



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



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



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

Foreword

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

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

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

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



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

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

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



Executive summary

i) Introduction

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

These included:

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

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

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

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

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

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

Wales Co-operative Centre has been working since 1982 to strengthen and empower Welsh communities by supporting the growth of co-operatives and social enterprise, as well as by collaboratively delivering projects that provide skills and tackle exclusion.ⁱⁱⁱ As part of that work, its Co-operative Housing Project ran between September 2014 and March 2019, offering support and advice to new and existing organisations looking to develop CCLH schemes in Wales.



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

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

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

In order to gather the necessary qualitative data relating to the key research questions, the project made use of semi-structured interviews and surveys with residents of CCLH schemes, as well as with providers of CCLH schemes. Again in line with the

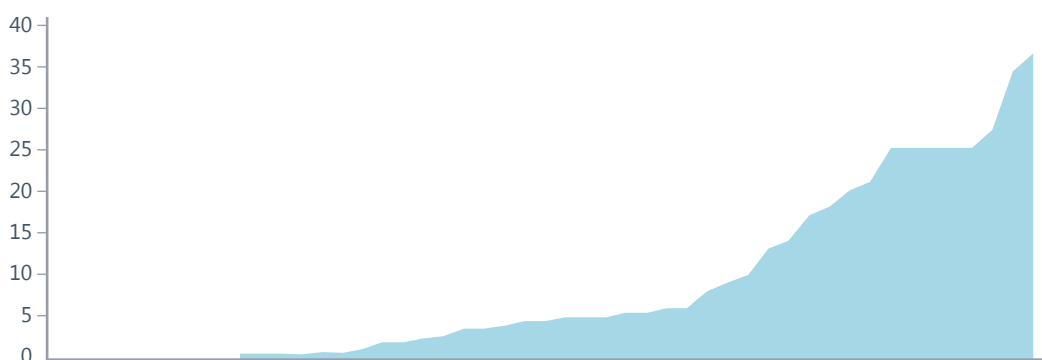
research brief, the project utilised a tripartite categorisation system for responses from residents, with those who had yet to start living in their scheme categorised as 'explorative', those who had been living in CCLH for less than five years classified as 'existing' residents and those who had been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

In total, 53 CCLH residents or prospective residents from at least 22 schemes across England and Wales took part in the research, with an approximately even split of schemes between the two countries.^{vii} Fourteen staff from nine CCLH providers in England and Wales were also interviewed as part of the research in a separate interview process. As per the project brief, from its outset the research sought views from residents with a variety of different lengths of experience within CCLH and from schemes across the experience spectrum. This spectrum ranged from residents who were still in the exploratory stages to those with decades' worth of experience, as the following graph recording respondent's lengths of tenure in their scheme records (note that participants are ranked by length of tenure in ascending order, with those still at the exploratory stage marked at zero towards the left hand side of the graph).

Assessing the Benefits of CCLH

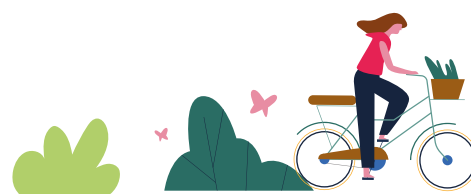
CCLH Resident Participants - Tenure Lengths

(Number of Years)



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

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

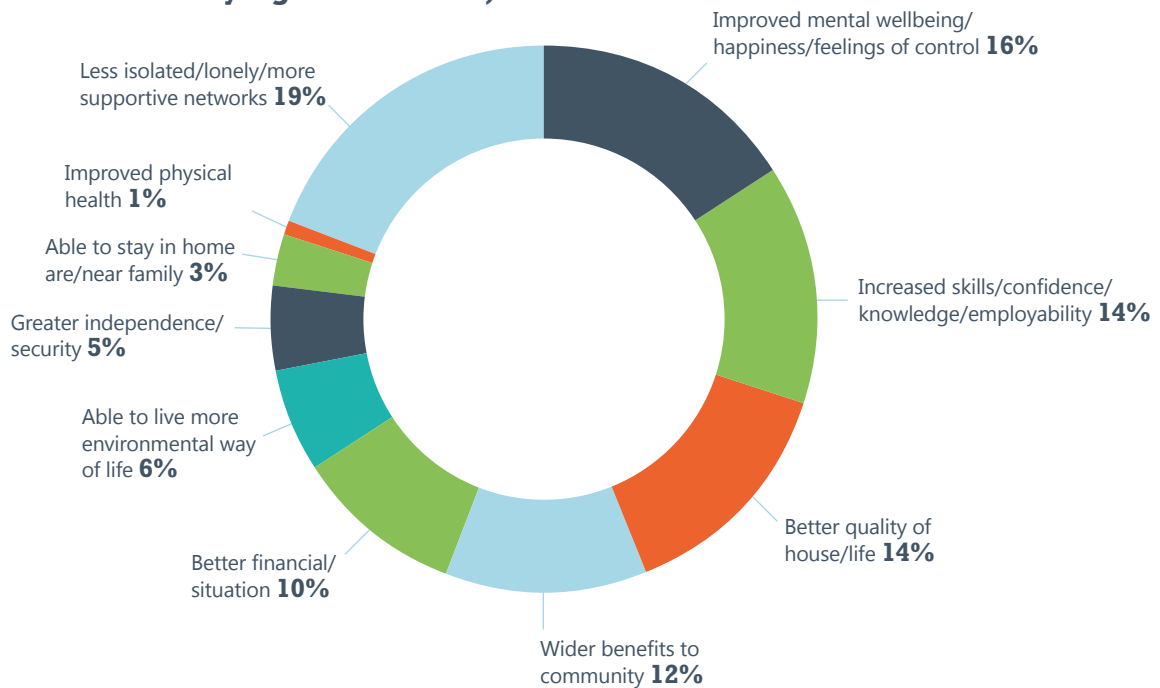


ii) Benefits of CCLH: Residents

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

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

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



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





“It’s so much less isolating.”



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



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



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



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

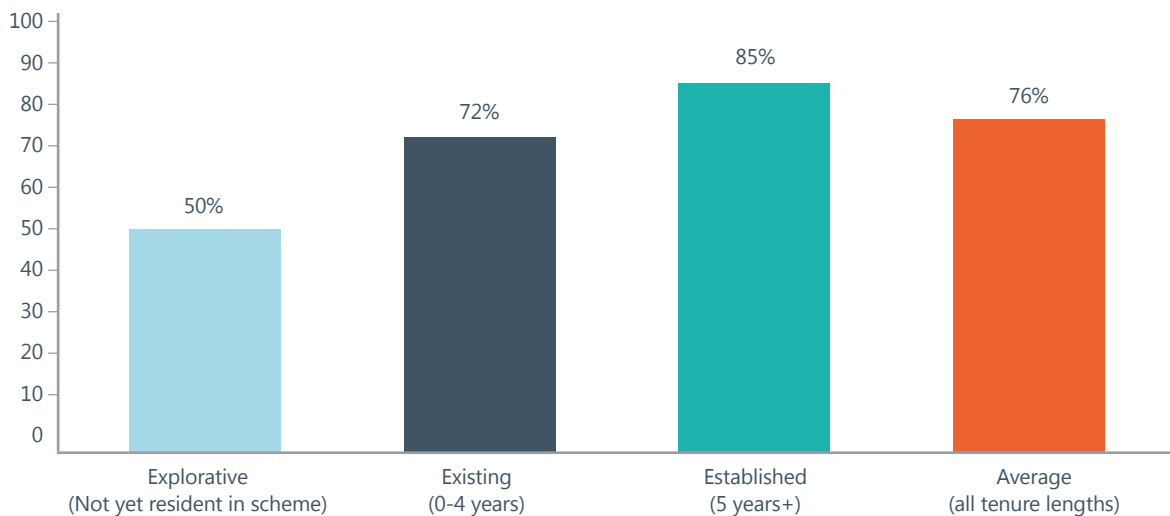
"I love sharing meals, tools and all sorts of resources with other likeminded people and being part of an extended family: 'it takes a village to grow a child'."



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

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

Assessing the Benefits of CCLH **CCLH Residents - Average Rating by Tenure Length** (%)



iii) Benefits of CCLH: Providers

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

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



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





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

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

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

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



iv) Conclusion, Recommendations and Next Steps

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

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

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

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

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

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

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

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

ⁱⁱ Ibid.

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

^{iv} Wales Co-operative Centre, 'Communities Creating Homes' available at: <https://wales.coop/get-ourhelp/our-projects/co-operative-community-led-housing/> <accessed May 2019>.

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

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

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

Communities Creating Homes

Co-operative and community-led housing

Our Support

Communities Creating Homes is here to help people develop their own co-operative and community-led housing schemes. As well as improving housing provision, we want to create a resilient Wales, a healthier Wales, a more equal Wales and a Wales of cohesive communities. It is funded by the Nationwide Foundation and Welsh Government and is delivered by the Wales Co-operative Centre.

We know that every project is different – so our support is tailored to the needs of each community. Whether you're new to co-operative and community-led housing, have already formed a group or want to join an existing group, we want to help.



Contact

If you're excited to find out more about co-operative and community-led housing, we want to hear from you. We're also keen to talk to organisations, businesses, community groups or public bodies that would like to support co-operative and community-led housing projects.

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