

# A PIECE OF THE HOUSING PUZZLE

## CONTEXT, BARRIERS AND OPPORTUNITIES FOR COMMUNITY HOUSING IN THE NORTH-EAST

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**Published:** June 2024

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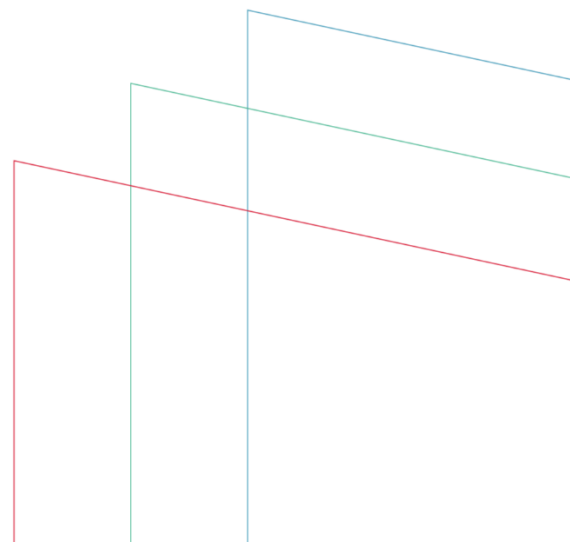
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This paper was produced by NEF as part of the Reclaiming Our Regional Economies (RORE) programme, which is a five-year programme developed by NEF, the Centre for Local Economic Strategies (CLES), Co-operatives UK and the Centre for Thriving Places (CTP). RORE is funded by National Lottery Community Fund, Power to Change, Friends Provident Foundation and Barrow Cadbury Trust.

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## EXECUTIVE SUMMARY

Over the last century, various models of community housing – co-operatives, self-build associations, community land trusts – have arisen at different stages, with peaks and troughs in the levels of activity. Given the current extreme pressure on safe and affordable homes, community provision of housing is now re-emerging as an option for communities across the country. The existence of community-led housing should not be considered as an alternative to mass building of social homes. However, it is important to see this community activity as part of a response to England's housing crisis. A significant decline in the social housing sector since the early 1980s, and the ongoing right to buy, has continued to remove affordable, secure, and accessible housing options. Over the same time, private rents have increased well above inflation<sup>1</sup> while 23% of private renters live in poor quality and poorly insulated homes.<sup>2</sup> Currently, at least 8.5 million people are in acute housing need, with record numbers on social housing waiting lists, in temporary accommodation, and experiencing homelessness.<sup>3</sup>

The intensity of the housing crisis and the need for locally led responses is an issue which drives support for increased devolution. In March 2024, the leaders of the seven local authorities that make up the new North East Combined Authority (NECA), signed a trailblazer devolution deal with the central government giving them wide-ranging powers, including over housing.<sup>4</sup> In the context of the newly established mayoralty, identifying how and where support can be offered for community-based initiatives that deliver better outcomes than the existing housing provision is important. As such, this report, part of the broader Reclaiming Our Regional Economies (RORE) programme, offers understanding of community-led housing solutions at a local level which can meet local needs. This is timely, as the north-east's experience of the housing crisis is worsening rapidly. In 2023, the highest number of residents in a decade were on the social housing waiting list, increasing by over 50% on average since 2022. In Sunderland specifically, this increase was a staggering 523%.

Drawing on the lived experience of those involved in community housing initiatives, we found that whilst current community housing activity is small, there is an

appetite for community housing in the north-east. However, this report shows that significant barriers exist which prevent community housing projects offering long-term sustainable alternatives to existing housing tenures. Most significantly, financial instability pervades the sector, with the lack of secure funding for housing projects curtailing their success and longevity. Relatedly, the small scale of community housing initiatives and the current inability to expand due to funding and capacity were evidenced as significant barrier. That said, key themes also emerged which show how the sector can work more effectively to achieve housing equity and the motivations for this. These centre on collaboration, sharing best practice and addressing the inequalities which permeate both community organisations and access to safe, secure and affordable housing.

This report addresses a gap in understanding of the potential role that community housing can play in the north-east. Crucially, our findings identify key policy levers that the central government can use to elicit positive change at both combined and local authority levels. From here we developed a comprehensive set of recommendations targeting stakeholders at different institutional scales, which will support the expansion and longevity of the sector. In doing so, this research identifies some potential solutions to localised housing stress.

## **RECOMMENDATIONS**

### **For the government**

- Devolve powers to introduce a community right to buy for community housing providers, offering them first refusal on private rented sector (PRS) properties placed on the market in designated areas of housing stress.<sup>5</sup>
- Move away from competitive funding rounds and mainstream the Community Housing Fund programme to ensure reliable ongoing support for community housing groups, infrastructure organisations, and capital programmes.
- Create a new category of community housing provider status alongside registered housing providers to allow Homes England grants to be allocated

directly without the need for a registered social landlord (RSL) as an intermediary body.

### **For combined authorities**

- Where housing powers have been devolved, work with constituent local authorities and Homes England to ensure that resources are made available to community housing initiatives including for acquisition programmes in designated areas of housing stress.
- Ensure the availability of business support and financial guidance to new and existing community housing groups as part of a wider social economy ecosystem.
- Use existing relationships with registered housing providers to secure their support for community housing.
- Support construction, refurbishment, and retrofit skills development targeted in areas of housing stress.

### **For local authorities**

- Promote and support community housing solutions in areas of housing stress.
- Maintain a register of public land/property available for community housing, including sites for more than eight dwellings.
- Engage with community housing groups to explore and support options on any type of local-authority-owned land/property, not just existing housing or brownfield sites.

### **For community housing groups**

- Establish networks that build on existing knowledge and experience of older, more established community housing initiatives to support others wanting to engage.
- Explore opportunities for combining housing development and refurbishment with construction skills development and options for community build/refurbishment.

- Ensure and maintain democratic decision-making and accountability by and for local communities.

This report identifies a wide range of changes that could be implemented to allow the community housing sector to thrive. In doing so, local people will be able to take ownership of their communities and live in secure and affordable housing.

Fundamentally though, sustained and committed finance is required to support this. It should be a priority for the incoming government to explore what powers and resources require further devolution to a combined and local authority level to ensure local leaders, who are best placed to make local decisions, can support the creation of thriving communities.

# 1. INTRODUCTION

The New Economics Foundation (NEF) has reviewed the background, context, and prospects for community housing activity in the North East Combined Authority (NECA) area. The work forms part of the Reclaiming Our Regional Economies (RORE) programme that is being delivered in partnership with the Centre for Local Economic Strategies (CLES), the Centre for Thriving Places (CTP), and Co-operatives UK. RORE is a delivery-focused programme established to test ideas that help to bring communities together with political and institutional leaders to re-wire and reform their regional economies so that they deliver good lives now and for generations to come.

The former North of Tyne Combined Authority (NTCA) had been keen to establish a collective definition of community housing and to understand the current market scope and size, alongside the future market potential. They had also wished to establish any areas of significant unmet demand, communities who are excluded from access, and/or any significant barriers faced by residents or providers of community housing.

In parallel, the NTCA commissioned Communities CAN – the support hub for community-led housing in the north-east – to pilot an expansion of their Northumberland Community-Led Housing project across the whole NECA area. This pilot project aims to further develop the Communities CAN business case around community housing by building an active pipeline and testing new models, and through strategic planning. This ongoing work is expected to unlock funding for three new developments each year.

## **What is community housing?**

The term community housing or community-led housing has emerged to describe projects that allow the residents of a neighbourhood to house themselves or other local people. The provision has been characterised by self-determination, on housing by and for the people, rather than private, public, or large-scale social provision. Common examples include housing co-operatives, cohousing, community land trusts, and community self-build and refurbishment.

## 2. METHODOLOGY

This report is based on a mixture of research activities. We undertook a short literature review of academic and grey literature to arrive at a typology of community housing and to summarise the context for community housing in the NECA area. We conducted qualitative research, including two focus groups and twelve interviews, across a range of community housing projects to gain an understanding of the motivations of those involved in community housing and explore their appetite and interest in expanding or supporting new schemes. Community housing is often a direct response to housing stress. We also did some quantitative analysis to explore the geographic distribution of housing stress at a neighbourhood level in the north-east. This includes, for example, affordability issues, stock condition, overcrowding, and related factors.

We conducted stakeholder interviews with representatives of a range of existing and previous infrastructure organisations and others that had given support. This included staff and board members of Communities CAN, CLT board members, previous civil servants, and local government officers.

We attempted to contact twelve housing co-operatives from across the north-east (including five in Sunderland) and five development trusts (DTs) and community land trusts (CLTs). Most of the co-operatives had been running for many decades, while the DTs and CLTs were more recent. Contact details for housing cooperatives were not easily available, and even when they were, there was a limited response. We developed a short online questionnaire to collect some baseline information and identify interest in the focus group sessions.

We contacted three established housing co-operatives in Newcastle (West End, Summerhill, and New Moves) and two cohousing groups (151 Housing and CoHUT). Three of these organisations were represented at a focus group (West End, Summerhill, and 151 Housing) and representatives from the other two groups were interviewed. We also contacted four CLTs/DTs: Holy Island of Lindisfarne Community Development Trust, Glendale Gateway Trust, Amble Development Trust, and SCATA (Stocksfield Community Association Trading Arm). We conducted a group interview with Amble DT, a one-to-one interview with SCATA;



the key stakeholders (mentioned above) included those who had initiated CLT projects, including Glendale Gateway Trust.

The quantitative analysis comprised the interrogation of secondary source data on the affordability of housing in the north-east (both owner occupation and the PRS), housing conditions, overcrowding, and the thermal efficiency of the stock. This analysis drew on the 2021 Census, underlying indicators in the Index of Deprivation 2019 (IoD), and a tool developed by Bristol University which identifies clusters from the Energy Performance Certificate (EPC) ratings of PRS stock.<sup>6</sup> We used the QGIS platform to map the Census and IoD data.

## 3. CONTEXT

### 3.1 DEMISE OF SOCIAL HOUSING AND THE RE-EMERGENCE OF COMMUNITY HOUSING

Social housing as a proportion of all dwellings in the UK has declined significantly over the past four decades. Over 2m homes were sold under the right-to-buy scheme between 1980 and March 2022, while new grant-funded social housing provision and investment in existing stock has been decimated.<sup>7</sup> This resulted in a net reduction of 1.4m social homes between 2012/13 and 2021/22<sup>8</sup> forcing millions of households into unaffordable private rented provision.<sup>9</sup> Recent research has also revealed how England's housing crisis has led to hardship, anxiety, and poor health.<sup>10</sup> Private renters, for example, face ever-rising rents and an increasing risk of homelessness, and are living in poor quality, energy inefficient, and dangerous homes, often damp and mould-ridden. Millions are in acute housing need, with record numbers on social housing waiting lists, in temporary accommodation, and experiencing homelessness.<sup>11</sup>

While effective legislation to protect renters and attend to the current housing crisis fails to materialise, increased attention has turned to how communities can support one another by *doing it themselves*. There have been over 90 new housing co-operatives registered in the last five years across the UK and 24 organisations were funded through the Power to Change Homes in Community Hands programme between 2016 and 2020.<sup>12</sup>

Community housing is not a new idea, however; it has a long history in the UK. The first co-operative housing was constructed by the Rochdale Pioneer Land and Building Company in 1861.<sup>13</sup> In the early 1900s, the tenant co-partnership movement brought about a second wave of co-operative housing development.<sup>14</sup> Ealing Tenants Ltd, founded in 1901, built the first tenant co-partnership co-operative at Brentham Garden Suburb.<sup>15</sup> Other early examples included the occupation and development of accommodation in army and air force camps during the dire shortage of housing that followed the Second World War.<sup>16</sup> In London, the development of housing co-operatives in the early 1970s grew out of the squatters' movement, notably the

London Family Squatters Association, and the establishment of short-life co-operative arrangements.<sup>17</sup>

Between 1975 and 1978, the Housing Corporation (a precursor to Homes England) established a Co-operative Housing Agency and set aside 10% of its capital programme to promote such schemes.<sup>18</sup> While this activity was short-lived with the emphasis shifting to more mainstream housing associations, a network of regional service agencies was established, including secondary housing co-operatives, and a national Confederation of Housing Cooperatives was formed. By 1991, there were about 300 housing co-operatives nationally including around 30 tenant management co-operatives (TMCs), with a further 23 TMCs in development.<sup>19</sup>

Community self-build also has its antecedents in the immediate post-war period. By 1953, 99 self-build associations accounted for about 18% of all housing associations at that time.<sup>20</sup> The scale of group self-build, as opposed to individual home builds (normally commissioned) has varied since this time but peaked in the 1990s at which point it was promoted by the Community Self Build Agency (CSBA). By 1999, the CSBA indicated that 100 schemes had been completed (80 in the previous five years).<sup>21</sup> Activity of this nature appears to have waned and the CSBA ceased trading in 2020.

Alongside self-build, there has been a small number of community refurbishment schemes. Notably, Giroscope formed as a workers' co-operative in 1986 to take direct action, buying and refurbishing property for the unemployed.

The origins of CLTs are rooted in 1960s America, growing out of the civil rights movement, with a focus on challenging racial and class exploitation by gaining ownership of land, a process which had significant success by the 1970s.<sup>22</sup> CLTs in the UK emerged more recently.

Community involvement and engagement in the provision of housing has been a continuing theme within the management of public and social housing since the late 1960s.<sup>23</sup> There are two overarching reasons for this. On the one hand, it stems from the action taken by community organisations to improve what they regarded as the poor and unaccountable provision of services.<sup>24,25</sup> On the other, a commitment to tenant involvement has been commonly promoted by housing professionals, based

on customer service or citizenship perspectives.<sup>26</sup> It is largely the former that has led to the re-emergence of interest in community housing with the benefits typically being described as the following<sup>27,28</sup>:

- Keeping ownership and control of local assets in perpetuity and investing surpluses back into the community.
- Providing genuinely affordable homes for local people to meet housing needs.
- Benefitting the local community and keeping people in the community who would not otherwise be able to afford to stay there.
- Promoting community cohesion, supporting one another, and improving the sense of community in an area.
- Providing skills, training, and personal development.
- Giving access to specific funds.

A previous report by NEF demonstrated how community housing can also address broader issues, including tackling isolation and segregation and offering access to green space.<sup>29</sup>

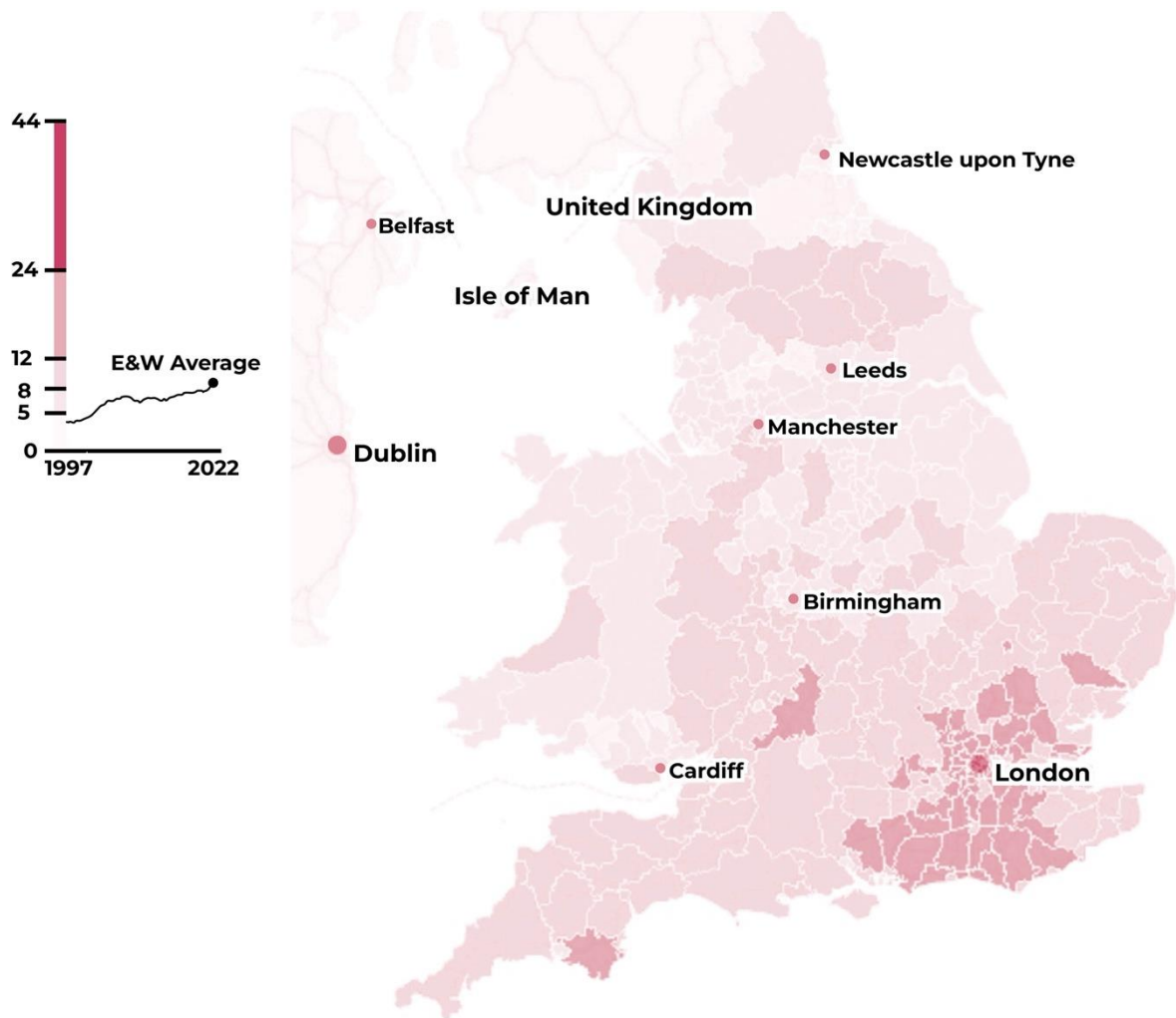
## **3.2 HOUSING LANDSCAPE IN THE NECA AREA**

The north-east's housing landscape is distinctive by its geography, with a combination of sparsely populated rural areas, many of which are characterised by intense poverty and isolation, and densely populated urban areas. More specifically, Northumberland and Durham are enormous local authorities by area, making the role of local state intervention challenging and complex.

The north-east (including Tees Valley) has the highest proportion (22%) of social housing of any region outside London.<sup>30</sup> In the national context, the affordability of housing when considered at a local authority level does not appear to be a particularly significant problem in the north-east as the Office for National Statistics (ONS) data pictured in Figures 1 and 2 demonstrates.

**Figure 1: England & Wales housing affordability by local authority district**

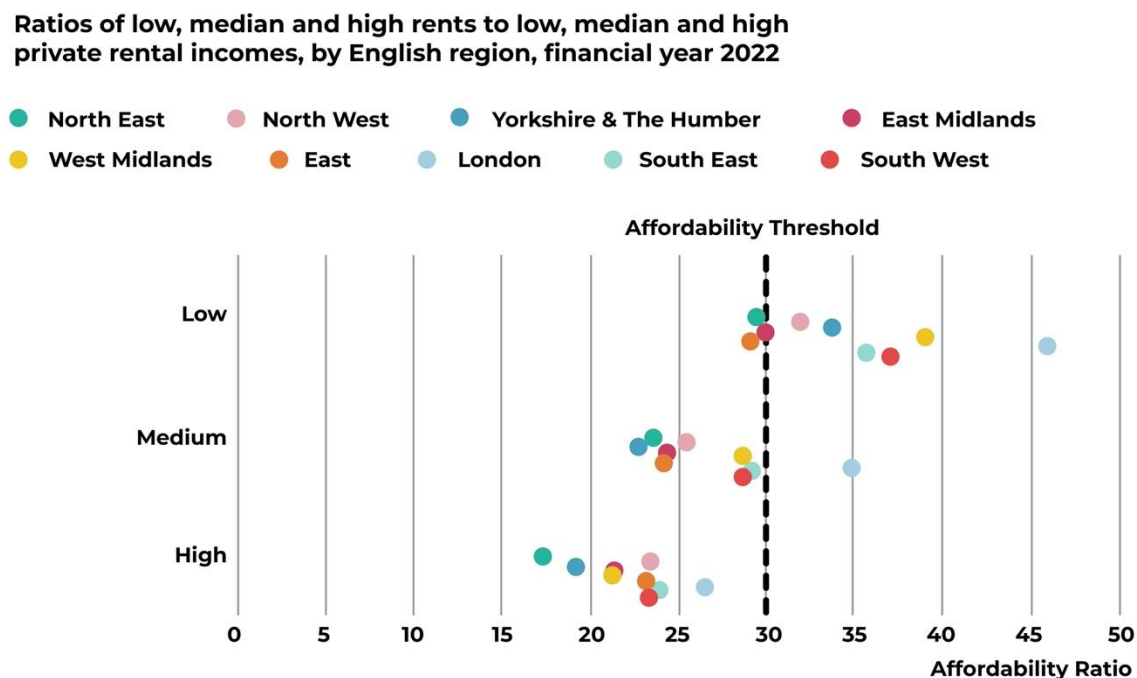
ONS housing affordability ratio, earnings, and house prices by local authority district, England and Wales (2022)



Source: House Price Statistics for Small Areas and Annual Survey of Hours and Earnings, from the Office for National Statistics<sup>31</sup>

**Figure 2: ONS affordability in the private rented sector by region**

*Ratios of low, median and high rents to low, median and high private rental incomes, by English region, financial year 2022*



Source: Family Resources Survey from the Department for Work and Pensions and Private Rental Market Statistics from the *Office for National Statistics*<sup>32</sup>

Analysis of underlying indicators of the IoD shows, however, that 33 lower layer super output areas (LSOAs)<sup>a</sup> in the north-east are among the least affordable 10% nationally for private renting, with most (20) of these located in Newcastle. They account for 12% of all the LSOAs in Newcastle.<sup>b</sup> Table 1 shows the number of LSOAs falling into this category by local authority (Figure 3 gives the spatial distribution).

<sup>a</sup> LSOAs have an average population of 1500 people or 650 households meaning richer data is available at LSOA level offering higher levels of accuracy

<sup>b</sup> Indicators of affordability were developed for the Index of Deprivation 2019 covering the private rented and the owner-occupied sectors. The estimates are taken primarily from the Family Resources Survey, Land Registry house prices, and Valuation Office Agency market rents.

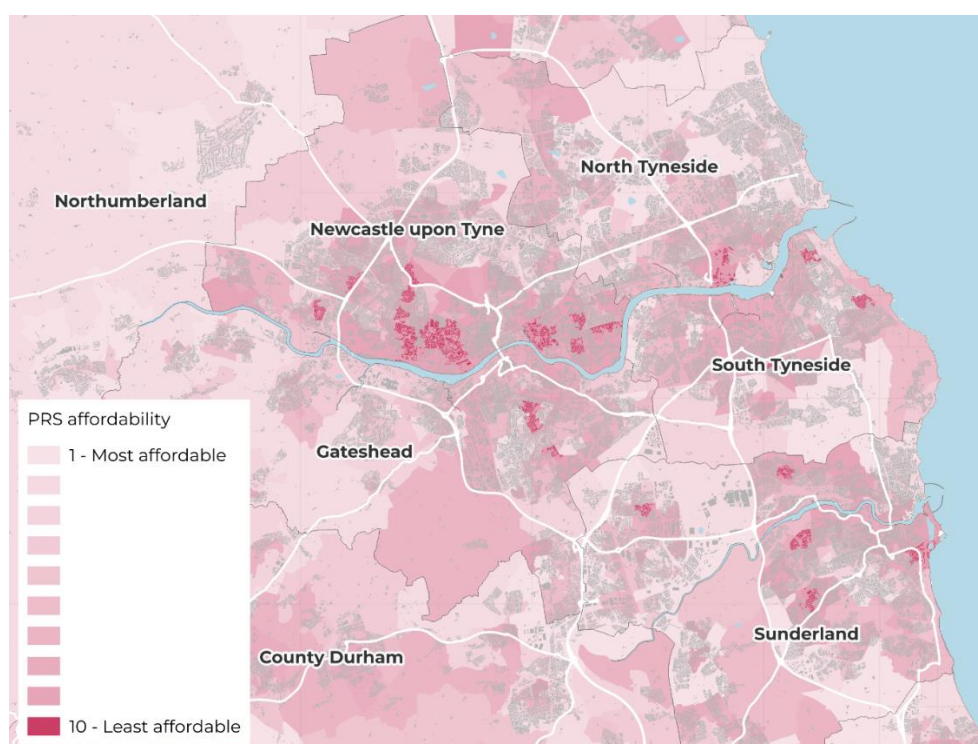
**Table 1: Number LSOAs in north-east with the least affordable PRS properties**

Local authority	Number of LSOAs
County Durham	1
Gateshead	3
Newcastle upon Tyne	20
North Tyneside	1
South Tyneside	3
Sunderland	5
<b>Total</b>	<b>33</b>

Source: English indices of deprivation 2019 - underlying indicators from the *Office for National Statistics*<sup>33</sup>

**Figure 3: Map of unaffordability hotspots in PRS**

10% of LSOAs in north-east with the most unaffordable PRS properties



Source: English indices of deprivation 2019 - underlying indicators from the *Office for National Statistics*<sup>34</sup>

Note: There is also one LSOA in the south of County Durham that falls into this category – E01020909 – Woodhouse Close, in Bishop Auckland

Between 2022 and 2023 private rents across the region increased by 8.9%, indicating the pressing nature of this issue.<sup>35</sup> While there remains a larger presence of social housing in the north-east, relative to the rest of the country, provided by both local councils and housing associations, this housing stock has been – and continues to be – significantly depleted due to sales under the right-to-buy scheme and a lack of replacements due to a proportion of the sales receipts going to the Treasury, not local councils.<sup>36</sup> In 2023, waiting lists for social housing in the north-east hit their highest point since 2012, with an increase of 51% between 2022 and 2023, from 50,453 households to 75,985.<sup>37</sup> Furthermore, homelessness is increasing year on year. In North Tyneside, for example, by 2021/2022 it had increased by 12.4% since the previous year.<sup>38</sup>

Second homes have long been an issue in coastal and rural villages in the north-east, but recent years have seen the presence of second homes and short-term lets exponentially rise.<sup>39</sup> The impact of this is well-documented, with research showing that the vacancy that these forms of tenure create hollows out communities.<sup>40</sup> In February 2024, initial changes to planning rules by the central government indicated a first step in helping to tackle this issue, requiring short-term lets to be on a mandatory register and requiring planning permission (only applicable if let for over 90 days per year).<sup>41</sup>

The housing stock in the north-east varies from urban terraced houses to suburban estates and rural cottages. There are proportionately more terraced houses in the north-east than in any other region in England and Wales (28.3%) and much of the stock is old with 40% built before 1944.<sup>42</sup> Social housing stock, including some tower blocks, is also ageing and requires modernisation to meet current standards of energy efficiency and liveability. Approximately 9% of the social housing stock is still below the decent home standard.<sup>43</sup> Therefore, there exists the need for renewal of all types of housing, both socially and privately rented, with high degrees of disrepair and other issues impacting the lives of tenants.<sup>44</sup> This is most widely visible in the highly concentrated urban centres; however, rural hardship remains a significant problem. In the UK, over 17% of rural households are experiencing relative poverty after housing costs, yet much of this goes unseen due to it being hidden by tourism and/or wealthier neighbours.<sup>45</sup> This is the case in rural parts of

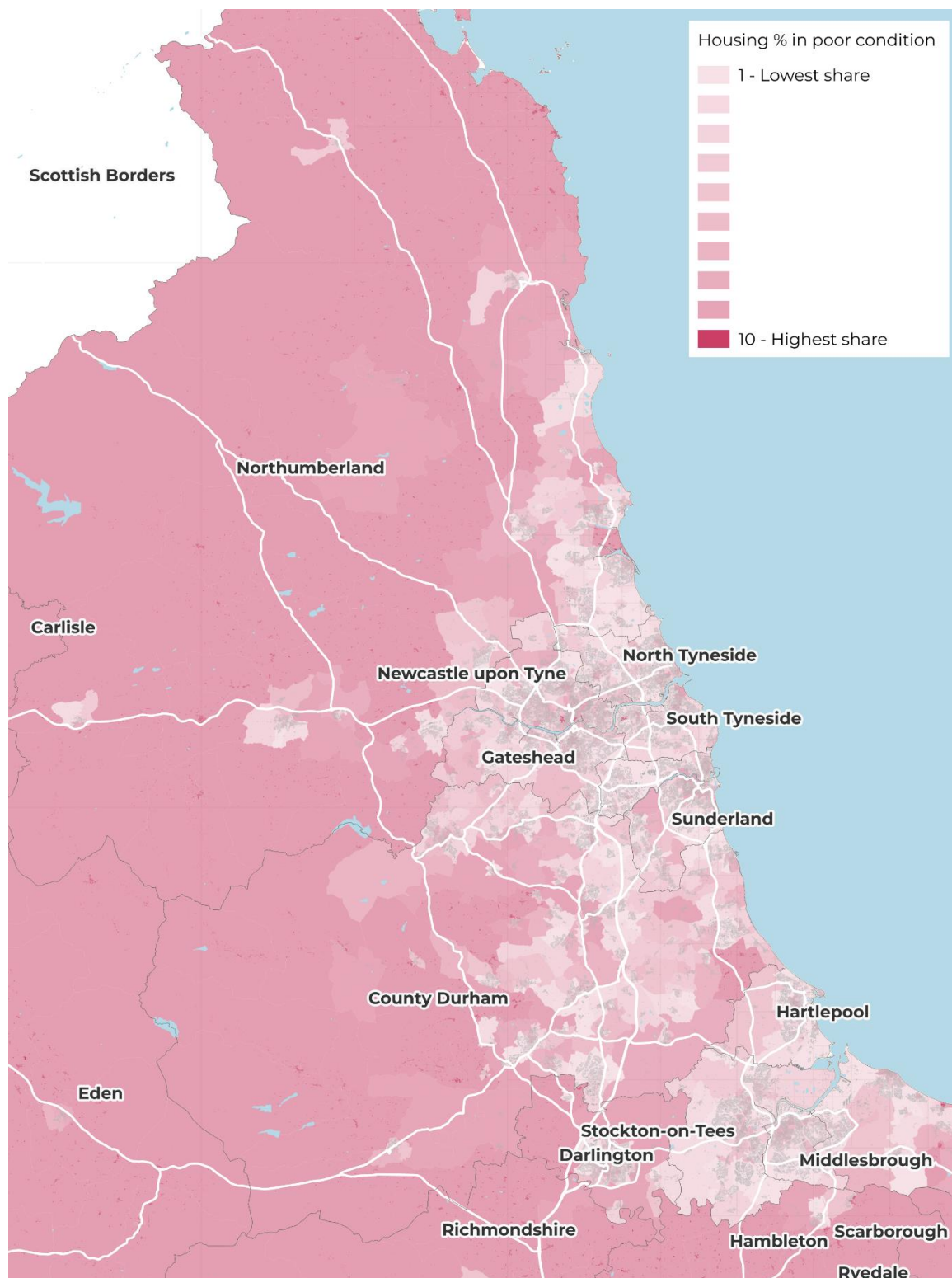


the north-east, an issue exacerbated by poor transportation connections and lack of access to amenities – particularly in former coalfields and pit villages – which contribute to health inequities and poor quality of life.<sup>46</sup> While the social housing stock that has not been sold off offers more affordable housing options than the private rented sector (PRS), there are significant issues with the quality and maintenance of the stock, with disrepair and dampness affecting many properties.

In the Living Environment domain of the IoD, there is an underlying indicator called “housing in poor condition”. This is a modelled estimate of the proportion of social and private homes that fail to meet the Decent Homes Standard.<sup>47</sup> There are 46 LSOAs in the NECA area that fall into the decile with the highest incidence of housing in poor condition. Most are widely spread across the rural areas of County Durham and Northumberland but there are also two neighbourhoods in Newcastle and one in South Tyneside. Furthermore, six neighbourhoods in the NECA area fall into the worst 10% nationally for overcrowding. All of these are on the west side of Newcastle.

**Figure 4: Map of poor condition hotspots in north-east**

*10% of LSOAs with the highest proportion of housing in poor condition*

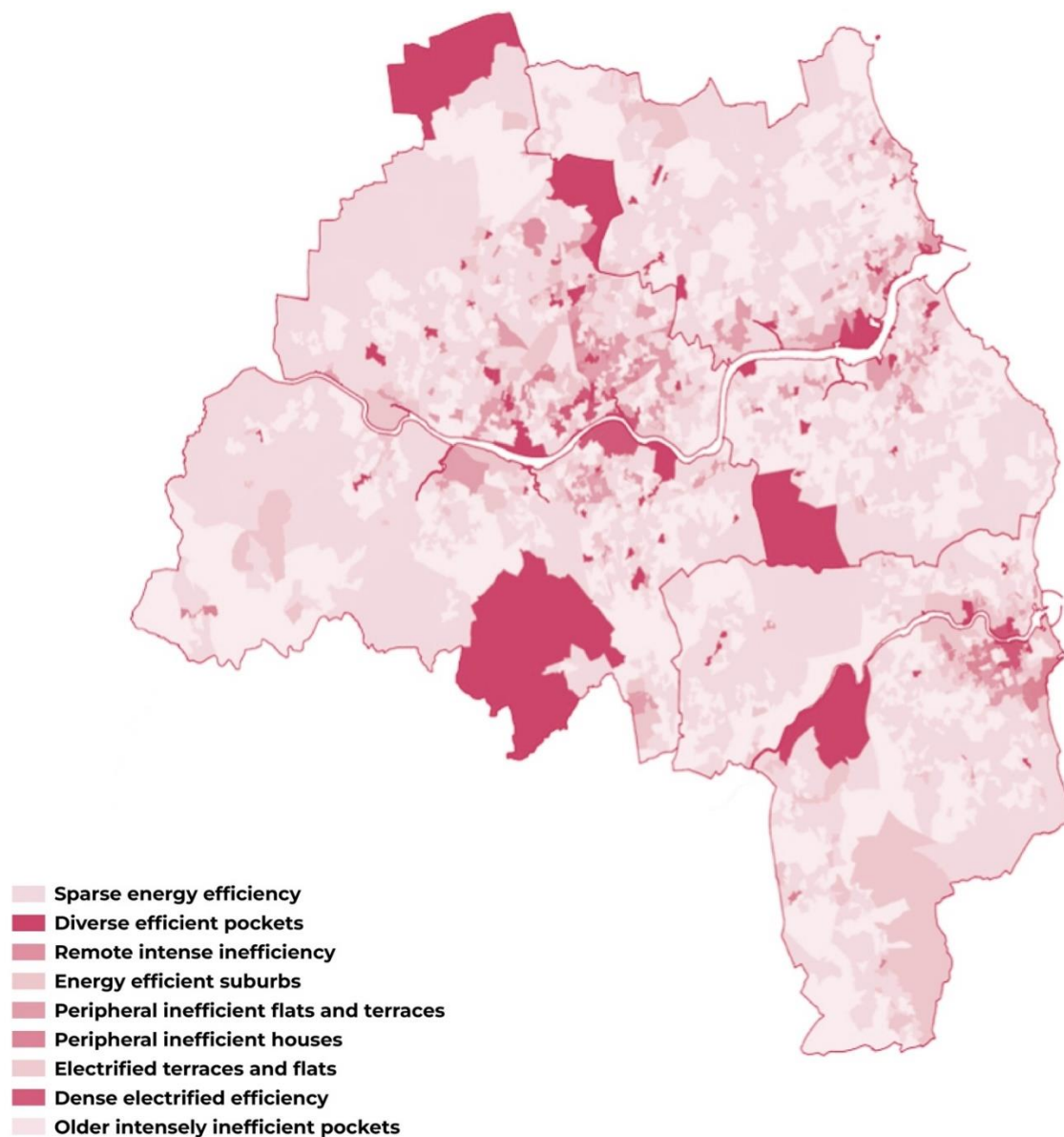


Source: English indices of deprivation 2019 - underlying indicators from the *Office for National Statistics*<sup>48</sup>

Thermal efficiency in the north-east's PRS housing stock is mapped in Figures 5–7.<sup>49</sup> As is evident, 'sparse energy efficiency' characterises much of Tyne and Wear and County Durham's private housing stock (Figures 5 and 6). Differently, Figure 7 shows that in Northumberland 'remote intense inefficiency' is an issue for significant clusters of the private housing stock, coupled with distinct areas of 'diverse efficient pockets', reflective of homes that have been subject to improvements. These findings reflect the juxtaposition between urban, peri-urban, and rural areas in the north-east and the differing quality of housing stock in the region. This is a key issue both in terms of housing quality impacting residents' lives and in the face of climate change.<sup>50</sup>

**Figure 5: Map showing rates of thermal efficiency in Tyne and Wear & County Durham**

*Derived from PRS Energy Performance Certificate (EPC) data at Output Area Scale<sup>c</sup>*



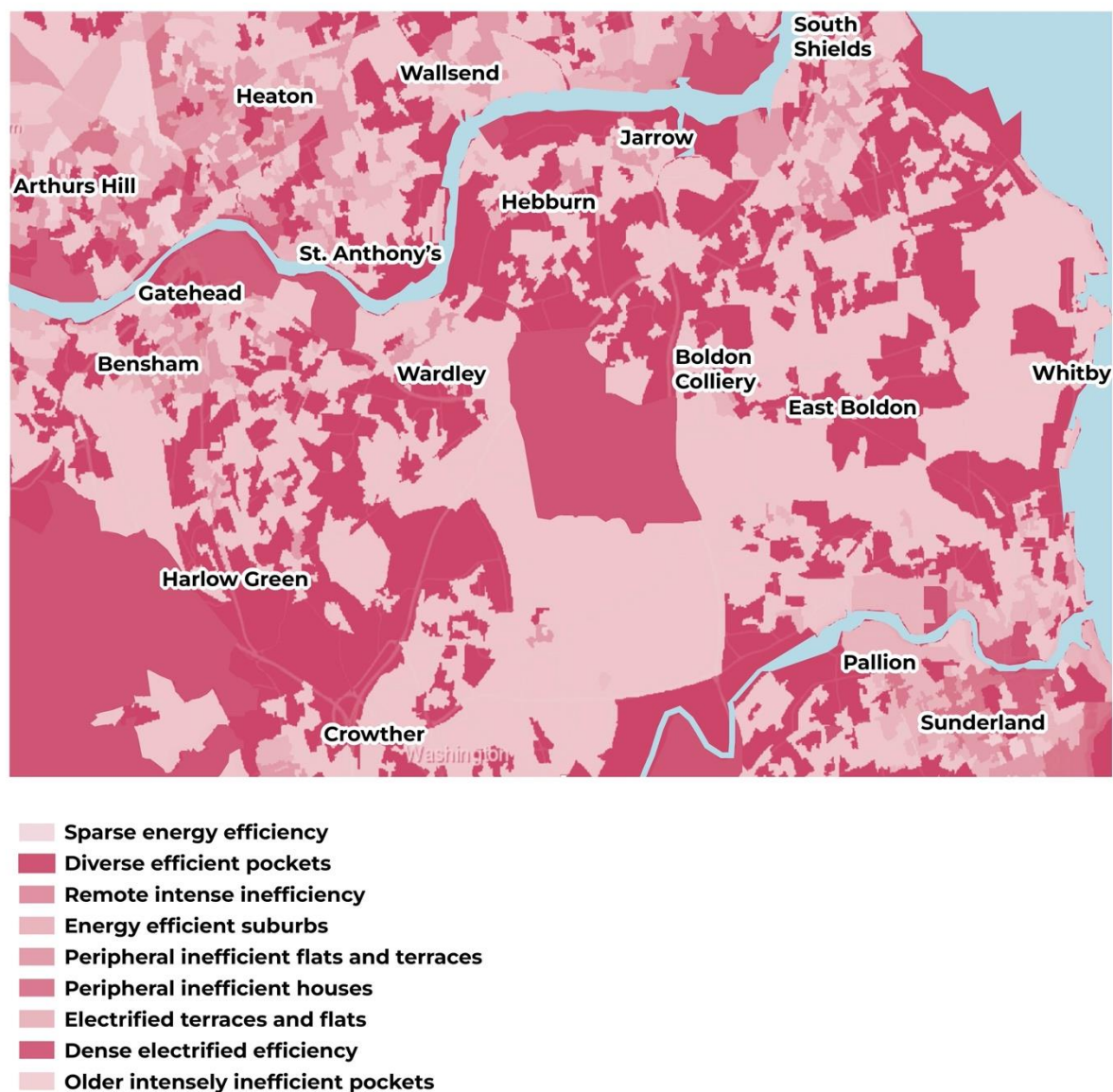
Source: Clusters of energy inefficiency in the private rental sector in England and Wales, from *University of Bristol*<sup>51</sup>

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<sup>c</sup> Output Area (OA) scale is small areas representing on average 125 households

Figure 6: Detailed map showing sparse thermal efficiency of homes in Tyne and Wear

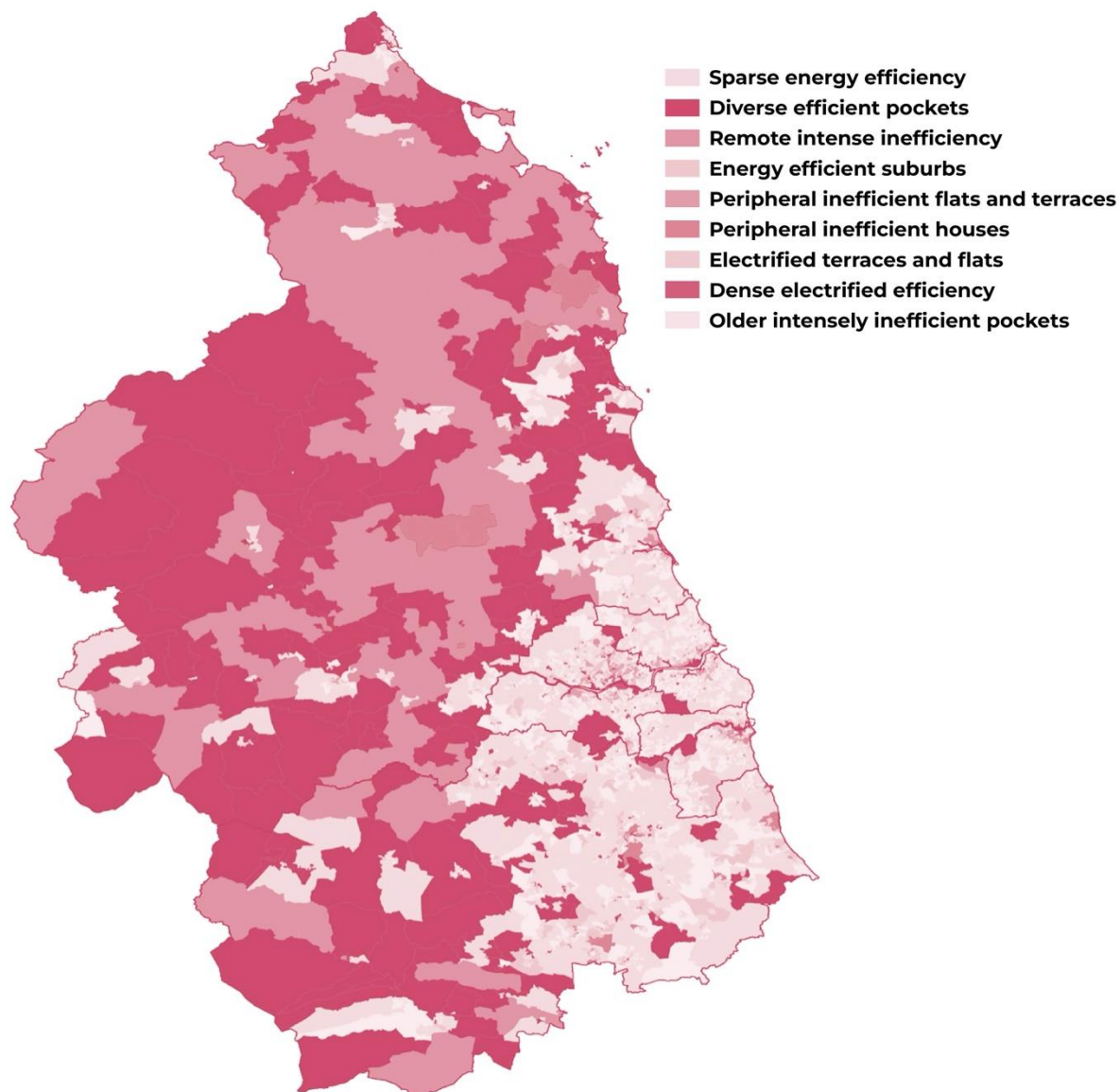
Derived from Energy Performance Certificate (EPC) data in PRS at Output Area Scale



Source: Clusters of energy inefficiency in the private rental sector in England and Wales, from *University of Bristol*<sup>52</sup>

**Figure 7: Map showing overview of thermal efficiency of Northumberland's housing**

*Derived from PRS Energy Performance Certificate (EPC) data at Output Area Scale*



Source: Clusters of energy inefficiency in the private rental sector in England and Wales, from *University of Bristol*<sup>53</sup>

## 4. DEFINING COMMUNITY HOUSING

The term community housing or community-led housing has emerged to describe projects that allow the residents of a neighbourhood to house themselves or other local people. The provision has been characterised by self-determination, or housing by and for the people, rather than private, public, or large-scale social provision. Common examples include housing co-operatives, cohousing, community land trusts, and community self-build and refurbishment. The edges are blurry and overlap.

Community housing projects seek to ensure that housing (including new housing and existing vacant property) meets local needs. While the aim of these projects is consistent, under the umbrella of community housing there are multiple different and overlapping versions and approaches to achieve this goal. Such projects are features of both rural and urban landscapes, covering the neighbourhood, building, and individual scales. They have been defined, ideologically speaking, as centring emphasis on the importance of leadership, ownership, and management by an entity that describes itself as a community.<sup>54</sup>

It is widely understood that there are no one-size-fits-all approaches to community housing.<sup>55</sup> Indeed, housing need and capacity are wholly dependent on local context – including, but not exclusively, the built environment; the local political economy; and the existing community's needs, interests, and capacities. Instead of prescribing one specific form of community housing as preferable, this report outlines the key features, challenges, and benefits of existing types of community housing. Doing so will establish a broad evidence-led typology of community housing in the British context. The remainder of this report then explores the specificities of community housing within the context of the north-east region.

### 4.1 HOUSING CO-OPERATIVES

Housing cooperatives involve groups of people who provide and collectively manage, on a democratic membership basis, affordable homes for themselves as tenants and/or shared owners. The membership makes executive decisions regarding stock, allocations, repairs/maintenance, and rent setting, operating on a

not-for-profit basis. In the UK, there is no specific legal structure for co-operatives; however, key characteristics are that they are fully mutual, and managed and controlled democratically by members (tenants). It is common to distinguish between co-ownership co-operatives where properties are collectively owned and tenant management co-operatives, where the ownership of the stock remains with a housing provider, but the management and maintenance of the properties is undertaken by the co-operative under a formal agreement with the landlord.<sup>56</sup> Some are owned on a leasehold basis.

As it stands, co-operatives play a limited role in the UK, particularly relative to the rest of Europe which sees approximately 5% of housing stock owned and managed by co-operatives.<sup>57</sup> Nonetheless, as the housing crisis intensifies, an uplift in the popularity of co-operatives has been evident, with at least 788 housing co-operatives in operation across the UK including a 15% increase between 2018 and 2022.<sup>58</sup> Housing co-operatives have been shown to produce positive benefits for communities, with high levels of tenant satisfaction being reported resulting from lower costs and higher degrees of control, relative to private sector renting for example.<sup>59</sup> The average rent for a room in a private rental shared housing co-operative in 2019 was £224 a month,<sup>d</sup> 46% less than the £420 a month average for a room in a shared house at the same point.<sup>60</sup>

## 4.2 COHOUSING

Cohousing schemes comprise groups of like-minded people who congregate to establish and provide private self-contained homes for themselves. Some are registered as co-operatives. Homes within cohousing schemes are managed collectively and activities are collaboratively delivered between those involved, often using communal spaces. The defining concept is socio-spatial, as opposed to a particular legal or financial model of land purchase or construction.<sup>61</sup> Typically, each household has self-contained private accommodation as well as shared communal space. The result is that intentional communities are created, which advocates consider offer a way of “resolving the isolation many people experience today”.<sup>62</sup> As

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<sup>d</sup> Non-published rental data collected by Friendly Housing Action.



such, c-housing can be delivered in various ways, including in the form of a co-operative, through shared ownership or in collaboration with a non-profit housing provider.

The co-housing movement emerged in 1960s Europe under the notion that communal-style parenting was preferable to isolated upbringings, a concept particularly popular in Denmark and Sweden.<sup>63</sup> Research has found that some cohousing schemes have a distinctly green element to them,<sup>64</sup> with residents' focus being on more environmentally friendly housing interventions. While not a dominant model of community housing, there are some thriving cohousing schemes across the country. Sheffield is home to five cohousing groups whose aim is to offer residents socially, economically, and environmentally sustainable communities.<sup>65</sup> While many cohousing schemes are occupied by older residents, owing to their communal nature, others seek to encourage inter-generational engagement and/or cater to communities who hold common interests in living alongside one another, such as women's groups and those from LGBTQ+ communities.<sup>66</sup> This model therefore allows residents to benefit from the support of a local social network.

### **4.3 COMMUNITY SELF-BUILD AND REFURBISHMENT**

Community self-build and refurbishment housing projects are designed and managed by small community-based groups and organisations who aim to either construct new homes or bring empty properties back into use. They often have a strong focus on construction skills and the provision of training support. They operate in many different forms but the commonality between them is groups of people organising between themselves to identify and actualise the types of houses, and more broadly communities, that they want.

Historically, most schemes have been self-build for ownership, but shared ownership and self-build for rent schemes, targeted at those in housing need, have also been developed over the years.<sup>67,68</sup> The building, management, and ownership structures of self-build projects differ according to the wants and needs of those involved. Some have also been established as housing co-operatives. They can be established and run by those who plan to live in the homes, or led by external individuals and organisations who are creating opportunities for others.<sup>69</sup> As with

cohousing, self-build housing projects have often had an environmental and social sustainability focus, such as through building zero-carbon homes.<sup>70</sup>

Community acquisition and refurbishment organisations, such as Giroscope, LATCH, Back on the Map, Community Campus 87, and more recently East Marsh United in Grimsby, have mainly acquired and refurbished existing properties. While some workers might become tenants, it is not a central part of their model of provision. This activity was actively supported through the Empty Homes Programme between 2012 and 2015 when £50m was distributed to community housing initiatives.<sup>71</sup>

## 4.4 COMMUNITY LAND TRUSTS

Community land trusts (CLTs) are not-for-profit organisations constituted by community members to provide affordable homes for local people. While the term has been used to cover a wide variety of legal and organisational structures,<sup>72</sup> CLTs were defined, albeit loosely, in law as late as 2008.<sup>e</sup> The CLT model is more of an approach than a type. CLT-style interventions have, for example, been introduced by organisations focused on wider regeneration activities such as community development trusts (CDTs).<sup>73</sup> The CLT Network estimates that there are at least 350 CLTs in England and Wales, owning over 1,700 homes, with a further 5,400 in the pipeline.<sup>74</sup>

CLTs acquire land and hold it collectively as a community asset in perpetuity. They keep housing affordable by tethering the cost of houses to local income, rather than to the property market.<sup>75</sup> Doing so ensures that the benefit and value remain within the community.<sup>76</sup> With this, CLTs seek to reignite life in their communities, often setting up in areas with derelict housing, buildings, or land. Their approach is to position the creation, management, and maintenance of housing as a community endeavour which is defined by need, not by profit. CLTs can also take control of public land which would otherwise be sold off to private developers, often for luxury housing, and instead ensure it serves the needs of the community.<sup>77</sup>

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<sup>e</sup> Under section 79 of the Housing and Regeneration Act 2008.

CLTs are directed by a board of directors, who are elected by and accountable to the membership. Membership is open to any adult who lives within the geographic area defined by the CLT as part of the community. The ideal model of governance for a CLT is a tripartite structure, with elected members being a combination of leaseholders, non-leaseholders, and other representatives. This structure is designed to balance the short-term interests of CLT residents and the long-term interests of the community to ensure housing remains affordable.<sup>78</sup> In the CLT model, homeowners are prevented from making excessive financial gain, with houses protected by covenants and/or stipulations they must be sold back to CLT or someone else who qualifies at a limited price.<sup>79</sup> However, it should be noted that while the focus here is housing, many CLTs extend beyond housing and have taken over control of local pubs and shops, created community spaces such as playgrounds, and built co-working spaces.<sup>f</sup> The focus on acquiring land enables CLTs to take on these different roles in the community.

## **4.5 LIMITATIONS OF A TYPOLOGY OF COMMUNITY HOUSING**

The popularity, and therefore presence, of each community housing approach has inevitably changed over time, not least in response to broader socio-economic, political, and cultural shifts at both national and local levels. The type of community housing model adopted by groups is also determined by locality, namely the type of community being organised in, for example in densely populated urban conurbations or more sparsely populated and remote rural communities.

This typology is not exhaustive. Both in Europe and internationally, there are many more informal conceptualisations of organising within communities around housing and other basic amenities. These forms of resistance often coalesce in marginalised communities who are more likely to be excluded from formal spaces that allow access to institutional and financial support, for example. This is congruent with evidence that access to housing is an intimately classed, gendered, and racialised

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<sup>f</sup> Granby Four Streets CLT in Toxteth, Liverpool won the 2015 Turner Prize for their refurbished terraced houses and creation of a winter garden <https://www.granby4streetsclt.co.uk/>

process which sees those in marginalised groups disproportionately affected by the housing crisis.<sup>80</sup> As such, informal formations of community housing are vital and are celebrated acts of resistance to the prevailing status quo. Unfortunately, however, accounting for their existence and complexities is beyond the scope of this project, as this is an undertaking which would require longer-term in-depth engagement with individuals involved on the ground.

## 5. COMMUNITY HOUSING IN THE NORTH-EAST

There has been a long history of community housing in the north-east. Co-operative housing was supported by Banks of the Wear (a secondary housing co-operative based in Sunderland) from the late 1970s. By the early 1990s, there were 4 TMCs, 13 housing co-operatives, and a community self-build association. CLT/DT schemes in the north-east stretch back to 2009 and include nine houses and two flats for affordable rent developed in two phases by Holy Island of Lindisfarne Development Trust and two developments in 2011 (three newly built homes by Allendale Community Housing, and nine homes by Glendale Gateway Trust). The Amble Trust was also involved in early developments in association with Isos Housing Association (now Karbon Homes). Glendale Gateway Trust now owns and manages 20 units.

In 2016, Northumberland County Council received £1.3m from the government's Community Housing Fund programme, which is paying for a dedicated community housing officer.<sup>81</sup> They also provided an initial two years of start-up grant funding to Communities CAN for the north-east Community-Led Housing Hub for scoping work to establish demand, business planning, training and support for community-led housing groups, housing needs assessments, technical feasibility studies, promotion and marketing, and administrative support.<sup>82</sup>

Back on the Map, a legacy New Deal for Communities organisation operating in the Hendon area of Sunderland since 2001, empowers local people to deliver sustainable homes and community action. In 2017, using self-generated income, funding from the Virgin Money Foundation, and a loan from Sunderland City Council, they brought 20 previously privately rented properties into use through a programme of community refurbishment.

A Draft Strategy for the North East and Tees Valley published in May 2018 by the North East Community Led Housing Network documents 51 community housing organisations, including 17 housing co-operatives, three tenant management co-

operatives, and six CLTs, although a number of these are no longer active.<sup>§</sup> It also provides a list of more recent development activity across the north-east, including:

- Twelve additional one- and two-bedroom apartments developed in 2014 by Bomarsund Housing Co-op.
- Four flats and 3 bungalows developed by Stocksfield Community Association Trading Arm (SCATA) in 2015.
- Four refurbished flats by the Haltwhistle Partnership (DT) in 2016 – supported by the Community Homes Fund.
- The 72-unit acquisition programme of the Back on the Map charity in Sunderland.
- Plans for the conversion of a chapel into flats by the Prudhoe Partnership.
- The Jewish Community Council of Gateshead’s development of 12 houses in Bensham, Newcastle (developed by Agudas Israel Housing Association).

Northumberland County Council continues to allocate its Community Housing Fund resources. This includes support for parish council property development. Corbridge Parish Council was allocated funds to buy and let four affordable homes developed by Miller Homes, and Embleton Parish Council was funded to convert and let a house. The letting of residential properties by parish councils is potentially a unique development in the UK.<sup>83,84</sup> This might be considered a local form of public rather than community provision, but at the scale of the parish.

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<sup>§</sup> Not all of the co-operatives listed are still operating as co-operatives.

## 6. BENEFITS AND BARRIERS: EMERGING THEMES

Community housing initiatives in the north-east, as elsewhere, face various challenges, including securing funding and acquiring suitable land and buildings at an affordable price. However, they can offer numerous benefits, including an increased sense of community, more affordable housing options, and sustainable development practices. Several themes emerged from the focus groups and interviews, identifying key benefits and barriers as narrated by those involved in community housing initiatives on the ground.

### 6.1 MOTIVATIONS AND BENEFITS

While those involved in co-operatives and cohousing initiatives had all lived in schemes of that nature, the respondents interviewed in development trusts (DTs) and community land trusts (CLTs) had not. They were, in contrast, either employed by the trusts or were involved in promoting the schemes through Communities CAN and/or as consultants.

Four key motivations for participating in community housing activity were highlighted by participants in the research: commitment to personal values, the lack of availability of social rented housing, and the poor quality and high cost of rents in the private rented sector (PRS).

Participants initially focused on the lack of options which “give [them] the dignity of having somewhere affordable to live” stating:

*To live somewhere that is affordable enough for me to live my life and not take a hit on my income; to do the things I want to do. I didn't think it was possible.*

*I wouldn't be able to live anywhere else, because of what I do for a living, working for a charity.*

They described various ways in which they supported co-operative principles. A member of 151 Housing, for example, described a commitment to sharing:

*The current house we live in is rented but [it] is governed like a housing co-operative ... ; where food is shared, and we have shared responsibilities.*

Others noted wider political and ideological commitments:

*Political potency, common ownership, and having more agency, ownership, and autonomy over your space, feels much nicer.*

*I was attracted to co-op[s] because it is how I see and want to [be] part of the world. I want to live this way. I don't ever want to have a mortgage.*

This extended to the notion that participating in co-operative housing was part of the broader struggle for better and affordable housing, community power and the democratisation of housing provision:

*The potential is good, there [is] potential for growing power and 'housing for people.' Keeping assets in the community away from private landlords and keeping rent down for people.*

*Democratising everyday life and having power in communities go hand in hand.*

*I'm not saying that cohousing is perfect by any means but it's a way of ensuring there's a social architecture built in where there are spaces that people come together, methods of eating together and ways of decision making collectively.*

There were also references to the opportunities that co-operatives provide for community living:

*Our housing stock in this country is so remarkably not conducive to living as a community. It's more than just pulling down fences and combining gardens, it's so much more than that. You have to have those social interactions on a daily basis in a common space.*

One interviewee expressed a desire, for example, to live in accommodation which included private and communal spaces:

*I'm a single parent, and I didn't want to raise my child in a single-family dwelling with just me and my child. Cohousing is a socio-spatial concept of smaller than normal private dwellings with maximised communal spaces such as a common house, (with) shared meals 3 or 4 times of week.*



Focus group participants described how there are long waiting lists for social housing. They were interested in living in social housing and believed that more state-owned housing was required. Their preferences for co-operative housing stemmed largely from their value commitments alongside a recognition that social housing was not available to them. A slightly different view was expressed by one interviewee:

*I moved from a housing association to here, and the reason I moved was I wanted a change, and I knew that [the] HA managed lots of different properties and I knew that when I needed stuff done it would be slower. That place had issues, my windows for example didn't get attention and the flat was freezing. I wanted a fresh start and wanted somewhere which was not cold, etc.*

Housing co-operative property was described as very good value. The quality of homes was regarded as beyond anything that would otherwise be available:

*It's affordable and in the city centre, a beautiful house and it's well maintained, and we can do that because there's funds.*

*On a personal level, it's quite incredible to have somewhere to live that's affordable. You get to a point in life where [the way] housing is organised ... you can never have a place that is yours. You didn't have to live in your mate's back room because it was affordable.*

A participant who had recently left a housing co-operative reported that they had been able to put aside some savings while living in a co-operative and that this had funded a deposit and allowed them to purchase a house with a mortgage.

Those drawn from DTs/CLTs were, in contrast, motivated to ensure that there was affordable housing for local people but were not themselves residents or looking to move into the schemes. Activity has grown out of broader regeneration objectives.

An interviewee from the Amble Trust explained:

*We were, over the years, given funding to purchase dormant buildings, so we seem to have a thing about old pubs that have been boarded up.*

The Trust became aware of affordability issues driven by a growing market in second homes and holiday lets. They have developed four properties to meet a need

for low-cost housing for local workers or those returning to the community. The scheme was mainly financed through Section 106 contributions. While the developer was keen to maximise the number of units, the Trust pushed for better standards.

*So, I met with one of the directors and he was actually up for it, and he said, you know, we know that we can get three flats in here and he said I can get a lot more than that and I've gotta be honest. I said, well, yeah, I've seen some of [your] developments and you probably could, but not to the standard that we want them anyway.*

The interviewee at SCATA also explained that affordability was the main driver of their activity. They explained how this had stemmed from the desirability of the village for those working in Newcastle and Gateshead. The good rail and bus links along the Tyne Valley were thought to have contributed to this. As the interviewee explained:

*People want to live here. There is a market for 4- and 5-bed houses and developers can make money out of them. Drives up land values. [But] the message has got through that we don't want more [developments].*

SCATA is a creation of the local parish council and came out of a parish plan. With the support of Northumberland County Council, they commissioned a community housing needs survey, which ultimately enabled them to secure the resources.

## **6.2 SUPPORT FOR COMMUNITY HOUSING**

We asked focus group participants and interview respondents about the support that was available for community housing projects in the north-east. According to the experiences of those in attendance, CLT initiatives reported being satisfied with the level of support received for their projects, whereas the experience of housing co-operative and cohousing members was mixed, with some citing a lack of support as a key barrier to success.

Beyond the services provided by Communities CAN, there is little infrastructure support for community housing in the north-east. Co-operative/cohousing participants expressed their wish for more capacity and knowledge regionally with regard to community housing. Co-operative Housing in Partnership (CHiP) in Sunderland only has two part-time employees focused on housing management. The

value of secondary co-operatives in helping new community housing initiatives can be seen through the experience of 151 Housing Co-operative:

*[We] felt isolated in where to go, and then saw that there are co-operatives... going to Radical Routes<sup>h</sup> gatherings and seeing how many were involved in these projects was inspiring.*

Some members of West End Housing Co-op had attended national events organised by the Confederation of Co-operative Housing. They also received regular expressions of interest from people wanting to join the co-operative via their presence on the Diggers and Dreamers website.<sup>85</sup>

An interviewee who was involved in the initial stages of CoHUT said that the group had been successful in receiving funds from the government's Community Housing Fund programme. This had covered the development of plans and designs, but their second bid for development funds was unsuccessful.

The presence of these new cohousing initiatives indicates interest and demand for new schemes delivering less precarious housing, but the lack of revenue and capital finance together with the lack of local infrastructure organisations that could support development activity were thought to be major barriers. One interviewee suggested that there was clear demand for affordable housing and suggested that this wasn't currently available:

*You have private landlords which are expensive. Council which is competitive [and] then housing associations [which] kind of fall into that, because you usually get access to them through the council. My last place was through [the] council website. Then obviously co-ops would be brilliant.*

When Amble Trust started, there was a two-tier local government structure in place (Northumberland County Council and Alnwick District Council). They also had a town (parish) council. Interviewees described support from both tiers.

Northumberland County Council had a dedicated in-house social enterprise officer who supported the scheme. In the past, the Trust felt they had a relationship with the officers, but this has changed, and the perception is that it is difficult to develop

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<sup>h</sup> A national organisation providing support to housing co-operatives and cohousing projects.

working relationships as staff turnover at the County Council is rapid. In contrast, SCATA was able to draw on the expertise of locals who had worked as consultants in the world of community housing for many years.

Participants remarked on the rural focus of support in the north-east. For example, one participant involved in the initial stages of CoHUT explained that although Communities CAN exists to support community housing projects, they did not receive support at the time. They were aware of other community housing hubs that had a more diverse focus, such as Leeds Community Homes which has brought together a range of organisations, including an existing cohousing co-operative, a self-build/refurbishment community benefit society (LATCH), a community interest company (CIC) focused on bringing empty homes back into use, and a firm of environmentally considerate architects. In contrast, the participant remarked:

*I think that's one of the problems of the north-east, that it was pulled in the direction towards hinterland rural areas and a model that existed around Glendale Gateway Trust and Development Trusts and a model that isn't actually community-led housing rather than what has been happening with Leeds Community Homes which is an excellent exemplar of what we should have in Newcastle.*

## **6.3 ISSUES OF SCALING UP**

Community housing initiatives are, by their very nature, small in scale. An increase in activity might come from increasing the number of projects or by scaling up existing schemes. Funding for social housing through the Affordable Homes Programme (AHP) is currently restricted to registered providers. Research participants were asked whether they had considered scaling up and what the barriers were to new activity.

Consensus existed throughout the stakeholder interviews about the amount of work involved in establishing and maintaining community housing initiatives. As one CLT chair explained:

*There is a lot of work to do, to turn community-led housing into a real programme.*

They were referring to scaling up community housing into a large-scale intervention that would address the needs of the community. Not only is the day-to-day

management of community housing labour intensive, but their developments are necessarily small when compared to private developers or larger housing associations. This inevitably creates barriers for groups seeking to scale up their projects.

Those who have sought to engage with larger providers, for logistical and financial support, have found multiple barriers exist. The failure of larger providers to support community housing initiatives has had a huge impact on their ability to engage in creating affordable homes and sustainable communities:

*There are sites and schemes that can fill the gaps, communities with plans and land that are not successful because they're not being supported by housing associations.*

The importance of scaling up community housing was made clear by an interviewee who explained:

*Community can identify housing need...on small sites, get support from the community as they're insiders and make a difference...we can genuinely say that house is for the local teacher or the person working in the post office.*

Participants identified how community housing was best placed to develop sustainable and affordable housing, such as through their willingness and ability to identify small sites as “insiders” who know the local needs of individuals. Therefore, a central tenet of community housing which emerged from this research, was the centrality of local place to each project. All participants discussed caring for their local community as a key driver of their involvement in community housing while also being a barrier to scaling up projects.

## **6.4 FINANCIAL BARRIERS TO COMMUNITY HOUSING**

Financial constraints emerged as the key barrier to new community housing developments; both in relation to scaling up but also in terms of the ability to maintain and retain stock. While the first generation of housing co-operatives received state funding through a system of 30-year loans from the Housing Corporation and grant funding, funding for community housing today is more precarious.<sup>86</sup> These changes have been hugely significant, as one interviewee explained:

*The government says you have to become a registered provider to get housing money.*

Focus group participants suggested that they would be interested in the development of new avenues that linked community housing and social housing. For example, with housing associations providing the investment (via Homes England allocations) and acting in close association with emergent co-operatives. Further interviews found that support from housing associations (referred to here as registered providers) was sought by community housing initiatives in varying capacities, including through partnership approaches to managing housing stock:

*Some communities wanted to build [houses] but not manage them and registered providers refused to do this.*

This could potentially be achieved under existing legislation through a tenant management arrangement. Or direct provision of grant funding to community groups, although this would necessitate a change to the current grant system.

Another interviewee explained:

*There is not any funding unless you get into bed with a housing provider or an individual funds you as a philanthropist, and this is not sustainable. I know of three community groups who have sites, active communities, one even has planning permission. But no housing association wants to help as the sites are small, and remote and they want to build supported housing. They can't get grants and it's too hard to get Registered Provider status.*

The lack of grant funding for non-registered providers has meant that small organisations are forced to borrow money. Interviewees explained, however, that most community housing initiatives have little to no collateral and/or track record, meaning that this mechanism of funding is unviable. Being a registered provider, one ex-local authority housing manager explained, “opens financial doors” as registered social landlords (RSLs) can “access 35%-40% grants” which inject capital into projects. Yet participants explained that the process of gaining registered status is time-consuming and complex, making it less accessible to community housing

groups. One interviewee who has been involved in successful community development trust initiatives explained that when it comes to financing:

*There is the expectation that the community and voluntary sector will take out loans but they won't due to the high risks associated with them.*

Yet, a former local authority regeneration director argued that if community housing groups “don't take any risks, they won't get anywhere”. The willingness to take these risks, however, has depleted due to extenuating factors that have created even steeper financial barriers, including increasing building costs and higher interest rates. Nonetheless, during interviews, some examples of good financial practices were offered which have aided community housing initiatives. Multiple interviewees mentioned The Tudor Trust as an organisation that has provided initial funding to support projects. Both Unity Trust Bank and Charity Bank were also referenced as sympathetic and competitive lenders. Back on the Map in Sunderland, as mentioned earlier, had also received funding from the Virgin Money Foundation and loans from Sunderland City Council for their acquisitions and refurbishment programme. Work undertaken by Power to Change and the former North of Tyne Combined Authority (NTCA) has highlighted the need for patient lending and mixed forms of finance in the social economy.<sup>87</sup>

Unsurprisingly, interviewees explained that the economic context of austerity compounded the financial barriers faced by community housing groups. The effects of 14 years of fiscal retrenchment have been felt most acutely in local government and Britain's most deprived regions.<sup>88</sup> One interviewee commented: “Since austerity, it's been really difficult, a real struggle.” Interviews with former local government officers gave insight into the depths of these financial difficulties and the strain they put on public services:

*It became increasingly difficult year on year, you sliced a bit here and there every year, but we didn't want to make the big decisions to stop services altogether. The level of customer need increased but so did expectations from above, so people wanted you to do more for less.*

It emerged that these difficulties have been expressed both in the decrease in financial resources for housing projects, but also in the number of staff redundancies

that local governments were forced to make because of austerity measures and the consequent loss of expertise and capacity to support community housing:

*From 2009 to 2018, we lost almost one-third of our staff, from 150 staff to 104 and we also lost one-third of our budget.*

Staff redundancies were felt across various departments, from regulatory services to housing standards, from environmental health to building control and licensing. This has negatively impacted the ability of local authorities to inspect housing conditions in the north-east, as well as enforce standards, as an ex-housing manager explained:

*Politicians want officers to inspect every house, but we only had 3 officers, so we struggled to dedicate the resources to do this work. Officers wanted to do more but you had to quickly do the job and move on.*

A CLT chair explained that this landscape meant statutory services became the sole focus of local government staff, freezing out community initiatives. Consequently, the mainstream model of housing and land disposal to large housing associations has become standard. One interviewee explained that these forms of development are “by definition, not community-led from the start”.

Housing co-operatives have made use of ‘loanstock’ loans from communities and supporters. Radical Routes, for example, acts as an intermediary in this regard with its ‘Rootstock’ and loan fund.<sup>89</sup> There has also been an increase in the use of community shares to finance co-operative and community housing. Housing has gone from 1% to 5% of all community share offers between 2015 to 2021.<sup>90</sup> This includes community acquisitions programmes by East Marsh United, LATCH, Leeds Community Homes, and Student Co-op Homes.

Back on the Map in Sunderland has completed several successful acquisitions programmes, refurbishing previously poor-quality private housing and letting them for affordable rents. Initiatives of this nature could flourish with the necessary support and the establishment at a national level of a community right to buy.<sup>91</sup>

Previous NEF research identified the importance of community hubs in supporting community housing initiatives and ensuring projects are truly community-led.<sup>92</sup>



However, interviewees explained that while community hubs were useful in the north-east, their longevity is made vulnerable due to lack of financial support. This is an issue felt across the country.<sup>93</sup> The closing down of community hubs highlights the dependency on grant funding which underpins this sector, as well as insufficient revenue generation leading to limited activity and challenges in sustainability. Addressing these factors is crucial for future initiatives to ensure their viability and effectiveness in serving communities.

## **6.5 WORKING WITH LOCAL AND COMBINED AUTHORITIES**

While focus group participants were unclear about the role local and combined authorities could and should play in supporting community housing, the stakeholders interviewed had clearer ideas on this:

*In an ideal world, a lot of things would be more localised. And local authorities would see co-operatives and CLTs as one of a range of options that could facilitate good housing.*

*It would be wrong to expect the LA to prioritise community-led housing above other forms of housing, but it is an element of affordable housing if you want it.*

As the interviewee explained, community housing aims to offer community-led responses which provide affordable, safe, and secure housing while creating healthy and sustainable communities.

When participants were asked what, in their experience, were the barriers to working with local and combined authorities, all identified a lack of willingness to see communities as reliable stakeholders in the housing system. Explaining:

*There's often a lack of willingness to accept that communities can play a role in developing and managing housing.*

Much of the discussion regarding confidence in communities to play a key role in housing delivery centred on ex-local authority officers citing the high risk of such schemes. One, who worked as a housing officer from the 1980s to 2018, went on to add:

*There's an environment among policymakers and senior policymakers who have far less trust in community-led and community control now; in the 1980s, there was more willingness to embrace the concept of local people being given control of budgets and finances.*

Another who spent over 30 years working as a civil servant in local government had similar views:

*It's almost unthinkable now that local people would get the trust to control and run projects and finances that they did in the 1980s and 1990s.*

Interviewees were asked, based on their experience, how they foresaw the relationship between (local) government and community housing groups changing. Responses centred on the need to have *buy-in* from key figures – both elected and unelected. For example, a co-operative member who has worked in local government explained:

*We need to have people in local and combined authorities, politically at the top and chief officer or second tier, who get it. People who get what benefits community housing can bring. If you don't have that then it's very very difficult to get schemes off the ground.*

Participants argued that this structured and public support is central to building productive relationships between community housing organisations and local/combined authorities, and ensuring trust was reciprocal. The latter was particularly vital as participants explained many community members have been cautious when engaging with local government bodies and officials.

## **6.6 RECOGNISING AND ATTENDING TO EXISTING INEQUALITIES**

While some models of community housing, such as the DT/CLT style projects, have continued to attract statutory and voluntary support, especially in Northumberland, co-operative and cohousing projects have struggled and there has been little support for community acquisition self-build/refurbishment models.

Practical issues have contributed to unequal outcomes, such as access to training. One interviewee, for example, acknowledged that many community housing initiatives have failed because:

*A lot of people have the ambition and enthusiasm, but not the skillset.*

Previous NEF research outlined the extent of the skills gap, with growing demand and unmet needs defining many industries, with specific shortages faced in areas including housing refurbishment and retrofit.<sup>94</sup> Beyond the practical skills and knowledge gaps in communities, other constraining factors exist which reflect broader structural inequalities in society. The success of community housing is particularly reliant on the one resource that many people are short of: time. Austerity and the cost-of-living crisis have severely eroded the time people have, and the lack of infrastructure support compounds this:

*We don't have members who are able to devote the time required to make it happen due to their regular work or health restrictions. There is not a lot of advice or support available to help develop in this specific area, most support is for housing professionals.*

This inevitably influences the demographic of those who can become actively engaged in initiatives, and as participants in the north-east explained, the community housing movement is not representative of the broader population. There is a tendency for older, often retired, more financially stable individuals to become involved as they can dedicate time, resources, and effort to projects. These issues of time and capacity to offer voluntary labour have been exacerbated as living costs continue to rise, casualisation pervades more sectors meaning people are reliant on multiple jobs, and housing costs spiral.

Community housing is also contingent on political will, access to legal support and business/financial advice, and/or experience. Again, having such access is more likely to be reserved for affluent members of communities. This is not to say that such community members are not vital contributors to community housing, but that we should not approach community housing in a solely acritical manner by presuming it wholly represents all communities. Indeed, while the outcomes of community housing initiatives are overwhelmingly preferable to the private rental

market, the difficulties outlined make visible some of the drawbacks of this approach.

## 7. CONCLUSION AND RECOMMENDATIONS

Historically community housing has relied on active community groups and organisations, political advocates, and enthusiastic local government officers. They have been an effective response to shortages of decent and affordable housing and a form of active community resistance to extractive market-driven models. Projects have grown in numbers during periods when local government and third-sector support agencies have had the resources to support the activity.<sup>95</sup> Little remains of that infrastructure and significant cuts to local government under austerity have stripped out the underlying community development activity which has previously underpinned community housing projects.

While community housing has not developed as a viable alternative mechanism for the provision of affordable housing in the north-east, the findings from interviews and focus groups demonstrate there is appetite and potential for new community housing projects and/or the scaling up of existing initiatives.

Despite the lack of financial and infrastructure support, four new community land trusts (CLTs) have been developed over the last fifteen years. Co-operative housing has declined in the north-east from its peak in the late 1980s but the continuation of the remaining co-operatives shows the sustainability of small-scale alternative affordable housing provision. The Back on the Map community acquisitions project is also a small but potentially significant development; however, it has relied on intermittent funding. Schemes of this nature could grow and be replicated across the north-east if more reliable funding and better-resourced infrastructure support were available, along with new rights for community acquisitions.

The re-emergence of community housing activity in both rural and urban settings – albeit at a relatively small scale – has been a direct response to the worsening housing crisis characterised by the decline in social housing stock and development activity, together with a rise in unaffordable poor-quality private rented housing.

The qualitative research undertaken by NEF shows that concerns about the availability of affordable rented property are a key motivation for people wishing to

join or establish a community housing initiative. In the case of those in housing co-operatives, when reflecting on motivations for joining, members referenced previously poor housing conditions alongside lifestyle choices and political or ideological commitments. The quantitative analysis undertaken as part of this research identified areas of housing stress. This includes 46 neighbourhoods which are among the 10% with the highest incidence of housing in poor condition nationally and a further 33 that are among the 10% most unaffordable areas for the private rented sector (PRS).

Community housing initiatives could offer a much-needed intervention in these areas and there are clear opportunities. CLTs can play a crucial role in ensuring that affordable rented property is retained in areas of high demand, especially in rural areas. Pressure for new co-operative and cohousing projects reflects wider dissatisfaction with the current housing situation and has played an important role in highlighting the housing crisis and demonstrating that alternatives are possible. There are also clear opportunities for community engagement and acquisition programmes, leading to refurbishment, retrofit, and genuinely affordable housing solutions.

The study highlights the barriers to community housing development. The following recommendations highlight the interventions that are required to overcome those barriers, and to facilitate growth in community housing as part of the process of addressing how housing is currently used to extract profit in communities. These recommendations complement existing good practices in communities and encourage further adoption of policies that prioritise communities over profit.

## **RECOMMENDATIONS**

### **For government**

- Devolve powers to introduce a community right to buy for community housing providers, offering them first refusal on PRS properties placed on the market in designated areas of housing stress.<sup>96</sup>
- Move away from competitive funding rounds and mainstream the Community Housing Fund programme to ensure reliable ongoing support for

community housing groups, infrastructure organisations, and capital programmes.

- Create a new category of community housing provider status alongside registered housing providers to allow Homes England grants to be allocated directly without the need for a registered social landlord (RSL) as an intermediary body.

### **For combined authorities**

- Where housing powers have been devolved, work with constituent local authorities and Homes England to ensure that resources are made available to community housing initiatives including for acquisition programmes in designated areas of housing stress.
- Ensure the availability of business support and financial guidance to new and existing community housing groups as part of a wider social economy ecosystem.
- Use existing relationships with registered housing providers to secure their support for community housing.
- Support construction, refurbishment, and retrofit skills development targeted in areas of housing stress.

### **For local authorities**

- Promote and support community housing solutions in areas of housing stress.
- Maintain a register of public land/property available for community housing, including sites for more than eight dwellings.
- Engage with community housing groups to explore and support options on any type of local-authority-owned land/property, not just existing housing or brownfield sites.

### **For community housing groups**

- Establish networks that build on existing knowledge and experience of older, more established community housing initiatives to support others wanting to engage.

- Explore opportunities for combining housing development and refurbishment with construction skills development and options for community build/refurbishment.
- Ensure and maintain democratic decision-making and accountability by and for local communities which ensure the participation of a wide demographic that is representative of communities.



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