# Factsheet

## Models of Community-Led Housing

Wiltshire Community-Led Housing is an independent support service for organisations who want to learn more about Community-Led Housing in Wiltshire and Swindon.

Delivered by:

COMMUNITY FIRST

Wiltshire Community Land Trust

www.wiltshirecommunityledhousing.org.uk

## Housing Co-operatives

Housing co-operatives are not for profit and democratic organisations run for and by their members. Membership is limited to residents only and the community is made up of the people living together. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. Co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

The community is the key focus for co-operatives. Residents make decisions collectively, being in control of the management of the homes, paying fairer costs and having security.

No two housing co-operatives are the same. Housing co-operatives enable members to create the housing and homes they want. It may be that founder members aren't going to live in the homes themselves but understand the need for a different type of housing product.

When founder members come together to form a housing co-operative, they will need to develop a vision which will detail what they want the housing scheme to look like and how it will be run in a way that works for them. A strong governance structure enables housing co-operatives to provide clear and transparent services to its members.

### How can co-operative housing be delivered?

Housing co-operatives can be set up in various ways, depending on the vision of the members and why they are setting up. They include:

- For people with different income levels.
- Where residents own property or properties and a collective by paying into one mortgage.
- Where residents rent the homes.
- Where residents are both tenants and landlords.
- As self-build housing co-operatives.
- As fully mutual associations.
- Through building new homes or buying and renovating existing buildings.

There are also options for how co-operative housing schemes are delivered. They can be delivered through a grassroots approach, funded by the co-operative members, in partnership with a housing association or through an existing housing co-operative.

**More information about housing co-operatives an be found here: [www.cch.coop](www.cch.coop)**

## Co-Housing

Co-housing communities are intentional communities, each created and run by their residents. They can be a community based on location, come together to meet the need of a particular group of people, or communities of common interest.

Co-housing communities are designed to be balanced between private and communal living. They are self-contained homes with the benefit of shared additional facilities which are managed by residents. The shared facility, often referred to as a 'Common House', may contain a large kitchen where group meals are shared, office workspace, lounge area and a space where meetings can take place.

### Forming a co-housing group

It is important for new groups to determine their values and aims, as well as defining whether the housing revolves around a shared value or common interest, or if it is specific to a geographical location. Co-housing groups will need to agree the values and processes for future decision-making and how the community will work in practice. These aren't a strict set of rules, but are shared values that members agree to live by.

Co-housing doesn't have to be 'affordable housing' as defined by the government, but can be if this is important to the group.

Co-housing groups will need to agree a suitable legal structure and be clearly governed.

### How does co-housing work?

In order to identify a suitable site for a co-housing scheme, groups will need to understand and agree how many and what type of homes they want to build. They will also need to consider what funds are available, both imminently and in the future. Once a site has been identified and secured, co-housing groups can either complete the build themselves or partner with a developer or housing association.

Members of the co-housing community are fully involved throughout the development process and are key to ensuring that the homes and communal space meet the needs of the community.

There are a number of well-established co-housing schemes in the UK including:

Marmalade Lane - 42 private homes in Cambridge with a common house, gardens and a car free street.

Threshold Centre - 14 homes in Dorset with a common house, shared facilities, guest rooms, green energy systems and a community market garden.

New Ground Co-Housing - 25 self-contained flats in North London for women over 50, with shared communal facilities and gardens.

Little Bridges Co-Housing - A four acre farmhouse site in Bristol with 12 energy efficient homes. Residents help preserve the farm's heritage and develop the green spaces into community growing areas and other land-based activities. The barn provides a communal space for gatherings.

**To find out more about co-housing, visit:** www.cohousing.org.uk

## Community Land Trusts

Community Land Trusts (CLTs) are not-for-profit organisations set up and run by ordinary people to develop and manage homes or other assets. As owners of homes and other assets, CLTs act as long-term stewards of land and housing. This ensures it remains affordable now and in the future.

Community Land Trusts form for a variety of reasons, but often because they want to make their community a better place to live and want to have more control over how this is achieved.

### Community-Led Housing

CLTs build homes that are based on housing need and are genuinely affordable. They acquire land, usually by purchasing it or it is gifted to them, and then oversee the development and housing on it. They then remain the long-term steward of the homes once they are complete. CLTs ensure that (through their legal format) there is an asset lock which protects the affordability of the homes and prevents them from being sold for inflated profits.

In this model CLTs may delegate the development work and/or management of the homes to a project partner such as a housing association. Or the CLT may become a registered provider themselves.

### Legal Formats for CLTs

Community Land Trusts are not a legal format themselves, but in accordance with the Housing and Regeneration Act 2008, there are certain things that a CLT must be or do:

- Be established to acquire land or assets to benefit a defined community.
- Be not-for-profit, any surplus funds should be used to benefit the community.
- People living and working in the community must have the opportunity to join the CLT as members.
- The members must control the CLT.

CLTs must adopt a legal format that is suitable to meet its needs, including to benefit the designated community, protect the CLT's assets (including land, buildings and money) and detail how any surplus funds would be reinvested into the CLT and how individuals in the community can become members.

The legal formats available to CLTs are Limited Liability, which means that any liability of members is limited to either the amount they have paid for their shares, or the amount they have guaranteed.

Because CLTs are long-life organisations, they must consider their long-term plans to ensure that assets are affordable and available in the future.

**More information about CLTs can be found via the Community Land Trust Network:**
**www.communitylandtrusts.org.uk**

## Community Self-Help

Community self-help housing involves small, community based organisations bringing empty properties back into use. In addition to providing homes, self-help housing has a number of benefits for communities including:

- Empty, wasted buildings to be brought back into use for the community.
- The quality of neighbourhoods is increased.
- The opportunity to learn practical skills.
- The community is supported through the provision of cheap workspace for businesses.

## Tenant Management Organisations

Tenant Management Organisations (TMOs) are a model used for Council tenants to have a greater say in managing their homes. They do this by taking on responsibility for the homes they live in. TMOs are an independent legal body run by a tenant-led board. There is a legal management agreement between the TMO and their landlord who work closely with the Council to ensure the service provided meets the needs of the community.

## Community Custom and Self-Build

Community custom and self-build encompass a wide range of projects which involve people coming together to build communities and homes which meet their needs. There are different ways in which projects can be delivered including:

- Being set up and run by the people living in them or by people/organisations who want to provide opportunities for others.
- Land purchased and funded privately by the group and the homes are owned outright.
- Individual plots are purchased by the group at the same time, with the site layout, plot sizes and designs agreed.
- In partnership with a housing association or co-operative with the homes being rented or purchased as shared ownership
- As a co-housing scheme with shared facilities.
- A site made available by a developer or landowner and the process is managed by them, but with the group having genuine involvement.