Housing Committee

This document contains the written evidence received by the Committee in response to its Call for Evidence, which formed part of its investigation into Community Land Trusts and Cooperative Housing and informed the *Building Community Power: Expanding Cooperative Housing and Community Land Trusts in London* report.

Calls for Evidence are open to anyone to respond to and in July 2024 the Committee published a number of questions it was particularly interested in responses to as part of its work, which can be found on pages 4-5. The Call for Evidence was open from 18 July 2024 to 22 August 2024.

This document also contains additional written evidence submitted directly to the Committee, which is included in the annex.

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Questions asked by the Committee

**Questions for Housing Cooperatives and Community Land Trusts**

These questions are for both existing Cooperatives and CLTs and those in the process of development. Please answer any of the questions below as are relevant to your organisation.

1. What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?
2. What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)
3. What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?
4. What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?
5. Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.
6. Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?
7. How are resident places allocated?
8. What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?
9. Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?
10. Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.
11. Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?
12. Have you ever received financial support or specialist guidance from any other sources?
13. What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?

**Questions for Local Authorities**

1. What is your council’s experience with CLTs and Housing Cooperatives? For example, has your council been approached by groups seeking to deliver community-led housing schemes, and what approach have you taken to these?
2. What role could CLTs and Housing Cooperatives have in supporting affordable housing provision in your area?
3. To what extent does the council support the development of CLTs and Housing Cooperatives as part of its housing/planning strategies and policies?
4. How do you manage the disposal of small sites, e.g. making them available for community-led housing?
5. Does your council have the skills, expertise and capacity to support CLTs and Housing Cooperatives?
6. Do you face challenges in supporting the development of CLTs and Housing Cooperatives, and if so, what are these challenges?
7. Have you received support from the Community-led Housing London Hub?
8. Do you think councils should have more of a role in supporting community-led housing, and if so, what should this role look like?
9. What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?

**Questions for Housing Associations and Developers**

1. What has been your experience, if any, of working in partnership with a CLT or Housing Cooperative?
2. Are there lessons from the community-led housing sector that you think could inform other kinds of housing development in London?

**Questions for Policy, Advocacy, Thinktanks, or Academics**

1. What are the main challenges, benefits, and opportunities for Community Land Trusts and/or Housing Cooperatives in London?
2. Do you think that CLTs and Housing Cooperatives have the potential to scale up across London?
3. What role could CLTs and Housing Cooperatives have in contributing to housing supply and affordable housing provision in London?
4. Are there lessons from the community-led housing sector that you think could inform other kinds of housing development in London?
5. Do community groups that seek to establish CLTs and Housing Cooperatives in London face barriers? If yes, what are these barriers?
6. What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?

Community Land Trusts

## Community Assets for Society & Housing (CASH) / Ref No. xxx032

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Community Assets for Society and Housing (CASH) aims to secure housing and social spaces for the local community (currently London SE8-14) by keeping them in community ownership. CASH operates as a Community Land Trust (CLT) and Community Benefit Society (CBS) and works towards developing housing that is truly affordable, facilitating learning through skill-sharing, protecting valuable spaces, supporting cooperative groups, and promoting social and environmental justice. These aims address the needs of the community by providing affordable housing solutions, fostering empowerment, and encouraging sustainable practices.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them?** *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)*

The main challenges to date (since incorporation in 2019) have been in securing land and funding, navigating complex regulations, and building strong community relationships. CASH has faced these challenges by adopting a flexible model that enables community-led development, collaborating with local authorities, and implementing innovative decision-making processes like Sociocracy.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

CASH's financial model is based on holding land in trust and leasing or renting it to tenants in the long term, thereby locking in the value of the land and protecting the community from displacement. This model has been shown to be successful, durable and adaptable when appropriate resources have been available. It is viable for emulation across London as it enables community-led and co-operative ownership while promoting affordable housing.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

To date we have not successfully purchased property or developed a site.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

N/A

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

N/A

1. **How are resident places allocated?**

N/A

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

As mentioned in question 4, we have yet to house anyone in a CASH / housing co-op collaboration, however, a significant number of the CASH membership live or have lived in housing co-ops. That is why they founded CASH. In our collaborations with new and existing housing co-ops we hope to replicate and improve on those lived experiences; ones that are committed to the seven co-operative principles, foster communities that are democratically run (equal shareholders), provide mutual support, opportunities for self-empowerment (self-managed organisations ) and above all, increased life options.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

CASH is in conversation with our local borough of Lewisham regarding a collection of small sites they are looking to dispose of. However, they have said that they will no longer be gifting land (£1) to CLT’s. We are also talking with Phoenix Housing Association regarding purchase options on properties that may be disposed of as part of stock rationalisation. It is apparent that many HA’s are selling properties by auction. We are deeply concerned by this loss of social housing that could be kept as community led housing if there were better communication and support within the sector. We hope to collaborate with wide groups of stakeholders including other local CLT’s who have successfully completed developments and developers who focus on this sector.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

CLH had a transformational impact on our grass roots organisation by awarding us £25k to conduct site search in our local area, work with architects on a feasibility study on a selected piece of land and develop financial modelling with experts in the community led housing field. Ongoing dialogue and support from CLH is imperative in sustaining our voluntary run organisation.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

It was extremely difficult to get a first audience with LB Lewisham but once we met, the then Deputy and now Mayor expressed support for our objectives. The launch of the Lewisham Small Sites offer to developers of all sizes is welcome and slowly ongoing. However, as it has it’s own team of council staff we have less opportunity now to communicate directly with the contacts we had made independently. We were told it was unlikely we would receive financial support or specialist advice.

1. **Have you ever received financial support or specialist guidance from any other sources?**

The National Community Land Trust, of whom we are a member, provides guidance, resources and an annual ‘MOT’ of our organisation.

Deptford Challenge Trust has provided start up funding.

London Community Foundation has funded outreach projects (pre pandemic / cost of living crisis)

Co-ops UK is funding Business Plan support as soon as we have a property in sight from Phoenix HA.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

- Financial support, such as grants and low-interest loans

- Access to land and property for development and refurbishment

- Regulatory support, including streamlined planning processes and policy guidance

- Raising awareness and promoting the benefits of co-operative housing and CLTs.

- Capacity-building support for the CLTs to become financially sustainable.

## NW3 Community Land Trust / Ref No. xxx004

1. **What are the purposes or aims of your Housing Co-operative or Community Land Trust and how are you achieving these aims? How do these aims relate to the needs of the community?**

The purpose of our Community Land Trust is to provide Affordable Housing in perpetuity to NW3 CLT members in NW3 and the neighbouring post codes within the Borough of Camden. We are on plan to initially provide 8 Affordable Flats, 6 for Discount to Market Sale (DtM) and 2 Social Rent (SR) Flats in our first build project of 18 Flats at 31 Daleham Gardens, London NW3. The Affordable-in-perpetuity Flats are the first of their kind in Camden and 6 are available to persons who qualify on the basis of our Allocation Policy while 2 are for those on Camden’s housing need list.

1. **What are the main challenges for developing and/or running Housing Co-operatives and/or Community Land Trusts in London? Which of these challenges have you faced and how did you overcome them?**

The main challenges for our CLT were understanding how to work with Camden Council in the Planning Phase of the Project and how to fund the Project, the combination of the two adversely affecting affordability of the development.

Neither Camden nor ourselves had ever done a CLT Development project before so we were creating a precedent where both organisations were developing business processes ad-hoc. Camden and ourselves established a “Partnership” style of collaboration with point of contact persons named and by holding planning review meetings at appropriate intervals. However, target dates were regularly missed in turn causing delays. For our CLT, a key enabler to help us start-up and progress was The Community Led Housing Hub. They provided the initial guidance and support that led to our selection of a Housing Consulting provider (Altair) who developed an essential Financial Viability Model and provided Project Management services. The CLH personnel provided consistent support to us providing guidance on all aspects of our Project from helping us network with the many organisations necessary for doing a Development Project as well as sharing their many work experiences.

Essentially, CLH got us started on our Funding (Grant Funding) and guided us through our acquisition of GLA Grant Revenue Funding for our Planning Phase and GLA Grant Capital funding for our Development Phase. Our Project is currently in transition from the Planning phase to the Development phase.

Our biggest problems have been in the stop-start nature of project’s development due to the funding gaps and the continuously mounting delays to the programme due to the cumbersome and slow procurement within Camden Council.

Stop-start: we had to pause the Project because we had not been able to seamlessly link our Revenue Grants. That gap in funding cost us both in delay to the Programme and added costs for work arounds until we were able to fully restart the Project.  
Delays: we had numerous delays in preparation for Planning as well as post-Planning. As an illustration, at this point, six months after winning Planning Permission, we are still trying to conclude legal agreements such as S106 and The Agreement for Lease.

1. **What is the financial model for your CLT or Housing Co-operative? Would you say that it is a successful and viable model that could be emulated across London?**

Our financial viability model was built by our Housing Consultants’ Altair. As far as we know it is a net present value model built on a complex excel spreadsheet. It is called PodPlan. It is a successful and viable model for our scenario showing all our costs, inclusive of our payment to Camden for the land starting with a long lease of 250 years which is convertible to a Freehold after 20 years.

The majority of payback from the £10 M project’s cost is from sales of the Flats: 6 are open market sales, 6 are discount to market sales and 2 are Social Rent. The model could be emulated across London but would need to be modified for each specific project and user operation instructions would need to be created. We do not edit or run PodPlan. We pay Altair to do that. I believe we have rights to the source code which would enable us to edit, operate and maintain future versions of the software but it is a complex spreadsheet, needing update on regular basis to reflect the current levels of affordable housing subsidy which we do not have access to.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units and how does it relate to local housing need?**

The formation of our current development is: 14 units which have three tenures;  
6 Open Market Sales;   
6 Discount to Market (DtM) Sales;   
2 Social Rent.

We arrived at this mix following the negotiations with the Council based on complying with their Housing Obligations Matrix and our Viability Appraisal, PodPlan. Our starting mix was considerably more ambitious in Affordable contingent with over 75% of Affordable but the previously-described delays and intervening macro-economics meant we had to scale our proposal down to only 50%. The Open Market sales are needed to cross subsidize the cost of the overall project, and pay the council a land receipt. The DtMs and SRs both relate to local housing need.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer, please provide any available data on number of residents and demographics, including ethnicity, gender and average income.**

The Housing has not been built yet. We also have not yet offered any Flats for sale off plan. However, we conducted membership surveys at the start of the project in early 2019 and later in 2020 in order to determine housing need and the preferred tenures. The results lead us to focus on DtM instead of rental. The future residents of the 8 Affordable Flats will be allocated as follows:

- 6 DtM on the basis of our Allocation Plan, in line with Camden/GLA income eligibility

- 2 SR on the basis the Council’s Housing Waiting List nominations

1. **Do the residents of your Housing Co-operative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know/how do you measure this?**

We do not have any residents yet. Many of our CLT members are from the community near our building site. Camden provides social housing next to our site and near our site (Fitzjohn’s Ave.) Having conducted membership surveys mentioned in item 5 above, and compared with Camden’s demographics.

1. **How are resident places allocated?**

We have an Allocation policy that we have developed to be compatible with Camden’s Allocation policy. We expect residents will become members of the CLT. Membership is open to anyone and only costs £3 and gives people a democratic say in how the CLT is run. We will continue to publicise the CLT and expect to grow our 100+ membership as construction proceeds, and the prospect of a secure home becomes more tangible.

1. **What have been residents’ experiences of living in your Housing Co-operative/Community Land Trust? And what impact (if any) has your Housing Co-operative/Community Land Trust had on the local neighbourhood?**

We have no residents yet.

1. **Did you partner with a housing association or developer in the process of developing your CLT or Housing Co-operative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We are in talks with a Housing Association, CDS regarding the management of our development and in particular the SR units.

1. **Have you ever applied or received funding from the GLA?**

We have gotten our funding to date from the GLA and received both funding and support from the Community Led Housing Hub. See answer to question 2. for details.

1. **Do you have support from the local council and what form does this support take?**

We have support from Camden Council but have never received funding from them. See answer to question 2 for details.

1. **Have you ever received financial support or specialist guidance from any other sources?**

We received small grants and guidance at our inception between 2016-2017 from The National CLT Network. We have also talked with several Banks and Funders about our Project and have received encouragement to proceed and obtain a legal interest in our site. We have recently obtained one-off funding from Big Issue Invest. After we have a legal interest our site Potential Funders will engage with us after performing due diligence. We are now weeks away from obtaining a legal interest.

1. **What support do you think *i)* local authorities *ii)* the GLA and iii) *the government should provide to Housing Co-operatives and CLTs?***

Collaboration between Local Authorities, GLA and Government. Easier access to Funding and simplified legislation that will make it easier, cheaper and faster to develop affordable housing in perpetuity.

## Community Land Trust Gent / Ref No. xxx005

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

The aim of our CLT is to provide affordable & sustainable housing for people with low income. Our CLT has also met the need of the community of a supermarket. There’s now a small supermarket, with a lower price-setting for the lower income groups.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

Our CLT is in the last phase of building. In a couple of months the housing units will be sold to the CLT-members.

The main challenges are the rising building prices. So we lost potential buyers because te prices became to high. A solution is to provide a small funding that they pay back when they sell the house. As we worked with an official solidarity Housing company, we only have 6% instead of 21% taks.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

Our CLT contains 34 homes and 1 community room. The residents only buy the apartment and not the land on which the house stands. The land is community land on which one gets perpetual leasehold.

The building plot is partly a donation from Sogent\* to the CLTGent Foundation. Part of the land was purchased thanks to a subsidy from the City of Ghent. The land is now owned by the Foundation of Community Land Trust Ghent.

Each property is purchased by the occupant (CLT-member). They only buy the house, so the price is lower. They own their home and have a long lease on the land.

The community space is at the service of the residents and the neighbourhood. This space is purchased by us, the non-profit organisation of CLTGent. The financing is provided by subsidies from the City of Ghent and Flanders, gifts and loans.

\* Sogent is responsible for the urban development in Ghent. As part of the Ghent Group, they contribute to the urban policy on urban development and property management of the City of Ghent.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

Our CLT contains 34 homes and 1 community room. The allocation regulations state that 65% of the homes (=22 homes) are allocated with priority to families from the "social rent" income category (=lowest income category). Currently, 85% of the assigned candidates fall into the "social rent" income category.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

We don’t have any official residents yets as the we are in the final stage of building. The allocation regulations state that 65% of the homes (=22 homes) are allocated with priority to families from the "social rent" income category (=lowest income category). Currently, 85% of the assigned candidates fall into the "social rent" income category.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

It doesn’t reflect it because our residents are only selected if they have a low income. There are no high incomes in our CLT-project, but there are in the local neighborhood.

1. **How are resident places allocated?**

There is an Allocation Committee that monitors and approves the application of the allocation regulations with regard to the houses. The allocation committee meets 4 times a year to arrange the allocation of the housing. In 2022, the allocation committee met for the first time. During this meeting, the families were selected for the project group. The project group is the group of candidate residents who have been selected for Project Mykolaiv.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighborhood?**

We don’t have any official residents yets as the we are in the final stage of building.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We partnered with Thuispunt Gent\* as a developer. The value was that there is only 6% Tax instead of 21% for the contstructionprices. As the housingunits are sold at contstructionprice, this make a more affordable price for the residents.

\* Thuispunt Gent is the housing company for the city of Ghent. They create housing solutions for families and singles from the lowest income groups who cannot turn to the private market.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

No

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

Investment funds have been provided and the City is represented in the governing bodies of the project.

1. **Have you ever received financial support or specialist guidance from any other sources?**

Yes, Flanders supports our social-cultural activities and the experimentation of an innovative CLT-project. Our CLT project is the first in Flanders so we also organise activities to promote CLT in Flanders and share our knowledge.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

Local authorities: facilitating projects

Government: better coordinate different regulations (taxation – premiums – quality of housing – ownership structures – etc.) so that innovative models such as CLT can also make use of them

**Answers from Local Authorities**

1. **What is your council's experience with CLTs and Housing Cooperatives? For example, has your council been approached by groups seeking to deliver community-led housing schemes, and what approach have you taken to these?**

The City of Ghent is closely involved in the establishment of a CLT project in Ghent. Investment funds have been provided and the City is represented in the governing bodies of the project.

1. **What role could CLTs and Housing Cooperatives have in supporting affordable housing provision in your area?**

The CLT model is an interesting model, in addition to the Flemish classic ownership and rental market. However, the City remains in favour of the classic social housing model for families with the lowest incomes. But there is certainly room for the CLT model, which puts extra effort into preserving land for affordable housing.

1. **To what extent does the council support the development of CLTs and Housing Cooperatives as part of its housing/planning strategies and policies?**

The City of Ghent has committed to the first Flemish CLT project by taking the lead. In Belgium/Flanders, however, there are a number of bottlenecks that have to be taken care of by the Belgian administration/the Flemish administration and over which a local government has little control (taxation, separation of land and buildings, etc.).

1. **How do you manage the disposal of small sites, e.g. making them available for community-led housing?**

Today, the City chooses to use its own land suitable for housing mainly for social housing, in view of the high need. Social housing is almost entirely regulated by the Flemish government, with little attention paid to community-led housing. The City does work closely with civil society (including CLT Ghent) if private land is eligible for affordable housing.

1. **Does your council have the skills, expertise and capacity to support CLTs and Housing Cooperatives?**

The City of Ghent is closely involved in a first CLT project and has thus built up some expertise.

1. **Do you face challenges in supporting the development of CLTs and Housing Cooperatives, and if so, what are these challenges?**

In Belgium/Flanders, however, there are a number of bottlenecks that need to be taken care of by the Belgian administration/the Flemish administration and on which a local government has little control (taxation, separation of land and buildings, etc.).

1. **Have you received support from the Community-led Housing London Hub?**

The City of Ghent itself does not.

1. **Do you think councils should have more of a role in supporting community-led housing, and if so, what should this role look like?**

Facilitation of projects if aimed at low-income families

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

Local authorities: facilitating projects

Government: better coordinate different regulations (taxation – premiums – quality of housing – ownership structures – etc.) so that innovative models such as CLT can also make use of them

## London Community Land Trust / Ref No. xxx006

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

London Community Land Trust (CLT) is a community-led organisation with over 4000 members working with local people to create genuinely and permanently affordable homes and community spaces, putting Londoners back in charge of how our neighbourhoods change. To ensure homes remain genuinely affordable all London CLT homes are priced according to average local income in perpetuity.   
  
London CLT has already delivered two community-led housing projects in London; St. Clements in Tower Hamlets (23 CLT homes) and Citizen’s House in Lewisham (11 CLT homes). London CLT also has a number of projects in the pipeline, working in collaboration with local councils and communities. These include; Cable St in Tower Hamlets (41 CLT homes), Susan Rd and Felixstowe Rd in Greenwich (16 CLT homes), Scylla Rd in Southwark (12 CLT homes) and Torrington Rd in Redbridge (7 CLT homes).  
  
All London CLT projects start in the community with local people leading the campaigning to secure land and successfully win planning permission. The community set the vision and key design decisions throughout the build and development phase, and importantly, the local community lead on defining the allocation criteria for all London CLT projects, ensuring that local need is always prioritised.   
  
Currently, London CLT is supporting over 100 local people in communities across Lambeth, Southwark, Greenwich, Tower Hamlets, Ealing, and Redbridge to develop more permanently affordable homes for Londoners.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

London CLT, as a not for profit community led housing developer provides genuinely and permanently affordable homes for sale for those on average incomes.

We have 2 development models:

Direct Development: Where London CLT is the developer from start to finish and acquires land, commissions design proposals, raises grants and development finance, and oversees construction and completion – eg. [Citizens House](https://www.londonclt.org/citizens-house) in LB Lewisham.

Indirect Development: Where London CLT partners with a developer on larger projects and acquires the intermediate affordable homes for local people in housing need, and helps to shape the design and facilitate long term community stewardship – eg. [St Clements](https://www.londonclt.org/st-clements) in LB Tower Hamlets.

When acting as the developer, with Direct Development projects, the key challenges faced by London CLT are:

Challenge 1: Development Sites

In order to develop genuinely affordable homes, we are reliant on sites being made available by either the GLA/TfL or by Local Authorities. We have a successful completed project in Lewisham, and live projects in Greenwich and Tower Hamlets, plus potential projects in Lambeth, Southwark, Redbridge and Ealing, so this demonstrates that the potential, however acquiring suitable sites remains a key challenge and takes a very long time from initial interest to actually acquiring a site. Ideally both the number of sites and the time taken to release/acquire sites could be improved.

The key challenges around acquiring development sites are:

* Raising awareness of GLA/TfL or Local Authorities about the potential for community led housing: Currently very few sites are brought forward for community led development. More awareness of the potential could result in more opportunities.
* Finding suitable sites with residential development potential: Often sites proposed by GLA/TfL or Local Authorities are very challenging and result in complex projects. While accepting development in London is often difficult, if better and larger sites were brought forward for community led housing, then delivery would be more economic, faster and provide more homes.
* Bidding process for and acquiring sites from GLA/TfL and Local Authorities: Previously, there was funding available through the Hub for preparing bids for sites. This is no longer available, and it would be beneficial to re-instate this funding.
* Some Local Authorities do not have a process for release/disposal of sites for community led development and this can lead to long delays and uncertainty, and can lead to a potential project not proceeding.
* Financial value: Sometimes the GLA/TfL or Local Authorities when releasing/disposing of sites expect to receive a financial value for the land. This then makes it much harder to achieve the aim of providing genuinely affordable homes. We suggest that sites brought forward for community led development should have a notional zero land value and that the value is added through the provision of genuinely affordable homes.

Challenge 2: Working in Partnership with Developers on Larger Sites

We have a successful completed our first Indirect Development in Tower Hamlets, working with Galliford Try/ Visty/ Linden Homes to provide 23 CLT homes within a total of 250 homes. Following community campaigning the site was released by the GLA for housing, but with a condition that CLT homes must be provided. More recently, the GLA, have an ongoing project at St Annes in Tottenham with a site requiring around 50 CLT homes.

We had partnership projects with LB Redbridge however these were not financially viable. We also explored a similar partnership project with LB Ealing and again it was not viable.

We are not aware of any other similar partnership opportunities that the GLA/TfL or Local Authorities are bringing forward, and this a challenge in relation to future pipeline of projects, as well as a lost opportunities to have true community involvement in larger GLA and LA projects.

We believe there is a significant opportunity for CLT groups to acquire the intermediate affordable portion of homes within developer led project, however this needs to be written into the project brief from the outset, and that is rarely the case at present.

Challenge 3: Access to Grant Funding

The GLA Community Housing Fund has been invaluable in supporting our projects, both with Revenue Grant pre-planning, and Capital Grant through to completion. The Community Housing Fund has not been renewed and we are uncertain where future GLA grant funding will come from and the likely level of grant support.

Without the Community Housing Fund it will be very difficult for small community led developers to self fund projects, particularly without Revenue Funding to cover development costs pre-planning.

Challenge 4: Organisational financial stability

The stop-start nature of many of our projects for reasons outside of our control makes it difficult to plan effectively. To mitigate against this risk and to meet our target of providing more genuinely affordable homes our financial plan is grow to provide 50 homes per year over a ten year period, so 500 homes in total. However to achieve this aim, we require more clarity around future grant funding, access to new site opportunities, and partnership working with developers on larger projects.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

London CLT, as a not for profit community led housing developer provides genuinely and permanently affordable homes for sale for those on average incomes.

We have a business plan to grow to provide 50 homes per year over a ten year period, so 500 homes in total, and in doing so to build up a surplus both for organisational stability and to allow us to fund future projects through to planning.

We have successfully raised £500,000 through a Community Share Offer in 2016 and this will be repaid on completion of projects in Greenwich in 2026.

We have a small staff team to manage completed and ongoing projects, and engage consultants as and when needed for live projects, thereby keeping costs down.

We have 2 development models:

Direct Development: Where London CLT is the developer from start to finish and acquires land, commissions design proposals, raises grants and development finance, and oversees construction and completion – eg. [Citizens House](https://www.londonclt.org/citizens-house) in LB Lewisham.

Indirect Development: Where London CLT partners with a developer on larger projects and acquires the intermediate affordable homes for local people in housing need, and helps to shape the design and facilitate long term community stewardship – eg. [St Clements](https://www.londonclt.org/st-clements) in LB Tower Hamlets.

Direct developments are typically with a zero or low land value and are grant funded through the GLA Community Housing Fund. In addition development finance at preferential interest rates supports borrowing during construction through the GLA funded Big Issue Invest development finance

Both models allow for a 6% surplus or profit margin to ensure organisational stability and a buffer margin and to build up a surplus to forward future projects.

Our homes are sold, with 100% ownership, with the price of home linked to the average median income for the borough, based on ONS data. Homes are resold on the same basis, thereby ensuring genuine and permanent affordability.

We consider that our model could be both scaled and replicated by other groups across London.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

Completed Projects

St. Clements: 23 CLT homes alongside 53 social rent homes and 176 private sale homes. The project was delivered in partnership with Linden Homes and Peabody Estates. The 23 CLT homes were all sold at a discounted rate (around 50% of market value) to local people in housing need who met the allocation criteria (see question 7 for more details). The 23 CLT homes are made up of a mix of one, two, and three bedroom homes.

Citizen’s House:11 CLT homes directly developed by London CLT. All homes were sold at a discounted rate (around 65% of market value) to local people in housing need who met the allocation criteria. The 11 homes are made up of one and two bedroom units, with the mix determined by the small size of the site and financial viability.

Ongoing Projects

Generally local housing need is made up of those requiring all sizes of homes, including 3 and 4 bedroom family homes.

On our live project for c40 homes at Cable Street in Tower Hamlets we plan to include more family sized homes in response to local need. The exact mix is not known as the design is at a very early stage.

Our project at Scylla Road in Southwark for 12 homes, includes a range of 1 to 4 bedroom homes.

Our projects in Greenwich, on very challenging sites, are by the nature of the sites restricted to 1 and 2 bedroom homes.

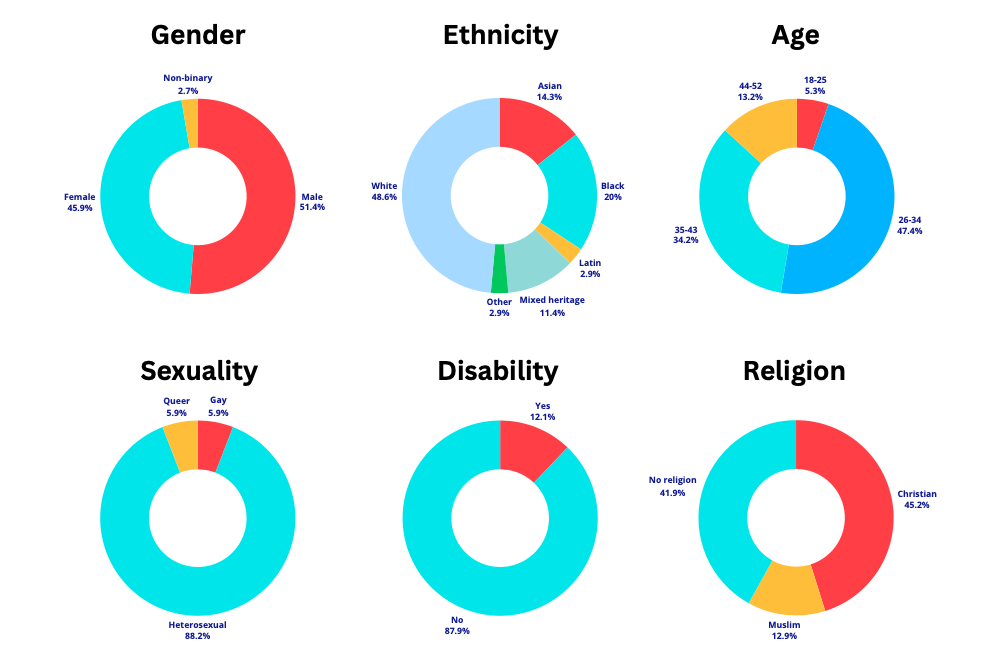
London CLT are also exploring the possibility of including social rent homes in future developments to increase affordability and inclusivity in order to meet the growing inequality and housing need in London.

And within the context of providing social rent homes, London CLT are also exploring becoming a Registered Provider to be able to directly manage homes for social rent.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

Across both of London CLT’s completed developments there are a total of 55 CLT residents (excluding children). The average income of London CLT residents, at the time of purchasing, was £31,000. We are currently exploring research to better understand and map home ownership affordability across London but believe that very few people with this income would be able to buy on the open market.

See Below charts for a more detailed breakdown of London CLT resident demographics data.



1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

As the data above demonstrates, residents living in London CLT homes are a diverse group and broadly reflect the diverse local communities that campaigned for these homes to be developed. As London CLT grows it is essential to our model that this representation is continued to be demonstrated across all developments and we have two key approaches to enable this:

1. Ensuring community groups, who lead the campaigning for land and planning, design and build phase, and allocation policies for all London CLT projects are rooted in, and representative of their local community. Working alongside Citizens UK ensures people from important local institutions (Schools, community projects, religious organisations etc) are invited to join Community Steering Groups. These groups then set social impact objectives which include the need to be representative of the local community. It’s also important to acknowledge that when adopting this hyper-local approach it’s essential to define what we mean by ‘local’ as demographics from neighbourhood to neighbourhood can often look very different to overall borough demographics.   
  
2. We continue to collect key data on London CLT residents to help us to measure and map how inclusive and representative our projects are. We have recently commissioned research into the Citizens House development to specifically compare residents within this development to the overall demographics across Lewisham. See question 8 for a link to the research.

1. **How are resident places allocated?**

All London CLT homes are allocated through an open allocation process that scores all applicants across 5 categories; housing need, connection to the local area, finances and affordability, involvement in the local community, and commitment and support to London CLT’s values.  
  
Applicants are invited to answer questions in relation to each category which are then assessed, scored, and verified by an independent panel. Homes are allocated to the highest scoring applicants who are then supported to apply for a mortgage and buy the home. If an applicant drops out for any reason the home is then allocated to the next highest scoring application.

More detail and information on London CLT’s allocation policy is available to view on our website ([www.londonclt.org/housing-allocations-process](http://www.londonclt.org/housing-allocations-process))

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

London CLT commissioned two pieces of research looking at how CLT developments at St Clements and Citizens House have contributed to positive health and wellbeing outcomes for residents. The research was carried out by Robert Read, a postgraduate researcher at Anglia Ruskin University supported by a vice-chancellors scholarship, and funded by the Institute on Urban Health.

* [St Clements retrospective | Housing and health](https://gbr01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.londonclt.org%2Fteam-4%3Fpgid%3Dltpr3wm2-f939c19f-5da4-475c-a199-8d6dc2087cdc&data=05%7C02%7Cdan%40londonclt.org%7C2f0bce1479874090b42808dcc1e7672b%7Cbc4151cb299d41bab69abc553e9600a7%7C1%7C0%7C638598447433208786%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=IIOFfuNM8f4vXHC0IbiGL%2FJMKoRtnhMU6w1QlFX6CUc%3D&reserved=0)
* [CLTs and Urban Health: A case study of Citizens House](https://gbr01.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.londonclt.org%2F_files%2Fugd%2F9b1760_91dea857979b45e08686cd10929a8d2b.pdf&data=05%7C02%7Cdan%40londonclt.org%7C2f0bce1479874090b42808dcc1e7672b%7Cbc4151cb299d41bab69abc553e9600a7%7C1%7C0%7C638598447433219773%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C0%7C%7C%7C&sdata=dTLz8eysWHL%2FQmW2mITZkFJgGhj5bzvVRYmFeScuFzM%3D&reserved=0)

The research demonstrates through a range of approaches how moving into a CLT home has impacted resident’s lives. These include

* Improvements to health and wellbeing
* Reduction in stress and anxiety
* Increased living standards and work/life balance
* Improved employment opportunities
* Better access to amenities, outdoor space and culture, located close to where they want to live
* Security to plan for the future
* Improved social connectedness and strong community bonds

One of London CLT’s missions is to reduce the impact of the growing financial inequality across London on communities. To create more sustainable and vibrant neighbourhoods it is essential that communities are made up of a diverse mix of people and one essential aspect of this that is currently under pressure is public sector and key workers being able to afford to live where they work. Research carried out amongst Citizens House residents demonstrates that affordable CLT homes can offer a solution to this difficult social and economic challenge. Almost 40% of Citizens House residents work in the public sector compared to just over 20% across the borough. Although the Citizens House residents make up a small sample size the research suggests that affordable CLT homes create more opportunities for public sector and key workers to own their own homes in London.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We have successfully completed our first Indirect Development in Tower Hamlets, working with Galliford Try/ Visty/ Linden Homes to provide 23 CLT homes within a total of 250 homes. Following community campaigning the site was released by the GLA for housing, but with a condition that CLT homes must be provided. The 23 CLT homes were all sold at a discounted rate (around 50% of market value) to local people in housing need who met the allocation criteria (see question 7 for more details). The 23 CLT homes are made up of a mix of one, two, and three bedroom homes.

We had partnership projects with LB Redbridge however these were not financially viable. We also explored a similar partnership project with LB Ealing and again it was not viable.

We will continue to explore partnership opportunities both with Local Authorities and private developers and believe there is a significant opportunity for CLT groups to acquire the intermediate affordable portion of homes within developer led projects, however this needs to be written into the project brief from the outset in order to be financially viable, and that is rarely the case at present.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

London CLT has benefited from GLA funding, including initial Hub funding, GLA Revenue Funding and GLA Capital Funding. Key funding amounts and impacts are set out below:

London Community Housing Hub Funding – early stage of projects

Hub Funding: Feb 2021 Greenwich Projects £18,380: This funding allowed a successful bid for 3 sites across the borough, including community engagement, initial designs, cost and viability analysis. Without this funding, the project would have been very hard to get started and impossible to bid for and consultant fees were incurred.

Hub Funding: Aug 2022 Greenwich Projects £79,400: Following successful winning of the bids, this funding allowed further work on the 3 Greenwich sites and continued work with the community group. The funding supported obtaining legal agreements for land acquisition and progressing work with the design and technical team to achieve RIBA stage 1 and securing GLA Revenue Funding for work through to planning. This funding also allowed the projects to be both de-risked and proceed with initial design options.

Hub Funding: May 2020 LB Ealing £20,190: Early work to establish project potential and set out a Memorandum of Understanding with Ealing Council and involving local community in discussions. This funding has now led onto broader work with the council to explore the potential for a number of sites for 100 CLT homes in Ealing.

Hub Funding: Feb 2020 Scylla Road, LB Southwark £26,000: Funding to carry out social and political work and feasibility studies and developing strategy and project coordination, as well as conducting site investigations and design options. This funding helped establish the project potential, leading to the site coming forward for GLA Revenue funding: Note: The project currently is on pause, while the council work through the legal transfer of the site, and is likely to re-start with a new bid for the site required by the council.

Hub Funding: Jun 2019 LB Redbridge £20,000: Funding to set out a Memorandum of Understanding between London CLT, Redbridge Living and Redbridge & Ilford Citizens for 3 sites across Redbridge. In partnership with LB Redbridge, submit planning application and planning consent obtained at Clements Road and Loxford Lane. This funding was essential to continue a working relationship with LB Redbridge, and although the project did not ultimately proceed with CLT, the working relationship led to further opportunities, including a site for 7 homes at Torrington Road, likely to be transferred to London CLT later this year.

GLA Revenue Funding through the Community Housing Fund

Revenue Funding: Jun 2023 Greenwich: Felixstowe Road planning for 12 homes. £470,991: The Revenue funding has allowed the project to successfully proceed to a planning application on a very challenging site contained a culverted river and very limited options in relation to location of buildings. Nevertheless, the project has prevailed and a planning decision is awaited.

Revenue Funding: Jun 2023 Greenwich: Susan Road planning for 7 homes. £206,457: The Revenue funding has allowed the project to successfully proceed to a planning application on 2 sites, with planning consent now granted, and the project about to proceed to Capital funding.

Revenue Funding: Nov 2021 Lambeth: Christchurch Road for 30+ homes £522,393: Paused. The funding allowed the project to proceed to planning pre-apps with a number of design iterations, however a complex site planning designation means that planning is high risk and the project is currently paused, while we look to independently fund the addition design work required to submit a planning application. We still hope to proceed to planning and achieve consent, in which case the funding will have served its purpose, and the project can move forward to construction.

Revenue Funding: Nov 2021 Southwark: Scylla Road £169,800: Paused: The funding allowed work with community steering group to complete initial design study, social impact objectives and develop a community decision and engagement plan. The funding procured a professional team to deliver development reports and cost plan, through to RIBA Stage 2 completion and a successful planning pre-app response. The project is currently on pause while LB Southwark prepare bid documents for the site to formalise the land transfer.

Revenue Funding: Original agreement signed April 2020 Tower Hamlets: Cable Street for 41 homes £333,844. The funding allowed the appointment of project team and initial scheme design, along with legal agreements on the site transfer and the preparation of a combined revenue and capital grant. This funding allowed the project to proceed up to a certain point, including a positive planning pre-app meeting. The project now has a new agreed revenue grant which will be issued in August/September 2024, allowing a planning application in March/April 2025.

GLA Capital Funding through the Community Housing Fund

Capital Funding: Nov 2020 Brasted Close built 11 homes. £1,100,000 total. The capital grant allowed the project to proceed through to construction and reduced the price of the homes so that they are genuinely and permanently affordable:

* 1 bed home priced at £215,000 (approx.. 65% of market value) and affordable to household incomes between £43,000 - £56,000)
* 2 bed home priced at £272,500 (approx.. 65% of market value) and affordable to household incomes between £54,000 - £71,000)

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

London CLT does not receive financial support from local councils. We do receive support from councils (officer time) when we are working with them to identify potential development sites and when we are working through sites transfers with them. That support is in relation to the time put in from their side to progress projects.

In relation to site transfers, for example at Lewisham and Greenwich, the land has been transferred at a zero cost, provided that the site is only used for the provision of genuinely affordable homes for the local community.

1. **Have you ever received financial support or specialist guidance from any other sources?**

As part of our work developing a business plan, we have received specialist guidance from Altair Consultancy Ltd in relation to financial modelling and development of viability appraisal models.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

We echo the submission from the Community Land Trust Network, and repeat and build upon that submission as set out below:

For the GLA

1. Amend the London Plan, and make it a condition of GLA land disposals, to introduce a requirement that all schemes with management arrangements create community led stewardship arrangements which those living and working in the area are able to jointly own and control, ideally meeting the statutory definition of a Community Land Trust to enshrine democracy, an asset lock and a duty to local wellbeing.
2. Amend the London Plan, and make it a condition of GLA land disposals and Estate Regeneration funding, to require that schemes with more than 200 homes make provision for community owned or managed assets, including but not limited to housing.
3. Support community led organisations acquiring existing stock with equity loans and grants, including the Right to Buy-back fund and any recycled capital from the Community Housing Fund.
4. Reform the Affordable Homes Programme to make available revenue funding for innovative housing schemes as a standard feature, based on successes with the Innovation Fund and Community Housing Fund.
5. Renew and make permanent the community led housing officer role in the housing team, to ensure the GLA retains a specialist knowledge and has dedicated capacity to engage the sector.
6. Renew funding for Community Led Housing London so that community led projects can receive initial funding support at the early stages of projects.
7. Renew and increase the Community Housing Fund, so that both Revenue and Capital funding are available for community led projects.
8. Provide additional resource to support GLA officers administering community led housing projects.
9. Amend the London Plan, so that intermediate unaffordable tenures such as shared ownership, are replaced by genuinely affordable tenures including CLT and other community led housing.
10. On GLA led sites, larger than 200 homes, require that between 5-10% of homes are made available for genuinely affordable CLT and community led housing, either pepper potted throughout the development or as stand alone blocks within a masterplan.
11. Support the direct release of further GLA and TfL land for genuinely affordable CLT and community led housing, in line with the Mayor’s commitment for further sites to be made available for CLT housing. These sites to each have potential for more than 25 homes.
12. Support at least one large scale pilot masterplan project on GLA land that is genuinely community led and embraces a new approach to development that is inclusive of all, by and for the people.

For London Boroughs

* Dispose of more viable small sites to community led developers, and either use the GLA’s Small Sites Small Builders framework, or adapt LB Camden’s simple Expression of Interest process, to avoid placing too great a burden on communities or causing costly delays e.g. in legal negotiations.
* Councils to identify all known development sites in the borough and determine which are for sale, which are for internal development, which are for development in partnership, and which have potential for community led development.
* Standardising the land disposal approach as much as possible, for example using the GLA’s Small Sites Small Builders framework, and more strongly encouraging boroughs to use the same legal templates for agreements to lease, leases, etc.
* Boroughs should consider developing a portion of their pipeline in partnership with communities, handing ownership and/or management to residents/communities. This could be, for example, omitting Shared Ownership and replacing with genuinely affordable CLT homes, thereby creating homes for local people and the associated long term community stewardship.
* Boroughs should consider following the example of LB Southwark and the Southwark Land Commission, looking more broadly at land holdings and reviewing with the wider community, leading to a series of recommendations supporting community led development on public land.
* Boroughs should consider allowing community led development to come forward on known development sites that have not been developed by a council with a period of 5 years, thereby increasing the supply of affordable homes for local people at no cost to the council.

For National Government

1. The government should support the GLA’s reforms to the Affordable Homes Programme, ensuring there is a revenue component to support innovation and diversification.
2. The government should renew and significantly increase the Community Housing Fund, thereby supporting both revenue and capital grant for community led housing, noting that additionality and new types of housing will be the only way to achieve housing targets.
3. The government should consider a separate planning use class for community led affordable housing, to allow for development on exception sites and other similar opportunities.

## London Trades Guild CLT / Ref No. xxx003

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust?**

Our CLT aims to provide spaces for social trading organisations and foundational small businesses that benefit local communities through the social, cultural, environmental and local economic value that they inject into London’s neighbourhoods

We aim to maintain and promote diversity across sectors and ethnicities for social cohesion and connectivity across class, gender and racial backgrounds. This vital “bridging social capital” is needed more now than ever before during these deeply divided and dangerous times.

Sector diversity is also important to enhance trading opportunities between tenants and to maximise community wealth through an ecosystem of mixed-use reflecting the unique cultural character of London’s vibrant neighbourhoods. Sector diversity is vital to addressing gentrification that kills off accessible jobs, apprenticeships, well-being and connection. Once an established business is closed, communities can never get back the specific value that was generated from that site.

1. **How are you achieving these aims?**

We want to achieve these aims by taking three arches currently home to JC Motors, Signature Brew E8 and Tripsace Yoga & Dance into community ownership.

1. **How do these aims relate to the needs of the community?**

480 residents in Hackney joined our CLT via our crowdfunder to take the aforementioned arches into community ownership in just one month evidencing the need. More broadly since 2011 EETG members have continually told through listening actions that rent is the single biggest issue to affect them.

**JC Motors LDM** is a foundational and socially trading Black owned and run business with deep roots in the community operating in Hackney for 30 years. The business has links to 12 local schools and colleges providing apprenticeships and work experience as well as informal mentorship to young people in need of guidance. The social value for each apprentice qualified (increase in lifetime earnings): at least £127,000. Not counting additional social value from work placements, apprentices completing only part of their course, broader support to young people, the environmental impact of better functioning and longer lasting cars. This community-facing business is also essential for greater street safety.

**Brittany Clarke, Detective Superintendent – Hackney Neighbourhoods has said:** “We are keen to see places like Len’s JC Motors Safe Haven exist. As a police officer, I've seen first hand how strong local businesses create safer neighborhoods. When community businesses thrive, they foster connections, provide jobs, and create a sense of pride and ownership. This reduces crime and builds a vibrant, united community. Supporting our local businesses means investing in a safer, stronger future for everyone.”

JC Motors business meets the criteria in the London Plan for rent below market value.

In addition, we know that JC Motors’ business is needed specifically due to preliminary research from the New Economics Foundation. This research suggests that there has been a 43% reduction in jobs from garages in areas with Places for London arches over the decade between 2011 and 2021. They looked at changes in the number of jobs with the occupation Vehicle trades, across London using census data. The census gave the most accurate local data due to its large sample size. The chosen occupation that is the closest match for JC Motors LDM is described as skilled trades occupations that “repair, service and maintain the bodies, engines, parts, sub-assemblies, internal trimmings, upholstery and exterior surfaces of vehicles”. The data gives the number of people with that occupation at workplaces within a given local area (MSOA – a neighbourhood of approx. 2,000-6,000 households).

While there has been some reduction in vehicle trade jobs in all London boroughs between 2011 and 2021, the share of vehicle trade jobs was much larger in Inner London (36% reduction) than in Outer London (22%). In the neighbourhoods containing TfL arches, the loss of vehicle trades jobs was worse still, with a 43% reduction over the decade.

**Trips Space Yoga & Dance,** a female-owned and run social enterpriseis a connector not only for the talented young dancers, teachers and yoga practitioners for whom the space cultivates excellence but also for Hackney’s elders. Bringing older people together to move together, working with The Hackney Caribbean Elderly Organisation, the North London Muslim Community Centre, the Hackney Cypriot Association, and the Hackney Chinese Community Centre. Tripspace is reducing isolation and enabling stronger healthier bodies, saving the NHS and overstretched local services time and money. More importantly, Tripspace Yoga + Dance supports the Global Majority elders in the local community to be happier. This essential cultural space has an estimated reach of 15,000 people. While Tripspace Yoga and Dance is not in debt the business owner has had to take on a second job to make the rent putting immense pressure on the business and squeezing important family time.

Signature Brew E8 is an accredited Living Wage employer with strong ethical credentials for Diversity, Equality and Inclusion. The brewery can evidence impressive support for charities and musicians. They are committed to sustainability practices from energy efficiency to the sourcing of their hops. They also enhance community wealth by supporting a local supply chain via other local independent businesses. The site in Haggerston is a music venue and community favourite that has become popular with marginalised communities including LGBTQI+.

Our aims relate to the needs of the community because they will:

1. Preserve affordability for small businesses operated by people from Global Majority Backgrounds and/or with a proven track record of providing social value in gentrifying areas at risk of displacement from rising rents.
2. Retain local businesses and organisations that represent and foster the unique cultural character of a neighbourhood.
3. Stabilise the local economy by providing affordable commercial spaces that support communities, create jobs, and foster entrepreneurship and maximise community wealth.
4. Help make streets safer.

**SECTION 2.**

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London?**

The main challenge is convincing local authorities that public land is needed for the purpose of London Trades Guild CLT and that it is cost-effective in the long run, especially since so much public land, particularly industrial land has already been sold to private developers for housing.

Between 2000/​01 and 2020/​21 industrial floorspace in London [fell by 24%](https://centreforlondon.org/reader/making-space/chapter-2/#does-londons-industrial-economy-have-the-accommodation-it-needs) through conversion to other land uses. In Inner London, the loss was over 40% and in Hackney, where JC Motors is based, the loss was [62%](https://centreforlondon.org/reader/making-space/appendix/). This has combined with growing demand to drive up rents. By 2021, rents for industrial land in London were [36% higher](https://data.london.gov.uk/dataset/london-industrial-land-supply-study-2020) than their average level over the previous decade. The rent that Places for London benchmarks market value against are the fastest rising yet it does not have an affordable rent strategy.

The churn rate of businesses due to high rents does destabilises communities. Landlords often prefer small businesses from growth sectors as tenants but the profit from Places for London arches estate is immaterial. Let’s assume that the amount of rent TfL received from arches in 2017/18 (£8.6m) has at most risen by 50% between then and 2021/22. That would mean the current rent collected from the arches is at most £12.9m. This would cover just 2.1 days per year of the cost of running the Underground or 1.6 days per year of the cost of running Buses, streets and other operations.

The small businesses that have remained as anchors for the long term in London have been because the small business owns the land. E Pellicci is one such example of a working-class East End cultural icon owned by the same family for over a century. Communities need more anchors for social trading organisations such as the three outlined here and in our [Manifesto for the New Economy.](https://eastendtradesguild.org.uk/a-manifesto-for-the-new-economy/)

1. **Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process** of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)

We are still overcoming these and have proposed the Mayor match fund the viability study for the transfer of the arches currently home to JC Motors LDM, Tripspace Yoga + Dance and Signature Brew E8 and if proven then sell the arches below market value on a long lease of 300 years. We are waiting to hear from the Mayor for a meeting date to discuss this.

**SECTION 3.**

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

Yes, it is replicable but we need to prove it by conducting the viability study first. We envisage a combination of a senior lender to fund the capital project subject to certain terms, alongside equity investment from a Community Share Offer or similar, as well as additional grants. EETG has a strong relationship with Crowfunder UK who specialises in Community Shares and has an average investment of £520,000 making them the most successful platform in this arena. One small business using this platform - a distillery in Scotland - has raised £3,416,090 from more than 3,500 supporters with over 60% coming from the local area. The EETG is well-versed in crowdfunding, since 2016 the Guild has surpassed the funding goals of 6 crowdfunding campaigns with a total of £150,000 raised so far.

For our mixed-use approach, we anticipate that a minimum of three small businesses from different sectors will be most viable with at least one anchor to minimise the risk. The anchor in this case is Signature Brew, a profitable small business with strong ethical credentials; it will enable the other more socially trading businesses to thrive by paying more rent because it can afford to. When the community owns the buildings they do not have to follow an outdated extractive system of market rent.

**SECTION 4**

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this**

Yes. Because they are already long-term socially trading organisations trading in these arches owned and run by local people for local people. We are trying to stop them being displaced and closed down by Places for London.

**SECTION 5**

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

The support that we ask for would be wonderful! Every CLT site is context-specific to its neighbourhood, so each one will have different support needs. Funding and support for more viability studies would kickstart more successful CLT sites.

## Brent CLT / Ref No. xxx0044

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Brent Community Land Trust can offer niche responses to housing needs – where the generic approach to meeting housing needs does not meet the need of a specific local group. It can also ensure greater diversity of housing solutions are being developed, with a particular focus on small sites that might be overlooked by or be unfeasible for larger developers. It also looks to build on social capital within the community, and mobilise it in creating innovative solutions, and in the process strengthening it.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

Community Land Trusts often are driven primarily by volunteers and as such face capacity challenges. Those can be particularly acute in areas of social deprivation where there might be a challenge around securing access to certain expertise and skills that are not common within the local community (for example development, finance and funding knowledge, etc.). We have a diverse board with a good range of skills and lived experience and knowledge of housing issues. Due to delays with the council agreeing to a site they had proposed, after previously changing their minds about another site they had proposed, it has been difficult to maintain volunteer motivation, and we have had a number of people step down or take a back seat from running the organisation. Brent CLT now has a full professional team and has recently completed pre-application processes with LB Brent planners and is currently interviewing Registered Providers to partner with to complete the development, and become the immediate day-to-day landlord, as we are looking to create a 100% rented scheme. Without the funding and expert advice and support from Community Led Housing London, it is unlikely that we would have got this far.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

In our work up to pre-application stage, we have been able to draw on funding from Community Led Housing London alongside match funding from the local authority. We were also able to build on substantial pro-bono support from Crisis (Brent centre). Those were essential in ensuring progress is made. Being transferred land of nil consideration from local authority has been crucial in ensuring viability of the planned scheme.

Therefore, funds provided by Community Led Housing London and others (be good to secure greater support perhaps via London Funders to this work and local authorities) are essential and if available, particularly at the start – can ensure that CLTs develop in a sustainable way.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

We are looking to build around 22 units for single people and couples with no dependants, The number of units was determined by the site we were directed towards by the council. Locally, Brent has seen a significant increase in the number of single households in temporary accommodation over the last years. Brent CLT’s own housing needs analysis highlighted the housing needs of single people on low incomes as they are often priced out of the local market and have limited statutory entitlement to support with housing.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

Our housing units are not yet built, but we will be focusing on single people in need of rented housing, with a mixture of social rent and intermediate rent

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

We hope and expect this would be the case – but have not yet agreed a nomination agreement with local authority that will inform the eventual resident mix within our future units.

1. **How are resident places allocated?**

As per above. The council would nominate some places from their waiting list.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

We are beginning to increase our outreach in the local neighbourhood around the site. At one stage we were talking to a foodbank / social supermarket about having meanwhile use of the site, although the site was not agreed by the council at that point, and another location was found. Our pre-app scheme includes a community space on the ground floor, and we are consulting widely on the kinds of uses this could be put to.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We are now in the process of selecting a Registered Provider partner that will assist with developing and managing units going forward. We have been fortunate to receive interest from 3 or 4 small-medium sized RPs with an interest in the specific issues our project is seeking to address.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

Yes. Without the funding received from Community Led Housing London as well as the advice, support and inspiration offered by Lev Kerimol, we would not be in the position that we are now – where we are now looking to submitting full planning application to Brent by end of December on a back of a positive pre-application meeting and letter. We would also have been unlikely to have been able to secure the land and match funding from Brent council.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We do have support of Brent council. Brent provided us with match funding (approx. £40K matching Community Led Housing London funding). We also have monthly meeting with an officer from the Housing Supply team – who have been supporting us with our liaison with various council departments and supported the Brent decision to transfer the identified site to the CLT on nil consideration. Although council resources have meant our liaison arrangements have changed around quite a bit, and work the council needs to do has been slow due to their general workload.

1. **Have you ever received financial support or specialist guidance from any other sources**?

We receive pro-bono support from Crisis UK through use of premises and facilities.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

* Identify land where CLT can play significant role in bringing development through whilst ensuring community development and/or support CLT to identify land and work to remove barriers for transfer of its ownership to CLTs
* Provide financial support via grant (i.e. NCIL funding).
* GLA can do more in highlighting role of Community Land Trusts to local authorities and set expectations of what support local authorities should provide CLTs.
* GLA can do more in highlighting to London based funders the role of community land trusts in ensuring innovative responsive solutions to diverse needs.

Local Councils

## Brent Council / Ref No. xxx008

1. **What is your council’s experience with CLTs and Housing Cooperatives? For example, has your council been approached by groups seeking to deliver community-led housing schemes, and what approach have you taken to these?**

Brent Council is in support of community led housing (CLH)and is working closely with Brent Community Land Trust (BCLT), which was established using funding from Community Housing Fund. BCLT’s objectives align with the Council’s commitments out lined in the Borough Plan: addressing housing needs by increase the number of affordable homes in the borough, tackling homelessness and place making (making Brent a place where people want to live and work and supporting residents to achieve their aspirations).

To explore indicative opportunities for CLH projects within the borough, Brent Council has match funded monies that BCLT also secured from the GLA and reviewed available sites we opted not to progress under our own development programme (likely due to size) but that could be utilised for the purpose of CLH. However at the moment, only one site is under discussion.

1. **What role could CLTs and Housing Cooperatives have in supporting affordable housing provision in your area?**

We believe CLTs have an active role in shaping / supporting the communities in which they operate, they have strong local knowledge and participate in the delivery of a range of benefits, which include increasing the supply of essential services and adding to the range of affordable housing options in an area. CLTs should be considered as a key part of the solution to addressing the current housing crisis and shortage of affordable housing.

1. **To what extent does the council support the development of CLTs and Housing Cooperatives as part of its housing/planning strategies and policies?**

Strong support in a partnership approach, although not formally set out in the local plan.

1. **How do you manage the disposal of small sites, e.g. making them available for community-led housing?**

To date, we have not disposed of any small sites as where possible we will pursue Council led development. This is with the exception of one site which we are working with BCLT on.

1. **Does your council have the skills, expertise and capacity to support CLTs and Housing Cooperatives?**

Yes, to a degree

1. **Do you face challenges in supporting the development of CLTs and Housing Cooperatives, and if so, what are these challenges?**

The challenge is in finding available and viable sites. We also acknowledge the challenges that CLTs face in securing suitable sites and accessing affordable financing for development projects, particularly in the current economic climate, where resources are being continuously stretched. By fostering partnerships with local authorities and housing associations, the process can be a little easier and more achievable (accessing finance and support with developments)

1. **Have you received support from the Community-led Housing London Hub?**

Yes – we sought [cabinet approval](https://www.communityledhousing.london/wp-content/uploads/2023/05/230522-Brent-Cabinet-Community-Led-Housing-in-Brent.pdf) to reserve a site in Stonebridge for the local Community Land Trust and they advised on cabinet papers and how the site could be transferred. The have also lead on the engagement with the local community where the site is located to raise the importance of addressing the housing crisis within the borough and gain support for the proposal to deliver an affordable housing project in the area.

1. **Do you think councils should have more of a role in supporting community-led housing, and if so, what should this role look like?**

Yes but the increasing demand for services within a climate of shrinking budgets, presents a challenge. Where able Councils could match fund and or cover pre-development costs, such as, community engagement, risk analysis, planning applications, architect designs. They could also be lead partner on projects.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

**LA** - should be offering practical support and advice/guidance to CLTs to assist them in navigating legislative policies / procedures / financial platforms associated with the delivery of development proposals / projects and work closely with them to create development opportunities ie identifying available land with their borough and where applicable support their submissions to access available funding. Also act as a vehicle to facilitate networking with other RPs that operate within the Borough and encourage the pooling of resources especially within the current economic climate.

**GLA** – provide access to available grants (Community Housing Fund) so that CLTs can develop their proposals and fund processes such as planning applications. Encourage and support partnership working where viability issues have been identified. Offer specialist support and guidance. Explore the possibility of allocating GLA land for community led initiatives.

**Government** – Recognition of the role they play in offering an alternative housing option and empowering the local community. Provide revenue support and encourage this avenue of delivery to grow. Review barriers to small organisations becoming RPs and having access to funding.

## Enfield Council / Ref No. xxx009

1. **What is your council’s experience with CLTs and Housing Cooperatives? For example, has your council been approached by groups seeking to deliver community-led housing schemes, and what approach have you taken to these?**

The council currently manages a Local Self-build Register, which is open to both individuals and community groups seeking to construct their own homes.

Presently, the register contains 225 individuals and 3 community groups interested in self/custom build projects.

On the council’s self-build register page, we advise residents on how to find land for sale in Enfield, signposting them towards council land and property for sale, private land for sale, and the GLA’s Small Sites Small Builders portal, as well as providing a specific council contact for those with further queries.

1. **What role could CLTs and Housing Cooperatives have in supporting affordable housing provision in your area?**

CLTS / co-operatives could play a powerful role in supplementing the council’s own development programme by working on smaller sites that are not deemed a priority for the Councils Affordable Housing Programme. CLTs and housing Co-operatives can develop innovative solutions/tenures– which is not always possible when developing ‘one size fits all’ specifications as per general needs housing. All Council’s are under considerable financial pressures so funding to enable this sector would assist to turn intent to solutions.

1. **To what extent does the council support the development of CLTs and Housing Cooperatives as part of its housing/planning strategies and policies?**

This is supported through our Growth Strategy and Local Plan. Enfield Council’s Housing and Growth Strategy 2020-2030 states that “We want the community to play an active role in the design of their homes and neighbourhoods and will encourage local people to develop community-led housing, where there is an appetite from communities to do so.” And “We will promote community led housing through supporting Community Land Trusts (CLTs), cooperatives, cohousing, self help housing and group self build.”

Additionally, Enfield’s Draft Local Plan (draft published December 2023) includes a section on Community Led Housing as part of the Development Management policy.

1. **How do you manage the disposal of small sites, e.g. making them available for community-led housing?**

We have disposed of small sites both through commercial sale and through the GLA’s Small Sites Small Builders portal. These sites were not earmarked specifically for community-led housing, as they were deemed quite complex for community development but they were open to all bidders

1. **Does your council have the skills, expertise and capacity to support CLTs and Housing Cooperatives?**

We have limited capacity to progress this area of work but we do have in house officers who have experience in this sector. Further capacity would be beneficial if supported through revenue funding and development of skills within the council could be undertaken through training programmes focussed on this area

1. **Do you face challenges in supporting the development of CLTs and Housing Cooperatives, and if so, what are these challenges?**

Lack of quality development opportunities is also an issue – all council-owned easily developable land is prioritised for social housing development. Land we chose to dispose of is more likely to difficult to develop due to size or complexity, which is unlikely to be of interest to inexperienced groups.

1. **Have you received support from the Community-led Housing London Hub?**

No support received to date.

1. **Do you think councils should have more of a role in supporting community-led housing, and if so, what should this role look like?**

A funded, designated community-led housing officer who could guide interested groups through the process of purchasing land, securing planning approval and construction could facilitate this. This officer could also take a proactive role in encouraging interest in community-led housing amongst existing community groups, and work with landowners across the borough to encourage the release of land for such projects.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

Undertake an enabling role through Local Authorities and GLA to promote formation of CLTs. This would be in conjunction with increased awareness of CLTS through educational campaigns and community outreach

Government could allocate public land, for example in the health sector and provide funding, eg through direct grants for CLTs to acquire land. Financial incentives could be provided to CLTs to develop their own housing. This would include long term funding and investment from all 3 levels of government to ensure the homes are genuinely affordable.

Simplify the process for transferring surplus public land to CLTs to allow cost efficiency. This could include recognising CLTs as intermediate housing providers without having to become an RP

Support local authorities with funding for specific community-led housing officer roles. Support CLTs and local authorities through training in this area

## Lewisham Council / Ref No. xxx010

1. **What is your council’s experience with CLTs and Housing Cooperatives? For example, has your council been approached by groups seeking to deliver community-led housing schemes, and what approach have you taken to these?**

Lewisham has a long and proud history of working with CLT's and Housing Cooperatives. In the late 1970's the Council supported the Walter Segal-inspired self-build development at Segal Close / Walter’s Way near Honor Oak. Segal was a Swiss architect who had developed a method of building using a modular, timber frame system that allowed for ease of construction and low maintenance whilst minimising the need for “wet trades” such as bricklaying and plastering. The scheme was developed on a steep site that was deemed unsuitable for the development of standard council housing. It allowed those in housing need, mostly without building skills, to design 23 and build their own homes. It was one of the first Local Authority backed self-build schemes in the country. The finished site provided homes for 14 families on the housing waiting list and was considered such a success that the council commissioned a second similar scheme comprising 13 two-story houses at what is now Walter’s Way in Honor Oak Park. More recently, the Council has supported two CLT developments in the borough with the London CLT and Lewisham Citizens at Brasted Close in Sydenham and with the Rural Urban Sythesis Society (RUSS) at Chruch Grove in Ladywell. Both schemes have now completed with Brasted Close providing 11 new homes with the value linked to local median wage and the Church Grove scheme has provided 36 new homes with a mixture of tenures, but all affordable. The Church Grove scheme had a degree of self-build. The Council's contribution in both schemes has been to provide the land as a contribution, Council resources and general support with securing funding. The Council also has Housing Cooperatives managing Council housing stock at Ewart Road and Fiveways.

1. **What role could CLTs and Housing Cooperatives have in supporting affordable housing provision in your area?**

As above, the Council has already supported CLT's in the borough and has seen the benefits of supporting affordable housing provision. This has been through the provision of social rented homes in the historical Segal schemes and a mixture of social rented, shared ownership, low-cost home ownership and fixed equity homes. Whilst the Council's main focus is on providing new social rented homes, it is also recognised that there are other residents in housing need who do not meet the threshold for the allocation of social housing or are eligible for social housing but realistically will have little chance of securing an offer. Many living in unsecure and expensive PRS homes, being vulnerable to homelessness. The mixture of affordable tenures that CLTs and cooperatives are able to provide therefore reaches a wider range of residents in need of affordable, secure housing.

1. **To what extent does the council support the development of CLTs and Housing Cooperatives as part of its housing/planning strategies and policies?**

In April 2013, Lewisham's Housing Select Committee undertook a review of low-cost home ownership options in the borough which included self-build/custom build and delivery through CLT's. The findings of the review, directly led to the two projects that have recently been completed at Brasted Close and Church Grove. In terms of planning policies, the new emerging Local Plan is currently at Examination (Hearing Sessions took place in June and July) and does not yet have full planning weight. It does not have a policy that explicitly mentions CLTs or cooperatives, but it does contain policy HO9 that specifically relates to self-build and custom-build housing, stating:

1. The Council will keep a register of those seeking to acquire serviced plots in the Borough for their own self-build and custom-build house building. It will also seek to identify plots to help meet identified need for self-build and custom-build housing particularly where this will improve access to affordable housing.
2. Development proposals for self-build or custom-build housing will only be supported where they:
   1. Make the optimal use of land and support the delivery of the spatial strategy;
   2. Make provision for affordable housing in line with Policy HO3 (Genuinely affordable housing); and
   3. Are appropriately located and of a high-quality design, with reference to other Local Plan policies.
3. Development proposals for self-build and custom-build housing must demonstrate how the design-led approach has been used. They should clearly identify whether there are any elements of the design that may require adaptation to secure the delivery of new housing.

Also Policy HO1 states:   
G To help ensure that local residents and other people have access to a wide range of suitable housing provision, the Council will:  
…  
d. Support appropriate proposals for self-build or custom build housing, and seek to identify land to help facilitate such development where a need is clearly established; Church Grove is identified as site allocation LCA SA 11 for self-build housing.  
  
Note, these have yet to go through the last round of public consultation before adopting the Local Plan, so the exact wording may change.   
  
We also maintain a self-build register and monitor it through the Authority Monitoring Reports annually, have an adopted Small Sites SPD and new emerging Local Plan policy HO2 that seeks to optimise the use of small housing sites – all of these can help encourage self-build development in the borough.

1. **How do you manage the disposal of small sites, e.g. making them available for community-led housing?**

The Council has just completed a review of Council-owned assets, and officers are still in the process of assessing them for alternative use or redevelopment opportunities. At the beginning of this year, the Council was awarded PropTech funding which seeks to use AI to identify small sites across the borough, regardless of ownership. Officers have also held events including representation from CLTs to gauge whether any of our selection of sites were of interest and how we could work together to make the opportunities financially and practically viable to deliver.

1. **Does your council have the skills, expertise and capacity to support CLTs and Housing Cooperatives?**

The Council does have officer experience and skills in supporting CLT/Housing Cooperatives as has been seen through the delivery of the two recent schemes in Lewisham. Members are well briefed and knowledgeable of the community led housing offer. As with all Local Authorities, there are capacity issues and would benefit from grant funding to support the roles necessary to deliver CLT homes in the future.

1. **Do you face challenges in supporting the development of CLTs and Housing Cooperatives, and if so, what are these challenges?**

The availability of land, particularly in Inner-London boroughs is problematic for assisting CLTs and cooperatives. The ambition of CLT's to have larger sites is challenging. Where the Council has larger sites, we will seek to develop ourselves or as part of a joint venture to deliver social rented homes. The Council does have small and complex sites which may be suitable for CLT developments, however, due to pressures on the HRA and GF, a decision to dispose of land at less than best consideration is challenging at this time. Whilst the Council has built up expertise in enabling CLT projects, resources are stretched and so it is not possible to have a dedicated resource. In terms of funding, with the well documented increase in build costs over the past few years, any available sources of funding (s106, RtB reciepts, etc) are being used on the Council's own programme at present.

1. **Have you received support from the Community-led Housing London Hub?**

Not at this time.

1. **Do you think councils should have more of a role in supporting community-led housing, and if so, what should this role look like?**

Yes. However, for local authorities to have more of a role in supporting community led housing developments, they need the support of the GLA/HCA/central government. Without significant investment, community led housing developments will remain a very small contributor to delivering affordable housing, these being through small sites. The time and cost associated with enabling a small community led housing development is comparable to schemes that deliver higher levels of affordable homes. For local authorities to assist more, there needs to be more resources to deliver on scale across London with each authority delivering schemes. A local authority role should be to enable these projects; particularly as their real strengths lie in the community engagement and providing intermediate housing solutions that accessible to a wider range of people with housing need and stay affordable in perpetuity. There is a clear housing provision gap that community led housing could fill (and that could mitigate spiralling PRS rents and insecurity; potentially, helping to reduce temporary accommodation pressures). If filling this gap was left CLTs and cooperatives, then local authorities could play a more extensive role in enabling their schemes.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

Local authorities are best placed to identify suitable sites, existing assets and communities where CLT and cooperative developments can be delivered and can help with the enabling of schemes, including supporting developer engagement with community led housing. Local authorities can also help through officers and members providing support, both generally and specific to get schemes into a position where they can be delivered - navigating all the necessary approvals, legal due diligence, overarching community involvement, etc. However, given the budgetary pressures that local authorities are under, they cannot be expected to give heavily discounted or free land/assets. The GLA can assist with grant funding to support acquisition and delivery by CLTs and cooperatives, through a specific community led housing programme and be a central point of expertise available to all London Council's to be able to draw on. Central government need to grant fund (either directly or through the London AHP settlement) community led housing products and, potentially, obligate authorities to plan for and deliver community led housing schemes through the NPPF.

Housing Cooperatives

## ACME / Ref No. xxx038

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Acme supports non-commercial fine artists in need, and the development of art, through:

* The increased provision of affordable, long-term, high quality, purpose-designed, accessible and well-managed studio and living space
* The provision of creative development opportunities for artists
* Research into the needs of artists
* Partnerships and collaborations with others including local authorities, social and commercial housing providers, high education institutions and other cultural agencies

We have six work/live units at the Glassyard Building (Stockwell, Lambeth), 12 at the Fire Station (Poplar, Tower Hamlets) and four at High House (Purfleet, Thurrock).

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

Acme’s 22 work/live units combine affordable living and studio space for artists in economic need. There is little legislation in place to support the creation of work/live space, despite the economic and practical benefits for artists and housing providers. Very few local authorities have specific policies in place and there is nothing in London Plan 2021. Without any policy in place, planning officers are often hesitant to support work/live schemes.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

Acme is a charity which rents work/live units at well below market rent. The cost of creating of work/live units requires a level of subsidy which is typically achieved through s106 agreements. Our most recent scheme in LB Lambeth came about through an s106 requirement to provide business incubator space within a student housing scheme. The cost of the units was subsidised through the sale of additional student rooms. As work/live units combine housing with workspace, we are not aware of any specific funding we could use to create further work/live units.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

Acme has six work/live units at the Glassyard. This was negotiated with the local authority which agreed to a reduction in floorspace of vacant business incubator space in return for the six units.

Demand for these is extremely high, from artists across London and further afield. We offer three-year fixed-term tenancies with fixed rent for the period, which offer artists temporary respite, but at the end of their tenancy, they are faced with higher costs of the private rental market or moving out of London.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

Age  
40% - 30- 39 years old, 30% - 40-49 years old, 30% - 50-59 years old

Income  
30% > £13,500 pa  
70% £13,500-18,750 pa

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

The residents are broadly in line with the demographics of our artists tenants. Data is collected our artist tenant survey, which occurs every five years and was last published in 2023.

1. **How are resident places allocated?**

Vacancies are advertised to Acme’s email list and on social media. Prospective tenants can express an interest in the vacancy and must meet eligibility criteria related to economic need and artistic practice. A shortlist of applicants is then selected via random selection. They are invited to view the units, submit a formal application, with the final recipients selected via interview.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

Asked about whether they had more time to work on their practice and develop their arts career since living at Glassyard, 43% of respondents said they strongly agreed, 28.5% agreed and 28.5% said they had about the same amount of time. 87.5% of respondents agreed (75% strongly) with the statement that the length of the programme (five years) provided stability. All agreed (62.5% strongly) that the fixed rental charge had enabled them to plan ahead. All respondents to our survey stated that joining Acme’s work/live programme had allowed them to live in London when they otherwise couldn’t afford it. We do not have any data on their impact on the local neighbourhood.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

The Glassyard Building scheme was created in partnership with commercial builder Watkins Jones who were the developer of the mixed-use student housing scheme. The price Acme purchased the work/live units was at, or below, build cost. The value Acme brought was the means to fulfil s106 requirements and therefore gain planning permission for the scheme.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

No.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

Lambeth Council were instrumental in bringing the scheme forward. Their open-mindedness to the interpretation the s106 requirements for ‘business incubator space’ was central to the whole process.

1. **Have you ever received financial support or specialist guidance from any other sources?**

No.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

A greater understanding and openness towards work/live space delivered by charities would make a difference. Specific policies towards work/live schemes within local plans, both at LA and GLA level would be beneficial.

## Backdoor Housing Cooperative / Ref No. xxx022

1. **What are the purposes or aims of your Housing Cooperative, and**

**i) How are you achieving these aims?**

Backdoor Housing Co-operative (BDHC) is a fullymutual housing cooperative the cooperative objective of providing housing at an affordable rent to our members.

Our aim is for that housing to be genuinely affordable and meet the needs of members who are single and on low-income. For over 40 years we have operated in the boroughs of Kensington & Chelsea, Hammersmith & Fulham & Ealing, working with local housing associations to manage and occupy properties unsuitable for long-term occupation, either hard-to-let units or decants in regeneration schemes.

By taking on the management of tenants and basic maintenance of properties we are able to keep the rents low. We are currently working to secure new sources of housing within the many active regeneration schemes in London, we offer services on the same terms as property guardian companies, yet with a co-operative and mutual leaning. We reinvest any cash surplus to meet our objectives.

**ii) How do these aims relate to needs in the community?**

Our office is registered in RBKC, and the majority of our members reside in the borough so we use this as a benchmark. The RBKC housing register is now restricted to only those with the highest priority needs. In addition to meeting the qualification rules, you will need to qualify for one of the points categories within Bands 1 – 4 to join the Housing Register. The points categories include needing to be rehoused for the following reasons:

* due to serious risk to welfare (including domestic abuse)
* on medical grounds
* having been affected by the Grenfell tragedy
* to downsize from a larger home
* to hand back an accessible home you do not need
* because you are homeless

Those who are single and childless have always been a low priority for social housing, the inaccessibility of secure, affordable housing to key demographics of our membership renders the delivery of our cooperative aims necessary, particularly given they tend to be key contributors of the ‘everyday economy’ and our public services in a city where the private rental sector does not cater to their level of income.

Without the co-op many of our members would have little alternative but to leave their community, and support-network of friends and family in order to find affordable housing. This may also mean searching for alternative employment. Our membership includes key workers such as; teachers, NHS workers, childcare providers, artists and freelancers. We have an equal opportunities policy and aim to reflect the diversity of the neighbourhood in our co-op.

1. **What are the main challenges for developing and/or running Housing Cooperatives in London?**

The starting point for understanding how mutual housing works is to recognise their nature as a community group or voluntary sector organisation. Mutual housing groups such as CLTs or housing cooperatives can typically trace their origins to a housing campaign group seeking to address housing needs unmet by the private rental sector nor the public sector (including housing associations as RPs). It is very unlikely they are professionally operated as a sophisticated entity able to compete with other actors who are such in the sector.

Housing cooperatives typically rely on partnerships forged out of goodwill (see Fitzpatrick, 2016), often with a housing association, to obtain access to land and housing for which they provide accommodation to their members. This ought to be a short-term solution, since housing cooperatives obtain access via contractual licences as the landowner does not wish for proprietary interests to arise. There is little security of tenure, but that is the model for most housing co-ops. The current state of the land and housing market means people seeking accommodation tend to be grateful for any offer that meets their need vis-à-vis location and price range, with housing quality or the nature of the legal relationship created given least consideration - if any. Little has changed since Lord Templeman famously remarked that: *‘Parties to an agreement cannot contract out of the Rent Acts; if they were able to do so the Acts would be a dead letter because in a state of housing shortage a person seeking residential accommodation may agree to anything to obtain shelter’* in Antoniades v Villiers

The partnerships are, thereby, largely informal and precarious. Co-ops, at least our peers, do not have established pipelines to land, and limited routes to short life housing. In the 1970s, the policy initiatives of the GLC had created a room for co-ops to thrive, access to properties and land along with a grant went into housing co-ops, seeing them able to bring derelict properties back into use. (Bowman, ; Ferreri,; Fitzpatrick, 2016)

From the 2000s, housing co-ops have had to compete with property guardians which are usually commercially-operated enterprises that have established competence in dealing with the commercial-arms of public authorities. This does not always mean that they provide superior services since properties under their management are susceptible to health and safety claims (2017 report to London Assembly) and regulatory breaches (legal cases etc). The short life co-ops by contrast are usually operated by part-time workers and volunteers who tend to be shy in comparison to property guardians in terms of sourcing properties.

London’s land and housing sector is technocratic in nature. Complex legal arrangements and sophisticated modus operandi of public authorities’ commercial functions are often beyond the capability of most co-ops. They aren’t able to offer competitive wages attracting talent, being in the voluntary sector. Instead, members are required to upskill (unless they happen to have the requisite skills) to take on these roles.

Short life housing is a niche line of business to which there is little developed understanding from the industry in general. Co-ops often find it difficult to raise capital to meet capital expenditures or to grow since the financial institutions have no developed insight into how short life housing works. Liquidity is often at the forefront of challenges for many housing co-ops.

Access to land for development is too complex an undertaking for most housing co-ops unless professional help is outsourced. Access to a trained ‘housing enabler’ - the term used in Stirling et al (2023) - is limited as they are few and far between. Such is the high barrier to entry for the development market, co-ops generally have little appetite in entering into the sector.

Which of these challenges have you faced, and how did you overcome them?

i) Access to capital

Access to financing is limited, our co-op is self-sustaining and has been for over 40 years. It relies solely on the rental income from its members. Members agree to the management of the co-op finances, based on proposals put forward by the Treasurer and other officers. Income and expenditure is calculated to generate a surplus. This includes collectively accepting rent increases where necessary.

ii) Access to property & land

BDHC primarily negotiates licences on existing properties due to be demolished. Since the 1990s there has been a decline in the availability of these properties, not for a lack of supply, but because housing associations and local authorities have defaulted to using the services of property guardian companies. Property guardian companies dominate the sector, which has proved highly lucrative - if somewhat exploitative. For example, our co-op operates in the same estate as a leading property guardian company, from talking to the guardians themselves we know that a guardian can be charged a fee, 200% of co-op rent for the same property, with no additional support or services from their landlord.

The perception of housing co-ops by housing providers has been a challenge to overcome. There is a knowledge gap that has grown from the 1990’s to the present day, about housing co-ops, particularly short life. Council officers and housing association employees are often surprised by our level of professionalism and acuity, as well as the how co-ops operate and the benefits to their organisation of working with a community-led group. BDHC has begun a campaign to raise the profile of co-ops of all tenures as part of the CLC ([www.londoncoops.org](http://www.londoncoops.org)), with a focus on short life housing. We also have a basic website and information deck for new partners. The CLC aims to create partnerships with influential people in the housing sector.

1. **What is the financial model for your Housing Cooperative?**

Our co-op is fully mutual. We trade only with our members and our turnover is derived solely from rent paid by members. We set our rents to include a contribution to the overheads involved in the running of the co-op, any surplus is reinvested back into the co-op. Members do not receive dividends and the co-op has no employees. Members make collective decisions on how to manage costs and surplus.

Would you say it is a successful and viable model that could be emulated across London?

The contribution of housing co-ops to housing provision across London has not been investigated in recent times (Birchall 1991) and warrants a full assessment by the government. The co-operative model has many examples of successful organisations. In RBKC alone there are 9 housing co-ops in operation, most of which have existed since the 1980’s with little financial intervention from external sources. There is only one local co-op - Portobello HOusing Co-op - that was able to gain Registered Provider status in order to access funding from the Housing Corporation (now Homes England). This was used to buy a few pieces of housing association stock. All the co-ops rely on housing associations for properties, and have received little or no support from the council.

The viability of the co-ops is down to the management skills and commitment of members, and the level of support garnered from organisations whether that is a housing association, local authority or government. In order for a co-op to be viable it needs a sound financial model, a pipeline of properties and an engaged membership. Most of the RBKC co-ops are tenant management organisations in principle, giving people agency and control over their housing. The co-operative model is not suitable for everyone as participation by members is essential. Whether the co-op is run by General Meeting (GM) or by Management Committee (MC), members are required to participate to a greater or lesser degree. One of the local co-ops is run by a GM held every 2 weeks where attendance is compulsory, whereas an MC might only require members to attend the AGM. Recruiting co-op members en masse would require outreach, training and ongoing support to ensure new co-ops were inclusive and set up for success.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes.**

**i)** Our number of units is 39 all of which are set at co-op rent which is between social & LLR.

We have a mix of studio, 1,2, 3 & 4 bed properties. Larger properties are shared.

All properties are under a protected licence, members have only basic tenant rights.

We licence properties for a minimum of 6 months.

ii) in addition, how did you arrive at this number and mix of units? iii) how does it relate to local housing need?

We are restricted by the housing made available to us as and when the housing association decant their tenants. We have an allocation policy to match members with housing appropriate to their needs (1 person, 1 bed) to make best use of resources, however if faced with decanting/homelessness we strive to accommodate members by any means necessary. During the last LHNA I don’t believe co-ops were consulted, our Members could be classed among the “hidden homeless” as they live in temporary accommodation.

There is a great demand for genuinely affordable or community housing in RBKC.

1. **Who lives in your Housing Cooperative? In your answer please provide any available data on the number of residents and demographics, including ethnicity, gender, and average income.**

We currently have 51 members.

The oldest member is 78, the youngest is 29.

The average tenure is 8 years.

Our longest standing member has been part of the co-op for 37 years.

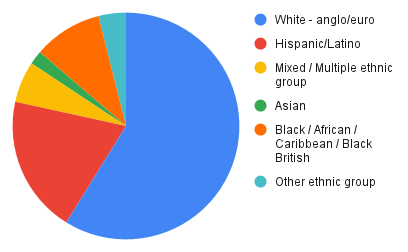
There are 3 couples with children aged between 1 and 15 years old, although the co-op does not accept new members with children, members have a right to a private life.

Majority of members are aged 35-44 years old.

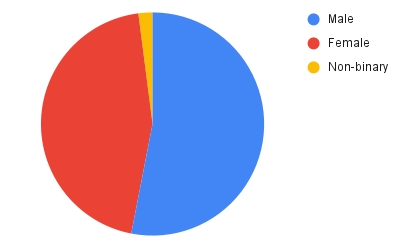
Majority of members are working professionals including self-employed.

**Demographics**

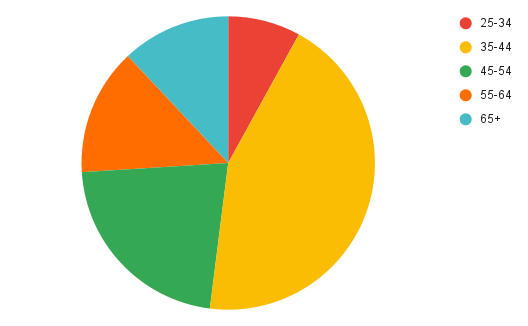
**Ethnic Group**

****

**Gender**

****

**Age**

****

1. **Do the residents of your Housing Cooperative reflect the demographics of the local neighbourhood or community?**

Yes.

ii) How do you know / how do you measure this?

We assessed this against the census results for the borough (RBKC) and ward (Golborne)

1. **How are resident places allocated?**

The co-op has a membership & allocation policy. Applicants must meet the membership criteria, attend a panel interview & a General Meeting. New members are voted in by the co-op. Applicants should be single, low-income and in housing need. Housing need is the top priority. We also assess members for co-operability - understanding of what it means to be a member of the co-operative.

1. **What have been residents’ experiences of living in your Housing Cooperative?**

Member experiences are generally positive, there are at times conflict but this is to be expected in any community**.** Any incidents are managed following disciplinary, grievance & ASB procedures. Member grievances are dealt with swiftly and fairly which contributes to member satisfaction.

**Membership has the following benefits;**

* Agency and control over housing
* Genuinely affordable rent
* Access to opportunity
* Personal capital - training / upskilling / volunteering
* Community
* Mutual support

We recently participated in research by the University of York regarding the public health benefits of co-ops. Among the advantages is the access to opportunity, many of our members have been able to retrain or study to advance their career/working life.

And, what impact (if any) has your Housing Cooperative had on the local neighbourhood?

As a short life co-op occupying hard to let properties and those in regeneration schemes we have a direct impact on the local neighbourhood. We prevent the degradation of the area by deterring arson, fly-tipping, theft and squatters. We also strive to contribute to the communities we are part of. Our co-op has facilitated a food bank on two of the estates where we manage properties, we have also arranged events for local residents as well as helping individual neighbours on a personal level. We also support community enterprises such as the local community centre and get involved in local issues.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your Housing Cooperative?**

Yes

If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?

Backdoor Housing Co-operative was supported in its early days by Notting Hill Housing Trust and Kensington Housing Trust. We have continued to partner with both housing associations through their various mergers to the current iterations - Notting Hill Genesis & Peabody Trust. We have worked with other partners during the past 40 years but these have been our longstanding supporters. These partnerships are invaluable because they are our only source of housing. We are currently working to build new relationships with local authorities, developers and other housing associations to widen the scope of properties available to us, that will enable our co-op to sustain - and hopefully grow! The current development of Wornington Green estate in North Kensington where we have 39 properties, is coming to an end in the next couple of years so it is vital that we form new partnerships to enable the co-op to remain a resource for the local community. As licence holders we are exempt from rehousing by the housing association.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

No, we have not received support from the GLA or Hub. We have used the CLH resources available on their website and accessed their training programme for Housing Advisors, developed in association with CCH.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We have not received either financial support or guidance. During the local plan review we did begin a dialogue with the planning team about the self-build register and possibilities of developing a self-build scheme, but such dialogue is strained. Understandably for a short-staffed planning department trying to meet housing targets in one of the most constrained boroughs in London, self-build isn’t on their list of priorities. It is also widely understood that self-build is a niche skill set within the planning sector, the competence of understanding is not widely observed across local authorities.

1. **Have you ever received financial support or specialist guidance from any other sources?**

We have not received financial support.

We are members of the Confederation of Co-operative Housing (CCH) and Co-operatives UK (UKCoops) who provide specialist advice as part of their membership packages. We have also approached the London Federation of Housing Co-ops (LFHC) for advice. Anthony Collins Solicitors is the recommended source for legal advice regarding co-ops and they have a partnership with both CCH & UKCoops. However, this is expensive.

1. **What support do you think should be provided to Housing Cooperatives & CLT’s by:**

**i) local authorities,**

We support the following recommendations made by CLH - Community Led Homes

Local authorities that are promoting and/or supporting community-led housing do so in a variety of innovative ways:

By initiating the development of community-led housing schemes themselves, working with housing associations and local communities

By making community-led housing a priority in their corporate plan

By developing a supportive policy environment across departments

By identifying a senior officer or cabinet member as a community-led housing champion

By employing a dedicated Community Housing Officer or Enabler to act as a focal point

By drafting procurement policies and frameworks that give community-led housing providers the opportunity to bid to develop part or all of a site

By drafting asset disposal policies that recognise that ‘best consideration’ rules allow authorities to dispose of assets at below market value to support community-led and other affordable housing schemes

By making available small publicly-owned sites specifically for community-led developers and small and medium builders to bid for

By drafting planning policies to give a measure of priority to community-led housing schemes

By providing revenue grants and loans, particularly for start up and the pre-planning phases of community-led housing schemes

By providing capital loans and grants through the Community Housing Fund, Section 106, New Homes Bonus, Right to Buy and other receipts, to part fund community-led housing schemes

By mapping demand or commissioning scoping studies

By working with the voluntary sector to provide community development support to groups interested in community-led housing

By helping to establish independent technical support hubs where they do not currently exist

By expanding their Custom and Self Build Registers to cover all forms of community-led housing

By making use of in-house development companies to buy and hold land or buildings and pursue joint opportunities with local communities

By partnering up with other local authorities to pool Community Housing Fund allocations or set up a revolving land bank with this or other funding

By working with housing associations and other developers to deliver community-led housing schemes through partnerships

Local authorities with an interest in community-led housing provision have been encouraged by the CCIN Housing Commission to sign a Pledge, to demonstrate their interest and support. A template of the Pledge can be found here. [**https://www.councils.coop/wp-content/uploads/2019/09/Local-authority-pledge-on-CLH-Leeds-example-FINAL.pdf**](https://www.councils.coop/wp-content/uploads/2019/09/Local-authority-pledge-on-CLH-Leeds-example-FINAL.pdf)

ii) the GLA,

In 2018 the GLA produced its own report into property guardians in London which produced 11 key recommendations to protect guardians and improve the “short-life”sector.

1. Accessible procurement practices

The recommended procurement practices for guardian companies should be extended to include short life housing co-operatives. Conversely guidance should be issued to facilitate co-ops to engage with public sector procurement processes.

*“Recommendation 10*

*The Mayor and MHCLG should set out best practice guidance for local authorities when procuring property guardian services. Guidance should include a standardised contract between building owners and guardian companies, which contains a minimum length of tenure, licence fee setting if applicable, and clear guidance on repairs and maintenance responsibilities. This guidance could also form part of the ‘A fairer deal for private renters and leaseholders’ section of the Mayor’s Housing Strategy. “*

1. Regulation of property guardian companies

The Property Guardian Providers Association was an attempt by leaders in the industry to self-regulate. The PGPA was dissolved in 2021. The recommendation that the Mayor t should look to enforcing standards must be readdressed. Property guardian companies (PG’s) are want to ignore health & safety regulations, fail to register HMO’s, charge rack rent and have been taken to court over rent repayment orders where deposits have been withheld. PG’s are also liable to dissolve without warning abandoning partners and guardians.

“Recommendation 11

Efforts by guardian companies to introduce common standards are welcome, but it is important all companies follow them if they are to be effective. Therefore, the Mayor and Government, as well as councils who use guardian companies, should look at what can be done to ensure new standards are applied more widely. “

The same report refers to research by Ferreri, M., Dawson, G. and Vasudevan, A. (2017), “Submission to the London Assembly Housing Committee’s Review into Property Guardianship” in which they recommended; Tenant-centred models of short-term housing in vacant properties, such as through short-life housing cooperatives, should be given preference over PG whenever possible.

Further consultation on this issue is sought from grassroots housing groups in London.

Public bodies should be encouraged to assess what constitutes best practice in terms of the use and management of temporary housing. The cooperative housing sector should be approached to provide more in-depth recommendations regarding assured and contractual forms of temporary housing, such as through short-life housing cooperatives.

1. Guidance for the public sector on working with short life co-ops.

Issue guidance to help public sectors to gain greater insight on the short-life sectors, and potentially social value benefits typically observed in a co-op provider. Myths persist about working with housing co-operatives that could easily be dispelled with the correct guidance and consultation. There are no additional costs to working with a short life co-op which generates the same revenue as a guardian company. There may be a perceived administrative burden. Dawson was also quoted in “Property guardians: a solution to the UK’s housing crisis 2015” an article almost 10 years old, that “short-life housing co-operatives are a solution, (to the housing crisis that) has just completely dropped off the radar”.

iii) the Government

* An amendment to the Localism Act to create a ‘presumption in favour’ of disposing of public land and buildings to co-operatives;
* CCH Manifesto <https://www.cch.coop/wp-content/uploads/2024/01/cch_manifesto_full_SP-FINAL.pdf>
* Revisiting the Co-operative Housing Tenure Bill 2012

<https://www.parallelparliament.co.uk/bills/2010-12/cooperativehousingtenure>

* Presumption in favour of community groups managing vacant social housing. The regulation of property guardian companies, and the restriction of property guardian companies to managing commercial & municipal properties or private residential.

Introduction of a two-tier system for Registered Provider applications.- for example; investment in a financial intermediary to provide access to low-cost capital finance for co-operative housing organisations

## Battersea Tenants Cooperative / Ref No. xxx30

1. **Purpose and Aims**

Original Aims: To develop and manage housing premises on co-operative principles to assist households in need of re-housing in the Wandworth Council

Area.

Currently: The improvement, extension and management of the Battersea Tenants Co-operative Limited housing properties on Co-operative principles for the benefit of current tenant members and households in need of re-housing in the Wandsworth Council area.

1. **Challenges.**

Developing:

The Co-operative was fortunate to be founded when funding under the Housing Association Grant System was obtainable from the Housing Corporation or the Local Authorities.

This ceased to be case when public funding was withdrawn and private loans

required for further development. The Co-operative has found it has had difficulty finding lenders, even for relatively small sums of finance, in spite of the high market values of its properties. It managed to get loans to extend three properties in 2011 to relive pressure on the transfer list but that was the last development.

Solution None. No further development seems likely in the near future.

Managing.

Developing a viable democratic structure for the management of the

Co-operative for overall control and supervision routine management

tasks.

Solution:

Following Co-op rules with a Management Committee of tenant members elected annually at the Annual General Meeting, which also approves the appointments of Accountants, Auditors, Bankers, Solicitors and Managing Agents.

The Management Committee appoints the Chair, Secretary and Treasurer and decides on signatories for financial affairs and other authorisations, arrangements for budgets, quarterly/ annual accounts, audits, timetables for, reports to and minutes of meetings.

It also delegates, within guidelines and policy, to sub- committees the day-to-day supervision of Membership & Allocations, Complaints and Disputes and Repairs and Maintenance.

The Management Committee meets monthly as does the Repairs/Maintenance Sub- committee. The Membership and Allocation Committee meets frequently as necessary when voids arise and/or to supervise the priority lists. The Complaints and Disputes Sub-Committee meets when necessary.

There is always an Annual General Meeting and Special General Meeting can be called by the Management Committee to deal with particular issues or by the request of a group of members wishing to raise one.

Devising policies and procedures and guidelines suitable for the organisation

and Government regulations and guidelines.

Solution; The Co-operative was fortunate in having access to expert advice when developing and as the Co-operative movement grew from shared policy documents and advice from the Housing and Co-operative Federations.

The Co-op updates these policies to meet changing needs and circumstances or new laws and regulations.

Employing and controlling staff or Agents to carry out the administration and financial management of the co-operative.

Solution: Learning by experience to avoid being dominated /manipulated by

controlling employees, secondary Co-ops or agents.

Such experience as:-

Having to Let Go a manipulative, under performing, employed manager. Next found it necessary to part company with a secondary Co-p that was both controlling and inefficient. Then another run by a manager, who turned out to be dominating, manipulative and inefficient. Finally, one apparently very friendly, promising, Managing Agent that was revealed to be manipulative and dishonest. The Co-op had that Managing Director charged and convicted of fraud.

Noted: There does not seem to be any adequate regulations or supervision of managing agents offering services to the smaller vulnerable public housing organisations.

(Current Management Agreement with Treehouse Property Management Services Limited working out well. Co-op now has independent Accountants directly appointed by the co-op and robust anti-fraud procedures in place.)

Rent Setting.

Originally all the rents were all registered Fair Rents so not the Co-ops problem. After that was changed and fair rents phased out, came a series of, usually short lived, government formulas for setting rents for social housing at various times by government directives. That resulted in confused and inequitable situation. At the same time changes in the housing rental markets increased fair rents above social rents.

Solution

The introduction of the more rational government Target Rents Policy allowed the Co-operative to introduce its own version, within government guidelines. It aimed to set rents to cover the current and future costs of managing and maintaining co-op properties. It also gave it the opportunity of eliminating the anomalies arising from the various previous rent policies and charge all tenants similar rents for similar properties, so the diminishing number of tenants with the higher fair rents could be charged co-op set rents.

The Co-operatives found this satisfactory so it could generally set rent rises linked to the current inflation of costs, well within the governments limits. That is until the recent unpredictable repairs and maintenance costs surges, so matters now under review. (See next section below)

Lately the problems caused by the rapid, steep rise in repair and maintenance costs.

Solution: Ongoing: With careful management of all works and costs.

The Co-operative had always kept its rents relatively low, while covering its costs. So, has been able to raise rents within the guidelines to have extra funds for this purpose. All the same the Co-op expects this situation will remain difficult and need great care for at least the next two years.

Mexfield Co-op Court decision likely to cause complications on any possession actions to deal with breaches of a Co-op Tenancy. (Fortunately a very rare event.)

Solution ongoing: Advice received and under consideration.

1. **Financial Model**

Much the same as for all registered Co-operatives. Has generally worked well.

1. **Current Development**

As explained above: None.

The Co-operative has 66 affordable homes.

All are improved or converted pre- 1914 street properties in the North Battersea, Balham and Tooting areas of Wandsworth Borough.

They consist of 32 one bedroom properties, 16 two bedroom properties, 14 three bedroom and 4 four bedroom houses.

As far as could be done, the properties were developed with, mainly the waiting list, and occasionally the transfer needs in mind.

1. **Who lives in the Co-op**

We have only recently been collecting this information so do not have a complete profile of all residents within the co-op.

1. **REFLECTING LOCALITY ETC ASK TREEHOUSE**

As above. Unknown at this time.

1. **Allocation Procedure**

The Co-operative has a Membership and Allocations Policy that conforms to its Equality and Diversity Policy.

All of the Policy/ Procedures supervised by the Management Committee and their delegated Membership and Allocations Sub-Committee acting under the Policy and Procedures and Pointing System, approved by the Annual General Meeting.

The Co-operative will accept applicants from households in serious housing need from the Wandsworth Council area and any with strong links to the area in serious housing need. They complete and sign the standard Co-op application form, which also asks them to agree to participate in running the Co-op.

Waiting List

The Co-operative Management Committee employs an independent, part time, professionally qualified and experienced housing worker to carry out home visits, calculate needs points to be awarded to each applicant and draw up a priority short list for allocation. That priority waiting list totals a maximum of 15 applicants of which 5 are for 1 bedroom properties, 5 for 2 bedroom,

5 for 3 bedroom.

When a void needs to been allocated, The Sub- Committee will grant membership and a share and allocate a property to the applicant with most priority. A reserve list is also kept and both lists reviewed at intervals.

Transfer List.

A second list for applications from current tenants needing transfers, downsizing and mutual/reciprocal exchanges are pointed and prioritised and where necessary visited. It is treated by the same procedure as that for the Waiting List applicants.

All allocations must be ratified by the Management Committee.

1. **Tenants Experience.**

Generally there is satisfaction with the management of the Co-operative and service. However where problems arise the procedure is as follows:-

The Co-operative investigates, and resolves all complaints initially by managers or the relevant sub-committees for Membership and Allocations or Repairs and Maintenance.

If tenant not satisfied they ask the complaints and disputes sub- committee to investigate and report back with a recommendation to the Management Committee.

If this process is completed and the grievance remains the tenant will be advised to refer the matter to the Housing Ombudsman.

Tenants are formally consulted after major Maintenance Contracts and informally after minor works on the performance of individual contractors.

Members can raise any issues with the management and maintenance services by letter, or where necessary in person, to the Management Committee a Sub- Committees or at a General Meeting.

The Co-operative has had no opportunity to influence the local neighbourhood, which is shaped by a high value housing market and middle/upper class interests. Its objections to property extensions overlooking its properties and reducing light etc are consistently ignored by the local authority.

1. **Partners:**

None

1. **GLA Funding:**

None

1. **Local Authority Support**

None

1. **Other sources:**

None

1. **Support from Central and Local government.**

IDEAL Release small development sites for Co-op development. Release funds for Co-operatives to develop those sites to meet the need of local people in housing needs.

REALITY Authorise Pigs To Fly.

## Bow Creek Moorings / Ref No. xxx027

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Living on a boat is a long established lifestyle choice for many people, however the main area of contention has always been a place to moor. Sadly the marina industry is an unregulated market their contracts offer little or no security. With the recent uptake of residential boating for a range of reasons especially in the larger cities such as London or Bristol commercial operators have taken an interest in the market with increasing demand leading to quick profits.

There is a real need for non-commercial, residential moorings that offer a safe and secure place for people to live where they can have control over their situation. Our cooperative meets those needs with all boats on the mooring owning and running the site giving them control over their living and work arrangements and financial stability planning and security.

Our project will provide a safe and secure place to live for up to ten boats or twenty people, it is almost impossible to find a space on the water in London where this is available. Our mooring project will be the first on a Thames tributary for many years. We have been looking for the last two years and have applied for permission on other spaces to no avail. This is the first we have been able to get permission to install a mooring with a draft licence from the PLA, a licence from the EA and the MMO as well we a positive pre-app from Newham council. New moorings are very rare, and this promises to be a unique project.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

The main challenges we have had have been working with and trying to coordinate large corporate bodies who, in their defence, are unused to dealing with small organisations. A lot of our time has been spent waiting for replies from emails and generally trying to initiate a constructive dialogue both with us and between relevant organisations. In terms of developing the cooperative and generally getting through the “system” and developing an order of approach, we have been given a lot of excellent advice from CLH.

We are currently in the planning phase of the project. Our pre-application was well received, and we will now submit our final application. While our proposal includes the construction of up to ten residential units in Newham, our project is unique in that it is a mooring, rather than a conventional housing development. Consequently, the associated requirements are distinct. It is necessary to coordinate the Port of London Authority with the Canal and River Trust, one owns the river bed and the other the riparian areas, respectively. Additionally, we had to demonstrate to the Environment Agency and the Marine and Maritime Organisation that our project would be both sustainable and environmentally responsible before proceeding to the planning stage. We are now in the final stages of the pre-construction phase, and our next major concern will be in securing finance as the costs are beyond the reach of our combined resources. Again, we have received excellent advice from the CLH.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

I firmly believe that the cooperative model has the potential to play a pivotal role in assisting young people in securing housing that is both affordable and meets their needs. Securing finance from traditional lending institutions can be challenging, but there are resources available to assist (CLH).

Our financial model is straightforward: we do not exclude anyone on the basis of their financial status. We are an inclusive organisation. Any loans received will be repaid as mooring fees, which we believe to be a secure investment for lenders for two key reasons. Firstly, the rent (mooring fees) will be affordable and not subject to frequent increases. In the event of financial difficulties, the cooperative will provide assistance. Secondly, should someone wish to leave, there is such a pressing need for residential moorings in London that we have a long waiting list of people to join the cooperative.

Yes, the cooperative model could be emulated across London, but there has to be a willingness to join or form a cooperative to achieve results. The cooperative movement is a growing one and should be supported as much as possible.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

Our mooring will have ten residential boats , not to be confused with static houseboats. Wev arrived at this number simply because it is the maximum we can get on that part of the river without overcrowding or interfering with the navigation on the river. Our mooring is in Newham, there is a shortage of housing in Newham.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

Our mooring will have up to twenty people resident at any one time, the co-op at the moment comprises nurses, teachers, NGO’s, retirees, University lecturers, builders, NHS workers. Average income £30-40K.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

We formed as a cooperative because we all lived in a mooring in the Limehouse Basin. Within Tower Hamlets and Newham there is a wide diversity of incomes ranging from Ian Mckellan who lived next to the marina to the lady who pushed her life in a trolly round the marina.

1. **How are resident places allocated?**

Places are allocated to co-op members who have been with this project since it started some five years ago.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

Our experiences of being in a cooperative have been very positive, it engenders a feeling of community and trust between people and a unity of purpose. Our proposed impact on the local area can be summed up as follows:

In 1968 the Bow Back Rivers had fallen into such disrepair they were classified as “remainder waterways”. ﻿Subsequent improvements in sewage treatment could pave the way for restoration of the creek. Although the river suffers from historic pollution, poor water quality and stressed ecology it can be recovered. Social inclusion and a sense of ownership by the wider community will be achieved once people see the creek is being restored.

Our project seeks a balance between urban and natural environments. We will take out the ubiquitous shopping trollies and rubbish from the river bed, put floating islands on the river to enhance habitat availability for birds and insects, put in fish spawning sites, our floating rubbish barriers at each end of the moorings will be denitrifying bioreactors, taking out excess nitrogen from the water. Water-based activities such as our moorings and canoe clubs will be reintroduced, the river can be recovered.

We strongly feel the creek should not be treated as a sewer, or a waste runaway but as a living thoroughfare with environmental improvement placed at the heart of its regeneration. Restoring the river and environs will improve the quality of urban green spaces, raising awareness of natural spaces reducing antisocial behaviour which has been prevalent in the area, encouraging people to engage with nature improving their physical and mental health.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We have been supported by CLH who have given us a grant to help us through the initial phases of applications, permissions and legal fees. This will be repaid when we start construction.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub?**

We have been fortunate to receive assistance from the CLH, and we are now actively seeking funds for construction. We will require additional support and intend to apply for funding from the GLA. As moorings present unique challenges for organisations seeking to allocate funds, we believe our proposal may offer a compelling solution. We are confident that our project will provide long-term dwelling units in a much-needed area, while also aligning with our positive social and environmental agenda.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We have had support from Newham and have met the re-generation committee who were very helpful and our local councillor who was also helpful. We would love some financial support.

1. **Have you ever received financial support or specialist guidance from any other sources?**

We have received help and support from the CLH.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

It is my firm belief that housing cooperatives have a significant role to play in the provision of housing in London. Local councils recognise the value of housing cooperatives, yet there is a need for a dedicated planning framework to support their growth. This could help them navigate the planning process more efficiently and potentially reduce the reliance on expensive external consultants.

People often choose cooperative housing when they reach a stage in their lives where other forms of secure and manageable housing seem no longer available to them. They are also looking for a community with shared interests and values. On occasion, these types of housing are viewed with a degree of stigma.

It would be beneficial for the GLA and government to implement an educational programme, workshops and talks by established and developing co-ops, as well as providing encouragement alongside the cooperative society.

Possibly the main challenge facing housing cooperatives is funding. There should be provision from the GLA and Government to provide affordable loans or grants to projects that fall outside the remit of the main lenders. This could help to support the development of housing models that differ from the established view of housing.

Cooperatives, whether moorings or otherwise, are supportive communities. They have the strength to give back to the broader communities they live in. This makes them an important part of the social fabric. Happy and supportive communities help people's mental, physical and financial health. Therefore, it is in the public interest to support the development of cooperatives.

## Brandrams Housing Cooperative / Ref. No xxx024

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

The aim of BWHC historically was to provide affordable housing to single people somewhat excluded from a place on the council housing waiting lists: these groups were identified as mainly young people living in temporary or overcrowded accommodation such as short life houses and squats, students, adults still living with their parents unable to move out due to their employment situation, young couples, ‘sofa-surfing’ or homeless people. Equally anybody eligible for council housing in the local area who actively wanted to join the cooperative rather than go into council housing or rent privately was accepted as cooperative member.

* Brandrams Housing Cooperative has 24 bedsits for single people in ten shared units, and 24 single studio flats occupied by individuals and couples. As per agreement made at the sale of the land and building to the cooperative, Brandrams still offers 50% on of its void accommodation to the local council.
* At that time of foundation, the cooperative had a close relationship with the local council, and the assumption was that family accommodation, or any further housing needs for anyone in the cooperative, if necessary, would still be met through the local council: anyone needing more space due to life changes would be able to move on locally into council housing accommodation.
* This historic working link to the local council – we accommodate who is low on their priority list, they provide for our members in case they need family accommodation- has somewhat stopped functioning, due to outside factors of shrinking availability in council housing, high demand in the area and changing categories of eligibility for council housing. Voids at BWHC come up increasingly rarely.
* Presently, Brandrams Housing cooperative continues to provide for childless individuals and couples locally. Brandrams aims still relate strongly to the needs in the community, but those needs are now far more extensive than the cooperative can hope to accommodate. It therefore makes a small, but significant contribution to the provision of truly affordable, decent, secure, housing to local people who would otherwise be unable to afford living in Southwark.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London?**

The challenges for Brandrams are the demands of self-management as a landlord and of as a community of people living together in proximity in an older building:

* Aging population. The cooperative is in the process of adapting the accommodation through renovations and refurbishment of bathrooms and kitchens, to accommodate our older members better. We have authorised a 30-year plan for renovations and planned maintenance upkeep of the building, financed solely through our reserves and continued rental income. The challenge for us is the continued implementation of this plan through informed decision-making by the community over a long period of time, and the continued responsible handling of our finances for this plan.
* We have no accommodation for change in life circumstances for younger members wanting to start a family or older members with care needs. The perspective for younger members of the cooperative wanting to start a family is daunting, as the cooperative can’t provide the housing, local council housing is out of reach and private rentals in the area are high above the average income for our members.
* The population of Brandrams is stable, and there is not much turnover I the building, but its members are now increasingly stuck in inadequate housing for their individual needs. Future projections show that the age gap between younger members in bedsit flats and older members in single flats will increase steadily. The population in the bedsit flats will become younger and more transient. This development will within the next 10-20 years contribute to conflict in governance and continue to negatively affect the collaboration between members in the self-management of the cooperative.
* Most conflicts at BWHC between members and the cooperative arise out of the pressure the members are under due to lack of suitable housing for their changing needs over time. Brandrams should now transform into a ‘Home for Life’ place. This may mean transforming the bedsit flats into single or family accommodation. Due to its design and outside factors such as location, housing pressures in the area, Brandrams can’t manage this transition as it can’t provide alternatives for members currently living in bedsit flats. In effect, it has a stable population in temporary accommodation increasingly unfit for their life circumstances.
* Brandrams is unique in its setting and architecture, the building is listed, and we are in a conservation area with now incredibly high rental and property prices. We should expand and build to accommodate our members better and provide further for the local community, but we can’t do so locally.
* The listed building status makes some of our planned maintenance projects to preserve the building substance and improve on our insulation and carbon footprint very costly. It also keeps our energy bills high.
* Participation. Brandrams is a voluntary organisation. We rely heavily on the voluntary work of a section of our members. While the social cohesion within the cooperative is overall good, the workload rests on individuals, and therefore good governance and the upholding of our democratic structures for all is dependent on a few. This increases the risk for errors to be made and mental health issues and work overload for members.

1. **Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

We have contracted CHS <https://www.coophomes.coop/> to help manage our administrative and maintenance side for our building. The cooperation with them has been very efficient, and Co-op homes has been vital in stabilising our workload for the volunteers organising the democratic process in the cooperative.

CHS has further helped us to develop a 30-year plan for the building.

BWHC has engaged independent mitigation services to handle internal conflict situations in the cooperative. We have a process for complaints and complaints officers. Working with CHS we are proactive on new legislation, such as the SHA 2023.

The biggest challenge for Brandrams remains further development to accommodate our members better. Our collaboration with coop homes is not set up to do this, this task exceeds the ability and expertise of CHS. Here, we would need the professional and political support of either the local borough or the GLA to explore options on acquisition, self-build or further development.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

The co-op was financed through a HAG grant given by the Housing Corporation in tranches during its building period 1983-1987. The freehold of the land and building was sold by Southwark council to the cooperative in 1983. Any loans on the building have been paid off.

The rental income from members builds a reserve, finances the upkeep and refurbishment of the building and our management and maintenance contract with co-op homes.

The historic HAG funding model is well recorded and worked in the set up of various cooperatives across the UK until the early 90s. I believe there is no political will to resurrect this funding model. However, some points of this funding model could be useful for the current situation:

* The funding was administered centrally. The division in boroughs over London, where each initiative must work with their local authority, is hindering cross financing between cooperatives and boroughs. If each initiative needs to stay within their own postcode, the impact that new cooperative housing developments could have overall, is divided and minimised. Any new funding needs to be administered above borough boundaries, with effective and well-funded guidance and support structures available.
* Land was sold cheaper than market value to cooperatives, but with conditions attached. These conditions require prolonged and ongoing maintenance from both sides, the cooperative and the council. The conditional, and therefore cheaper sale of the land can only work if the relationship with the council is kept up by mutual support and an acknowledgement of the changing needs of the cooperative over generations. For any cooperative, this might be better organised through central regulation, with a consistent, non-political partner to work with rather than trying to work with a political body that is changing every 5 years through elections and whose politics may be inconsistent with the long-term needs of the cooperative and its members.

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1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

The number of units was arrived at during the planning phase, when the emphasis was on younger, single people and couples unable to be housed by the council. The number and mix of units responded to the local need at the time.

Units:

* 4 x 3 and 6 x 2 bedsit accommodation with communal living room, bathroom and kitchen. 24 studio flats with 1 bedroom, bathroom and combined kitchen/living room.

Sizes:

**Bedsits with shared kitchen/living room and bathroom:**

Bedsits average 7.5 sqm

Kitchen/living room average 16sqm

**Single studio flats:**

Bedrooms 7.5sqm

Kitchen/living room area 16sqm

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer, please provide any available data on number of residents and demographics, including ethnicity, gender, and average income**.

We don’t currently hold accurate and reliable demographic information on our members. The number of members is 57. All members are adults.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

The make up of the community in the cooperative does reflect the local neighbourhood in some respects, and not in others. The historic origins, small scale, allocation processes, and self-selection of residents in co-ops can all contribute to a demographic makeup that does not fully mirror the local community. The cooperative is aware of this mismatch and is taking active steps to address this through policy changes in the membership rules.

These factors might give some context as to why the cooperative doesn’t fully reflect the demographic reality of the local area:

* Historic demographics: The cooperative was established in the 1980s, when the population and eligible social housing applicants were likely different than today. Many of the single flat occupants, making up most of the cooperative, have been members of the cooperative for much longer than 20 years. Brandrams is small with 57 members. The resident turnover is slow, and with infrequent vacancies the cooperative has now a less representative population in comparison to the local area, as new residents are not regularly added.
* Particularly in the bedsit flats with shared spaces, the desire to select ‘friends of friends of friends’ to live in proximity together creates constellations with people from similar backgrounds.
* Mismatch in housing needs: Brandrams only has accommodation for single people, which doesn’t align with the higher priority needs of families on local authority waiting lists. It therefore can only house individuals, and here only those who are willing and able to contribute to the running of the housing cooperative over time.
* Resident self-selection: Individuals who proactively seek out and join cooperatives may not be fully representative of the broader local population in need of affordable housing.

1. **How are resident places allocated?**

Residents’ places are allocated though a waiting list the cooperative runs. 50% of bedsit and single accommodation continues to be offered to the council. The residents of the bedsits are on an internal waiting list for single flats. The allocation process in is supported by our managing agent, CHS.

Process:

* Application query received by email (usually direct to CHS, or if sent to Brandrams it is forwarded to CHS to action). CHS respond to applicant with Brandrams Application form and requested eligibility documents (proof of local connection to the borough, proof of current address, photographic ID). When form and documents are received from applicant, they are checked by CHS for eligibility and then forwarded to Membership Squad at Brandrams to review and offer interview, if considered eligible. If Membership have any queries, CHS goes back to the applicant with these.
* The following interview process is then arranged directly between the members and the applicant. If applicant successful, CHS informs applicant of this by email and asks if they would like to accept place on waiting list. CHS confirms with Brandrams if waiting list place accepted.
* CHS maintains the internal and external waiting list for Brandrams Wharf.
* External applicants can only apply to join the cooperative in one of the shared bedsit flats, when a void becomes available. The members of each unit can only select applicants from the external waiting list.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? What impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

Brandrams is an integrated part of the local neighbourhood. Our residents run local businesses that offer employment locally. Other residents volunteer in parts of the local community. Some members have local family ties in the community, other have established ties though work, friendship and volunteering.

Observations and quotes from interviews and workshops with residents at Brandrams Wharf on their experience of living in the cooperative:

* A comparison to the ‘gilded cage’ came up frequently- while all members express their amazement to be able to live in a place that affords them a lot of security, low rent and to be a part of a – overall seen as positive, benign, welcoming- community, it also places restrictions on life decisions that might otherwise be made: free choice in who to live with, family expansion, living with partners in shared flats, the possibility to move temporarily for work and return. Emerging from the conversation is a desire for ‘more space’ for each individually, to accommodate people, they would choose to live with, as opposed to the people they are currently living with in bedsit units. There is a consensus that something needs to change in the future with the building, and the changing lives of people might need a change in the architecture as well- an expansion to a different site is seen as the only possibility.
* There is an acute awareness of the gap between the desires of the individual to develop their life on their own terms, and the possibility to do this as part of a collective organisation such as the cooperative. The ‘privilege‘of the group in terms of living conditions and location, quality of life, the possibility to afford life in an otherwise unaffordable city.

Quotes:

‘I was saying this to you before that I feel like at Brandrams, as a group, we have so many privileges in terms of location, the roof, blah, blah, blah. So like, as a collective? We are so privileged, but the individual is underprivileged in so many ways. Yeah. In terms of lack of privacy, lack of peace, lack of solitude.’

‘I have described Brandrams as almost a gilded cage. Because, like so many people would love to live here, but actually, it's not until you live here, you know, as your kind of work your way through, you kind of realise: Oh, potentially I'm kind of stuck!’

‘Because there's nowhere else in London that you'd ever be able to afford.’

‘Yeah, it's two choices. It's kind of leaving Brandrams and its community, but then also knowing I'm not going to be able to live in London. Yeah, if it gets to that point.’

‘It feels like there's a lot of people thinking about moving since COVID. it's kind of become one of my kind of major goals I think.I think it's more [urgent] from the shared flats.’

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

No plans at the moment

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

BWHC has never applied for funding apart from the original development funding awarded by the Housing Corporation.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We haven’t received financial support or guidance from the council in the past or now.

1. **Have you ever received financial support or specialist guidance from any other sources?**

We receive specialist guidance through our work with our managing agent, CHS. The cooperative pays CHS a fee for a yearly contract.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

**i)Local**

* Reassurance: Local authorities need to show that they want to work with cooperatives, not against them. Any involvement of the cooperative with the local authority beyond adhering to legal obligations is viewed negatively within the community. The fear to be found ‘doing things wrong’ and potential negative consequences for the community is stopping any positive engagement.
* Provide legal support for smaller RP organisations locally. Democratically self-organising communities made up of volunteers need support in understanding and responding to legislation that affects their operations. Complicated legislation needs to be accessible and understandable for everybody, so that the community can make informed decisions.
* Improve coordination: Designate cooperatives liaison roles within local authorities to improve communication and understanding. Ensure co-ops are included in local housing strategies and have a voice in policy decisions.
* Support democratic structures and capacity-building: Reinstate local training programs and resources to help cooperatives develop strong governance and self-management skills. Provide funding for cooperatives to hire professional support (e.g. legal, financial) to strengthen their operations.

**ii)GLA**

* Financial and professional assistance to climate change proof old housing stock and support on upkeep of the buildings could enable the cooperative to focus its resources on building new homes.
* Facilitate networking and knowledge-sharing: Provide funding and resources for cooperative networking events, workshops, and information-sharing platforms.  
  Encourage collaboration between cooperatives, both within and across borough boundaries.
* Promote cooperative housing models: Raise awareness of the benefits of cooperative housing and its role in providing affordable, community-led homes. Incorporate co-op housing as a recognized tenure within affordable housing policies and programs.

**iii)Government**

* Enable resource pooling and financing: Establish a centralized cooperative financing mechanism, to help cooperatives access loans and capital for climate change proofing, refurbishment and new development.
* Explore ways for cooperatives to pool their existing financial resources to collectively fund new projects.
* Provide grant funding or loan guarantees to de-risk cooperative development initiatives.

Additional information

Respondent also submitted an excerpt from their research, in addition to the questions answered above.

## Coin Street Secondary Housing / Ref No. xxx029

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Coin Street Secondary Housing Co-operative (CSS) works alongside Coin Street Community Builders (CSCB) and Coin Street Centre Trust (CSCT) to create an inspirational neighbourhood in Waterloo and north Southwark. Collectively these organisations provide high quality spaces in which to live, work and play; a best start for children and families; health and wellbeing for everyone; homes that support our community; and enterprise, creativity and lifelong learning.

CSS’s objectives are set out in its Rules:

“The objective of the Secondary Co-operative shall be to carry on the industry business or trade of providing housing and housing services for the benefit of its members and to advance education and knowledge of housing co-operatives and in particular:-

1. to assist prospective housing co-operatives in the Boroughs of Lambeth and Southwark in formation and development;
2. to provide housing co-operatives with management and development services; and
3. to provide housing co-operatives with such additional services and advice as may be necessary”.

There are 4 housing co-operatives on CSCB’s estate providing 220 social rent homes. Coin Street Secondary Housing aims to ensure the long-term sustainability of this co-operative housing.

Coin Street Community Builders (CSCB) owns the freehold of its 13-acre estate as well as having a long lease on the South Bank riverside walkway (between the National Theatre and Sea Containers House) and Bernie Spain Gardens. As well as managing and maintaining this public realm, CSCB provides extensive community programmes and facilities, largely funded by its commercial enterprises. For more information see <https://coinstreet.org/>.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them?** *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)*

The challenges we face today are:

* Financial – continuing to invest in homes whilst maintaining affordability.
* Compliance - the volume and complexity of compliance responsibilities, particularly fire safety which places so much responsibility on tenants having knowledge in specialist areas
* Demographic – we have an ageing population and young people living with older residents who are unable to move on.
* Over and under occupation as family dynamics change but tenants remain in the same property,
* Participation – the extensive demands on members of the primary co-operative management committees mean it can be difficult to get members to participate in their co-operative - which leaves the burden on fewer active members.

To overcome these challenges, we are reviewing our structures and consulting on merging the primary co-operatives into one larger co-op supported by independent members recruited for their professional expertise to join those elected by the general membership sitting on the board. Meanwhile, we are working with the co-ops to support them achieve compliance in key areas and putting in place a framework to help them focus on priority areas.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

The financial model for Coin Street’s co-operative housing is for the primary co-operatives to set the rent and service charges and CSS making a lease charge to cover loan repayments and the costs of maintaining and insuring the fabric of the building including external structures, lifts, etc. By pooling the cost of the asset management through the lease charge, CSS is able to smooth out what would otherwise be large spikes in expenditure. As part of the financial model, CSS borrows money as and when required. We are currently modelling a 30-year business plan to help us plan a financially sustainable future.

There are currently four fully mutual primary co-operatives on the Coin Street estate: one (that was built prior to the 1988 Housing Act) which holds a long lease directly from CSCB, and three (that were built after the 1988 Act) which are granted ‘rotating’ leases by CSS. The co-operatives built after the 1988 Act received significantly less housing grant and were much more dependent on borrowing. Across the country, the number of new co-operative housing developments reduced dramatically following the 1988 Act. In London, Coin Street was an exception in continuing to build - but we are told that our last co-operative development (completed in 2001) is the only one to have been developed in the 21st century. One consequence is that CSS’s three primary co-ops bump up against housing ‘caps’ imposed by the 2020 Rent Standard. This not only means that they have limited money to pay for managing agent services, but it forces up the rents of smaller dwellings so that they are closer to the ‘capped rent’ of our 5-bedroom homes. Indeed, the co-operative in the scheme completed in 2001 – where 32 of its 59 homes are 5-bedroom (8-person) houses - has had to apply to the Regulator for a ‘waiver’ from the 2020 Rent Standard. [It is worth noting that housing co-operatives were ‘excepted’ by the Government from the requirement to reduce rents by 1% pa during the 4 years (2015/16 to 2018/19) and permitted to increase rents by CPI+1%pa during this period. This was in recognition that these small co-operative developments did not have any of the options available to larger associations that could ‘re-designate’ social rent homes to ‘affordable’ rents or sell properties to fund their shortfalls. It was therefore an extraordinary oversight to ‘re-set’ caps to their 2015 levels, thus immediately creating a financial crisis for post-1988 Act co-operatives).

CSS is currently looking at how the costs falling on its primary co-operatives can be reduced. One proposal being consulted on is to merge the 3 primary co-ops and CSS into a single fully mutual entity. The intention would be to simplify the structure and achieve economies of scale.

Background

CSS was developed as a vehicle through which new Coin Street housing cooperatives could be financed, built, and bedded in with largely ‘pooled’ costs ensuring that rents across the estate allowed mobility between the primaries despite falling grant rates and unpredictable changes in the costs of borrowing.

The CSS’s co-ops began to be built one by one after the 1988 Housing Act which introduced private finance into social housing. Palm Housing Co-op was completed in 1994; Redwood Housing Co-op was completed in 1995, and Iroko Housing Co-op was completed in 2001.

After 1988 government grants for social housing reduced dramatically and the only way to build new social housing was to borrow the money to do so. When Mulberry Housing Co-op was developed (1986-88) it received a grant from the government covering some 90% of the cost. When CSCB built Iroko Housing Co-op in 2001, it was only able to do so through a £3m CSCB cross-subsidy (borrowed against future commercial income) on top of the £2.7m CSS loan to be repaid from rents.

Funders were reluctant to lend to individual primaries and CSS therefore developed a leasehold model. This involved CSS remaining responsible for repaying the loan, having ‘revolving’ 5-year leases to enable CSS to intervene should any of the primaries fail, and CSS being responsible for maintaining the structure of the building. Under the leasehold model, primaries are responsible for management and non-structural maintenance.

The pooling model

To avoid dramatic differences in rental levels between CSS’s primary co-ops which would have been brought about by the government’s policy to rapidly reduce housing grant, a “pool” was created for Palm Housing Co-op to which all subsequent CSS primaries would be added as they were completed.

In this way CSS were able to borrow funds and build the Palm, Iroko and Redwood co-ops; the primaries were able to allocate homes to their members; and rent levels for any particular size of property remained sufficiently similar that movement between co-ops is possible.

Pooling finance allows bumps in expenditure to be smoothed out over time, and lower cash balances needed by each co-op in comparison to a de-pooled system.

The continued place for loan financing

CSCB has always borrowed money as a core part of its business model. WIt has been doing it since it bought the site in 1984. CSS has similarly borrowed money to develop, albeit subsidised by public grant and CSCB from its resources.

Any organisation doing similar work at a similar scale to Coin Street will almost certainly be borrowing routinely as an essential element of investing cyclically to keep the place running properly.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

There are five current housing entities. Three primary co-operatives and one secondary co-operative (CSS), all of which are registered providers s. Under the proposed new structure, these four entities will be merged.

The fourth primary co-operative, Mulberry, is an independent fully mutual co-operative which has a lease from Coin Street Community Builders expiring in 2109.

All homes have social housing rents.  Palm 27, Redwood 78, Iroko 59.

|  |  |  |
| --- | --- | --- |
| **Co-op** | **Completed** | **No of  Units** |
| Mulberry | 1988 | 10 x 1bed  2 x 2bed  32 x 3 bed  12 x 4bed  **Total 56 Units** |
| Palm | 1994 | 4 x1bed general needs  4 x 1bed active elderly  2 x 2bed general needs  3 x 2bed active elderly  3 x 2bed wheelchair  6 x 3bed general needs  5 x4bed general needs  **Total 27 Units** |
| Redwood | 1996 | 30 x 1 bed  20 x 2 bed 3 person  25 x 2 bed 4 person  3 x 3 bed  **Total units 78** |
| Iroko | 2001 | 32 x 5bed  6 x 3bed  11 x 2bed  10 x 1bed  **Total 59 Units** |
| **Total No of Units** |  | **220** |
| **Total No of Bedrooms** |  | **550** |

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer, please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

We are currently working towards collecting tenant profile data. From a survey carried of lead tenants in February and March 2024, we have the data below. This data only relates to the person who completed the survey and therefore does not include other occupants including children.

|  |  |  |
| --- | --- | --- |
| Age | 26-40 | 8 |
|  | 41-55 | 24 |
|  | 56-70 | 59 |
|  | 70+ | 9 |
|  |  |  |
| Gender | Female | 57 |
|  | Male | 41 |
|  | Other/prefer not to say | 2 |
|  |  |  |
| Sexual orientation | Bisexual | 2 |
|  | Heterosexual | 69 |
|  | Homosexual | 15 |
|  | Other/prefer not to say | 14 |
|  |  |  |
| Religion | Christian | 44 |
|  | Muslim | 5 |
|  | No religion | 40 |
|  | Other/prefer not to say | 11 |
|  |  |  |
| Ethnicity | Asian | 2 |
|  | Black | 14 |
|  | White | 64 |
|  | Mixed | 7 |
|  | Other/prefer not to say | 12 |

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

We would like to be able to compare our resident and service user data to local demographic data, but we don’t have this information at the moment. Given the high cost of buying or renting properties in our neighbourhood, the residents of our social rent accommodation are unlikely to reflect the demographics of our area.

1. **How are resident places allocated?**

The co-operatives each have a Nomination Agreement with the local authorities. The co-ops also use a housing register administered by Coin Street where those with a local interest are able to add their name.  (This is a register available to the primary co-operatives and not a ‘waiting list’). The co-operatives have a very low turnover.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood**?

We carried out a resident survey in the first quarter of 2024 to collect tenant satisfaction and sentiment data. The survey results showed that residents thought Coin Street makes a positive contribution to the neighbourhood, provides a broad range of services and helps to develop people’s skills. However, residents were concerned about complaints handling, communication, and the condition of their properties. Due to our model of having Coin Street as the leaseholder and the management committee as the landlord, there was confusion about who is responsible for services. Residents were generally more satisfied with the service provided by their co-operative management committee. There was also a concern over the efficiency of property allocation where there are under occupied properties at the same time as overcrowding.

As well as working towards changing our structure, we are also working to address the service gaps identified in the survey.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We partner with Coin Street Community Builders (CSCB) which owns the freehold of the Coin Street estate and provides services, such as staff and resources, to enable CSS to operate.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

No.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We work with Lambeth Council and Southwark Council throughout the year on a variety of topics. With the exception of Mulberry Housing Co-operative (see below), none of our housing has received financial support or specialist guidance from our local councils.

1. **Have you ever received financial support or specialist guidance from any other sources?**

The development of each of CSS’s primary co-operatives has involved an element of public grant. In the case of Mulberry Housing Co-operative, the housing grant came via Lambeth and Southwark. In the case of Palm, Redwood, and Iroko it came via the Housing Corporation.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

**Local authorities**

* Registered providers to be able to apply for S106 and CIL money to improve living conditions and carry out maintenance projects.
* Provide clear planning policies and adhere to planning commitments to provide homes or mixed-use buildings rather than office blocks.
* Recognise that nursing homes and residential care homes provide housing and should therefore be included in site allocations where housing is needed.
* Provide data relating to the needs of local people so we can adapt our services based on local need.

**The GLA**

* Promote co-operative housing in housing policy.
* Advocate for co-operative housing models.
* Support London-based initiatives to create co-operative housing.
* Provide data relating to the needs of local people so we can adapt our services based on local need.
* Recognise the increasing importance of effective and multi-skilled managing agents in supporting housing co-operatives, and work with the movement to find solutions to current problems and challenges.
* Review the impact of rent caps on housing co-operatives.
* Ban Airbnb and similar schemes in all social housing.

**The Government**

* Provide grant funding to build social housing.
* End Right To Buy.
* Support a national effort to attract public support for social and co-operative housing.
* Review the impact and unintended consequences of rent caps.

Ban Airbnb and similar schemes in housing supported by public funds.

## Collective Ownership Society / Ref No. xxx026

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

The Collective Ownership Society is a co-operative being set up to address the staggering scale of the housing crisis in London. London has around 3.6 million dwellings and about 30% of them are in the private rented sector. Many private tenants are unlikely ever to qualify for public housing and are financially excluded from owning market housing. Increasing numbers of families and older people remain in private rent. We regularly receive enquiries from people in the private rented sector, who are looking for a sense of security and control and even belonging. These inquires come from a wide range of Londoners, from families to young people to older people and across all demographic groups’ representative of London’s diverse communities. We know the scale of demand, and the desire not just for secure housing, but genuine control over the management of their homes.

We believe community-led housing approaches are uniquely well placed to meet the broad latent demand for solutions that empower residents in the private rented sector and use the rent we already pay to better effect.

Having discussed with lenders and experts, the collective ownership concept was developed by CLH London and Catalyst Collective collaborating from first principles, without pre-conceptions, but with the benefit of sector experience to craft an investable idea capable of improving the options and conditions for those in the private rented sector and doing this in a strategic and scalable way. We know there is a high impact and efficient vehicle capable of delivering at scale an innovative form of tenure that bridges the gap between the private rented sector, home ownership, and social housing.

Our approach provides a better experience than private renting from the start; improves affordability over time; combines resident control with scalability; works for purchasing existing stock or new build developments; and caters for a broad range of households seeking security, stability, and belonging, in self-contained accommodation as well as in shared houses. This is dramatically different from recent CLH investment in small one-off developments, which face multiple barriers to scale and delivery.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you face in moving)**

The main challenge to setting up new co-operatives or CLTs in London is the extortionate price of land and property, and not having the initial capital to engage in the market. Other important issues we have identified are as follows:

* Mature (debt-free) co-ops often sit on large amounts of assets and lack a mechanism for investing their assets in the provision of additional housing.
* CLH investment in small one-off developments often face multiple barriers to scale and delivery.
* The economic and regulatory context has made it difficult for new housing co-ops to form, particularly in the private property market. New co-ops cannot act quickly, often because raising finance is too piecemeal. As new entities they don’t benefit from better financing terms offered to larger organisations with a track record, meaning that much of their rental income is spent servicing expensive debt.
* Housing co-ops and CLH generally has been reliant on a small handful of banks willing to lend to them as they don’t fit the usual “buy-to-let” model recognised by high street lenders.
* We currently do not have the initial equity to leverage and begin acquisitions and growth.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

The Collective Ownership Society (COS) has been developed to work *at scale* across London. As a professionally run freeholder organisation the Society finances the purchase of properties through borrowing, raising investment, and receiving donations. Properties are held long term and leased on a rental basis to housing groups incorporated as housing co-operatives (member housing co-ops) who are responsible for the day-to-day management of their homes. This mutual, nested arrangement combines the benefits of scale, with control of the things that matter most to people’s lived experience sitting close to residents, while the Collective Ownership Society can focus on growth and affordability. Investments and grants help to create a steady income stream and strong balance sheet, over time to keep acquiring additional properties, thereby fulfilling the ultimate purpose of growth in secure, resident controlled homes (in a more effective way than individual schemes could). Whilst at the same time providing a platform for groups of residents having autonomy over the lived experience and their own diverse identities.

We have produced a sophisticated financial model which allows us to understand the impact the different types of investment on both the numbers of properties brought into collective ownership each year, and the rent levels charged to member co-ops and therefore their tenants.

We have the following general observations on financial strategy:

* The minimum lease rental charge is most significantly influenced by the cost of capital to finance property purchases, itself being dependant on the property price and the kind of investment used to purchase them (whether it is grant or loan, and if so, on what terms). So, the lower the property price and/or the more advantageous the investment, the more it is possible to make a model viable at lower rents.
* To further the aim of increasing housing stock under collective ownership, the COS will need to generate some cash surplus from the lease rental in order to build up its own funds for further purchases. There will therefore be a balance to strike between affordability and scalability.
* Once a property is purchased, the lease rental becomes independent of the fluctuations of private rental market and so the COS can offer more stability and affordability over time. Unlike a private landlord, there is no incentive for the COS to increase rents beyond its actual costs or to build reserves to further its aim of increasing housing under collective ownership.
* The amount of capital investment is the key determinant factor to scale-up the number of properties in the short term. For example, a single £10m initial investment can be leveraged to allow the purchase of around 10 properties per year on an ongoing basis (eg 100 homes over 10 years etc), while £100m allows the purchase of an average of 103 properties per year.

The long-term strategy beyond the initial investment period is to raise additional investment on an ongoing basis and leverage capital as mortgages against the growing asset base.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

Rather than a finite scheme that provides a set number of homes the Collective Ownership Society will continue to grow its stock, allowing more and more insecure Londoners to access genuinely resident controlled and stable housing. Traditional approaches to CLH have not resulted in a major step-change, and the process is time consuming, financially inefficient, and subject to setbacks through planning or changes in internal council policy. Learning from this, our model has been designed for the growth that balances affordability with scale.

The Collective Ownership Society will focus on ownership. This can be achieved through purchasing collections of existing properties or small new build developments at practical completion. Where there is an agreement to purchase, giving the developer certainty, could be considered additional new supply, however carrying out development directly or taking on development risk is complex and not the focus. We have seen several CLH schemes be delayed by planning issues or unforeseen development costs which cannot be absorbed by the limited funds available to most groups. The Collective Ownership Society aims primarily to address a different problem of providing a viable and scalable alternative to private renting, and our strategy is a quicker, less risky, and more efficient means of achieving resident empowerment and control.

Collective Ownership focuses on the things that community led housing does well. It offers resident empowerment, community belonging, and control, which you don’t get with housing associations or private landlords. Lots of people from diverse communities in London will never qualify for social housing, but desire to live with a sense of community and autonomy, with a genuine say over the day-to-day management of their homes.

Secondly, like many other forms of community led housing, Collective Ownership is particularly good at locking in and driving affordability over the long term. Even if properties are secured at market value initially, without large grants, there is no incentive to follow speculative market rents, and rents can veer away from the market to a more stable trajectory which compare favourably to the market, and debts are paid down over time.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

Collective Ownership will not operate like a traditional CLT or co-operative, in that it will lease buildings to independent groups. At the forefront of our minds is to make living in CLH easier for more people. Currently the time and expertise required to start a new CLH project, as well as the chances of success, discourage anyone looking to live in CLH, and inevitably certain disadvantaged demographics are more greatly affected.

By acting as a platform and taking out the hard work for a variety of independent groups, the Society will support communities who would otherwise be pushed out of an area. Long term security without having to find large deposits, allows people to put down roots, stay living near their families and friends, set up business, have families, and contribute to the areas in London that they live in without fear of being moved out after 6 months.

The COS will collect demographic information on member co-ops and interested individuals to monitor diversity and representation. Several incorporated housing co-ops with no properties, will be the initial founder members, who already represent demographically diverse communities.

1. **How are resident places allocated?**

There will be two main ways the COS works to acquire properties. The first is that groups approach the COS, incorporate if they haven’t already, become members, and find suitable buildings within their budget and property criteria. This gives people choice over what works for them. As we heard from Fatimatu Mohamed in the Housing Committee session on 24th July 2024, developer led provision of affordable housing often does not reflect the housing need in the local community. Once a viable property has been identified, and the COS will make offers and agree the purchase to lease on to the group.

Alongside this, the COS can set aside a budget to find properties directly, and then allocate these properties to purpose-formed co-ops that accommodate individuals who have expressed an interest but have not spontaneously formed a co-op and searched for properties. This will have criteria that allow us to address specific demographics that may be under-represented through the first route. This also provides a way of addressing the most acute forms of housing inequality in London, if suitable subsidy is available.

It is in the interest of the COS to work with all groups to provide training around governance, decision making and management to ensure that the housing schemes we support are sustainable in the long term and can go on to support and encourage other groups in their area to do the same.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

We have had initial conversations with GLA officers about repayable capital investment in Collective Ownership. We believe this is possible without the COS and individual member co-ops becoming Registered Providers of Social Housing.

1. **That support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

i) As this is a London wide initiative, we have not sought support from specific councils.

ii) The GLA should support the exploration of Collective Ownership with CLH London and others.

Iii) The GLA and/or Government should consider a fixed-term repayable investment in the Collective Ownership Society, of a sufficient scale that allows it to be leveraged by borrowing from mainstream banks.

## Coop Homes South / Ref No. xxx013

1. **What has been your experience, if any, of working in partnership with a CLT or Housing Cooperative?**

We have worked in close partnership with many coops for nearly 40 years, offering a range of services which cover:

* Governance
* Finance
* Responsive and planned repairs
* Building safety
* Housing management

In delivering managing agent services to thousands of co-op residents over the years and working with many different management committees we have a huge wealth of experience and knowledge about the sector as it operates in practice.

We see the value in working co-operatively whilst understanding the challenges, and we believe that learning from the co-operative movement can inform new ways of listening to residents across all forms of tenure.

Last year we carried out our own user research to understand the experience of co-ops using our services. We learnt a great deal about how they see their world, how they interact with us as their managing agent and life in a co-op.

Key lessons from research and working with our co-ops are as follows:

* Co-ops are fiercely independent – it’s in their DNA. Many of our coops go back to the 70’s (ex squats and short life) and 80’s (grant funded RP’s) and they still have many of the original residents. They are advocates for this way of living and are proud of their legacy.
* Volunteering can be tough – there is a lot of work to do in running a co-op even when you have a managing agent, and it’s got tougher with increased regulation. Sometimes this can feel like a burden, either on top of a day job, or in a period of life when you could be enjoying more leisure time. The fact that the work tends to be done by a minority and that it’s difficult to get other residents to take it on can also be a source of frustration and can pose challenges for the sustainability of the model.
* Communities are strong – the communal aspects of co-ops are generally very strong with shared activities and this really came through in support structures during lockdown.
* Finances vary – there are some co-ops who have a lot of wealth tied up in their housing assets, but this cannot be accessed. Some have a healthy bank balance, but others are in danger of running out of cash. This is due to a variety of factors, in some cases it is because rents have been kept low for a long time, this can also be combined with property related liabilities and increased costs relating to regulation. Some organisations don’t own their stock and have to pay fees to the freeholder for some services over which they have very little control (usually an RP).
* Governance is critical – being self run can impact on how effective co-ops can be as organisations. When things are not working it affects both speed and quality of decision making. Managing conflicts of interest can be difficult and externalising some of this can really help. The organisations that get themselves into most trouble tend to be ones where the management committee is not functioning well.
* Maintaining control – not all, but some coops are very keen on the detail and controlling everything that affects them. This has some real benefits and there are lessons there for wider models of resident involvement. It can however tip over into scrutiny for the sake of scrutiny, adding cost but not value, but finding this balance is tricky.

1. **Are there lessons from the community-led housing sector that you think could inform other kinds of housing development in London?**

There are many lessons and I’m sure studies exist to support this. As an organisation we try to keep abreast of learning across the sector and we found the Housing 21 report useful in this respect: <https://www.shu.ac.uk/-/media/home/research/cresr/reports/h/housing21-inclusive-model-cohousing.pdf>

We are not currently working with any newly created co-ops but we do have a co-op with access to sites they are trying to develop. We are also in conversation with CASH (Community Assets for Society and Housing) who I am sure you are aware of and we are keen to be a partner to them where we can.

Our direct experience is more with supporting existing co-ops and there are aspects of community led housing which could be considered in wider models of resident engagement. At Co-op Homes South we have tried to apply some of our co-op ethos to the way we engage with our own residents. As a result our Resident Influence policy has the following strands:

* **Influence through voice** – residents will be invited to take part in user research which will allow us to understand their needs and build our services around this.
* **Influence through direction** – residents will be able to have a say on where we focus our efforts to make improvements. We will share the results of user research to help them make informed decisions.
* **Influence through delegation** – we will give tenants voting rights that will allow them to vote for or against a range of proposals and policies. These decision making powers will be delegated from the Executive and the Board.
* **Influence through local control** – local budgets will be subjected to local resident scrutiny regarding how they are spent in their own neighbourhood. This will mostly affect stock investment and environmental improvement works. We will also make other information about a scheme available to people living on that site.

***Questions for Policy, Advocacy, Thinktanks, or Academics***

1. **What are the main challenges, benefits, and opportunities for Community Land Trusts and/or Housing Cooperatives in London?**

* Some co-ops might come to the end of their natural life for various reasons. We had one co-op who just found the effort too much and became regular tenants of the Housing Association who owned their property. Where this happens, the assets are tied to the co-op not the residents and can only be used for the purposes for which the co-op was set up. There may be opportunities to re-utilise these assets via a CLT or to combine them with another co-op, possibly one which needs to be larger in order to be stronger financially.
* Some sites are too small or too difficult for a volume house builder to bother with, but they may be ideal for a small community led housing development.
* The expansion of the build to rent market and co-housing models shows the need for alternative solutions for working people in London who struggle to access housing. CLT’s or Co-ops may be the answer or part of the answer but new models of not-for-profit forms of tenure which give people more control, lower costs but also well managed homes might also be worth exploring.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

The GLA and Government

* To have a lead person within their organisation who understands the model
* To include community groups in all housing related stakeholder consultation
* To have a dialog with CLT’s and co-ops to look at the history and successes of co-ops and apply those lessons to today’s housing solutions
* To have grant funding available to support the development of community housing

## Elevation Mutual Housing Community / Ref No. xxx014

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

We are faith-led community of private renters thriving to be the change we want to see in the world. We have direct experience of the insecurity of renting privately (some of our members have been served the section 21 notice or asked to accept impossible rent increases) and fully understand its socioeconomic cost to families and our communities. We also appreciate the stress the homelessness crisis puts on councils and, as a result, public services. We also known that getting a council home or being able to affordably buy a home just isn't possible for many households. As such, our mission is to provide genuinely affordable long-term secure rented homes through co-ownership. In doing so, we aim to de-commoditise shelter, empower communities and activate social mobility so that there would be "no needy persons" among us.  
  
We intend to purchase (and, maybe, eventually build) homes that will be collectively owned by and let to our members on automatically renewable 5-year tenancies at between 70% - 80% of market rent and within 30% - 40% of members' net (post tax) household income. Unlike most private landlords, we welcome rent control/stabilisation - the rents will increase annually in line with CPI real earnings indexes, with a rent review at the end of each tenancy period. Where the set rent falls below 30% of member's net household income, they will be encouraged (and, where possible, assisted) to purchase a home locally so they remain a part of the community.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

We are at the start up stage and are preparing to register with Co-op UK. A significant challenge for our group has been fundraising; we are funding our registration through our own means. Although registration is only £150, in order to do so we need a street address so, as we do not wish to use any of our members’ homes (as single black women with young children, we feel particularly vulnerable and concerned that our landlords might object), we are having to raise over £600 for a local address via Mail Boxes Etc. Our main promotional tool (for membership and support) is our website, which cost us about £150 per year. While people have expressed interest in membership, they've been less willing to donate to support our set up - which, given that we are in the middle of a cost-of-living crisis, is understandable. This is before we even get to how make and keep the homes affordable (see our response to Q3).

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

Our model is based on the acquisition of homes at values that enable us to keep rents affordable (i.e. at less than 80% of market value and between 30-40% of net household income). This means either purchasing homes at sub-market values (e.g. homes in disrepair via auction) or with grant funding or recoverable contributions of up to 40 % of market value. We have also considered income stripping financing but feel it would not achieve our aims of keeping the homes genuinely affordable. The issue with the sub-market acquisitions is the difficulty in finding a cluster of neighbouring homes being auctioned at the same time. And as we are not an RP (therefore, have no access to GLA grant funding), we favour a long term (circa 10 years) interest free loan stock investment from councils, the GLA and/or government. This would help us make and keep the homes genuinely affordable and rent controlled.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

The need we've identified is among single female-headed households with young children. Their most pressing need is for 3 bed homes. Our current model is based on acquisition of clusters of housing (e.g. a block of flats or neighbouring houses) and we have identified 8 unsold 3 bed houses (currently being marketed as private sale) in a local new build development.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

Currently, our membership is made up entirely of global majority women. We range in age from mid-30s to mid-50s. We are all either single or divorced and with children aged between 6 to 18 years old. Our occupations range from retail worker to senior manager and our income bands ranges from 2nd decile to 9th decile groups.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

Our geographical region is North London which is 57.4% White, 14.8% Black and 11.6% Asian. We are majority Black, with 1 Asian member.

1. **How are resident places allocated?**

Our proposed allocation criteria is bed size need, affordability (the set rent cannot be more than 40% or less than 30% of net household income) and, where more than one household qualifies, length of membership.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

The impact we intend to have on our local community includes offering support like a shared pantry and befriending groups, and activities like neighbourhood clean days, fetes and interest clubs.

However, the most important impact will be the change in their lives from having genuinely affordable and secure rent control/stabilised homes. They will be able to plan, save and grow; and, if it their ambition, move on to home ownership. They will also, hopefully, have the headspace and peace of mind to give back and serve others.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We are hoping to partner with the councils in our catchment area. Best outcome would be (a) partnering with them to raise alternative funding to enable them to dispose land to us at best consideration while keeping it affordable for us (b) becoming their preferred partner for taking up DMR and intermediated rent homes in new schemes, (c) acquiring land or vacant homes either at "social value" or with them holding onto some equity stake, or (d) leasing homes within existing estates to create a mixed and balanced community as part major works buy-out solution for leaseholders, but at the very minimum we hope that they will support us through their community funds and assist our approach to developers or divesting landlords. In return, we will offer membership to residents in TA and their staff and buy their repair and maintenance services.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

We are not a registered provided and it's our understanding that there is currently no funding available from the London Community Housing Hub. But we have had advisory support from Community Led Housing London

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We have not had any support from any of the local councils in our catchment. However, we are yet to make a direct approach. Thus far, we looked at the funding opportunities available on their website and haven't seen anything we could apply for. We are planning to approach Enfield Council soon, as the homes we've identified are in this borough and most of us live in Enfield.

1. **Have you ever received financial support or specialist guidance from any other sources?**

We've received guidance from Community Led Housing London, and we've secured a meeting with the National Lottery Community Fund.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

We'd welcome being able to purchase small sites or vacant unlettable homes that councils have earmarked for disposals at a "social value". But we appreciate that, with mounting budget pressures, councils will be seeking to maximise capital receipt on all of their disposals. However, there is still an enabling role for councils, and the GLA, to play in supporting the formation of more BAME led community housing groups. Even something as basic as local authorities offering free workspace and a registered address would be a good start. However, what is most needed is funding/investment from all 3 levels of government to keep the homes genuinely affordable in perpetuity (creating a real alternative to an overly commodified private rented sector). The start could be recognising cooperatives and CLTs as preferred partners for schemes providing homes for DMR or intermediate rent and subsidising delivery (as we've set out in Q2); without our having to become RPs. An example is the Mayor’s purchase of land in support of Gida Housing Cooperative. Planning policy could require developers to delivery homes (or make available) land for community led housing as part of their affordable housing obligation (I believe this option exist for self/custom build).

## Gida Housing Cooperative / Ref No. xxx028

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Gida Housing Co-operative (www.gidahousing.coop) was incorporated in April 2021 and has a list of nearly 100 prospective members. Gida was set up in direct response to the poor quality of private rented housing experienced by Black and racially minoritised communities in Tottenham and across London in terms of affordability and the lack of influence over the management and maintenance of their homes.

Gida’s vision is to be an affordable housing provider which empowers racially minoritised communities by giving them influence and collective control over the management and maintenance of their own homes.

As a ‘fully mutual’ co-operative, all residents must be members of the organisation, and only

members can be residents. The co-operative is controlled by its members who elect, and can

stand to be on the Management Committee. The Committee are accountable to the membership, who often actively participate in setting policy and making decisions over their own housing. approaches.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

Gida was incorporated in 2021, has a Management Committee and is the preferred community-led housing partner for the development on the St Ann’s hospital site. Gida is currently working towards the conditions needed to enter into the sale of 58 units - primarily the need to become a Registered Provider (RP) for social housing. The challenges relate to governance and the load on the Committee to navigate this complex process, the specialist support needed, and the significant costs associated with that support.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

Gida has yet to take ownership of the units, and the model is dependent on GLA grant as the homes will be on ‘London Rent’ equivalent with tenant rents paying for the loan needed to buy them from the developer.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

58 homes at ‘London Living Rent’ (LLR), the unit mix was decided before Gida was invited to tender for them.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

Gida’s Committee and future residents are from Black and racially minoritised communities in the St Ann’s, Tottenham and Haringey, or those with a connection to the borough through work for example. Thedemographics, ethnicity, gender and average income mix are yet to be seen, but members will require income eligibility because the homes are at LLR levels.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

Gida’s Committee is from the St Ann’s and Haringey area as will its future tenants who will be from Black and racially minoritised communities in the borough, or with a connection to the borough. These are in line with Gida’s aims and governing documents.

1. **How are resident places allocated?**

Gida has an Allocations Policy that has the following objectives:

• To enable the Co-operative to offer low-cost housing to those on low incomes, who live in the Borough and who cannot meet their housing needs elsewhere.

• To allocate properties by balancing housing need with co-operability and ensuring a diverse community.

These are a precondition for Gida to secure RP registration.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

The homes have yet to be built and purchased by Gida.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

The developer is building the homes that Gida will purchase from them subject to various conditions being met. The developer will provide the homes on a ‘turnkey’ basis.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

Gida has received ongoing direct support and funding from CLH London. The impact has been significant in helping Gida navigate the complex process of the Expression of Interest, Invitation to Tender and negotiation with the developer and lender. Gida has also benefited from a ‘critical friend’ approach and support to be ‘an intelligent client’ with solicitors and the RP consultants because of the knowledge / power imbalance. Finally, the direct funding has helped cover some of the expensive professional advice Gida needs.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

The council have been supportive and welcome the establishment of Gida but have provided no direct support to date.

1. **Have you ever received financial support or specialist guidance from any other sources?**

Gida is being supported by The Ubele Initiative through direct paid staff input and funding key aspects of its development including consultants, legal advice and marketing and branding (website).

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

Support includes:

Local authorities

* Highlighting development plots
* Working in true partnership with shared risks and rewards
* Be willing to undertake a Registered Provider role to enable CLH groups manage properties if RP registration is not possible (expense, capacity)

The GLA

* Strategically engage CLH groups and intermediaries earlier in the planning / pre-planning process so communities get what they need (size, unit mix)
* Provide access to grant support to be able to engage support providers, including organisational development support

The government

* Review the requirements to undertake such an expensive, complex and overbearing regulatory regime for small providers such as Gida - it is truly overwhelming

## Green Dragon Lane Coop / Ref No. xxx017

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

To provide safe, secure and affordable housing to people who wish to be involved in the management and organisation of their own housing. We are a completely democratic organisation and all members/tenants vote for the Management Committee which makes decisions on the running of the Cooperative. These makes us responsive to the needs and wants of our members. Proper rent administration and oversight of spending means that we are on a financially secure base.

We comply with all the relevant safety, financial and other regulations.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

Finding people to take on responsibility for running the Coop. We have a dedicated committee, but we are always looking for people to get involved. Most tenants, perhaps understandably are happy simply to pay their rent.

Over the years many people have contributed to our continuing success.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

We received a grant and loan organised by the Housing Corporation (HAG funding) which enabled us to purchase property from the council which were run down and scheduled for demolition. The council retained 50% nomination rights for 25 years. We also received assistance from the Society for Cooperative Development to develop the new build part of the project.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

We have 35 one bed flats, 35 two bed houses, 3 three bed houses and 1 four bed house. We have five flats which have been adapted to be accessible. All tenants are on Contractual Tenancy Agreements. All our properties are affordable and all our well below the rent defined as affordable.

This was the Housing Corporation’s view of the demographic requirements of the local community with the constraints of the housing available.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

We have 99 members – a member is both a tenant and a shareholder. Many of our tenants also live with partners and family. We do not collect information about personal income but we do ask if people own any other property.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

Our tenants reflect the make up of the local community which is diverse.

1. **How are resident places allocated?**

We maintain a waiting list and we have a points system for allocations which pays attention to such things as impending eviction, domestic violence, racial harassment and general housing need. We also have developed a cooperability questionnaire to attempt to assess the likelihood of a future member becoming involved with the running of the coop.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

We have operated a tenants satisfaction survey and published the findings. Members are generally happy with their accommodation.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

No

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

No.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

No, but we liaise with them about matters that concern us both.

1. **Have you ever received financial support or specialist guidance from any other sources?**

Our managing agents Cooperative Development Services (CDS) advise us on regulatory matters about running the Cooperative and we also take advice from our accountants and solicitors.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

The present regulatory framework is “one size fits all” whether a small housing cooperative or a large housing association. This means that for instance we must fill out NROSH’s fire remediation form every three months rather than simply informing them of “no change” as we have not had any new build since 1982.

## Heads2getha Housing Cooperative / Ref No. xxx015

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Founded in 2018, with the support of the Community Led Housing London, Heads2Gether is made up of single parent and low-income families who live and work in Croydon. Our group has come together in solidarity and a belief in working together to overcome the challenges we face. Since forming we have worked to find collective ways out of homelessness, and are seeing light at end of the tunnel.

Our vision is to raise our children in a stable environment, enhancing the wellbeing of our members and reducing dependency through the provision of resident led, genuinely affordable and high-quality homes.

Heads2gether housing Cooperative is thrilled to be working in partnership with Croydon Churches Housing Association (ccha) and St. Luke Church, Woodside, to address the critical need for affordable housing in our community. This collaborative effort, which is supported by Community Led Housing London, aims to provide 15 safe, sustainable, and affordable social rented homes for families and individuals on low incomes.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

We are currently at the stage of pre-application planning submission and have an agreed Heads of Terms for the disposal of the land to the housing association.

The biggest challenge for our group has been access to the resources (financial, skills, knowledge, experience) to get a project like this off the ground. This is where the partnership with Croydon Churches is helping, with the support from Community Led Housing London.

Access to land has also been an issue, which has been overcome through the partnership with St Luke’s Church, Woodside, who have an interest in providing community led housing.

The next steps will be to negotiate and agree a shared management agreement between Heads2gether and Croydon Churches. We are receiving training from Community Led Housing London to prepare us for this.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

We are a registered housing cooperative but we will not own the homes. They will be owned by Croydon Churches who will act as landlord. Croydon Churches will fund the development of the project and share decision-making with Heads2gether.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

* The residential units comprise a mix of 1, 2 and 3 bed homes, with 2 and 3 bed homes maximized for family use.
* Dedicated cycle and waste storage.
* All the residential units will comply with national space standards.
* An improved ground floor church hall will be re-provided back to the church for continued use for the local community.

Of the 16 proposed units, 15 will go towards the provision of affordable (social rented) housing in the borough and 1 will go back to the church for their own use.

The need for social rented homes has been established by the Heads2gether group, as all their members are in temporary or emergency accommodation. This need is also backed up by evidence produced by Croydon Council. The additional need for family-sized homes has been identified by Heads2gether members.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

The homes are not yet allocated but Heads2gether members are required to be in recognised housing need and eligible for the Council waiting list. Our members are all single parent and low-income families and the majority are from minoritised/global majority backgrounds.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

[no answer]

1. **How are resident places allocated?**

The following is from the draft allocations and membership policy, which has been agreed between Heads2gether and Croydon Churches.

In order to become a Member of Heads2gether, individuals must meet the following allocation criteria at the time of applying for a home.

* **Membership**- Must be a Prospective Member of Heads2gether, (passed 6 months' probation period) and have signed up to the values of the Co-op. Members will also be asked to demonstrate their willingness and ability to contribute to the running of the coop however they are able to.
* **Housing need** – Must be eligible for council housing in the borough of Croydon and be on the Croydon waiting list.
* **Location** - Have been a resident or have worked in Croydon for more than two years at the point of application. Provision will also be made to prioritise homes for those with a connection to the parish of St Luke’s Church.
* **Personal circumstance** – H2G prioritises providing homes for low-income families. There will also be a provision for providing short-term accommodation, where possible, for women fleeing domestic abuse.

The following outlines the anticipated steps for letting a property.

* ccha/H2G will allocate the properties to the Founding members and any Prospective Members already on H2G's waiting list. They will have a set agreed time to decide which homes they choose.
* Any remaining homes will be put on Croydon Council’s choice based letting system for those on the waiting lists of ccha and the council to bid for the properties. It will be made clear on the CBL system that this is a H2G scheme and this comes with additional criteria and responsibility.
* Once potential residents have been identified, affordability checks will then be carried out by ccha to confirm the applicant is able to meet the affordability requirements of the homes.
* H2G will then assess applicants against the co-op’s eligibility criteria through a formal interview process and preferred applicants will be identified.
* H2G and ccha then make a final decision and notify the applicant. The applicant will then take on the property and move in.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

[no answer]

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We are working in partnership with Croydon Churches Housing Association. A joint Project Committee has been set up to collectively make decisions on the project.

Croydon Churches are supporting us through funding and expertise to the deliver the project.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

Yes, we originally received support from Community Led Housing London in 2019 to bid for a site from Croydon Council, which was unsuccessful. Community Led Housing London then supported us through funding, mentoring and support to put together a development strategy, which led to the partnership with Croydon Churches Housing Association and St Luke’s.

Community Led Housing London have been valuable in coordinating the partnership with ccha and St Lukes, helping us to pitch the project and facilitating the relationship. Additional support has been available for training on key topics such as housing management and regulation.

In addition, ccha have GLA Investment Partner Status and have been developing homes with GLA grant funding for over 10 years now delivering over 250 affordable homes.

This is a new partnership for ccha and H2G and a new way of working for all parties. This will be ccha’s first partnership with a co-operative so it is good to have someone to support and facilitate who has the experience of delivering this before.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We have been recognised by the Council for our community work in Croydon (including setting up the Heads2gether food bank), and are due to have a meeting to discuss the housing project on 21st August.

1. **Have you ever received financial support or specialist guidance from any other sources?**

Support from Community Led Housing London is now being paid for by Croydon Churches Housing Association.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

Support from local authorities has dropped in recent years, just at the point when the projects that have been started and supported by the GLA need their support. This has made things more difficult both in terms of accessing land and achieving planning.

Even though this project aims to make community led housing easier for people on low incomes, there is still funding required to support people to participate, which is either limited or no longer available.

## Moss Mutual Home Ownership Society / Ref No. xxx012

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Moss MHOS aims to provide housing that is more sustainable, communal and affordable compared to what is standard in private rental or private purchase. Amidst a housing crisis and the insecurity of private rent, co-operative housing clearly addresses the community’s need for housing that is accessible and stable.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

Moss is at the ‘Site’ stage of setting up community led housing.

1. Financial barriers are the primary obstacle we are facing. London land and thus house prices are so extortionate that it’s an extremely uphill battle. The cost of borrowing is very high, and there is little grant funding availability. We have been unable to find sites that are affordable or suitable.
2. Accessing up-to-date resources that are consistent and clear (for instance, not in inaccessible legal language) has also been a challenge. Lacking is accessible information on what funding sources are available, legal matters like incorporation, etc. Available information on funding is often out of date.
3. The amount of administrative and bureaucratic work needed to get a small group off the ground is also immense, particularly for a project that is volunteer led and doesn’t yet have any income.
4. Our local authority does not offer direct support; there does not seem to be dedicated resources or a CLH enabler / officer. The support available is inconsistent: Lewisham council attempted to make the planning process more accessible to CLH groups; there is no support in the CLH journey prior to that, and planning is obviously not the only barrier. (For instance, an accessible planning process is only worth so much to a group that does not even have a site.) There is next-to-no supply of sites outside the private market.
5. When browsing the private market, we have found a lack of suitable housing stock for communal living (eg spaces that were designed with more convivial living in mind, or not aimed at families and couples).
6. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

We are a mutual home ownership society, following the successful examples of LILAC (Leeds) and Quaggy (London). This co-operative model enables residents to build equity over time. We chose this for a number of reasons, including that it seemed financially challenging to ask residents to pay off a London mortgage without giving them anything back when they leave.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

N/A

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

N/A

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

N/A

1. **How are resident places allocated?**

N/A

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

N/A

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

No.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

We have not applied for funding from the GLA.

We have had a few advice calls with the London Community Housing Hub. This was useful in helping us identify certain next steps (for instance, talking with a mortgage lender to get a mortgage in principle), think about narrative (in the context of a future loan stock offer), and widen our scope for property searches.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

No. We reached out but did not receive support.

1. **Have you ever received financial support or specialist guidance from any other sources?**

We have received some guidance from people with community-led housing experience (including a CLH accredited advisor, an architect with experience of self-build and working with CLTs, another MHOS group).

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

Both local authorities and the GLA could provision and provide a register of small sites available at below market rate for viewing and bidding on by CLH groups. These sites should be earmarked for genuinely affordable, community-led housing alone, and not be open to bids from for-profit developers. Dedicated community-led housing contacts and resources would also be of use.

Central government could continue the compulsory purchase reforms that are ongoing, in order to empower local authorities to purchase sites at existing use value and pass that discount on to community-led housing groups. It could also create more grant funding pots, both for seed or initial start-up costs as well as for development or acquisition. Reforming VAT to ensure that it is not applied to retrofit would also help feasibility for groups planning to purchase and retrofit, rather than develop anew (facilitating more instances of an East Marsh United or Giroscope type model). A Help to Buy scheme for CLH groups (that ensures any discounts are passed down in perpetuity) could also alleviate financial burden.

It could reinstate the Community Housing Fund or reform the Affordable Homes Programme to empower community groups to buy and build. Grants should encompass pre-development stages too.

Reforming Right to Buy could prevent net loss of social housing stock. As Joseph Rowntree Foundation outline in their report “Bringing private homes into social ownership”, letting councils to keep 100% of receipts, capping the discount at 30%, using a resale covenant to prevent the transfer of homes into PRS, and using a resale covenant to ensure a discount in perpetuity would help alleviate pressures on housing overall. Councils keeping Right to Buy receipts and loosening restrictions placed on them to use it could enable them to support CLH groups, whether through using that budget to compulsory purchase sites and leasing them at discounted rates to the groups or funding a dedicated CLH enabler, or a maintaining a register of sites earmarked for CLH. Prioritise social rent over other ‘affordable’ tenures.

In the vein of instating Community Led Exception Sites, make more exceptions for CLH groups (eg when it comes to HMO licensing). Ensure that the leasehold form exceptions for CLH groups persist.

## Plum Tree Housing Cooperative / Ref No. xxx023

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Plum Tree Housing Cooperative is a not-for-profit organisation which goal is to provide affordable housing for its members. Plum Tree Housing Co-operative was established in May 2020. Our members have occupied our current building since November 2016 as property guardians. While living here under this ‘light handed’ management we proved to ourselves that we are capable of organising and resolving any administrative or maintenance issues and therefore creating a sustainable and affordable community.

Once the property guardian company liquidated in November 2019 we decided to try and to

formally take over the management of this building. The building owned by Croydon Council is a former children’s home and remained empty for years. This is a temporary accommodation which makes us a short life co-op. We are currently awaiting a formal agreement with the council.

There is a great demand for housing and especially affordable housing, particularly in London. Many of our members have expressed repeatedly their difficulties in finding suitable, affordable or even safe accommodation elsewhere. We also regularly receive queries from potential new members.

Our background objective is a promotion of the sustainable not for profit social, environmental and economic development of the Co-operative. Also the provision of support and assistance to other organisations with like objects or whose objects are to provide support and/or assistance in the finance, development, management, promotion, education or administration of housing co-operatives or the promotion of the application of the Co-operative

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

One the main challenges that we faced trying to establish a functioning housing co-operative is the general lack of knowledge among the general population and local authorities. In our experience even though housing co-operatives have been around for decades and are extensively used in other countries here they are perceived as something unusual, peculiar or even odd.

We are lacking a systemic solutions and financial & legislative support from the Government and local councils that would make housing co-operatives a go to solution for excising empty buildings and new developments likewise.

When we approached our local council 4 years ago they claimed to have no knowledge what housing co-operatives are. They were quite reserved to the idea of working with one on the account that they have never done it before and didn’t have necessary experience or legal contracts that they could use.

Instead, they used a Dutch based property guardian company who neither looked after the guardians or the buildings and took all the profits away from the council and the local economy. Working with local residents and a non-profit organisation should be made more attractive to local authorities.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

Plum Tree Housing Co-operative occupies a former children’s home, now used as an HMO on a temporary basis. Building is owned by Croydon Council. Housing will be funded through rent paid by the members.

This is absolutely a viable model. The rent is agreed by all members to cover necessary bills and create some reserve to cover any unexpected expenses but not to generate profit. This allows for the rent to be truly affordable. Additionally the building owner is provided with security which otherwise would have to be paid for. Empty buildings are vulnerable to squatting and antisocial behaviour.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

This is an existing building, former children’s home and it is now used as an HMO - our members have private rooms but we all share kitchens and bathrooms. Number of residents is limited by number of kitchens (max of 12 people).

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

Gender: 33% female, 66% men

Ethnicity: Asian or Asian British 22%; Black, African, Caribbean or Black British: 22%; Mixed/ Multiple ethnic groups: 11%; White (British/ European/ Latin American) 44%

Age: 24-34 - 11%, 35-44 - 11%, 45-54 – 44%, 55-67 – 33%

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

The current nine members have been living in Purley for the last four years and local community ties are really important to us. We are a group of like-minded professionals passionate about sustainability, locality and fair access to housing.

We come from different backgrounds, different life paths and different countries but we pride ourselves in creating a supportive and co-operative environment. Among us we have bus drivers, collage teachers, skilled building workers, retail and health sector workers.

Among us there are Pilipino, Polish, Zimbabwean, Argentinian, Bolivian and English. We believe this reflexes a cultural mix of Croydon area.

1. **How are resident places allocated?**

We have adopted a resident allocation policy that outlines a process that should be followed and includes a questionnaire for perspective new members. Shortlist of proposed candidates would then be interviewed and final choice would have to be approved by the vote of the members at a general meeting.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust?**

We have built a community that looks after one another. Members often mentioned they feel safe, at peace, even empowered to make decisions about their housing and immediate surrounding.

The great thing about living in a co-op is that you are your own landlord. This might be a new responsibility but also it means that members are in charge of their living conditions. Also most of the rent money goes towards the maintenance of the building and the bills.

Housing Co-op also offers many other benefits including leadership and skills development and civic participation. Requirement for general meetings creates opportunities for everyone to have their say and to get involved. Roles fulfilled by the members like e.g. the chair, secretary, treasurer mean members will take on more responsibility and often learn a lot on he job.

**And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

We have reached and engaged with our local community on a number of projects including community gardening and an online language exchange course, a permaculture course (that was run on site). Please see below some more information about our outreach projects.

In a spirit of sharing skills & knowledge Plum Tree Co-op offered a free online 5 weeks Spanish programme for beginners. The programme started at the very beginning of the Covid-19 lockdown and offered this course so people could use that extra ‘lockdown time’ to learn new skills. Lessons were be led by our lovely resident Spanish teacher.

Plum Tree Co-op worked with local volunteers to revitalise the green space at Purley Library and to develop community gardens. We have successfully applied for funding at Metropolitan Public Gardens Association and created & co-ordinated a local group of volunteers to carry our works and look after the gardens in the months to come. Great portion of the plants were rescued by our volunteers at local building sites.

Together with local scout group we organised a public event where we invited local resident to explore existing plants in Purley Cross town centre, learn about how a plants survey is done and discover history of Purley.

Please see our YouTube channel to see our outreach projects and our community garden.

<https://www.youtube.com/@plumtree4973>

1. Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?
2. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

We have received funding from London Community Housing Hub. The funding was fundamental to the creation of Plum Tree Housing Co-operative. Thanks to this support we were able to officially incorporate with FCA as a housing co-operative, receive 6 weeks co-operative training by Confederation of Co-operative Housing and to engage legal advisers. The appointed lawyers drafted two contracts tailored to our particular situation – a housing co-operative leasing a building on short term basis to provide accommodation. We have already shared those templated with few other housing co-operatives in London who found it very useful.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

Unfortunately not.

1. **Have you ever received financial support or specialist guidance from any other sources?**

Absolutely! Co-operative world is very welcoming and helpful. We are being supported by many experienced organisations which spend many years working and advising in the co-operative housing sector. Confederation of Co-operative Housing (CCH) took us under their wings from the very beginning, offered advice, connected with local co-op champions and other useful contacts, provided policies and documents as we needed them.

Flat Justice – offered free legal advice and support.

Here are some other examples of organisations that we received help from:

Community Assets for Society and Housing (CASH), London Federation of Housing Co-ops, Co-operatives UK, Co-op Homes.

We have not received any other funding.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

Especially now, in these unprecedented times we need new measures to meet forthcoming

challenges. The society that emerges from the current crisis will need new, alternative ways to

achieve recovery. With the economy as we knew it crumbling, the following quote from Bringing Democracy Home sounds more relevant than ever. ‘Meeting the challenges of globalisation requires strong local communities, strong local leadership and strong local solutions’. We believe co-operatives bring more stability to a neighbourhood which can lead to neighbourhood economic growth and investment.

In Britain there are at least 600,000 empty properties just like the one we are living in now. We like to imagine that the majority of them could be turned into affordable temporary accommodation. And not by property developers or guardian companies but by short-life co-ops run by the local community members.

A special kind of ‘short-life’ co-op can essentially provide the same services as guardian companies but on a completely different level.

This idea should be particularly viable for council owned property.

More funding is needed and more land that could be made available for local groups to build truly affordable homes that meet local needs. We met so many wonderful energetic groups that have done all the work but are still waiting for a site that they could develop. Especially in London with property prices being the highest it is close to impossible for a non-profit organisation to compete with developers. We need to open up a possibility that publicly owned land should be developed by community groups.

Local Council and GLA should work more closely with both HC & LT to develop truly affordable homes that will stay in the community and affordable forever.

Local authorities need to be provided with ready legal templates, further training to increase co-operative awareness, more funding and legislative incentive so they can prioritise working with local community groups such as housing co-operatives. This is both to utilise empty buildings in their boroughs and to build new ‘truly’ affordable houses.

The Government needs to include housing co-operatives in all new housing legislations as a separate form of housing (housing co-operatives and housing associations and majorly different in their essence).

## Rode Housing Cooperative Limited / Ref No. xxx020

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Rode Housing Co-operative Limited was founded by a group of architects, housing professionals and community organisers in 2020. We have known each other for many years through various housing related activist networks. We were motivated as a group by the staggering scale of the housing crisis in London. Having seen ad-hoc community defence around housing in the city win only temporary reprieves we began to think about how to utilise our shared skills to meet the problem constructively.

As a group we have different housing needs which are impossible to attain through private renting in London, neither can we afford a deposit on any homes for sale on the market. Many people we know are in the same situation: many have left London, and that number keeps increasing. It is sad to see schools close and the city empty of its low to medium income inhabitants who cannot afford housing and do not qualify for social housing.

To fight this proactively, we entered into London Borough Tower Hamlets self build programme. With the support and training from Community Led Housing (CHL) we won a competitive bidding process with our plans for 5 flats and a community room on a site earmarked for self build on Pigott street. We developed plans, and secured £115,000 in pre development funding from CAF Venturesome’s community housing fund. However, LBTH had a change of administration, and the whole self-build scheme was cancelled. Over 2.5 years of work on Rode and the LBTH officers' behalf was squandered.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

Our story highlights the risks involved in development for community and cooperative housing. Councils are subject to administration changes, planning permissions are not guaranteed, and are often difficult and expensive to obtain and building and land costs in London mean there can be no level of affordability without grant, which is often only accessible to Registered Providers. We had reached a stage where we could have signed the contracts, and begun pre-development with our secured funding. We had positive pre-app meetings with planning and a good legal team appointed through grants from CLH, but the scheme collapsed due to external circumstances.

We still believe cooperative and community housing has an important role to play alongside social house building in London. We have begun working with the Collective Ownership Society to find a sustainable and scalable solution to the issues we have outlined above. We want to work with them to find a property for them to finance the purchase of, we will then pay rent to them, but manage our homes as a coop.

There are several benefits to their model that avoid the risks that we experienced as an independent group: they can borrow from a range of banks and organisations; they can raise finance to purchase pre existing properties, avoiding the risks around planning and development and aid with green measures as there is much lower embodied carbon in retrofitting an existing building compared to a new-build; rents will be stable and reduce over time in relation to debt repayment; they will offer secure tenancies and resident control; the model allows Collective Ownership to continue to purchase properties to allow more and more Londonders to experience secure, stable, resident controlled housing.

We always wanted to be part of a wider movement to change housing supply in London, and know that Collective Ownerships structure could effectively address the housing crisis at the scale that is necessary.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

Yes we had amazing help, support, and small amounts of funding from the London Led Community Housing Hub. We learned a great deal from this and found them extremely professional and helpful.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We did by way of meetings and information packs from LBTH’s self build team who were very helpful but no longer exist. Their support did not mitigate the other issues with the legal team. We found the approach to self-build to be very disjointed across council departments, as well as between GLA funded support and initiatives and local councils themselves. This result in enormous delays and wasted resources.

1. **Have you ever received financial support or specialist guidance from any other sources?**

GIDA Housing coop provided Rode with a small development grant.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

i) Better understanding from planners about the difference between a coop and an HMO.

ii) The GLA should support the exploration of Collective Ownership as it offers the most viable and scalable solution to quickly change and support housing need for those not eligible for social housing with long term solutions.

And better understanding that coops and CLT’s are not able to provide what social housing can. Instead we hope that the GLA will see the unique and positive things coops and CLTs can bring, and work collaboratively with them alongside robust council and social house building programmes.

iv) The GLA and/or Government should consider a fixed-term repayable investment in the Collective Ownership Society, of a sufficient amount that it would allow the initiative to get off the ground and start supporting as many Londoners as possible.

## Sanford Housing Coop / Ref No. xxx016

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Sanford is a housing co-operative: our members come together and cooperate to manage their own housing – there are no middle men and no landlords in the traditional sense.

This is the definition of a Housing Co-operative that Sanford follows:

“A cooperative (“coop”) or co-operative (“co-op”) is an autonomous association of people who voluntarily cooperate for their mutual social, economic, and cultural benefit.

Cooperatives include non-profit community organizations and businesses that are owned and managed by the people who use their services (a consumer cooperative) or by the people who work there (a worker cooperative) or by the people who live there (a housing cooperative).”[[1]](#footnote-2)

Sanford was founded in 1974, following the seven co-operative principles:[[2]](#footnote-3)

1. Voluntary and Open Membership
2. Democratic Member Control
3. Member Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Co-operation Among Co-operatives
7. Concern for Community

These can be expanded as follows:

1. A co-op is owned and controlled by its members. It exists for the benefit of its members, who may be customers, workers, suppliers or the wider community.
2. A co-op is democratic – this means every member has an equal say in how it’s run and how profits are used.
3. Every member contributes financially in some way – from buying products, working for the co-op, investing in it or deciding how to spend its profits.
4. A co-op is an independent business, owned and controlled by its members.
5. It offers education and training to everyone involved, so they can develop the co-op and promote the benefits of co-operation.
6. It co-operates, works with and supports other co-ops.
7. A co-op supports the communities it works with.[[3]](#footnote-4)

Our members have also said the following to describe what Sanford means to them: autonomy, self determination, against landlords, allowing a better work life balance which also allows us to do more for the local community, resisting the onslaught of capitalism, preventing loneliness and creating a better community.

We recognise that there is more to be done for Sanford to properly reflect the community and area within which it is based, and are considering ways in which we can do this, through better understanding our membership and improving our membership processes.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

The main challenges we face are, based on discussion with our monthly members meeting are:

* Conflict within the co-op;
* Land prices, which make expansion and starting co-ops difficult;
* A lack of or non-participation in the co-op;
* The difficulties of living with many people (Sanford houses have between 7 and 9 residents);
* Changing demographics and different views of co-ops, and managing this change;
* Change and improvement within the co-op is slow and sometimes ineffective;
* Lifestyles changing, and people being forced to look for a coop because of the rent crisis, rather than actively wanting to live in a coop
* Limited institutional capacity / lack of sufficient support for regular reviews and improvements including in health & safety, governance and equity, diversity and inclusion

However, we provide housing for 120 people and have done for 50 years, which is some measure of success. In doing so, we have overcome many challenges, including the continuous running of the organisation, implementation of new policies, managing conflict, supporting members through challenging times, and most recently through the pandemic. Many (thousands) of people have been through Sanford during that 50 years and have found and benefited from affordable community-centred housing in London. Historically, Sanford has been more of a challenging place to live, and we have changed in some ways so that more vulnerable people can live here and be supported. It has also allowed a range of people who would not be prioritised on the council housing list but are in need of housing to gain access to security of tenure.

From time to time we receive support from CDS co-operatives who provide some housing management services to Sanford (rent collection, signing up of new members).

Sanford offers loan stock and helps to start new co-ops. Sanford residents have also gone onto to start other coops. On paper, we believe that Sanford is technically ‘over-crowded’, due to the number of people in each house, but many of us don’t feel we are living in an overcrowded set up and think that houses are more spacious than other shared living situations we’ve been in.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

We believe so. Sanford initially received some funding from the government build the houses in the 1970s. This was needed even in a context where land wasn’t as expensive as it is now. This initial funding has enabled the co-op to provide affordable housing ever since, and our rents which are significantly lower than the average in our area is still sufficient to cover utilities, maintenance and other running costs. It would be great if more land and funding was made available for similar co-ops to be built.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

Sanford was set up as low-cost housing for young people (post university), a street of 14 houses each with 10 single occupancy rooms, 2-3 shared bathrooms and a shared kitchen. A block of flats housing 6 single occupancy studio flats was built shortly after. Currently, most houses have 8 residents, with other rooms used as communal spaces.

We are efficient with space, as if this was a council-run or Housing Association building, it might only house around 10 flats in total.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

Unfortunately, we do not have this information currently available. See below.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

We recognise this is an important need and in order to ensure this, we need to understand our demographic better.

We don’t currently sufficiently reflect the demographic of our local neighbourhood in New Cross/Deptford/Bermondsey.

We have anecdotal evidence of the demographic changes over the years: from a more working class white demographic to now including a broader range including more POC folks and more middle class peope as well.

1. **How are resident places allocated?**

The Sanford membership process is as follows:

The membership process consists of three stages: an online written application, an initial in-person interview and an in-person house placement interview. The whole process usually takes place once a month, except when there are no room vacancies. We receive a high number of applications and for each vacancy at least fifteen people are interviewed.

Initial interview

Once a person has applied and their application reviewed, they will be invited for an initial interview, with current members of the coop. The purpose of this initial interview is to ascertain a person’s suitability to the co-op. We will consider their attitude to living in shared accommodation; their willingness to contribute to the co-op as a whole; and their ability to accept different lifestyles. If they selected at this initial stage, their application will stay valid for 3 months (on average there are around 50 live applications at any time). After this applicants may re-apply.

Placement interview

Placement interviews will take place on the following Sunday from initial interviews, in all houses where there are voids (vacancies). These interviews are for houses to select the applicant they’d like to live with. The number of voids will vary month by month – sometimes there are several rooms available on the street, sometimes only one, and sometimes none. Each house that has a void will see 15 applicants, selected from all current valid applications. Due to the large number of applicants we are only able to interview 15 people at placement interviews. To make the process as fair as possible, the selection of the 15 people will be decided based on the date that they had their initial interview, and whether they’ve already had a placement interview. After this, the house(s) will select who they would like to live with. Some houses do second interviews if they aren’t able to decide.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

Living in the co-operative has positively impacted the life of residents and the local community, for example in the following ways:

* Housing security
* Supportive community environment nurturing collaborations
* Low rents enabling residents to do work in the community on perhaps lower paid jobs (for example music training for marginalised young people) as well as volunteering
* Low rents enabling working class residents to attend university, training etc
* Opportunities for learning and upskilling in a range of topics through officer roles (admin, maintenance, gardening, health & safety, community development etc)
* We used to run a food bank and hygiene bank
* Bike workshop and free bike sessions available to the local community
* Pottery workshop and free training sessions available to members
* Range of different types of support to members during the Covid pandemic
* Small community space (a container) available for members, co-operative partners and the community (including marshal arts, band practice, trainings and workshop sessions)
* Could support members during covid
* Outreach: we run a few events each year, in 2024 for example including a co-op knowledge sharing session in collaboration with a local CLT and community party with 500 attendees
* We are part of local campaigns including for safer streets and better neighbouring developments
* We had explored expanding/ building a community centre with the council

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We received support from CDS Co-operatives during the initial set up of Sanford in the 1970s.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

We had initially partnered with the Greater London Council in the 1970s to set up Sanford.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

London Borough of Lewisham has originally supported Sanford with providing land. Since then we haven’t had support with the exception of guidance on the requirements of fire safety during an inspection.

1. **Have you ever received financial support or specialist guidance from any other sources?**

Community Led Housing London was consulted when we were exploring the potential expansion of the co-op.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

We need:

* National & local policies and procedures to enable community-led housing
* Capacity building and direct guidance & support
* Funding and/or discounted land
* Councils to set aside land for co-ops
* Councils to work with developers and landowners to enable community-led housing

We need the same level of policy support and established procedures for creating community-led housing that there exists for housing associations to take on intermediate/social housing.

## St Marks Short Life Housing Cooperative / Ref No. xxx019

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

St Mark’s Short Life Housing Co-operative is a group of people working together to provide ourselves with highly affordable accommodation as single people with housing need in London.

We are a ‘short-life’ housing co-operative which means that we live in properties without security of tenure. These are predominantly properties that would ‘otherwise be empty’ and often have a limited lifespan, such as those undergoing or awaiting redevelopment. We do not own any of the properties that we live in - we achieve our aims by working with housing associations who rent/licence properties that they own to us.

We were established in London in 1983. We are a non-profit, equal opportunities co-operative and are registered with the Financial Conduct Authority. We have ongoing relationships with several Housing Associations and Trusts in London.

Short-life housing, sometimes known as 'meanwhile' housing, allows housing providers such as councils, housing associations and private landlords to licence their properties for short-term use. St Mark's has substantial experience managing vacant properties on a short-life basis, while they await refurbishment or reassignment.

Empty housing units make neighbours feel uneasy. They’re prone to squatters and vandals and can quickly become a magnet for anti-social behaviour. Placing our carefully selected members in vacant properties improves their sense of security and ensures that any dereliction or required urgent repairs is reported.

We also provide a regular income from property that would otherwise lie dormant.

Our aims certainly relate to the widespread need in the community for genuinely affordable housing in the context of the ongoing housing crisis in London. We specifically address the needs of single (i.e. not living with dependents/partner) people in the community, who can face additional barriers to obtaining housing due to the financial onus of living as a single person and social housing allocation criteria.

Our low cost rents, which are collectively agreed upon by the members of the cooperative, meet the needs of people in our community with low or irregular incomes. We also relate to social needs through the involvement and contributions of our members in the community, as well as our commitment to and practice of cooperative values as part of the broader cooperative movement and economy.

All potential occupants are members who have been vetted and approved by St Mark's using a formal application and interview process.

Unlike many larger housing co-operatives, St Mark's small size ensures the cohesion and accountability of its members. We are a true co-operative with each member actively participating in the running of the co-op.

We ensure that our members vacate promptly within the one-month notice period, look after and often improve your property while providing affordable accommodation to those who need it.

For additional info, you can visit our website at [www.stmarks.coop](http://www.stmarks.coop).

Moreover, we have partnered with fellow short-life housing cooperatives in London to create the Consortium of London Short-Life Cooperatives. You can visit our website at [www.londoncoops.com](http://www.londoncoops.com).

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

As a short-life co-op, our main challenge has been obtaining new properties. The majority of our members are housed on an estate which has been undergoing redevelopment in stages for over 10 years, and the final stages of demolition are expected in the next 5 or so years which means that we will need to find replacements when these properties come to an end in order to continue housing our members.

The rise of property guardianship companies in the past few decades has contributed to difficulties we have faced obtaining properties as short-life cooperatives. However, we believe that we truly are a better option than property guardians for all parties involved for a number of reasons - our Consortium of London Short-Life Cooperatives is making this case, you can read more on our website, and we’d love to engage in further discussions on this. Other challenges we’ve encountered include:

* A general lack of awareness of housing cooperatives in general and of short-life housing cooperatives in particular.
* The criminalisation of residential squatting since 2012 has made it far easier for property owners to leave their residential properties empty.
* The nature of short-life is inherently precarious – our housing is not permanent and can be withdrawn by the property owners at short notice. We exist as a
* short-life housing co-operative to house ourselves within the present system of housing that we live in, but we believe in the right to permanent housing for all.
* Properties we live in that are undergoing ‘redevelopment’ often involve social cleansing and unnecessary demolition (rather than refurbishment) of buildings in the pursuit of profit, at the expense of communities and climate/carbon emissions.
* The condition of properties that are rented to us can be poor, however this is a catch-22 as this is often closely linked to the very reason(s) these properties are even offered to us.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

St Mark’s has been running as a short-life housing cooperative since the 1980s and there are also a number of other short-life housing cooperatives operating in London. Our continued existence suggests that we have a successful and viable model that could be emulated across London. Our non-profit co-operative financial model is that the income from our members’ fees covers all running costs (predominantly the fees we pay to the housing providers for the properties, amongst various other running costs) and any surpluses must be reinvested into the co-operative for the benefit of all members. We are members of CCH, The Confederation of Co-operative Housing (<https://www.cch.coop/>). Our policy and procedures are in line with their [Housing Co-operative (General Meeting Governed) model 2019](https://www.cch.coop/wp-content/uploads/2020/05/Housing-Co-op-GM-Rules-2019.pdf) – for co-operatives that manage homes and which are governed by general meeting. We are registered with the FCA.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

* Around 20x 1-, 2- & 3-bed flats from housing association A – short-life, on estate that is being redeveloped (redevelopment has been ongoing for over 10 years and is due to complete in the next 5 years)
* 4x studio flats & 1x 1-bed flat from housing associations B & C - semi-permanent, no redevelopment plans
* 1x 6-bed house from housing association D – new property, permanence undetermined

We arrived at this number and mix of units as these are the properties we have been offered and agreed to take on from housing providers whom we have developed relationships with.

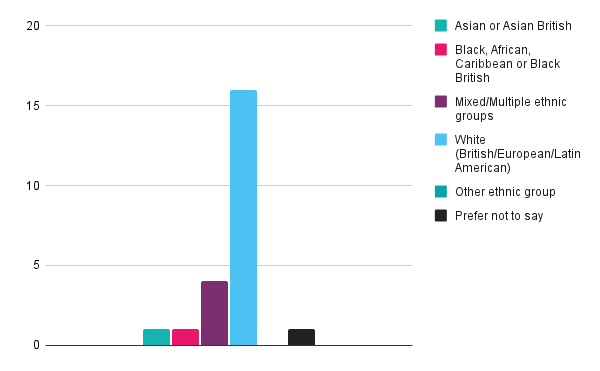
1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer, please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

***Gender***

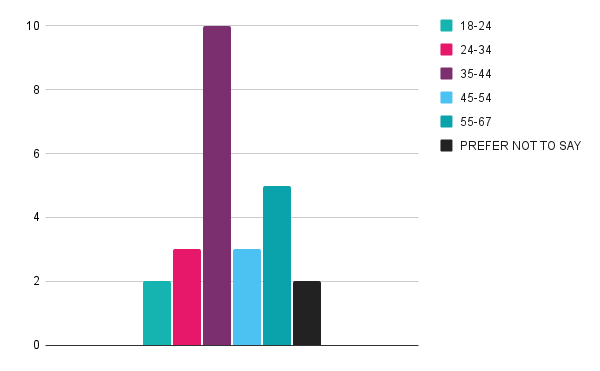
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***Ethnic Group***

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***Age***

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1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

Our co-operative is based in North Kensington within the borough of Kensington & Chelsea. RBKC is known as the most unequal borough in Britain, with Golborne the most deprived ward in London. Our recruitment of members is based on housing need and income. We recently compared the demographics of the co-op to that of the borough based on the 2021 census and found them comparable.

1. **How are resident places allocated?**

We open up our membership to applications on a periodic basis, our main eligibility criteria are single (no dependents), in housing need and able to contribute to the running of the coop.

In terms of allocation of flats within the cooperative, when a flat becomes available members can express interest and then the members of the cooperative vote on who to allocate the flat to, generally prioritising longevity of co-op membership, housing need and contribution to the cooperative.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust?**

For some members co-op living can be life changing. One of the benefits of being a member is access to opportunity. Confidence and self-worth is built through upskilling, but the value of control and agency over your own housing cannot be underestimated. The power dynamic between landlord and tenant when abused can have devastating effects on health and well-being. Our co-op has also supported prospective members out of homelessness and removed barriers to affordable housing for those struggling with other life challenges.

Individual member stories can be viewed on our website.

**And,what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

Our members protect empty properties and create cohesion within communities affected by regeneration, by living in an otherwise unoccupied flat or house until it is repurposed. Co-ops offer additional value to their members, who are from the local community, through education and training. Members also have the opportunity to acquire beneficial life skills. Access to affordable housing means our Members can; enter further education, retrain, engage in social work, pursue creative careers or improve their financial position.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We currently partner with 4 different housing associations. These partnerships are integral to our cooperative, we would not have any properties to house ourselves in without our partnerships with the housing associations who own the properties**.**

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

Never applied nor received funding from the GLA. Our cooperative is self-financed – our sole income is the fees we pay as members; we receive no grants or financial aid.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

We have not received any financial support or specialist guidance from the local council. We recently took part in the RBKC Local Plan process and the council (at least the council representatives involved in this process, such as the planners) stated that they had not been aware of our cooperative nor the other short-life cooperatives who have operated for a long time in the borough.

1. **Have you ever received financial support or specialist guidance from any other sources?**

Financial support – no. Our cooperative is self-financed – our sole income is our members fees, and we receive no grants or financial aid.

Specialist guidance – we are a member of CCH (Confederation of Cooperative Housing) who we receive training and guidance from.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

* Strongly recommend that next steps would be for a Housing Co-op Board to be set up with a representative from each housing co-op, CCH (details are below) and representatives from the GLA and Local Authorities. Then consultations can begin to everyone’s mutual advantage. The short life Housing co-op Consortium (CLC) set up by St Marks and Backdoor short life housing co-ops, as aforementioned, would be happy to lead on this from a co-op stance.
* Community-led housing projects should get priority for properties/land over private, profit-led developers. Community-led housing seems to be considered as a ‘niche’ rather than a model for how a large majority of housing could and should be run in a housing system that functions to house and meet the needs of our communities. In relation to this, we took part in the RBKC Local Plan process with the aim of increasing policy on community-led/cooperative housing in the plan. Something we encountered was the dismissive attitude of the council/professionals involved that the property/land prices are so high in RBKC that it’s not financially possible for community-led housing to be developed. This deference to the market ignores the possibility of publicly owned land/properties to be allocated by the authorities to community-led and cooperative housing projects, for a start.
* Local authorities should work with short-life cooperatives over property guardian companies. This includes supporting existing cooperatives as well as groups of people who would like to develop new cooperatives.
* There is a large amount of empty homes in London, the housing and homelessness crisis is in reality less of a problem of housing supply and more of a problem of how the housing we have is owned and distributed amongst us. Local authorities, the GLA and the government should pursue strategy to ban empty properties and bring empty properties back into use by cooperatives / community-led housing groups
* Housing co-operative models and a list of housing co-ops operating in each borough should be added to the local authority websites as possible short life housing solutions and we should be listed as preferred suppliers.
* There have been a lot of investigations into the bad practices of property guardianships and co-ops provide ethical alternatives to short life housing solutions so should have a presence on central databases and each council/housing association should be aware of their existence via a PR campaign by local authorities into housing. Improved visibility of housing cooperatives via the government/councils/housing associations.
* Housing co-ops should be included in all consultations.
* Provide a direct liaison team for housing co-ops to help us meet our objectives.
* For each borough to have a team dedicated to housing co-ops with contacts for housing associations and councils.
* For Local authorities to work more proactively with developers to help us get access to funds not limited to charities to get us to the application stages of funding at the very least.
* For each redevelopment site via the local plan, there should be a list of sites that are advertised in such a way that make them easily accessible to follow up as short life housing opportunities for co-ops.
* Preferential options for funding for housing co-ops to access land via local authorities for self-build projects.
* Schemes only to be set up with proper consultation so they do not fail.
* To commission an in-depth report on housing co-ops.
* To reach out to academics to ensure that research done is accessible if the government are not going to do their own research.
* To consult with CCH who are the leading experts on housing co-ops. <https://www.cch.coop/>.
* CCH’s key strategic aims for 2021-24 are to serve the co-operative housing sector by:

1. Growing the sector and CCH membership
2. Strengthening partnerships with government and other sector stakeholders
3. Promoting sustainable practices by providing services for their members to access

## Westminster Housing Coop / Ref No. xxx025

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

A/ To provide social housing to people in London, this is largely through short-life property. Westminster Housing Co-op is mostly based in West London, but has managed property all over the capital.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

A/ As we largely do not own our own property, rising rents in London has just increased both the rents we pay to landlords and therefore rents of our tenants, the availability of shprt-life property has decreased with the rise of Property Guardian schemes.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

A/ No, it is a model which is in decline, most short life housing co-operatives has ceased operations, there are around 10 left in London. Housing associations used to have surplus housing which they would rent to us cheaply, but they have become much more efficient and any property they can offer is often only for short periods

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

A/ Around 50 tenants across different properties, mostly single occupancy, we take whatever we can get, some of these are more expensive, nearing market rates, but most are well below.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

A/ A diverse mix of tenants, largely low-income or in receipt of welfare payments - and often slightly older as the organisation has been running for many decades now

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighborhoods or community? How do you know / how do you measure this?**

A/ Yes, and is checked periodically, our meetings are open for anyone to raise this if anyone feels we are unrepresentative

1. **How are resident places allocated?**

A/ People can apply through our website, if property becomes available we contact anyone suitable and begin interviews

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

A/ Very positive, most are grateful for it, tenants are generally community-minded so them having decent housing feeds back into the community through whatever it is they do

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

A/ No

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

A/ No

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

A/ We used to receive property through Westminster Council but not any more.

1. **Have you ever received financial support or specialist guidance from any other sources?**

A/ No financial support, guidance comes through organisations like CCH

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

A/ Provide short life property where available, and to provide funding or land for self-build projects.

## Zahra Housing Cooperative / Ref No. xxx011

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Housing Cooperatives can be the sector that provides housing for specific group of people that cannot achieve adequate housing through the private or public sector.

We, in partnership with the CLH London and GLA tried to construct 4 housing units for our members but the council planning department refused our planning application and the GLA are unlikely to fund further work for a 2nd application.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

Developing and/or running Housing Cooperatives, especially small Cooperatives is like having a 2nd Unpaid job.

Our members found that developing housing is a long and complicated process. Asking members of the public with no previous experience to take on this 2nd job is not fair or productive.

The most dedicated person within the COOP has to make sure the project is running within the budget, all stakeholders are in agreement, COOP member aspirations are being met etc, etc.

We worked for 7 years, secured finance to run the project and partially secured the land to build on.

The members knew that there was still every chance the council planning department could refuse our application (which they did !) despite having a planning consultant on our books to help us with the process, and a positive neighbourhood consultation, as part of the application process.

Financing the construction of the building, grants, mortgage, down payment etc was still an issue to be resolved.

By the time we took our project to the planning application stage the small group that worked on the project had lost motivation after 7 long and hard years.

We spent more than £100,000 of public money and coming back empty handed!

If that money was given to the Housing Cooperative as down payment to buy its members housing units on the open market or the shared ownership market the public and the COOP members would have received much better value for money.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

We never had a chance to test the Cooperative financial model in the live environment.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

N/A

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

If the houses had been built, they would have been used by a multigenerational families from south Asian background. They would have had average salaries, with pensioners and people with disabilities thrown in the mix.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

Our members fully reflect the demographics of the local neighbourhood in LB Harrow.

1. **How are resident places allocated?**

Through having allocation policy documents worked out with CLH London and the Council.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

N/A, however not being a tenant to a private landlord any more, having control of our housing finances would have made a world of difference.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

No, but it might have been a good idea. Although in our case it was a small site the council did not want to develop themselves, so we’re not sure a Housing Association would have been interested.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

Yes, we spent the money to take the project up to planning permission stage. Without the money we could not have financed the project.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

The Council did support us with the initial seed funding and willingness to give the land for a nominal amount.

1. **Have you ever received financial support or specialist guidance from any other sources?**

Community Led Housing fund.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

This answer is based on our experience only:

1. A tried and tested plan of action that can be tailored to meet individual group’s requirements
2. A ready-made panel of experts (Architects, project managers etc) that groups can work with, groups should not have to spend time and public money to hire and fire these experts.
3. Lay people don’t know how the building industry works so asking them to employ and manage these resources fully can be hard work for, off putting for some, huge time spent on these exercises and in some instances waste of public money.
4. A firm of accountants should manage all aspects of finances, tax returns, book keeping etc.
5. Groups should be asked to further solidify they establishment by learning how to run a Housing Cooperatives or CLTs with backup personnel to take over various jobs etc.
6. Groups should prove the competence to run such business by having suitably qualified members or members who are going through the training needed to run the business.
7. Having Qualified members should be a must to receive and manage public money
8. Building project can take years to start and complete, buying and renting at an affordable rate is just a motivation for our members as building and managing them
9. Initiatives that take more then 2 years to bear substantial results are more attractive than years of work toward constructing something that never happen.

Housing Associations

## CHISEL Housing / Ref No. xxx033

1. **What has been your experience, if any, of working in partnership with a CLT or Housing Cooperative?**

CHISEL is a former secondary housing Co-op which is now a Housing Association. It was formed to support and provide the funding conduit from the Housing Corporation to develop co-operative housing from squatted/rescued homes, and through innovative self-build schemes using the theories or Walter Segal.

As CHISEL would own or lease the properties and the Co-ops provide management, this has led to CHISEL becoming manager for the majority of its stock as the frontline Co-ops ceased operating . This led by 2022 to only four co-ops managing stock on CHISEL’s behalf, with two of them not providing value for money in the services that they provided, under out-of-date management agreements.

This was further complicated by the co-ops also managing stock for other housing associations, and the increased regulatory environment for areas like safeguarding, building safety, complaints and the recent changes to the consumer standards. The managing co-ops not being regulated by any relevant housing body were not able to adapt or provide the services to satisfy these.

In hindsight, it could be argued that that was CHISEL’s responsibility to provide this, (as it is at is with Coin Street Secondary Co-op) however this was not carried out.

1. **Are there lessons from the community-led housing sector that you think could inform other kinds of housing development in London?**

The resident involvement in co-operative form at the beginning of the CHISEL self-build schemes, and with a level of local input into allocations has a demonstrable connection with tenancy sustainment.

There were also substantial training opportunities at every level for both self-builders and more regular housing co-operatives alike – committee work, project management, construction, the legal sphere etc.

***Questions for Policy, Advocacy, Thinktanks, or Academics***

1. **What are the main challenges, benefits, and opportunities for Community Land Trusts and/or Housing Cooperatives in London?**

Challenges

* Lack of long-term funding and access to it (in spite of GLA offer)
* Lack of land or properties being made available
* Lack of ongoing support for co-ops, dispute resolution service and regulation
* Need for costed and managed programme of delivery
* Lack of longevity and long -term development of housing co-ops

Benefits

* Obvious increase in stock of homes, with benefits to health and outcomes that accompany that
* Strength in local communities and maintenance of socially diverse areas in the capital
* Local ownership and pride of place - real antidote to raft of mergers in social housing space

Opportunities

* To involve young and mobile people in the management of their home – maybe with a shorter tenancy option used in an enabling way?
* There were also substantial training opportunities at every level for both self-builders and more regular housing co-operatives alike – committee work, project management, construction, the legal sphere etc.

1. **Do you think that CLTs and Housing Cooperatives have the potential to scale up across London?**

I think so, I am personally supportive of larger co-ops so that they are able to afford to carry out some of the new regulatory requirements. This is what we are attempting to achieve with the arrangement review at CSS.

1. **What role could CLTs, and Housing Cooperatives have in contributing to housing supply and affordable housing provision in London?**

I think that there could be a consistent supply if programming and management was carried out by a pan -London body (like the GLA) - there could be a focus on building out and managing new sites on a more micro level or partnerships with over-large RPs to provide local management.

1. **Are there lessons from the community-led housing sector that you think could inform other kinds of housing development in London?**

I think involvement of residents prior to building or in engaged in meaningful and empowered roles in managing their homes is highly beneficial.

1. **Do community groups that seek to establish CLTs and Housing Cooperatives in London face barriers? If yes, what are these barriers?**

* Cost
* Professional skills
* Contacts
* A first port of call

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives**

I think that the GLA should be the main funding conduit to Co-ops seeking to provide new housing stock, and also practical advice and support for existing co-ops, to helpd them sustain themselves and thrive.

I would be happy for the GLA to agree an achievable regulatory package with the DHLG, and works in partnership with the Housing Regulator and Ombudsman to make some key objectives specifically aimed at co-operatives.

***Questions for Housing Cooperatives and Community Land Trusts***

These questions are for both existing Cooperatives and CLTs and those in the process of development. Please answer any of the questions below as are relevant to your organisation.

CHISEL is no longer a co-operative and my understanding is that Coin Street are sending a separate response to this call for evidence.

I feel that at Coin Street however the answer to this question:

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Is that we have reviewed our purposes and as such realised that our model doesn’t really work anymore, and that to amalgamate the secondary and frontline co-ops into a large (ish) mutual co-op would give the size, income and robustness to deliver within the highly regulated arena in which we find ourselves.

There still needs to be an ‘advisory’ role for housing co-ops, but in the current age, secondary co-ops like CHISEL and CSS have found this increasingly difficult due to the financial relationship with their front line co-ops, and with the good works of the Confederation of Co-operative Housing go some significant way to address this (should they be engaged with) I think a statutory body’s support and advocacy for co-ops is essential as well.

As a former housing co-operative tenant, and working closely with co-ops now, I think that this self-assessment of aims and means and reflective decision making in delivery is critical for this part of the sector, but happens to seldom, which has led to the more depleted nature of co-ops.

## Poplar HARCA / Ref No. xxx035

1. **Q1**

Registered Providers provide significant input into reaching the delivery targets set out in the London Plan either as developer/builder or indeed owner/manager of homes delivered under S106 obligations. This especially relates to the delivery of genuinely affordable homes. Poplar HARCA have contributed in excess of 1000 affordable housing starts under the 16/23 funding program and hope to deliver circa a further 250 starts under the 21/26 subject to planning and viability challenges being overcome.

As an example being able to unlock Phase A of the recent Aberfeldy village masterplan will assist in the delivery of phases B/C/D. Delivery of the initial phases usually carry significant site wide expenses making future phases potentially easier to deliver. Obviously grant support will need to be available for all phases.

The GLA should therefore be looking at all options open to them to support the RP sector in continuing to deliver affordable housing in London, especially in times where viability challenges are especially pressing and there are restrictions on RP’s capacity to deliver due to balance sheet capacity.

1. **Q2**

While the question asks what changes should be made to specific policies, it is considered that the key issues impacting the delivery of homes is more strongly linked to the decision-making process of the planning system within the capital. In particular, applicants seek consistency and a reasonable degree of certainty, together with a reduction in the risks of delay and excessive cost.

In major estate regeneration schemes, which follow from a successful ballot of residents, and an application that is supported by professional officers, there should be a much-reduced involvement of local planning authority committees; such that applications are reported for comment only (see response below to Point 3).

There should be more certainty in the advice provided by the LPA during the pre-application process, possibly involving Members. Schemes would benefit from a collaborative pragmatic approach with a desire to find solutions. In this respect, more leadership and involvement by the GLA working with LPA would be welcomed.

The time and cost of preparing and submitting a major planning application is excessive. The GLA must find a way to simplify and/or reduce the amount of information required up front, especially in outline planning applications. Greater certainty built into the process at the earlier stages, without completing an excessive amount of technical evidence would bring forward more schemes.

1. **Q3**

The GLA should consider acting as planning authority schemes for schemes of significance from the outset. Whilst the GLA have the ability to call in such schemes at present, having the GLA act as planning authority from the outset provides an element of comfort that the application will not be subject to changes in local political agendas and that the application will be considered on its merits and appropriate planning balance. Potentially, the GLA would be the determining body for applications of London-wide significance - possibly based on an expansion of Article 7 of the Mayor of London Order 2008. This approach has worked previously in such areas as the LDDC/ODA/LLDC amongst others. We believe a more centralised approach for large applications can seek to improve delivery timescales.

This approach may also avoid the potential for the rejection of schemes against the advice of professionals and officers. The cost of planning applications for large, complex schemes is significant. Currently, the risk of application failure is unacceptably high, and the process needs to be de-risked if development is to be encouraged

Viability testing to establish the quantum of affordable homes in addition to other contributions both financial and physical that schemes can support, needs to be realistic in the way it recognises the true cost of development, cost of funding, funder attitude to risk, sustainable profit levels etc.

1. **Q4**

Current constraints can really be split into 2 main areas especially in the RP sector. The constraints that RP’s currently have on their balance sheets to deliver new housing, especially where available investment has now been focussed on either for remediation or into higher investment in existing stock. In addition to this where there is limited balance sheet capacity to deliver new housing, challenges exist due to high costs of borrowing, increased build costs over the previous number of years combined with stagnant sales prices and grant levels that still remain relatively low which make viability challenging. Obtaining investment is not really the current issue, but the obtaining of investment on favourable terms is still a challenge. Would the GLA consider settings up a regulated for-profit RP using Pension Fund or other investment with “RPs” then acting as the management and delivery vehicle on the ground to deliver high quality local services. The GLA are already considering setting up a development vehicle, but this type of approach would facilitate a shorter-term kick start to scheme delivery in London where balance sheets are the biggest constraint to delivery.

There are a significant number of stalled schemes in London that have planning consents but cannot be progressed due to viability issues. Good development means investment in good quality infrastructure, public realm, placemaking initiatives etc. In addition to grant funding for the affordable homes, the GLA should consider a separate infrastructure fund that will assist in unlocking stalled schemes. A relatively low additional investment could have the effect of kick-starting development and boosting confidence in the private sector.

1. **Q5**

Local Authorities can suffer from under resourcing and lack of experience especially in planning teams. This is both front end but also with regard to the discharging of planning conditions.

LPA’s and the GLA need to consider outsourcing some planning responsibilities to supplement in-house resources in the short to medium term, until appropriate in-house resources can be established.

1. **Q6**

N/A

1. **Q7**

Refer to answers in questions 3 and 4

1. **Q8**

Yes but the sector will need to find new ways to ensure delivery moving away from the previous debt/cross subsidy model.

## UK Cohousing Network / Ref No. xxx037

**1.0 Introduction**

1.1 UK Cohousing Network is the national not-for-profit membership body and voice for the cohousing movement and a founding partner of Community Led Housing movement. Our members include community groups, housing associations, developers, architects and academics working together as an alliance to see sustainable communities and housing created through cohousing and co-design.

**1.2 Scale/Change of Delivery Models**

We agree with Dan Hill and Mariana Mazzucato, who in their recent paper “Modern Housing: an environmental common good” who propose to reframe the focus of the housing sector - one third should be delivered by the market, one third by the public sector, and one third by the not-for-profit sector. As we have seen, co-operative and cohousing models offer a transparent and equitable route for better housing in major cities, Barcelona has such a strategy with la Borda and Sostre Civic good examples.

**1.3 CLH will work best for the GLA when engaged as a collective movement.**

We understand that the housing committee met to consider the role of CLTs and Housing Co-operatives in the housing supply and affordability in London. We want to make the case for the inclusion of all forms of Community Led Housing in the Mayor’s housing and placemaking strategies including cohousing, to maximise the opportunity for scale of delivery, choice for Londoners, and long-term impact.

1.4 Cohousing is a growing movement that employs cooperative or non-profit governance models, involving residents in the design, development, and stewardship of their neighbourhoods. Homes are built to high standards - Passivhaus wherever possible, and neighbourhoods range in size from 20-50 homes with shared facilities - aimed at promoting sociability, mutual aid and low carbon living. Thousands of UKCN’s members across the UK are developing housing at various price points and tenures, including social rental.

1.5 They are inspired by examples in Denmark, Vienna, Zurich and Berlin, where co-op and cohousing type housing, delivered in partnership with the government play a major role and are a source of pride. In Vienna 60% of the city’s residents live in a *Gemeindebau* or subsidised co-op – deliberately aimed at keeping a mix of people from different paths of life in social housing.

1.6 All forms of CLH have the potential to deliver affordable housing of all types. Our understanding is that affordability is created by underlying factors such as cost of land, finance, and build. Affordability can be cemented in place through agreements and covenants related to land use and funding which are legally binding. On top of this, each CLH scheme including cohousing are run by not-for-profit companies and will have a specific commitment to values, objectives and goals baked into their mission. CLH schemes, including cohousing, can partner with housing associations and other RPs to deliver and manage housing including social rental.

1.7 Whilst similar, the main difference between co-ops and cohousing is their end goals. Co-ops are primarily about a specific form of resident ownership and governance whereas cohousing, which can use co-op models, aims to use physical and social design to create highly sociable, mutually supportive, sustainable environments for the long-term.

**1.8 Long-term benefits of good neighbourhood design**

Whilst the challenge of meeting affordable housing needs is almost overwhelming, we argue that we also need to consider the post-occupancy benefits of housing - how do we design to ensure homes not just houses, neighbourhoods not just locations to live. Cohousing is a model of CLH that generates long-term, post occupancy benefits for health, well-being, isolation, loneliness, mutual support and potential savings on social care.

**2.0 Different Examples of Cohousing**

Whilst specific cohousing schemes have core good practice principles the model is adaptable, flexible and replicable, each will be unique to each community.

2.1 Affordable housing integrated: Bridport Cohousing CLT in Devon: offers keyworker, social rental and shared ownership housing in partnership with a cohousing group, a local housing association and a community land trust. They generate their own energy, run a micro grid and have collectively built a community common house following a successful crowd-funding campaign

2.2 Innovative affordable keyworker housing: LILAC cohousing in Leeds: runs a Mutual Home Ownership scheme for those caught between social rental, private rental and home ownership - largely for keyworkers - run as a co-operative with cohousing design. LILAC has measured its social and environmental impact to demonstrate higher performance than mainstream housing

2,3 Housing for healthy ageing: New Ground in New Barnet: won a World Habitat Award in 2024, and is owned and run by older women, has 30% social rental provision and is delivered through a development partnership with Hanover and now the social rental units are managed by Housing for Women.

2.4 Council commissioned custom build: Marmalade Lane in Cambridge is an award winning custom build scheme - achieving high standards as outlined in their recent social value report

2.5 Inspiring Housing Associations, Housing 21, is delivering ten “cohousing inspired” social rental schemes across Birmingham for overlooked communities in some of the most deprived wards in the city and country. Whilst the housing management will be provided in house to begin with the long-term offer and vision is to support communities to take on as much control of their housing as they need or want over time. UKCN’s recommendations for replication

**3.0 Custom build**

Custom build can deliver: the Bacon Review illustrates that community custom build, including cohousing, delivers over 40% of new housing globally, yet less than 7% in the UK. Cohousing efficiently delivers custom builds with a range of affordable tenure options.

**4.0 Demand**

When people know about cohousing and CLH, it prompts demand.

* U3A survey of over 55s asked 7,000 of their members showing 14% were actively interested in cohousing if it were available.
* UKCN set up a waiting list last year and has over 2000 people already.
* ROOST, a new co-op company has over 10,000 people on its waiting lists

Taking all of these factors into consideration, we would argue that cohousing can and should be part of the overall CLH strategy for delivery alongside CLTs, co-ops, custom and self-build.

**5.0 Challenges in Developing and Running Community-Led Homes:**

**5.1 Funding and Finance**: Securing initial capital and ensuring long-term financial sustainability can be challenging - particularly in the difficult points leading to planning permission. CLH most often accesses loan finance at 2-3x the interest rates of commercial, council and housing associations.

**5.2 Regulatory Hurdles**: Navigating planning regulations and building codes requires expertise.

**5.3 Development skills and expertise:** CLH schemes often are led by members of the public with lack of knowledge on development expertise at sit in competition with well-resourced professionals.

5.4 Community Building: Establishing and maintaining effective governance and cohesion can be difficult.

**6.0 Overcoming Challenges - Policy Recommendations**

**6.1 Inclusion of Cohousing in the London Plan:** The next version of the London Plan should promote cohousing as part of the community-led homes sector, encouraging groups, councils, housing associations and developers to integrate cohousing models.

6.2 Health and Social Care Policies: Local authorities should assess the health and social care benefits of cohousing, including its impact on public health and adult social care, particularly in older age.

**6.3 Affordable Housing Flexibility**: Review affordable housing policies to better accommodate cohousing schemes, recognising co-op or mutual tenures as affordable housing options.

**6.4 Land Allocation:** The Mayor should review the GLA Group land portfolio to identify and earmark sites for cohousing schemes, creating a register of available land to match with interested community-led groups.

**6.5 Revolving Capital Fund:** Establish a revolving (repayable) capital fund to support cohousing/CLH development, providing upfront capital and bridging funding gaps, leveraging private and social investment. To create a level playing field in debt finance a government backed guarantee fund can attract private sector and social investment to cover the pre-planning phase.

6.6 Cohousing Champion: Appoint a Cohousing Champion within the GLA Community-Led Housing Hub to support the cohousing network, promote the concept to local authorities, and address planning and development issues.

**7.0 Conclusion**

Cohousing addresses several community needs:

* Affordable Housing: Innovative funding models and collective resources make cohousing affordable in high-cost urban areas.
* Social Connectivity: Shared spaces and collaborative governance foster strong social networks.
* Sustainability: Many projects incorporate sustainable practices, benefiting both residents and the broader community.
* Mixed models meeting local needs: cohousing can combine with CLTs and Co-ops to deliver the best model for a local area.
* We would be delighted to help answer any queries, host visits or pursue opportunities and solutions.

Community Led Housing Networks and Associations

## Community Led Housing / Ref No. xxx018

We are grateful to the London Assembly Housing Committee for looking into community led housing. It is well timed, and we welcomed the opportunity to give evidence in person on the benefits and opportunities of community led housing. Although we do not fit neatly into the question categories, we wanted to follow up with a written submission as we believe we have a wide experience that synthesizes a range of perspectives.

**Vision**

Our vision is that community-led housing becomes a consistent mainstream element of a diverse London housing market. Community-led housing (CLH) is all about the empowerment of residents, in contrast to a more paternalistic relationship between housing providers and residents seen in public and private rented housing, as well as in the development of all housing, with generic and impersonal decisions, beyond the control of (future) residents.

CLH allows people to control what matters to them most about their housing. Residents have an inherent interest in the qualities of their homes, common spaces, and neighbourhoods. New development allows immediate control over the form of the housing, although taking on stock built by others can also allow for gradual transformation over time. The physical environment and collective decision making can engender more sociable and neighbourly relationships. Almost as a by-product, the physical and social outcomes provide a wide range of benefits.

**Context and Learnings**

CLH London has managed the early-stage revenue portion of the GLA’s Community Housing Fund (CHF) Round 2 programme since 2019 with a focus on the ‘group’ and ‘site’ stages. We have generated a large and diverse range of CLH projects, many of which are credible projects which would not have come forward or made as much progress without our support and mentoring (regardless of grant funding they may have received). This is reflected in feedback from groups.

The scale, breadth, and pace of what we have tried to achieve has been ambitious, and it has required intensive work, building sector capacity from very little. We have proven to be an agile and effective resource for groups. In addition, we have successfully supported [several London boroughs](https://www.communityledhousing.london/support/boroughs/) to develop their approach and policy in relation to CLH and to the provision of sites, culminating in a number of site opportunities for CLH. We have built awareness for CLH in London through events and seminars early on, all of which have contributed to making community led housing a legitimate part of the capital’s wider housing delivery.

The availability of CHF Revenue has shaped both the number and the nature of projects we have worked on. There have been more projects than would have approached us without the grant funding. Our role in managing CHF Revenue has also required a dual ‘funder’ and ‘adviser’ role, which has sometimes been tricky to navigate. Around 30% of our time on direct support to groups and boroughs, has gone on projects that wouldn’t necessarily have sought to receive our advice if we didn’t have funding to offer. Some have been ambivalent about our support or even reluctant to involve us in their projects.

We have taken on a wide range of projects, with different motivations, aspirations, approaches to tenure, from demographic to geographic communities, niche and broad, from independent churches to moorings to established housing co-ops - all with different approaches to development, partnerships, site identification and acquisition. We value the diversity of projects to date, although many are niche or one-offs. We have learnt a lot about what has potential for mainstream replicability in the London context, through these projects, as well as some missed opportunities.

What is common, is that progress on projects and development has been slower than required to scale and mainstream CLH. While there may be valuable successes, we estimate CLH is still around 0.1% of total stock and annual output in London (circa 3.6m dwellings and 40,000 net additional dwellings pa respectively). To take this to even 1% will require a 10-fold increase. The barriers are commercial and systemic, and beyond those that can be addressed with the knowledge and mentoring CLH London was set up to provide, or with tightly structured CHF funding which doesn’t fully level the playing field.

The following provides a detailed account of the barriers in order to find possibilities for new approaches.

**CLH motivations**: People are motivated to explore CLH to achieve something different or more than what is available to them or in their area. Motivations include control over physical design to achieve more sociable living environments, control over affordability and allocations to address unmet need or aspirations in their community, and control over aspects of the long-term management. These are often non-standard requirements, and many groups attempt to rethink housing from first principles. We often advise how projects can be made more realistic, but these are often at the core of why groups are motivated to pursue CLH at all. So even if they make projects more complex and time-consuming, many groups are prepared to stick it out, even if those who make pragmatic compromises on some elements can make quicker progress.

**Start-ups**: CLH groups typically have no capital or equity. Although CHF can provide small amounts of funding to test ideas, significant capital funding is not available until a project is far more well developed. Start-up CLH groups do not have the reserves or asset base that many larger RPs can put towards projects and cannot access borrowing with the rates and terms that larger RPs and councils can. Without readily available capital to compete in the London market, start-up groups often seek the support of sympathetic organisations such as councils, and occasionally RPs (such as with LOLC, or Heads2gether).

**New sources of supply**: The government desire for additional housing and the way public sector resources are structured and governed, means CLH often finds a more receptive audience when addressing the question of additional housing provision. Attempts to take ownership of existing estates have resulted in large amounts of CLH in the past (WECH, Phoenix CH, Watmos), but have struggled in WKGG for example, where the incentives for stock transfer are not what they were. Legislation and financial incentives have seen many Tenant Management Organisations created in the past, and there is still some support infrastructure, although this has not been the focus of the CLH London or of CHF funding.

**Partner priorities**: Even where the social value of CLH is understood, it is often seen as a “nice to have” for councils and partners, reliant on their discretionary goodwill, unless there is a project specific rationale. Often councils or HAs are trying to deliver housing themselves, and CLH can be seen as taking resources away from focusing on that. Particularly as the demands of projects can be more complex. CLH is often deprioritised in favour of other work, and this can mean approvals and legal work take a long time.

**Small difficult sites and Development**: Somewhat as a result of the competing priorities, the sites that are available for CLH are often small and constrained, as these are the ones councils are least interested in developing themselves. The staged approach to funding can lead to discontinuous (stop-start) progress. Then there are the more conventional challenges of development including the general pace and uncertainty in planning decisions, constrained sites, coupled with ambitions for bespoke tenure, allocation, and design innovations makes planning permission more difficult. This will be followed by a challenging construction environment, where contractors are less likely to choose to work with poorly funded organisations. Finally, finance is harder to attract for small start-up development projects with no track record.

**Landlord (RP) partnerships**: One of the priorities for councils and others is to maximise rented housing. This is often a motivation for CLH groups too. A key regulatory complication for sub-market rented housing is the need to have an RP as the landlord. It is more difficult to become an RP than it has been in the past. Aside from the regulatory requirement, affordable rented accommodation is hard to make viable and larger organisations are in a better position to cross-subsidise the early loss-making period with rental income from largely debt-free stock. Landlord partnerships with RPs have been sought after in London, however most RPs who are in a position to grow usually prefer larger schemes and greater control of the development process, and it can be hard to find small housing associations to agree to acquire units in very small schemes delivered by a CLH group. The complexity of conventional CLH projects providing rented housing can make it less attractive to councils who could deliver directly, or work with an RP directly, so CLH can add a layer of extra complication, for what are often small schemes. There are occasionally exceptions where the CLH group are not looking for full control and projects provide RPs an opportunity for positive press and to reconnect with their mission. Tenures such as discounted market sale, largely avoid the need for landlord partnerships and have seen some success and sticking to a single repeatable tenure has some benefits for scaling as we have seen with London CLT, although these don’t overcome the need and desire for secure rented housing and may struggle for affordability as mortgage rates increase.

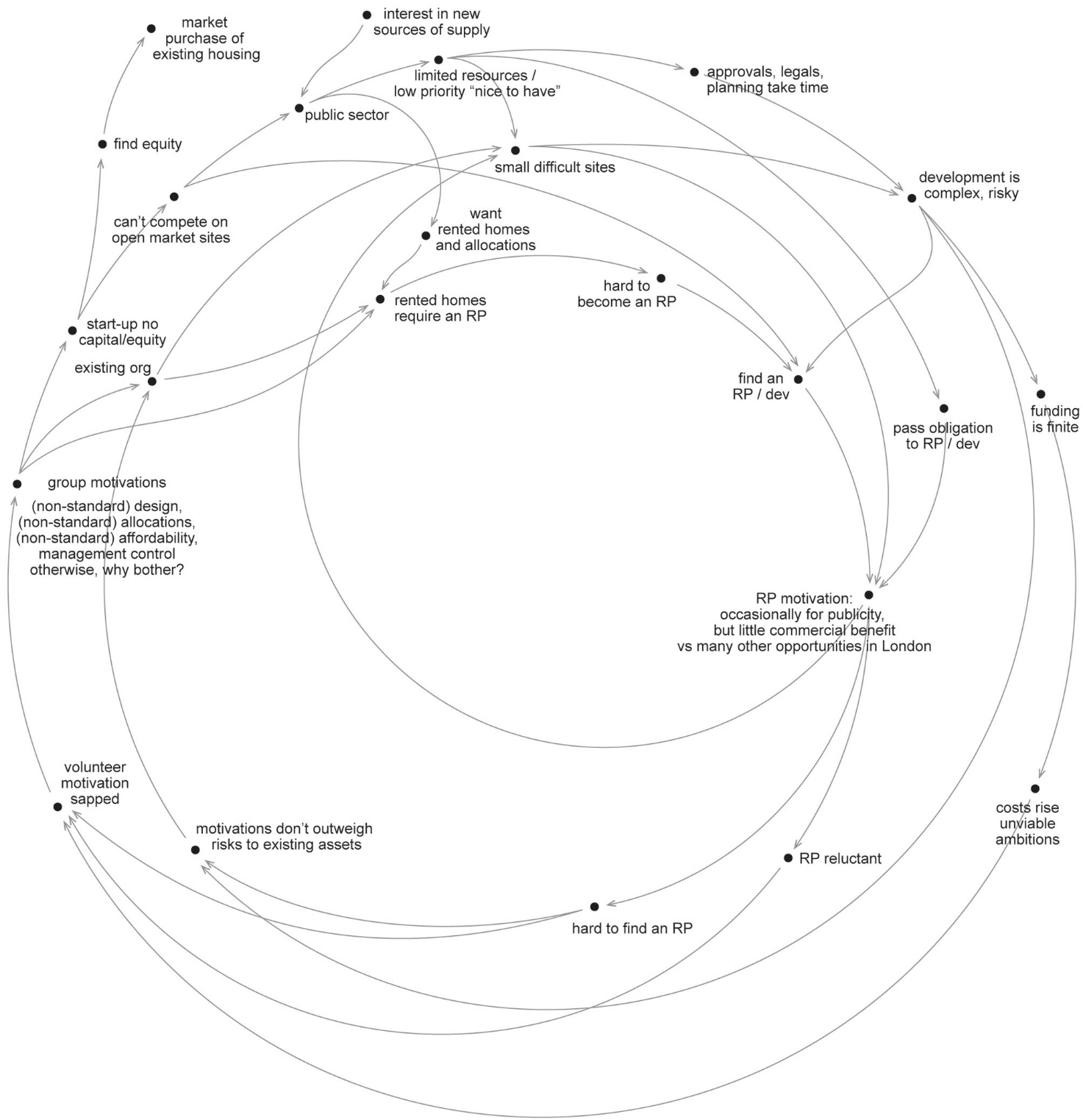
**Development partnerships**: Given the complexities and financial risks of the development process, partnerships could allow quicker and easier progress, and there is potential for these to be combined with landlord partnerships. This is more common in rural parts of the country, where a CLH group may be the key to unlocking a particular site because of the protection and reassurance offered to a local landowner. This dynamic doesn’t exist with landowners in London, and start-up CLH groups primarily only bring council owned sites to the table. Often these are small schemes with complex demands, and there are plenty of other opportunities for developers and RPs to pursue in London, so it can be difficult to interest them in developing these sites. And if the strategy for a CLH group is to take ownership of a council site in order to have a development and landlord partnership with an RP, the additionality and logic of this is less clear. The partnerships that have been made are reliant on a relationships and reputational benefit more than anything commercial, and this means they are not likely to be one-offs (eg LOLC, Earlsfield CLT). This could be different if the project is developer led and the community group slot into a fairly specific role.

**CLH requirements on RPs and developers**: Given these issues above, we have also pursued projects that are being built by public sector development partners with the intention that a proportion of these should be sold/transferred to CLH groups, rather than making sites available for development (eg LDDC and St Ann’s, St Clements, Redbridge, possibly E16 CLT and Gloucester Grove). These arrangements promise to offer an easier route to completed CLH. Although we have seen a general reluctance to genuinely involve CLH groups at an early stage, possibly because they do not wish to burden projects with additional complexity, or because they have often been hard won by campaigns. A widespread requirement to ensure a proportion of larger schemes are transferred to CLH could allow better processes to develop.

**Maintaining motivation**: The challenges of the development process coupled with the ambitions for innovation desired by CLH groups, can make it difficult to maintain motivation amongst volunteers, or those looking for a home themselves as their lives move on. It is possible to renew memberships and maintain CLH organisations, but it is difficult to attract people into CLH with the knowledge that it will take a long time and the outcome is not guaranteed, and they may have to compromise their initial ambitions.

**Existing (non-housing) organisations**: such as independent churches and community centres, may already own land which is often small and complex. There will usually be a greater interest in the re-provision or improvement of non-residential spaces, which can make viability more difficult. There is sometimes caution about not wanting to put the existing organisation at risk and the issues around finding an RP for the scheme remain, and there may also be limited regard to resident control in any housing, making schemes feel like conventional land sales to an RP or developer.

**Existing CLH organisations**: such as established housing co-ops, which in some cases are already RPs, may already own land (which is often small and complex) or have reserves and a capacity to borrow. However projects have struggled with governance and leadership, particularly because the motivation to expand (whether by building or acquiring new homes) is not great enough to overcome the fear of putting their existing homes at risk, and enduring disruption if development was to take place on their doorsteps. This has not proved to be a way to scale CLH, even with funding on offer.



**PRECONCEPTIONS**

Through a deep understanding of the barriers, we’ve become aware of two related preconceptions; that CLH always starts with a group, and that CLH is about delivering new housing.

**The ‘group’ preconception**:The diversity of London has naturally generated groups with different motivations and aspirations. As humans, we seem predisposed to the story of spontaneously formed community groups, valiantly triumphing over adversity. We have also inadvertently defaulted into responding to individual requests from individual groups, trying to fashion projects that meet their specific requirements, whilst faced with similar commercial and systemic challenges every time.

*What if we started with clear repeatable project types and enabled interested people to form groups around those projects, rather than expecting groups to be pre-formed ready and waiting?*

**The ‘development’ preconception**:Based on our experience with groups, and the enquiries we receive, we see that many people like the idea of *living in* community led housing but are put off by the idea of taking on a lengthy and risky development project. Yet somehow, community led housing is often seen as an additional “new source of housing supply”. Government funding has only been for “additional supply”. Expecting each start-up community led group to take on or organise a development project is a big ask, and one which invites a range of challenges. Even the partnerships we’ve helped to create have been tenuous one-offs due to systemic issues in the London market.

*What if we left the practicalities of delivering new homes to those with the skills and resources to do so, and let community led housing focus on what it is good at and where it adds value?*

**Mainstreaming CLH**

We believe what is central to, and distinctive about, community-led housing is ***resident control and belonging*** - that people can shape what matters most to them in their housing[[4]](#footnote-5) within a supportive community. Our vision remains for community led housing to become a consistent part of a diverse London housing market.

It is clear the approach of responding to requests from individual groups, faced with commercial and systemic challenges outlined above, is not likely to lead to the scaling we would like to see. We believe new approaches are needed in London to make CLH more mainstream.

Based on our experience with groups and the enquiries we receive, we have considered areas with a large latent demand and growth potential and offer good value for money. We are developing a small number of focused pro-active interventions, which are more deliverable, and capable of being ‘packaged’ in ways that give people control and belonging, without the challenges and risks above. These can be layered together:

**1**

**Build**

**Belonging**

**2**

**Collective**

**Ownership**

**Coproduction**

**& Stewardship**

**3**

**Collective Ownership** offers control and security for private renters with increasing affordability over time, and mechanisms to ensure others benefit in future, by purchasing new and existing properties.

A professionally managed entity is the freeholder of properties and issues renewable leases to small groups of residents. Residents will have a stake in the freeholding entity and day-to-day control of the property. The freeholder can raise investment from a range of different sources to finance purchases, acting as an enabler and guarantor. The control and security offered to residents allows for a sense of community and belonging, and better planning in all aspects of their lives, and the ability to invest in energy efficiency measures.

We have involved key professionals on a pro-bono basis, and have an overarching financial model, and clarity on legal issues with a KC opinion, giving confidence of a credible, viable proposition. We are preparing incorporation documents and exploring routes to “equity” investors. Funding is likely to be needed to prepare detailed information for investors and engage significant legal work. The Collective Ownership Society will be a professionally run community led organisation, who we have encouraged to submit evidence directly.

GLA support long term: We believe there is a rationale for GLA capital loan investment, given the potential impact on the private rented sector and as a sustainable mechanism to deliver CLH growth. There should be flexibility in the use of repaid CHF capital loans to allow for this.

**Build Belonging** where we help developers incorporate the social and design principles of CLH into their schemes, and forge communities around these projects.

We aim to offer a service convening a group of prospective residents around a scheme that a developer has already lined up, at a fairly early stage, and working with the group to forge a sense of community and collectively customise aspects of the design, without affecting overall viability. This can be overlaid with Collective Ownership, and resident stewardship.

We are working with a community facilitator who has a coaching and cohousing background, to explore what makes communities work socially, and to think through the process and mutual commitment points with the developer. There is further work planned on detailing the structure of reservations and pre-sales and local lettings arrangements. We are engaging with one or two small private developers who are interested in this approach, as it can help through subject to securing an appropriate site and viable development project.

GLA support long term: There may be scope to mandate this approach in public land procurement and/or planning policy, where a block in a large scheme is set aside for custom built cohousing. There may be opportunities in boroughs making sites available for CLH, with a flexible understanding of how communities can be formed and how development can be taken forward by others.

**Coproduction & Stewardship** where power sharing relationships for resident management or community stewardship on large-scale schemes add social value and save money in the long term.

The coproduction approaches we are piloting moves beyond consultation and engagement and focus on management and stewardship. Resident led stewardship of wider estates (rather than by private management companies or HAs) would empower residents allowing them to prioritise service charges.

We launched a [Framework for Coproduction in Housing and Regen](https://www.communityledhousing.london/coproduction-power-sharing/), and have been trialling some ideas in the context of the management of a CDS estate in Dartford (CDS are the housing association we are hosted by). We are supporting CDS in taking forward the [Co-operation in Social Housing Commission](https://www.communityledhousing.london/cish-commission/), a group of high-profile leaders from the housing sector. The Commission will steer pilots within CDS and a few other Housing Associations, from a position of being willing to explore and learn how residents can shape what matters most to them. We have encouraged the Commission to submit evidence directly.

GLA support long term: Coproduction approaches could form part of best practice in Estate Regen work funded by the GLA. We are not seeking GLA funding for this work.

Traditional community-led development approaches

We do not wish to undermine the efforts of community led housing groups who are gradually making progress on development projects, many of whom we have supported to date. We would like to see through projects that we have been involved in with groups from the early stages, although the funding to do that will be more limited in the next financial year.

The 3 approaches above are our best attempts to create repeatable mainstream approaches that work within the current systemic barriers in an environment of limited grant funding. They will not meet all community led housing aspirations, and there will still be those who wish to pursue direct development, because it allows them the greatest control in achieving their objectives on their own terms. Control of the development process may be essential to achieving a key aim, for example, the opportunity for self-build / self-finish was a key driver for RUSS. We hope to find ways to support such innovative schemes, even if they are largely one-offs facing limited funding and the systemic barriers above. There is value in innovation that the believe the GLA should continue to support, even thought it may be hard to identify pragmatic innovation from very early on.

Indeed, if we can operationalise the 3 approaches above into efficiently repeated and commercially sustainable work, this can allow us more capacity to engage with innovative and unique schemes.

## Community Land Trust Network / Ref No. xxx007

**CLTs IN LONDON**

Community Land Trusts (CLTs) are a democratic community-led approach to the stewardship and development of land, and of the assets on that land including housing. Their localised, participatory governance complements and reflects the larger-scale, representative governance of the London boroughs and the GLA; all three share the same duties to serve the social, economic and environmental wellbeing of their communities.

The growing interest among Londoners in CLTs - and other forms of community led development - reflects a desire to have greater agency, control and ownership over development. While the priority of many Londoners is to get a roof over their heads, a sizeable proportion would also like to be more than passive consumers and consultees. They would like to control the management of their homes; to codesign schemes for small sites and significant regeneration; to make different and sometimes innovative choices about the kinds of homes and communities that are built; to steward land and homes so they can achieve development without displacement.

Community led development, and self commissioned housing, is far more commonplace elsewhere in Europe and North America. In some countries and cities it is the default form of affordable housing, and a significant part of the private market. In some, such as the Netherlands or Barcelona, it has been fostered as part of a deliberate strategy to scale it up from a low base. But in London it has remained a tiny niche. While support from the GLA and some London boroughs in recent years has been welcome, this has for the most part been at the margins – offers of small, difficult sites; short-lived funding schemes; allocations in larger developments, but not repeated or systematised as an approach.

Nonetheless, activity in recent years has developed practice, skills and a body of expertise that could now be translated into mainstream practice. All Londoners - of all incomes and from all backgrounds - could be given new options to collectively design, own or manage their homes, workspaces and other assets.

**ACHIEVING SCALE**

Recent development of community led homes in London has taken three forms, each of

which offer the potential for scale:

1. Developing small sites.
2. Allocations in larger sites.
3. Acquisitions of existing homes.

But to achieve scale, the GLA needs to move from a mentality of CLH being lots of small

individual projects. There is no other city or country where CLH-at-scale operates with

this model.

Last year we developed a long-term strategy to scale community led housing, and discussed it with ministers in September. It is being actively considered by the new government. It was based around three interlinking proposals:

1. Developing a cadre of intermediary delivery bodies capable of identifying replicable models within market contexts (e.g. London’s, or the rural South West), and working with communities to deliver these. London has an emerging market of these in eg CLH London, London CLT and RUSS.
2. Improving access to finance for these intermediaries including loans, equity and grant.
3. Reforming policies for planning, housing grant, asset disposal, estate regeneration, and at the national level legislation e.g., around planning and leasehold, to create clearer opportunities for CLH.

**Developing small sites**

The first scalable approach is developing small sites. Historically these have come about through significant amounts of community campaigning, sometimes around inappropriate sites, but are increasingly being proactively put forward by councils.

So far these have begun with a competitive bidding process, usually requiring communities to develop architectural proposals that are financially viable, technically feasible and acceptable in planning terms. Groups must raise the finance to make bids and then to take their scheme through planning, negotiate the legal agreements and then build out with contractors.

This is an extremely complicated process that requires a great deal of expertise, free time, and access to finance. Pioneers like RUSS and London CLT have achieved amazing results, and subject to viability have been able to meet a range of affordable housing needs. They have also demonstrated that CLH can defuse local concerns and win local support for infill development, even on potentially controversial sites, with planning applications often attracting many times more supportive comments than objections.

The City of Barcelona has taken a different approach to the same opportunity. Starting from a low base, it identified viable sites with the potential to build 1,000 homes; created a partnership with co-operative organisations providing finance and development services to build these out; and worked with the same partners to invite proposals from community groups for each site, moving from an initially competitive bidding process towards a more collaborative approach to allocating sites to meet a representative range of needs across the city. Groups formed into cohousing communities or tenant co-operatives, which were then supported by the partnership to develop the sites. The land sits in a CLT, leased to each community.

The difference here is that the city created a partnership to do all of the heavy lifting, and invited communities to then bring their local knowledge and preferences into the process. You don't need to become a one-off amateur developer to create your community.

We would like to see this sort of approach developed in London. It could build upon the capacity already existing in organisations like CLH London, London CLT, RUSS and CDS

Co-operatives, and perhaps borough housing companies.

The GLA and boroughs need to address the following barriers to make this a more

workable and commonplace option:

* Moving the bar for bids, focusing on the outcomes and design considerations rather than requiring architectural proposals and financial appraisals.
* Standardising the approach as much as possible, for example using the GLA’s Small Sites Small Builders framework, and more strongly encouraging boroughs to use the same legal templates for agreements to lease, leases, etc.
* Ensuring all Affordable Homes Programmes offer flexible revenue and capital funding, learning from the Innovation Fund and Community Housing Fund, and ensuring there is officer capacity to engage with this efficiently.
* Fostering new partnership opportunities eg with a borough housing company, or housing associations, or SMEs, in a Barcelona-style citywide framework, to do the heavy lifting for communities that lack this capability themselves.

**Allocations in larger sites**

The second approach is the allocation of homes for community organisations in larger sites. The GLA responded to CLT-led campaigns to broker 23 homes for London CLT in St Clements and 58 homes for Gida Housing Co-op in St Ann’s, and more have been promised but not delivered e.g. for East Wick and Sweetwater following a longstanding pledge for the Olympic Park made by Ken Livingstone, Boris Johnson and Sadiq Khan.

This could be a much more straightforward process, setting a lower bar for Londoners to create collective housing solutions in every major development. Developers and landowners could work with CLH London to form interested groups around opportunities, factoring in the types of homes, tenures, and opportunities for future residents to codesign the homes rather than just buy ‘off plan’.

There are a number of practical barriers that need to be addressed:

* Ensure purchase prices and terms are workable; the GLA could look to standardise these.
* Avoid requiring CLH landlords to become Registered Providers (RPs) if they are providing a small number of rented homes by structuring grant sources and cross subsidy such that GLA capital grant is not needed for those homes, and if RP status is required then ensuring time and flexibility to acknowledge the complexity of registering with the regulator or partnering with an existing RP in ways that retain community control.

On RP status, we would point to the approach taken by Bristol City Council when providing capital grants to non-registered providers. Grants are subject to providers meeting their governance, finance and management standards. These are based on the Regulator for Social Housing’s standards but with a lighter touch and an emphasis on self-certification.

Related to the allocation of homes is the overall stewardship and management of large sites. The Competition and Markets Authority recently published a market study into housebuilding in which it criticised the private management of estates as detrimental to consumers, and recommended this practice be ended. The Labour government also committed to end the ‘fleecehold’ estate charges in its manifesto.

While adoption by boroughs was recommended by the CMA, there are other similarly democratic options available including CLTs that could be promoted or become a planning requirement. Londoners should be in control of the management of their homes, common parts and community facilities. CLTs ensure they are able to do so democratically, and with a duty to use those assets to further the social, economic and environmental wellbeing of the community. They are recognised in law and have unique exemptions to charge residential ground rents in the furtherance of this option.

The GLA created a close cousin to this at St Clements in the Ricardo Community Foundation, which owns the freehold of the site and works with the Resident Management Company (RMC) for the site. But as it is funded through ground rents, it could not be repeated unless the governance were altered to make it a CLT. There are also lessons in the way the RMC was created, with London CLT playing a key role, and lessons in the handover to residents which has still not been completed.

**Acquisitions of existing homes**

CLTs and other community groups in London and across the UK have acquired existing

homes through a number of routes:

1. Walterton & Elgin Community Homes exercised the Right to Transfer to acquire their two estates from Westminster Council in 1992.
2. A number of groups such as Habitat for Humanity GB and PHASES have bought empty homes, including through the £50m Empty Homes Community Grants Programme 2011-15, which did not require groups with rental homes to become RPs.
3. Outside London, some housing associations have sold homes to CLTs and helped them to refurbish them rather than selling them at auction, to keep them in circulation for those in housing need, using funding from Homes England and more recently with the Local Authority Housing Fund for refugees.
4. Using the same funds, some groups have bought poor quality private rented housing and refurbished it, often providing training and apprenticeship opportunities for future tenants.
5. Tonic was offered a £5.7m loan by the GLA from the Community Housing Fund in 2021 to buy 19 shared ownership properties at Bankhouse, a Riverside older living scheme in Vauxhall, Lambeth.

More recently, CLH London has developed a model with a number of start-up co-ops to acquire homes and give private renters more control and security, and gradual affordability over time, whilst ensuring others benefit by focusing on scale and growth at an organisational level above the day-to-day management of homes.

The GLA could make more use of loans, and grant schemes such as the Right to Buy-back fund, to support this approach. Acquisition is considerably easier for Londoners, and for the lenders looking to support it, than development. CLH is an effective way to steward and manage affordable housing.

**RECOMMENDATIONS**

**For the GLA**

1. Amend the London Plan, and make it a condition of GLA land disposals, to introduce a requirement that all schemes with management arrangements create community led stewardship arrangements which those living and working in the area are able to jointly own and control, ideally meeting the statutory definition of a Community Land Trust to enshrine democracy, an asset lock and a duty to local wellbeing.
2. Amend the London Plan, and make it a condition of GLA land disposals and Estate Regeneration funding, to require that schemes with more than 200 homes make provision for community owned or managed assets, including but not limited to housing.
3. Support community led organisations acquiring existing stock with equity loans and grants, including the Right to Buy-back fund and any recycled capital from the Community Housing Fund.
4. Reform the Affordable Homes Programme to make available revenue funding for innovative housing schemes as a standard feature, based on successes with the Innovation Fund and Community Housing Fund.
5. Renew and make permanent the community led housing officer role in the housing team, to ensure the GLA retains a specialist knowledge and has dedicated capacity to engage the sector.

**For London Boroughs**

1. Dispose of more viable small sites to community led developers, and either use the GLA’s Small Sites Small Builders framework, or adapt LB Camden’s simple Expression of Interest process, to avoid placing too great a burden on communities or causing costly delays e.g. in legal negotiations.
2. Boroughs with housing companies should consider developing a portion of their pipeline in partnership with communities, handing ownership and/or management to residents/communities.

**For national government**

1. The government should support the GLA’s reforms to the Affordable Homes Programme, ensuring there is a revenue component to support innovation and diversification.
2. The current NPPF consultation represents an opportunity to support our proposals for the GLA and London boroughs. We have published our draft full response with further details1, but would highlight in particular:
   1. Expanding community-led exception sites to apply within urban areas, which will help small site delivery;
   2. Amending the definition of ‘affordable housing for rent’ in the Framework glossary so it no longer implies a requirement for RP status, which will help allocations in larger sites;
   3. Expand the proposed Community Right to Buy in the Devolution Bill to empower communities to buy assets with any existing use if they can, through development, further the sustainable development of that community, and explicitly align these powers with the spatial strategy Local Plan, which will help acquisitions of existing homes and other assets, as well as redevelopment in small site projects.
3. We would also suggest that the government should include a clause in one of its forthcoming bills to amend the requirement in the Housing and Regeneration Act Section 31(2) that Homes England and the GLA must ensure that landlords being given capital grants are registered providers. We believe the GLA and Homes England should have discretion to award capital grants to other non-registered providers, as is the case for London boroughs, and exemplified by Bristol City Council’s approach.

## Consortium of London Short-life Coops / Ref No. xxx021

1. **What are the purposes or aims of your Housing Cooperative(s), and**

**i) How are you achieving these aims?**

We, the St Mark’s Housing Co-operative and Backdoor Housing Co-operative, are founding members of Consortium of London Short Life Housing Co-operatives (CLC) and here answers the call for evidence on behalf of CLC. CLC is the representative body for short-life housing coops in London.

The Co-ops represented here are fully mutual co-ops that provide accommodation to co-op members at an affordable level of rent – rent set and agreed by members in general meetings. We are an alternative provider of affordable housing. Our memberships consist of people that are single and in precarious employment conditions, whose housing needs are unmet or underserved by the private rental sector and practically excluded from access to social housing via the local housing register. We source properties we can use in providing accommodation at an affordable rent to our members. This typically involves a commercial arrangement where we source properties otherwise hard-to-let and void properties scheduled for demolition to be occupied by our members, in a series of contractual relationships that do not give rise to proprietary interests.

The Co-ops reinvest any cash surpluses into future organisational development and upkeep of properties occupied by our members, to observe and deliver the co-operative aims that underpins our operation.

**ii) How do these aims relate to needs in the community?**

For our membership, the accommodation we provide is a genuinely affordable option that does not involve lengthy, sometimes unaffordable commutes to their place of work which the social housing sector fails to provide due to the shortage of stock that drive social housing providers to prioritise the needs of families and people in vulnerable groups. Private sector rents are often not an option to our members either due to excessively high levels of rent or occasional poor conditions of these rental properties.

Any community needs its key workers for the proper functioning of their public services and skilled workers for its everyday economy. People who fall into this description are typically in need of the accommodation we provide.

All short life co-ops have a lengthy waiting list. This is reflective of the high level of demand and need for the accommodation short life co-ops can provide.

1. **What are the main challenges for developing and/or running Housing Cooperatives in London?**
2. **Access to properties**

Short life housing co-ops obtain licences on hard-to-let properties, and void properties scheduled for demolition to sub-licence to their members for occupation. There is an understanding throughout, that short-life housing co-ops only offer a temporary housing solution with no security of tenure. Access to these properties is reliant on informal, sometimes precarious relationships, usually with registered providers to obtain access to properties.

There is no established pipeline of properties Co-ops can rely upon to offer accommodation to their members. The risk of failure to obtain access to new properties when existing licences expire is imminently material to the short life co-op’s viability and survival. Some co-ops have ceased to operate when they can no longer source properties for their members to occupy (W14 Housing Co-operative - in 2024 the housing provider called back all properties).

Short life co-ops thrived back in the 1970s and 1980s when public authorities in London sought to control squatting in some of its disused or dilapidated properties. The benefits of this arrangement were later recognised by GLC as many residential units were created or brought back to use by short-life coops as a legitimate form of temporary occupation. This amicable relationship between short life housing co-ops and the public authorities including GLC gradually faded and virtually disappeared in 2000s.

Since the 2000s, short life housing co-ops increasingly find themselves in competition with privately operated, profit-seeking property guardian companies to gain access to properties. Co-ops are generally operated by member volunteers and freelance/part-time workers who may or may not be employees. Though knowledgeable in the running of the co-op, they lack the professional skills to compete with commercially minded, sometimes aggressive, professionals in private property guardian companies.

Increasingly, the complexity of the public sector procurement process does not help to improve Co-ops’ position, where the complicated rules are more likely to be grasped by commercially minded private property guardian operators and their professional advisors than member volunteers in coops.

The commercial relationships these property guardian companies have established with public authorities – who own most of the hard-to-let and void properties – serve to exclude short life housing co-ops from this market.

1. **Finance**

Short life housing co-ops, and housing cooperatives in general, are poorly understood by most lenders in the market. The funding requirements for short life housing co-ops, be that for development projects, or for organisational development, or for refurbishment of existing properties they manage, are too big for retail banks on the high street and too small for mainstream lenders. With specialist lenders difficult to engage, this often leaves housing coops in an awkward ‘no man’s land’ in accessing capital.

Short life housing co-ops are mostly operated by volunteers and part-time workers capable but not commercially-minded, as previously mentioned. It would be difficult for co-ops to represent themselves as credit-worthy, lendable corporate entities due to the absence of professional advisors that tend to be too expensive to hire for co-ops. We find well-managed short life housing co-ops have no problem staying viable and generating cash surpluses, particularly when operated by active officers or committee members always on the search for properties. The sector is generally credit-worthy – this needs to be communicated to mainstream lenders.

Public grants are few and far between for short life housing co-ops. This is a line of business not widely understood by public and financial institutions, even for public authorities that have existing commercial relationships with them. Co-ops are left to their own devices building up cash flow without any recourse to public grants or credit, resulting in the co-op’s heightened vulnerability to any external shocks and changes.

1. **Staff and skill shortage**

Short life housing co-ops are third sector organisations. There are difficulties in attracting skilled labour with the professional competence and commercial soundness into the field – especially considering short life housing being a niche line of business unknown to wider housing and built environment professions. Being a sector with little funding and immense operational difficulty, it is difficult to attract suitable talent. This often puts co-ops into a ‘chicken and egg’ conundrum: the absence of talent means it is unable to source properties necessary for its operation and to access credit for its organisational development; fragile cash flow as co-ops struggle to source properties and access credit means it is unable to attract suitable talent.

1. **What is the financial model for your Housing Cooperative?**

For short life housing co-ops, co-ops source hard-to-let and void properties under a licence agreement that allows them to sub-licence it out to their members. The revenue from sublicences is the single source of income for mutual short life co-ops. There are three outgoings: licence fee paid to property owners, minor maintenance and upkeep costs for properties the co-ops manage, and administrative outgoings. Different co-ops have different management accounting techniques, but they would be a variation on the same theme.

For co-ops where major decisions are agreed through general meetings, level of licence fee payment, or rent as it is commonly regarded as, for different types of properties are proposed by elected and professional officers and agreed by members. It is usual for officers to calculate the level of rent that keeps short life co-ops at a viable level to be agreed by members.

Major expenditures, especially capital expenditures, would typically be costed and reported at general meetings for a vote. As co-ops typically do not have suitably qualified professionals as officers, these costs are usually done in a primitive way – usually quotes from individual suppliers/contractors.

Any cash reserves would be reinvested. Often spending plans for cash reserves become the focus for co-ops in its general meetings. As co-ops are typically vulnerable to external shocks, plans regarding cash reserves would be usually conservative.

**Would you say it is a successful and viable model that could be emulated across London?**

Yes and no. Some co-ops survived from the 1970/80s boom and are still operating today; some have sadly failed. The financial model is usually not a problem – there is no difficulty for co-ops to calculate rent at an affordable level that keeps the co-op afloat. The difficulty lies in access to property, access to credit and qualified personnel. The fragility of the co-ops’ business model often presents co-ops with existential risks. Many co-ops have ceased operations over the decades.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes.**

The two co-ops collectively manage 64 properties at the time of this submission. Numbers fluctuate throughout the year as and when properties have to be handed back. There are key points in a regeneration development of ‘feast or famine’.

**ii) Total number of members**

76 members.

**iii)** All co-op rent is genuinely affordable - pitched between social & LLR. It is less than 'affordable rent'.

**iv) In addition, how did you arrive at this number and mix of units?**

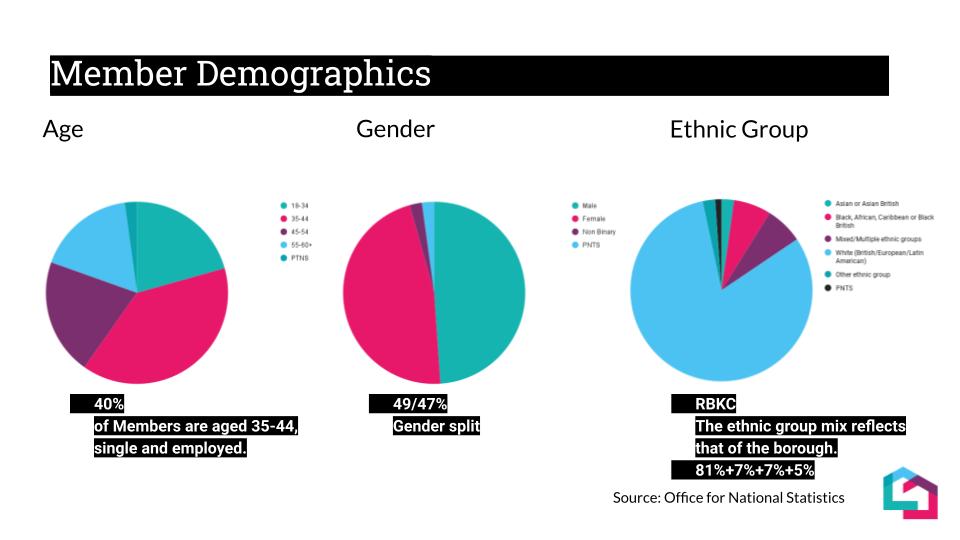
We are restricted by the housing made available to us as and when the housing association decant their tenants.

**How does it relate to local housing need?**

Applicants to join short life co-ops are often among the “hidden homeless”. There is a great demand for affordable housing in RBKC which is not met by the private housing sector, and potential co-op members are low priority for the housing register.

Our presence alleviates pressures on local authorities to discharge their s.193 duty. People who are otherwise at risk of homelessness can apply for our accommodations as a temporary solution, and many do.

1. **Who lives in your Housing Cooperative? In your answer please provide any available data on the number of residents and demographics, including ethnicity, gender, and average income.**



1. **Do the residents of your Housing Cooperative reflect the demographics of the local neighbourhood or community?**

Yes.

**How do you know / how do you measure this?**

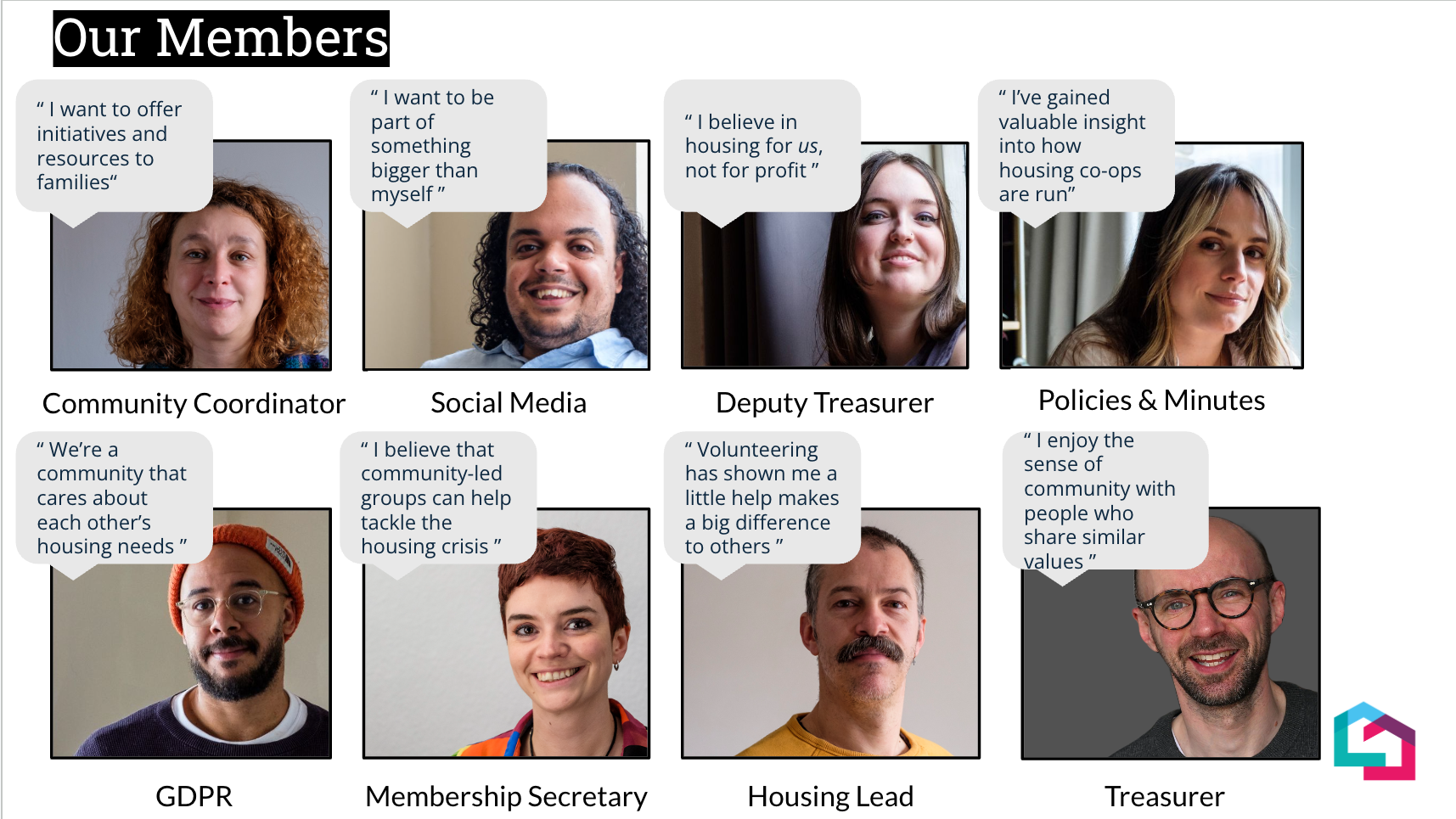
By our waiting list for membership which requires applicants to have a local connection.

**How are resident places allocated?**

Each co-op has a Membership & Allocation Policy. Applicants must meet the membership criteria, attend a panel interview and be voted in at a General Meeting. Applicants must be single, low-income and in housing need. Housing need is the top priority. We also assess members for co-operability - understanding of what it means to be a member of the co-operative.

1. **What have been residents’ experiences of living in your Housing Cooperative? And,what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

Individual member stories are inspiring and affecting ; our co-ops are a lifeline to many out of homelessness or unsuitable living conditions, also providing a supportive environment as a community. Engaging with, and developing initiatives for the local community have provided members opportunities to gain confidence, experience and acquire new skills.



1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

Yes. CLC Members have valuable longstanding partnerships with Peabody Trust and Notting Hill Genesis. The support of our partners allows us to continue to offer genuinely affordable housing in the community to our members

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

No

1. **Do you have support from the local council, and what form does this support take?**

The CLC have met with RBKC and WCC to (re)introduce the concept of short life housing co-ops. Reception has been positive. Our focus has been to secure licences under a management agreement in regeneration schemes, which we are negotiating. We are also keen to explore the opportunities in long term empty homes which are a large untapped resource.



1. **What support do you think should be provided to Housing Cooperatives**

For this question, it is helpful to set out the aims and objectives of short life housing co-ops. Short life housing co-ops provide affordable housing options to single people in precarious employment as a temporary solution. Many short life housing co-ops envision a pathway where they eventually become a social housing provider, capable of being able to offer secure or assured tenancies at social rent. On top of that, the co-ops do not shy away from reinvesting in the hard-to-let properties that they manage to bring them back to a lettable standard.

The key challenges confronting short life housing co-ops relate to their access to properties, their access to funding and finance, and skills shortage widely observed within the sector. This usually manifests in three aspects where public authorities are concerned.

i) Lack of familiarity with complex procurement process mean co-ops are typically ill-equipped in obtaining properties through procurement where most property guardianship contracts for void properties are awarded

ii) The absence of working relationships or even lines of communications with public authorities make the social value of housing co-ops and their role in alleviating local authorities pressure in the performance of their s.192 duties unnoticed

iii) The general voluntary and informal nature of co-op operations mean they are often in a reactive position, with little proactive foresight, resulting in the sector’s insensitivity to any beneficial policy packages.

For these three ‘symptoms’ most relevant to public authorities’ performance of well-being

powers and duties, and exercise of commercial functions, we call for public authorities to act in three broad directions:

i) Enabling co-ops to participate and compete in the procurement process

ii) Establish forums or working groups in housing co-ops to gain insight in their operation and their social value

iii) Engage with co-ops and develop their capacity to think and plan commercially, as well as ability to respond to policy packages to their aid.

**A) Local authorities**

When local authorities are transitioning to a compliant procurement framework under Procurement Act 2023, local authorities may wish to:

1. Undertake a preliminary market engagement for void property management under s.16 of the 2023 Act. When undertaking such engagement, host specific events for SMEs and VCSEs in void property management
2. Formulate guidance in assessment of social value in void property management procurement decisions
3. Refrain from direct award of contract and open the procurement of void property management services to competitive tendering procedures
4. Allow and encourage commercial function of local authorities to have targeted discussions with short life housing co-ops, who are often the only SMEs and VCSEs in void property management sector – to facilitate and encourage their participation in the procurement process

Local authorities, in managing their large-scale regeneration schemes, should consider the economic and social benefits of meanwhile uses on the site. It should encourage developers, be they private or public, in large-scale regeneration schemes to submit meanwhile use strategy detailing how void properties are managed and used in the period leading up to demolition.

Local authorities also need to develop competence in its planning department for small site and self-build applications. Specifically, local authorities ought to make an attempt to issue guidance on self-build schemes and design codes and guidance for small site developments. Short-life housing co-ops have a tendency to engage in small scale housing developments but are often frustrated at the low level of support and transparency on local authorities’ policy in these subject areas. Publishing guidance helps to better inform whether co-ops can engage in small-scale housing developments and if so, unlock their ability to deliver housing.

Housing authorities may also find that the short life co-ops private sector counterparts have a tendency not to comply with relevant health and safety regulations and HMO regulations where applicable. Contracting with them may generate regulatory and enforcement costs that otherwise would not incur had short life housing co-ops manage void properties on local authorities’ behalf.

Housing authorities we have met with have expressed caution in dealing with co-ops due to the power of members believing that this will lead to difficulties in repossession. We have been vocal in dispelling this myth, our co-ops have a proven track record in delivering vacant possession. We work to rehouse our members and maintain good working relations with our providers so challenges to NTQ’s and tenant rights do not occur.

**B) Mayor of London and the GLA**

The Mayor of London should recognise its leadership role in all public sector organisations within Greater London, and encourage public contracting authorities in recognising the potential of short life housing co-ops as the commercial option that represents good value for money and social value in void property management. The Mayor ought to lead the transition of all public authorities, when adopting their procurement framework to a compliant framework under the 2023 Act, to open up procurement opportunities to SMEs and VCSEs.

To many extents, the Mayor has a more active and more significant role to play compared to local authorities in support of short life housing co-ops to provide accommodation considering the sizable portfolio of land under the Mayor’s direct control, through MOPAC, development corporations and TfL. Co-ops often find disused land and buildings under Mayor’s control that they wish to use to provide temporary accommodation to their members but encounter difficulty in establishing dialogue with the relevant public authority’s commercial functions. The Mayor may wish to help facilitate these types of discussions.

The Mayor may also wish to exercise its leadership function in facilitating short life housing co-ops to engage with the commercial functions of NHS Trusts, the public body of which awards significant value of void property management contracts as often observed.

Back in 1970s and 1980s when the Greater London Council recognised and facilitated short-life housing groups to provide short-to-medium term accommodations to address unmet affordable housing, GLC observed significant policy benefits where many rental units suitable for long-term occupation were rehabilitated and created through short life housing groups. On top of that, GLC stocks that were occupied by short life housing co-ops were protected from squatting, vandalism and dilapidation. The Mayor may wish to reflect on these empirical, albeit historical, findings in assessing what potential policy benefits there would arise from engaging and supporting short-life co-ops today.

## Cooperation in Social Housing Commission / Ref No. xxx034

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

The Co-operation in Social Housing Commission aims to understand and demonstrate how power sharing between social housing providers and resident communities can work to address key issues the sector is currently facing.

While not a cooperative or CLT project itself, we felt it important to demonstrate to the Assembly the impact that London’s active and supported community led housing sector is having outside of the sector, and particularly in social housing.

The Commission brings together major stakeholders and leaders from across social and community led housing to explore how coproduction approaches can inform new models of co-operation within the social housing sector.

With increased costs, the new Consumer Standards, lowering levels of resident satisfaction, and a growing reputational issue for the sector, our intention is to create the necessary conditions for housing providers and residents to explore new management and stewardship arrangements that are transformative, welcoming and kind. Where residents are supported to play a leading role in ways that are also realistic, beneficial, and invigorating for the landlord team.

Who’s on the Commission?

The Commission aims to represent a cross section of the social housing sector and the landlord/tenant experience. This includes representatives from housing providers, experts from the sector and specialist fields (e.g. law, insurance, training/education), tenant voice and academia. The Current commission members are:

Chair

* Sir Steve Bullock

Organisational Partner Members

* Tom Bremner, Chief Executive, CDS Co-operatives
* Aileen Evans, Group Chief Executive, Grand Union Housing Group
* Mike Judd, Director of Customer Experience, Southern Housing
* Jenny Osbourne, Chief Executive, TPAS
* Blase Lambert, Confederation of Co-operative Housing

Independent members

* Aman Dalvi, Corporate Director, London Borough of Tower Hamlets
* Kai Jackson, TPAS Associate; Tenant and Scrutiny Panel Chair, Black Country Housing Association
* Lara Oyedele, Black on Board; past president, Chartered Institute of Housing; non-exec director, Housing21
* Andrew Cowan, Partner, Devonshires
* Becky Southern, Tenant and Former Board Member, CDS Co-operatives

Research Partners

* London School of Economics, Housing and Communities Team

Commission Team

* Rowan Mackay, Advisor to the Commission, CLH London; PhD Candidate, Sheffield Hallam University
* Mel Mills, Commission Administrator

What will the Commission do?

The Commission will run over two years and undertake activities including independent research, live projects and shared learning. The Commission’s work will be clustered under three core objectives:

**1. Learning from experience** (Jul-Dec 2024): The Commission will undertake research in the form of a literature review and desktop research to learn from best practice and established knowledge in co-operative and community led housing; establishing principles, practices and measures to underpin the live projects.

**2. Demonstrating through live projects** (Jan-Dec 2025): The Commission will support housing providers and resident communities to deliver pilot projects that demonstrate models of power sharing and co-operation in social housing, through a combination of direct project support, peer learning and funding.

**3. Informing future practice** (Jan-Jun 2026): Finally, the Commission will Capture and share learnings from the research and pilot projects throughout the social housing sector to inform future guidance, standards and policy.

**The Pilot Projects**

The Commission will support between 3 and 6 pilot projects. Each pilot will be developed as a collaboration between the Commission, respective housing providers and resident groups. The objective will be to put the ideas developed through the commission, from resident-led project governance to collaborative maintenance and repairs programmes, into practice to improve key areas of service delivery or capital works programmes. For example, a pilot could involve a housing association taking a cooperative approach to estate regeneration or infill development, addressing antisocial behaviour or setting up a resident led maintenance and repairs panel.

In undertaking a pilot project, housing providers will have access to the wealth of knowledge and experience of the Commission members and partner organisations with opportunities to network and share knowledge. As a partner to the Commission, Community Led Housing London also has considerable experience in collaborative and community led practice and is currently seeking funding to provide dedicated support to those involved in the pilots., including the delivery of new homes, coproduced service offers and neighborhood-level action plans.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

The Commission was established to address some of the key barriers to community led housing, namely the high levels of resource (time, knowledge, financial capital) required to get projects up and running. In response to these challenges, the Commission asks what models and practices can be adopted by the social housing sector to achieve some of the benefits we see from community led housing. At a time when the sector is facing serious challenges, the Commission will support social housing providers to use cooperative and community practices to address issues such as resident satisfaction, antisocial behavior, maintenance and repairs, capital delivery and net zero.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

[no answer]

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

[no answer]

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

[no answer]

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

[no answer]

1. **How are resident places allocated?**

[no answer]

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

[no answer]

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

[no answer]

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

[no answer]

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

[no answer]

1. **Have you ever received financial support or specialist guidance from any other sources?**

[no answer]

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

[no answer]

## London Federation of Housing Cooperatives / Ref No. xxx036

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

A housing co-operative is a group of people who jointly manage the housing they live in and control the way their housing is run. A co-operative is a legal body with rules approved by the Registrar of Friendly Societies.

The London Federation of Housing Co-operatives is the trade body of London based Housing Co-operatives. The Fed acts as a umberella for London housing coops and is democratically run by its affiliated housing coop members, with an elected Executive committee and elected officers. We provided forums where our member Co-operatives and other interested parties can come together to network and discuss issues pertinent to the Housing Cooperative movement. Housing Cooperatives cover a broad spectrum of democratically controlled housing organisations, . ranging from tenant management co-ops providing housing managing services for local authority housing stock to fully mutual housing co-ops, who own and manage their own stock.

There are over four hundred housing co-ops in London and they are all different, and there are as many types of Housing Co-operatives as there are types of community. We represent fully mutual ownership housing cooperatives, although there are many tenant management Co-operatives that are members of our organisation.

Nationally and in London fully mutual Housing Co-ops dwarf Community Land Trusts and are in turn dwarfed by tenant management organisations. The co-operative sector is far bigger in other European Countries. I enclose a report on the Berlin Co-operative Sector, which might be of interest to the committee.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? (For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)**

The main challenge to developing new housing cooperatives is the lack of finance to develop and the cost of land in London. For example The average cost of building a property in London ranges  £1,800 to £3,000 per square metre. The minimum space standard for a two bed property is 77  per square metre to the average cost to build it ranges from £138,600 to £254,000. The average grant is £80,000 for community organisations which still needs £58,000 to £170,000 per unit to be raised. Social Housing rents will support a loan of £100,000 over twenty years. The rest, if the development  would have to be funded either by cross subsidy or increased rents. I have deliberately excluded inflation from the crude estimates presented here.

Loans to cover the rest of the cost are difficult to procure.

Housing Co-op's generate a lot of surplus cash with reserves of £33,000 per existing unit not uncommon. So they can support considerable cross subsidy to schemes if approved.

Another issue is the need to get more people trained in development skills as the generation who developed Housing Co-operatives in the 70’s and 80’s is dying off.

The length of time it takes to develop a scheme is too long. It can take years for a scheme to get off the ground. The confederation of Housing Co-ops now provides a series of training courses to offset this lack of expertise.

Many organisations employ only one or two workers and there are issues regarding the risk if the worker resigns or goes sick. Lack of awareness of the sector from the outside.

The aging members profile the original members of Housing are slowly dying off. It is not clear that the newer tenants replacing them have the same commitment to Co-operative Housing. There is a perception amongst some Housing groups that local Authority Housing  Officers are often unsympathetic and  want to obstruct  stymie projects.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

Most Co-operatives were developed in the 1980’s and 1990’s and now have paid off their loans and are generating substantial surpluses. Unlike Housing Associations, they have few problems reaching the regulator of social housing requirements on health and safety and tenant comfort. Their main income comes from members' rents which are set at social Housing levels or below. They are very efficient organisations compared to Housing Associations being accountable to their members first and foremost. they pick up on and address  issues long before a large  Housing Association could. In addition there is no right to buy for fully mutual housing co-operatives

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

This is not relevant to the London Federation of Housing Co-operatives as we don't develop housing.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on the number of residents and demographics, including ethnicity, gender, and average income.**

We don’t hold data on the membership of local co-operatives. Although most Ownership Housing co-operatives tend to be relatively small 10 - 200 units in general. Although tenant management organisations tend to be much larger with up 1,000 units not uncommon.

Very often but not exclusively the demographics of Housing Co-op’s reflect the demographics of London 40 years ago, which is less diverse than the present. However this is changing as the original tenants die off. (Housing Co-operative tenants tend not to move). In some very diverse areas of London, however, such as Newham, the coops are much more reflective of current demographics.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

Each co-op has it's own selection procedure which determines who can and cannot move into the co-op's properties.

1. **How are resident places allocated?**

All Membership owned housing Co-operatives are registered providers and as such have to comply with the  letting conditions  of their local authorities, which as a minimum require tenants and prospective tenants to be on the Local authorities waiting list. Some Local authorities exercise direct nomination rights to the Co-ops along the lines of other Registered providers   Generally a sub committee meets and selects from their waiting list who should be allocated a property.

Prospective tenants apply in a number of ways:

By local authority referral.

By co-op or housing association referral.

By applying directly.

For most it is necessary to be on the local authority waiting list. You may have to have a housing waiting-list number or have a transfer number if coming from another borough.

Although different co-ops have different selection procedures prospective tenants should be in housing need. Each co-op will probably want to interview applicants. When you apply, the co-op will tell you what is required. They  have to be prepared to participate.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

Many members acquire valuable skills through participation in the co-op. Indeed in my own Co-operative Finsbury Park Housing Co-operative many members have a career in housing due helping manage the Co-op. This ranges from maintenance roles, housing Management to Housing development.

Upward mobility is quite a common feature of the Housing Co-operative experience.In addition many Tenant management organisations also run locally based communities on their estates.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

Most Housing Co-ops developed in the eighties and early nineties and were funded by the then Housing Corporation by a mixture of grant and loans  with secondary Housing Co-operatives providing the development expertise.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

No but several of our members have had varied success.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**

Support for Tenant control from Local Authorities is fragmentary, Some Local authorities provide forums where their tenant controlled organisations liaise with the Authority and exchange information on the latest trends and requirements in social housing management.

But this said there is a culture of antipathy and ignorance about tenant-controlled organisations. Many tenant managed organisations are not allowed to spend their surpluses in ways that would significantly benefit their residents and the local community. Eg. financing some of the infill projects on local authority land.

1. **Have you ever received financial support or specialist guidance from any other sources?**

No

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

See Housing Co-operatives as an asset in the struggle to provide better and more social Housing for the residents.

Provide a forum where Co-operators and financiers could come to discuss raising finance, including successfully using the reserves Housing Co-operatives have built up over the years.

Help develop models that would result in the successful investment of cash surpluses that existing tenant controlled organisations have into tenant controlled housing.

Increase Development Grant levels to at least those given to Housing Associations and Councils.

Furthermore, central government can look to legislate for a co-operative form of tenure through a Co-operative Housing Act – placing co-operative tenants on the same secure footing as other social housing tenants; legislate to create a presumption in favour of disposing public land and buildings to co-operatives by amending the Localism Act – creating the opportunity for the co-operative movement to develop homes and community businesses; Amend the Right to Manage Regulations to include a Right to Manage for housing association residents – placing housing association tenants onto the same footing as local authority tenants.

Charities

## Bow Arts / Ref No. xxx039

With reference to your ongoing investigation into the operation, governance, financing and potential for replication of Community Land Trust (CLT) and Housing Cooperative (Coop) Models, I write not only to welcome the Committee’s investigation into alternative models of affordable community housing supply, but also to provide reference to other possible models that may not be within the scope of your investigation.

Bow Arts Trust is an arts charity that works across 16 London Boroughs and provides arts education in schools for over ten thousand children annually, accommodates over 950 artists and creatives in affordable studio and residential accommodation, provides gallery space for the exhibition and performance of art and delivers community art and engagement programmes across its geography.

The role that the artist / creative sector plays in the economic well-being and sense of place in a particular location is becoming increasingly recognised. Indeed, the Mayor of London’s Culture Strategy acknowledges that *“the creative economy is vital to London”* but the strategy also counsels that “*we cannot take our creative talent for granted”* (MoL 2018 p.18). The Culture Strategy points out that *“rent rises and development are putting creative workspaces at risk”* (p.72) and establishes as an objective the *“finding of new ways**to help artists and creative businesses put down roots”* (p.72). The accompanying Cultural Infrastructure Plan (MoL 2019) also identifies the squeezing out of cultural organisations through increasing land values as well as organisations in redevelopment areas often being under-valued or overlooked and therefore the case for their retention in those locations is often not considered.

Whilst the Cultural Strategy and Infrastructure Plan are predominantly referencing the dynamic of the supply of work / studio space decreasing, as it is taken out of the market through redevelopment for higher value uses, and of rents becoming unaffordable as land values increase, there is increasing evidence that the same dynamic is applicable to the housing accommodation needs of artists. Essentially young and emerging artists are increasingly squeezed out of London due to the increasing cost of studio space and the high cost of housing in the capital.

Generally emerging artists are not able to sustain a living from the creation of art and often base their practice around part-time jobs and trying to self-finance their art work. It takes many years for an emerging artist to become financially self-sustaining from their work (up to fifteen years) hence high attrition rates and consequent loss of talent in the sector. Ultimately, the challenges to becoming a financially self-sustaining artist and consequential high attrition rate means that the sector is exclusive. Arts Council England (ACE) contends that *“currently, the opportunity to establish and sustain a creative career – as a freelance director, writer, maker, performer, designer, composer, producer, painter, curator, librarian, sculptor or choreographer – is unfairly dependent on personal background”* (ACE 2021p.41).

Thus it is generally held that (i) the creative / cultural sector is vital to economic well-being (ii) that artists locating in a particular district can have an invigorating effect or serve as a catalyst to regeneration of that location (iii) that in London artists are being squeezed out as a consequence of high accommodation costs both studio and living space and (iv) that as a consequence of high costs, personal background becomes a determinant of whether a career in the arts can be pursued. With reference to the final point, it is worth noting that ACE established an objective of *“support(ing) everyone who embarks on such a career to remain in the sector and fulfil their potential, regardless of their background”* (ACE 2021p.41).

Over 30 years Bow Arts has consistently been in the top three most affordable artist / creative studio providers in London with an inclusive rent usually around 35% / 40% below the 'affordable' rent of other providers. Notwithstanding the affordable rents charged for studio space, over the last decade we have recognised the significance of housing costs to the sustainability of creative practice for our artists within the artists community. Accordingly, we have worked with a number of Registered Providers (RP) to provide affordable artists living accommodation - principally this has been meanwhile accommodation in redevelopment areas. Notwithstanding the time limited nature of meanwhile accommodation, this decade long experience of providing affordable residences has emphasised the significance of having affordable living accommodation to the success and well-being of the emerging artist(s) and spurred us on to explore the potential for the provision of more permanent / longer term affordable living accommodation for artists.

To that end Bow Arts has explored a number of models (including registering as an RP) and is currently working with a major housing provider on a model for a mixed use development of studios, live-work and residential accommodation for artists in a regeneration programme. Any transfer of land would be covenanted that the uses remain affordable and for artists / creatives in perpetuity. Whilst our work is not that of a CLT or Coop, it does seek to provide affordable housing for a low-income, diverse community (i.e. emerging artists) which makes a major contribution to the economic well-being and sense of place of an area. Often this community is excluded from affordable housing, being a low priority within a needs based system and, in our efforts to develop a financially sustainable response to the housing need of emerging artists, we have found ourselves precluded from various sources of opportunity. For example, we are excluded from any discussions on the provision of affordable housing through s.106 agreements – these are for general needs (not artists) despite many of the same local authorities having (economic) strategies encouraging artists to locate in their areas, similarly the Affordable Homes Programme is for RPs only and does not entertain charities seeking to provide sector specific housing.

Thus, whilst I understand the current investigation of the Committee is focussed on the CLT and Coop models, I have written to you to:

1. Provide the Committee with some awareness that there are other organisations working to provide models of affordable housing for specific communities which are not necessarily CLTs or Coops
2. Raise the issue of how challenging it is to engage in dialogue on the need for affordable artists housing in the context of the wider housing sector i.e. anything innovative or outside mainstream policy instruments (e.g. s.106 / Affordable Homes) is problematic
3. Raise the potential for the Committee to undertake investigation into the provision (or lack thereof) of affordable housing for artists and its impact on local economies and places.

## Caledonian Foundation / Ref No. xxx002

Caledonian Foundation is a registered charity. We have formed a Community Land Trust to pioneer the debt-free “Micro Equity” home ownership model as an accessible way for tenants to gradually buy into their home.

**Brief outline of the Micro Equity model**

While the tenants pay a normal rent for their home, they can also gradually buy shares in their home, one share at a time, whenever they have spare cash. Once they have accrued shares to the value of their home, they can then redeem their shares to the Land Trust to fully own their home.

10% of the rent received will go in a sinking fund to pay for repairs and maintenance. At the end of each year, any remainder in the sinking fund will be converted to reward shares to the tenants to help them accrue ownership. As the tenants take better care of their home to reduce repairs and maintenance, they will receive more rewards shares. This encourages the tenants to respect the property and maintain their home.

Friends and family can also buy gift shares for the tenants to help them accrue ownership. This will strengthen bonds and relationships among the community.

**Easily replicable**

We aim to promote Micro Equity as an alternative to Shared Ownership and Shared Equity to provide homes country wide.

There are already some Community Land Trusts doing great work providing homes for their community. However existing schemes are difficult to replicate because of specialised funding models and legal contracts.

Our Micro Equity model utilises existing funding model and legal contracts as the core basis. We have formulated the Micro Equity model using simple methods. Any housing project can adopt Micro Equity and replicate it easily to provide homes for their community.

We are agreeable for any housing projects to adopt our Micro Equity model to provide homes for first time buyers as well as communities in need, such as the homeless and care leavers.

**Legal structure and Community Shares issue**

A Community Land Trust is implemented by incorporating a Community Benefit Society registered with the FCA.

Being a Community Benefit Society, the Land Trust can issue community shares to the public to raise capital to acquire residential properties from the open market, property developers or the local councils through normal procurement and conveyance processes.

An additional block of shares is also issued linked to each property.

The properties are then rented to tenants with standard residential leases just like a normal buy-to-let model. Instead of a private landlord holding the portfolio of properties, in our case it is the Community Land Trust, a co-operative, that holds the portfolio.

Partnership can be set up with local established letting agents to provide tenancy management and property maintenance.

**Accruing ownership with community shares**

While the tenants pay normal rent for their tenancy, whenever they have spare cash they can also buy shares linked to their home to accrue their ownership.

10% of the rent received will go in a sinking fund to pay for repairs and maintenance. At the end of each year, any remainder in the sinking fund will be converted to reward shares to the tenants to help them accrue ownership. As the tenants take better care of their home to reduce repairs and maintenance, they will receive more rewards shares. This encourages the tenants to respect the property and maintain their home.

Every 10 years, each project also has the option to budget an extraordinary maintenance fund to cater for work such as roof repair or refurbishment. This fund could be 15% of the individual property value. If the tenants help to maintain the property well, any remainder from this extraordinary maintenance fund could also be converted to rewards shares to help the tenants accrue ownership. This again encourages the tenants to maintain their home well and maintain their tenancy for 10 years. This in a sense rewards the tenants with the appreciation of the property.

Friends and family can also buy gift shares for the tenants to help them accrue ownership. This will strengthen bonds and relationships among the community.

**Mobility**

If a tenant needs to move to a different location, they can request the Land Trust to buy a property in the area they need to move to. They can then transfer their shares to the new property.

When a tenant has accrued the amount of shares equivalent to the value of their home, they can then redeem the shares and buy the property from the Land Trust.

By this time, the value that the tenant has contributed to the Land Trust by accruing their shares would have been recycled to provide another property for another tenant.

**Dignity, mutual respect and partnership**

This model provides the tenants the sense of ownership. It also gives them the hope of fully owning their home in the future.

By owning shares in their homes, the tenants also become investors of the Land Trust who is the landlord. The tenants and landlord are now working together towards the tenants’ full ownership of their home. This changes the relation between the tenants and the landlord from animosity to partnership.

**First time buyers and homeless**

This model is suitable for household with income as well as households with low or no income and who are on housing benefits. For example homeless households or care leavers seeking to move from supported accommodation to mainstream housing.

We will partner with local housing support agencies for referral of suitable clients who are ready to move from supported accommodation into mainstream housing. We will also partner with relevant housing support agencies to provide continual client support.

We will help tenants on benefits set up accounts with appropriate debt counselling agencies to help them manage their finances, to ensure their rents are paid in order to maintain their tenancy well.

**Community integration**

We will also organise appropriate support groups in the tenants’ neighbourhood to provide befriending service to help them move into their new home. This will build a support network around the tenants to help them integrate into the community.

The Micro Equity model is not restricted by geographic location of the properties. A housing project utilising Micro Equity can either procure properties from a development in one location; or procure from the open market individual properties distributed in different locations. This is beneficial when a project prefers not to create a ghetto, but rather to help the families integrate into the wider community.

When the tenants have a sense of ownership of their home, this will give them dignity and self-respect. In turn they will respect their neighbours and community.

We hope when the tenants have a sense of ownership, they would avoid committing crimes so that they don’t lose what they have already built up for their future.

This will then help address the disorder issues in our society.

**Funding model and Implementation**

We are setting up a crowd funding website to list Micro Equity projects around the country. We will promote the projects through social media and direct communication to invite potential investors to come to the website to purchase the community shares of the projects they wish to support.

We are recruiting project managers to set up a project in their local area to provide homes for a specific demographic of tenants, e.g. first time buyers, homeless families, care leavers, etc.

Each project manager will contact the local housing support agency to identify the demographic in need of housing and the number, type and location of units required.

Each project manager will raise fund for their project through community share issue. The project managers will liaise with local housing support agencies for tenant referral. Project managers will also coordinate local estate agents and letting agents to purchase and set up leases for the properties. Project managers will also coordinate local debt counselling agents and relevant local community support groups to support the tenants.

One of the main remits of the project managers is to help the tenants build up their support network to help them recover from their issues and integrate into the community.

Business Plan and Share Offer Document will be published for each project detailing terms and conditions of the share purchase.

The financial return of the community shares is regulated by the FCA at up to a maximum of 5% per year. Therefore the community share offer is an ethical investment, aimed at supporting the tenants, proving a stable and secure home environment with the hope of owning their home.

**Tenant-Centric**

The focus of the Micro Equity model is to provide stable home environment for the households to heal, thrive and grow with hope for the future.

The Micro Equity model has mechanisms built in, designed to help the households become owners of their home, rather than restricting them as perpetual rent-paying tenants.

**Questions for Housing Cooperatives and Community Land Trusts**

These questions are for both existing Cooperatives and CLTs and those in the process of development. Please answer any of the questions below as are relevant to your organisation.

1. **What are the purposes or aims of your Housing Cooperative or Community Land Trust, and how are you achieving these aims? How do these aims relate to needs in the community?**

Our aim is to provide an accessible debt-free home ownership model to provide stable home environment for families to thrive and grow. We plan to achieve these aims by implementing the Micro Equity home ownership model where tenants can buy their home one share at a time when they have spare cash. These aims relate to the needs in the community because the properties prices are high and is it very difficult for first time buyers to accumulate enough deposit to obtain a mortgage.

1. **What are the main challenges for developing and/or running Housing Cooperatives and/or Community Land Trusts in London? Which of these challenges have you faced, and how did you overcome them? *(For CLTs or Cooperatives in the process of development, please set out what stage of development you are at, and any challenges you are facing in moving on to the next stage)***

We are at the pre-launch stage of a pilot project. Once we launch, we anticipate difficulties in receiving acceptance from the public on a new model that has not been done before. An endorsement from established organisations such as the London Assembly Housing Committee would greatly establish faith in our model.

1. **What is the financial model for your CLT or Housing Cooperative? Would you say it is a successful and viable model that could be emulated across London?**

Our financial model is based on the established buy-to-let model. Instead of a private landlord holding the portfolio of properties, in our case it is the Community Land Trust, a co-operative, that holds the portfolio. The buy-to-let model is already an established successful and viable model in London. Our model can easily be emulated across London.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units, and how does it relate to local housing need?**

We aim to recruit project managers to set up projects in their local area. Each project will begin with 5 units with specific demographic of tenant according to the local need. e.g. first time buyers, homeless families, care leavers, etc. Our first focus would be for homeless families with children. Each project manager will contact the local housing support agencies who are already providing supported accommodation for homeless families with children. We will ask them to refer families who are ready to move from supported accommodation to main stream housing. We will begin by raising fund for 5 units to buy properties of suitable type in suitable locations for the families.

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer please provide any available data on number of residents and demographics, including ethnicity, gender, and average income.**

We will first focus to provide homes for homeless families with children, homeless individuals and care leaver with low or no income. As the model establishes, we will also provide homes for first time buyers with income.

1. **Do the residents of your Housing Cooperative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know / how do you measure this?**

The resident will reflect the demographics of the local neighbourhood. Because we will be working with existing housing support agencies who are already working with existing clients in the area. We will be providing homes for these existing clients.

1. **How are resident places allocated?**

The place will be referred from the local housing support agencies. They will refer clients who are ready to move from supported accommodation to mainstream housing.

1. **What have been residents’ experiences of living in your Housing Cooperative/Community Land Trust? And, what impact (if any) has your Housing Cooperative/Community Land Trust had on the local neighbourhood?**

As we are about to launch our pilot projects, we do not yet have any residents. With our Micro Equity model to enable tenants to gradually buy into their home, we hope when the tenants have a sense of ownership of their homes, this will give them dignity and self-respect. In turn they will respect their neighbours and community.

We hope when the tenants have a sense of ownership, they would avoid committing crimes so that they don’t lose what they have built up for their future.

This will then help address the disorder issues in our society.

1. **Did you partner with (or do you plan to partner with) a housing association or developer in the process of developing your CLT or Housing Cooperative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

We plan to partner with housing associations and developers. We would encourage them to use our Micro Equity model as an alternative to Shared Ownership and Share Equity to deliver homes to their clients.

1. **Have you ever applied for or received funding from the GLA (e.g. through the London Community Housing Fund or Affordable Homes Programme) or support from the London Community Housing Hub? If so, please could you provide details of this and describe what impact it has had.**

No, we have not.

1. **Do you have support from the local council, and what form does this support take? For example, have you ever received financial support or specialist guidance from your local council?**
2. No, we have not.

1. **Have you ever received financial support or specialist guidance from any other sources?**

We have received donations from our supporters. We have received specialist guidance from Community Shares Scotland on issuing community shares.

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

i) local authorities

To consider Micro Equity as an alternative model to provide homes for the homeless and first time buyers. To make local housing stock and new developments available to us.

ii) the GLA

To endorse Micro Equity as a credible model to give faith to potential investors and partners.

iii) the Government

Provide funding for Micro Equity to accelerate provision of housing countrywide.

Policy, Advocacy and Academics

## University of Liverpool (Dr Tom Moore; Claude Hendrickson MBE; Henri Baptiste; Dr Yael Arbell) / Ref No. xxx043

**Context**

In 2022, we were commissioned by a consortium of 12 community-led housing organisations

and funding bodies to explore barriers to participation in community-led housing among black

and minority ethnic communities. This reflected growing interest in the community-led

housing sector as to ways in which diversity and inclusion can be improved, such as the

Community Land Trust Network’s (CLTN) Cohesive Communities Fund that began in

2019/20, research by the Young Foundation and commissioned by CLTN that identified

barriers related to under-representation1, and perception of limited diversity in some CLH

projects. It also reflected the rich history of black and minority ethnic community participation

in community-led and cooperative housing solutions, evidenced by many longstanding and

successful cooperative and self-build initiatives that still thrive in London today, and interest

in the potential of community-led housing to tackle stark racial inequalities that exist in the

English housing system.

However, very few studies have looked at issues of race and ethnicity in community-led

housing. Those that have been undertaken have identified that perceptions of structural

discrimination, exclusion from social networks that disseminate opportunities for communityled

housing, and lack of awareness of community-led housing may be explanatory factors for

perceived under-representation of black and minority ethnic community participation in

community-led housing2. Research published by the Runnymede Trust has highlighted the

potential use of community land trusts as a way of tackling the impact of gentrification and

displacement experienced by black and minority ethnic communities in London3.

Our research is based on a unique method of co-production between academics with close to

two decades experience of researching community land trusts and cooperatives (Moore and

Arbell) and the personal and professional experiences of Claude Hendrickson MBE and Henri

Baptiste. The research was initiated by Hendrickson and Baptiste based on their perception and

experience of a low profile given to the history of black and minority ethnic community-led

housing development in the promotion and growth of contemporary community-led housing,

under-representation of black and minority ethnic people in professional roles in the housing

profession, and limited diversity in newly emerging community-led housing projects. The

research has benefited from the proactive support and engagement of leading professional

1 The Young Foundation. (2022) Diversity and inclusion in Community Land Trusts

organisations in the community-led housing field. Research findings will be publicly shared

and disseminated in Q4 of 2024.

This submission is based on the findings of our research. The research was undertaken

nationwide, rather than specifically focused on London, though the work of some participants

applied to London. It involved:

* 14 interviews with professionals working for organisations that work nationally and

regionally in the fields of community-led housing, policy development and advocacy,

and housing and social finance.

* 12 interviews with community-led housing projects and advocates, representing 8

projects based in 4 cities. Most of these projects were more newly formed community land trusts or co-housing projects, formed in recent years, while others were longstanding projects that were established in the 1980s and 1990s.

* An interactive, discussion-based workshop to reflect on findings and discuss their significance, involving 17 people comprised of projects, funders, advocates and representatives of sector bodies.
* 2 meetings during the project with a professional stakeholder advisory group.
* In total, 35 unique individuals took part in the study, some on more than one occasion, representing the largest qualitative study of race and ethnicity, and diversity and inclusion more broadly, in the English community-led housing sector to date.
* Quantitative data was not collected or analysed, partly due to the research objectives, and partly due to an absence of existing data sets (a point returned to below).

While the study did not solely concentrate on London, and we recognise that the diversity of

the community-led housing sector in London may be different to other places due to the

demographics of the city, we share these findings with the aim of informing future policy and

decisions that may encourage further growth of community-led housing among black and

minority ethnic communities.

The following sections detail our research findings thematically. Occasionally, we highlight

examples of practice and knowledge that were not featured in our research, and these are

highlighted as such. These findings and recommendations are made in a positive spirit,

recognising the significant untapped potential of community land trusts, cooperatives, cohousing initiatives, and self-and-community-build to further contribute to resolving problems

of housing shortage and affordability. There is evidence that community-led housing can meet

unmet housing needs, including those on low incomes, and we hope that these

recommendations can enhance the awareness and participation of black and minority ethnic

communities in this field.

**A note on terminology**

The term ‘black and minority ethnic’ is used in our research. This is used with

acknowledgement and awareness of the contested nature of this term, which has been critiqued for masking disparities between different ethnic groups and homogenising identities. We have used the term following its continued use in housing and community development practice (for instance, many organisations that represent these communities refer to the term ‘BME’), to represent our research’s particular focus on race and ethnicity (as opposed to a broader concept of diversity and inclusion encompassing other protected characteristics), and to reflect both the demographics of the community-led housing projects that took part, whose membership could often not be summarised with reference to a single ethnicity, and our study’s interest in diverse engagement of people and communities.

**The benefits of community-led housing for black and minority ethnic communities**

Community-led housing offers significant benefits for black and minority ethnic communities.

Professionals in the sector and those involved in local projects felt that there are systemic failures to account for black and minority ethnic housing needs in housing policy and practice,

and that communities are often marginalised from decisions over land use and development.

This echoes the findings of other research that has observed that housing policies more broadly “do not recognise race equality in housing as a priority”4. Community-led housing is therefore an effective way to extend power, agency and participation, as well as to provide more secure

and affordable housing.

Black and minority ethnic community-led housing projects in our research varied in their purpose: some sought to develop housing to benefit a broader constituency of people, where

those instigating projects would not be the eventual occupants of homes themselves, while

others were explicitly motivated to pursue self-help initiatives (which may result in forms of

cooperatives or co-housing schemes). For some, black and minority ethnic community-led

housing is as much about active leadership, participation and representation within decisions over land use and community needs and responding to exclusion from existing planning processes and/or dissatisfaction with mainstream housing providers. This often, though not

exclusively, dovetails with meeting the housing needs of black and minority ethnic communities. Emphasis placed on black and minority ethnic community leadership does therefore not necessarily always imply that the eventual occupants of homes will be restricted

to those with specific protected characteristics.

While the more newly established projects in our study were in earlier stages of planning and

development, which allowed insight into the challenges that they experience in accessing land,

resources and support, it was clear that they were all driven by meeting acute housing needs,

including significant problems with housing affordability, issues of local gentrification and

displacement, dissatisfaction with mainstream housing provision in social and private rental

sectors, and lengthy residence in temporary accommodation.

It should be stressed that black and minority ethnic community-led housing is not a new phenomenon. There are several longstanding examples of successful cooperative and self-build schemes in London. Many of these benefited from targeted, strategic, and proactive commitments from policymakers, funders, and infrastructure bodies, that recognised both the

need for and potential of cooperative housing solutions. This was particularly prevalent in the

1980s and 1990s when dedicated, ringfenced funding programmes that provided capital and

revenue grants to set up, develop and manage black and minority ethnic-led housing

associations were provided. As explained further on, we believe this should act as a critical

source of inspiration for policymakers and funders in the future.

**Black and minority ethnic community awareness and representation in community-led**

**housing**

While community-led housing is regarded as a potentially empowering housing option, the

research also identified that awareness of community-led housing is low among black and

minority ethnic communities. This was related to us both by professionals working for

advocacy organisations and by those involved in local projects, who identified that communityled housing is not well known in their networks. Those involved in initiating local projects were often heavily involved in black and minority ethnic community sector networks and felt that awareness was very low among the people they work with. While it is true that awareness of community-led housing is also low among the general population, it was striking that some civic and advocacy organisations that campaign for greater race equality in housing were not engaged with the community-led housing sector in any meaningful fashion, even though the attributes of community-led housing strongly align with the needs of people they provide support to. Stakeholders felt that the difficulties encountered by all communities seeking to develop community-led housing are particularly compounded for those already experiencing forms of marginalisation from mainstream housing and planning processes5. There are good examples of awareness raising in London, including London CLT’s approach to community organising that explicitly seeks to engage with a range of community institutions and underrepresented groups. Projects in our study had often become involved with community-led housing through ‘word of mouth’ and ‘coincidence’, rather than through targeted engagement.

Black and minority ethnic communities involved in this research perceived themselves to be under-represented in key roles in the community-led housing sector, including cognate areas and organisations such as funding bodies, policy organisations, and infrastructure bodies.

Representation was identified as important for ensuring that the needs of black and minority

ethnic communities derived from lived experience are explicitly accommodated in policy, strategy, and practice. While numbers are growing, there has historically been an underrepresentation of black and minority ethnic communities in the community-led housing advisor portfolio. This is not to suggest that those of other ethnicities are not effective supporters and allies – their technical support and expertise has been fundamental to the success of many projects - but to highlight that representation in the design, decision-making and delivery of strategy and policy matters because it can influence the prioritisation of different agendas and the nature of decisions that are made.

Black and minority ethnic community-led housing projects highlighted experiences of

exclusion from decision-making and opportunities in their local context, such as difficulties in

engaging with local authorities or funding bodies and emphasised the need for proactive engagement from those involved in designing and progressing policy and strategy to enable community-led housing. Many projects derive from contexts where there have been negative experiences with housing organisations and authorities, and the development of new

standardised models of housing delivery that inherently rely on established actors in the

housing field must consider their suitability for a diversity of communities. One example is a

move towards partnerships with housing associations – these have been shown to be hugely significant to the development of community-led housing (indeed, one project in our study had

only progressed because of a partnership with a housing association), as housing associations

help to defray risk for funders and communities, support complex funding applications and

land transactions, and alleviate pressure on community volunteers. However, many projects

are also born out of desires for autonomy, independence, and previous poor experiences with

other providers. One potential route to tackle this would be for greater partnership working between the parts of the community-led housing sector interested in such growth models and

organisations such as BME National that represent black and minority ethnic housing associations. This appears to be an under-explored opportunity.

Limited awareness was also attributed to the way in which community-led housing is promoted

and disseminated. Research participants from longstanding cooperatives and self-build groups

felt that their successful housing development and enduring role was not well recognised in the

contemporary community-led housing sector, even though these initiatives could act as an

important source of inspiration for communities. As elaborated below, community-led housing

project leaders felt that funding opportunities are not effectively disseminated through the

social and civic infrastructure and networks that would reach diverse communities.

To be clear, this is not to suggest that there is no community-led housing developed by black

and minority ethnic community groups. There are positive examples both within and beyond

our study, and as detailed in the London Assembly’s evidence meeting in July 2024. It should

also be noted that community-led housing may also be happening ‘under the radar’ without

links to formal national or regional groups. For example, faith groups may support members

of their congregations using their own resources. In addition, while limited awareness and

under-representation can be presented as a barrier, it can also be viewed as an opportunity

through which community-led housing can be further grown and developed.

**The importance of partnerships and support**

The growth of community-led housing initiatives in recent years has been supported by the

creation of a professional supportive infrastructure, including regional ‘enabler hubs’ (one of

which operates in London) to raise awareness of community-led housing locally, provide

technical support and guidance, and to facilitate relationships between community-led housing

groups and partners. This ecosystem has been essential to community-led housing development

but is in a state of transition and fragility due to reductions or termination of funding, potentially leaving a vacuum of support for groups. This endangers many of the positive developments of recent years, such as the creation of bespoke policies to support community-led housing, established profile and relationships, and greater awareness of community-led housing as an option. These organisations are themselves often under-resourced.

Continued and enhanced resourcing of enabler hubs is important to future growth and

development. This is reaffirmed by our research, which identifies that enabling hubs and

national infrastructure bodies are important partners and allies to black and minority ethnic communities. Local projects frequently cited hubs, and the people that work within them, as

being key to their progress and development. This was particularly the case where trust had

been built between hubs and communities. In other cases, where this was absent, communityled housing groups were cautious about who they work with.

Communities highly valued specific local authority policies that create clear opportunities for

housing delivery, such as land disposal policies dedicated to community-led housing delivery.

Examples exist in Liverpool and Bristol, which designate specific parcels of land for

communities to bid for. Bids are assessed in relation to several factors, not just the capital

receipt that can be obtained, including affordable housing contributions and broader social

value. Another group accessed land from a local Church, in part thanks to a partnership with a

likeminded housing association with diverse leadership. These partnerships are critical for

community-led housing groups – one of their greatest challenges can be securing land when in

competition with for-profit developers who are likely to bid higher.

While groups valued the relationships they had struck with enabling hubs, housing

associations, and local authorities, some also felt that the complexity of planning systems can

be unclear and dissuade new entrants. Interviewees highlighted that local authorities could have a more sympathetic role to play in facilitating community-led development, such as inviting communities to relay their needs and to develop planning proposals collaboratively, rather than a more reactive approach that assumes communities are able to meet the professional requirements of planning applications and/or able to access the specialist support required to do this. This further emphasises the important role of supportive institutions such as enabler hubs.

Peer-to-peer relationships can also be important sources of support. There was enthusiasm for

specific connections to be made between black and minority ethnic community-led housing projects to enable peer-to-peer learning, sharing of experience, and identifying opportunities

and priorities for action based on this learning. This was identified as a platform through which

representation and visibility of communities can be enhanced, and as a vehicle through which

community agency and input into the strategy and priorities of infrastructure bodies could be

developed. Similar platforms exist in community-led housing sectors internationally and in

cognate areas in the United Kingdom8. We see this as an important mechanism for enhancing

representation and awareness among black and minority ethnic communities.

**Funding and resources**

Access to resources is fundamental to the success of community-led housing projects. Access

to resources includes both revenue and capital funding, and access to land and assets for

housing development and provision.

Access to funding was cited as a particular barrier. As with other barriers, this is a problem for

all community-led housing initiatives, particularly in the context of inconsistent funding

frameworks (e.g. the reopening and closure of the national Community Housing Fund).

However, this was perceived as particularly detrimental to the potential and success of black and minority ethnic community-led housing initiatives. These communities have been marginalised from previous funding allocations, such as the first iteration of the Community

Housing Fund in 2016 that was predominantly targeted at areas with high rates of second

homeownership (often rural areas). While this was attributed to specific political circumstances

of the time, this highlights how the trajectory of the community-led housing sector – and underrepresentation of groups – can be shaped by decisions that under-serve particular groups.

Research with social lenders and sector bodies also highlighted limited proactive or targeted

promotion of other funding opportunities to black and minority ethnic communities; rather,

they are reliant upon pre-existing networks in which black and minority ethnic communities

are already perceived as being under-represented within. There is a need to strengthen reach

and engagement with social and civic infrastructure bodies that may enhance adoption of

community-led housing among diverse communities. Access to capital grant can also be

problematic, particularly the need to become a Registered Provider with Homes England and

the need to demonstrate a ‘track record’ that is often required by funders.

Access to land is a clear difficulty. Dedicated opportunities for land disposal are highly valued

and can ‘level the playing field’ between under-capitalised community groups and forprofit/

well-capitalised providers. A strategic approach to land allocation is likely to be necessary in the context of London, where competition for developable land is high. The Community Right to Buy proposed by the new Labour Government may offer a similar and replicable route to asset acquisition, for instance the ability to acquire vacant buildings for hosing renovation, though its applicability to housing is currently unclear. In addition, it is clear from similar Rights in Scotland, and the Community Rights introduced under the Localism Act in the early 2010s, shows that their power and effectiveness will be heavily dependent upon clear, identifiable sources of revenue and capital funding to support acquisition processes.

Groups also face difficulties with early access to capital to secure land ownership. The

Community Right to Buy proposed by the new Labour Government may offer a similar and

replicable route to asset acquisition, for instance the ability to acquire vacant buildings, though

its applicability to housing is currently unclear. In addition, it is clear from similar Rights in

Scotland, and the Community Rights introduced under the Localism Act in the early 2010s,

shows that their power and effectiveness will be heavily dependent upon clear, identifiable sources of revenue and capital funding to support acquisition processes.

There is insufficient data to enable quantification and monitoring of funding allocations to

black and minority ethnic community-led housing groups. According to our study, data has not

been collected by funders that would give insight into the distribution of funds (e.g. the

Government’s Community Housing Fund), or by national and regional infrastructure bodies

that would enable understanding of their membership. This mirrors challenges in cognate areas,

such as the social investment and enterprise sectors, which have observed that insufficient data

collection related to diversity, equity and inclusion results in a limited understanding of the

demographics of communities that are supported, perpetuating under-representation and

limiting positive action to redress imbalances. This resonates with findings of conducted by

The Young Foundation and commissioned by the Community Land Trust Network, which

recommended a ‘diversity audit’ to enhance understanding of diversity and inclusion in the

sector9.

Lessons can be learnt from the historic targeting of funding for black and minority ethnic

housing associations and cooperatives in the 1980s and 1990s. This demonstrates a strategic

commitment to enhancing representation and encouraging further development, with funds

specifically allocated and disseminated to black and minority ethnic communities. Greater strategic commitment from infrastructure bodies and funders is required to build on these

historic successes and those of more recently established black and minority community-led housing initiatives. A strategic approach that considers the involvement of black and minority

ethnic communities at all stages of community-led housing development, from project

inception to delivery, and from representation in the sector to occupancy of its housing, would

support the growth and development of community-led housing among these communities.

**Recommendations**

Our study has identified the following recommendations for actors in the community-led

housing sector. We have not made specific recommendations for the GLA, as the original

research was not conceived to achieve this. However, we hope the following recommendations

provide some useful guidance as to how barriers to black and minority ethnic community-led

housing can be overcome.

**Recommendations for community-led housing infrastructure bodies**

* **Develop and publish a strategy to grow the number of black and minority ethnic community-led groups and black and minority ethnic community accredited advisors in the sector.** This should include key milestones and actions to achieve these. This should be developed collaboratively with a working group of black and minority ethnic community-led groups, individuals and advocates with longstanding experience, and professionals that can inform and progress the strategy and its milestones. This could be supported by ringfenced funding to develop engagement and help enablers. This should explicitly refer to issues of race and ethnicity, avoiding homogenous categorisations of diversity and inclusion that aggregate issues under broad descriptors.
* **Facilitate the formation and implementation of a black and minority ethnic community-led peer-to-peer group.** This will provide clear representation of black and minority ethnic community groups in the community-led housing sector and provide a clear platform for sector bodies to consult and engage with to ensure policy and strategy is sensitive to the needs of black and minority ethnic communities.
* **Catalogue and evidence historic and contemporary success stories and inspirations.** There is a rich history of black and minority ethnic community-led development. Documenting and showcasing this may tackle perceptions and stereotypes of the sector, particularly newer models of community-led housing.
* **Consider how standardised models of delivery, such as partnerships with housing associations, can be developed and adapted to the benefit of black and minority ethnic communities developing community-led housing.** Recent proposals for the growth of community-led housing appear to be concerned with developing scalable, replicable, standardised models of development. While these can reduce barriers to entry and tackle many of the challenges we have documented in this research, our findings also highlight the need to avoid homogeneity and assumptions that all models work for all groups. While new replicable models do not necessarily preclude grassroots innovation, there is a risk that a focus on them may perpetuate some of the concerns expressed in this study regarding the framing and dissemination of community-led housing opportunities. Some targeted work to ensure models work for all would be beneficial.

**Recommendations for community-led housing funders**

It should be acknowledged that these recommendations cannot be implemented in isolation

from the rest of the community-led housing sector ecosystem. Community-led housing sector

bodies also encounter their own significant funding and capacity constraints. To that end, we

also make recommendations to funders. When referring to funders, we refer here to social and

charitable-oriented funders, such as grant making trusts, foundations and social lenders. We

recommend that this group of funders:

* **Enhance the promotion and dissemination of funding opportunities to diverse communities**. This includes proactive targeting of and engagement with relevant civic infrastructure organisations and bodies and avoid reliance upon national sector bodies. Our evidence suggests that lack of awareness of community-led housing and funding opportunities is a barrier and that current methods of engagement are not effective in reaching these communities. Enhancement of funding opportunities and their dissemination should work in tandem with the strategy and working group that we also recommend is established.
* **Develop ringfenced funding allocations that provide both revenue and capital funding to black and minority ethnic-led community-led housing groups.** There is evidence to suggest that groups have encountered barriers in identifying and accessing funding opportunities, not only due to limited awareness but also due to perceptions of unconscious bias and risk. Targeted allocations can potentially overcome these barriers for new entrants. It may be possible to learn from contemporary precedents that have also targeted groups with protected characteristics10.
* **Funders of community-led housing groups should explicitly collect data that monitors equity of funding allocations.** In other cognate sectors, there is ongoing analysis of how equitable funding allocations are, including reflection and redesign of funding products as part of that process. Enhanced data collection and monitoring of funding allocations would improve understanding of representation.

We distinguish social and charitable financers from Central Government. Central Government agencies have had an important role in funding the community-led housing sector through both the Community Housing Fund and Homes England’s Affordable Homes Programme, while Government policy or task groups (such as the Right to Build taskforce) also shape opportunities for communities. We recommend that:

* **Any future evaluation of Community Housing Funds includes research questions that explore allocations to and representations of black and minority ethnic communities.** This evidence, and learning from previous iterations, should also be reflected upon in future funding and policy decisions.
* **The Self-Commissioned Homes unit within Homes England proactively encourages black and minority ethnic community-led housing**. This could include ringfenced funding opportunities and reflection as to whether and how their processes, such as registering as a Registered Provider enable these groups. Within this, consideration can be given to encouraging housing associations to proactively partner with black and minority ethnic community-led groups and may involve proactive engagement with representative bodies such as BME National and the National Housing Federation.

**Recommendations for Local and Combined Authorities**

Local and Combined Authorities can also be key partners for black and minority ethnic

community-led groups. We recommend that:

* **Local authorities seeking to enable community-led housing actively promote opportunities for land disposal and acquisition to black and minority ethnic community-led groups.** This includes maintenance and promotion of self-build registers and, where applicable, targeting of community-led housing land disposal policies. A strategic approach to land acquisition is likely to be particularly important in competitive land markets such as London.
* **Local authorities develop inclusive planning and engagement processes within existing frameworks.** There is already emerging good practice including the development of land disposal policies that incorporate measures of social value in their decision-making. Developing inclusive planning and engagement processes could include pre-planning application engagement with community-led housing groups to ensure proposals meet professional requirements and are of high-quality.
* **Combined Authorities consider how the needs of black and minority ethnic communities are reflected in their commitments to community-led housing that are emerging within their evolving powers and policies.** Devolution policies mean that Combined Authorities are increasingly important to planning and development processes, as well as to the resolution of social inequalities. Some Combined Authorities, such as the Liverpool City Region, have expressed commitments to tackling race equality. Connections can be made between parallel social policy agendas to grow and enhance the black and minority ethnic community-led housing movement.

**About the researchers**

Claude Hendrickson MBE is an accredited community-led housing advisor and was the project

manager of the Frontline community self-build scheme in Leeds, which completed in 1996 and

provided 12 unemployed Afro-Caribbean men the opportunity to build new homes for

themselves, acquiring skills and training in the process. Subsequently, he has produced a 10-

year growth strategy for self-build, custom build and community-led housing on behalf of

Leeds City Council (2016-17), been a founder member of the Community Self-Build Agency

and became the first black male to complete the community-led housing advisor accreditation

training. In 2019, he became an Equalities, Diversity and Inclusion Advisor for Leeds

Community Homes, in 2023 he was awarded an MBE for services to community self-build

housing, and in recent years has provided advice, guidance and training to the Bacon self-build

review and the Four Million Homes tenant empowerment programme.

Henri Baptiste has a longstanding history in working to meet the housing needs of society’s

most vulnerable, including experience in residential social work, creation and management of

homes and hostels for children in care and homeless populations, and professional roles within

social enterprise and urban economic regeneration. As Director of Pathway Housing Solutions

in Nottingham, Henri has worked to promote community-led housing in the city, particularly

for black and minority community groups, including attempts to change policy, acquire land, and develop community-led housing as a solution to acute problems of homelessness and

housing disadvantage.

Dr Tom Moore is a Senior Lecturer in the Department of Geography and Planning at the

University of Liverpool. He has researched forms of community-led housing for the past 16

years. Most recently, he was part of a research team that undertook a multi-year evaluation of

Power to Change’s Homes in Community Hands programme and led an international

evaluation of World Habitat’s global community-led housing programme.

Dr Yael Arbell is a Research Associate at the Centre for Regional Economic and Social

Research at Sheffield Hallam University, conducting work on housing and sustainable futures.

In 2021, she completed a PhD focusing on community-led housing in the UK and has recently

led research exploring inclusive models of co-housing. She also contributed to a multi-year

evaluation of Power to Change’s Homes in Community Hands programme and has research

interests in racial justice, diverse economies, and just transitions.

**About the research**

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Individuals

## Andrew Watson, CHISEL Independent Shareholder / Ref No. xxx041

1. **What are the purposes or aims of your Housing Co-operative or Community Land Trust and how are you achieving these aims? How do these aims relate to the needs of the community?**

Please refer to Appendices 2A and 2B - Housing Co-ops’ models and servicing arrangements and Appendix 3 - Housing Co-ops London – non-exhaustive list – promoted co-ops highlighted yellow.

The SCD Co-op Development Programme reported in 1980 was for:

1. 14 (7 in London) - new build schemes, average size for 100 young and mobile people mostly in shared housing, a majority, Council nominations, in housing need.
2. 2 exceptions (now closed) Clays Lane Housing Co-op for 500 young and mobile people; Thamesmead Housing Co-op for 235 young and mobile people.
3. 13 (12 in London) - rehabilitation schemes, average size of 100 but with a mix of young and mobile people and family accommodation, a majority, Council nominations, in housing need.

SCD promoted new secondaries, leading to the transfer of ownership to local secondaries: CHISEL, COIN STREET (CSS), CO-OP HOMES and in south London, which came under South London Family Housing Association (SLFHA now Southern Housing Group).

CHISEL established a self-build development programme, with tarif funding arrangements with larger housing associations, including SLFHA for @ 70 units, built by all comers, including single parents from Council estates and black and ethnic groups.

Please refer to Appendix 3 - Housing Co-ops London – non-exhaustive list

This was recently compiled by potentially homeless persons reaching out to housing co-ops in the hope of finding affordable accommodation. With limited responses, the fortunate few are accepted to housing co-ops. From then, there has been help to others in similar difficult circumstances. As a member of a housing cooperative, they are enthusiastic about promoting training opportunities for new members.

Associated with the London Renters Union - Current Priorities confirmed in their last AGM: Rent Controls, Safer Home, More Public Housing

1. **What are the main challenges for developing and/or running Housing Co-operatives and/or Community Land Trusts in London? Which of these challenges have you faced and how did you overcome them?**

Challenges for Development

Finding suitable land or property – some local authorities have played a part in releasing land on favourable terms or ensuring that Community Infrastructure Levy (s.106) fits with the co-operative needs.

The original Sanford Housing Co-operative site acquisition and construction costs were on favourable terms to allow a “cost rent” co-operative prior to any grant funding becoming available.

In my experience, resources were provided which were effective for the startup of the co-ops with Co-op Development grants. The co-op development programmes were tailored to the building programmes – Clays Lane was handed over in phases over 18 months so that there was approximately 1 – 2 months between each of the 10 “courtyards”.

Access to support to the Co-operative is vital. Funding – if rents are to be genuinely affordable then a mixture of free or undervalued land, public grant and private loans on good terms is needed. Additional land released through the Government needs restraints on acquisition and hoarding by developers.

Challenges for running

Sustaining the training (education) was critical, dependent on key individuals sharing knowledge and the building of a library of information and guidance – successfully achieved through pooled arrangements where there were secondaries and benchmarking clubs such as G320.

1. **What is the financial model for your CLT or Housing Co-operative? Would you say that it is a successful and viable model that could be emulated across London?**

Please refer to Appendices 2A and 2B - Housing Co-ops’ models and servicing arrangements experienced by Andrew Watson

Models nowadays would need to be reviewed and subject to the levels of funding to be made available. Co-operative tenancies would have a different basis to other social housing tenancies.

1. **What is the formation of your current development? E.g. number of units, mix of tenures, number and nature of affordable homes. In addition, how did you arrive at this number and mix of units and how does it relate to local housing need?**

Please refer to Appendices 2A and 2B - Housing Co-ops’ models and servicing arrangements experienced by Andrew Watson

1. **Who lives in your Housing Cooperative or Community Land Trust? In your answer, please provide any available data on number of residents and demographics, including ethnicity, gender and average income.**

TO BE PROVIDED

1. **Do the residents of your Housing Co-operative/Community Land Trust reflect the demographics of the local neighbourhood or community? How do you know/how do you measure this?**

TO BE PROVIDED

1. **How are resident places allocated?**

TO BE PROVIDED

1. **What have been residents’ experiences of living in your Housing Co-operative/Community Land Trust? And what impact (if any) has your Housing Co-operative/Community Land Trust had on the local neighbourhood?**

TO BE PROVIDED

1. **Did you partner with a housing association or developer in the process of developing your CLT or Housing Co-operative? If yes, who did you partner with and what is the value of this partnership for delivery of the scheme?**

Please refer to Appendices 2A and 2B - Housing Co-ops’ models and servicing arrangements experienced by Andrew Watson

1. **Have you ever applied or received funding from the GLA?**

No

1. **Do you have support from the local council and what form does this support take?**

Support was given at development stage with availability of sites and properties.

1. ***Have you ever received financial support or specialist guidance from any other sources?***

The co-ops’ bankers and auditors.

1. **What support do you think *i)* local authorities *ii)* the GLA and iii) *the government should provide to Housing Co-operatives and CLTs?***

SEE END SECTION OF FORM

1. local authorities – a sympathetic review provided by local providers
2. the GLA and – a sympathetic review provided by local providers leading to a framework for a devolved authority from the Government.
3. the government - commitments to a tenure, a funding body and a clearer legal status for co-ops

**Questions for Housing Associations and Developers**

1. **What has been your experience, if any, of working in partnership with a CLT or Housing Co-operative?**

Refer to first section, APPENDICIES 1 and 2A and 2B

Co-ops and residents’ engagement have been part of my professional career work throughout.

As a member of CHISEL, successor to SCD, which took ownership of schemes and properties from SCD, this has been my longest lasting experience. This included self-build schemes, restructuring to allow individual members, services outsourced to SLFHA and then the organisation change to charitable status with services returned to be provided in-house.

As an employee of COIN STREET– refer to first section and APPENDIX 1

1. **Are there lessons from community-led housing sector that could inform other kinds of housing development in London?**

There needs to be funding to help:

**Promote groups of tenant members** to reach a stage when they can act as client in the creation of homes and take over the ownership and funding of those homes in due course (if they wish). Training, realism and clarity about responsibility are critical factors.

Programmed training – which needs to be up front– structured and needs insight to be applied to each scheme and tenant group specifically.

There could be added value/buy in of tenant members if it is independent of the initial developing association.

**Ongoing** - links to Sustainable Development Goals

eg SDG 10 Reduced inequality – co-operatives are egalitarian and democratic organisations – one member one vote

SDG 11 Sustainable cities and communities

– the principle of co-operative education

“Co-operatives provide education and training, for their members, elected representatives, managers and employees so they can contribute effectively to the development of their co-operatives. They inform the general public, particularly young people and opinion leaders - about the nature and benefits of co-operation.”

**“Welfare to Communities”**

Having hope and happiness, access to their own homes, with security and democratic control, including places like at Coin Street and CHISEL in the centre, given priority would counter isolation.

There has been a humane part played by co-ops. Providing purpose-built and self-built housing for their tenants, including shared housing, was a good thing as young people could be in control of their living area sharing with others, including Co-op development grants to support setting up communities and running them, long forgotten, off-setting welfare and health service costs - would be a gap to be bridged.

There has been a legacy, “muscle memory”, from the 1980’s, the early days of housing coops, when they were more successful because of the support/resources provided. This needed to be passed on if there were to be succession in and survival of the housing co-ops. There was also a guardianship held of co-op values (principles), in experience and understanding of communal living, pooling resources and advocacy of the associated human rights. Accessibility to archive material would be a necessary enabler.

**Questions for Policy, Advocacy, Thinktanks, or Academics**

1. **What are the main challenges, benefits and opportunities for Community Land Trusts and/or Housing Co-operatives in London?**

Challenges

Finding suitable land or property – local authorities have a part to play in releasing land on favourable terms or ensuring that Community Infrastructure Levy (s.106) fits with the co-operative needs. Access to support to the Co-operative is vital. Funding – if rents are to be genuinely affordable then a mixture of free or undervalued land, public grant and private loans on good terms is needed. Additional land released through the Government needs restraints on acquisition and hoarding by developers.

Competency, including technical competency, of building owners was often beyond the capability of individual housing co-ops [including High Rise Residential Buildings legal requirements].

Benefits

**“Welfare to Communities” see above** – co-operatives can provide a mutually supportive environment for members and to people who wish to set up co-operatives. An enthusiastic policy framework which encourages people to view co-operatives as a good option for the development and long-term management of genuinely affordable housing.

It was noted with Coin Street housing co-ops, that younger generations were moving away in order to find affordable and suitable housing. These individuals could have the required knowledge, skills and experience needed for coops’ succession. With emphasis on the young and mobile, housing co-ops can provide a route to their finding affordable homes.

Opportunities

Many younger and single persons did not have security and faced being in increasing numbers, people who were homeless, the circumstances of which undermined their effectiveness in making their case for their needs.

The last 30 years has seen a decline in housing investment and young and mobile people have been amongst the biggest casualties. What specific provision can be made for them? Previously, there had been a targeted programme for housing co-ops.

Housing cooperatives [for young and mobile people – some SCD co-ops have continued to survive for over 40 years], can make a difference to any potential rebound, as seen across Europe and America within the younger generation who have suffered most from right wing policies and austerity. And benefit from sharing and capacity building in diverse communities.

1. **Do you think that CLTs and Housing Co-operatives have the potential to scale up across London?**

My experience suggests that community-based co-operatives should not have fewer than 20 or more than about 50 households.

As part of SCD co-op development, there was a design guide, which included the principle of breaking down communal developments into buildings housing 50 people (courtyards) and provision of community meeting facilities. There was also government grant funding to support new members developing the co-operative organisation and for their education.

This was applied to building a much larger co-op – see Appendix 3B

– Clays Lane Housing Co-op, 500 member/tenants, which was successful for over 20 years providing much needed accommodation to young and mobile persons (one wage packet from being on the streets), but dispute resolution became an overwhelming matter and with the intervention of the regulator (the Housing Corporation), the co-op was closed down.

A sympathetic interested third party organisation such as a secondary could enable effective remedial action where needed.

There have been much larger co-operatives elsewhere in Europe but this reflected higher national/government priority given to them, including a form of tenure, a funding body and a clearer legal status for co-ops.

1. **What role could CLTs and Housing Cooperatives have in contributing to housing supply and affordable housing provision in London?**

Initial enthusiasm can help turn opportunities into reality, but long-term management of rented homes does not generate as much interest and mutual support between co-operatives and succession strategies are crucial.

An integrated collaborative role with other cooperatives in social housing would enhance the impact and sustain growth in the organisations, their competency and their development programmes.

1. **Are there lessons from the community-led housing sector that you think could inform other kinds of housing development in London?**

Providing realistic information with an engaging community development programme from the outset is critical. People need support in setting up and managing sustainable organisations with access to suitable technical and project management skills. Housing co-ops fell short in terms of lack of management provision.

But planned development including engagement of prospective tenants could lead to better quality building and more sustainable communities -see below.

1. **Do community groups that seek to establish CLTs and Housing Co-operatives in London face barriers? If yes, what are these barriers?**

See Q1) Challenges above.

* Resources for Training
* Access to Land
* Political support
* Funded support (e.g. training) and capital funding.

1. **What support do you think**

*i. local authorities*

s.106 and CIL and land, dialogue with co-operatives, enabling co-operatives to take advantage of opportunities to meet housing need and create sustainable communities.

Local authorities have had no money to help. No resources for homeless people - appalling conditions. The situation had got worse - loss of rights

- Social housing dried up. High rents have been even in “affordable” areas. Tenants have been ignored.

With building for sale - of 1.5 million homes, what proportion will be affordable? How? With no subsidy, high costs, section 106 not supporting housing in central locations, dereliction for people in the centre continues.

[” Sustainable communities are communities that use their resources to meet current and future needs while ensuring a better quality of life for their residents and maintaining nature’s ability to function over time. They promote sustainable living.

Sustainable communities tend to focus on environmental and economic sustainability, urban infrastructure, social equity, and municipal government. The term is sometimes used synonymously with "green cities," "eco-communities," "liveable cities" and "sustainable cities."”]

*ii. The GLA*

Locating a promotional role for co-operative ownership and management within and throughout the GLA’s strategic housing function. Acting as a signpost to and funder of support to tenants who wish to set up a housing co-operative or whose co-operative needs support and advice, especially in the light of changing circumstances.

Funding training and support to co-operatives, local policy environment e.g. planning.

Enabling tenants and other occupiers of social housing to play a major role in the management and maintenance of their homes, promoting co-operative management as a desirable outcome.

It is recognised that the GLA is not a provider but could provide support through acting as an agent of the government for registration – primaries and providers (agencies/secondaries)

Small local organisations in London can be identified and hot spots picked to work in. Coin Street could have a VIP part to play. CHISEL is actively working with co-op housing provision.

*iii. The Government*

Should provide to Housing Co-operatives and CLTs an enthusiastic and realistic policy framework, Social Housing Grant, funding training and promotional material.

We would need to set up opportunities again and find routes to government support. In 70’s/ 80’s there was so much more public support and drive.

## John Clark, Housing Consultant / Ref No. xxx040

1. **What has been your experience, if any, of working in partnership with a CLT or Housing Cooperative?**

Newlon 1971 to 1976 – As development manager I liaised with groups that were interested in setting up co-operatives to manage council housing, and with (my boss) Harold Campbell on the work of the Campbell Working Party

PCHA 1976 to 1979 As Housing Manager I promoted a project using DoE funding to promote 3tenant involvement projects to see what worked best in promoting tenant involvement in housing management of PCHA’s rented homes.

Solon SE HA 1979 to 1985

1. as a development worker I worked with Brockley Tenants’ Co-operative who were already
2. registered. BTC is still running as a co-operative and social landlord.
3. I was Special Manager at the Society for Co-operative Dwellings and later chaired a working party sponsored by the Housing Corporation into creating two successor bodies to work in south London supporting and promoting co-operatives – CHISEL and AXLE. I became a founder member of CHISEL for a year.

Solon CHS –1986 to 1993

as a development worker I worked with

1. Winsor Housing Co-operative (Newham) – tenants of Gas Board houses who could not afford to buy their homes when British Gas wanted to sell them off; we helped them secure grant funding from and obtain registration with the Housing Corporation. When the homes had been refurbished. Winsor decided to transfer engagement to a local housing association.
2. Longlife Housing Co-operative (Newham) – established; helped them buy houses and carry out refurbishment with grant from the Housing Corporation; Longlife is still running as a cooperative and social landlord.
3. Mitali Housing Co-operative (Tower Hamlet) – established with GLC help; worked with them on new homes for rent with grant from the HC inWapping; after I left Solon CHS they coopted me to their Board.(In about 2013 they transferred their engagement to Tower Hamlets Community Housing as they were unable to develop more homes.)
4. Bow Housing Action Trust – Hexagon were the residents friend here; when it became apparent that the HAT’s public grant was not sufficient to fund all the replacement homes we worked with tenants and leaseholders to help select a major housing association and set up their own local resident based housing association.
5. Newham Community Housing – working with short life co-operatives to investigate and promote permanent housing options in Newham.

Hexagon HA 1993 to 2001

As Development Director I was responsible for

1. A development team whose work which included working with short life housing cooperatives having their homes sold to Hexagon, refurbished and then managed by the cooperatives.
2. a team that worked with co-operatives that managed about 30% of Hexagon rented homes in south east London

CHISEL – it became a charitable housing association owning rented homes; I rejoined the Board in 2005. About 25% of its homes were managed by small non profit housing organisations.

1. **Are there lessons from the community-led housing sector that you think could inform other kinds of housing development in London?**

There needs to be funding to help groups reach a stage when they can act as client in the creation of homes and take over the ownership and funding of those homes in due course (if they wish). Training, realism and clarity about responsibility are critical factors.

How the training – which needs to be up front and ongoing – is organised needs further thought. I think it needs to be independent of the initial developing association.

***Questions for Policy, Advocacy, Thinktanks, or Academics***

1. **What are the main challenges, benefits, and opportunities for Community Land Trusts and/or Housing Cooperatives in London?**

Suitable land or property – local authorities have a part to play in releasing land on favourable terms or ensuring that Community Infrastructure Levy / s.106 fit with the co-operative needs. Access to support to the Co-operative is vital.

Funding – if rents are to be genuinely affordable then a mixture of free or under valued land, public grant and private loans on good terms is needed.

Community – co-operatives can provide a mutually supportive environment for members and to

people who wish to set up co-operatives.

An enthusiastic policy framework which encourages people to view co-operatives as a good option for the development and long term management of genuinely affordable housing.

1. **Do you think that CLTs and Housing Cooperatives have the potential to scale up across London?**

My experience suggests that community based co-operatives should not have fewer than 20 or more than about 50 households. However there have been much larger co-operatives elsewhere in Europe.

1. **What role could CLTs and Housing Cooperatives have in contributing to housing supply and affordable housing provision in London?**

Initial enthusiasm can help turn opportunities into reality, but long term management of rented homes does not generate as much interest from co-operative members as development of new homes.

1. **Are there lessons from the community-led housing sector that you think could inform other kinds of housing development in London?**

Being realistic from the outset is critical. People need support in setting up and managing

sustainable organisations with access to suitable technical and project management skills.

1. **Do community groups that seek to establish CLTs and Housing Cooperatives in London face barriers? If yes, what are these barriers?**

See 1. Training, Land, political support, funded support (e.g. training) and capital funding

1. **What support do you think i) local authorities ii) the GLA and iii) the Government should provide to Housing Cooperatives and CLTs?**

i) local authorities

s.106 and CIL and land, dialogue with co-operatives, enabling co-operatives to take advantage of opportunities to meet housing need and create sustainable communities.

ii) the GLA

Locating a promotional role for co-operative ownership and management within and throughout the GLA’s strategic housing function.

Acting as a signpost to and funder of support to tenants and other in housing need who wish to set up a housing co-operative or whose co-operative needs support and advice, especially in the light of changing circumstances.

Funding training and support to co-operatives, local policy environment e.g. planning.

Enabling tenants and other occupiers of social housing to play a major role in the management and maintenance of their homes, promoting co-operative management as a desirable outcome.

iii) the Government should provide to Housing Cooperatives and CLTs?

Enthusiastic and realistic policy framework, Social Housing Grant, funding training, promotional material.

Finally

1. I would add as a final comment that far more charitable housing associations have ‘disappeared’ through mergers / takeovers when they got into financial difficulties that have co-operatives whose members decided that long term management was not for them.
2. I have no personal experience of tenant management co-operatives in the public sector. These may suggest a practical long term management approach on a larger scale than the size of most co-operatives that own their homes.
3. I suggest that this survey be presented to a seminar run by the GLA for interested parties to look at options for future co-operatives.

Annex

## GLA briefing on Community Land Trusts and Cooperative Housing

**1 Strategic context**

The Mayor wants Londoners to be more involved in planning and delivering new homes. Community-led housing is about Londoners playing a positive role in solving their own and their communities’ housing problems by developing, managing and/or owning new genuinely affordable homes themselves. The community-led housing sector comprises a wide range of ownership, occupancy and management models including (but not limited to) Community Land Trusts (CLTs), co-operatives, and co-housing. These approaches are not mutually exclusive, and in many cases a mixture of approaches may be employed in the setup and running of community led homes to suit specific circumstances.[[5]](#footnote-6) The following definition for CLH has been agreed by the sector and is also used by the Departments for Levelling Up, Housing and Communities (DLUHC), the London Housing Strategy, and the London Plan.

*Community-led housing shares the following principles:*

1. Meaningful community engagement and consent occurs throughout the development process. Communities do not necessarily have to initiate a scheme, or build homes themselves, though some do;
2. There is a presumption that the community group or organisation will take a long-term formal role in the ownership, stewardship, or management of the homes; and
3. The benefits of the scheme to the local area and/or specified community group are clearly defined and legally protected in perpetuity.

The level of community-led housing development is low in the UK compared with many other European countries, in part due to community groups and organisations not having adequate funding to develop schemes to an initial planning application stage. The London Housing Strategy, 2018, states that “homebuilding in the UK, and particularly in London, has become increasingly dominated by large construction businesses. Nationally, 12,000 small- and medium-sized enterprises (SMEs) were responsible for building 40 per cent of new build homes in 1988, compared with 2,500 SMEs producing 12 per cent today. We need to develop more small sites for housing, and these sites are likely to be less attractive to larger construction firms, which tend to focus on larger schemes. SME builders are also more likely to keep building homes in downturns than larger volume developers.”

The London Housing Strategy sets out the Mayor’s commitment to increasing the supply of community-led housing (CLH) and enabling Londoners to play a role in building their communities. The Strategy also describes how the speculative nature of development and land trading, coupled with the cyclical nature of the housing market, sets high barriers to entry for new competitors and market ‘disrupters’, and undermines the ability to secure high levels of affordable homes. At present, most of London’s new housing depends on a small number of large developers building homes for market sale. Small sites’ contribution to housing supply has fallen over the last decade. Enabling the delivery of community-led housing, which is typically built by small, community-led builders on smaller sites that volume housebuilders may not deem profitable enough to develop is of strategic importance to London and viewed as a means of addressing a market failure. The process also delivers additional affordable housing for local people. Delivery of community-led housing supports the following priorities in the Mayor’s Housing Strategy:

* Identifying and bringing forward more land for housing - by developing smaller sites in areas that have traditionally hosted fewer new homes;
* Diversifying the homebuilding industry – by enabling new players to complement the work of traditional private sector developers, and
* By supporting small- and medium-sized builders to help them build more on smaller sites and in outer London, where market prices may be within reach of more Londoners.

**2. Definitions: Community Land Trusts and Cooperative Housing**

A Community Land Trust (CLT) is a not-for-profit community organisation run by its members. CLTs acquire land and act as stewards of that land for the benefit of its defined community. This often means providing housing, including co-operative housing and affordable housing, but can also include other community assets such as creative studios or event spaces. Because CTLs do not seek profit, they are able to provide these assets to their community at lower-than-market rents and prices. Because they have a defined community, they tend to build or acquire homes which meet the needs of that community in terms of design, location and affordability.

A housing co-operative is a not-for-profit co-operative society, registered with the Financial Conduct Authority and democratically run to provide the benefit of housing to its members. Members of a co-operative set up democratic governance structures to set rents, perform repairs and make decisions about the homes the co-operative owns and their allocation to members. Co-operatives can issue loanstock to raise funds, receive donations and investment, and take mortgages. Most commonly, housing co-operatives are fully mutual, meaning all members are tenants or prospective tenants. They can develop new homes and/or acquire existing homes. Housing co-operatives may or may not be Registered Providers of Social Housing. Because housing co-operatives do not seek profit and the members ultimately set rents, housing co-operatives tend to be more affordable than private sector rented homes. They are also typically restricted in how they can dispose of their homes. For example, the co-operative rules may require it to dispose of homes only to other co-operatives, community benefit societies or housing charities. This ensures that once a home is co-operatively owned, it is likely to remain in non-profit ownership in perpetuity.

Co-operative housing currently plays a limited role in England, including in London. In 2015, the Smith Institute identified 836 housing co-operatives in England, providing 169,000 homes in total: 0.7 per cent of all English dwellings in 2015.[[6]](#footnote-7) In comparison, in Europe, co-operative housing makes up 5 per cent of housing stock on average.[[7]](#footnote-8) The relative absence of co-operatives in England has been attributed to lack of financial support from local and national government, as well as a reluctance to lend to co-operatives in the wider lending market.[[8]](#footnote-9) In 2018, Co-operatives London found there were 300 co-operatives in London, some of which manage multiple properties. There is no definitive data about the extent to which existing co-operatives are actively building or acquiring new homes in London.

As land-owners, CLTs can acquire homes and lease them to housing co-operatives. The co-operative manages the homes, while the CLT retains the freehold or long lease and reinvests the rent back into the CLT. Co-operative CLTs can also acquire land for development and then work with housing co-operatives to build homes on that land.

Where they meet eligibility requirements, both CLTs and housing co-operatives can access capital funding under GLA programmes including the Affordable Homes Programme. The GLA’s Community Housing Fund has been specifically designed to be accessible to CLH groups and support a diverse range of delivery models and tenures, allowing groups to deliver the homes that will that best suit local circumstances and preferences.

Co-operative housing currently plays a limited role in England, including in London. In 2015, the Smith Institute identified 836 housing co-operatives in England, providing 169,000 homes in total: 0.7 per cent of all English dwellings in 2015.[[9]](#footnote-10) In comparison, in Europe, co-operative housing makes up 5 per cent of housing stock on average.[[10]](#footnote-11) The relative absence of co-operatives in England has been attributed to lack of financial support from local and national government, as well as a reluctance to lend to co-operatives in the wider lending market.[[11]](#footnote-12)

**2** **London Community Housing Fund**

In 2018, the Mayor secured £38m from the Department for Levelling Up, Homes and Communities (DLUHC) under [MD2372](https://www.london.gov.uk/decisions/md2372-community-housing-fund) to deliver 500 community-led homes. The Fund originally had a longstop deadline of March 2023, this was extended to April 2024 and in February 2022 a further extension was agreed which effectively removed the funding’s longstop. DLUHC approved the extension with the provision that the GLA continues to do what it can to use the funds and deliver the housing as quickly as reasonably practical. The GLA prioritises funding for projects which can start by March 2026, aligned with the Affordable Homes Programme.

London’s portion of central government’s Community Housing Fund is made available via the Mayor’s Community Housing Fund (CHF), a programme with the following three objectives:

* to support communities to develop new housing that is affordable to local people and remains so in perpetuity
* to increase overall housing supply in London by increasing the number of additional homes delivered by the community-led housing sector
* to deliver a lasting legacy for the community-led housing sector in the form of enhanced knowledge, expertise and capacity to build, own and manage new homes.

*Mayoral targets*

Through the London Housing Strategy and the London Plan, the Mayor has set an ambition for Londoners to be more involved in planning and delivering new community-led homes, including by:

* Setting a target to identify a pipeline of over 1,000 community-led housing (CLH) schemes, which was achieved in 2018
* Supporting the expansion of CLH schemes through a new CLH Hub for London, which has been established
* Investing in CLH schemes and lobbying the UK government for a share of the national Community Housing Fund, which the Mayor secured in 2019

Community-led housing has been impacted by many of the same challenges as wider housing delivery since the inception of the Fund, and in many cases this is felt more acutely as schemes are often delivered by smaller or less experienced providers and do not benefit from the same economies of scale as larger housing developers.

*Current apportionment of funding*

To support delivery against these objectives, Community Led Housing London (the CLH ‘Hub’ for London) was established in the GLA in 2018. It helps individuals, Local Authorities (LAs), housing associations (HAs) and developers to set up CLH projects. The current apportionment of the GLA’s £38m CHF funding is set out below. While the amount of revenue and capital is fixed, allocation within these envelopes is at the GLA’s discretion.

* £30m capital funding (including recycled loan facility) for delivery of homes and infrastructure
* £2.8m revenue of funding for early-stage grants and expert advice for CLH groups through the Hub
* £4.3m revenue funding (which recycles, being repaid at the point costs can be capitalised i.e. once projects reach a start on site) for advanced stage grants to support groups with development proposals once a site had been secured
* £200k funding for GLA administration costs
* £500k for administration and general events and resources through CLH London (including GLA support).

**3 Delivery to date**

|  |  |
| --- | --- |
| Funding | |
| Total funding for programme | £30m capital  £8m revenue |
| Grant allocations to date | £22.7m capital\*  £8m revenue\* |
| Homes | |
| Target | 500 starts |
| GLA allocations to date | 200 homes allocated capital  254 homes allocated revenue 350 homes in total have received allocations \*\*\*\* |
| Delivery to date | 95 starts  66 completions |

\*Includes £9m in capital loans

\*\*This funding is recycled via repayments when projects reach a start on site

\*\*\*\*Lower than the sum of homes allocated capital and homes allocated revenue as some homes have both revenue and capital allocations.

Since 2019 the Community Housing Fund has supported the delivery of community-led housing (CLH) in London. It provides capital and revenue funding for new schemes and enables the London Community Led Housing Hub to support CLH groups in the early stages of a project. . The Fund is open to organisations delivering a wide range of typologies and models. Decisions on allocations are made in line with published criteria for the projects that come forward.

As of 31 March 2024, 12 schemes had been allocated advanced revenue funding to achieve planning. Of these, six have submitted and four have permission. In addition, capital funding has been allocated to support the delivery of eight projects, some of which have also received revenue funding. As of 31 March 2024, 95 homes had started on site and 66 had completed, with a further 27 completions anticipated in Q2 24/25.

Across all projects that have received CHF funding from the GLA, 10 schemes with the combined potential to deliver 183 affordable homes are CLTs. To date, two cooperative housing projects have received advanced revenue funding to progress schemes to planning. In September 2022, the GLA began a process to identify a community-led organisation to acquire c.56 community-led homes at the St. Ann’s New Neighbourhood scheme, a flagship development of 995 homes being delivered through a partnership between the Mayor and Peabody. The preferred partner identified for the acquisition is a housing co-operative.

*Community-led housing outside of the CHF*

The Mayor is committed to supporting the community-led housing sector to grow and London’s Community Housing Fund is the main intervention through which this ambition is being supported, however, it should be noted that community-led housing in London pre-dates the establishment of London’s Community Housing Fund. Older Women’s Co-Housing (OWCH) is a fully mutual co-housing company providing homes for women over 50-years-old in a 25-home development in Barnet. The site was developed by Hanover Housing Association and contains eight social rent units and 17 leaseholds properties. Residents of the leased flats paid 10% deposits to Hanover.

In the early 2010s, London CLT partnered with developer Galliford Try to deliver 23 Community Land Trust Homes at the former St Clements Hospital site in Mile End. Alongside 58 social rent homes, the CLT homes comprised the developer’s Section 106 planning contributions.

Many housing co-operatives in London today were originally squats of vacant homes which local authorities then facilitated to become housing co-operatives. This model is no longer possible due to the higher cost of land and the high occupancy of housing in London.

CLH has also been delivered under GLA programmes including the Innovation Fund, which provided early support to Naked House and Rural Urban Synthesis Society, and the Affordable Homes Programme.

## Updated evidence provided by the GLA in February 2025

|  |  |  |  |
| --- | --- | --- | --- |
| Delivery to date [Community Housing Fund] | Year | Starts on site | Completions |
| 2024-25 | 22 | 27 |
| 2023-24 | 0 | 36 |
| 2022-23 | 27 | 11 |
| 2021-22 | 68 | 19 |
|  | Total | 117 | 93 |

|  |  |
| --- | --- |
| Funding | |
| Total funding for programme | £30m capital  £8m revenue |
| Grant allocations to date | £24.2m capital  £8m revenue |
| Homes | |
| Target | 500 starts on site |
| GLA allocations to date | 201 homes allocated capital  254 homes allocated revenue |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| CHF [Community Housing Fund] ADVANCED REVENUE ALLOCATIONS | | | | | | |
| 2019/20 | 2020/21 | 2021/22 | 2022/23 | 2023/24 | 2024/25 | Total |
| £1,781,785 | £992,814 | £942,589 | £679,211 | £137,501 | £1,038,783 | £5,572,683 |

## Information submitted to the Committee by the Rural Synthesis Society on 1 July 2024

Church Grove Project, Lewisham

Allocations Policy, V6

CRITERIA

1. Affordability – are you currently unable to afford to buy or rent a suitable home in Lewisham on the open market, and able to afford to buy/rent one of our homes??
2. Local Connection – do you already live, work or study in Lewisham, or have an­other eligible connection to the borough?
3. Community Commitment – have you demonstrated your support/involvement to help make the project happen?

## Information provided directly to the Scrutiny Team from Community-Led Housing London on 13 December 2024

1. The following boroughs received more than 5 hours of support since CLH London started (from most to least):
2. LB Tower Hamlets
3. LB Newham
4. LB Waltham Forest
5. LB Barking & Dagenham
6. LB Hackney
7. LLDC
8. LB Croydon
9. LB Harrow
10. LB Southwark
11. LB Greenwich
12. LB Camden
13. LB Enfield
14. LB Wandsworth
15. LB Brent
16. LB Newham
17. LB Ealing
18. LB Redbridge

1. <https://www.sanford.coop/cooperatives> [↑](#footnote-ref-2)
2. <https://www.sanford.coop/cooperatives> [↑](#footnote-ref-3)
3. <https://www.uk.coop/understanding-co-ops/what-co-op/co-op-values-and-principles> [↑](#footnote-ref-4)
4. There is a large desire for affordability within CLH demand, however we don’t believe that community-led housing is inherently more affordable than other forms of housing, and it is often harder to make affordable housing work with small start-up organisations. Having said this CLH is particularly good at locking in affordability in perpetuity, even if this could be achieved without community control. [↑](#footnote-ref-5)
5. CLH definition and interpretation, CLH London, 2024. [CLH-definition-interpretation.pdf (communityledhousing.london)](https://www.communityledhousing.london/wp-content/uploads/2024/06/CLH-definition-interpretation.pdf) [↑](#footnote-ref-6)
6. [Local housing, community living: prospects for scaling up and scaling out community-led housing (smith-institute.org.uk)](http://www.smith-institute.org.uk/wp-content/uploads/2016/02/local-housing-community-living.pdf) p.8 [↑](#footnote-ref-7)
7. Ibid. [↑](#footnote-ref-8)
8. Tom Archer (2022) The mechanics of housing collectivism: how forms and functions affect affordability, Housing Studies, 37:1, 73-102, DOI: 10.1080/02673037.2020.1803798 [↑](#footnote-ref-9)
9. [Local housing, community living: prospects for scaling up and scaling out community-led housing (smith-institute.org.uk)](http://www.smith-institute.org.uk/wp-content/uploads/2016/02/local-housing-community-living.pdf) p.8 [↑](#footnote-ref-10)
10. Ibid. [↑](#footnote-ref-11)
11. Tom Archer (2022) The mechanics of housing collectivism: how forms and functions affect affordability, Housing Studies, 37:1, 73-102, DOI: 10.1080/02673037.2020.1803798 [↑](#footnote-ref-12)