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Central  
Bedfordshire

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lifestyles



# **How to develop a community-led approach to age friendly housing in Central Bedfordshire**

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**A great place to live and work.**

“ **There has never been a better time to harness the interest and contribution of local residents to develop housing that meets the changing needs of our population and respects the uniqueness of each town, village and hamlet.** ”

**Councillor  
Eugene Ghent,  
Council Executive  
Member for Assets &  
Housing Delivery**



## Purpose of Guide

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This report sets out action that will assist communities in Central Bedfordshire to take the next steps in implementing plans to increase the number of homes suitable for an ageing population.

Written by the Housing LIN (Learning and Improvement Network), it is divided into two parts. **Part One** sets the scene and provides a range of useful background information on the main characteristics of living in Central Bedfordshire in later life. And **Part Two** describes different community-led housing approaches and offers practical tips and examples that can help inspire local residents to shape the future provision of housing that meets their needs and aspirations.

# Part One:

## Setting the scene in Central Bedfordshire

### Partnership Working

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**Over 75% of our older population own their homes and, while there is a significant demand for more open market extra care housing, we are also keen to stimulate the supply of a wider range of housing choices for older people in Central Bedfordshire, including more community-led approaches.**

Local organisations have been working in partnership for some time to better understand the pattern of demand in different parts of Central Bedfordshire, to establish the needs and aspirations of local older people and determine the action required to create a supply of homes over the next 20 years. The Council and other organisations have been exploring ways in which they can take forward the development of age friendly housing in a way that is community-led.

In 2017 and 2018, a series of discussions and workshops, coordinated by the Housing LIN, the UK Cohousing Network and the National Community Land Trust Network, took place to better understand what Community-Led Housing is and how it could work in Central Bedfordshire to ensure that new age friendly housing will meet the needs and aspirations of the whole community.

**“ The retirement villages look very good; I can get a nice bright airy flat in a community where there is a restaurant, swimming pool and the chance to be social. I’d want somewhere that can then provide more care when it’s needed later on in life if I do get Alzheimer’s. I know I can adapt my own house but it wouldn’t suit because I’d need something all on one level and I don’t want to have maintain a whole house.**

**(Aged 64; lives alone; no limiting long-term illness (LLTI); owns a two bedroom semi-detached house)**



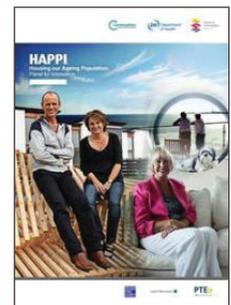
# Background

As expressed by residents who attended the workshops, there is a growing awareness of the role that good housing can play in promoting health and wellbeing, especially as people get older and can benefit from designs, locations and support that enables independence and offers greater lifestyle choices.

**'Living in a suitable home is crucially important to a good later life. Good housing and age-friendly environments help people to stay warm, safe and healthy, close to those who make up their social circle, and enable them to do the things that are important to them.'**<sup>1</sup>

Furthermore, the **Housing our Ageing Population: Panel for Innovation**<sup>2</sup> (HAPPI) has produced 4 reports on good design, community integration and making retirement housing a positive choice. The most recent report, in April 2018, is **Rural Housing for an Ageing Population: Preserving Independence**<sup>3</sup> (HAPPI 4) identifies the growing demand for suitable homes for older people in the light of expectations that by 2039 nearly half of rural households will be aged over 65. This recent report set out the challenges of developing homes and support services for people living in dispersed communities and the options for enabling older people to remain within familiar localities and communities by developing small scale provision.

Central Bedfordshire has a mix of urban and rural communities and its housing plans contain proposals for development on small sites in rural localities, as identified in HAPPI4. They provide an example of creative approaches to planning that recognise community benefit of developing in green belt/ Area of Outstanding Natural Beauty as well as seeking to explore inter-generational housing to help sustain and diversify communities, including key worker housing and housing for a localized workforce.



**“ It’s a good location in terms of getting to the doctors and opticians. However, we are in a rural area and if I didn’t have the car I dread to think how we would get to these places.**

**(Aged 81; lives with partner; LLTI; lives in Aragon sheltered scheme)**



The development of small scale housing can be an opportunity to improve facilities and enable a range of age groups to find suitable homes.

<sup>1</sup> The Role of Home Adaptations in Improving Later Life, Centre for Ageing Better, UWE Bristol, bre, Nov 2017

<sup>2</sup> <https://www.housinglin.org.uk/Topics/type/The-Housing-our-Ageing-Population-Panel-for-Innovation-HAPPI-Report-2009/>

<sup>3</sup> <https://www.housinglin.org.uk/Topics/type/Rural-Housing-for-an-Ageing-Population-Preserving-Independence-HAPPI-4/>

## Mini Case Study

**In West Dorset, a Community Land Trust provided affordable housing in the form of one flat and five houses, in the village of Toller Porcorum, as well as providing long term premises for a post office that was under threat. Prior to the development the village was struggling to maintain local services and there were households in housing need who wanted to stay in the area but could find nothing suitable.**<sup>4</sup>

The Council's Local Plan, **Shaping where you live 2035**<sup>5</sup>, sets out an ambition to develop new housing across Central Bedfordshire and within this there is provision to meet all the identified housing needs for older people. The plan covers both larger developments, including new villages as well as small and medium plots within existing villages.

The strategic approach being taken by Central Bedfordshire is also highlighted in the Local Government Association report, **Housing our Ageing Population: Learning from Councils meeting the housing needs of our ageing population**<sup>6</sup>, in which the housing needs assessment (see below) and its incorporation into a Local Plan is part of a good practice case study on the area.

The fact that Council has a team dedicated to delivering its vision for housing for older people underlines the importance given to this work. The Meeting the Accommodation Needs of Older People Team (MANOP) plays a central role in intelligence gathering, developing plans, working with partners and communities.<sup>7</sup>

In March 2017, Central Bedfordshire Council published findings from an **Assessment of the Housing Needs of Older People in Central Bedfordshire**.<sup>8</sup> This assessment is based on a detailed analysis of population changes, patterns of tenure among older age groups and attitudes/plans among this group regarding future housing needs. Key facts arising from the analysis include:

- Over the 20 years 2015 – 2035 there is a requirement for an additional 3,650 specialist homes<sup>9</sup> for older people. (this represents 11% of the total housing need for the area)

<sup>4</sup> <http://ruralhousingalliance.net/category/case-studies/community-land-trusts/>

<sup>5</sup> [http://www.centralbedfordshire.gov.uk/Images/shaping-central-beds\\_tcm3-19197.pdf](http://www.centralbedfordshire.gov.uk/Images/shaping-central-beds_tcm3-19197.pdf)

<sup>6</sup> [https://www.local.gov.uk/sites/default/files/documents/5.17%20-%20Housing%20our%20ageing%20population\\_07\\_0.pdf](https://www.local.gov.uk/sites/default/files/documents/5.17%20-%20Housing%20our%20ageing%20population_07_0.pdf)

<sup>7</sup> <http://www.centralbedfordshire.gov.uk/housing/older-people/manop.aspx>

<sup>8</sup> [http://www.centralbedfordshire.gov.uk/Images/assessment-housing-needs-older-people\\_tcm3-24075.pdf](http://www.centralbedfordshire.gov.uk/Images/assessment-housing-needs-older-people_tcm3-24075.pdf)

<sup>9</sup> Groups of homes to buy or rent, designated for older people and with personal care and support usually arranged or provided within the development together with shared facilities and activities.



- Of the new specialist homes required at least 80% would be owner occupied, reflecting the pattern of current tenure in older age groups in the area.
- There is considerable demand for general needs housing that is suited to older people. Of people planning to move in the future 17.3% would not consider specialist housing and another 12.8% who would be prepared to move to maintain their independence, would not consider specialist housing.
- Among people wishing to move to housing more suitable for their needs the majority (62%) favour bungalows, with 33% interested in a house and 5% apartments.



**We would like to downsize but there is nowhere to downsize to - there are no bungalows around here.**

**(Aged 64; lives with partner; no LLTI; owns a five bedroom detached house)**



**At one point we did consider a bungalow but one of the problems we found was that the type of thing we wanted was not in the right location. The one we did view was really old and we'd have had to have spent almost as much money to do it up. There were some in the centre of Letchworth but they were an odd shape and seemed difficult to access for cars.**

**(Aged 74; lives with partner; no LLTI; owns a four bedroom detached house)**



Central Bedfordshire Council (CBC) has produced an **Investment Prospectus on Meeting the Accommodation Needs of Older People in Central Bedfordshire 2016-2020**.<sup>10</sup> This sets out the aspirations of the local authority and its partners to enable the creation of a range of housing options that will meet the needs of the growing older population in the area. It is an invitation to investors, developers and communities to be part of delivering housing for older people. Some housing for older people is already being built, for example, Houghton Regis Central, which will offer 168 one and two bedroom apartments with a mix of rent, shared ownership and outright purchase. A recent addition to extra care housing stock in Dunstable is Priory View, a scheme with 83 affordable apartments.



<sup>10</sup> [http://www.centralbedfordshire.gov.uk/Images/manop-prospectus-2016-2020\\_tcm3-17756.pdf](http://www.centralbedfordshire.gov.uk/Images/manop-prospectus-2016-2020_tcm3-17756.pdf)



**Priory View,  
Dunstable**



**I have already expressed interest in Central Bedfordshire's next independent living project which is going to be built in the centre of the town where I live – it's called Houghton Regis Central - but it won't be completed until 2019. I'd like to buy a two bedroomed apartment; I know there's only me but I have four pieces of gym equipment that I'd need to keep somewhere for when I feel ready to use them again. I like the look of the community and the facilities, as well as having interaction and fun with others; basically doing all the things I do normally but having them closer to hand.**

**(Aged 71; lives alone; LLTI; owns a two bedroom terraced house)**

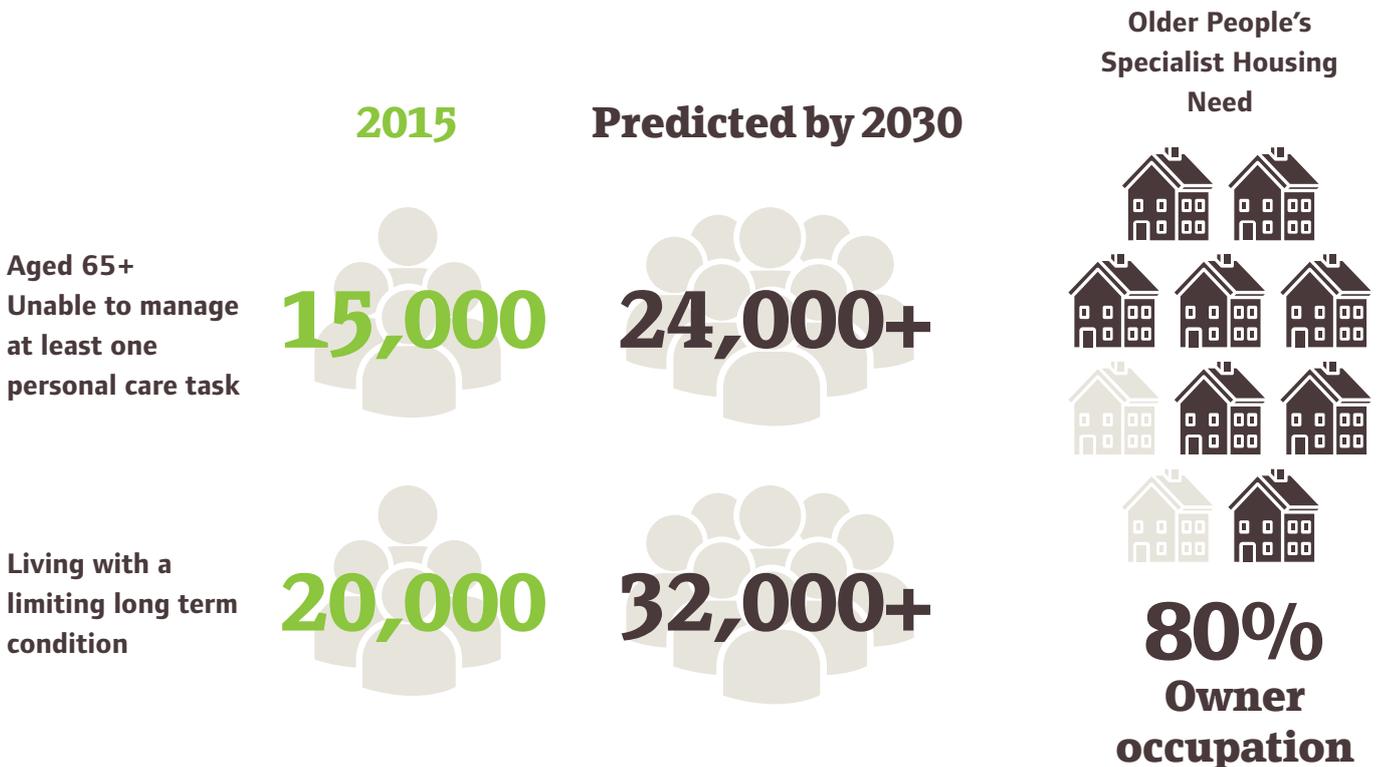


**Architects'  
drawing of Houghton  
Regis Central**

# The Housing Market for older people in Central Bedfordshire

The local housing market has several key characteristics related to likely demand for specialist older people housing:

- A growing number of older residents, with consequent increases in numbers likely to require support to stay independent. In 2015, 15,000 people aged 65 and over were unable to manage at least one personal care task and by 2030 this is predicted to rise to over 24,000 people. A similar rise is predicted in the number of people living with a limiting long term condition, from 20,000 in 2015 to over 32,000 by 2030.
- High levels of owner occupation. Within the need for specialist housing for older people over 80% is for owner occupation, which reflects current tenure patterns.
- Reasonable levels of affluence, with only 13% of older people living in income deprived households.
- A significant proportion of older people funding their own care, linked to the fact that the majority of people who own their own homes will not receive financial assistance from the Council to pay for care services.





The Survey highlighted that some households are proactively planning for housing for old age, and take-up rates of specialist housing are notably higher for households already experiencing health problems and may be in need of care and support. This was mirrored in the types of households in specialist older person housing; with 37% of households currently living in specialist housing with a health condition that limited their day-to-day activities, more than double the equivalent rate for all respondents (17%). The development of more specialist housing, conveniently located and available to buy can encourage people to plan and move before they experience the types of health crisis than can lead to admission to residential care settings.

The survey also found approximately 17% of all older person households planning to move to other general housing in the area with a further 12.5% prepared to move to keep their independence. This has implications for the planning and design of new general housing stock.

Remaining in an area that people are familiar with is important, the preference is not to move away to a new area and this is linked to factors such as connections to friends and neighbours, knowledge and use of local services and for some people proximity to family members. In addition, it is recognised that many people enjoy intergenerational settings and activities so would prefer any new housing for older people to be closely linked to the wider community and not isolated.

The Assessment survey showed that just under 40% of respondents were not planning or prepared to move home as they aged and wanted to remain in the same home. For this group of people the availability of support to keep their homes accessible will be key. For the 25% of respondents who were not planning to move but were prepared to, an increase in suitable housing options could influence their decisions.

## Aspects of supply that are important include:

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In 2015, there were around **520 owner occupied** specialist older person dwellings, which represents 1% of the 40,300 owner occupier households aged 55 or over. In contrast, there were around **1,580 specialist older person homes for rent** (1,300 with support and a further 280 with care), which together represent 15% of the 10,400 households aged 55 or over who currently rent.

Whilst the CBC population is comparatively affluent the costs associated with purchasing specialist housing and paying charges for communal space, services and support can be a disincentive and some respondents in the needs assessment survey raised this.

Much of the sheltered housing available in CBC has been in existence for many years and is becoming harder to let especially where the design has not kept pace with aspirations, for example, insufficient space. As people live longer and develop mobility problems schemes with multiple floors and no lifts are not suitable. Traditional sheltered housing schemes have limited communal facilities on site, in contrast to new independent living schemes such as Priory View in Dunstable, which encourage the wider public to make use of the restaurant and bar. The next Investment Prospectus on Meeting the Accommodation Needs of Older People in Central Bedfordshire may include invitations to invest in the refurbishment of existing sheltered housing.

To live independently as they age, people need access to essential services and one of the challenges of living in smaller rural settlements is the reliance on private cars due to limited public transport. A community-led approach to housing development in more remote communities engages people living in the area who are aware of transport issues and could also be part of the solution through community transport arrangements such as lift sharing, volunteer drivers, dial a ride etc. Developments that foster intergenerational living and contact make community based travel schemes more viable as does the increasing use of technology to coordinate services and demand.

As noted earlier, bungalows are the preferred housing type for the majority of people considering a move as they get older. However the supply is limited and for many home owners the cost of a bungalow is greater than the value of their house. The footprint of bungalows and gardens also make them attractive to people looking to create family homes by adding a floor, thus reducing supply of fully accessible bungalows. As respondents to the housing needs survey noted, bungalows are not necessarily well designed for access or in close proximity to shops and amenities. A community-led approach aims to ensure that new housing meets local needs and is affordable and this has potential to increase supply of bungalows. The **DWELL research project** led by the University of Sheffield identified models for bungalows in different types of location making optimum use of space.<sup>11</sup>

**The Bistro at  
Priory View,  
Dunstable**



**A community-led  
approach to  
development helps  
ensure new housing  
meets local need**

<sup>11</sup> <http://dwell.group.shef.ac.uk/typologies/>

# Part Two: A Practical Tool

## What is Community-Led Housing?

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Community-Led Housing (CLH) is a set of principles about how housing is developed in a particular area. There are also a range of models and common approaches to putting the CLH principles into practice that have developed from experience in the UK and elsewhere.

## Principles of CLH

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The traditional model of housing development involves the identification and purchase of land, plans being made for the number and type of dwellings and consultation and democratic engagement as part of the planning permission process. Rarely are the potential residents or neighbours involved at the start of the process and usually the detailed design of layouts, communal service etc, are decided by specialists.

Central to CLH is genuine engagement from the outset of a housing project, between individuals and groups in a community and organisations that are involved in planning, designing, developing and managing housing, sometimes also known as **coproduction**. It assumes that people in a particular neighbourhood have a shared interest in improving the supply and condition of housing in the area, especially where access to affordable and suitable homes is a problem.

CLH is not only about new housing, it can be about returning empty homes to use, adapting unsuitable housing, regenerating brownfield sites and about new ways to manage existing housing. It is most often about long term housing but can also be used to create temporary accommodation for vulnerable and homeless people. Some CLH projects contain an element of space for commercial/employment opportunities.

The expectation is that by engaging people from the outset and continuing to work in partnership the needs and aspirations of the neighbourhood and residents of the new housing will best be met. There are three core principles that make schemes truly community led as defined by Homes England:

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

For example, there may be criteria set for re-sale of market property or for new tenancies linked to affordability and/or levels of need, controls on short term letting, places on governance or management bodies may be reserved for community representatives, rights to use of communal facilities set out. For example, the London Community Land Trust has led the development of affordable homes in St Clements<sup>12</sup>, offering homes for sale at a third of the market rate for the area. The first homes completed in 2017 were sold at the following rates:

**£130,000 for a 1 bedroom**

**£182,000 for a 2 bedroom**

**£235,000 for a 3 bedroom**

## Models of CLH and illustrative case studies

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CLH can be delivered in a variety of ways and there are some established models / common approaches that can be adopted. Below are summaries of common models and brief case studies of how these have worked in practice.

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<sup>12</sup> <http://dwell.group.shef.ac.uk/typologies/>

## Community Land Trusts (CLTs)

These are bodies set up within a legal framework to further social, economic and environmental interests of a local community by acquiring and managing land and other assets to benefit the local community. The CLT is set up in a way that ensures that any profits from its activities are used to benefit the local community. People who live or work in the specified area covered by the CLT have the opportunity to become members of the Trust. The members of the Trust control it. CLTs have proved to be effective vehicles for enabling the development of community-led housing and the legal framework enables the interests and enthusiasm of individuals to be pulled together for a common purpose.

**Case study of CLT: In 2011 Bristol City Council helped to establish Bristol Community Land Trust (BCLT) providing funding for a development worker and seed corn finance and making available a surplus Council site at discounted value to assist the CLT to develop 12 new homes. Residents played an active role in the design and construction phases and are now managing their homes and the shared communal garden. BCLT is a registered provider, which enables it to access funds (previously from the Homes and Communities Agency, now Homes England). BCLT acts as an umbrella group for other CLTs and a conduit for government and grant funding and will deliver another 50 affordable homes in 2019.**

## Housing cooperatives

The essential features of housing coops is that the people who live in the housing are able to participate in decision making about their homes through a democratic process.

**Case Study of Housing Cooperative: Redditch Council wanted to increase the number of Housing Cooperatives in their area and chose to work with a local Housing Association (Accord) and Birmingham Cooperative Housing Services (BCHS), which provides services to coops in the West Midlands. Five local neighbourhood housing coops have been developed, which now manage 500 homes. By pre-allocating half the residents it was possible to develop fledgling coop groups, which were engaged in the development phase and now have recurring seven year leases, enabling them to issue tenancies (and more recently shared ownership). The coops have a management arrangement with Accord to provide services and tenant satisfaction scores average 93.5%.**

# Cohousing

An approach based on a group of people deciding that they wish to live as close neighbours, sharing some communal space/facilities as well as having their own private space. To achieve this aspiration the group would normally develop new homes as this allows for suitable design and control in the longer term over how tenancies or home ownership are transferred in the future. This is a growing movement in the UK and there is a UK wide cohousing network.<sup>13</sup>

OWCH,  
London



**Case Study of Cohousing: A group of older women (aged 51 – 87) living in London decided that they would like to live in housing that offered private and communal space and enabled mutual support between residents. They established Older Women’s Cohousing (OWCH) as a mutual company. They were involved in every stage of the development from design to build. Their aim was to include women with no housing equity who would need affordable rents as well as owner occupiers who could buy their homes. To achieve this they partnered with Hanover housing association who found a suitable site and supported the development process. The housing called New Ground was completed in 2016. Eligible women are allocated flats based on the OWCH membership process. When leases become available they will only be sold to women who have become members of OWCH and demonstrated that they are keen to participate fully in the life of the community.**

## Tenant Management Organisations (TMOs)

A TMO is a way that Council tenants are able to have a role in the management of their homes. A TMO is an independent legal body run by a tenant led board and is paid a management and maintenance allowance to undertake their responsibilities. Some TMOs are now going further than management of housing and are building new homes.

**Case Study of TMO: An example of this is Leathermarket Community Benefit Society, which was created in 2013 to take forward the development of new homes in and around Council housing managed by Leathermarket Joint Management Board. The TMO was set up as a non-charitable community benefit society under what is now the Co-operative and Community Benefit Societies Act 2014, and is owned and managed by local people with an open membership structure. The TMO has developed 27 new affordable homes in Southwark in partnership with the Council. Residents were involved from the start of the project and continue to be involved in day to day management.**<sup>14</sup>

<sup>13</sup> <https://cohousing.org.uk>

<sup>14</sup> <http://www.leathermarketcbs.org.uk>

## Community self-build or refurbishment schemes

The Localism Act 2011 contains various rights that communities can exercise including the Right to Build whereby communities can develop new homes or refurbish existing buildings to meet local needs.

**Case Study of Community Self Build:** In 2009 Shropshire council introduced a Single Plot Exception policy known locally as 'Build your own Affordable Home'. The policy is aimed at sustaining communities by allowing local families in housing need to develop their own affordable home on plots that would not be granted planning permission for open market housing. The land has to be on the edge of existing settlements, and most plots are acquired from local farmers at values significantly below the normal price paid for open market housing sites. The freeholders are required to sign an agreement that restricts the value of the property, to ensure future affordability. To be eligible for the initiative people need a strong local connection and need to live in the area. The Council has enabled 256 homes to be built in this way since 2009

## Getting started with CLH

The development of CLH can start in a variety of ways depending on the local situation.

Councils that recognise the role of CLH in increasing housing supply and engaging communities can take a number of steps to get things started including:

- Invite local communities to form representative groups that can channel the voices of individual and groups into the planning and development process.
- Identify specific localities where interest (and potentially concern) about the local housing situation (e.g. proposals for use of land, housing shortages, affordability, types of current provision) present an opportunity to support the development of fledgling CLH initiatives.
- Invite community group(s) or organisation(s) with assets in the area to join discussions about or to present the local authority with proposals for housing in areas where they are active.

In Central Bedfordshire, this report and the case studies included can be used by the Council to stimulate interest in the community with taking forward CLH approaches.



# Community-led Housing in Central Bedfordshire

## Reasons for developing a CLH approach in CBC

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As identified earlier, the majority of older people in CBC would prefer to remain in their local communities, albeit in more suitable accommodation. The Local Plan contains proposals for new housing on many small and medium plots in towns and villages across the area. If the aspirations of older residents are to be met then the expectation would be that providing age friendly housing of various types in these localities would be important (as well as in the four larger scale developments identified in the Plan).

Smaller towns and villages are ideal communities in which to develop CLH as the potential impact of new housing is proportionately greater in numerical terms and visibility and the level of interest in influencing future developments is likely to be high. There are opportunities to build on existing community groups, activities and communication channels to create a viable core CLH group. Larger housebuilders tend not to focus on small developments and so CLH is a good opportunity to engage smaller local building companies, architects, and suppliers in a way that reinforces local involvement and increases investment in local employment.

A successful CLH approach is built on engaging a diverse group of people and organisations to work together towards common objectives. This approach is more likely to result in effective relationships across generations and between groups with different interests and ensure that the final plans reflect this. A small town or village is more likely to thrive in the future if the housing developments sustain intergenerational contact and support. If younger people struggling to access affordable housing are working alongside older people to create accommodation that meets all their needs then there is less risk that one group will be seen as benefitting at the expense of another.

And, as the HAPPI4 report suggests, the unique features and history of rural settlements means that very bespoke solutions are likely to work best. By engaging local people from the outset the eventual developments are more likely to fit the local topography, enhance the environment and be sustainable.

In addition, the ability to designate small rural sites as ‘Rural Exception Sites’ under the updated **National Planning Policy Framework**<sup>15</sup> means that it is possible to give people with a local connection priority when housing is available for purchase or rent. Such designation reduces the risk that new housing, especially market housing, will be purchased for second homes or as a base for commuting to an urban centre while people working locally are unable to access suitable homes. As the designation must remain in perpetuity it can provide reassurance to communities that the hoped for benefits of CLH will be sustained in the long term.

The Local Plan is a key document in determining how the area of CBC develops in the future. The Plan contains recommendations to increase the overall supply of housing to meet demand from a growing population and to meet the specific needs of an ageing population as part of that. During the consultation on the Draft Plan local people were invited to give their views on the proposals. Of the comments received 73% were objecting to some aspect of the plan, 20% were comments and 7% in support. This is not surprising, as it is generally accepted that the development of new housing raises concerns among existing residents who anticipate negative impacts such as loss of amenity, strain on services, additional traffic etc.

By engaging local residents from the outset, CLH can widen the number of people who understand the aims of the plans for housing, who can influence the development process and would have a stake in making it a success long term. Developers of extra care housing have had success in doing a lot of ground work with local communities; once local people can imagine themselves or their relatives or neighbours living in and enjoying the new housing, then they are more supportive.



**Local residents engaged from the outset are more supportive and have a stake in making the development a success**

## A national priority

The Government is supportive of community-led housing initiatives and has made available a **Community Housing Fund**<sup>16</sup> since 2016 that is provided through Homes England and available to Registered Providers of housing. In July 2018, the government announced that funding of £163m would be committed across England up to 2020. There is also an advisory network of support to assist communities that are interested in CLH.<sup>17</sup>

<sup>15</sup> <https://www.gov.uk/government/collections/revISED-national-planning-policy-framework>

<sup>16</sup> <https://www.gov.uk/government/collections/community-housing-fund>

<sup>17</sup> See CCIN Community-Led Housing a key role for local authorities, report, March 2018, page 72

# Learning from elsewhere

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CLH as an approach was partly born out of frustrations related to the lack of affordable housing and many of the CLH schemes in England have a focus on increasing the supply of affordable housing and in some cases this is aimed at younger people who are unable to afford anything in the area where they wish to live. There are examples from both rural and urban settings. Detailed case studies can be seen on the website of the CCIN Housing Commission.<sup>18</sup> Some key learning points from other places that have developed a CLH approach are:

- The shortage of housing in rural areas will increase as the population ages and prices rise.
- The lack of affordable housing affects rural communities and is unlikely to be resolved through traditional routes for planning and building especially given the restrictions on local authority budgets and lack of interest from larger housebuilders.
- CLH is ideally suited to rural areas where local people can struggle to find suitable homes that will allow them to stay in their preferred area.
- Using local companies and organisations to develop housing brings investment into the community and sustains local employment.
- CLH can be used to deliberately plan homes for a range of age groups and needs, leading to a sustainable intergenerational mix.
- Community-Led Housing is an effective way to mobilise support for development and promote ongoing stewardship of homes and community assets.
- Investment in enabling communities to adopt CLH pays dividends in the longer term as groups become self-sustaining and develop the necessary skills and experience.

**Community-led housing can be used to plan homes for a range of age groups and needs**

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<sup>18</sup> <http://www.ccinhousing.co.uk/>



# Case studies of CLH in practice

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## Cornwall

**Cornwall Community Land Trust has developed nearly 200 affordable homes since 2007. Trelay Cohousing Community has led a rural retrofit development providing homes for 28 people in 12 homes plus several communal buildings. Cornwall Council is committed to enabling an increase in affordable and open market housing and believes that it should **use all possible delivery vehicles** to achieve this. CLH has helped to increase investment in the local economy, for example the construction sector as well as other local businesses.**

**To maintain momentum the Council generates a pipeline of sites for CLH groups to take forward. The Council encourages individuals and groups to register an interest in self/custom build housing and is developing a pipeline of small sites that could be suitable for such projects.**

## East Cambridgeshire

**The District Council has created a policy environment that supports CLH. In 2016, it adopted a Community-Led Development Supplementary Planning Document that aims to improve understanding among community-led groups about how to prepare development proposals. In 2013 a Community Land Trust advisor was appointed to provide free specialist advice to CLTs and other CLH groups and, in 2016, a second advisor post was created and both are provided through the Council's trading company.**

**In 2016, a development company was set up as the development arm of the Council's trading company. The new company Palace Green Homes was created to overcome the difficulty of finding a development partner with sufficient understanding, skill and motivation to work jointly with communities. In March 2017, the first phase of a 75 home community-led housing development was completed, a partnership between a local CLT and a local developer. Twenty three of the homes will be permanently affordable owned and managed by the CLT.**

## **Chichester**

**The District Council has the delivery of housing for older people who want to downsize and either purchase or privately rent as one of its objectives in supporting CLH. They are interested in developing small rural schemes to meet the needs of local communities. The Council started to develop its support for CLH in 2016/17 as a way to address housing needs that few registered providers now deliver.**

**Important early steps included promoting the benefits of CLH via various community channels and a mapping exercise to encourage expressions of interest from the community; 26 groups expressed an interest and 8 of these are moving forward. The Council has a full time Rural Housing Enabler, offers grant funding towards land and has allocated capital funds to a revolving loans pot. Groups interested in taking from CLH are referred to Locality a national network of community-led organisations that can provide a bespoke support package.**

## **Brighton and Hove City Council**

**The Council covers an urban area with high levels of housing demand, a growing population and limited opportunities for new development. The City Plan states that opportunities for CLTs, community-led development, right to build and housing cooperatives will be identified as the Council assesses potential housing sites. Bunker Housing Cooperative is in the process of building two houses for affordable rent.**

# Getting started – Facilitating Community-Led Housing

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This section provides some practical steps for getting started. They include:

## **Making sure it is a strategic priority**

The Council will be supportive of CLH initiatives as they arise. Housing policy has space for the growth of CLH in Central Bedfordshire and the expectation would be that there would be a tipping point of interest that would necessitate further council policy development. It is notable that many of the case study areas cited in the CCIN report decided to create one or more advisory posts. The MANOP Team has much expertise and local knowledge that will be valuable to taking forward CLH. This expertise and knowledge can be called upon to support emerging CLH initiatives.

## **Investing in Enabling**

As identified in the HAPPI4 report, a critical factor in getting CLH off the ground is to have people employed in a rural enabling role and this is also illustrated in the case studies shown earlier. Currently Bedfordshire Rural Communities Charity has a 0.2 FTE (14 hours per week) Community Development Officer post to cover the area. While resources remain limited and subject to a number of other competing priorities, greater investment will require communities to ‘step up’ to the challenge.

## **Raising awareness and interest**

The principles and purpose of CLH and the various models of delivery are unfamiliar to the majority of people. This may be true of officers within the Council who are not involved in housing, it will be the case among other key agencies such as health, as well as in businesses and communities. A widespread general information campaign about CLH with opportunities for some face to face discussions would begin to raise awareness and may also spark some early expressions of interest from individuals or groups. Evidence from other authorities suggests that having a single officer with relevant expertise who can be a key contact for information would also be valuable as the take up increases. In the initial stages, resource would be limited to that identified above.

## **Encouraging fledgling groups**

There are likely to be existing groups or networks in communities who have an interest in housing and support for older people and could be the beginning of a CLH group. The awareness raising activities (above) could utilise the resources of

these groups (where they are known about) for example by using their networks, attending social events, using community space. The awareness raising could also be used to encourage groups and individuals to self-identify as having an interest in age friendly housing. Communities already involved in CLH would be a useful resource for fledgling groups.

## Emphasise co-production

At this stage CLH is new to the Council, which is developing its understanding of how the approach can work in practice. As partnership is a core principle of CLH it would be valuable to build this in to the all aspects of the work. The knowledge held in local communities will add depth and detail to the information. The starting point should be that everyone is learning and that everyone has something to contribute. For example, there will be local residents who have expertise in community development, in volunteer recruitment, running community groups for and with older people, knowledge of local networks etc. All communication should start from this stance so that people are encouraged to participate and feel respected.

## Identifying sources of expertise

Once initial sparks of interest have been generated people will want more information and support to take them to the next stages. There are choices about how to provide this enabling support and the extent to which this is fostered in-house or outsourced. The East Cambridgeshire example illustrates an end to end approach where the Council employed advisors directly and created a development company. There are free resources available through enabling organisations funded by government to provide this help. Community Led Homes can offer a range of support and resources.<sup>19</sup>

## Identifying potential sites

Much work has already been done to map small and medium sites suitable for development by Bedfordshire Rural Communities Charity<sup>20</sup> and this is reflected in the Local Plan. An additional piece of work that could be carried out would be to map the sites against community groups, organisations and networks that operate in the area and have expressed an interest or might do so. The Neighbourhood Planning process could be very helpful in identifying communities and local groups where there is enthusiasm to participate in planning and also to find out more about attitudes to housing. Currently four Neighbourhood Plans have been made and 30 parishes have designated their neighbourhood areas and are working towards plans. There may be landowners whose assets are or could be linked to community benefit who could be approached to participate, including any NHS estate that is no longer required. As described in earlier case studies the Council may own small plots of land suitable for CLH initiatives.

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<sup>19</sup> <https://www.communityledhomes.org.uk>

<sup>20</sup> <http://bedsrcc.org.uk/>

## Models of housing for older people

Newer models of housing for older people, such as extra care housing, are often unfamiliar to the general public. CBC has set out its ambition for extra care housing and there are several exemplar schemes, including one in development at Houghton Regis.

However, if communities are going to consider housing development they need to understand the full range of options and what is considered best practice in terms of design, location, support services. Current commissioners and providers of social care and support are key partners in the development of CLH for older people. The model of community hubs for coordinating support in rural areas may already exist in some form and the learning from this would be valuable.

## Funding for enabling and development

There are a variety of funding sources that may prove useful. They include:

- Community Housing Fund<sup>21</sup> – mainly capital but some can be used for revenue.
- National Community Land Trust Network<sup>22</sup> – start-up funds mainly for CLTs.
- Power to Change (England)<sup>23</sup> – community-led housing programme – pre-development grants for community business –led housing schemes.
- Smaller trusts and charities – Nationwide Foundation<sup>24</sup>, Tudor Trust<sup>25</sup>, Esmee Fairbairn.<sup>26</sup>
- Local authority grants or revolving loan funds.
- CLT Social Investment Fund<sup>27</sup> – loans of up to £100,000 to get CLTs up to planning stage.
- Crowd funding and loan stock (repayable loans from individuals and organisations).
- The Department of Health and Care Service’s Care and Support Specialised Housing Fund.<sup>28</sup>



**Architects’  
drawing of Houghton  
Regis Central**

<sup>21</sup> <https://www.gov.uk/government/collections/community-housing-fund>

<sup>22</sup> <http://www.communitylandtrusts.org.uk/>

<sup>23</sup> <https://www.powertochange.org.uk/>

<sup>24</sup> <http://www.nationwidefoundation.org.uk/>

<sup>25</sup> <https://tudortrust.org.uk/>

<sup>26</sup> <https://www.esmeefairbairn.org.uk/>

<sup>27</sup> <http://www.communitylandtrusts.org.uk/funding-and-resources/funding/development-finance/the-community-investment-fund>

<sup>28</sup> <https://www.gov.uk/government/collections/care-and-support-specialised-housing-fund>

## Advice and information for individuals and families/groups

On the assumption that much of the new housing will be market housing, the issue of affordability is relevant for existing home owners. As decisions about a future home and finances require some planning in advance it makes sense to identify trusted sources of information and advice on options such as equity release, which people might consider to fund major refurbishment or the purchase of age friendly housing. For example, getting in touch with your local CAB or a specialist national centre such as FirstStop Advice.<sup>29</sup>

## Some useful websites and resources

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Community Led Homes:

**<https://www.communityledhomes.org.uk/>**

Community-Led Housing Toolkit, HACT, available on line and most recent update is April 2018:

**<https://clhtoolkit.org/about-toolkit>**

Community-Led Housing: a key role for local authorities, the Cooperative Councils Innovation Network:

**<http://www.ccinhousing.co.uk>**

Confederation of Cooperative Housing:

**<http://www.cch.coop/what-is-co-operative-and-mutual-housing/>**

Lives we want to Lead – Local Government Association Green Paper on social care:

**<http://www.local.gov.uk>**

Local Government Association report – Planning on the Doorstep - The Big Issues – Rural Housing (related to Rural Exception Sites):

**<https://www.local.gov.uk/pas/pas-support/councillor-development/planning-doorstep-big-issues>**

National Community Land Trust Network:

**<http://www.communitylandtrusts.org.uk/>**

UK Cohousing Network:

**<https://cohousing.org.uk>**

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<sup>29</sup> <http://www.firststopcareadvice.org.uk/>

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# About the authors

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Margaret is an associate of the Housing LIN and the Housing LIN's regional lead for London. Jeremy is the Housing LIN's Chief Executive and author of three of the four HAPPI reports referenced in this report.

# Disclaimer

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# About the Housing LIN

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The Housing LIN is a sophisticated network bringing together over 25,000 housing, health and social care professionals in England, Wales and Scotland to exemplify innovative housing solutions for an ageing population.

Recognised by government and industry as a leading 'knowledge hub' on specialist housing, our online and regional networked activities:

- connect people, ideas and resources to inform and improve the range of housing choices that enable older and disabled people to live independently
- provide intelligence on latest funding, research, policy and practice developments, and
- raise the profile of specialist housing with developers, commissioners and providers to plan, design and deliver aspirational housing for an ageing population.

For more information about a selection of housing choices for older people, visit the Housing LIN's dedicated pages at:

<https://www.housinglin.org.uk/Topics/browse/Housing/HousingforOlderPeople/>

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# Housing LIN

*Connecting people, ideas and resources*

# Contact the MANOP Team

If you want to find out more or have a discussion about any aspect of accommodation for older people in Central Bedfordshire, please contact:

Meeting the Accommodation Needs of Older People Team (MANOP Team)  
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