



Churchill Fellow
@StephenHillFP

1 Fair Housing and Equitable Development

*Brighton & Hove
Fairness Commission
February 18th 2016*



Stephen Hill
UK Cohousing Network
National CLT Network

FAIR HOUSING



Keep it Balanced Keep it Fair Everybody Deserves their Share

Collective Custom Build:
Cohousing
Community Land Trusts

Co-production of homes
and neighbourhoods

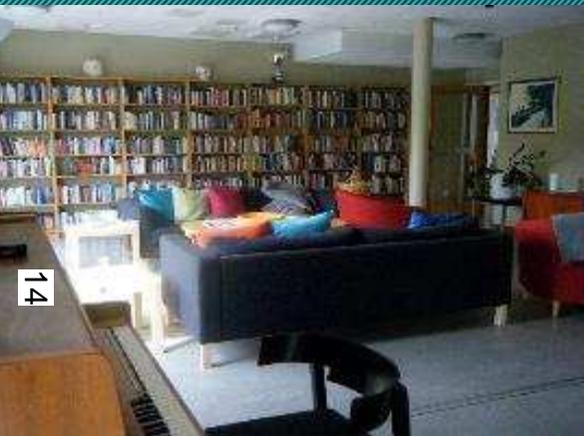


REALLY?

Cohousing for everyone!



What is cohousing about?



- Living collaboratively
- Living more sustainably
- Sharing space, time skills and...stuff
- Combating loneliness
- Respecting privacy

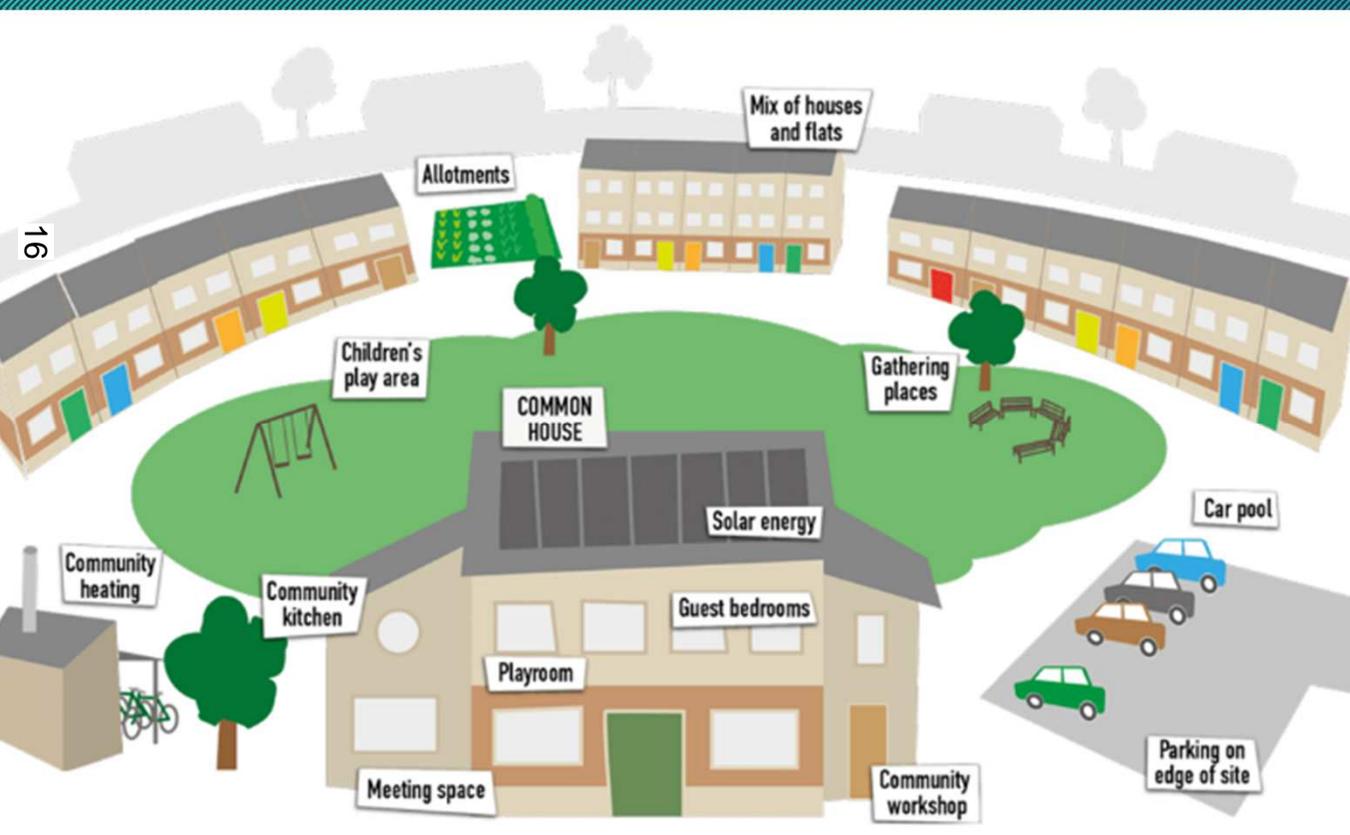
Cohousing is... planning for the way we want to live



- Set up and run by people who live there
- Residents are involved in the design process from outset
- About creating a community
- 'Design process' itself facilitates community living
- Not about 'grand designs'



A typical Cohousing community?



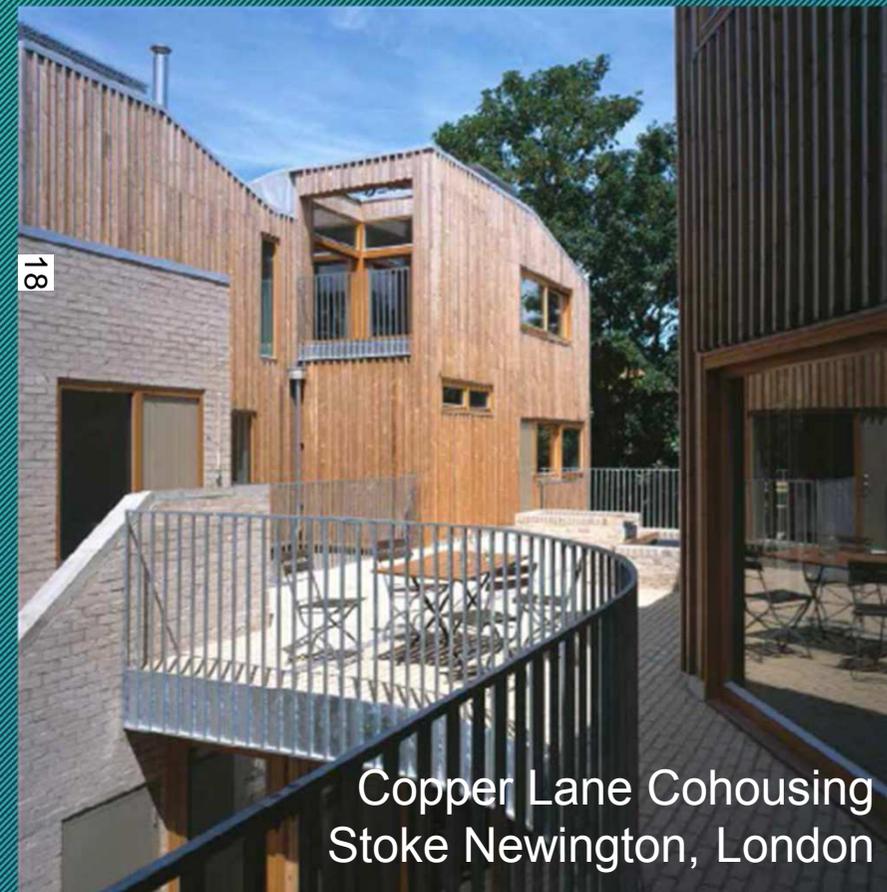
- 8 to 40 households
- Horizontal/consensus decision making
- Smaller homes, with access to shared facilities
- Placemaking and stewardship

Cohousing is flexible...and adaptive



- New build, renovation of existing property, or set up in the street where you live
- Different legal models
- Different forms of ownership and renting
- Intergenerational, communities of interest or age specific.
- Hard work (not 'difficult'), but incredible places to live.

State of cohousing in the UK



- 75 plus groups in development
- 18 operating cohousing communities
- 4 groups starting on site this year
- 12 Senior Cohousing Groups
- Strong media interest - Cohousing identified as one of 'Top 10 Solutions' to housing crisis
- 25% annual increase searches for cohousing on Zoopla

Growing affordable cohousing in the UK

The Cohousing National Conference 2015

Friday 6 November 2015 • 10am–5pm
Signing Tree Conference Centre • Birmingham B16 8SZ

For anyone wanting to find out more about cohousing or how to create a community – as well as for people already living in cohousing

www.cohousing.org.uk
#cohousingconf15



Organised by the UK Cohousing Network with the support of:



3 year development plan

- action research programme with partners
- new projects and services related to housing and choices of older people
- 'cohousing-where-you-are', retrofitting homes and neighbourhoods
- support infrastructure for groups and partners

Big Lottery Accelerating Ideas

- investment to identify partners, projects and processes for the action research programme.

UKCN Strategic Plan

2016-18

ESRC 'Collaborative Housing' Seminars



Housing with Care

Hw

Issues from the **customers' perspective:**

- Future cuts to welfare benefits/State funding
- “Run-outs” for care charges (i.e. residents who “run out” of savings and become entitled to public funding)
- More owner-occupiers seeking social rented HWC
- Most new HWC being private or mixed-tenure
- More HWC residents self-funding housing, support & care

“The return of relational housing”

Housing Learning and Improvement Network conference March 2016



UNITE
SEPARATELY
IN YOUR OWN HOMES

UKCN CROWDSOURCED MANIFESTO 2015!

- Genuine and permanent affordability for all
- Rental as well as ownership
- More working with other community housing organisations
- Open to more diverse range of people
- Reaching people who have never heard of cohousing (or coops or CLTs) but want what they can offer

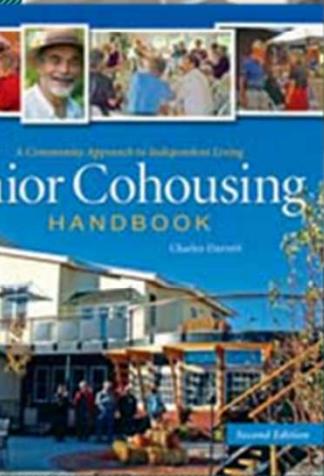
OWCH, Barnet – Enabled development with housing association



On site



Mixed tenure rent & leasehold flats
Work 'with' Hanover HA Over-55's



Cambridge Cohousing, Massachusetts

self-developed mixed funded/tenure with Housing Authority



- # 42 homes completed in 1998
- # First urban cohousing project in NE USA
- # Combines middle income housing aspiration and voluntary effort to provide a mixed tenure cohousing environment, with:
 - Cambridge Housing Authority funded affordable housing, with occupancy strictly tied to income
 - Resident run charity with 2 apartments one for people with learning/developmental difficulties and one for their carers.

affordability crisis for middle income households



“Our own homes are becoming increasingly unaffordable.

Finding new members on ‘normal’ modest incomes may get much more difficult.

We didn’t put in any controls on resale prices, so potential new members could easily be priced out by the ‘hot market’ in Cambridge and Boston.”

Norma Wessels, Co-founder member



Find out more...and join us!

www.cohousing.org.uk

Anna Kear, Executive Director

UK Cohousing Network

anna@cohousing.org.uk



A CLT must...

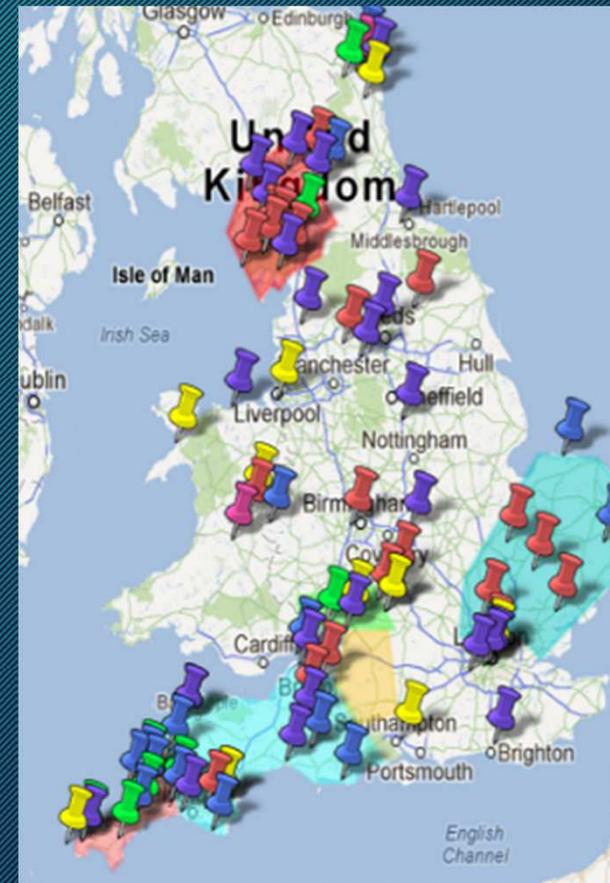


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26 further the **economic, social and environmental interests** of a local community by **acquiring and managing land** and other assets to:

- provide **benefit to the local community**
- ensure that the assets are **not sold or developed except** to benefit the local community

Housing & Regeneration Act 2008, Cl. 79



A CLT must...



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ensure that:

- any profits from its activities will be used to **benefit the local community**
- individuals who live or work in the specified area have the opportunity to become members of the trust ...**others can also become members**
- the members of a trust **control** it.



07 Cornwall CLT Programme

5+ homes completed

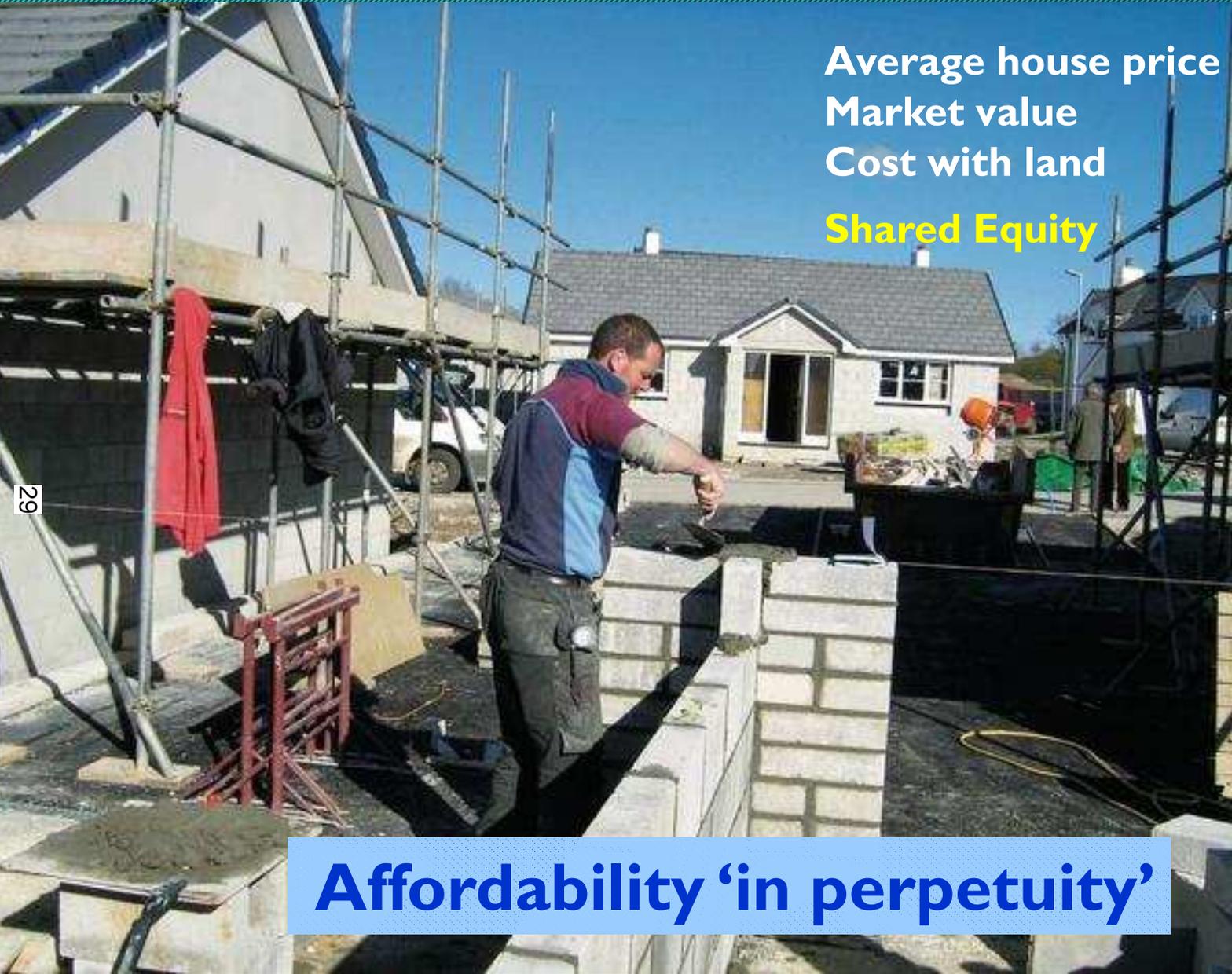
10+ in the pipeline



Unique partnerships...

enabling district councils,
their communities, local landowners,

Carnegie UK Trust & a housing association



Average house price

£650,000

Market value

£360,000

Cost with land

£120,000

Shared Equity

33%

Affordability 'in perpetuity'

"It's more important that I have a home in the place that I grew up in, where my family are, where I work, than make a lot of money out of my house"
Charlie

St. Minver CL

Community Leadership and Enabling Partners

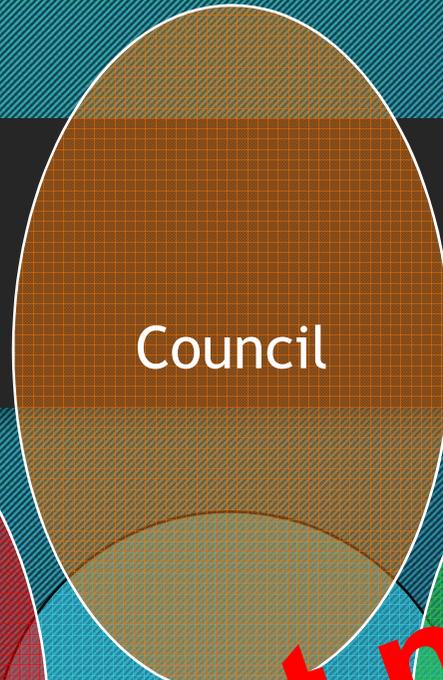


- Cornwall Council £4m Revolving Fund
- Programme momentum
- Capital and revenue cost recovery

Political lobbying...show, not tell
CLT Fund 'See it and Believe It'

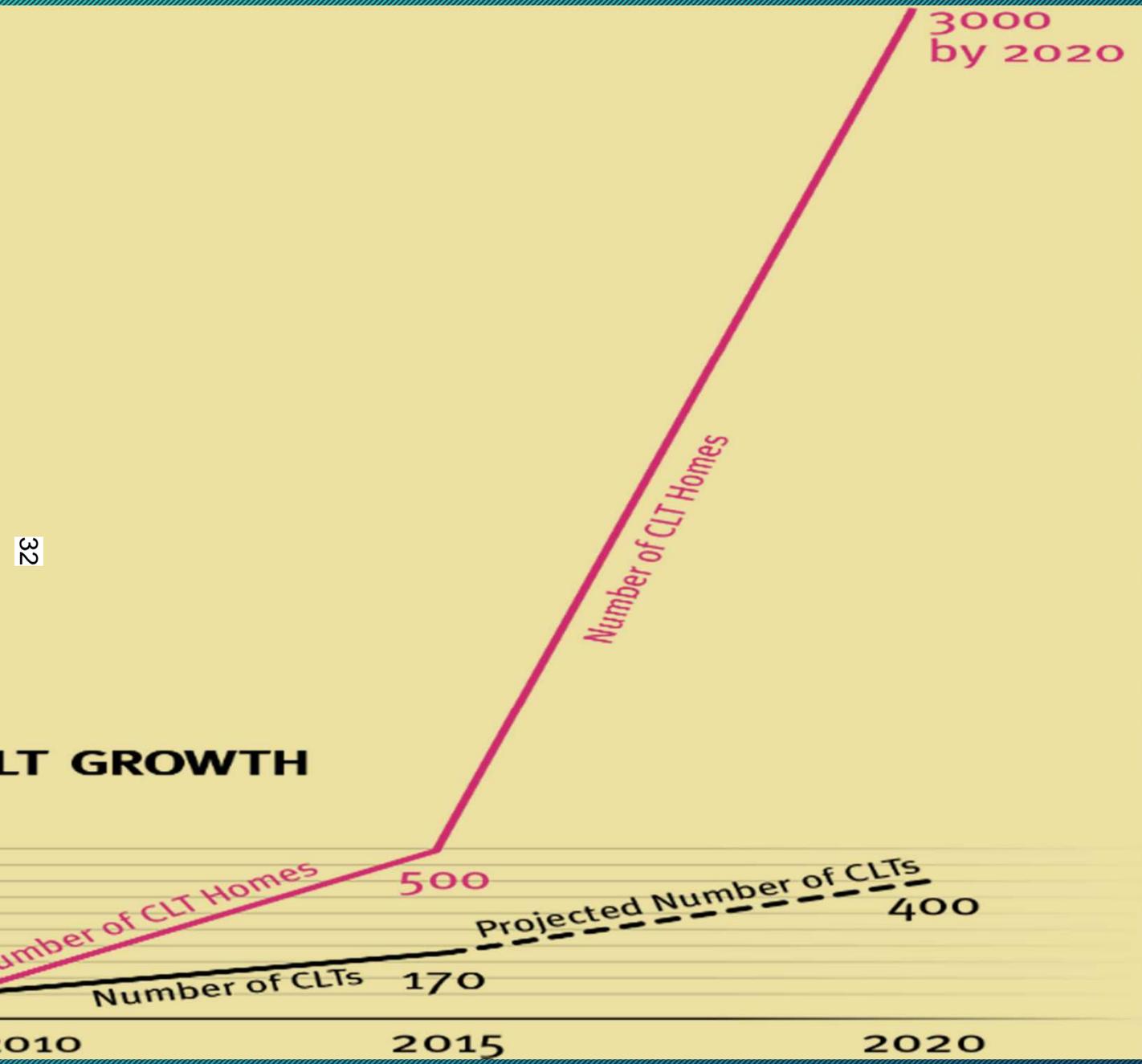


Partnerships around Land
Alignment of interests...



Definitely **not normal...**

...**doubling** the rate of supply in village locations



...CLTs have been getting on with it regardless...
till now!

Brixton Green CLT

This is the borough's **No. 1** regeneration priority project'

Leader of Lambeth Council



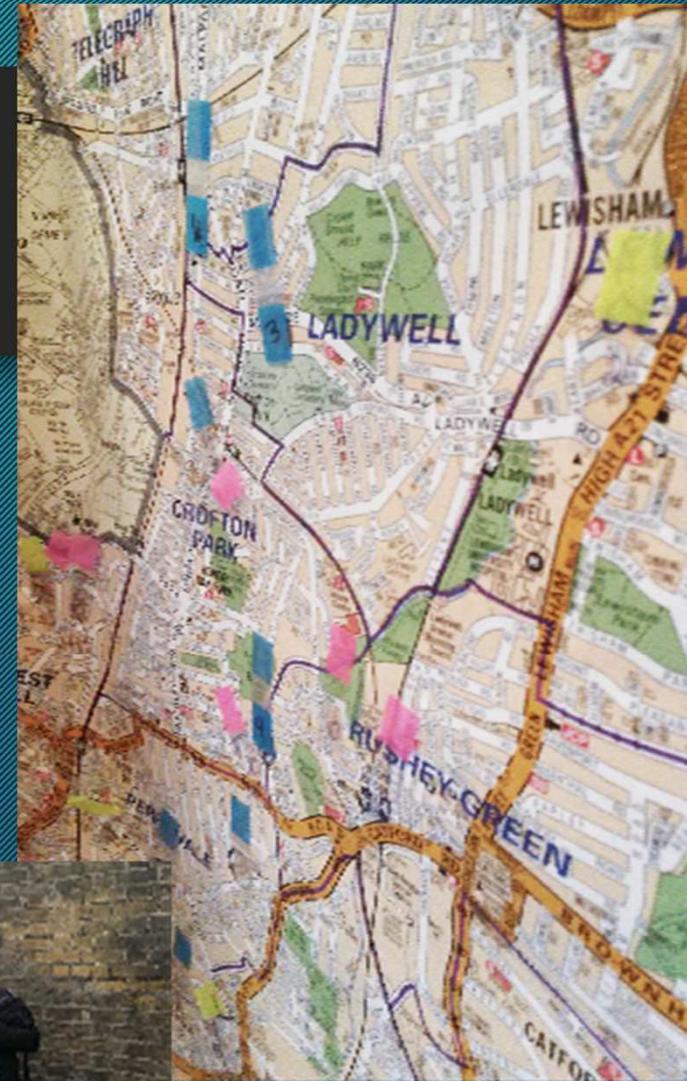
Stitching the neighbourhood back together, with housing, jobs, culture, health & social care centre and youth programmes



Tessa Jowell
Patron
Brixton Green
CLT

THINKING SMALLER...

- Estate Infill... *“too small for us to spend time on”*
- ³⁴Community Right to Build
- Neighbourhood Plans
- Church Sites
- London Citizens' **Land Watch** ...neighbourhood walks in Lewisham



East London CLT, St Clement's Community Organising made it happen



Listening
Campaigns
and holding
politicians to
account:

Communities
should be able to
take more
responsibility
for their own
areas.



Housing must be **really affordable**...based on what local people actually earn



253 new homes 23 Limited Equity homes

- 35% Affordable - Social Rent (Peabody) & Intermediate Sale (ELCLT)
- Sale and Resale formula sets values
- Linked to local median incomes c.£30k pa
- Was about 50% Market Value...now nearer 25%



Ricardo
Square

Added value of a CLT ?

Community Consent... positive support and active involvement

Community wanted MORE homes...+15%

Community Meantime Use Festival

Faster planning permission in exactly a year from Community Planning event

Unanimous approval at Planning Committee

Community Foundation for **long term stewardship** and neighbourhood regeneration



Urban CLT Programme 2014-16

- Support 20 demonstration CLTs
- Advocate for urban CLTs
- Address the barriers to urban CLTs
- Design replicable delivery models
- Demonstrate versatility and persistence

Political narrative

Citizens under threat
...being priced out
or actively displaced by
development or gentrification

The logo for the Oak Foundation features the word "OAK" in a large, blue, serif font. The letter "O" is replaced by a stylized globe showing the continents. Below "OAK" is the word "FOUNDATION" in a smaller, blue, serif font. The entire logo is set against a dark blue background with a fine, repeating pattern.
OAK
FOUNDATION

Brighton & Hove

Bristol: City...Lawrence Weston

Hastings

Leeds

Lewes



DEVELOPMENT
WITHOUT
DISPLACEMENT



COMMUNITY + LAND + TRUST:

A strong case



Community Land Trusts **build new homes...**
and they want to build them now.



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Community Land Trusts **create housing opportunities...**
they can win over local people who are otherwise opposed to new
housing, and can bring forward land that would not otherwise be
developed for housing.



A strong case



Community Land Trusts **build homes that people can afford and will always be able to afford...** the homes built are genuinely affordable to rent or buy, based on what people actually earn in an area, and will remain affordable for this and future generations.



AVERAGE PRICE OF A
FLAT IN THE BOROUGH
OF TOWER HAMLETS
= £471,080



PRICE OF A TWO
BEDROOM FLAT FROM
EAST LONDON CLT
= £181,111

PRICE OF HOMES FROM EAST LONDON
CLT AT ST CLEMENTS ARE LINKED TO
MEDIAN INCOME.

TOTAL ANNUAL HOUSING COST WILL BE
NO MORE THAN ONE THIRD OF MEDIAN
INCOME (CURRENTLY £31,378)

(assumes one income earner for a one bedroom flat
and 1 and 1/3 income earner for a two bedroom flat)



A strong case



Community Land Trusts **create a resilient house building industry...** they are small and medium sized providers of housing and are important customers to SME house builders.

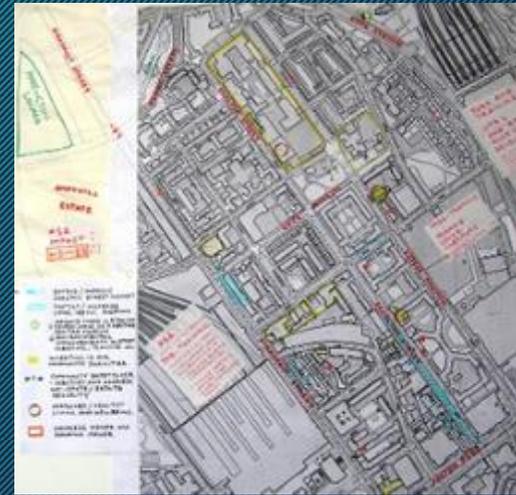


Community Land Trusts **bring innovation** to house building... they are not using the same tried and tested models of building housing, but take innovative approaches to raising finance and engaging people in housing.



What's **special** about CLTs?

- Re-democratising housing and land markets
- Humanising social and physical change
- Genuine and permanent affordability
- Long term responsibility for place
- Social & technical creativity & innovation
- Civic Partnerships: citizens and state achieving more than they could on their own



Find out more...and join us!



www.communitylandtrusts.org.uk

Catherine Harrington, Director

Catherine@communitylandtrusts.org.uk

020 3764 184

Facebook: Community Land Trusts – National CLT Network

@community_land

Main barriers: Hard work to get and co-ordinate land, project finance, mortgages, professionals and construction, culture...

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**All development is
95% PERSEVERANCE!**



Challenges for Policy Makers



- Lack of capital and structure in 'self-build' and SME sector
- Gap in funding market for pooling and converting equity into capital and revenue
- Access to land and price of land
- Power of established corporate interests
- Political reserve about the personalisation of action for basic needs... shelter, food and energy



Vision for London



Empowering people and communities to deliver

The Mayor should build on existing work to support individuals and communities wishing to build their own homes by creating a '**Community and Self-Build Support Hub**'.

Bring together information, support and **professional advice**, as well as **funding** for Self/Custom-build, Co-operatives, CLTs and Cohousing.

Most importantly, the Mayor should **actively and publicly promote these options** by planning for and **allocating public land** to them, identify funding options, and provide support for planning and development via the Hub.



*“Weirdy...
they are
not normal.”*

Ward Councillor (from
the **Big Society Party**)
at Planning Committee





**For Sale/Rent
Home**

...and enjoy a **normal life**
...in a **neighbourly place**, with people you know...with **money left over** for food, heating, transport, clothes holidays, school trips, and other stuff that you can buy in shops.



For Sale/Rent Home

*“We are renting privately
in Stepney.*

*Our two kids are in the
local school.*

We want to stay here...

*We aren't interested in
making money.*

We just want...

security and certainty

