words of, those living in CCLH schemes already, although there also seem to be benefits of involvement even for those whose scheme has yet to be built. CCLH providers too identified many possible benefits in their testimonies, for example around greater ease of letting compared to more conventional housing forms, leading to reduced turnaround times and void levels as a result, or lower rates of complaints and antisocial behaviour incidents. There also appears to be some evidence that CCLH schemes may have higher levels of resident engagement than non-CCLH schemes, and to a lesser extent, that they may contribute more than non-CCLH schemes to the cohesiveness of their local communities.

It is, however, the outcomes for individuals and communities living in CCLH schemes that came through strongest. Many of these were practical benefits, such as increased security of accommodation, a better standard of housing than they could otherwise afford or simply having more control over their home environment than they would in other forms of social housing. But above all, it is the identification of so many softer outcomes by residents themselves that is the most striking finding to emerge from this project.

The sheer panoply of respondents' descriptions of the benefits to themselves in terms of their skills, their confidence, their physical health, their mental well-being, their financial situation, their ability to live in tune with their values and their environment, and to feel part of a community rather than an isolated, potentially lonely individual – all of these benefits of living in CCLH emerge clearly in residents' own words in this report. Overall, it provides powerful support for the theory that the benefits of living in CCLH are at both an individual and societal level potentially something extraordinary.

In terms of the practical recommendations that arise for CCLH support organisations and policy makers from the data for this project, the key framing factor to emerge seems to be that different CCLH residents and schemes need different help at different stages of the CCLH journey. The following recommendations therefore apply primarily to residents and schemes at each of the three key stages of the journey in turn, with the exception of the fourth and final one, which is of equal applicability to all residents or schemes. This is not to say that those at other stages might not still benefit from implementing them; it is simply to say that there is a particular group within CCLH residents or schemes who might benefit from them most – therefore the first recommendation will be of most potential benefit to those individuals or schemes who are still at the explorative stage:

**Recommendation #1 – More legal, financial and governance support for ‘exploratory’ individuals and groups looking to set up CCLH schemes**

Residents and schemes who are still at this stage of their journey need more than anything more support in relation to the legal, financial and governance aspects of their work, and particularly more support to help them create a powerful ‘intention’ to their community that can see them through the often difficult waters of scheme formation. It would certainly not hurt any scheme to, in the phrase coined by one explorative scheme participant quoted in relation to their own scheme, “get clearer on our values and mission”. Even in more established schemes, the inevitable introduction of new members who were not involved in their setting up can mean there is a need to revisit these sorts of questions, including general awareness raising around the intentions behind CCLH, greater embedding of co-operative principles where appropriate, and so on. But it is particularly those schemes that have yet to have a piece of land or a property to focus their energies around that would benefit most from such support.

**Recommendation #2 – More training and other support for ‘existing’ individuals and schemes to develop their ‘living together in CCLH’ skills base**

‘Existing’ residents and schemes, those who have only been going for a few years or months, by contrast have a different primary support need on the evidence of this project, with more of a focus needed on providing more support around mediation type skills, the crucial but sometimes hard-to-teach skills of how to get on with other people who are, as one resident interviewee memorably put it, “more than neighbours, but not friends”. Such training needs to recognise the unique aspects of the CCLH situation, and the slight redundancy this places on skills acquired in other areas of life, which, though superficially similar, do not on the evidence of this research necessarily transfer wholly across to the different world of community living.



**Recommendation #3 – Greater support for ‘established’ individuals and schemes within CCLH to help them retain high resident engagement levels, particularly in terms of board and other formal governance group membership**

More ‘established’ residents and schemes, meanwhile, who may have been up and running for many years or even decades, while sharing some of the needs of their less experienced residents and schemes, also have a distinct key need of their own, namely the need for more support around keeping up resident engagement levels. The recurrent pattern, observed by both residents and providers, seems to be an initial wave of enthusiasm that is then hard to sustain as a scheme matures and perhaps becomes a little set in its ways. Particularly around succession planning, whether for scheme boards and committees specifically, or for resident consultation more generally, there appears to be a need to find new ways to bring new, committed, active members into the active lives of CCLH schemes, to ensure that the “always evolving” nature of a CCLH is an evolution for the better.

**Recommendation #4 – Stronger networks of peer support among all types of CCLH schemes and residents be encouraged and resourced, including building up peer research capability within the sector**

All of the three recommendations above would help participants and providers at all experience levels. In relation to the first recommendation, for example, it may be that it is those CCLH communities that are not intentional ones – in other words, those not originally set up around a specific shared vision and set of values, but for other reasons, such as the policies of outside organisations – who would benefit the most from any form of training that brings residents together and underlines their common purpose. As always, one size will not fit all in relation to CCLH. This final recommendation is, however, the most crosscutting one of all in terms of all three groups.

Whether exploratory, existing or established, interviewees from all groups identified greater peer support networks as something they would welcome. This would not be building on nothing, as organisations ranging from the Confederation of Community Housing and the UK Cohousing Network through myriad community land trusts up to and including Radical Routes and the Wales Co-operative Centre are already able to help to a certain extent in this regard. But it seems clear from the case studies and interviews completed for this project that more such support is needed, and that it needs to be resourced on a higher level than it has been to date. This could also help build up a peer research capacity that is currently lacking in the sector and which may open the way for a greater amplification of resident voice in the literature and strategic debate around CCLH than has been achievable to date.

These, then, are the specific recommendations arising from this research project. To turn finally, however, to the next steps for research into CCLH in general, it is clear from this research that while there seems to be firm qualitative evidence of the benefits of living in CCLH, more still needs to be done to establish the exact nature and extent of those benefits for individuals and communities, how long they last, the extent to which they are offset by the challenges of living in CCLH, who it works best for, who not and why, among many other questions that are still outstanding.

Whether the benefit in question is reduced loneliness, of which there were numerous instances in this research, or greater affordability of housing, or reduced incidents of antisocial behaviour, or simply the increased overall quality of life to which it seems CCLH can lead, the next step is to quantify more exactly the benefits that the qualitative data strongly suggest do exist – not forgetting, of course, to include the relational and other more complex benefits it provides as well in any such analysis.

It may be that a longitudinal approach, whereby individuals and communities are tracked over time to measure the difference their involvement with CCLH makes to their general levels of health, confidence, well-being and other soft outcomes, as well as their employability, financial situation, physical health and other harder outcomes, is the most logical next step. Certainly, now would be a timely moment for this work to be started, with CCLH in both England and Wales on the rise as a subject for debate and

garnering more attention and funding as a result. It is still, however, a relatively minor player within the wider housing sector, and one of which many people seem still unaware. CCLH is, to paraphrase slightly the resident quoted at the start of this section, still one of our society's best kept secrets.

But it need not be this way. The sector now has clear qualitative evidence of the benefits it can bring to individuals and communities. If it can add further hard quantitative evidence to that qualitative evidence, its rise from a 'Cinderella' sector to a more 'jewel in the crown' position within housing policy may become unstoppable. For the sake of those individuals across Wales and England who have yet to benefit from it, but who could do so based on the evidence of this research, it is to be hoped that this next step will be taken sooner rather than later.

**Barbara Parkinson**  
**Dr. Leon Quinn**  
**Dr. Anna Hraboweckyj**  
**Val Williams**  
**(July 2019)**





# APPENDIX I.

## Case Studies

### Case Study #1 – Vanessa Yates (Paddock Housing Co-operative, Walsall, West Midlands)

“I first heard about Paddock Housing Co-operative through a friend of mine who suggested putting our names on the waiting list as our home was not safe to live after having been burgled twice. We were put on the waiting list and after a couple of months were offered a house. We moved into a two bedroom property and after a year we moved into a three bedroom property as our family grew.”

“We had a lot of support from members of the co-op and found that we could help each other with advice, moving and general ideas. We got involved with the committee (first my husband and now myself) because we had an interest in the running of the co-operative and so that we could find out what was going on and have a say in decisions made by the co-op.”

“The good news about being involved in the scheme has been that I have learned the process for lettings, giving reports, arranging outings for the co-op, arranging Christmas parties and organising catering for these events. It has helped build my confidence as a committee member.”

“Training has been available for lettings and it makes you feel that you belong to a community that helps each other. We have received guidance and advice personally, we can help with decision making for the good of the co-operative members as a whole.”

“The building of new homes for people in the local area and enabling people in the flats to find homes that have a garden for children has gone well. Finding funding for building new properties has been difficult and areas of land that are suitable for building. Communication has been a problem within the committee and in my opinion more training is needed.”

“Perhaps if the original members of the committee had had more access to funds and training then it would have been a lot less difficult, but I think that they have done a marvellous job. Without the founder members we would not have been able to move.”

“I hope that the co-op continues to grow, and provide good housing for more people in the area that are in need, and build a good community.”



## Case Study #2 – Steve Jones (Dragon Housing Co-operative, Llanrhaeadr-ym-Mochnant)

“My family lived and worked on a farm in Shropshire when I was young, my father was a tenant farmer. I can remember the tenancy coming to an end when I was nine years old and we had to find somewhere else to live.”

“I’ve always been self-employed or run time-limited projects. I’ve always been conscious that I couldn’t get a mortgage because of the way I have chosen to work. I lived in a squat for a while. Not as you’d imagine a squat to be. We looked after the building, created an arts centre, I ran the café as well as taught in the secondary school.”

“A group of us decided we wanted to live and work on a farm and began the process through public meetings. We settled on the Bryn Llwyn Farm in Brynchrug, four acres of land and several outbuildings. The farm is still going 25 years later.”

“We were hosting permaculture courses on the farm and eventually housed and ran the National Permaculture Association from one of the sheds. Moving to Llanrhaeadr in 2008, I had the confidence by this point to teach my own courses. I myself lived with a friend and generations of his family and we eventually set up a family housing co-operative, attracting funding to renovate the building in a sustainable way, things like photovoltaic panels, thermal heating and so on.”

“I left the family, making room for younger members of the family and I was living in a flat in Llanrhaeadr and saw that the shop and house opposite was empty. Within four months we’d set up the housing co-op. I do tell people it doesn’t normally happen this quickly. Three of us live here and we also house two enterprises (Sector 39 – my own training company – and the shop).”

“Why I got involved:

- Health & well-being – the level of mutual support and solidarity amongst those who live in a housing co-operative and between housing co-ops and other co-ops too.
- Economic benefits – inability to get a mortgage and not wanting to be at the mercy of private renting; the ability to finance a home 100% ethically. It has also given me the economic freedom to be self-employed and be able to travel for part of the year.

- Community cohesion – the opportunity to bring people together in public meetings to discuss concepts that they may not have heard of before and include everyone.
- Community resilience – being allowed and able to be proactive in setting up the housing co-operative, finding solutions within our own control.
- Environmental benefits – able to live in a way that supports sustainability in terms of renovation, energy, food, way of life, travel to work (with an office upstairs), limited car travel.
- Also, I don’t want to be part of the property-owning market, ownership is offensive to me.
- It’s a means of fulfilling my vision, ethos, environmental considerations and to do this you have to be highly motivated.”

“We’re only three and a half years old as a housing co-op and are already fulfilling the benefits listed above, but we know there are things we could improve. Being a small housing co-operative of three can be a weakness, if someone leaves you’ve lost a third of your rent and your knowledge. We have had a short-term resident who behaved as a tenant and only stayed for a bit. You can be under pressure to find a tenant quickly if someone leaves because you need the rent. It’s not easy to build a reserve to cover these eventualities.”

“Problems arose in the farm when regular training slipped and it became obvious that people didn’t understand the democratic structure and the methods of sorting out problems. We changed things and it did improve and the farm is still going. (This was a difficult period and it reminded us the importance of investing in members’ training and also supporting them to attend co-op meetings in support networks.)”

“These are things we have to continually work on. We must understand the responsibility of being part of a co-operative and have the training, skills and support to fulfil these responsibilities.”

“In this country we have two dominant models – the capitalist housing system that wants to earn money and control, and residents who are placed in the role of complainant with little control. Permaculture values concentrate on taking only what you need, what’s ‘enough’ for you and leaving the surplus to the wider community. We would all be stronger if we thought and behaved in this way.”

### Case Study #3 – Angela Ghose (Victoria Tenants Co-operative, Birmingham)

“My name is Angela Ghose, I have been involved with co-ops for the last 34 years. I moved into Victoria Co-op in 1985 as I needed somewhere to live. Victoria Tenants Co-operative was established in the 1970s, it was fairly organised when I arrived. I was on the committee for 16 years which was voluntary work, the roles that I did were finance officer, rent officer, repairs officer. I never did get to do the chair role.”

“I wanted learn as much as possible about co-ops, so I went to every training opportunity offered. I was then offered a course which was run by Walsall College along with BCHS (Birmingham Co-operative Housing Services, which is part of the Accord Housing group), I’d left school with only CSEs.”

“I was then offered a new course call Access to Housing, which was one of the first of its kind in housing. The course was created by BCHS, it took me to the House of Lords to receive my qualification. One of the reasons I carried on with voluntary work was because I was a single mum and wanted to do things that I could take my children along to too, the co-op and BCHS allowed me to do this.”

“I was then employed by BCHS in 2004 and still work for them today, as an assistant repairs officer. This would not have been possible if it wasn’t for Victoria Co-op and BCHS. My mom, my sister and my daughter have also been committee members for Victoria Co-op and still live in the scheme, which shows they are a family-oriented co-op. Being part of the co-op has given me a lifeline, in fact it has given me a good working life, along with good friends and a great community that I am part of.”

“I am very grateful for co-ops, it’s a great movement to be in. I am passionate about it, I believe in co-op principles and what they stand for. We’re there for each other, there’s great mutual support. There’s a real sense of community, you feel it more when you’re involved with the committee and AGMs. We’re all in it together; we’ve all paid our £1 share and have a say in the running of the co-op. Compromise is important even if you don’t like what people say and do.”

“I don’t see any disadvantages of living in a co-op. The main issue for us is the local authority nominating people for our housing. We get people not engaging or not wanting to be involved. It’s caused problems in the past, now we’re allowed to choose from three potential tenants, we went to the council and had a meeting about it some years ago. We now have a selection process that fits with co-op principles.”

**“We are trying to get more people involved across the board, for most co-ops tenant participation is very difficult. In the past we’ve arranged trips, days out and so on, but not everyone wants to be social. Things are changing rapidly with this government too, people have to go out to work even in their sixties, sometimes they are too tired to get involved or don’t have any spare time. This is something all co-ops are going to have to look at in the future.”**

**Case Study #4 – Tony Wood  
(South Tottenham Housing Co-operative, London)**

“We formed our housing co-op because none of us could afford to buy homes where we live, and as rents were getting higher and higher we realised if we didn’t do something we would be pushed out of the area we called home. We all had strong local connections and were involved in local community activities, so we wanted to stay in the area we had lived, worked and done community activities in for years. Ideally we would buy more homes to house others in the area who are at risk of being pushed out.”

**“The most important thing is having secure housing, especially as I had a young child when we first moved in and it meant he could stay in the area where he was growing up. But also collectively working out our housing problems was important, both in trying to buy the homes we live in and also as problems arise. Not having to face these alone and having others who you can collectively discuss issues with and collectively make decisions with is really important to all of us in our co-op.”**

“Most things have gone well but the main problem is raising money to buy homes. Friends, family and others we know have lent us large amounts of loan stock and now we are housed we are slowly paying this back. But house prices in London are mad. If we had more capital we could easily buy three, four or five more homes and house others in difficult housing situations – especially those with children. More people would then be in secure housing and learn how to run housing in a collective way and appreciate the benefits of co-operatively run housing.”

“I don’t think I would do anything differently except maybe have started on this road many years earlier when house prices in London were a lot cheaper.”

“I’m not sure it’s a surprise, but it’s great to see people who I’d say were not very confident taking on quite big decisions as they were not doing it alone. I’d just love it if we could turn many, many more homes in London into co-operatively led homes.”

“I’m not sure it’s a surprise, but it’s great to see people who I’d say were not very confident taking on quite big decisions as they were not doing it alone. I’d just love it if we could turn many, many more homes in London into co-operatively led homes.”

### Case Study #5 – Leonie Ramondt (Swansea Cohousing)

"I've long been passionate about the importance of community. I got involved (co-founded) Swansea Cohousing because:

- I want to live in an inclusive, multigenerational community and in sustainable housing.
- I believe cohousing is an important and adaptable model for building social cohesion.
- We're in a crisis time in our society with asset-rich lonely people and asset-poor young people who may never get on the property ladder without assistance.
- We have an ageing tsunami facing us – statistics show that most people spend 95% of their life-savings on care in the last two years of their life. Having witnessed the expensive pink prisons that care homes often are, I want to co-design better ways of doing things.
- Older people need to choose: pour our life savings into faceless corporates or build meaningful synergies with upcoming generations to the benefit of our neighbourhoods.

- Ownership provides access to options and opportunity. It also builds a sense of pride and belonging. Cohousing projects can support this, for example with deposits, FairShares Schemes and Rent to Buy.
- I believe in the empowerment and social agency of people, the 'Community as Developer'. In Germany community groups called 'Baugruppen' are designing really fabulous apartments at 70% of new-build costs by coming together as the developer.
- Research has shown that congenial housing (that is, homes that feel safe, beautiful, well designed and with communal spaces for authentic and purposeful connection) provide a stable base for social transformation.
- I love sharing meals, tools and all sorts of resources with other likeminded people and being part of an extended family: 'it takes a village to grow a child'.

"My scheme has brought together an apparently disparate group of people with a wide range of complementary skills. We've been building trust by sharing food before meetings, now we need to clarify our values and develop our business model so we can create traction. Completing a feasibility study for regenerating a much loved, now derelict, class 2 listed site will assist with this."

**"We're still in early days. Doing the core work with a larger group and keeping the periphery involved will be a key challenge as we grow. Also, keeping momentum whilst members participate around work and family commitments."**



**Case Study #6 – Laura Bannister  
(Watermelon Co-operative, Manchester)**

“I helped to set up our scheme. It is a micro housing co-op. Currently the tenants are: me, my partner, our baby, plus two of our friends. Me and my partner are technically the owners, but an internal constitution mandates that when the house is eventually sold, we will split the value between everyone that has lived there, according to how much they paid in on a monthly basis.”

“We set it up to address three key issues: we wanted to live with friends, because it is sociable and much cheaper (this has enabled us to work part time and do other worthwhile projects); we wanted to move beyond renting, as we felt we were forever pouring money into someone else’s pot; and we didn’t want to be either the landlord or the tenant of our housemates. We wanted an equal power dynamic between household members, whereby we all pay in and gain on an equal basis.”

**“It has been great to live equally with our housemates. Previously, we were the tenants of our friend who also lived with us, and it negatively affected friendships and dynamics. Also living in the house has been very affordable. We pay less each towards the mortgage than we previously paid in rent elsewhere, and yet we are accruing significant equity shares in the property.”**

“It has been both great and sometimes tricky to manage the house ourselves. We have been able to make major improvements, especially to the garden. We have had to deal with serious house problems ourselves including dry rot and a leaky roof which has been time-consuming, but really no worse than chasing a landlord to fix it.”

“Our model is informal. There was no alternative to this, as housing co-op mortgages cannot accommodate groups and properties as small as ours (we were not able to pin down enough people and capital to do a larger co-op at that time).”

“This informality makes our co-op fragile, as our constitution has minimal legal weight. To avoid this fragility, we need recognition from legal models and mortgage lenders of micro co-ops. This needs to include recognition that the people involved may change regularly – we are young people and people move in and out a lot – and that we may not be creditworthy on our own.”

“I’m happy with how we have run the scheme. I don’t think any alternatives were available. Compared to traditional housing provision, it is more sociable and equitable, and it gives us the chance to invest in our own housing rather than hand our money over to a landlord.”



# APPENDIX II.

## Outline Value Analysis

This project is an **indicative qualitative analysis** of the potential benefits of co-operative and community-led housing (CCLH). It is not a comprehensive quantitative analysis of its actual benefits. One of the key findings of this project is that much more work needs to be done tracking people and schemes over a longer period of time to quantify exactly the level of benefits that accrue to individuals, and to society more widely, from housing that is co-operative and community led, particularly in comparison to more conventional forms of housing.

As a first step in that process, however, the evidence from this qualitative analysis of CCLH in England and Wales suggests strongly that such quantitative work would be fruitful in terms of **uncovering the real value of CCLH** to individuals and communities.

There are three types of value CCLH can generate that are discussed in this outline value analysis: **fiscal value** (savings to the state), **economic value** (benefits which have an obvious economic value, such as volunteering, but which do not necessarily save the state any money); and **social value** (the wider benefits to the individual and society of a change achieved, as expressed in the form of the equivalent increase in income a participant would need in order to gain the same uplift in well-being as they have gained through that change – in this case, their involvement with CCLH).<sup>98</sup>

In the case studies for this project, as well as in many other examples discussed in its report, CCLH helped generate **gross fiscal benefit** by providing opportunities for work, entrepreneurship and self-employment where there would otherwise be none, by increasing housing stock in the local area through the takeover and retention of unused buildings, by providing affordable alternatives to social housing for local people, and by reducing health and other costs associated with things like distance living/commuting or care for isolated individuals.

The case studies and report as a whole also show how CCLH can create gross economic benefit by causing residents both to volunteer more themselves as well as to support more the volunteering of others (be the volunteering in the form of practical work, such as maintaining CCLH buildings, or in more administrative or managerial form, for instance through residents helping their CCLH scheme start up or continue or grow), as well as by freeing up more of their income to spend locally, rather than, for example, having to spend it on private sector rents or mortgages to non-ethical financial institutions.

Perhaps most of all, it is clear from the case studies and evidence gathered for this report that CCLH seems to generate large amounts of **gross social benefit**. This comes in many forms, ranging from the improvements in confidence reported by residents as they get involved in the running of their scheme, through the newfound feelings of control its residents have over their housing and their lives, right up to the general increase in well-being reported by all the case studies resulting from being able to live in ways, settings and communities that provide a quality of life and satisfaction that would otherwise be out of reach.

CCLH **does not create all of this value by itself**. The skills and abilities residents bring to their schemes with them have to be factored into any equation, be it at individual or community level. The work of other support organisations and institutions will also always be a factor requiring attribution in any value analysis, in order to establish what would have happened anyway without the individual or community concerned receiving any support with their involvement in CCLH.

<sup>98</sup> For more information on value analysis and the different types of value, see L. Quinn, 'Oxfam Cymru/SRCDC: Skills for Life – Final Evaluation', (Social Effectiveness Research Centre, April 2018) available at: <https://policy-practice.oxfam.org.uk/publications/oxfam-cymru-and-south-riverside-community-development-centre-skills-for-life-pr-620487> <accessed March 2019>, pp.29-32.

It is also crucial to acknowledge that CCLH by its nature can generate fiscal, social and economic costs **as well as benefits**. There are, for example, often costs to be paid in the form of greater stress levels and resulting potential reductions in well-being that arise from CCLH schemes' expecting/requiring of closer co-operation between residents than do other forms of housing.

It is also observable from the case studies, and the evidence of this report in general, that CCLH **may require higher ongoing costs** than other forms of housing in terms of support for residents (for example, for programmes of continuous learning in relation to the skills required to run, and successfully live in, CCLH), even if these costs would ultimately appear to be more than offset by the greater value created by CCLH in other ways.

**Technical issues** such as the length of the benefits derived would also have to be considered too in any full value analysis, along with things like discounting, dropoff and other factors that would need to be applied to the calculations. The opportunity costs to residents of participating in a CCLH would need to be calculated too, especially given that CCLH is, in theory at least, a more time consuming way to live than other forms of housing.

Nevertheless, it is clear from this research that CCLH at the very least offers the potential to create significant net fiscal, economic and social value, not just in terms of **hard outcomes** such as enlarged housing stock, greater amounts of volunteering or reductions in evictions, voids or antisocial behaviour incidents, but also in terms of **soft outcomes** such as improving skills, boosting confidence and increasing individual and general well-being, as well as relational factors arising from the benefits of greater community feeling it seems to provide.

Overall, even a limited outline value analysis such as this, based as it is on qualitative rather than quantitative analysis, suggests that the benefits of CCLH may well outweigh its costs many times over, even when all of those costs are fully and finally taken into account.

