

# Living In Co-operative & Community-Led Housing During COVID

FINDINGS REPORT (NOV 2020)



Wales Co-operative Centre  
Canolfan Cydweithredol Cymru



Llywodraeth Cymru  
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# Contents

## 1. Introduction and Methodology

## 2. Living in CCLH during COVID: Positive Effects

CASE STUDY #1: Life in CCLH during the  
Pandemic (Urban)

## 3. Living in CCLH during COVID: Negative Effects

CASE STUDY #2: Life in CCLH during the  
Pandemic (Oppidan)

## 4. Additional Support Needs Identified and Lessons Learned

CASE STUDY #3: Life in CCLH during the  
Pandemic (Rural)

## 5. Conclusion and Recommendations



# 1. Introduction & Methodology

**“Owing to our communal structure, I think we were more resilient towards the negative effects of the pandemic.”**

**CCLH resident, 3+ years in scheme**

The following report details residents’ experiences of living in co-operative and community-led housing (CCLH) in Wales during the coronavirus pandemic in 2020.

It was commissioned by the Wales Co-operative Centre and produced by the Social Effectiveness Research Centre.

The Wales Co-operative Centre has been working since 1982 to strengthen and empower Welsh communities by supporting the growth of co-operatives and social enterprises, as well as by collaboratively delivering projects that provide skills and tackle exclusion.<sup>1</sup>

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 programme, began in April 2019.<sup>2</sup>

The Social Effectiveness Research Centre is a not-for-profit association that works to establishing and increase the impact of work done by social organisations and projects in the UK. This report follows on from a larger piece of pre-coronavirus research completed in 2019 that analysed the potential benefits more generally of living in CCLH to residents in Wales.

In that previous report, residents of CCLH schemes had identified in their own words a large range of benefits 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.<sup>3</sup>

As that report also noted, 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. This research makes use, as the previous report also did, of the definitions produced by the Nationwide Foundation’s ‘Backing Community-Led Housing’ programme, which defines as its subject any housing scheme involving “communities that are taking a leading role in providing housing solutions for people in need”.<sup>4</sup>



As the Nationwide programme outlines:

**“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.”<sup>5</sup>**

For this research, a sample of 16 CCLH residents from over 10 different CCLH schemes in Wales were surveyed via semi-structured online questionnaire, with five remote follow up interviews also completed to provide detailed case study level information to complement initial responses.

Scheme types in the sample included co-operatives, cohousing schemes, Community Land Trusts and Right to Manage schemes. The exact number of schemes in the sample cannot be identified precisely, as participants were given the option of responding anonymously if they so chose, in which case they only needed to give the broad area of Wales (North, South, Mid or West) where their scheme was located. Three respondents took up this option, and it was not possible to conclude from their answers whether or not they were from schemes where another (non-anonymous) resident had also participated in the research. The final number of schemes in the sample can therefore only be stated as being a minimum of 10 and a maximum of 13 overall, with a roughly even spread in geographic terms throughout Wales.

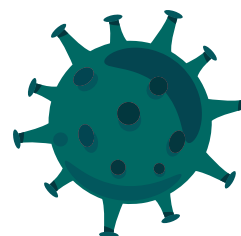
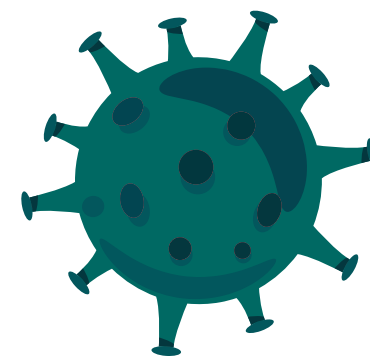
Note also that some potentially identifying geographic, demographic or other details have been either altered or removed from this report in order to safeguard the confidentiality of all

respondents. All examples, quotations and case studies used are, however, faithful and accurate reproductions of the responses given by individual participants in the course of this research.

Methodologically, the research took a grounded-theory based approach, with a particular focus on amplifying directly CCLH residents' experiences of the pandemic. The research also made use of Most Significant Change technique in its interview questions and in choosing which of its participants' stories to use as case studies. As a grounded theory based piece of research, and again as with the larger piece of research from the previous year, the project took a primarily qualitative approach, in line with the Wales Co-operative Centre's particular interest in capturing the softer, but harder-to-measure, outcomes that arise for individuals and communities as a result of CCLH. Quantitative data generated through the research have been analysed where relevant, but were not its main focus.

The following findings report starts by looking at the perceived advantages that made up the bulk of impacts reported by respondents. It then looks at the much smaller number of perceived disadvantages reported, before going on to discuss the support needs respondents felt had arisen as a result of the pandemic, as well as the key lessons they felt they had learnt from it. Finally, it concludes with recommendations arising from the research for potential further actions to be taken to support residents of CCLH in Wales.

Perhaps one of the few ways the widespread and ongoing nature of the COVID crisis may turn out to be positive will be if the relationship between forms of housing and well-being is put under more scrutiny than ever before. It is therefore with the positive aspects of that relationship during the pandemic that this report begins.



## 2. Living in CCLH during COVID: Positive Effects

**“I feel very fortunate to have been here for the lockdown as I have felt protected and supported, otherwise I would have been entirely on my own. The support has been physical and psychological, and I have space to move around in. We have experience in respecting each other’s wishes, which helped with social distancing. These things are, I believe, unique to cohousing.”**

To begin with the positive effects of living in CCLH during the coronavirus pandemic, all but one respondent in the research identified at least one effect. More often, each participant identified several advantages they had observed during the pandemic and resulting lockdown that would not have been present had they been living in another form of housing.

In quantitative terms, the types of advantage identified broke down as follows:



Greater practical support (i.e day to day tasks, shopping)



Reduced isolation & loneliness / more social support



Greater financial security



Closer links to wider community



Reduced psychological / mental distress



Better physical living conditions (i.e more outdoor space)

To start with one of the largest categories, reduced social isolation and loneliness, and greater social support generally as a result of living in CCLH, formed one of the most frequently identified benefits, with approaching a third of all respondents mentioning this advantage.

The resident quoted at the very start of this findings report was one such example, citing the “isolation and mental health aspect” in particular as a way in which they felt their CCLH’s communal structure had made its residents more resilient in the face of the negative aspects of the pandemic. In social terms, they added too that “an advantage was good communication and awareness about each other’s need – to a level I would not expect from your regular neighbourhood community”. Other respondents as well cited greater mutual awareness of need in making the comparison with less communal forms of living. For example, one resident observed that in their scheme during lockdown “for single person households, it has

been a lot less lonely than it might have been”, noting that “one member with memory issues has received a lot of help and support which would not have been possible in another type of housing”.

This “maintaining sociality” (to quote another participant in the research) sometimes went hand in hand with reduced psychological or mental distress more generally. This was a theme touched on by numerous respondents.

In the words of one participant:

**“Many people who faced the pandemic alone found it very difficult. We were as a household able to support each other practically and emotionally. We would have all struggled in a different situation. Although that said, the uncertainty caused by it all also created many tensions in and around our community which we had not been aware of before.”**



One resident from a different area of the country summed up what living in a CCLH scheme during the pandemic was like more simply: “it was a bit weird at the start, but nice to have a big family round me – lots of people to be with”. This social aspect was usually seen as arising inherently from the nature of CCLH; as another respondent from the same part of Wales put it, “it would be quite impossible to act as though divorced from fellow co-op members in the light of our proximity and our mutual responsibilities and concerns”. As a result of this, in their view, in their scheme lockdown had been “a far less lonely and isolating experience than it has been for the majority of other people”.

These less tangible themes of social support also frequently went hand in hand with the most mentioned advantage of all: the greater practical support available through living in CCLH compared to other forms of housing. This practical support could be at a very basic level – for instance, one respondent outlined how in their

scheme “we decided as we have shared resources and food we would live as one household”.

Usually the practical support on offer extended to activities well beyond food, however. Another respondent flagged up, for example, “increased communal support and joint activities (sports, art, and so on) while maintaining distancing” as a key advantage of being in CCLH during the coronavirus pandemic. Similarly, a respondent from another part of the country listed food-related, but also non-food related, advantages in their list of benefits:



**“Sharing cooking responsibilities in more community-focused ways. Able to spread load of navigating supermarkets and pharmacies during lockdown restrictions. Ability to bulk-buy food. Availability of infrastructures for homeworking, such as superfast broadband and printers.”**

These practical benefits in turn then also sometimes went together with the identification of specifically financial advantages, and particularly the greater stability and room for manoeuvre that CCLH schemes were perceived as providing in the event of a resident losing income. In the words of one research participant, “as private tenants we would have suffered more insecurity, at least as our own landlords we could be as flexible as possible with rent arrears and so on”.

This advantageous aspect was also mentioned by other respondents in other parts of the country, for example in the list from one CCLH resident of the advantages they felt they had gained from being in their scheme during the pandemic:

**“Benefits have included company/ social interaction, practical support (for example, shopping for a member who is shielding) and ability to offer flexibility about rent to members who are struggling financially. Some of these benefits might have been available to anyone living in a shared household, but control of our finances has been important and because we are part of a collective there were existing systems, e.g. regular meetings to facilitate support between members.”**

One resident from the same area of the country likewise cited positive financial effects in their list of advantages that had accrued during lockdown:

**“Collectivism, shared food stocks, cooking rota, meetings setup enabled risk discussion. Security of tenure. Flexibility on deferring rent. Living with friends, few present outside of the co-op.”**

Another participant from a different scheme outlined how their CCLH had “introduced some support for people within the co-op who might be suffering economically from the pandemic”. As far as they knew, no-one had had to take it up yet, but it was seen as a comfort that it was there if ever needed.

As well as the specific perceived advantages of being in a CCLH scheme during the pandemic, respondents also identified benefits that might equally have occurred had they been living in other forms of housing. For example, reduced day-

to-day pressures were a potentially non-unique benefit identified, with one participant observing that “many members had more time at the scheme because of lockdown and (sometimes limited) home office work”. Another respondent observed that the benefits they had experienced were “partly due to having lots of outdoor space, and plenty to do”, something which could conceivably also apply in other ownership or renting situations.

At the same time, the ‘plenty to do’ was seen as partly due to the co-operative nature of the respondent’s housing scheme, and the particular scheme in question was also one which enabled the participant to access far more outside space than they felt they would have been able to afford as a renter or owner-occupier. Indeed, an increased likelihood of better physical conditions in terms of housing appears to have been another distinct advantage of living in at least some CCLH schemes during the pandemic.

It was certainly a factor mentioned by several participants in the sample, for instance, one respondent, who observed how “we were all able to carry on working and we had good internet and enough space to work – I think this would have been much harder in a conventional renting situation”. Similarly, a participant from a different part of the country outlined how greater access to outside space had helped their scheme’s members, as well as co-operative principles more widely:

**“Some of us found the communal garden essential to our well-being, keeping social distancing we would go up in small groups to do our garden, I think together we stand, divided (on my own) we fall.”**

A second participant from a different part of Wales likewise specifically brought up the issue of outside space:

**“We have young children here and I believe they’re the luckiest kids in the country. They have so much space. We encourage them to invite others whilst being mindful of the needs of others. Things we should be doing all the time; it’s the same principles, good times and bad times.”**

The final discrete advantage identified was that of having better links into the local community to build upon when it came to contributing to the upsurge in mutual help that occurred across all housing types during lockdown. The result of these links among CCLH schemes sometimes led to a needs-based approach, and in this was similar to that taken by other forms of housing provider at the start of the pandemic, whereby those helped were viewed primarily as passive recipients of support based on top-down identifications of their need.<sup>6</sup>

This approach may be argued to have been entirely appropriate with so many people in sudden emergency need because of the virus. It was certainly utilised on occasion by CCLH schemes in the sample, particularly those joining in wider coronavirus support schemes. For instance, one respondent reported how their scheme was “able to provide a lot of support for neighbours and were part of a COVID response around two large areas of the town, delivering food and prescriptions”.

Other CCLH schemes were able to take a slightly more asset-based approach to the crisis alongside this emergency work. As a respondent from another scheme outlined:

**“One positive thing has been more links with the local community as we got involved in various schemes like delivering groceries to vulnerable individuals and a growing scheme to produce food for potential supply gaps in the coming months.”**

In this case, the longer-term, more bottom up, asset based idea of the growing scheme worked alongside the needs-based emergency grocery delivery response, and is perhaps emblematic of the additionality CCLH schemes could bring to the fight against COVID.

Overall, therefore, there were a range of advantages perceived by CCLH residents as having accrued from their having been in CCLH during the COVID pandemic, as opposed to any other form of housing. As with any experience, though, there were exceptions to this general rule, with any potential disadvantages also needing to be factored into the equation before any final judgments on that overall experience can be reached.



## **CASE STUDY #1: Life in CCLH during the Pandemic (Urban)**

“There was a lot of community support during lockdown, and we used the newsletter that is circulated to urge people to assist each other. We have large grounds and plenty of access to other space as well for outdoor exercise.”

“There are volunteers who are happy to support people who are shielding. We have many community groups run in our scheme. We have a long list of local food suppliers, and this could be more formalised for the coming winter.”

“Under the previous management, all repairs were done by traders coming from far away and they cut corners – only one lift was in working order. The leaseholders formed their own takeover to address this. We have sorted the grounds, lifts, the cleaning and now have money in the bank. We also employ rather than contract in maintenance staff and cleaners.

“We have had legal battles with the freeholder that have been very costly and complicated. There is just a complete mismatch of business models. We are hoping that the Welsh Government will implement some Law Commission findings that need to be translated into new legislation.”

“All apartments are occupied. There are many communal facilities and amenities on site. These have had to close.”

“We have recently reopened the facilities with one apartment/one bubble using them at a time, but we have to clean it all down between each one and there is more demand than can be met. We have spent more on cleaning to cover doors, fire doors, stairways, lifts and so on. It has got a little easier now people are doing less and spending more time at home, some apartments have balconies and there has been more effort to use the outdoor space, tending flower beds and so on.”

### 3. Living in CCLH during COVID: Negative Effects

**“Different interpretations of rules have made it difficult to make and stick to collective decisions and this wouldn’t be a negative living in a traditional form of housing as there are fewer people to consult with.”**

**CCLH resident, 1+ years in scheme**

The first thing to note in this section is that compared to the overall number of positive impacts versus other forms of housing identified by CCLH residents in relation to the pandemic, the

overall number of disadvantages identified was much smaller. As one respondent put it in relation to the virus: “Everything was tested to breaking point, but we are still here and looking forward”. Indeed, the total number of perceived negative effects reported by residents came in at barely a third of the total number of advantages reported.

Breaking down the small number of perceived disadvantages reported by type, the biggest issue comprised perceived greater difficulties agreeing social distancing or other lockdown rules, as the following graph records:



More difficult to agree social distancing / lockdown rules



Harder to shield (i.e where facilities are shared)



Greater challenges running household day to day (when social interaction reduced)



Higher likelihood of household conflict support needs

Forming approaching half of all the negative impacts reported, the complexities brought on by the generally greater household sizes to be found in CCLH schemes seems to have created difficulties in a minority of cases. One respondent, for example, reported that “it has been tricky to create effective ‘bubbles’ with the shared spaces, etc, and particularly the children”. A second respondent from another scheme also reported similarly:

**“We are a very social house. Normally we would have guests round most of the time. Some people want to get back to normal faster than others. If I was living alone I would obviously decide myself at what pace I would like to travel.”**

A third respondent was even more specific in ascribing this disadvantage directly to CCLH, rather than just to not living alone (as is more common in more conventional forms of housing).

They described the problem they had faced as follows:

**“Being more like a family (but closer), but with no hierarchy and struggling to make decisions on risk, with people quite far apart and very stressed/anxious. In traditional housing people are less bound together and responsible.”**





It is of course important not to romanticise the experience of lockdown living in other forms of housing either, be it private owner occupiership, non-CCLH social housing or the private rented sector. A great deal of evidence of relating to the pandemic suggests it has given rise to an unusually challenging time for almost everyone to a greater or lesser extent, regardless of the form of housing in which they have experienced it. This is not least because of the novel challenges to every household arising from previously unprecedented social distancing requirements.

As one research report among many has outlined:

**“Social distancing requires household members to be together for extended time periods, often with limited personal space. Furthermore, the activities that individuals typically would do in other spaces are taking place in the home. With most schools closed, children are schooling at home, and parents are responsible for supervising the children’s education and recreation. Many adults are also working from home, often without designated quiet space. Others have been laid off from jobs, with corresponding financial strains, or are required to report to jobs that expose their households to risk of contagion.”<sup>7</sup>**



The same report therefore concludes:

**“In short, the COVID19 pandemic sets up a home situation with tremendous potential for generating conflict as household members spend nearly unlimited hours together in a limited physical space while confronting a stressful event.”<sup>8</sup>**

Even for those living entirely on their own, and therefore without the naturally larger household size that CCLH tends to bring, contact with the outside world will have had to be carefully weighed up and balanced against perceived risk throughout the pandemic. There will therefore probably be few people, whatever their form of housing or size of household, who will not have had at least some experience of either internal conflict within themselves, or direct external conflict with others, when it comes to social distancing requirements and lockdown rules.

Nevertheless, it is important to acknowledge that several respondents still identified a flipside to the perceived advantage of CCLH in terms of its greater predisposition towards fostering household cultures used to dealing with conflict. This took the form of perceptions of a potentially higher likelihood of needing support to resolve household conflict. Again this may be seen as a natural result of CCLH’s generally greater household size, and it was certainly an issue for a small number of participants in the research, such as in the following case reported by one respondent who was intending to leave their scheme as a result:

**“Significant gendered divisions emerged during lockdown, with (white) men feeling aggrieved at restrictions on their lives and engaging in overly risky behaviours, and women being accustomed to restrictions but being overly risk-averse.”**

According to the participant in question, these conflicts during the lockdown period were ones “which co-operative processes have not been able to adequately resolve”.

For the most part, respondents did not report conflicts on this level in any significant number, but even where those conflicts had been successfully managed, the pandemic seems to have formed a definite test of the naturally collaborative principles and practices and greater household sizes underlying the CCLH model. As one respondent put it:

**“Collective risk management has been difficult and stressful with different people in different places on risk scales, etc. The biggest change is fraying of community.”**

Others too alluded to the way levels of co-operation ebbed and flowed over the course of the first lockdown. One CCLH resident, for instance, reported that “at the start of lockdown there was

a real sense of solidarity, but I feel that this has dissipated somewhat, although there is still a lot of good support going on between members”.

Another respondent, from another part of the country, by contrast had experienced the change the other way around:

**“The pandemic created uncertainties among co-op members about the level of caution/social distancing (e.g. are we all one big household/community or are we a community of separate households?); we are now slowly returning to normal and have more awareness about distancing, hygiene, and so on.”**



Indeed, a third respondent mentioning the issue linked it to the easing of the relaxation of the initial lockdown rules, rather than the imposition of those rules in the first place:

**“As lockdown eased it became harder to agree as a group how we would start to ease our own conditions. Whilst lockdown was fully in place we understood the rules and abided by them, but obviously there were differences in opinion as lockdown eased as to what we should do.”**

Though relatively small in number, cases like this may also not have been helped by the way traditional forms of CCLH governance – both formal face-to-face meetings and informal everyday social interactions – were made more challenging by the virus and the resulting restrictions on human contact. Indeed, several research participants brought up the issue of the greater challenges of running the household when normal social relations were curbed. As one put it,

“having meetings by Zoom is OK, but it’s not the same without as many incidental interactions or social gatherings”. Or, in the words of another, “we have not met as a group, and there is now some evidence of a backlog of discussions that need to take place”. A third participant also mentioned the issue, although they were more positive about the effects it had had:

**“We haven’t been able to hold normal face-to-face indoor meetings, relying instead on email and Zoom, but some might argue that there has been no great loss in that because it has forced us to keep things simple.”**

In practical terms too, the perceived effects of the larger than average household size of any given CCLH scheme found an echo in other feedback from a small number of residents, for example around the greater difficulties of shielding. As one respondent put it:

**“I would say that this is potentially the only problem, that you may be exposed to more risk. If, as has been talked about, over 50s have to shield in any future outbreak, this would be harder for the house to deal with.”**

Finally in relation to negative effects, as with positive effects, for every general trend in the data, there was always at least one exception that may or may not prove the rule. This was perhaps best illustrated by the case of one respondent who lived in a co-operative scheme, but who felt their type of housing had basically made no difference either way, either positive or negative, to their experience of the pandemic. The respondent in question had “found in the length of time I have lived here that many of the co-owners have little to no idea of what it is”, and therefore, although the participant had had some contact with other residents in the block, their experience “would have been the same for all people in this pandemic”.

In general, the fact that the overall number of advantages to being in CCLH during the pandemic, as opposed to being in a more conventional form of housing, hugely outweighed the number of disadvantages identified is probably the single most important finding to emerge from this research.

As the qualitative data underlying this quantitative finding makes clear, however, there were still challenges arising from the co-operative and community-led nature of their schemes that CCLH residents had to overcome in the face of COVID. The next section therefore looks at potential support needs identified by residents as a result of their experiences, together with the potential lessons participants in the research felt they had learned from living in CCLH during the pandemic.

## **CASE STUDY #2: Life in CCLH during the Pandemic (Oppidan)**

“All the positives are still in place, familiarity with collective processes and infrastructure – there are advantages. In early March members were not clear what was happening. We got communal foodstuffs and did a large collective food order, so got food security.”

“It could be described as ‘everyone’s first pandemic’. We are having conversations we have never had to have, all making mistakes, forgiveness and flexibility are important.”

“We developed a financial hardship policy so we could delay or cancel rent, now we have a general hardship policy that refers to the pandemic but isn’t solely for that purpose. This has been really helpful for some members.”

“Things are up and down due to the challenges of collective risk management, we have never had to do it before and members are in very different

places. We live together as one family and are having to navigate the regulations and guidelines and the changes to them and their interpretation.”

“There is an ask culture versus a guess culture, very relevant for us, some people are happy to ask and get a no and others never ask if it’s not likely to be a yes and will try to get an offer. So there are two cultures – some being direct and some being subtle and sounding out indirectly. This is emotional labour; it is time consuming, this asking and guessing.”

“So the real issue for us is the interpersonal group dynamics, it is not about practical things like mortgage, insurance and PPE. We added in extra meetings, but we are now meeting less, things got fractious amongst certain people, so there were changes, the same set of people didn’t meet. We’re getting mediation.”

“We were seen as being open in the community, for example as a drop off point. We were nice to have there during lock down – we became a central hub for mutual aid. We were more open, as a social centre and social space to support the wider community.”

“For traditional shared housing and co-living in separate units, the regulations and guidelines suggested means that everyone can treat themselves as individual households, but we’re more communal and more like a family – we are one group of people, not individuals. The issue is that co-op members living in a shared home is not given consideration regarding the guidelines – they are all set for nuclear families so we have to interpret the guidelines.”

“We are not the only co-op experiencing this – could Wales Co-operative Centre be useful here? If operating principles were developed these could help small co-ops and shared housing schemes, of which there are thousands. If we had access to such guidelines we would then spread this information to the other housing schemes in the area and the other co-ops nearby.”

“We know Wales Co-operative Centre is there which is always helpful.”

## 4. Additional Support Needs Identified and Lessons Learned

**“Shifting more people into secure situations with some or all of the additional benefits that I experienced during this time would be the best outcome of this time. So people can live with less fear and have the strength of a community around them. If this happens people will feel more prosperous and be able to contribute more to their community. The pandemic will make it harder for groups to achieve this, so I think the Wales Co-op Centre needs to see how it can help.”**

**CCLH resident, 5+ years in scheme**

As with negative aspects of living in a CCLH scheme during the pandemic, when it came to additional support needs identified because of

coronavirus, it is worth noting first and foremost that around two-thirds of respondents identified at least one thing they would like more support with.

While around a third of respondents did not feel the crisis had given rise to any greater support needs for their scheme (in the words of one of them, “I think we’ve all coped really well, both as individuals and as a community”), most participants in the research identified at least one aspect where they would like greater support moving forward.

By far the most common need identified related to financial matters. In the words of one respondent, “we would like to see more active support networks, wider sources for finance and more places to go for problem solving”.



The respondent quoted at the start of this section echoed this too:

**“No one has lost their job so far as a result of the pandemic, but that would be a potential issue for housing co-ops, and support around claiming housing benefit, advice about mortgage holidays, mutual aid within and between housing co-ops if members are having problems. I think things may be revealed in the aftermath if people are made redundant or can’t find work. I think there is a role for the Wales Co-operative Centre in supporting people to find secure tenancies and mutual aid as a counter to the threat of eviction and loss of income in hard times.”**

Greater financial support was the biggest issue for respondents in other parts of the country too, for example, the view of the following participant in

the research in reporting the measures their scheme had been able to take during the pandemic:

**“We were able to provide support to residents suffering financial hardship through lockdown etc. by being flexible about our charges. Financial help would have meant we could have gone further in providing such support.”**

The same participant also added the following specific request:

**“When the crisis comes to an end, it would be helpful to have small community grants made available, to help with additional costs of restarting community groups. They are all voluntary organisations and they will want to restart all this activity.”**



A respondent from a different scheme in the same area of the country likewise expressed similar sentiments, commenting that “we started to put in a grant for our communal garden, we would like help with things like that”. Financial support was an issue among respondents in other parts of Wales too, one of whom noted that their scheme had requested, and been granted, a reduction in their mortgage payments early on, which had given them a bit more financial flexibility.

Finally, another respondent brought up a very specific financial issue in their identification of support needs, which in their view was currently going unaddressed:

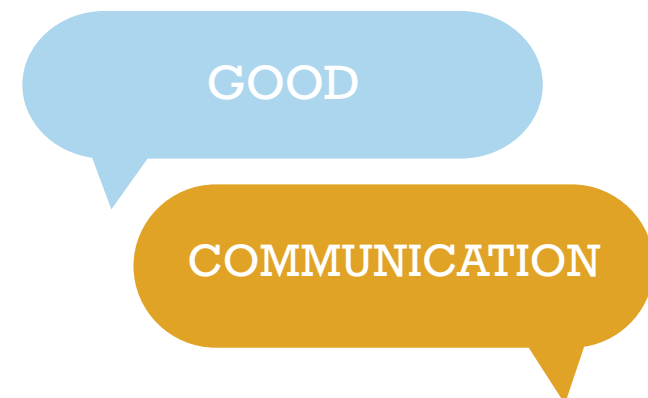
**“When the pandemic hit, we were part way through the building project to convert the main building. As finishing the build is delayed, income to the project will also be delayed. As far as I could see there isn’t any government support that we fit the criteria for. It would be useful for the Wales Co-operative Centre to advocate on behalf of co-ops, as so often we seem to fall outside the box or criteria.”**



When it came to lessons learned, it should be noted first and foremost that – as with the perceived advantages and disadvantages of living in CCLH during the pandemic in general – these were mostly positive rather than negative ones. For example, the same respondent outlining the problems caused by the coronavirus-induced halt to their scheme’s building project went on to make the specific point that the experience “has been challenging and difficult, but in many ways it has reinforced my wish to live in a housing co-op, working together and supporting each other”. Another respondent also reported as a lesson of the pandemic a similar perceived need for even closer co-operation between CCLH schemes:

**“The whole experience made us feel very vulnerable and wanting to feel more connected to other co-ops. The point is we made it, but we felt in need of outside support, which was hard to find. There is a danger of contagion if such situations are unchecked, but I can’t imagine it would have been any better elsewhere.”**

A further lesson learned from a scheme that had had a less positive experience, and was having to get mediation between members as a result, was that they were “glad Wales is not as reckless as Westminster”. Other lessons identified by different respondents included more general observations, such as that “the key to everything is good communication”, along with lessons on the importance of ensuring “that formal channels of communication are in place with all members”, as well as the “need to blend feelings and facts in meetings, and build trust so endless meetings aren’t needed”. These kinds of general reminder arising from the COVID crisis were summed up most comprehensively by one particular participant in the research:



**“People need to be aware that you can’t assume others think the same way, especially at a time when you can’t articulate it, or explore it. Considering feelings is very important. How do we keep links going internally and externally with no light at the end of the pandemic tunnel yet?”**

Finally, the lesson also arose that it was possible even for CCLH schemes to fail to learn potentially useful lessons from the pandemic, as one respondent outlined in detail:

**“We hardly ever saw each other, a few hello’s in chance meetings. The scheme could have benefited from a newsletter and Zoom/video calls that people could have dropped into at a certain time. That would have fostered a more inclusive scheme. Because these chances were missed, it depended on where I lived and who my neighbours were. My friends**

**were able to have a conversation over the garden wall. Living in a flat this was impossible. I believe we missed wonderful opportunities to engage people in our scheme, and to support each other to gain understanding of each other and the scheme in general.”**

Taken as a whole, therefore, while living in CCLH appears to have played a significant role in reducing the impact of COVID for many of the residents participating in this research, many lessons have also clearly been learned and could play a useful part in increasing support efforts in the face of the virus by all those with an interest in the development and expansion of CCLH in Wales.

### CASE STUDY #3: Life in CCLH during the Pandemic (Rural)<sup>9</sup>

**PARTICIPANT A:** “If I’m honest, I was naïve at the start. The sharing of responsibility brings you so much closer together, you can’t just go your own sweet way, you have to be able to make it work between you.”

“There’s an interdependency and there’s added value in that. It’s a strange feeling, a tribal thing in an archaic sense about succeeding and functioning as part of a group. Something you only get from being part of a group of people. When things are going well, it’s great.”

“I feel the co-operative cushioned us against the pandemic a lot. We’re in a privileged position. We’ve been fine here during COVID. Obviously, there have been varying views, some are by the book, others of us took a more liberal approach, trusting our own

judgement, and broadly carried on as usual. It’s completely dependent on the group of people. It could have been very bad if people didn’t understand the concept in principle and practice. We’ve been able to trust people to be sensible.”

**PARTICIPANT B:** “I was attracted to the scheme for a few reasons. Now I’m just very relieved to be living here. You still have the opportunity to interact with people, there’s no need to feel isolated. One member moved in not long before lockdown, they came from a big city and they’re very glad they’re not still there. Lockdown may have been bad, but it’s been good here.”

“Co-ops and community-led housing schemes vary according to who lives there and who lives in a co-op determines how well it works. With

hindsight, we could have done with support on how to communicate when it’s difficult to get together. That would have been very helpful. We did see some information about this, but that was later on.”

“I do feel it’s a wonderful opportunity to promote co-ops and community housing. We’ve had more enquiries in the last few months about the possibility of living here, much more than the usual. Co-ops will suit the new way of working from home. We do have a community responsibility to look outwards and care for our members.”

## 5. Conclusion and Recommendations

“Community support organised. Clear programme of cleaning and so on organised to ensure protection. Community organisations in place, so easy to organise special support for shielding and so on. Focus on members means we took the community with us when unpopular changes (i.e. closing leisure facilities) had to be made. All these could be achieved in any setting. Our democratic involvement just made it easier.”

CCLH resident, 3+ years residency





There was also, however, a great deal of evidence to emerge in this research of softer and more structural benefits gained by living in CCLH during the pandemic as well, benefits that emerged from the principles underlying CCLH, not just its structures. Some good was certainly perceived as having come out of the crisis, or at least its resulting lockdown, alongside all the bad things. One respondent listed the upsides as follows: “all children home, more gardening and sharing, WhatsApp group very helpful, socially distanced social events, talks, meetings, socials, lots of respect and responsibility”. Another, from a different scheme, also detailed some of the less tangible benefits to emerge from the pandemic: “interaction, co-operation, working together and supporting one another have been the benefits.”

Another potentially important conclusion to emerge from this research is that, on the evidence of those participating in it, residents in CCLH schemes generally felt that they did better than they otherwise would have done in any other form

of housing. Moreover, this was seen as being not just because of structural factors in their chosen form of housing, such as size or space or proximity to other people, but also as arising at least in part from the principles and practices of CCLH, with its traditions of co-operation, discussion, respect and mutual support, and all of the other values that underly every CCLH scheme to a greater or lesser extent. In terms of recommendations, three in particular arise from the evidence that has emerged during the course of this research:



**Recommendation #1:** That the Wales Co-operative Centre and other CCLH stakeholders take this and other research, and use it to raise further awareness of the importance of the principles underlying CCLH schemes and the role those principles play in increasing health, well-being and general resilience levels among the people who live in them.



Based upon both this research and the larger piece of work that preceded it, there is a growing body of evidence that CCLH provides distinct social, economic and other advantages to those that live in it compared to other, more conventional forms of housing. As one respondent summed up: “Life was so much better being here, I am so grateful for community-led housing – I know that life would have been very different if I had continued as I was in my old life.”

On the whole, CCLH appears to lead for those who live in it to improved physical and mental well-being, and greater resilience levels generally in the face of events like the coronavirus pandemic, at least if the vast majority of the voices in this research are anything to go by. While this was not universally the case – not all schemes in Wales are yet at a level where all their members can benefit from the advantages that most CCLH schemes brought to their residents during the pandemic – exceptions to this were not frequent enough in this research to disprove the general rule. The

underlying values of CCLH look to have played an important role in anchoring these outcomes in the lives of residents, and those values are unlikely to change, regardless of events in the outside world.

Wales Co-operative Centre should therefore take these conclusions and use them to help publicise further the values underlying CCLH, as well as the benefits of living in it, for example through building further upon its current work to create a specific Co-operative Housing Charter that outlines these principles and benefits, as well as perhaps devising the new COVID operating principles for CCLH, policy asks and/or other campaigns that could help CCLH in Wales to reach its fullest possible potential.





**Recommendation #2:** That the Wales Co-operative Centre and other key stakeholders in the sector run a specific advocacy campaign aimed at ensuring CCLH residents and schemes are not excluded from relevant COVID and post-COVID financial support measures and schemes, including all aspects of the state benefits system.

The number one support need identified by CCLH residents in relation to their schemes in this research was financial. While CCLH schemes seem to have been very strong at the start of the pandemic in supporting their members financially where necessary, there was some evidence of fatigue starting to set in as the crisis has dragged on. This was reflected in some participants' individual attitudes too. As one respondent observed of themselves:

**"I think at the start of the pandemic I had lots of hope and it felt like there were some great opportunities and life was quite expansive. Now I feel as though life will be really tough for a lot of people over the next few years and I feel less optimistic."**

Furthermore, even if the support mechanisms set up by CCLH schemes have largely had to be used only infrequently by their members, this is presumably at least in part because of significant government support that has been available, either directly to individuals in the form of furlough payments, increases in or extensions of benefits such as Universal Credit, additional sick pay provision or new self-employed income support schemes, as well as indirectly in the form of business support subsidies, loans and so on.

Unfortunately, though, there appear to remain some unintentional but important inequalities in the current system resulting from a lack of understanding by some decision makers of CCLH as a unique sector. Examples of this include the difficulties some CCLH residents have faced accessing the same range support as residents of other forms of housing, particularly where they have nominal or actual equity in a CCLH scheme, for example when being considered for loans otherwise freely available to private sector tenants or when trying to access the housing element of Universal Credit.

Especially given the upcoming Senedd elections, doing more thinking as a sector now on how gaps in existing support could be filled and potential future gaps prevented, perhaps through the

greater sharing among all relevant stakeholders of problems faced and solutions found, may be the best way of ensuring the sector is as prepared as it can be for the immediate future. Especially given the likely coming financial pressures on every aspect of Welsh society, programmes like Communities Creating Homes will need to work hard if the CCLH sector is to be expanded in Wales along the lines that the growing evidence of its beneficial effects in good times and bad suggests it would merit.



**Recommendation #3:** That the Wales Co-operative Centre, other key stakeholders and CCLH schemes themselves redouble efforts to foster closer links between different CCLH schemes in Wales, particularly around sharing best practice around responses to COVID.

The greater average household size that CCLH schemes generally bring compared to non-CCLH ones, and the resulting perception of greater challenges to overcome in terms of agreeing rules and behaviours, has formed the most significant disadvantage that CCLH schemes as organisations have faced as a result of the pandemic, according to the residents that live in them. More support in this area – both mutually, between different CCLH schemes, as well as externally from third party organisations such as the Wales Co-operative Centre – therefore seems essential if CCLH schemes are to take full advantage of the upsurge in interest in more communal forms of living that the coronavirus pandemic has brought. Wales Co-operative Centre is already filling this role to a partial extent, but on the evidence of this research, more could still be done, including by CCLH schemes themselves in terms of networking, and reaching out to each other, and generally supporting each other even more than they already do. This includes schemes engaging more closely and actively with existing support networks such as the Wales Co-operative Centre's Communities Creating Home programme.

This support could take the form of the specific 'living together in CCLH' training recommended in the previous research on the benefits of co-operative and community-led housing. Or it could take new forms in light of the peculiar challenges of the pandemic. For example, specific training on how to make optimal use of technology in CCLH situation could be a starting point. As one research participant outlined:

**“You have to find creative ways of managing the business of living in a co-op during COVID-19. Managing the illness risks compromising our way of living and you do have to think of creative ways around that. Keep it more simplified than normal. Don't put everything off. Keep your eye on the ball. Be relaxed about timescales. Don't ignore things, don't complicate things, simplicity is key, find creative ways of dealing with different needs.”**

This seems sage advice. It also seems a daunting list for any one scheme to try to tackle entirely on its own. In the era of COVID therefore, perhaps the most overriding need to emerge of all is for CCLH schemes, whatever their form, to stay close to their roots and their principles and pull further together than ever before. If any sector of the housing market can do this, however, it is CCLH; as one final voice from the research outlined:

**“If you have a good balance of people who share the same outlook, you may disagree on some things, but with people who are committed to listening, to give and take, to talking things through, people who share the same principles, it will always be OK. Good times and bad times, it’ll work.”**

Taking the lessons learnt from the pandemic, and making sure those lessons play a full role in building the new post-coronavirus world that will eventually emerge, is now the most important task facing all those living in, working on, or otherwise connected to co-operative and community-led housing. Despite the ongoing challenges of COVID, the here and now is as good a place and time as any to begin that process.

**Dr. Leon Quinn**

Social Effectiveness Research Centre

(November 2020)



# Footnotes

<sup>1</sup> See the Wales Co-operative Centre homepage, available at: <https://wales.coop/> <accessed November 2020>.

<sup>2</sup> Wales Co-operative Centre, 'Communities Creating Homes' available at: <https://wales.coop/co-operative-community-led-housing/> <accessed November 2020>.

<sup>3</sup> See B. Parkinson, L. Quinn, A. Hraboweckyj and V. Williams, 'Assessing the Potential Benefits of Living in Co-operative and/or Community-Led Housing' (Wales Co-operative Centre and the Nationwide Foundation, July 2019), p.2, available at: <https://wales.coop/assessing-the-potential-benefits-of-living-in-co-operative-and-or-community-led-housing-cclh/> <accessed November 2020>.

<sup>4</sup> Nationwide Foundation, 'Backing Community-Led Housing', available at: <http://www.nationwidefoundation.org.uk/our-programmes/backing-community-led-housing/> <accessed November 2020>.

<sup>5</sup> Ibid.

<sup>6</sup> For an example of this more outputs focused approach, see the Housing Associations' Charitable Trust's report into its members response to the COVID crisis – HACT/PlaceShapers, 'Places after the Pandemic Exploring social landlords' role in the future of places' (HACT, September 2020), pp.8-9, available at: [https://hact.org.uk/sites/default/files/PlacesAfterThePandemic\\_FINAL.pdf](https://hact.org.uk/sites/default/files/PlacesAfterThePandemic_FINAL.pdf) <accessed November 2020>.

<sup>7</sup> See, for example, V. Behar-Zusman, J. Chavez and K. Gattamorta, 'Developing a Measure of the Impact of COVID-19 Social Distancing on Household Conflict and Cohesion' in Family Process Institute (Vol. 59, Nr. 3/2020, pp.1045-59), p.1045, available at: <https://onlinelibrary.wiley.com/doi/epdf/10.1111/famp.12579> <accessed November 2020>.

<sup>8</sup> Ibid.

<sup>9</sup> This case study is based upon separate interviews with two members of the same CCLH scheme. All other case studies in this report are based upon interviews with a single member from one CCLH scheme.

# 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.

**0300 111 505 0**

**[co-op.housing@wales.coop](mailto:co-op.housing@wales.coop)**

**[wales.coop/co-operative-community-led-housing](https://wales.coop/co-operative-community-led-housing)**

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