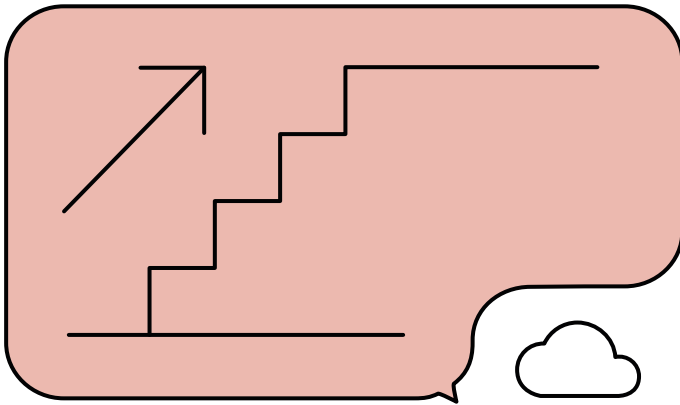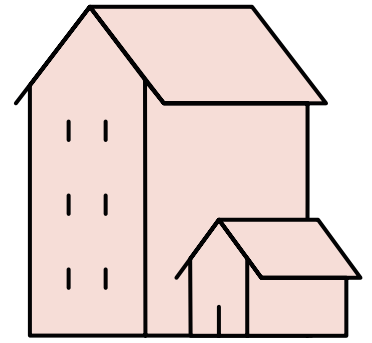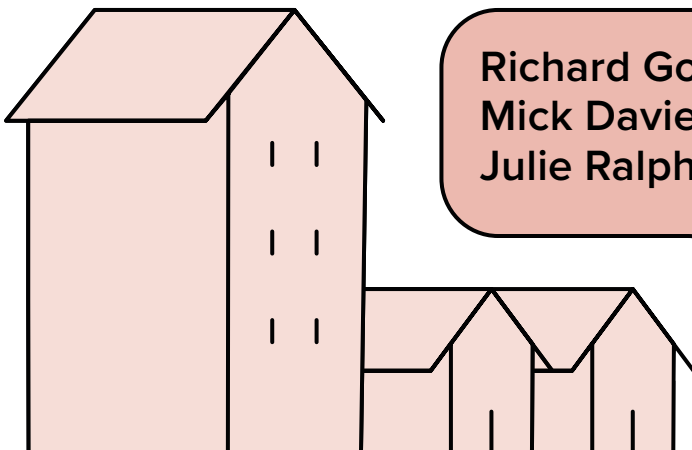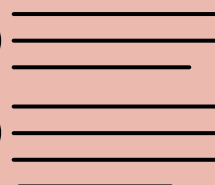# HOUSING FUTURES

WHAT CAN COMMUNITY-LED HOUSING ACHIEVE FOR GREATER MANCHESTER?

Richard Goulding (with Hannah Berry, Mick Davies, Sophie King, Carl Makin, Julie Ralph, and Isaac Rose)

GMHA

HOUSING FUTURES

The Housing Futures research partnership was formed with the aim of providing an in-depth, critical analysis of what community-led housing may have to offer low income urban neighbourhoods in the Greater Manchester city-region and the conditions under which such alternative models may be more or less effective. The research combined a systematic desk-based review of the existing academic, policy and practice literatures on community-led housing with context-specific primary research into the landscape for housing and community-led approaches within the Greater Manchester city-region. To access a version online please visit: www.gmhousingaction.com/housing-futures

This report of our main findings was authored by Dr Richard Goulding who was commissioned as researcher by the Housing Futures Steering Group from November 2017 to December 2018. The content is fully endorsed by the Housing Futures Steering Group. To reference this report please use the following citation:

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NOTE ON AUTHORSHIP

This report was authored by Dr Richard Goulding who was commissioned as researcher by the Housing Futures Steering Group from November 2017 to December 2018. Members of the Housing Futures Steering Group are named as contributing authors on the front cover as this report is the product of a 12 month-long series of discussions, interactions, data gathering and interpretations which the Steering Group have played a significant role in creating. The report sometimes uses 'we' to refer to this collective mode of authorship and because the Steering Group has fully endorsed the analysis and recommendations of this report.

1　The Housing Futures Steering Group established a multi-stakeholder Reference Group of informed advisers in early 2018 who together comprise a breadth of backgrounds including academics, housing association professionals, and community-led housing professionals, activists and practitioners. We have consulted them throughout the research process and held a recommendations development workshop in October 2018.

Contents

Abbreviations

GM   Greater Manchester

GMCA   Greater Manchester Combined Authority

GMHA   Greater Manchester Housing Action

CCH   Confederation of Co-operative Housing

NCLTN   National Community Land Trust Network

UKCN   UK Cohousing Network

CCIN   Co-operative Councils' Innovation Network

CCMH   Commission on Co-operative and Mutual Housing

CLT   Community Land Trust

MHOS   Mutual Home Ownership Society

Executive Summary

Ten years after the 2007 – 2009 financial crisis, an event intertwined with private housing speculation, the failures of private market-led housing models have led to a renewed search for alternatives. Stalled home ownership, millions entering an insecure private rented sector, and the visible return of street homelessness amid major welfare cuts, are evidence that new forms of housing capable of meeting diverse needs are urgently required (Fitzpatrick et al., 2017; Gousey, 2014; Heywood, 2011). With the housing associations that now provide the majority of the UK's housing stock increasingly consolidated and commercialised, there is also a need for grassroots provision that can place housing under more democratic control (Manzi and Morrison, 2018; Ginsburg, 2005). While community-led housing cannot match the historical scale of public investment delivered by council housing in the immediate post-war decades, this report argues that it has a vital role to play as an experimental space for building community welfare, vitality, voice and influence, with successful groups having strategic effects that extend beyond any one project.

The current combination of city-regional devolution and a crisis in meeting housing need makes this both an urgent and an opportune moment to engage with the possibilities offered by community-led housing in Greater Manchester. The Housing Futures research partnership was formed with the aim of providing an in-depth, critical analysis of what community-led housing may have to offer low income urban neighbourhoods within the Greater Manchester city-region and the conditions under which such alternative models may be more or less effective. The action research process was framed by the following research questions:

1. To what extent does community-led housing exhibit defining features, and what typology can be derived from these features? How do these relate to the wider housing market?

2. To what extent can community-led housing contribute towards achieving a more progressive, democratic and inclusive housing system, both in terms of affordability and wider considerations such as health and social care benefits and democratisation? What are the strengths and limitations of different models of community-led housing in terms of achieving these outcomes?

3. What can we learn from the historical trajectories of these models that might help to foster contemporary successes?

4. What potential is there for an expansion of community-led housing within the devolution context of Greater Manchester, and are there any barriers to the sector's expansion? If so, to what extent can these be addressed and by whom?

The research combined a systematic desk-based review of the existing academic, policy and practice literatures on community-led housing with context-specific primary research into the landscape for housing and community-led approaches within the Greater Manchester city-region. Our findings also draw on knowledge and experience shared by expert panellists during the 2018 Housing Futures events series.

This report of findings evaluates three primary community-led housing models which have been associated with affordable housing provision in addition to numerous other social and economic benefits: housing co-operatives, community land trusts, and cohousing. We conclude that community-led housing should become a core component of city-regional and individual local authority strategy for achieving affordability, social welfare, and democratic engagement in Greater Manchester. Such ambitions can only be realised with sufficient political will for long-term support and committed partnership which respects the need for independence among resident groups.

WHAT IS COMMUNITY-LED HOUSING?

The term 'community-led housing' has emerged primarily as a policy construct, employed by successive governments to define eligibility for capital and support within funding programmes since 2010 (Gooding and Johnston, 2015). In common use, the term is usually taken to refer to initiatives designed to meet the economic and social needs of a defined area, provided on a not-for-profit basis, and subject to community control in the way they are managed (Heywood, 2016). It is a contested concept however, opening up issues such as whether small-scale charities or larger housing associations with high levels of tenant participation would count as community-led.

For the purposes of our report, we use a typology of four key forms: co-operatives, community land trusts, cohousing, and self-help provision.

Housing co-operatives
Housing co-operatives are the most common form of community-led housing and account for the majority of the sector's current housing stock. Most either own or manage homes for social rent, though there is a small but significant independently-funded sector. A co-operative can be defined as an enterprise democratically owned and run by its membership. Co-operatives can be employee or tenant-led. In practice, housing co-operatives vary widely in practice, organisation, and aims.

A 'fully mutual' co-operative comprises a tenant-only membership, where all tenants are members. Mutual housing co-operatives can be privately funded, or registered providers of social housing with the social housing regulator.[2] Some models derive directly through the transfer of ownership of management functions from council housing, including 'community gateways' and 'tenant management organisations'. Under the community gateway model (which emerged in the 2000s) existing council housing can be transferred to a newly established co-operative, owning potentially thousands of housing units. Gateway organisations can also provide for employee membership, such as the model adopted by Rochdale Boroughwide Housing. Tenant Management Organisations (TMOs), of which there are around 200 nationally, dating primarily from the 1980s and 1990s, introduce certain features of co-operative management into council housing. TMOs are formed of tenant committees who have bid for the right to manage their estate. TMOs do not own their housing stock. Instead, subject to a successful ballot of tenants within an area, they contractually manage operational functions on an estate, with paid employees carrying out day-to-day activities in most cases. Overall responsibilities for areas such as major repairs or allocations policy are retained within local authorities (Power, 2017; Newton, 2012).

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2   Organisations governed by the social housing regulatory framework are officially referred to as 'registered providers' through the Housing and Regeneration Act 2008, prior to which they were known as 'registered social landlords' in accordance with the Housing Act 1996. This change reflects the legal ability since the 2008 Act for private profit-seeking entities to become registered providers of social housing.

Cohousing
Originating in Denmark and Sweden in the late 1960s and early 1970s, cohousing projects are formed by an intentional community of typically between 20-30 households. Intended to foster sociable interaction, the core design consists of individual houses or flats surrounding a shared common house, used for communal cooking and eating and collective rest and workspaces. In the UK, cohousing has been used to foster sustainable environmentalism, and to counter isolation among older people and LGBTQ groups. Provision is usually for low-cost home ownership, though some include social rent via a partnership with a housing association. Cohousing is still small-scale in the UK, with 19 completed projects in 2015 (Jarvis, Scanlon, and Arrigoitia, 2016: 6).

Community land trusts
Community land trusts (CLTs) can be combined with co-operative ownership, cohousing, and forms of self-help housing that bring homes back into use. Nonetheless, CLTs have a distinctive history as well as specific legal features including a duty to have regard to their local community and an 'asset lock' that retains ownership within the not-for-profit sector. A CLT is statutorily defined in the UK under the Housing and Regeneration Act 2008 as a trust which acquires land that it is obligated to use for the social, economic, and environmental benefit of a defined local community. This can include both the provision of affordable housing for sale or rent, and ownership of assets such as a shop or a community centre. A trust is established on the condition that: i) any profits are used to benefit the local community; ii) individuals living within the defined local area have a right to become members; and iii) that the members of the trust control it. Land cannot be sold unless it is in accordance with what the membership of the trust reasonably believes is in the interest of the local community, subject to a court's assessment (Handy, 2010). CLTs originated in the US in the 1960s and emerged in the UK in the 1990s. Most CLTs in the UK have been in rural areas, but urban projects have become more common over the past decade.

Self-help housing
Self-help projects are defined by their activity, rather than design or legal form. Using volunteers, projects are established to renovate and refurbish existing housing and other properties such as derelict pubs or shops, bringing them back into use. Self-help has been significant in building links with policymakers through the Empty Homes Community Grants Programme (2012-2015), and has brought 2,750 homes back into use (Heywood, 2016: 13). Projects such as Gyroscope, a Hull-based charity, and Canopy Housing in Leeds, have also been important as a means of provision for homeless people. Self-help projects may take a number of different forms, for example registering as a co-operative, a charity, or a social enterprise. They often incorporate wider aims beyond rehousing, such as skills training through apprenticeships.

BENEFITS OF COMMUNITY-LED HOUSING

Affordability: There are examples of all forms of community-led housing securing affordable housing, however the extent to which this is achieved depends on a number of factors including the original motivations and make-up of the participant group, the particular area where the initiative is being developed, and the financing and governance model adopted. Hybrid models that mix aspects of co-operative housing with social housing provision, or larger-scale CLTs in the United States, have been able to provide affordable housing at scale. Models such as TMOs and gateways can have

trade-offs in terms of full grassroots control however, with TMOs usually not owning their stock, and the large scale and operational requirements of gateways effectively giving them many features comparable to mid-sized housing associations.

Environmental sustainability: There are examples of positive environmental sustainability outcomes across all forms of community-led housing that we explore here. However, there is also evidence that environmental sustainability is one of the first trade-offs that get made between the original community priorities and making sure the housing remains affordable. This is a key issue that needs to be addressed across all the stakeholder groups, and recommendations are given in the final section of the report. Ecological sustainability is not a luxury that we can afford to lose in the twenty-first century.

Community-building and neighbourhood revival: Community-led housing initiatives are associated with wider ripple effects on the neighbourhood around them. Threats of demolitions or evictions can trigger a drive for community mobilisation which can result in the emergence of community-led housing initiatives, as in the case of Granby 4 Streets in Liverpool. The presence of co-operatives and other alternatives can in and of themselves inspire further co-operative and collaborative endeavours. The social action enabled by community-led housing may change the character of an area attracting reinvestment. It is important to guard against any revitalisation precipitating exclusionary gentrification, where land and property values increase to the extent that low income residents can no longer afford to live in the area.

Health and well-being: The evidence base suggests that all three forms of community-led housing that we have explored during the research have positive outcomes for health and well-being and strengthening community support networks. The regular social interaction and interdependency fostered by cohousing environments has been found to reduce the need for residential care and supports older people to remain active and independent. Research cites an enhanced sense of connection to place and compassion for others as well as high levels of satisfaction and good health. As a local authority research participant explained: "Homes and places that people have shaped themselves, look a bit different, feel a bit different, the people in them [...] act a bit different [...] there is a happiness factor that they gain as a result. Anything you've worked hard, and to some extent against the odds, to achieve you feel a greater reward over." These health and well-being benefits derive from communities working in partnership, being upskilled, and being in control. This means that the governance model and principle of genuine community leadership matters greatly for such benefits to accrue.

Skills and employability: Community participation in community-led housing always involves significant levels of 'upskilling' whether this be in technical aspects of design and development or softer skills associated with the collective governance of common resources and assets and processes. This can sometimes result in participants going on to access further education, qualifications, and employment opportunities that they would not otherwise have pursued.

Tenant and community satisfaction: Although there is a need for a stronger evidence base, overall the balance of evidence suggests that tenants of housing co-operatives are more satisfied overall with levels of rents and service charges and housing services

management than under mainstream social housing provision. Community-led housing for social rent is also found to combine greater security of tenure with the flexibility of home ownership in terms of being able to make home improvements. The tripartite governance model of many CLTs can alleviate local opposition to housing development by involving the wider community in the end to end decision-making and management process. Housing co-operatives have also been associated with a reduction in anti-social behaviour.

Building democratic capability and making services more accountable: The evidence is mixed in relation to community-led housing overall. There is significant evidence to suggest that there is a need for well thought out incentive mechanisms to retain high levels of participation in governance and wider community mobilisation over time in relation to longer standing housing co-operatives. This benefit has been closely associated with the CLT approach which is a relatively new phenomenon in the UK and therefore difficult to judge over time. International research and local evidence to date suggests participation in CLT development builds local residents' democratic capabilities such as reclaiming space for their own use, taking control of developments in their neighbourhoods and being able to engage with democratic state processes and agencies such as local government on a more equal basis. Combined with potential affordability gains, this is one of the key appeals of CLTs for low income urban areas where people have experienced successive waves of 'regeneration' which have repeatedly failed to offer substantive participation and influence for residents. Democratic governance within projects is vital if such positive aspects are to be realised across the sector as a whole. The high intensity of voluntary commitment required for getting an effective community-led housing project up and running suggests that significant investment in capacity building support is needed in support of residents in low income areas being able to engage in such initiatives on a level playing field. This is especially important given that many CLTs rely on alliances with local authorities, housing associations and even the private sector for their development, which can result in the original aims becoming diluted.

NEGOTIATING OPPORTUNITIES AND CONSTRAINTS

There is clearly a wealth of potential benefits to be gained from the expansion of the community-led housing sector in urban and peri-urban areas of Greater Manchester. Our research also considered the landscape of opportunities and constraints that community-led housing initiatives encounter and the ways in which these can be negotiated through in order to maximise these benefits. For summary purposes we focus on these strategies rather than the character of constraints themselves, with a fuller discussion of these available in the main report.

Strategies for accessing land and finance
- Identifying land in small infill sites that may be unprofitable for volume housebuilders.

- Community-led housing groups can join forces to negotiate for a parcel of land together that can then be shared across the groups.

- Community-led housing groups can form alliances with housing associations, local authorities, or private developers to acquire sites and navigate the development process.

- Enabling hubs can play a role of identifying and building links with local philanthropic bodies, faith groups and others who may hold surplus land that they wish to grant for a particular legacy or purpose, including affordable housing.

- Enabling hubs could work with city-wide CLTs to create communal land banks which community-led housing groups could then apply to for access to particular parcels of land.

- Local authorities, philanthropic organisations or other financial consortiums could create guarantee funds that could be put behind community-led housing initiatives to reduce perceived risks by other investors.

Access to public land and land valuation
- Amid widespread pressures on local authorities and other public agencies to sell off surplus land to the private sector, the New Economics Foundation (NEF) and the Housing Association Charitable Trust (HACT) have developed resources to identify and acquire public land and other assets for affordable housing use.

- NEF have developed social return on investment methodologies that show the public benefits that can be gained from land transfer to communities including future savings on housing benefit expenditure.

- There are legal constraints on public land disposal but these can also be mitigated. The General Disposal Consent (England) 2003 enables councils to discount sales at a value up to £2 million where it contributes to economic, social, or environmental wellbeing. Other options include the leasing of land or staggering payments, a strategy used to establish LILAC in Leeds.

- Community groups and enabling hubs could also consider opportunities under the government's One Public Estate Programme for taking land assets into communal use. This seeks to co-ordinate land holdings of public agencies like the NHS or Network Rail. This would also require supportive local government policies such as those outlined in section 3 of this report.

Planning and development
- Significant advisory, facilitative, and capacity-building support is required for community-led housing groups throughout the long and highly complex planning and development process.

- This is true of any initiative but particularly in areas where communities are experiencing multiple intersecting inequalities and where this kind of support for genuinely community-led processes has historically been lacking.

- This requires investment from central government and other forms of investors and grant-makers.

- Enabling hubs are the most obvious local means for convening and providing this kind of support.

Design and architectural consultancy
- Enabling hubs can play a critical role by linking community groups up with independent and credible technical advice.

- The provision of effective advice by design professionals is not just about having appropriate technical expertise. It is critical that professionals are also able to communicate effectively using a variety of approaches (such as visual or participatory methods) while respecting the autonomy of community groups.

- Design and architectural agencies seeking to work with the community sector should have training in how to work with communities - ideally in collaboration with organisations that have built up a successful track record in this area.

Governance and participation
- Community-led housing groups need support and training for effective governance and for attracting high levels of engagement among the membership.

- It is important that this kind of support is ongoing throughout the lifetime of an initiative as new members get more involved or people move on.

- New ideas, strategies, and lessons will emerge as the sector as a whole develops and there must be opportunities for these to be shared over time.

Scaling up and maintaining autonomy
- Values matter for housing development. When enabling hubs and city-wide CLTs are driven by the prerogatives of increasing housing affordability and promoting social justice, the sector has the capacity to reconnect people with their neighbourhoods and communities while maintaining autonomous control.

- Lenders focused on these goals will invest time in understanding the different needs of the sector at different stages of development and provide for a range of financial products. Community-led housing practitioners will manage assets responsibly, seeking advice when needed, and ensure capital from market sale strategies is channelled back into communally-owned land and property.

- Community-led housing initiatives seeking to scale up could consider decentralised governance arrangements which protect close connection between members and decision-making.

KEY MESSAGES FOR COMMUNITY-LED HOUSING IN GM

- Community-led housing is more likely to generate positive social welfare and democratic gains when communities take a leadership role from the earliest point of design and are substantively involved throughout implementation and onwards into governance over time.

- These kinds of processes are necessarily more time-consuming than consultative processes led ultimately by professionals. But to ignore the lessons of the past, where community-led housing experiments have suffered from co-optation, mission drift, or have ultimately been subsumed into the private market, risks repeating historical mistakes.

- The best possible outcomes of community-led housing are therefore only achievable for low income communities in Greater Manchester with appropriate forms of investment, support, and popular mobilisation which provide for long-term processes of collaboration and development.

- Access to land, finance and technical development support are critical. There is an urgent need to stall the large-scale privatisation of public land across the city-region and make more land available for community control.

- Establishing a new Greater Manchester enabling hub for community-led housing with strong collaborative relationships with the Combined Authority and the ten local Greater Manchester authorities will be critical for the promotion of a strong effective community-led housing sector.

- In a de-industrialised city-region with some of the highest national poverty rates, the new enabling hub should have an explicit focus on promoting access to affordable community-led housing for people on low incomes.

- To be a credible and accountable voice for the sector, an enabling hub should be independent from government.

1. Introduction

Interest in community-led housing is undergoing a revival not seen since the 1970s (Bliss, 2015). Co-operatives and other forms of shared living such as cohousing are increasingly being explored as alternatives to the market, from cohousing eco-projects to mainstream vehicles for social housing provision. Community land trusts (CLTs), in which ownership of land is held in trust for use by a local community, are attracting growing international attention as a means to shield affordable housing from speculative property markets. While London became home to the UK's first urban CLT in 2007, cities such as Leeds and Liverpool are fast becoming the northern pioneers for community-led alternatives with innovative experiments including Granby 4 Streets and LILAC.

Ten years after the 2007 – 2009 financial crisis, an event intertwined with private housing speculation, the failures of private market-led housing models have catalysed a renewed search for alternatives. Stalled home ownership, millions entering an insecure private rented sector, and the visible return of homelessness amid major welfare cuts are evidence that new thinking about housing is urgently required (Fitzpatrick et al., 2017; Gousey, 2014; Heywood, 2011). With the housing associations that now provide the majority of the UK's housing stock increasingly consolidated and commercialised, there is also a need for approaches that can place housing under more democratic control (Manzi and Morrison, 2018; Ginsburg, 2005).

Arguments for and against community-led housing are tied closely to whether the housing crisis is seen solely as a matter of quantitative output, or whether a value is placed on its collaborative and democratic ethos (Silver, 1991). Sceptics frame community-led models as innovative but niche projects incapable of providing housing at scale. Advocates suggest the sector has much to offer amid a crisis in housing access and affordability, alongside social benefits that have strategic ripple effects beyond the scale of individual groups. While community-led housing is unlikely to produce housing at the scale historically provided for by council housing, and is in no way a substitute for substantive state investment in social housing, we find that it has an important role to play in processes of community building, neighbourhood revival, increased wellbeing and as a space for innovating towards more communal governance of public goods. At the current juncture of city-regional devolution and a crisis in housing access and affordability, this is an urgent and opportune moment to engage with the possibilities offered by community-led housing in Greater Manchester, particularly given the chance to establish an 'enabling hub' that can provide advice and support to the sector in the years ahead.

The Housing Futures research partnership was formed with the aim of providing an in-depth, critical analysis of what community-led housing may have to offer low income communities in Greater Manchester and the conditions under which such alternative models may be more or less effective. The action research process was framed by the following research questions:

1. To what extent does community-led housing exhibit defining features, and what typology can be derived from these features? How do these relate to the wider housing market?

2. To what extent can community-led housing contribute towards achieving a more progressive, democratic and inclusive housing system, both in terms of affordability and wider considerations such as health and social care benefits and democratisation? What are the strengths and limitations of different models of community-led housing in terms of achieving these outcomes?

3. What can we learn from the historical trajectories of these models that might help to foster contemporary successes?

4. What potential is there for an expansion of community-led housing within the devolution context of Greater Manchester, and are there any barriers to the sector's expansion? If so, to what extent can these be addressed and by whom?

The research combined systematic desk-based review of the existing academic, policy and practice literatures on community-led housing with context-specific primary research into the landscape for housing and community-led approaches within Greater Manchester. This report also draws on knowledge and experience shared by expert panellists during the 2018 Housing Futures events series. Further information on the research methodology can be found in Appendix 1.

This report of findings evaluates three primary community-led housing models which have been associated with affordable housing provision in addition to numerous other social and economic benefits: housing co-operatives, CLTs, and cohousing. There is overlap in practice between these three types but they have nonetheless followed distinct historical trajectories within the UK. We conclude that community-led housing should become a core component of city-regional strategy for achieving affordability, social welfare, and democratic engagement in Greater Manchester. Such ambitions can only be realised with sufficient political will for long-term support and committed partnership which respects the need for independence among resident groups.

The remainder of the report is structured as follows. The next section presents a definition and typology of community-led housing. Section 3 explores historical lessons and the contemporary policy context for community-led housing in the UK and in Greater Manchester. The next three sections provide in-depth analysis of the potential benefits of housing co-operatives, CLTs, and cohousing for low income neighbourhoods. Section 7 considers the cross-cutting opportunities and constraints facing community-led housing groups at the current juncture. The final discussion synthesises lessons for the Greater Manchester city-region and is followed by the presentation of a set of stakeholder-specific recommendations for action.

2. What is community-led housing?

The term 'community-led housing' has emerged primarily as a policy construct, employed by successive governments to define eligibility for capital and support within funding programmes since 2010 (Gooding and Johnston, 2015). The term is usually taken to refer to initiatives designed to meet the economic and social needs of a particular community (of interest or place), provided on a not-for-profit basis, and subject to community control in the way they are managed (Heywood, 2016). One recent overview identified 1,196 community-led housing groups in existence, 836 of which are accounted for by co-operatives and the remainder consisting of CLTs, cohousing, and self-help groups (Heywood, 2016: 13). Currently around 300 CLTs have been established, a growing part of the sector (Moore et al., 2018).

Within the community-led sector, a total of 203 different groups possess a current planned development pipeline of at least 5,810 new homes from 2018/19 – 2021/22, the majority of which are accounted for by CLTs (NCLTN, 2017: 1). The criteria for distinguishing whether housing is 'community-led' are contested.[3] The National Community Land Trust Network (NCLTN) has derived a set of three principles to distinguish community-led initiatives from other types of housing:

The community is integrally involved throughout the process in key decisions like what is provided, where, and for whom. They don't necessarily have to initiate the conversation, or build homes themselves.

There is a presumption that the community group will take a long term formal role in the ownership, stewardship or management of the homes.

The benefits of the scheme to the local area and/or specified community group are clearly defined and legally protected in perpetuity.[4]

These principles have been adopted within the London Housing Strategy and the government's Community Housing Fund prospectus (GLA, 2018: 158; Homes England, 2018a: 5). However, Homes England also recognise certain housing association-owned properties as potentially community-led, highlighting the significant role that can be played by external organisations (Homes England, 2018a: 6). This report nonetheless uses 'community-led housing' to refer to the sector given common usage of the term.

To clarify the discussion to follow, this section now sets out a typology of four key areas of the community-led housing sector: co-operatives, CLTs, cohousing, and self-help provision. The necessarily piecemeal nature of self-help provision means that it has not been an explicit aspect of this research although the other three forms may incorporate aspects of self-build and renovation. We have also only focused on organisations that explicitly provide through collective democratic governance rather than housing associations or other non-state housing developments that incorporate aspects of community participation (Gooding and Johnston, 2015).

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3   A full discussion of the conceptual debates relating to the term community-led housing is beyond the scope of this report but some of the key issues are reviewed in Czischke (2018), Mullins and Moore (2018), and Hodkinson (2012).
4   These are cited from the official website of NCLTN (nd).

2.1. HOUSING CO-OPERATIVES

Housing co-operatives account for the majority of the community-led housing sector's current stock. Most either own or manage homes for social rent, though there is a small but significant independently-funded sector. Co-operatives can be defined as an enterprise democratically owned and run by its membership and can be employee or tenant-led. A 'fully mutual' housing co-operative is one where only tenants or prospective tenants can be members, and all tenants are members. Historically, most are legally incorporated as Industrial and Provident Societies, or, since 2014, Co-operative Societies.

The co-operative movement is guided by seven principles derived from the Rochdale Pioneers (a prominent co-operative of the 1840s):

1. Voluntary and open membership.

2. Democratic member control.

3. Member economic participation.

4. Autonomy and independence.

5. Education, training and education.

6. Co-operation among co-operatives.

7. Concern for community.

Mutual housing co-operatives can be privately funded, or 'registered providers'[5] of social housing. It is also possible for co-operatives that do not directly own their stock to operate independently, for example through long-term leases. In practice, housing co-operatives vary widely in practice, organisation, and aims. A detailed description of the housing co-operative sector is therefore set out below.

Independently-funded housing co-operatives
Privately funded co-operatives usually operate at a very small scale, frequently with multiple households living in a single property. It is possible for some private co-operatives to be larger however, for example forms of cohousing such as LILAC in Leeds that adopt a co-operative governance model. Funding is often sourced from a combination of private bank loans and social finance. Many groups have explicitly political commitments such as to sustainable living (Pickerill and Maxey, 2009). Compatible projects can access support via membership of Radical Routes, a mutual aid network of co-operatives that promotes social change and offers advice and small loans.

Mutual social housing co-operatives
Mutual social housing co-operatives are larger than their private counterparts, managing an average of 205 homes per organisation, though 75% manage under 100 (Gulliver et al., 2013: 27). They must comply with the same regulations as small housing associations, and are eligible for affordable housing grants. New co-operative development of social housing has been limited since the Housing Act 1988 with the government having moved from a funding system based on grants and cheap public

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5   Organisations governed by the social housing regulatory framework are officially referred to as 'registered providers' via the Housing and Regeneration Act 2008. Prior to this they were known as 'registered social landlords' in accordance with the Housing Act 1996. This change reflects the legal ability since the 2008 Act for private profit-seeking entities to become registered providers of social housing.

loans to a mixture of grants and private borrowing, pushing up financial costs. Around 250 exist, the majority of which date from more favourable public funding in the 1970s and 1980s (CCMH, 2009: 29).

Tenant Management Organisations (TMOs)
Introducing some features of co-operative management into council housing, TMOs are formed from tenant committees who have bid for the right to manage their estate. TMOs do not own their housing stock. Instead, subject to a successful ballot of tenants within an area, these contract to manage operational functions on an estate, with paid employees carrying out day-to-day activities in most cases. Overall responsibilities for areas such as major repairs or allocations policy are retained within local authorities (Power, 2017; Newton, 2012). Most were founded in the 1980s and 1990s, with TMOs receiving legislative support through a 'right to manage' introduced in 1994. Around 200 are currently in operation, managing an average of 450 homes each (Gulliver et al., 2013: 27).[6]

Community Gateway co-operatives
Under this model, developed during the 2000s, the ownership of existing council housing is transferred to a newly established mutual social landlord. Gateway organisations can also provide for employee membership. Tenants retain the right to bid to manage their estates, with the name 'gateway' referring to the intention this may open opportunities for further devolution of tenant management to neighbourhood level. A total of 11 existed as of 2013, five in England and six in Wales, holding a range of between 6,000 – 15,000 units each, and operating at a scale comparable to a mid-size housing association (Gulliver et al., 2013: 27). Unlike TMOs, gateways operate on the scale of a mid-sized housing association and fully own their stock.

Mutual Home Ownership Society co-operatives
Mutual Home Ownership Society (MHOS) co-operatives have been developed in the past 15 years, as an alternative to most UK co-operatives which provide homes solely for rent. Within this 'limited equity' model, an MHOS owns the homes and land outright and leases the right of occupancy to members. Members make payments to the MHOS for the right of occupancy to cover the costs of loans and development. Payments are fixed at a formula rate according to a share of local incomes or land values in order to ensure affordability and equality among members. When people leave, they sell their equity shares at a discounted rate back to the MHOS, enabling them to build up a limited amount of savings through ownership (Chatterton, 2015). MHOS co-operatives can be combined with other forms such as CLTs or cohousing. Only a small number have yet been established, with the most prominent example being LILAC, in Leeds.

2.2. COMMUNITY LAND TRUSTS

Statutorily defined by the Housing and Regeneration Act 2008, a CLT acquires land that it is obligated to use for the social, economic, and environmental benefit of a defined local community. This can include both the provision of affordable housing for sale or rent, and ownership of assets such as a shop or a community centre. Trusts are established on the condition that any profits are used to benefit the local community,

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6   An exception to the small size of TMOs is Kensington and Chelsea TMO, the organisation responsible for housing management in the 2017 Grenfell Tower disaster, which oversaw more than 10,000 housing units for the Royal Borough of Kensington and Chelsea. The complex task of managing social housing for an entire borough is far outside the norm for TMOs, leading the social policy expert Anne Power to argue that it should in practice be considered an Arm's Length Management Organisation, a local authority-owned company that oversees housing services on behalf of local government (Power, 2017).

individuals living within its defined area have a right to become members, and the members of the trust control it. This distinguishes CLTs from more traditional housing co-operatives, in that they hold obligations to the welfare of the community as a whole and not only their occupants and members.

Originating in the US in the late 1960s and early 1970s, over 300 CLTs now exist in the UK and have provided around 840 total homes to date. Only 10% of these are estimated to be based in cities, but interest in urban CLTs and the number of homes under development has grown substantially over the last decade (Moore et al., 2018: 9). Existing CLTs provide a mixture of social and affordable rent and low cost home ownership housing. Land cannot be sold unless it is in accordance with what the trust membership reasonably believes is in the interest of the local community, subject to a court's assessment (Handy, 2010).

2.3. COHOUSING

Originating in Denmark and Sweden in the late 1960s and early 1970s, cohousing projects are formed by an intentional community of typically between 20-30 households. Intended to foster sociable interaction, the core design consists of individual houses or flats surrounding a shared common house, used for communal cooking and eating and collective rest and workspaces. In the UK, cohousing has been used to demonstrate sustainable living, and to counter isolation among older people and LGBTQ groups. Provision is usually for low-cost home ownership, though some include social rent via a partnership with a housing association. Cohousing is still small-scale in the UK, with 19 completed projects in 2015 (Jarvis et al., 2016: 6).

2.4. SELF-HELP HOUSING

Self-help projects are defined by their activity, rather than design or legal form. Using volunteers, projects are established to renovate and refurbish existing housing and other properties such as derelict pubs or shops, bringing them back into use. Self-help has been significant in building links with policymakers through the Empty Homes Community Grants Programme, running from 2012-2015, and has brought 2,750 homes back into use (Heywood, 2016a: 13). Projects such as Gyroscope, a Hull-based charity, and Canopy Housing in Leeds, have also been important as a means of provision for homeless people. Self-help projects may take a number of different forms, for example registering as a co-operative, a charity, or a social enterprise.

3. The historical and policy context

This section of the report considers the historical and contemporary context for community-led housing in the UK, drawing out key lessons from previous periods of expansion and contraction in the sector and examining the potential for community-led housing to contribute toward addressing urgent contemporary challenges in Greater Manchester.

3.1. HOUSING ALTERNATIVES IN THE UK: A BRIEF HISTORY

Housing organised through mutual ownership and self-help has a long history in the UK. Building societies enabled nineteenth century skilled workers to pool savings and buy their homes, housing co-operatives were at the core of Ebenezer Howard's Garden City Movement, and squatters have played a major if often hidden role in housing people in need (Ward, 2002). The twentieth century saw two major attempts to promote mutual forms of housing. Co-partnership societies associated with the Garden Cities movement were founded in the Edwardian era, aiming to provide skilled workers with a stake in ownership that could eventually lead to owner-occupation. The later co-ownership societies of the 1960s, inspired by Scandinavian co-operatives, also hoped to provide key workers with an equity stake in mutually owned homes. Though thousands of homes were built, neither were able to leave a lasting contemporary legacy. They experienced similar problems despite their very different eras.

A common issue for co-partnership and co-ownership societies, which were flourishing prior to the First World War, was a lack of external support, combined with poor internal accountability mechanisms that left tenants vulnerable to exploitation. Co-partnership used a profit-sharing model in which tenants could buy minimum equity stakes in their housing alongside outside investors. However, careful manoeuvring by investors enabled them to block tenants from membership over time, solidifying their control over the garden suburb estates. Most were ultimately sold back on to the market after the war, leaving the utopian property experiment to fall victim to asset stripping and a return to tenant-landlord relations (Conarty et al., 2003).

Over half a century later, in the very different consumerist welfare state context of the 1960s, co-ownership societies were promoted by both Labour and Conservative governments as a co-operative alternative to the council housing that was then near the height of its expansion. Superficially modelled on Swedish co-operatives, but lacking the thick mutual support networks common in Scandinavia, co-ownership was intended to enable tenants to build up ownership stakes over time.

In practice, most were founded not by tenants themselves but by the staff of housing associations and other professionals. These schemes selected members, and locked co-ownership groups into long-term service agreements that discouraged residents from taking charge (Conarty et al., 2003). Insufficient training and capacity building that could develop genuine mutual support was given, leaving many to fall back into dependent relationships with managing agents acting effectively as landlords (Clapham and Kintrea, 1992). Despite attempts to revive co-operative principles, co-ownership ultimately stagnated, with most societies sold back onto the market by the 1980s.

Although early community-led initiatives were often paternalistic and professionally led, a number of more politicised approaches emerged in the 1970s such as the Community Development Projects and alliances with anti-racist and feminist social movements (Martinelli, 2010). Many community initiatives built links with sympathetic left-wing activists within local governments (Wainwright, 2003). There was significant contestation about the best way to meet the diverse housing needs of low income communities in cities. Prominent figures such as Jane Jacobs and the architect John Turner were highly critical of post war strategies for the modernisation of industrial cities. Slum clearance programmes where large amounts of working class housing was demolished were condemned as authoritarian and critiqued for dispersing working class communities (Jacobs, 1993 [1961]; Turner, 1976). The character of mass expansion in council housing was also strongly criticised by a social historian called Colin Ward who highlighted how these mass public housing programmes had not taken into account the needs and wishes of the people intended to live in the properties, and that the properties were often poorly built and bureaucratically managed. Ward advocated that public housing should be placed under direct resident control via co-operative ownership (Ward, 1974). Others could not see how co-operative housing could achieve the desired benefits of local control and community building amid more dominant forms of market-led capitalist development (e.g. Burgess, 1978).

The combination of wider social and political upheaval with availability of government grants for inner city renewal created a fertile time for the growth of the housing co-operative sector (Clapham and Kintrea, 1992). By the late 1980s however, this growth had tailed off in response to both the mass privatisation of council housing and significant reductions in state funding for co-operatives (Forrest and Murie, 1988). Co-operative housing has remained small scale and currently houses less than 1% of the UK population (Heywood, 2016).

Table 1: Timeline of community-led housing initiatives in the UK (1900 – 2013)

Time established	Type of housing	Estimated no. in 2013
Late 19th/early 20th Centuries	Co-partnership housing	0
1960s	Co-ownership housing	3
1970s – 1980s	Housing ownership co-operatives	575
1980s – 1990s	Tenant management organisations	231
1990s - present	Cohousing projects	54 (planned)
2000s - present	Community housing mutuals and gateways	11
Mid-2000s – present	Community land trusts	100

Source: Estimates calculated by Gulliver et al. (2013: 25).

As Table 1 illustrates, the current community-led housing sector is characterised by a diverse set of organisations that have spread through distinct historical waves. The majority of its current stock is accounted for by housing co-operatives, most of which were established in the 1970s and 1980s, with many building up a track record in

delivering social housing (Heywood, 2016). A significant share of the sector's stock is also managed — but not owned - by TMOs, though local authorities retain ultimate responsibility. Community gateways formed through the transfer of existing council housing stock into new mutually-owned organisations have also been significant since the 2000s. As organisations operating on the scale of medium-to-large housing associations and dependent on commercial borrowing requirements, this was a controversial move (Hodkinson, 2012).

Most recently, CLTs have been used as a vehicle for new forms of affordable housing and attempts at neighbourhood revival in response to demolitions and displacement within urban neighbourhoods (Moore, 2014). The shared living arrangements of cohousing projects have also been explored as a means of addressing particular issues or needs such as sustainable design or those of older people. As yet, the UK has few projects in comparison to countries such as the US, Denmark, or Sweden (Jarvis, 2015b).

3.2 COMMUNITY CONTROL AGAINST FINANCIALISATION

As welfare states have been scaled back over the past 40 years, critics have highlighted how ostensibly community-based programmes have often entailed governments passing responsibility for managing the effects of poverty or other systemic social harms directly onto the people most affected (Rose, 1996). Outsourcing of welfare services to private, charitable, and other contractors and state control of grant funding has led some to warn of the danger that this can defuse the ability of community activism to politically challenge harmful policy agendas, while restructuring organisations into professionalised service providers that provide services to clients rather than representation for communities (DeFilippis, Fisher, and Shragge, 2009; Swyngedouw, 2005). Similar critiques are made about policy agendas like 'localism' and David Cameron's Big Society where benevolent language about local democracy, self-help, and community enterprise masks large scale cuts to public services, local authority budgets and welfare under the austerity policies followed by successive governments since 2010.

There are further challenges for enabling community-led housing to meet its full potential for low income communities in an urban housing system shaped by what many researchers have termed 'financialisation' (Aalbers, 2016). Although a contested term, it is used to describe the process whereby housing is increasingly sought out as a high quality investment asset by financial actors such as banks, pension funds and insurance companies (Fernandez and Aalbers, 2016; Christophers, 2015). Critics of financialisation illustrate how the increasing privatisation of land attracts speculation from investors leading to constrained supply and excess market demand in the form of global capital seeking profitable outlets, ultimately leading to crisis (Gallent, Durrant, and May, 2017).

As a non-financialised model in which investment returns are retained for use by residents rather than extracted out as profit, community-led housing has potential to act as one component of what will need to be a multi-faceted response to the housing crisis. Given the scale of current housing need, community-led housing should not be expected to act as a substitute for badly needed public investment in social housing. However, given its potential to dampen property speculation while acting as a buffer to gentrification-induced displacement, community-led housing could enable a genuinely resident-led form of urban reinvestment.

Careful consideration of this wider history and context is critical to developing strategies which can maximise the capacity of the sector to deliver benefits such as affordable housing and wider community building, welfare, and democratic benefits. Housing development is expensive and technically demanding, with community groups necessarily competing in opaque land markets with developers who possess better resources, market intelligence, and access to expertise. Major cuts to local government and welfare services under austerity policies have severely increased housing insecurity while undercutting the staffing and capacity of public agencies (Fitzpatrick et al., 2017; Hodkinson, Turner, and Essen, 2016; Power et al., 2014). Broader social changes, including the increased in working hours, also reduce the time available for voluntary work, meaning projects are often likely to depend on core groups of motivated people (Moore, 2015; Moore and McKee, 2012).

We draw four key lessons from the above historical and policy analysis that inform the findings to follow. Firstly, attempts to provide alternative models of ownership and governance will struggle within a wider urban development context focused primarily on market-led growth. Secondly, addressing this challenge requires a joined-up movement focused on transforming these dominant perspectives on development and progress. Thirdly, individual projects and city-based and national movements should focus attention on institutional mechanisms which can protect the aims and values of residential groups from co-option or internal failures. Individual groups and the wider movement need to carefully negotiate the opportunities and limitations of double-edged policy agendas like the Big Society. Finally, a thriving co-operative and community housing sector requires sustained investment in capacity building and support for collective action if it is to persist over time.

The revival in the community-led housing movement across the UK since the turn of the millennium suggests there are grounds for optimism.

3.3. REVIVAL: ENGLAND, WALES AND SCOTLAND

Growing interest in community-led housing since 2000 has arisen in response to the incrementally reduced role of the state in direct provision of welfare and services described above, and has accelerated under austerity and crisis since 2010. Existing co-operative and community-led housing organisations including 'secondary co-operatives' and infrastructure support organisations have been at the forefront of developing and circulating new models such as CLTs and most recently a new network of regional 'enabling hubs' (Thompson, 2018a).

In the past, a diverse network of 'secondary' co-operatives, formed through federations of individual 'primary' co-operatives, has supported the sector. National support was also previously provided by the National Federation of Housing Co-operatives which was replaced by the Confederation of Co-operative Housing (CCH) in 1993. Many secondary co-operatives closed amid funding crises in the 1990s. Currently the majority of surviving urban co-operatives in England are largely clustered within London, Liverpool, and the West Midlands, where they are still able to draw on secondary co-operative support (Rowlands, 2009). The presence of such secondary networks has been vital to the sustainability and promotion of the sector within these cities as compared to elsewhere.

Recent years have also seen the establishment of more national infrastructure support organisations, in the form of the National Community Land Trust Network (NCLTN) in 2010 and the UK Cohousing Trust in 2013, building on the UK Cohousing Network set up in 2007. Funding bodies and international NGOs have played a key role in promoting CLTs since the 2000s, with the origins of NCTLN supported since 2004 by organisations such as World Habitat,[7] Carnegie, and the Tudor Trust.[8] Rather than being directly initiated by governments, these have therefore originated from a confluence of prospective activists, 'third sector' groups, and university research organisations, with ideas circulating between cities and across national lines.

Policymakers within both Labour and the Conservative Party have expressed interest in the community-led housing sector. CLTs in particular benefitted from a statutory definition under the Housing and Regeneration Act 2008, and additional research into their potential conducted by the University of Salford in 2008 (Paterson and Dayson, 2011). The take up of grants to bring empty homes back into use between 2012 and 2015 has also been an important step in building links with policymakers (Mullins, 2018).

Although Empty Homes grant funding has now ended, in 2018 the government rolled out the £163m second phase of a dedicated Community Housing Fund, first announced in the Spring 2016 budget. This has national coverage and is open for bids until 2019/20, in contrast to an earlier £60m allocated to 148 councils with high levels of second home ownership in December 2016 (Homes England, 2018b: 5). Funding for low-cost rental homes is conditional on organisations being or intending to become a registered social housing provider. While also open to bids from housing associations and local authorities that meet the definition of community-led housing set out in section 2 of this report, the fund covers the sector's current development pipeline and offers vital revenue grants such as professional and planning fees and site and infrastructure costs (Homes England, 2018b). Access to capital funding has been made available under the second phase of the fund from September 2018, though any homes built must be additional to that provided by any Section 106 (s106) agreements[9] (Homes England, 2018b: 5).

There is also a growing interest in how the promotion of co-operatives and community groups can link to wider local economic development agendas, for example the 'Preston Model' of community wealth building (Jackson and McInroy, 2017). At a national level, the opposition Labour Party has begun exploring the long-term potential for co-operatives and other community organisations in creating alternative models of ownership that aspire to spread the distribution of wealth while modernising the economy (Labour, 2017). The role grassroots groups could play in this is still unclear, however.

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7   Previously known as the Building and Social Housing Foundation.
8   Fieldwork interview with a representative of a national community-led housing support organisation, September 2018.
9   Section 106 of the Town and Country Planning Act 1990 enables local planning authorities to negotiate planning obligations with developers as part of the development control process, recapturing part of the high 'uplift' in land value created by a site gaining planning permission. Essentially a discretionary tax on development, 's106' contributions have been a major source of subsidy for infrastructure costs and affordable housing, financing roughly one third of new social housing over the past three decades.

Despite these developments, in contrast to the devolved governments of Scotland and Wales (discussed further below), there is little coherent national strategy on the part of policymakers for supporting the sector in England.[10] The government has however included the need to develop the capacity of the housebuilding sector to support community-led housing as an objective within the Community Housing Fund (Homes England, 2018c), a move endorsed by organisations such as NCLTN on the basis this is likely to have lasting impacts beyond a single funding round.

A new patchwork of regional 'enabling hubs' has been established with the aid of NCLTN with the aim of providing groups with access to advice, small grants, and signposting for professional expertise and funding. In addition to technical expertise, these also offer networking and relationship brokering with potential partners such as local government and housing associations. A new hub is in the process of being established in Greater Manchester. Evaluations of the existing record of enabling hubs by a core funder for their development, the charitable trust Power to Change, show they have been crucial in enabling projects to develop, particularly for groups in their early stages. The accountability of governance arrangements varies however, and researchers have expressed concerns over their long-term financial stability unless a critical mass of community-led housing projects are able to financially contribute to their upkeep (Lavis and Duncan, 2017). If the sector is to avoid repeating the closure of many secondary housing co-operatives in the 1990s it is therefore essential that the formation of enabling hubs takes into account long-term sustainability, in addition to governance mechanisms that are democratic and responsive to the needs and practices of community-led housing groups.

Localised partnerships with organisations such as housing associations and local authorities have also been essential for enabling community-led housing groups to identify land and navigate the development process. These have acted as core allies for the development of new projects, particularly for the sector's capacity to deliver affordable housing for low income communities (Moore, 2018). A recent commission by the Co-operative Councils Innovation Network (CCIN), a network of 22 local authorities exploring mutualist principles in service delivery, has summarised examples of best practice among local government. These include making land and resources available through planning policy, leasing suitable public sites, dedicated officer time, and the provision of small grants or loan funds through sources such as Right to Buy receipts or commuted s106 contributions. Other strategies put in place by supportive local authorities such as Leeds and Bristol city councils have included asset transfer policies at discounted value that enable organisations to grow their resource base (CCIN, 2018). An organisation named Locality, an umbrella body for community development trusts that have historically supported asset transfer, has been important in developing this strategy at a national level. It is worth noting that many of these strategies have not required substantial investment of local authorities' own resources, enabling them to offer support to the sector despite central government's continued focus on austerity policies.

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10   One exception has been the Localism Act 2011, which provided for a new layer of neighbourhood planning, based on Neighbourhood Development Plans put forward by local self-formed 'Neighbourhood Forums'. These have as yet seen little uptake, particularly in low income areas.

Beyond England, devolution of powers to Scottish and Welsh governments has enabled a greater degree of policy experimentation and created a more enabling environment for community-led housing. In Scotland, this is partly reflected through the development in Glasgow of a 'community housing association' model from the mid-1980s (Clapham and Kintrea, 1992). Common in the west of Scotland, these see day-to-day management devolved to committees with a majority of local tenants, though transfer of ownership rights has been less extensive than expected and active tenant participation varies (McKee, 2011). Devolution of powers since 1999 has enabled this form of housing to be actively supported, with the Scottish Executive promoting similar models across different cities as part of its core social housing policy (McKee, 2009).

Community land ownership has also been a significant means of land reform in rural areas of Scotland, used for preserving affordable housing and community assets such as pubs and community centres. Measures introduced by the Scottish government include legislative backing via the Scottish Land Reform Act 2003, which gives community groups right of first refusal if land becomes available on the open market. Others include funding through the Empty Homes Fund and the Rural Housing Fund. Local authorities also have an obligation to consult with community groups through 'community planning partnerships', embedding community developments into local planning (CCIN, 2018). This has produced a thicker infrastructure for the sector in comparison to England, though predominantly impacting rural rather than urban areas due to higher values and greater competition for land use (Chorley, 2018). As these are similar challenges experienced by urban groups in England, this suggests that specific support for urban development is required even given favourable national policy and legislative frameworks.

In Wales, housing co-operatives have formed a small but explicit part of the Welsh Government's affordable homes programme, with pilot schemes established in 2012 with a target of 500 co-operative homes out of an overall total of 7,500 (Bliss, Inkson, and Nicholas, 2013: 10). This included government funding administered through the Wales Co-operative Centre, a body established by the Welsh Trade Union Congress in 1982. The target had not yet been reached by 2017 however, with 138 new co-operative homes built from 2012-2017, though further schemes are in the pipeline (CCIN, 2018: 15). Working in partnership with local authorities and housing associations, most are for a combination of social rent, market rent, shared ownership and leasehold housing. As a co-operative programme supported through the mainstream housing sector this shows both the potential and limitations of active policy support, developing housing within low income communities, though with schemes being initiated by established agencies who retain influence over areas such as management and rehousing rights (CCH, 2015).

As shown in this overview of current policy, while there has been growing interest and a measure of national support including funding, the English housing system lacks the comprehensive support framework that has been better established in Scotland and Wales. In addition, even with active legislative and policy support, developing community-led housing in urban rather than rural areas brings challenges such as high land values and competition with the established development industry. Community housing enabling hubs, as an important yet still piecemeal form of support infrastructure for the sector, are likely to be a critical mechanism in overcoming these barriers, the detail of which will be explored in the final sections of this report.

The remainder of this policy analysis section now turns to the specific case of Greater Manchester, outlining the area's current housing agendas in the context of recent devolution measures, and the potential scope for community-led housing to shape its regional housing strategy.
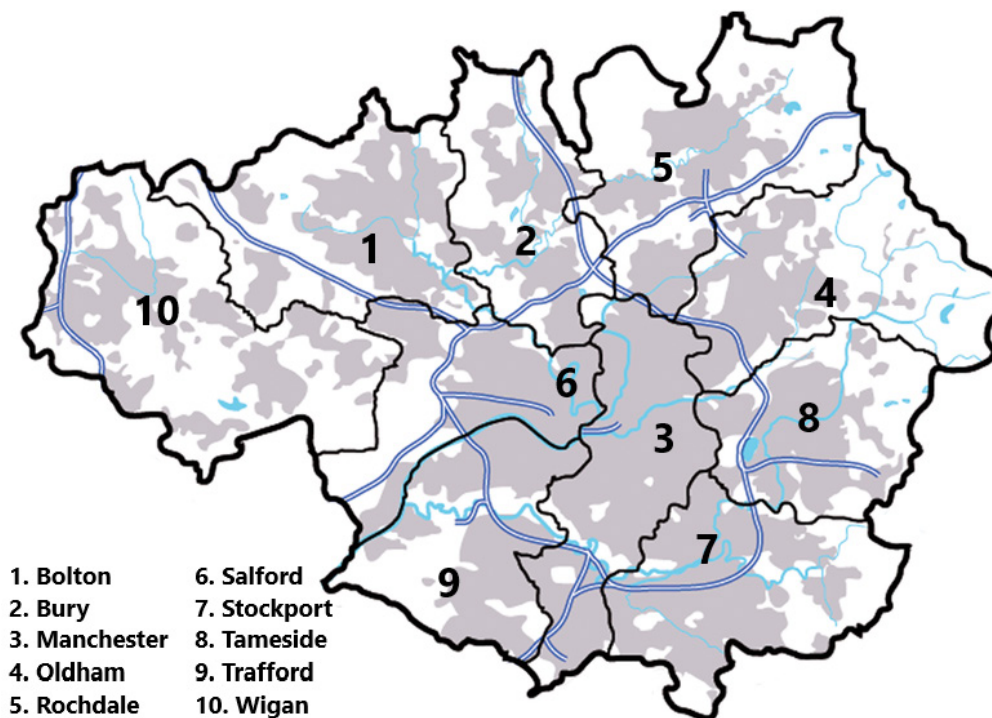
3.4 POVERTY, DEVOLUTION, AND HOUSING CRISIS IN GM

Shaped by the legacy of deindustrialisation, Greater Manchester covers the majority of a large regional conurbation of 2.8 million people in the North West of England. Consisting of 10 local authorities, Greater Manchester has an archetypical post-industrial economy with declining manufacturing employment and job growth dominated by private services. The city-region forms the second largest urban economy in the UK outside of London, with high concentrations of business and professional services, health and life sciences research, and several large universities (Oxford Economics, 2016). This growth is unequal, with just under a quarter of employees earning less than the living wage, and high concentrations of poverty, particularly within its inner cities and former mill towns within the north of the county (Overall, Berger-Voigt, and Kulka, 2016).

Administratively, since 2011, Greater Manchester's 10 constituent local authorities have been federated into a Greater Manchester Combined Authority (GMCA) for the purposes of co-ordinating urban strategy, though individual boroughs retain a wide degree of policy discretion. The Greater Manchester 'City Deal', signed in 2014, includes a level of discretion over new funding streams, including over some housing expenditure. GMCA also gained a directly elected Metro Mayor in May 2017 with powers to shape strategy over planning and land assembly, economic development, health and social care, and transport, though extra funding has been outweighed by significant public sector and welfare cuts since 2010, the impacts of which have been concentrated in the poorest areas of the city-region (Etherington and Jones, 2017).

Importantly, the city deal includes a £300m Housing Investment Fund. Acting as loan rather than grant funding, this is intended to be used to support the financing costs for non-public sector developments that would otherwise struggle to be fully funded, in exchange for an agreed return. Any surplus made on the fund can be used at GMCA's discretion, although the £300m must be repaid to the Treasury in 2025. Local authorities can also form joint ventures with non-government entities to use the fund. This could be a significant source of support for community-led housing groups, with potential strategies discussed in section 7. To date, this has primarily been used to support commercial developments in the urban core of Greater Manchester.

Much of the central housing development that has occurred over the past two decades has rested on a property-led regeneration model. This is characterised by attempts to attract investment through cultural rebrands, joint ventures and public-private partnerships, and developer-friendly planning policies. In Manchester and Salford this also included state-led gentrification projects such as Housing Market Renewal and council housing demolitions (Minton, 2012). While this process was slowed by the 2007-2009 financial crisis, a financialised development model has resumed since 2013, characterised most visibly in the centre by high-density apartment blocks. This model has been criticised for prioritising economic growth at the expense of meeting affordable housing needs and contributing to the current housing crisis (Folkman et al., 2017). Few affordable housing units have been provided through s106 in central

Figure 1: Greater Manchester Combined Authority district map

1. Bolton   6. Salford
2. Bury   7. Stockport
3. Manchester   8. Tameside
4. Oldham   9. Trafford
5. Rochdale   10. Wigan

Source: adapted from Wikimedia Commons.

Manchester and Salford, despite official policy commitments of 20% affordable housing contributions within developments (Silver, 2018). While 30% of Manchester's total housing stock remained social housing in 2017, poverty rates within the city are among the highest in England (Lupton, Rafferty, and Hughes, 2016: 11), suggesting significant levels of housing need. Manchester has recently instituted a policy to develop affordable housing to replace stock lost to demolitions and the Right to Buy, though the majority are for 'affordable rent', shared ownership or shared equity, rather than social housing (Manchester City Council, 2017a).

For Greater Manchester as a whole, 96% of household growth between the census years of 2001 and 2011 was in the private rented sector and concentrated in Manchester and the town centres of the city-region's districts (GMCA Research and Strategy Team, 2017). Within Manchester, rents are rising across the city, particularly in the centre and its neighbourhoods in the south and east (Manchester City Council, 2016: 9). With a long-term growth in the number of private renters and national figures showing continued difficulties for first time buyers in accessing home ownership, this suggests increased housing costs (Cribb, Hood, and Hoyle, 2018). Poor conditions in the private rented sector for low income households are likely to be widespread, leading the City Council to institute a selective licensing scheme in certain areas.

GMCA's own research points to a growing demand for secure housing, with low levels of turnover among social landlords and 13,600 'concealed households' unable to move from accommodation with friends and relatives in 2011 (GMCA Research and Strategy Team, 2017: 31). Since 2010 there has also been a sharp rise in homelessness, with Manchester seeing a 155% increase in assessments and a 158% increase in the number of people found statutorily homeless between 2009/10 and 2016/17. The most common

reason was the loss of a private rented tenancy, with more people from north and east Manchester approaching the local authority's homelessness service (Manchester City Council, 2017b: 11). This suggests security and conditions in the private rented sector, in addition to affordability, are drivers of the housing crisis.

Greater Manchester has a relative lack of community-led housing projects in comparison to its neighbouring large cities of Liverpool and Leeds. There are nonetheless several TMOs across the city-region. In addition, there are a number of co-operatives, based largely in the south of Manchester, though important exceptions to this spatial pattern include the long-standing Sensible Housing Co-operative in Bolton. There are, as yet, no CLTs or established cohousing projects, in contrast to Leeds, Liverpool, and Sheffield, and no regional enabling hub is as yet established for the city-region. There is a clear need to rethink housing policy at a regional and local authority level and a housing strategy review is underway at the Combined Authority at the time of writing. Large-scale investment in social housing is urgently needed and community-led housing cannot provide for this scale of provision or be developed over short time-frames. However, our findings in the rest of this report suggest making community-led housing an explicit component in the revised housing strategy would bring significant benefits to the city-region, with an enabling hub also acting as an invaluable source of support.

The discussion now turns to an evaluation of the benefits of the three primary forms of community-led housing considered during the Housing Futures research.

4. The benefits of housing co-operatives

Housing co-operatives are a broad category whose ideals of mutuality also shape the organisation of CLTs and cohousing. Since the 1970s, co-operatives in the UK have nonetheless adopted a distinct trajectory, with most taking the form of 'par value' rental co-operatives in which individual occupants rent their housing rather than buying a direct share of equity that they are expected to sell when they leave (Conarty et al., 2003). This section weighs up the evidence about the benefits of the existing housing co-operative sector. In particular, it focuses on co-operatives providing social housing, in line with Housing Futures' aim to analyse the potential of community-led housing for low income residents in urban areas. The discussion draws on a review of the existing literature, in combination with our own supplementary primary research.

4.1. THE RECORD OF SOCIAL HOUSING CO-OPERATIVES

There is something of an evidence gap in relation to up-to-date and systematic comparative research into the benefits of housing co-operatives in relation to both affordability and wider additional benefits over time (Archer, 2016; Rowlands, 2009; Birchall, 1991). There are however a significant number of case studies focusing on the benefits of individual projects and we draw on these here.

The existing literature generally finds that housing co-operatives perform well in comparison with the mainstream social housing sector in terms of standard measures such as affordability, value for money, and tenant satisfaction. A key study in this respect has been Clapham and Kintrea (1992), which found co-operative social landlords to be effective housing managers, with their scale enabling specialisation, responsiveness to issues such as repairs, and generally responsive governance mechanisms. Whether these benefits were due to their small size or resident control was found to be unclear however, and their unusual nature created difficulties in areas such as attracting finance or meeting standardised regulatory requirements (Clapham and Kintrea, 1992: 147).

Two benchmark studies commissioned by the UK Government in the 1990s also found co-operatives and TMOs to perform well in comparison to local authorities and housing associations in terms of management performance and tenant satisfaction (Price Waterhouse, 1995; Satsangi and Clapham, 1990). Costs were found to vary across the sector however, with some organisations performing better than others, and as in other studies, some ambiguity as to whether their performance derived from their small and responsive size or the condition of tenant management and ownership (Rowlands, 2009: 31). Overviews of co-operatives have found mixed levels of tenant engagement, with most tending to rely on small numbers of core participants (Clapham and Kintrea, 1992). This has led some to express scepticism as to whether co-operatives can offer long-term viability in comparison to the market or state ownership (Birchall, 1992).

While these studies are now dated, research updating their findings was carried out in 2009 as part of the development of an evidence base for the Commission on Co-operative and Mutual Housing (CCMH). A baseline study conducted by the University of Birmingham found that while their quantitative performance data was limited, analysis of key performance indicators found co-operatives to perform better than local authorities and housing associations in terms of vacancies, re-lets, repairs, rent arrears, and tenant

satisfaction (Rowlands, 2009: 34). The Commission itself received frequent testimonies as to the value of the experience of being a co-operative tenant. Major stated benefits included confidence and skills development for people with a range of backgrounds, for example people who had previously been long-term unemployed, or suffered domestic violence (CCMH, 2009). In addition to CCMH and Rowlands (2009), a review of these sources has also been undertaken by Archer (2016), including international comparisons with the record of Canadian co-operatives. This latter study corroborated benefits arising from low rents and high levels of security in comparison to the private rented sector, though maintaining levels of co-operative participation was demanding in relation to volunteer capacity (Archer, 2016).

Quantitative evidence has consistently found high satisfaction rates within co-operatives in comparison to the mainstream social housing sector. Surveys conducted by the then-social housing regulator, the Tenant Services Authority, found that co-operative tenants had the highest satisfaction rates (88%) of all social housing tenures, in comparison to an average of 77% ratings across mainstream social housing (Tenant Services Authority, 2009: 25). An earlier evaluation in 2002 also found 77% satisfaction rates among TMO tenants, including 81% rates among black and minority ethnic residents compared to 51% in the mainstream social housing sector (Cairncross et al., 2002; discussed in CCMH, 2009: 37).

An analysis conducted by the Human City Institute of social housing performance data and tenant surveys compiled by the regulator also found mutual social landlords to have high rates of tenant satisfaction in comparison to housing associations in areas such as skills and employment, providing neighbourhood services, and preventing anti-social behaviour (Gulliver et al., 2013: 49). Rents and service charges were also found to be lower for co-operatives than small housing associations, at an average of respectively £55.40 and £2.44 per week for the former, in contrast to £63.10 and £6.71 for the latter. Rent arrears, vacancies, and re-let times for co-operatives were also lower than the mainstream social housing sector, with co-operatives taking an average of 34.4 days to re-let a property in comparison to 80.2 days for small housing associations (Gulliver et al., 2013: 48).

More generally, a government-sponsored survey of social landlords found that investment in 'tenant engagement' through measures of active involvement in service delivery and scrutiny led to value for money and cost savings in areas such as procurement and service improvement (Bliss et al., 2015). While this study was not focused on co-operatives directly, opportunities for co-operative tenants to participate in governance decisions suggests that mutual landlords are also likely to benefit from these effects. Case study analysis within research on Community Gateway Association, a mutually-owned housing association based in Preston and neighbouring areas, found active strategies to increase tenant scrutiny had brought benefits including annual £1 million cost savings through bringing repairs in-house, improved repair services, and the development of service provision such as youth skills training and a community minibus service (National Tenants, 2015). Looking beyond the social housing sector, independently-funded co-operatives have also been at the forefront of designing low-impact developments in rural and urban areas, bringing essential ecological benefits (Pickerill and Maxey, 2009).

The sector nonetheless has particular demographic characteristics that complicate an analysis of its benefits. Mutual co-operatives in England are less likely than housing associations to house people with self-defined disabilities, potentially due to a lack of specialist support accommodation. The age profile of co-operatives is also lower than that of other social housing tenures, with 44% of their members single adults under retirement age (Gulliver et al., 2013: 42). Co-operatives are also much less likely to provide lettings to statutorily homeless people, accounting for 7.4% of their lettings compared to 9.7% for small housing associations and 17.6% for large housing associations, though this figure rises to 21.5% for gateways (Gulliver et al., 2013: 44). Qualitative research has also suggested co-operatives may play a role in informally housing homeless people through routes other than local authority nominations (CCMH, 2009: 22). This, alongside a generally younger demographic, may bias direct comparisons with the social housing sector, for example if mainstream providers are housing a wider range of people with severe needs.

Mutual ownership within the social housing sector is frequently claimed as an inherent good, due to enabling self-governance and democratic control for tenants (Gulliver, Handy, and Morris, 2013; CCMH, 2009). Research with tenants of community-controlled housing associations in Glasgow evaluated how residents themselves interpret these potential benefits. Residents in the study were found to not necessarily prioritise community ownership for its own sake, valuing it insofar as it brought tangible benefits such as home maintenance and improvements in their own streets and neighbourhoods (McKee, 2009). While community control was officially framed in terms of tenant empowerment, in practice the need to meet regulatory requirements such as value for money and statutory rehousing duties also required tenants on governing committees to adopt a managerial role, with the duties of being a registered social housing provider limiting their practical autonomy (McKee, 2011).

Differential occupation of managerial or purely tenancy roles within the co-operative led to internal divisions, with tenants not on managing boards found to perceive governing boards as failing to communicate properly with residents, while board members critiqued poor levels of participation in governance among the wider tenants. Most were supportive of self-management in principle, though this tended to be valued by tenants on their own terms as a route to better services (McKee, 2011). Tenants were also found to often have conflicting priorities with governing boards, prioritising good and responsive housing services in their own neighbourhoods rather than the organisation as a whole (McKee, 2011). While such complex internal power relations show that community control should not be considered as inherently granting 'empowerment', tenants within the study nonetheless viewed communal ownership positively as a vital means for better accountability for their housing (McKee, 2009), demonstrating the need to foster practices that ensure effective participation.

Case Study: Sensible Housing Co-operative, Bolton
Source: Housing Futures primary research.

©Sensible Housing Co-operative

Sensible Housing is a fully mutual housing co-operative based in the former mill town of Bolton, Greater Manchester. First registered in the early 1980s and acquiring property in 1986, Sensible was founded by young single people inspired by the squatters' movement of the time who wished to take control over their own precarious housing circumstances. Crucial early support also came from sympathetic figures in the leadership of the Labour-controlled Bolton Council who held prior connections to the labour and co-operative movements, which enabled Sensible's founders to identify and access small grants to purchase and build housing in derelict areas of the town. As part of this process, Sensible also became a registered provider of social housing, directly delivering social rented homes for people on low incomes.

Today, Sensible owns 16 houses and a block of 12 apartment flats built for the co-operative, with the latter purchased through a combination of government grants and borrowing. It continues to provide affordable housing for young single people and families. Sensible also employs a managing agent to conduct day-to-day repairs and rent collection in line with regulatory requirements. While the combination of the impetus from informal housing movements, formal public support, and the access to land in a deindustrialised town enabled Sensible to establish a sustainable organisation, restrictions on social housing grant since the 1990s have limited its ability to develop new housing, with the organisation focusing instead on stock upkeep and refurbishment. While most founding members have now left, the co-operative is still run by members, with participation in the co-operative's governance acting as a route for gaining experience, skills, and formal training and education in areas such as accountancy, housing management, and board governance.

4.2. AFFORDABLE HOUSING PROVISION AND TENURE SECURITY

Co-operative housing operating within the social housing sector has been found to achieve lower rent levels in comparison to small housing associations (Gulliver et al., 2013: 48). There is an absence of in-depth research confirming why this is the case, but one interviewee from a local housing co-operative explained that tenant ownership can encourage a focus on low rents over other considerations such as raising rents to finance development loans:

> *The amount of money we had to borrow was quite high. Which meant[...] we set the rents in line with the houses we had got, but it meant that any future developments weren't going to be viable, because the grant was coming down and we would have had to charge a lot of rent[...] we'd rather look after the people we have got than everybody's rent take a hike.*

'Helen', housing co-operative member, interview data.

In this case, the co-operative had been able to maintain low rents and services for its members, though at the cost of not developing additional properties following constraints on central government grants from 1988 onward. Limited housing stock is a significant constraint for co-operatives, such as if older tenants wish to downsize once their children have left home for example. This is a particular concern following the introduction of the 'bedroom tax' for social housing tenants on housing benefit deemed to under-occupy their homes.11 While this reflects structural constraints in the absence of social housing funding, potential strategies to overcome this situation such as the pooling of resources by co-operatives to develop new properties will be analysed in section 7 of this report (drawing on Radical Routes, 2015).

In evaluating the extent to which co-operatives meet housing need, it is important to assess security of tenure in addition to affordability, given the precarious circumstances of many people on low incomes. In legal terms, tenure security is weaker than in mainstream social housing, with fully mutual co-operatives offering 'contractual tenancies' without the statutory rights of housing association 'assured tenancies' and local authority 'secure tenancies'. Co-operatives that are registered providers of social housing are nonetheless required by the regulator to grant equivalent rights in their tenancy agreements (CCMH, 2009: 22). Other Housing Futures research participants stressed the effective security of members sharing a collective ownership stake in their landlord within fully mutual housing co-operatives. As explained by one member of an independent fully mutual co-operative, this enables co-operatives in practice to combine security with the flexibility of home ownership:

> *The security of tenure is much better[...] So people will do things like redecorate the room and put shelves up - they have the benefit of security that you'd normally have to look at ownership to be able to do.*

'Greg', housing co-operative member, focus group data.

There are limitations here however. A lack of legal recognition of the specific features of co-operative housing, with UK law recognising only ownership and tenancy rights, has left fully mutual co-operatives subject to legal uncertainty over their formal rights and obligations (CCH, 2015). The ability to set out clear security of tenure is therefore offset by the UK's ongoing lack of a legal and policy framework tailored to the specific circumstances of mutual ownership, showing the need for reform at a national level.

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11   Focus group interview with co-operative tenants gathered through the Housing Futures project.

4.3 INCLUSIVITY

Another potential benefit of co-operatives is in providing alternative access to housing for particular groups who may be excluded or discriminated against in the mainstream housing system. In this regard, it is striking that the housing co-operative sector on average has proportionately more people belonging to ethnic minorities than the mainstream social housing sector, accounting for 32% of the lettings of small mutual co-operatives, compared to 20% for small and 17% for large housing associations (Gulliver, Handy, and Morris, 2013: 42). While this may reflect the concentration of co-operative stock in urban areas such as London, one housing association chief executive who participated in our research argued that many 1980s co-operatives in areas such as Birmingham had been formed in response to racist discrimination in social housing allocation:

> There was a lot of redevelopment and access to housing wasn't always easy and as in many big cities, allocation tended to be based on what colour your skin was and your surname rather than what you needed.

Housing association chief executive, focus group data.

This suggests that co-operatives have the potential to provide affordable housing for groups discriminated against in both the private market and the social housing system. More positively, the tenant of a community gateway emphasised the community cohesion effects of having a broad and diverse demographic within their residents' association:

> One thing I like is that it's actually really diverse[...] Serco[12] housed some refugees as part of our block, and we are now gardening with them etc. I really like that diversity - and there aren't really many places in [my town] where that happens otherwise. [It's] a really segregated place.

'Steve', community gateway tenant, focus group data.

These are important considerations at a time when authoritarian populism and the far right are on the rise across Europe and there is an enhanced risk of housing discrimination, due to measures such as the removal of restrictions on council lettings policies under the Localism Act 2011, and the enlistment of private landlords into citizenship checks through the Immigration Act 2016.

It is important not to assume that all co-operatives are inherently inclusive and for institutional mechanisms to be in place in support of this ideal. The following contribution from a housing association chief executive, suggests that some TMOs have practiced exclusionary lettings policies in the past in order to favour people with connections to existing members:

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12   A large multinational company specialising in the 'outsourcing' of public services, including the rehousing of asylum seekers. Conditions within asylum seeker housing have been subject to heavy criticism by charities and MPs (Perraudin, 2017).

My experience of working with TMOs in Birmingham was a mixed bag, some of those TMOs were OK I think and some were less good and certainly wouldn't be described as inclusive and had some practices that were questionable if we're being brutally honest[...] I think it sometimes became about sons' and daughters' allocations rather than meeting housing need.

Housing association chief executive A, focus group data.

This risk may be exacerbated in cases of poor governance and the formation of unaccountable internal hierarchies, with organisations such as TMOs found to be prone to governance failure if tenant participation is allowed to atrophy (CCMH, 2009: 52). Section 7 explores this danger and strategies for mitigation in more detail.

4.4. SKILLS, WELLBEING, AND TENANT CONTROL

A major benefit stressed by co-operative members who participated in our primary research was the opportunity to learn new skills through taking part in co-operative governance, leading some to go on to access higher education.[13] One member described how her organisation funded their treasurer to gain further qualifications:

Our treasurer, he had been working in the community college for a few years but he was always on the temporary staff, so every time it was the holidays he didn't get paid, he didn't get holidays he just worked in term time. And there was a qualification he could have done that would have enabled him to apply for a permanent job and more money[...] [He said], "The college won't pay for it because I'm not permanent." Ask us to pay for it? It's dead simple, of course we'll pay for it. He did that qualification, only a short qualification of six months, so he's done that. He's now permanent and promoted.

'Helen', housing co-operative member, interview data.

By enabling access to better employment opportunities, co-operatives can therefore have positive effects for members that reach beyond affordability.

An additional strategic benefit that outward-facing co-operatives can provide is helping to develop a network of social enterprises and other organisations in their area that provide goods and services for people on low incomes. As explained by one housing association chief executive engaged during our research, this has been a significant outcome in Liverpool, which has a relatively high number of housing co-operatives and infrastructure support from a secondary co-operative, North West Housing Services:

What we found with the Merseyside co-ops is they have spawned social enterprises, supported credit unions, there's been a whole range of things and in fact [North West Housing Services] has expanded particularly the finance services to support[...] all sorts of community-led groups who otherwise would have gone under.

Housing Association chief executive B, focus group data.

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13   Housing Futures focus group interview data with housing co-operative members.

As shown by this example, housing co-operatives can act as a platform for what some researchers have termed 'social innovation', the ability of community groups and residents to initiate new practices that give rise to wider benefits or social change (Thompson, 2018b; Moulaert et al., 2010). In this case, these were achieved by means such as the provision of credit services by co-operatives and their related infrastructure bodies to community groups and residents who are experiencing financial pressures or welfare cuts, with impacts beyond the co-operative sector.

Similarly, co-operatives connect people with a willingness to support and take part in outward-focused practices. One member of a national co-operative support body explained how this process enabled the sector to have a wider social impact beyond the direct provision of affordable housing:

> *It's that exposure to like-minded individuals and the co-op becoming an incubator, whether that's for social or political ideas or whether it's ideas around setting up new co-operatives and going on to bring that shared experience together to go on and do something co-operatively. For example, co-operative architects up in Edinburgh or the artists that are coming out of the student housing co-operative.*
>
> **'David', co-operative support organisation, focus group data.**

While the benefits in this example stem from the independent co-operative sector, rather than the direct provision of social housing for people on low incomes, the creation of social enterprises such as architect co-operatives can act as a resource for the wider community-led housing sector. The Manchester-based multidisciplinary design co-operative URBED, for example, has played a direct role in supporting CLTs in areas such as Merseyside (HomeBaked, 2015), showing how non-housing co-operatives can work with community groups to expand the sector.

4.5. COMMUNITY GATEWAYS: THE CHALLENGES OF SCALE

The evidence base is mixed in relation to the extent to which larger scale forms of tenant governance through the co-operative structures currently used in social housing result in substantive control over decision-making and associated positive effects. We reviewed existing research and engaged with members of one community gateway during our primary research. One member of a tenants' group from this community gateway explained that about 40% of residents were members of its mutual ownership scheme, accounting for thousands of residents. Although many participated in governance, in practice this had a limited effect on how decisions are made:

> *Participation does seem to be quite high… but the same conditions seem to pertain as they did with a straight down the line social landlord. We've been given a strategic role, but every time you stray on to something that is a bit sensitive, we get told it's operational, which has nothing to do with us. Rents, regeneration, etc.*
>
> **'Steve', community gateway tenant, focus group data.**

For this member of the community gateway, the scale of the organisation was also a factor that undermined the anticipated effectiveness of tenant control:

> *The scale… it's too big, if you like. It's a great idea, and in some ways it works. I know we have relationships with people who actually work for the organisation that are better. But the same problems are still there.*
>
> **'Steve', community gateway tenant, focus group data.**

In this case, research participants suggested that the ability of residents to shape decisions was constrained by the scale and complexity of the organisation, including in important areas such as rents and specific urban development policies. This suggests that formal mutual ownership in and of itself should not be taken as guaranteeing effective tenant control of decision-making in practice.

Case study: Community Gateway Association (CGA), Preston
Source: CCMH (2009), Rowlands (2009), and National Tenants (2015).

©Community Gateway Association

Community Gateway Association was founded through a stock transfer from Preston Council in 2005, receiving funding under the government's Decent Homes investment programme for social housing stock. The association is run by a chief executive overseen by its governing board, and manages around 6,200 homes. There are constitutional requirements for the chair of the board to be a tenant member and additional accountability mechanisms include an elected Tenants Committee that provides board recommendations (Rowlands, 2009). In practice, only 28% of eligible tenants were members of its mutual structure in 2009 and tenants are in the minority on the board, with only seven out of 15 seats (CCMH, 2009: 45). The remainder are held by three local councillors and five independent members with housing expertise. Recommendations from the Tenants Committee can also be overridden if they conflict with "key business reasons" (Rowlands, 2009: 45). This suggests that this community gateway is more comparable to housing associations with strong accountability mechanisms than smaller-scale housing co-operatives.

Despite these constraints on tenant governance, CGA's constitution mandates that it must have a community empowerment strategy, whose benefits include capacity-building for members through active skills promotion and youth engagement, and a Community Governance training scheme certificated by the Chartered Institute of Housing. Case studies of the organisation argue this high degree of tenant input into service delivery has contributed to significant benefits including cost savings on repair services, and better communication with residents over the impact of welfare cuts (National Tenants, 2015). The association also collaborates with Preston Council as an 'anchor institution' directing procurement and other spending into the town, supporting the development of local supply chains.

4.6. CREATING CO-OPERATIVE FAMILY ENVIRONMENTS

Co-operative living enables residents and their children to learn and practice co-operative values. This has potentially long-term positive impacts for wider society. As one former housing co-operative resident explained in relation to his own family:

> *When we moved to Chorlton and started dealing with existing buildings, one of my children walked out the front door of the house and said, "Where's the courtyard? Where are the other children to go and play with?" That's the other side of this. When you make proper co-operative environments, it's not necessarily our generation, children that are embedded in it grow up with a totally different view of what community means.*
>
> **'Owen', housing co-operative member, focus group data.**

The limited number of family-sized homes currently provided by the sector was raised as a challenge by another research participant however:

> *If you have a child or get a job in another city you're basically out on your ear. You're in the same position you always were no matter how much time you've put into forming a housing co-op which is why most housing co-ops don't work for a lot of people in the long-term. For young people they create these amazing spaces where you get to run your own affairs which is a very educational process[...] but I think there are issues around how flexible housing co-ops are.*
>
> **'Kris', housing co-operative member, focus group data.**

A significant consequence of this challenge is people exiting the sector, creating problems for the long-term sustainability of co-operatives as the skills and knowledge built up over time are lost. Section 7 addresses some of the wider concerns related to the dissolution of co-operatives and strategies for mitigating against this.

4.7. SUMMARY

Summarising these findings, a major benefit of co-operatives and TMOs that provide social housing has been the provision of affordable housing for people on low incomes at rents lower on average than the housing association sector. Additionally, some mutuals have historically acted as a vehicle for enabling some groups to house themselves who otherwise faced discrimination in the wider housing system. These benefits are limited by significant constraints on the ability to develop new social housing since grant cuts from the late 1980s. There is also a risk that some organisations have practiced exclusionary lettings policies. Where co-operatives have remained open-facing they have nonetheless provided significant strategic benefits for their local areas, including skills development and employment opportunities, support for other social enterprises, and building links between different groups of people. An analysis of how to maximise these benefits while mitigating risks will be conducted in section 7. The discussion now turns to evaluating the benefits of CLTs for low income residents.

5. The benefits of community land trusts

While originating in the US in the late 1960s, CLTs have been increasingly explored as a means of providing affordable housing in the UK in recent years. Rather than acting as a 'model' of housing, supporters argue CLTs offer a distinctive politics toward land, holding its ownership in trust for community benefit and preventing rent extraction.[14]

5.1. GENTRIFICATION AND MAINTAINING HOUSING AFFORDABILITY

A major benefit claimed for CLTs is their ability to maintain housing affordability over time, with the ownership of land being held in a trust acting as a buffer against land speculation and rising house prices (Paterson and Dayson, 2011). While CLTs often incorporate home ownership, as well as housing for rent, a common method used to retain affordability is to link purchase prices and mortgage payments to formula rates based on a proportion of either incomes or land values within a defined local area (Moore, 2014). In doing so, a CLT acts in a similar fashion to a limited equity co-operative, with residents who decided to leave a CLT being required to sell a portion of their equity stake in a house back to the trust, enabling it to retain some of the proceeds.

Evidence from the US, where CLTs have been established for a number of decades, shows that CLTs are capable of preserving long-term affordability. One benchmark analysis is a long-term study of the Champlain Housing Trust in Burlington, Vermont (Davis and Stokes, 2009), originally founded in the early 1980s and having received early support from the then-mayor, Senator Bernie Sanders.

The study reviewed the sales of hundreds of homes held within the trust from 1984-2008. While house prices still rose over time, this increase was far lower in relative terms than that of the mainstream housing market, preserving affordability relative to the private sector (Davis and Stokes, 2009: 22). Low income homeowners who left the trust made only a small return of $12,000 upon sale (Davis and Stokes, 2009: 51), although this reflects the low risk of ownership within CLTs (Davis and Stokes, 2009: 47). A broader study of seven similar programmes in the US found a similar preservation of affordability after successive resale (Temkin, Theodos, and Price, 2011). This has led researchers such as Martin and Bua (2018) to make the case for CLTs in a UK context as a means of preserving affordability.

CLTs in the US were also little affected by the home foreclosure crisis associated with the 2008 financial crash. Support for homeowners by CLTs resulted in only a minimal number of repossessions (Thaden, 2011). This is of particular interest in a UK context, where the prospect of future interest rate rises have led to concern on the potential impact of home repossessions. Some researchers argue for establishing a public land bank based on the CLT model into which underwater homeowners would have the 'right to sell' their homes while retaining occupancy (Stratford, 2018). While the focus of this report is on low income residents, this suggests that the stability offered by CLTs could be an important resource for wider groups of the population if market conditions change.

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14   Interview with a national community-led housing support organisation representative, Housing Futures interview data.

To date there have been comparably few comprehensive studies of affordability in the UK, where the sector is smaller and still relatively new outside rural areas. Overviews of the sector have nonetheless found affordable housing provision to be central to the objectives of established CLTs, with most providing a combination of low cost home ownership and affordable rent (Moore, 2014; Paterson and Dayson, 2011).

The ability of CLTs to recapture investment for community use suggests they represent an important means of preventing gentrification-induced displacement in urban areas, retaining affordability and enabling low income residents to remain in their homes (Engelsman, Rowe, and Southern, 2016; Meehan, 2014). In retaining investment for community benefit, they potentially offer an alternative model to speculative housing built for the market, whose value will be shaped by its potential ground rent, the rent arising from the highest and most profitable use to which its land can be put (Smith, 1979).

Relatedly, supporters argue an additional key benefit for CLTs is that their ability to shield real estate from speculative pressures means they can act as a strategy for urban reinvestment that does not rely on gentrification (Hill, 2014; Meehan, 2014). In this way, CLTs not only offer residential communities a defence against displacement, but a means of pro-actively enabling residents to revitalise and care for their neighbourhoods over the long-term (Thompson, 2015). The flexibility of CLTs as a form of land ownership can also enable their use for a wide range of activities, with self-help housing organisations that are also CLTs such as Canopy in Leeds playing an integral role in Leeds City Council's neighbourhood policies through bringing empty homes back into use (Leeds City Council, 2016).

This role can go beyond being incorporated into a development as an additional s106 affordable housing requirement. CLTs could also act as a platform for building cross-class alliances within neighbourhoods, if they are able to overcome the challenge of identifying and acquiring land at an early stage. As explained by one representative of a national body for the community-led sector:

> *You have to get in quick, and then you are part of the safeguarding legacy. I think there is a role they can play as part of the section 106, but with a much greater commitment to no capital extraction, making sure it is held in perpetuity and I think the community organisation can again be a bit of a voice for not just the poorer-off, but community generally[...] in [the US] there is quite a lot of alliance building for marginal communities and better-off communities, both of whom have been threatened by gentrification.*
>
> **Representative, national community-led housing support organisation, interview data.**

This observation refers to London, which has faced high levels of gentrification-induced displacement (Lees and Ferreri, 2016; Watt, 2013). As shown in section 3 however, Manchester and Salford have also seen major state-led gentrification projects, including the loss of affordability in their central core through financialisation (Silver, 2018). CLTs could therefore play a beneficial role in resisting gentrification. This applies both in an oppositional sense through retaining housing, and in a pro-active sense through acting as a vehicle for community-led reinvestment. The below case study of Granby 4 Streets in Liverpool explores some of these potential benefits in more depth as well as associated challenges.

Case Study: Granby 4 Streets, Liverpool
Source: Granby 4 Streets nd; Thompson (2015; 2018b);
Housing Futures primary research.

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Granby 4 Streets is a CLT in the Toxteth area of Liverpool. Its origins lie in a long-term campaign by residents against disinvestment and neglect by authorities, with the area earmarked for demolition with the onset of Housing Market Renewal (HMR) from 2002.[15] Though many streets were demolished, resident mobilisation prevented destruction of the cluster of Victorian terraced housing now owned by Granby 4 Streets. Established in 2011 following the end of HMR, the CLT successfully managed to secure funding and support, acquiring the properties and bringing them back into use, with work starting at the end of 2014 (Thompson, 2018a).

Prior to the abandonment of HMR, residents opposed to demolition began planting community gardens, painting murals, and holding monthly street markets, reclaiming their area and bringing it back into use. The local support built through this enabled a long process of negotiation with the local council, housing associations, and other agencies in the area (Thompson, 2015). Support from sympathetic design practices and funders, including the Nationwide Foundation, enabled Granby to successfully establish a trust for the area, bringing it back into use for housing and arts residence. The CLT has now refurbished 10 houses, five for sale at a maximum of 80% of market value and with restrictions on resale at a value linked to local incomes, and five for social rent, managed by the local Steve Biko housing association (Granby 4 Streets, nd). Two additional houses are nearing completion, to be sold on the same basis as the others in the project.

5.2. COMMUNITY-LED REINVESTMENT

This ability to act as a pro-active vehicle has been particularly applicable in areas that have suffered long-term neglect, with the formation of CLTs in Liverpool such as Granby 4 Streets and Homebaked arising out of a long-term history of resident campaigns against housing demolitions, most recently under the HMR programme. One architect who had acted as a consultant to CLTs explained to Housing Futures researchers that practices such as community gardening and the monthly holding of a street market had been a crucial means of mobilising residents and leading to the establishment of a CLT within an area that had been earmarked for demolition:

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15   Housing Market Renewal was a New Labour (1997 – 2010) policy programme intended to induce private investment in towns and cities such as Liverpool and Salford. Large amounts of existing housing were demolished before the policy's cancellation in 2011 due to cost overruns and the housing market crash (Allen, 2007; Minton, 2012).

You can't just have a negative as an outcome and we can't just sit here bemoaning how terrible the council are again[...] All of those things basically demonstrated that that was somewhere that people lived and people liked living and it was nice and people are invested in[...] I think in terms of convincing the people who hold the purse strings of housing associations and the direct investors in the CLT and the council and stuff that it was somewhere that was worth not just razing to the ground but investing in, that worked.

Architect, community land trust advisor, interview data.

In this example, the CLT has been a crucial means of enabling resident groups to move from a reactive to a pro-active stance in determining how their area should be used, both for affordable housing provision and other uses such as social enterprises, and community venues and amenities. It is important to note that this was the result of long-term activism by residents which was vital in enabling the CLT to attract investment and become a successful vehicle for realising their aims. Resident leadership and organisation has therefore been a crucial part of the process of establishing this CLT, and allowing its benefits to be maximised.

Granby has only secured affordable housing at a very small scale. The architect who was an advisor for the CLT nonetheless argued that its success in demonstrating that the area was valued by residents had directly led to housing associations undertaking additional development within the neighbourhood, increasing the amount of affordable housing provision overall:

The housing associations have probably done the bulk of the house refurbishments in the area and probably don't always get the credit for that in a way. But they wouldn't have done that if the CLT hadn't made the case that the area was worth investing in as well[...] we were originally told back in 2011/12 that the houses in that area would never be worth more than £50,000 and there are some of the shared ownership ones now selling for over a hundred thousand.

Architect, community land trust advisor, interview data.

This demonstrates that successful CLTs can have wider impacts on affordable housing beyond their own development. In addition, some initiatives do intend to develop at a scale beyond the neighbourhood level. StART Haringey aims to build 800 homes on a hospital site in North London, at least 75% of which will be affordable (Scurrah, 2017). Leeds Community Homes aims to build 1,000 homes over the next ten years (LCH, 2017). Although this falls short of the mass public housing built in the post-war era up to the 1970s, these cases suggest that CLTs can develop on a larger scale.

The rising value of the shared ownership properties cited above suggests that successful CLTs are at risk of contributing to long-term gentrification pressures on land and property values in the neighbourhood surrounding their own development. While the positive effects of CLTs mean they should play an integral role within overall affordable housing strategies, they should not be relied upon as a panacea for the long-term erosion of public housing investment.

5.3. LOCAL DEMOCRACY AND THE RECLAIMING OF PUBLIC SPACE

Another major benefit associated with CLTs is creating a vehicle through which residents can reclaim space for their own use, taking control of their neighbourhoods and being able to engage with local government and other public agencies on a more equal basis (Hill, 2014). In rural areas of the UK where CLTs are better established, members have been able to address sensitivities concerning aesthetics, environmental impact, and local housing need, while also promoting volunteering and other forms of socio-political engagement, including the preservation of amenities vital to local areas such as village shops or pubs (Moore, 2015). One practical consequence of interest to policymakers is that this can often lessen opposition to development, with the participatory qualities of CLTs and formal and informal links between their members and other residents meaning that they have often been successful at winning trust and support for their activities (Cadywould and O'Leary, 2015).

The success of CLTs in acting as a focal point for mobilisation around housing issues is seen by proponents as an important means for enabling people to re-engage with political and planning processes. In London, extreme shortages of affordable housing and rising land values have led campaign organisations such as London Citizens to lobby policymakers to promote the inclusion of CLTs within planning processes:

> *In the last local elections, the London Citizens got pledges from 20 of the London local authorities for land that would deliver 700 community homes. It will take quite a long time to get that through the system, but they were able to get those pledges into the manifesto. So my interest in community-led housing is that it's a way of re-engaging people in political activity in a way that almost nothing else will.*

> **Representative, national community-led housing support organisation, interview data.**

By offering a pro-active way of taking ownership of land assets for not-for-profit use, CLTs have potential to create a catalyst for community mobilisation around housing. Within urban areas that have had an oppositional relation to local policy strategies and private developers in particular, this ability to offer participatory activities and a sense of autonomy has been a major driver behind some CLTs. As explained by an architect who had taken part in one such organisation in Merseyside, the ability to use land ownership to take control and shape decisions had been a major factor in its winning support in its local area:

> *There's been previous experiences with residents' associations or community groups that had notionally had a say but had no power really because they held no assets and had no legal structure that gave them power[...] There was a lot of frustration around that. So the idea of a community land trust being something that actually holds assets and has a constitution which is about community control, I think that was really attractive.*

> **Architect, community land trust advisor, interview data.**

A major perceived benefit of the CLT in this case was the chance to overcome the history of disempowerment that residents in the area had experienced, enabling members of the trust to engage on more equal terms with policymakers and other residents.

While this could be a major potential benefit of CLTs, this also strongly implies that the need to ensure democratic governance within projects is vital if such positive aspects are to be realised across the sector as a whole. As with many similar voluntary and community-based projects, the high intensity of work and demands on volunteering capacity means in practice that CLTs are often reliant on small core groups of individuals (Thaden and Lowe, 2014).

Community-based volunteering in general can moreover often become dominated by middle class professionals, due to a combination of a higher propensity to join groups and policy development processes that are more responsive to middle class concerns (Matthews and Hastings, 2013). This is of particular concern with regards to asset ownership, with reviews of the sector finding that low income residents need support in order to realise benefits (Chorley, 2018; Big Lottery, 2013). For CLTs specifically, some researchers have warned of the need to ensure that governance processes are democratic and inclusive if they are to enable low income residents to take an active role in shaping decisions, particularly in an austerity context of funding and other cuts (Moore and McKee, 2012). This especially important given the reliance on many CLTs for development on alliances with local authorities, housing associations and even private developers in some cases, potentially leading some to dilute their initial aims (Moore, 2018).

While some researchers stress that CLTs have been able to achieve successes even where they have had to negotiate with developers (Bunce, 2016), this can lead to significant compromises in some cases, including in terms of reductions in the amount of affordable housing they are able to deliver. Strategies to overcome such power inequalities, such as the potential for enabling hubs to encourage peer-support and learning between different projects, are therefore likely to be vital in enabling the sector to maximise the benefits of community control.5.4. Skills, health, and wellbeing

There is limited research into the health benefits of CLTs, but their potential to support community revival and enterprise suggests a positive effect on wellbeing. Recent research has highlighting their ability to act as a platform for social enterprises, community campaigns, and other benefits such as art projects, with CLTs in Liverpool playing a recognised role within local economic policy strategies (Thompson, 2018b). As one of the architects involved in Granby 4 Streets attested:

> *The population we had left when most of the houses were empty were older, sometimes single people, often women actually who were left with empty houses either side of them. Then all the problems that come with that, so pests and damp etc. So the fact that the houses are now inhabited, I'd be surprised if there hadn't been an impact an on people's recourse to having to visit the GP for chest complaints and that kind of thing. And just the fact the place is more lived in, there are more neighbours to call on and there's the market that's a good way for people to get out and about.*

Architect, community land trust advisor, interview data.

As with housing co-operatives, CLTs also create opportunities for skills development through the process of design, development and governance. In order for such positive outcomes to be achieved however, community support and ownership of projects is likely to be vital, with benefits deriving from communities' active participation in the

redevelopment process. This suggests the need for caution in how policymakers approach the sector, with many of these benefits likely to be lost if resident groups do not take a direct role in leading on the decisions that shape their neighbourhoods.

Case Study: *London Community Land Trust, St Clements*
Source: London Community Land Trust, nd.

©London Citizens

London CLT was founded as East London CLT in 2007, with origins in long-term campaigns by London Citizens for affordable housing as part of the large-scale regeneration of the Olympic Park Site. A major project connected to the London 2012 Olympic Games, the Olympic Park development has received criticism for demolition programmes and the exacerbation of gentrification pressures (Watt, 2013). The East London Citizens Organisation (TELCO) supported the development, on the condition that affordable housing would be delivered through a CLT, among other requirements.

After a series of negotiations, the CLT has partnered with a private developer, Linden Homes, and the housing association Peabody, to build 23 low-cost home ownership properties on the St Clements site, prioritised for people in the local area. This is far lower than the 100 homes originally promised, however, showing a potential risk that the negotiated process of development can act as a constraint on affordable housing provision. The development as a whole consists of 252 homes, 35% of which will be affordable, including 58 for social rent managed by Peabody. London CLT is currently in the process of taking part in the development of additional sites across the capital, some in partnership with local councils.

5.5. SUMMARY

International evidence from the US shows that CLTs have achieved success in maintaining housing affordability and security over the long-term, making them a viable means for *retaining* housing affordability in low income areas. Their ability to shield against gentrification-induced displacement by retaining investment for community use has also led to their use as a means of community-led development in urban areas, including in cases of long-term housing disinvestment. While place-based CLTs are limited in scale, they have also been able to attract additional affordable housing into their areas, alongside important other benefits such as perceived wellbeing and a sense of community control by the members of CLTs. There are factors that can temper these benefits however, both in terms of the small scale of most CLTs, power inequalities with other partners such as developers, and the need to ensure democratic governance mechanisms if projects are likely to be sustainable. These issues will be explored more fully in section 7. The report now turns to analyse the benefits of cohousing.
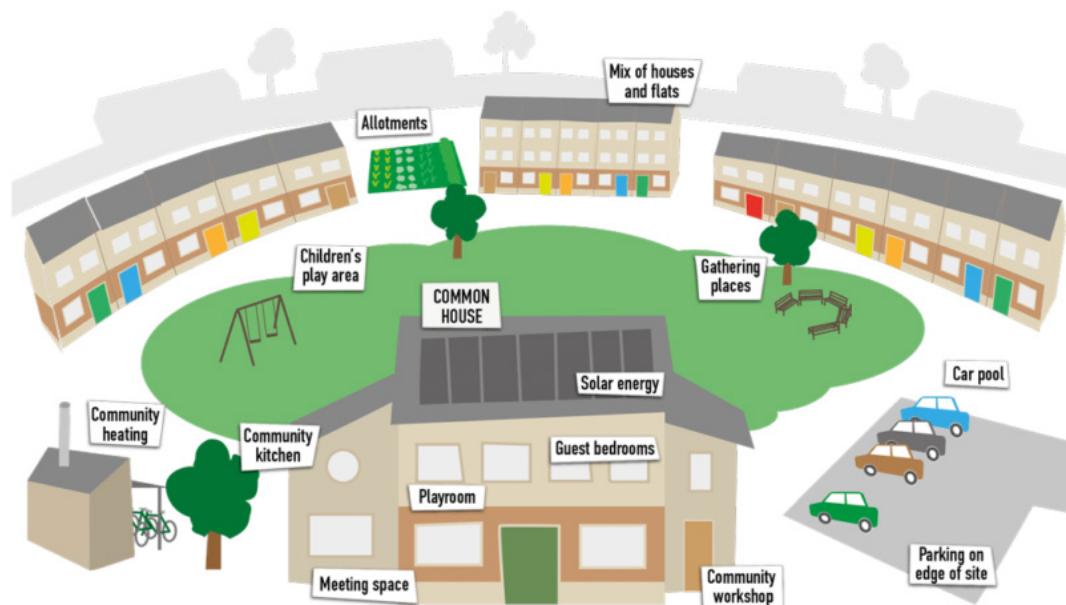
6. The benefits of cohousing

Cohousing projects are distinguished by unique design and social features intended to combine shared and private living spaces as a means of encouraging interaction and communal living. Cohousing in the UK has primarily appealed to intentional communities of interest, with supporters arguing that it provides a unique form of self-help and autonomy for its occupants (Brenton, 2008). This section evaluates these benefits, and their potential to be expanded to low income residents within urban areas in line with the overall aims of the Housing Futures project.

6.1. COHOUSING: THE BENEFITS OF SHARED LIVING

As a mode of living, cohousing has received attention for the benefits it can enable for particular groups, which in the UK has included older (50+) people as a form of self-help against isolation and LGBT+ groups (Jarvis, Scanlon, and Arrigoitia, 2016). A number of researchers have argued that cohousing can act as a vehicle for supportive, interdependent forms of living together, which can collectively replicate themselves through society and bring a number of benefits. These include social care functions for seniors (Brenton, 2013), low-impact environmentalism (Chatterton, 2013; Nelson, 2018), gender equality (Vestbro and Horelli, 2012), and perceived closeness to community and 'nature' (Sanguinetti, 2014). In enabling older people to remain active and social, cohousing has also attracted attention among policymakers for its potential health and wellbeing effects, an important consideration in a demographically aging society (Brenton, 2008).

Figure 2: A typical cohousing community
Source: Reproduced from Jarvis, Scanlon, and Arrigoitia (2016) and UKCN (2015).

While there are still only 19 built UK cohousing projects (Jarvis et al., 2016: 6), different international models exist that shape access to these benefits. Both the US and Australia have extensive private and for-profit sectors, limiting its affordability and, in some cases, its ability to offer environmental sustainability (Nelson, 2018; Sargisson, 2012). Newly developed cohousing projects in Denmark are also for owner occupation limiting its affordability, although many older projects received direct state support for rental housing (Jakobsen and Larsen, 2018) and partnership with housing associations has enabled higher levels of social housing provision (Brenton, 2013). In Sweden and Germany, access for older people has been widened by direct support from municipal governments as part of their social welfare strategy (Labit, 2015).

6.2. HEALTH, WELLBEING, AND SKILLS

A major source of interest in cohousing in the UK is its potential to offer health and wellbeing benefits due to its shared living arrangements, particularly for certain communities of interest such as the over-50s (based either on an intergenerational or peer-support model). This is likely driven by the increasing recognition among policymakers of demographic changes due to an ageing society. Evidence from government reports suggest cohousing can make a significant contribution in this regard, as living in supportive environments with regular social interaction has been found to reduce the need for residential care, lowering public costs (DCLG, 2009).

Another social benefit associated with cohousing in the literature is the building of self-confidence and independence. This has been associated with high levels of end-to-end participation in the development process, ranging from designing the layout and facilities, to project management and governance (Scanlon and Arrigoitia, 2015; Glass, 2012; Williams, 2005a). In a recent Housing Futures event on cohousing held in June 2018, Maria Brenton of the UK Cohousing Network highlighted the extensive 'upskilling' of residents throughout this process, resulting from their need to participate in the highly technical process of development.[16] A trade-off to this is the long time periods involved in enacting successful projects, with many taking a number of years from group formation to the identification of a suitable site (Scanlon and Arrigoitia, 2015) – although this is a cross-cutting challenge for many different forms of community-led housing development.

Less tangible benefits identified in the literature include increased self-awareness through living collectively, and an enhanced sense of connection to place and compassionate care for others (Jarvis, Scanlon, and Arrigoitia, 2016; Ruiu, 2016). Research has also found high levels of satisfaction and good health among older people living in Danish and Swedish cohousing, and closer feelings of community among cohousing residents in the US (Jakobsen and Larsen, 2018; Sanguinetti, 2014; Choi, 2004). Comparative case studies across five different intergenerational cohousing projects in Germany also found a strong sense of wellbeing and security among residents, showing a common outcome across different projects (Droste, 2015). Cohousing communities in Sheffield have also found intergenerational living to be a positive experience, though projects can struggle due to financial shortfalls and difficulties in recruiting new and young members (Wang and Hadjri, 2017).

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16   Presentation given by Maria Brenton at Housing Futures event, 'Cohousing: Potential and Challenges', 21st June 2018.

These outcomes are tempered by a need for cohousing projects to ensure sustainable practices including the maintenance of mutual support networks, in the recognition that newcomers may have different needs and aspirations to the initial founders (Labit, 2015; Glass, 2012). There also remains a dearth of quantitative and longitudinal studies that trace how cohousing projects function over time, an important consideration for future study (Tummers, 2016).

6.3. GENDER AND THE 'SOCIAL ARCHITECTURE' OF COHOUSING

A significant theme identified within the research literature has been the importance of nurturing a 'social architecture' (Jarvis, 2015a) of everyday shared practices to secure its benefits, in addition to physical design characteristics that encourage neighbour interaction. This depends not only on the proximity of residents, but through groups practising open dialogue, fair methods of conflict resolution, the development of a core set of values at the heart of each project, and building solidarity through shared endeavours in work and relaxation (Ibid.). These practices are a highly intensive form of social labour, entailing the need to develop collective or consensus decision-making procedures over issues such as the sharing of work tasks (Jarvis, 2011). Maintaining an effective social architecture is therefore an integral, rather than optional, feature of cohousing if it is to achieve its benefits.

Women disproportionately organise within cohousing, with prominent women-only projects including OWCH (Older Women's Cohousing) in Barnet, London. Feminist researchers have explored cohousing's ability to better achieve gender equality through making visible the socialisation of household work and caring responsibilities placed on women (Vestbro and Horelli, 2012). Cohousing by itself does not automatically produce gender equality, with traditional gender roles persisting in many intentional communities, and men in US cohousing projects have been found to be still less likely to participate in fellowship and cultural practices (Sanguinetti, 2014; Metcalf, 2004). Comparative case studies in the US have nonetheless also shown that women in cohousing communities spend less time on household chores, than in comparable mainstream communities (Toker, 2010).

Advocates of cohousing have also argued that projects for older women provide a supportive environment in which they are not subject to gendered demands to carry out household tasks for men (OWCH, 2016). These considerations highlight important outcomes for cohousing as a shared housing model, although they remain likely to be affected by inequalities in wider society such as gender-stratified wage relations.

Case Study: OWCH (Older Women's Cohousing)
Source: Housing Futures primary research and OWCH (2016).

© Diana Deeks-Plummer, OWCH resident

OWCH is the first cohousing community for senior (+50) women in the UK. Participants moved into their 'New Ground' cohousing development in Barnet, London, in 2016. Set up as a fully mutual company, OWCH forms a shared community holding 25 flats, two thirds of which are leasehold. The remaining eight are let for social rent, managed by Housing for Women, a small housing association, while a property manager has been hired for services. OWCH also aims to maintain a small group of non-resident members to join in with activities and events and who could move in if spaces become available, with the aim being to ensure that recruitment is diverse while maintaining a balanced age profile.

OWCH began through a workshop relating to a study by Maria Brenton on Dutch cohousing in 1998, making a partnership agreement with Housing for Women the following year. This led to a lengthy undertaking of securing funding, learning the technical design process, and locating a suitable site. No social housing grant has been provided, with OWCH financing the project through a grant from the Tudor Trust that enabled Housing for Women to raise further capital. Hanover housing association front-funded the site. The design was carried out in participation with Thomas Pollard architects. Housing is allocated through the OWCH membership process, including the social rented tenancies which are granted in line with agreements with Housing for Women and the Trust. Shared living forms a core part of the day-to-day activities of OWCH's residents, including communal meals, film nights, and group trips.

6.4. ENVIRONMENTALISM AND LOW-IMPACT LIVING

Cohousing can provide environmental benefits through practices such as shared household resources, an important consideration given the climate effects of traditional building standards in areas such as overheating and energy use (Baborska-Narozny, Stevenson, and Chatterton, 2016). In addition to sharing tools, food, and other resources, common facilities for cooking and laundry cut down on energy use, while participatory learning between residents encourages the adoption of low carbon and more sustainable lifestyles (Chatterton, 2013). Cohousing has thus become a popular model for environmentalists.

Challenges to maximising these ecological benefits include the need to maintain collective learning processes over issues such as energy use, with some gaps still found within established projects (Baborska-Narzny, Stevenson, and Ziyad, 2016). Continued car use can also make cohousing less sustainable in comparison to other more radical projects such as many eco-villages, particularly in car-dependent rural areas (Nelson, 2018), though this can be mitigated via schemes such as car-pooling. A key example of a cohousing project aiming to provide ecological benefits include Lancaster Cohousing and the co-operative housing project LILAC in Leeds, with the latter discussed in the case study below.

Case Study: LILAC (Low Impact Living, Affordable Community)
Source: LILAC (nd), Heywood (2016), Hodkinson (2012).

Source: www.LILAC.coop

LILAC is a cohousing community of 20 eco-build residences in Leeds, intended to combine affordable housing through mutual home ownership with low-impact environmental sustainability. Plans began in 2006 with a group of five residents interested in exploring new forms of living and child rearing. It was registered as a co-operative society in 2009. Development began in 2012 once additional members were recruited and capital was secured, with residents moving in upon completion in

2013. The low carbon design of the project incorporates straw bales for insulation and CO_2 absorption, solar energy, and heat recovery systems. Savings on emissions are made through means such as car-pooling, sharing meals at least twice a week, and growing food on local allotments. LILAC's common house is open for community use by neighbouring residents, and the project includes a bread co-operative food delivery service for use in the local area.

LILAC provides housing affordability through a mutual homeownership model in which homes are leased to buyers via a mutual home ownership society and payments made on a formula rate based on one third of incomes. Development was largely independently-funded, including a loan from Triodos Bank, though the project also received significant assistance from Leeds City Council, the Homes and Communities Agency, and the Department for Energy and Climate Change (Heywood, 2016). The land for LILAC was acquired at market rate from Leeds City Council, though the local authority has enabled some payments to be deferred. This has prevented the project from providing affordability at housing benefit levels. Residents need savings to pay a deposit, and must earn a minimum income that is at or above the net average level for Leeds to afford the two- and three-bed residences (Hodkinson, 2012: 434).

6.5. AFFORDABILITY WITHIN URBAN COHOUSING

Levels of affordability within cohousing initiatives are shaped by a number of factors. While some of these also relate to housing co-operatives and CLTs, such as lack of public finance and the costs of acquiring and developing land, others are linked to the specific features of cohousing. In particular, these are linked to the demographics of existing cohousing groups, and recruitment practices that aim to bring together a cohesive and socially-bonded group able to contribute a share of their own resources. Some studies have suggested that cohousing initiatives should explicitly consider inclusive recruitment practices in the formation of new projects (Jarvis, Scanlon, and Arrigoitia, 2016).

Some projects have directly incorporated affordability within their projects such as the case study of OWCH discussed above. Collaboration with housing associations was crucial in enabling OWCH to provide social housing, while its charitable foundation funding created space and flexibility so that project initiators could maintain control of their induction process, helping to ensure the long-term cohesion of the group. The length of time from initial formation to final development was exceptionally long at 18 years, however, this was a pilot project. This timescale is likely to be reduced for initiatives that are able to learn directly from OWCH and other existing cohousing developments, including in areas where enabling hubs are present.

LILAC's mutual home ownership model has only been able to make homes accessible to middle income earners in Leeds (Hodkinson, 2012: 434) suggesting this is not the most accessible approach for low income urban communities exploring community-led housing options.

In addition to affordability, concerns have also been raised about access. With the partial exception of private cohousing models in the US, most projects are by nature self-selecting, with groups taking part in a long recruitment process to identify members willing to commit to the requirements of shared living. A consequent limitation identified

by researchers is the middle class nature of many projects, with cohousing residents in Denmark found to be more likely to be better-off, university educated, and less likely to belong to ethnic minority groups (Jakobsen and Larsen, 2018). The exclusive nature of many cohousing projects has sometimes been found to lead to divisions and feelings of hostility among their neighbours, particularly when the lower price of land leads them to base themselves in low income areas (Williams, 2005b). Some researchers have therefore raised concerns that cohousing projects could lead to inadvertent gentrification, particularly when there is not an active effort to make connections with different groups (Ruiu, 2016; Droste, 2015).

Mitigation strategies have included cohousing groups making active attempts at creating dialogue with neighbours and participating in local issues within their neighbourhoods (Fromm, 2012). Our own interview data with local authority officials and members of cohousing and CLT initiatives suggested that in reality the situation is mixed. Some cohousing groups have organised for the benefits of the residents themselves and are not explicitly focused on wider engagement, whereas others are driven by values of inclusivity and community integration. One committee member of a CLT in a neighbouring city to Manchester felt that there has been a shift over time with newer groups less interested in addressing the needs of disadvantaged groups:

> *When I am thinking about the new groups that approach us for our help in doing their new cohousing development - how many of them are really thinking about deliberately working in areas of disinvestment or deliberately working in disadvantaged areas or deliberately providing affordable housing for local people - it's not nearly as much as for the established groups.*

Community land trust committee member, northern city, interview data.

Potential reasons for this shift could include a greater awareness of the sector among middle class groups as it grows in popularity, the continued ability of homeowners to draw on asset wealth, or greater take-up of support opportunities offered by national infrastructure groups. There have recently been calls for a more politicised cohousing movement that seeks to connect projects with one another while promoting wider collective social change (Chatterton, 2016).

6.6. SUMMARY

Cohousing has been able to achieve numerous benefits including social wellbeing, close connections between residents, and ecological design and learning practices. Cohousing has also been explored by feminists as a form of living which holds potential to overcome gendered divisions of labour in the home. Positive social welfare and health and wellbeing benefits including combatting social isolation have important social policy implications in terms of the costs associated with aging societies. Potential weaknesses of cohousing include limited affordability, a danger of exclusive recruitment practices, and a risk that future groups do not attempt to integrate into their surrounding neighbourhoods. Existing projects nonetheless show attempts to connect with their neighbours while providing affordable housing, suggesting a need for successful models to be promoted to new groups.

The next section of the report builds on these evaluative discussions by taking up some of the issues raised in relation to how to mitigate risks and limitations and maximise the many positive social, economic and democratic benefits that have been evidenced so far.

7. Negotiating opportunities

Each of the three forms of community-led housing discussed above have different characteristics and trajectories and have achieved a wealth of distinctive benefits. This next section focuses on the cross-cutting challenges experienced by community-led housing groups as they attempt to negotiate a successful pathway through often complex processes of development and governance in the UK, and the kinds of opportunities and strategies that groups can draw upon. In doing so, the advice and technical support offered by enabling hubs are likely to act as an essential asset for the sector's expansion.

7.1. LAND AND FINANCE

A critical phase for any community-led housing group is the need to acquire land and existing real estate. This is a particular barrier for urban groups, given shortages of available sites and the need to compete with private developers who have better resources, more sophisticated knowledge of land markets, and who are able to move quickly to secure deals (Moore, 2014). The urban geography of cities such as Manchester is also a serious constraint, with high land values in the centre and the south of the city region, and with available 'brownfield' sites often in need of expensive decontamination.[17] Rising land values under financialisation and limited public funding make the provision of affordable housing to low income groups more challenging than during the last wave of co-operative expansion in the 1970s, with many organisations facing significant barriers.

In addition to land, the small size and inexperience of many community groups can also create difficulties in accessing finance, with lenders unsure how to assess their potential risk. As is also common in the private sector, many lenders are unwilling to provide the full amount of finance for larger developments, requiring community groups to assemble funds from multiple sources. The availability of multiple lenders and funders has meant that access to finance has not been seen as the biggest barrier faced by the sector (Heywood, 2016). To date, this has been provided by a patchwork of funders including the Nationwide Foundation and the Tudor Trust, social finance providers such as Ecology Building Society or CAF Venturesome, and a limited number of commercial lenders. Some groups such as Leeds Community Homes have offered community share issues that provide a small return of between 1 and 3% with the discretion to restrict payouts until a certain point in time, though this option can be constrained in low income areas by the lack of savings held by most residents.

Research commissioned by the charitable trust Power to Change has found the process of applying to multiple funders to be demanding and time consuming for small groups however, with significant gaps in the geographic support available to assist groups through this process given the uneven coverage of infrastructure groups such as enabling hubs (Archer, Kear, and Harrington, 2018). This fragmentation of funding sources and the need to meet tight development timescales can lead to uncertainties for community-led groups in acquiring land and property, or in financing revenue costs such as paid staff (Ibid.). The government's Community Housing Fund, in providing dedicated coverage for site and infrastructure costs, is likely to play a critical role in supporting the sector's growth within upcoming years, particularly if the government also invests in key areas of capacity building such as training and the support available for community-led housing groups. This fund is currently only guaranteed until 2020 however, with its extension a key policy aim for support organisations such as NCLTN.

17   Housing Futures interview with local government housing lead B, Greater Manchester.

Support for the sector from within Greater Manchester could also come through the Combined Authority's £300m Housing Investment Fund, discussed in section 3.4. While the fund's investments are made in order to provide a return, given the need for the money to ultimately be paid back to central government, the recent completion of its initial round of projects open up an opportunity to better tailor its provision to the community-led housing sector. One local authority housing lead in Greater Manchester interviewed for this research suggested that one form of support from the fund could be to release finance to help community-led housing groups meet costs at critical stages, such as purchasing a site, paying contractors and covering planning fees. This could help community housing groups to overcome the barriers of financing development by lowering the initial risks of the process:

> *Open finance is expensive. If we could have a tailored offer that allows money to be released at critical points in this process[...] it may well be you can get them to work at risk up to critical points where money might be released to pay them. It would provide some more security for [the Housing Investment Fund] because [it's] got a dealable site, but it would kind of get over the hurdle[...] of trying to raise money against something that just doesn't exist.*

Local authority housing lead B, Greater Manchester, interview data.

In doing so, this could potentially cover funding shortfalls for the sector identified in Archer, Kear, and Harrington (2018), helping to bridge the gap between the initial expenses of development and the ability to generate income from rents and sales, opening up further opportunities for the sector to successfully carry out projects.

Given the challenges of accessing land, community-led groups in urban areas have sometimes sought opportunities in small infill sites that can be unprofitable for volume housebuilders (CCIN, 2018). However, as explained by another housing lead for a Greater Manchester local authority, the uncertainties created through their small size, and potential delays due to extra challenges in attracting finance, still makes community groups a risker prospect for landowners than traditional developers:

> *From a land seller's perspective, generally they prefer to do business with one thing rather than lots of people. That can be solved by community groups coming together, but if what they're saying to the landowner is, "We've only got a little bit of money at the moment, it'll take us a bit longer to talk to lots of banks, and so on and so forth", from the landowner's perspective that can be quite a complicated and risky journey.*

Local authority housing lead A, Greater Manchester, interview data.

As well as forming alliances with other community-led housing groups as suggested in the above contribution, groups have sought partnerships with housing associations, local authorities, and private developers to acquire sites and navigate the development process (Moore, 2018).

Enabling hubs, in offering a collective resource for the sector, could play a critical role in mitigating these risks and brokering partnerships. One option could be through identifying and building links with local philanthropic bodies and faith groups, who may hold surplus land that they wish to grant for a particular legacy or purpose, including affordable housing. Faith groups with disused church and other land in urban areas

could be one important resource, including in Greater Manchester. Another option, as the local authority housing lead quoted above went on to explain, could be the formation of a guarantee fund that would stand behind community groups:

> *The other option [after philanthropists] is that a hub or more likely a national collection of hubs contacts a funder such as Big Issue Invest or somebody with a passion for this particular sector and says we need an, almost like a rolling guarantee fund. In theory we never touch it, you don't buy the site with it, it's just stood behind the site purchase, but it allows it to be called if needed.*

Local authority housing lead A, Greater Manchester, interview data.

Such a fund could underwrite deals by offering to acquire land in the event of delays or a particular deal falling through, for example, thus de-risking the sector from the perspective of landowners. In doing so, enabling hubs could potentially work in concert with city-wide CLTs to build up communal land banks, acting as a further resource for the sector. The need for enabling hubs to help finance this work, for example through asset-holdings of their own or paid membership contributions (Lavis and Duncan, 2017), nonetheless shows the need for a concentration of successful projects for this to generate a viable strategy over the long-term.

7.2. ACCESS TO PUBLIC LAND AND LAND VALUATION

In addition to the sector drawing on its own resources, an emerging strategy has been to identify and acquire surplus public land for development. While the UK has seen a decades-long privatisation of government land holdings since the 1970s, pressure on local government and other agencies to make up for funding cuts under austerity has led to still-further large-scale sell-offs of public land since 2010 (Christophers, 2017). Although ostensibly intended to open up land for housing development, housebuilding rates fall well short of official targets (Brett, 2017). Unless used for affordable and community housing, this represents a one-off wealth transfer into the private sector.

To enable community groups to make use of this for affordable housing, both the New Economics Foundation (NEF) and the Housing Association Charitable Trust (HACT) have developed resources to identify and acquire public land and other assets for affordable housing use (Martin and Bua, 2018; Adams and Harkin, 2015). A core feature for NEF in particular has been the development of social return on investment methodologies that show public benefits from land transfer, such as future savings on housing benefit expenditure through affordable provision (Martin, 2018). The social benefits evaluated in preceding sections show that community-led housing has the potential to contribute to this, rather than being a mere vehicle for privatisation.

While NEF is currently auditing public land to seek out opportunities (Martin and Bua, 2018), disposal of land by local government is subject to legal constraints. Local authorities hold duties under the Local Government Act 1972 to only sell assets for 'best consideration', commonly interpreted as meaning full market price (HACT, 2018). Best consideration can however take into account policy measures such as the expected percentage of affordable housing delivered via the planning system, opening up routes for the provision of affordable housing. There are also legal powers that can further mitigate this constraint under the General Disposal Consent (England) 2003, which enables councils to discount sales at a value up to £2 million where it contributes to

economic, social, or environmental wellbeing, and where this does not violate state aid rules (HACT, 2018). While local government may still be reluctant to give full discounts given their own funding pressures, other options include the leasing of land or staggering payments, a strategy used to establish LILAC in Leeds.

There may also be opportunities within the wider public sector through means such as the government's One Public Estate Programme that seeks to co-ordinate land holdings (GPU, 2017). This includes agencies such as the NHS or Network Rail, with the latter in particular holding opportunities in Greater Manchester following its light rail Metrolink expansion in recent years. Combined with supportive local government policies outlined in section 3 of this report, community groups therefore can explore this as one area for taking land assets into communal use rather than private profit.

7.3. THE PLANNING AND DEVELOPMENT PROCESS

Taking a community-led housing group from idea to reality is a lengthy process, even taking into account challenges in accessing land and finance. For communities that have emerged from an oppositional process, for example in attempting to resist gentrification or demolitions, there can be tensions as groups shift from a defensive stance to actively making propositions for how to use land and housing as asset owners (Engelsman, Rowe, and Southern, 2018). Groups must also learn to negotiate with developers and funders while navigating the planning system, with the potential for major delays, costs, and reversals if not all criteria are met.

At a technical level, community-led housing has the potential to save on some construction costs where it contains shared facilities, smaller average units, and unpaid 'sweat equity' invested by volunteers themselves, traits especially found within cohousing (Scanlon and Arrigoitia, 2015). Most projects take longer than speculative developments however, due to the iterative nature of involving communities in the design process, securing planning permission for innovative projects, and negotiations with builders. As explained by one local authority housing lead in Greater Manchester:

> *To an extent, getting on site is the easy bit. It's getting to the stage of getting on site, getting the planning, the building regulations, the design, the finances, everything else bottomed out. That's the, in many instances, the long, drawn out bit and what can be most frustrating for people who've not been through that process.*

> **Local authority housing lead B, Greater Manchester, interview data.**

Costs are not limited to capital finance but also include revenue costs such as professional fees and planning and infrastructure expenses, though this may be mitigated by the availability of the government's Community Housing Fund to cover these while it is available. Such additional costs frequently entail compromises on the initial aims and aspirations of a project, cutting into affordable housing provision or environmental designs (Bunce, 2016; Tummers, 2015). The delivery of community-led housing is therefore not only dependent on access to land and money, but the ability to negotiate a complex development process.

The specific features of community-led housing and a lack of experience among new groups can also be an impediment within the planning process, with awareness of the sector at low levels within planning departments (CCIN, 2018). As explained by one local government senior housing lead in an urban borough that actively supports community-led housing, addressing this had required specific officer training:

Rather than treating it as a standard application, we will do a bit of work as like a pre-design workshop - because obviously some of the groups are not too familiar with development processes. We want to get it right the first time. We have had some learning ourselves internally[...] some officers are not necessarily aware of or thinking of in a different way - they just see it as a standard planning app.

Local authority senior housing lead, northern city, interview data

Interestingly, research by Heywood (2016) has found that community-led housing groups themselves generally do not see planning as a major issue, particularly when they are able to collaborate with experienced organisations such as housing associations. A lack of recognition of community-led housing within government documents such as the National Planning Policy Framework may hinder the sector in terms of its being embedded into the delivery of affordable rented housing through the planning system, except where they are also registered providers of social housing or in partnership with organisations such as housing associations. However, local planning authorities such as Leeds City Council have developed their own procedures to overcome this (Lavis, 2018). To disseminate best practice there is therefore a need for training within local government planning departments as to the specific features of community-led housing projects, with enabling hubs again likely to play a significant role in promoting support and access to the development control system.

Observing the potential for delays in the development process itself, one architect explained how the ability to conduct rigorous cost plans early on was important in avoiding unpleasant surprises:

You get your first cost plan and you find out how much things are going to actually cost and then when you get your tenders back from your construction contract[...] you work out what things are actually, actually going to cost. And it's much better to do it then than halfway through the construction process which I've seen happen and it's messy.

Architect, community land trust advisor, interview data.

These delays, if not accounted for, easily lead to higher future costs, including in the case of partnerships, where developers making interest rate payments on the loans used to acquire undeveloped land pass their final costs onto community groups as the end users (Scanlon and Arrigoitia, 2015). Access to credible advice is therefore crucial, both at an early stage of development and in subsequent critical phases such as the tendering process to construction firms. Within Greater Manchester this is likely to be an important role of a future enabling hub, in collaboration with existing infrastructure groups.

7.4. DESIGN AND ARCHITECTURAL CONSULTANCY

An additional constraint faced by community-led groups is the ability to access advice in areas such as architectural design and related consultancy. Independent and credible advice can often be unavailable however, with previous research finding that some groups can be given inadequate recommendations, particularly where they lack access to funding (Heywood, 2016). The ability of enabling hubs to connect community groups with rigorous advice and consultancy suitable to their requirements is therefore an important issue for the sector.

Housing Futures research found that in addition to the availability of advice, an important factor was the ability of designers to play a structuring role while communicating effectively with community groups. As explained by an architect interviewed for the report, the ability of designers to give advice that respects the autonomy of community groups is a complex process, involving balancing the knowledge and ideas of residents with the need to give a professional structure that enables instrumental decisions to be made and carried out:

> *You want to involve people and integrate their ideas and understandings of what they need in their area and housing into a design in such a way that it's not something you as a designer have imposed on them. But in the same way you can't be completely spineless about it because the groups need you as a professional there to give them a bit of structure, something to respond to or else it could just noodle on for ever and ever.*
>
> **Architect, community land trust advisor, interview data.**

In addition to the need to balance structure with participation, the architect argued that working in a design capacity with community groups attempting to shape their neighbourhood also required specific communication practices, in contrast to exclusive reliance on more abstract and official language such as architectural reports. As they explained, for the groups they had worked with as a consultant this involved the greater use of techniques that enabled shared interaction, interpersonal feedback, and the direct observation of developments:

> *You always view them as a client but the ways in which you communicate some of the stuff it's not necessarily formal reports alone and things like that or formal design reports, although we did produce those, it was as much exhibitions and workshops and going to meetings and walkabouts.*
>
> **Architect, community land trust advisor, interview data.**

The provision of effective advice to community groups therefore relies not only on technical expertise, but the ability to effectively communicate this expertise while respecting the autonomy of community groups. This implies the need for effective training and advice not just for community groups themselves, but also training for design and architecture consultancies seeking to work with the community sector, potentially in collaboration with organisations that have built up a successful track record in this area.

7.5. GOVERNANCE AND PARTICIPATION

The need to support effective governance and participation through the lifetime of a community-led housing project has emerged as a core theme through our research. This ranges from the ability to assess options for development including legal formats, development risk management and fulfilling regulatory requirements, to 'soft' skills such as accounts and business planning. Currently there is a recognition of training needs within the sector, with CCH jointly with NCTLN and the UK Cohousing Network launching an accredited training scheme to equip people to disseminate these skills (Lambert, 2018). With many co-operatives initially set up in the 1980s experiencing bankruptcy and closure in the years following expansion (Clapham and Kintrea, 1992), the support provided by organisations such as enabling hubs is essential in order to protect the long-term viability of projects as the sector grows, particularly if it is to take full advantage of opportunities such as the Community Housing Fund.

Research findings from the analysis of surviving co-operatives demonstrated that viability is not limited to effective management and business development techniques, however. It also extends to the need to sustain effective practices that maintain engagement for a range of people, including people on very low incomes who may have in-depth support needs. As explained by one member of a co-operative in Greater Manchester that had been providing social housing over a period of decades, participation rates within co-operatives can drop off over time:

> *They just see it as a cheap landlord. We have a process for people to join the waiting list and we explain to them what a co-op is, but the majority once they sign on the dotted [line]... that's the last we see of them beyond fixing problems.*
>
> **'Anthony', housing co-operative member, focus group data.**

As explained by a member of a different co-operative within Greater Manchester that also provides social housing, participation is particularly an issue once co-operatives have become well-established, with levels of engagement dropping off once initial developments are completed and organisations settle into the routines of housing management:

> *Once that initial excitement of acquiring properties and needing somewhere to live yourself has been satisfied it is really hard to keep people engaged in operational stuff, governance stuff. We have to do a value for money statement this month, it's not what gets people going, they're not interested.*
>
> **'Helen', housing co-operative member, interview data.**

While direct participation had fallen however, it was notable this co-operative was able to sustain a core active membership that accounted for around one quarter of households. This is not an unreasonable level of engagement for a long-term co-operative given estimated participation of between 24%-55% in the late 1980s, though some were reported as considerably higher (Clapham and Kintrea, 1992: 122). It is also notable that the membership of this co-operative had still mobilised collectively in order to address crises facing the organisation on at least two occasions; once when a builder refused to meet commitments in fixing major repairs, and again when the co-operative had been forced to seek a new management agent. This shows that even when reliant on core individuals for ongoing management, such a situation is not necessarily fatal for a co-operative as long as members perceive problems as collective problems, and democratic mechanisms exist to enable people to participate in their resolution.

In reflecting on why attendance had fallen, the member of the co-operative discussed above identified shortcomings with their induction process. This had shifted over time, from an explanation of what a co-operative was and how it differed from a normal landlord, to a focus on standard tenancy descriptions and signposting to housing services:

> *It had morphed from an induction about the co-op and some information about the co-op tagged onto some paperwork, to do with your tenancy, signing a tenancy but it is tagged onto that, if you're needing a housing benefit claim and so on. It turned totally into that was what the sign-up was about and at the end there was a bit of information about the co-op.*
>
> **'Helen', housing co-operative member, interview data.**

This shows another factor for participation, in that given a society where knowledge of co-operatives and community-led housing is low, there is a need to actively share awareness of co-operative principles. This factor was also identified by a member of a national co-operative support body who participated in our research, who explained that this requires an ongoing effort through the lifetime of a co-operative project:

> In my experience of working with other co-ops where they have had lower engagement, once they've actually worked to try and engage the members more in knowing that they're actually members and owners in the co-operative and that they can play the part of actually being involved in the day to day running or be on the board, is that they've started to carry out some of that work and they've engaged members more, upskilled members more and they've got more value from their involvement in the coop. It's certainly not an easy thing to do.

'David', co-operative support organisation, focus group data.

David's contribution highlights how ongoing awareness raising and capacity building can maximise the positive benefits of co-operative membership for residents. National infrastructure support networks and regional enabling hubs have an important role to play here either in direct training provision or contracting in local co-operative training agencies, as well as networking co-operatives together for peer support and learning. This would have the benefit of thickening mutual support networks within the sector.

The critical importance of the structure of governance also applies to enabling hubs as a support infrastructure network for community-led housing. Power to Change has documented a range of structures adopted by hubs and by comparable organisations that play a similar role, such as Merseyside's North West Housing Services. Most hubs are located within host organisations, which can include charities, housing associations, or local authority-owned trading companies (Lavis and Duncan, 2017: 6). Whatever the relation with host organisations, the research identifies a need for independence and funding transparency within hubs, to ensure confidence in their impartiality in enabling prospective and established community-led housing groups to make informed choices. For these reasons, the Power to Change report concludes that hubs should not normally be hosted by a local authority or other public sector body (Ibid: 9), and that any formal partnerships should set out ring-fenced funding arrangements and clear lines of accountability and reporting between governing boards and advisory groups (Ibid: 22).

A representative of a national support organisation spoken to in our research stressed the importance of respecting the independence and autonomy of community housing groups, to ensure grassroots ownership. Drawing parallels with an attempt by Chicago's Mayor and city administration to directly establish a CLT in 2006 that had resulted in few new properties, they argued that policymakers should not see their role as adopting direct control of community-led housing provision:

> [Policymakers] should not in any circumstances think that they can be the promoters of community land trusts. I think what they really have to do is create an open an inviting environment for community groups that do want to do community-led housing, and then be open to providing them with the support they need.

Representative, national community-led housing support organisation, interview data.

According to this national expert, local and central government policymakers have vital roles to play in opening up strategic opportunities for community-led housing groups, for example in procurement and recognition within housing strategies. Ensuring that opportunities are taken up by community groups themselves nonetheless requires that current and prospective groups can take the leading role in identifying their own needs and requirements, rather than viewing the role of communities as being to implement policy decisions made elsewhere.

Beyond awareness-building and capacity development within existing community-led initiatives, our data suggests that if community-led housing is to become a viable option for low income areas of Greater Manchester, significant work is needed to engage with residents in these areas, who in most cases know very little about the opportunities that exist. There is a clear need for work with residents in neighbourhoods situated on the margins of current urban centres to analyse what is happening to land and property ownership in their neighbourhoods and consider what the options are for the future. With no support for reflection on these questions there is a strong risk these communities may be displaced from central urban areas of the city region within a relatively short timeframe. This points to a strong community development role for enabling hub partners.

7.6. SCALING UP AND RISK MANAGEMENT

As the sector enters another phase of historical expansion, there are also potential constraints arising from its expansion in scale and complexity as more groups enter into the development system. For one local government senior housing lead spoken to in the research, the growing number of schemes in a small and experimental sector could lead to issues arising from a maximisation of lender appetite, and the danger that a high-profile failure in the future could increase the perceived risk of the sector:

> *A lot of these groups are going to the same kind of lenders. But for example if there is a scheme that doesn't work, falls apart, gets into financial difficulties - then there is a risk profile associated with the developments and how easily accessible some of this funding will be to community-led housing. Obviously some groups have done it through crowdfunding or share issues, but if you are going to have a boom in this sector - if somebody [is] already investing in this, it's a saturation of the market.*

Local authority senior housing lead, northern city, interview data.

Factors to mitigate this could include a greater familiarity with the sector by lenders as it grows, especially if financial products can be developed that acknowledge its particular circumstances. This nonetheless shows the importance of access to credible advice and support, particularly at early stages, in order to prevent potential failures from arising and to demonstrate the existence of support networks that groups can access in difficult times, minimising risk from a lender perspective.

Such concerns are especially pertinent given exposures to greater levels of market risk, with some CLTs building a small number of homes for direct sale on the private market in order to cross-subsidise their development of affordable housing. For one CLT spoken to during the course of the research this was an explicit strategy, done in order to recycle proceeds from sales back into their development pipeline:

...some of it will be 80% market rent, some will be a co-op, some a co-housing group, some market sale. We might sell six of them just to make the rest of the scheme work.

Community land trust committee member, northern city, interview data.

Sales of small numbers of market homes can be a useful strategy for such projects, in that it creates an income stream which is not reliant on social housing grant funding or borrowing, the former being unreliable given policy constraints, and the latter bringing the risk of securing assets on collateral and high interest rate payments. Higher profits nonetheless bring with them the need to focus on how to manage exposures to sell in speculative markets that can themselves be volatile, in competition with other developers. This use of the market recalls concerns identified by Burgess (1978) and Hodkinson (2012) in previous debates of housing alternatives, in that co-operatives developing housing would still be forced to operate within systems of private land ownership, with the need to make a financial return constraining their freedom in practice.

While the numbers are still low given the size of projects, this could lead to future dangers if organisations expand in size, resulting in the need to manage large and complex schemes that could risk monopolising the focus of managers, and detracting from the community-led focus of the current sector. The committee member of the CLT quoted above explicitly raised this as a concern, drawing parallels with a housing association sector increasingly dominated by large and commercial providers, some of which explicitly model themselves on the private sector:

Some would say you are in danger of just repeating the cycle again - so the housing associations of old started off as community groups, had quite a lot of assets, got huge, started merging and got even huger and now just look like big corporations with hundreds of thousands of homes. Not all of them, but is there a danger we could get big and be more bureaucratic and less connected with our memberships and communities? Yes, that's a risk.

Community land trust committee member, northern city, interview data.

In reflecting on this however, the CLT member was clear that they envisaged their role as supporting the development of new co-operatives and community-led housing groups, rather than becoming a large landlord in their own right. This shows one potential way of guarding against this risk. Namely, through community-led groups (and by extension the enabling hubs and infrastructure bodies that support them) maintaining their political and social impulse in reconnecting people with their homes and neighbourhoods, and avoiding the temptation to view themselves as one additional component of the housing market. By retaining a connection to the need to work for the common security of all those who face increasingly precarious housing circumstances, they can help create the foundational values of a better housing system.

7.7. MOBILISING ASSETS: THE CO-OP CLUSTER MODEL

Proposals for drawing on the assets of community-led housing projects themselves in putting this agenda for expansion into practice have come from within the co-operative movement. A major example is the 'co-op cluster' model, advocated by some within the support federation Radical Routes. This envisages co-operatives coming together to pool resources for development and refurbishment, with well-established co-operatives that have repaid all or most of their debt supporting the establishment of new groups.

By providing co-operatives and other community organisations with a collective mechanism to share the risks of costs and development, this has potential to offer a model of self-expansion that remains autonomous from government policy.

Importantly for retaining grassroots control, co-op clusters rely on a process of 'scaling out', in the sense of a proliferation of new groups, rather than scaling up to the size of existing mainstream social landlords. Under this model, individual 'primary' co-operatives would federate and establish a separate secondary co-operative, which would own the freehold on the properties of the cluster. Drawing on their collective assets, the secondary co-operative would make use of its financial reserves and the credit ratings of established groups to support the establishment of new organisations to develop or acquire new housing (Radical Routes, 2015).

The possession of large surpluses by co-operatives in areas such as Merseyside has important potential as a means of expansion, particularly in concert with a CLT or other organisation able to act as a communal land bank (Thompson, 2016). Providing a goal for the use of co-operative assets could also help evade issues such as 'carpetbagging', the private withdrawal of resources from a co-op for the individual benefit of members. This can take the form of 'active' carpetbagging, such as selling a co-operative for profit, or more often 'passive' carpetbagging, such as members enabling rents to fall to a minimum and under-occupying properties. Unlike CLTs, co-operatives lack a statutory asset lock to keep resources in the sector, highlighting the constraints of existing legal and regulatory frameworks.

Potential trade-offs include tight constraints against individual exit, limiting the freedoms of primary co-operatives, and high requirements in terms of the effort and involvement demanded from members. The transfer of legal ownership could also lead to governance issues arising from the formation of internal bureaucracies within the secondary co-operative, though one mitigating feature suggested is to 'split' clusters into new groups when they reach a certain size, in an attempt to maintain accountability (Radical Routes, 2015). Measures to enable this system to be easily replicated include having model legal and organisational formats developed by organisations such as Radical Routes, with the technical support offered by enabling hubs likely to be a vital resource.

At a national level, legislative and policy steps to resolve these issues could involve recommendations recently suggested by NEF. These include a statutory asset lock, a National Development Agency in England to reproduce support offered in Scotland and Wales, and mutual guarantee societies similar to those in the rest of Europe that provide loan guarantees that better enable access to finance, which could also work in concert with a National Investment Bank (Lawrence, Pendleton, and Mahmoud, 2018). Additional measures that should be taken include clarification of the status of co-operatives within the tax regime, and a clear form of co-operative tenure that could be used by societies if they chose, providing clarity over security issues.

7.8 SUMMARY

Community-led housing groups face significant challenges in working within the housing system, having to compete with private developers for access to land and sites or to find the resources to acquire and refurbish housing. The Community Housing Fund, in providing a dedicated funding source the sector, is an important step in covering funding costs in the near future, though its extension beyond 2020 is

necessary to secure a long-term impact. At a regional level, the Greater Manchester £300m Housing Investment Fund should also be explored for its potential to meet funding gaps faced by the sector. Many groups in the sector have nonetheless been remarkably adept at seeking opportunities and small sites, while partnering with organisations such as housing associations and local government. Further opportunities can come through identifying and acquiring surplus public sector land as an alternative to assets being sold into the private market.

Collective support through means such as enabling hubs is likely to be crucial in fostering a robust and vibrant sector, providing ongoing support and access to advice through the development process. Avenues for expanding this should also include training for architects and other consultants in working with community groups while respecting their autonomy. Support for the sector should not only focus on the technical process of developing and managing homes however, but also in maintaining democratic governance and ongoing participation, particularly once the development process has concluded. While some groups within the sector are poised to expand, to achieve the benefits discussed in previous sections this must include the maintenance of connections to democratic governance at the grassroots, as part of building a more just future for housing.

8. Towards housing futures in GM

This section synthesises our key findings, drawing a series of conclusions about the contribution community-led housing could make within the cities and boroughs of Greater Manchester. We focus in particular on the question of securing affordable housing over the long-term for low income inner city communities, its potential contribution in situations of neighbourhood disinvestment and gentrification, and in meeting needs such as older people's health and social care.

We argue that the best possible outcomes of the sector are only achievable with appropriate forms of investment, support and popular mobilisation. It is particularly necessary for sufficient attention given to the need for initiatives to be genuinely led by local communities themselves. The remainder of the report makes a series of recommendations for stakeholders critical to the future success of the community-led housing movement in Greater Manchester.

8.1. THE BENEFITS FOR LOW INCOME COMMUNITIES

The analysis of housing co-operatives, CLTs, and cohousing shows that the community-led housing sector is comprised of a highly diverse set of organisations offering a breadth of social, economic and democratic benefits. With the exception of community gateways most in the UK are currently small and localised, ranging in scale from a terraced street to a neighbourhood or apartment block, or in the smallest cases a single house. Some now envisage building at a larger scale however, with CLTs such as StART Haringey or Leeds Community Homes planning respectively 800 and 1,000 homes in the next decade. This scaling up of projects is likely to be more common in the future if organisations are able to draw on a comprehensive network of enabling hubs, an important next step for the sector in Greater Manchester.

Care must be taken in making direct comparison between the three types, with co-operatives and CLTs characterised by their forms of organisation and ownership models, while cohousing is defined by specific design features and shared living arrangements. The three nonetheless have distinct trajectories. Most co-operatives in the UK since the 1970s have provided homes exclusively for rent, rather than individual members taking on a personal share of equity. While this restricts the ability of occupants to build up savings through direct asset ownership, this can make co-operatives suitable for those who cannot access even limited home ownership, while the inability to privately withdraw equity also acts as a barrier to land speculation.

The curtailment of full grant funding from 1988 has significantly restricted the formation of new mutual social housing co-operatives, however. Of two major examples that have been created since then, Homes for Change in Hulme and Redditch Co-operative Homes, both were developed in collaboration with housing associations, suggesting the importance of alliances for the sector in delivering affordable housing. While independently-funded co-operatives have delivered homes at housing benefit levels, the sector is small and would require additional alternative financing arrangements in order to combine expansion with affordability over the longer term, though the co-op cluster model (see section 7.7) points toward one source of co-operative self-expansion through the use of co-operative reserves.

The limited equity mutual home ownership society model developed since the 2000s could extend the co-operative movement's appeal, enabling occupants to build wealth through a share in co-operative assets. Nevertheless, its record on affordability has been limited due to the need to acquire land, with the co-operatively organised cohousing project LILAC requiring minimum income levels for occupants, though its housing costs are linked to national earnings rather than housing market prices. While some CLTs such as Granby 4 Streets combine some elements of this model with affordability, their low housing costs reflect existing low land values in the area, limiting the extent to which this could be generalised without subsidy.

CLTs have the potential to act on a large scale. The Champlain Housing Trust in Vermont, for example, has managed over 2,000 affordable shared equity homes for more than three decades. CLTs have been increasing as a source of affordable rural housing in England, with many working in collaboration with housing associations and local government. Their flexibility in separating the ownership of land from the properties built over it means that they can also be combined with other amenities, such as community centres, social enterprises, and cultural and work spaces. This has been important in cities like Liverpool, where CLTs such as Homebaked and Granby 4 Streets have enabled local residents to take ownership and control over neighbourhoods threatened with gentrification and clearance programmes.

Community-led projects can provide for greater democratic accountability within planning and development and allow residents to engage on a more equal footing with agencies such as local authorities. Governance and community participation has been variable in England however, where many projects have been driven by small core groups. Community-led initiatives are more likely to generate positive social welfare and citizenship gains when communities take a leadership role from the earliest point of design and are substantively involved throughout implementation and onwards into governance over time. These kinds of processes are necessarily more time-consuming than consultations led ultimately by professionals. But to ignore the lessons of the past, where community-led housing experiments have suffered from co-optation, mission drift, or have ultimately been subsumed into the private market, risks repeating historical mistakes, such as the failure of the co-ownership societies of the 1960s (Conarty et al., 2003; Clapham and Kintrea, 1992), or a growing professionalisation and drift from community control by many newer CLTs in the US (DeFilippis, Stromberg, and Williams, 2018).

Of the three major community-led types considered here, cohousing provides the most specialised benefits. Its unique design and social features have made it highly relevant to certain groups in the UK such as older people and environmentally conscious housing groups. Its ability to offer intergenerational and peer group support and independence is extremely valuable in a society where demographic aging will place pressure on social care needs, and the sector is likely to offer benefits in terms of health and wellbeing and greater gender equality. Although it should be stressed that co-operatives and CLTs can be combined with cohousing, the existing record of cohousing to date is nonetheless weaker on affordability (Jakobsen and Larsen, 2018; Tummers, 2016; Sargisson, 2012).

While much of the UK cohousing sector consists of forms of home ownership, some have developed social housing provision in co-operation with housing associations along lines similar to the Dutch model, with the experiences of OWCH in Barnet showing how this collaboration can extend the benefits of affordability. Cohousing's features make it an important untapped resource likely to have long-term benefits if it receives appropriate support and encouragement.

8.2. ENABLING COMMUNITY-LED HOUSING IN GM

Developments in Greater Manchester such as the partial devolution of housing strategy create an opportunity to put a new Greater Manchester-wide community-led housing agenda into action, and galvanise support in the individual local authorities. Informed by developing policy agendas that promote co-operative economies and community wealth building such as the Preston model, such a housing agenda could create important new knowledge about how to foster a more equitable social and economic future for the region. This includes the opportunity to explore options for tailoring the £300m Greater Manchester Housing Investment Fund for community-led organisations (see section 7.1), to help them overcome funding gaps identified in research conducted by Power to Change (Archer, Kear, and Harrington, 2018) and other support organisations.

With Manchester and Salford's central areas undergoing a financialised development boom, regeneration schemes around the region's urban core are once more underway, for example the £1 billion 'Northern Gateway' development to the north of Manchester city centre. While policymakers hope this will attract renewed wealth of the sort seen over the past two decades, and have officially promised affordable housing targets of 20%, rising land values in central urban areas where social housing has been eroded have the potential to drive gentrification pressures and displacement of low income residents. As in the case of Granby 4 Streets in Liverpool, the CLT model could be a vital means of preserving affordability while enabling residents to take ownership of their neighbourhoods.

Strategically-placed CLTs have potential not just for neighbourhoods in the central core of the city-region, but across the urban and peri-urban districts of Greater Manchester. In addition to acting as an anchor for central urban neighbourhoods, town centres could become new areas for residential living and leisure, as online shopping and centralised distribution puts pressure on existing retail economies. The flexibility of CLTs means they are capable of preserving space not just for affordable and co-operative housing, but for amenities such as cultural venues, community centres, and social enterprises. As rents would be retained and reinvested back into local areas rather than extracted as profit, this could be a strong complement to concerns at city-regional mayoral level to arrest any threatened decline, helping to lower housing costs and rebuild local economies that benefit all who live or work there.

There is also strong potential for cohousing to play a role in health and social care policy in the region. Manchester is currently developing an extra care housing model, which so far has been mixed tenure but is planned to have a strong social housing component in future. If integrated with cohousing options, this could be suitable in particular for older people who may not fit traditional extra care criteria but may be suffering from loneliness and isolation. Half a million people over the age of 60 spend their days in isolation according to Age UK (2016). This is a major issue, with documented health impacts. Integration of cohousing into this agenda could help people retain independence and take a preventative approach to the issues loneliness brings, with wider benefits for the city.

While Greater Manchester has strong examples of successful housing co-operatives such as Sensible Housing Co-operative in Bolton, the region as a whole has lacked an institutional network of support. If an enabling hub was put in place, this would greatly assist mutual learning, technical aid and collective networking and representation. Establishing such a hub should take into account existing organisations with expertise in the community and co-operative sectors who can provide the requisite skills and experience, and the confidence to maintain its independence and be a strong advocate for the sector in the city-region. To protect its impartiality, an enabling hub should not be directly hosted by local government, and any formal relationships should set out clear lines of accountability (see section 7.5). Our recommendations suggest steps a hub could take to fulfil this mission.

Taking lessons from the Preston model of localised development (Jackson and McInroy, 2017), if projects are encouraged to link into the supply chains of mutual and social enterprises then this could also help foster the growth and independence of co-operative economies in Greater Manchester's 10 boroughs. This could build on the wealth retention potential of community-led housing, in a system where housing costs would otherwise be paid into private hands.

Community mobilisation among residents who wish to start community-led housing projects will be necessarily long-term. In this context, it is tempting for some to encourage local authorities, housing associations, and other organisations to initiate community-led housing, and subsequently identify and encourage people with the time and skill to take projects forward. Past experience of mutual housing experiments in the UK and internationally clearly demonstrates the need for communities to lead such initiatives from the earliest stages if they are to reshape existing power relations over land and housing and achieve long-term ownership and sustainability. Community autonomy and capacity building is vital, including through strong mechanisms for peer support and mentoring to avoid projects lapsing into traditional tenant-landlord relations that are too easily swallowed back into the mainstream housing sector.

Explicit attention must therefore be given to ensuring strong democratic governance models appropriate to the character and scale of a given initiative, and the availability of ongoing training and capacity building. This includes learning from successful projects from beyond the city as the sector becomes poised for a new wave of expansion.

8.3. TENANTS TAKE OVER? THE OPPORTUNITIES FOR EXPANSION

Community-led housing has strong potential to contribute towards addressing some of the failures of the current housing system. By rejecting the private right to profit, community-led groups can exert local democratic control over their housing circumstances, empowering residents to directly shape their neighbourhoods. The sector requires appropriate levels of support to meet its potential, and find ways to scale upwards and outwards while retaining autonomy and independence.

The complexities of identifying and acquiring land, developing homes, and navigating the planning system can make the provision of housing at social rent levels challenging. Though some advocate for community asset transfer to provide the sector with a resource base, the reality of providing small-scale affordable housing means that existing groups are often cash poor, having to balance multiple small income streams from contracts, traded services and grants (Gooding and Johnston, 2015). This is a particular concern in an era of public spending cuts and low wages.

The government's establishment of the dedicated Community Housing Fund is therefore a crucial means of support. With £163m made available in the fund's second phase in June 2018, it includes grants for crucial revenue expenditure and infrastructure work, alongside capital funding made available in September 2018. As many groups struggle to cover the costs of the early stages of the planning process and the fees of professionals such as architects and solicitors, this will be a vital resource for the sector in building its capacity and policy recognition. Current capital funding is only accessible up to 2019/20 however (Homes England, 2018b: 19), making it likely that it will be mainly of use to established rather than newly formed groups unless its term is extended. The Housing Fund is an important catalyst, but continued national investment and the encouragement of networks of local infrastructure and expertise will be required for community-led housing to become sustainable over the long-term.

Land shortages, above all other factors, are the main challenge for community projects in urban areas. The establishment of an enabler hub in Greater Manchester will be critical in overcoming this constraint, providing a collective means of access to support and land identification for individual projects. Access to surplus public sector land in partnership with agencies such as local government is likely to be an important avenue for community groups, including in areas experiencing gentrification, with the potential for collaboration with organisations such as the New Economics Foundation for auditing and identifying land. To justify this subsidy, projects should foreground affordability, community control and meeting housing need, as an alternative to the direct sale of land for profitable development.

Alliances with local authorities, the Combined Authority, housing associations and even developers are also key to the ability of community-led housing groups to navigate the above constraints, enabling access to land and technical expertise. It should be recognised that these organisations have conflicting priorities however, resulting in likely trade-offs over environmentally sustainable design or affordability. Though such projects can also bring real achievements, without adequate support and capacity building the inevitable power disparities involved in development can risk translating into a dependency that undermines resident control. A Greater Manchester enabling hub could encourage the growth of mutual support networks and capacity building, for example through fostering peer learning and exchange between different groups and movements from the local to the transnational level.

Care must also be taken to avoid suggesting that community-led housing can act as a quick fix for the housing crisis. The small scale of even the largest community-led projects and the need for groups to act within private land markets means that it is unrealistic to expect the sector to match the large-scale public housing programmes of the twentieth century. Some projects may self-finance via the sale of market housing, but this raises troubling questions over their exposure to development risk through reliance on volatile housing markets. As one of our panellists recently emphasised however, "Community-led does not mean non-state, the challenge is to bring resources in on the community's terms."[18] Finding ways to integrate state subsidy, community leadership and control, and local wealth building is critical to building a fairer housing system and a more socially and economically just city. The empowering features of community-led democratically governed initiatives have much to teach more mainstream forms of housing provision, which fragment communities into individual service users and miss opportunities for addressing the multiple features of disadvantage and inequality. The development of an

18   Diana Mitlin (2018) 'Low-income Housing: a need to think outside the box'. Presentation given at the Housing Futures Event Lessons from the Global South for Community-led Housing, Manchester, 1st November 2018

autonomous and affordable housing sector can also provide insurance against sole reliance on public housing models that are vulnerable to break-up through dependence on shifting political climates.

One way forward could be to see public and community-led housing as complements, reviving past ideas of tenant control and communal ownership, for example, via an expansion of public housing that made tenants joint legal owners of their homes (Hodkinson, 2012). This would include the right to improve their own properties and hold representation on management committees. Public support for community-led housing could enable people in need of housing to combine this with self-help, establishing mutually reinforcing groups that go viral in taking more and more housing provision out of the for-profit sector and into common hands.

Importantly, this would require seeing collective responses to housing need as a genuine alternative to the market, rather than its traditional treatment in the UK as a safety net for those who cannot afford to buy. There are some fresh signs of policy thinking along these lines, with organisations such as NEF, or Stephen Hill of NCLTN, campaigning on the need for a Land Commission that as discussed above, can identify and release public land for community use (Mahmoud and Beswick, 2018; Hill, 2014).

As recommended by Stratford (2018), the good track record of CLTs in particular in preventing mortgage repossession could also be a vital resource if rising interest rates put pressure on homeowners and raise the spectre of repossession. Though this may require legislative support, the establishment of a right to sell for insolvent or underwater homeowners could enable people to switch their housing into a publicly or co-operatively owned land bank, allowing them to stay in their homes while making the sector relevant to wider groups within the population (Stratford, 2018; see also Dorling, 2014; Hodkinson, 2012). Growing use of the community-led housing sector could then act as a platform for expansion, providing a real alternative to the current private sector-led model that dominates urban land and housing. Our recommendations therefore include steps that can be taken to provide a supportive environment for community-led housing at national and local levels.

9. Stakeholder recommendations

The following stakeholder-specific recommendations build on the preceding analysis and draw on best practice models from around the UK and more widely. They have been developed in consultation with these stakeholders themselves and with the Housing Futures Reference Group of external experts and practitioners, who were consulted throughout the project.

CENTRAL GOVERNMENT

The UK faces multiple challenges of stagnant productivity, inequality, low wages and rising housing costs that put pressure on quality of life. Co-operative and community-led housing can contribute toward revitalising democracy and increasing community control over local development and services. Central government has a vital role to play in creating an environment where housing provision is focused on the achievement of human wellbeing rather than on the accumulation of profits. Policymakers should be bold in tackling systemic issues of concentrated ownership and value-capture within the housing market, helping residential communities to put forward their own solutions for overcoming precariousness and insecurity and reshaping their cities and neighbourhoods.

Above all, this requires central government to address the challenge of access to and ownership of land. Researchers, practitioners and progressive think tanks all agree on the urgent need to secure sites for public and community use, as an alternative to the mass sale of public land to for-profit developers (Mahmoud and Beswick, 2018; Christophers, 2017; Jarvis, Scanlon, and Arrigoitia, 2016; Hill, 2014). Government must urgently engage with planning and legislative reform to address the land question, and provide backing for public and community-led housing investment to resolve the housing crisis.

Our detailed recommendations are as follows.

Ⓡ **Recommendation 1: Establish an English land commission.**[19] Its remit would cover designing a strategy for the fairer use of land resources and halting the current large-scale privatisation of public land. This should include a review of the social impacts of treating housing as a financialised asset, the scope for a land value tax, and exploration of what local and central government statutory powers are needed for land assembly for the purposes of affordable and community-led housing.

Ⓡ **Recommendation 2: Guarantee the continuation of the Community Housing Fund beyond 2020.** In addition, organisations over a certain financial turnover should only be able to access this fund as partners of independent resident-led groups, to ensure the money reaches the community-based organisations who need it the most.

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19 An example is the Scottish Land Commission. This is also recommended by the New Economics Foundation and Stephen Hill of the National Community Land Trust Network (Mahmoud and Beswick, 2018: 3; Hill, 2014).

® Recommendation 3: Foster a co-operative economy to enable community-led housing:[20]

i)   Introduce legislation to ensure that all forms of community-led housing have asset locks comparable to those for CLTs that retain assets under community ownership over the long-term.

ii) Create a national investment bank which specifically incorporates the promotion of co-operative and community enterprise and mutual guarantee societies that support lending to community groups.

iii) Pass a Co-operative and Community-led Housing Act that provides a statutory definition for the community-led housing sector,[21] defines a secure tenancy, and overcomes loopholes such as the stamp duty tax levied on co-operatives.

® Recommendation 4: Reform national planning legislation:

i)   Provide for communities to have first refusal on disposals of public land and for suitable procedures that take account of the longer time required for communities to mobilise and make collective decisions.

ii) Close existing loopholes that are exploited by developers within viability assessments to over-inflate the value of land.

iii) Increase transparency through mandating open-book accounting in viability assessments.

iv) Provide national support for a new generation of local authority construction companies, with a presumption these will collaborate with community-led housing groups in supporting innovative design.[22]

® Recommendation 5: Build the long-term capacity of the community-led housing sector:

i)   Invest in programmes of awareness-raising and capacity-building so that low income communities can begin to consider different housing options.

ii) Ensure early stages funding for established groups who are new to community-led housing, building on existing forms of provision by organisations such as NCLTN and North West Housing Services.

iii) Provide low-interest government loans and lending guarantees for the development stage, including bringing back Empty Homes Community Grants Programme funding.

® Recommendation 6: Invest in support infrastructure. The extension of the Community Housing Fund should explicitly include as one of its central objectives ongoing fiscal support for the growth and development of a network of enabling hubs to ensure their long-term viability.

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20 This is also recommended in Lawrence, Pendleton, and Mahmoud (2018).
21 An example is given by the proposed definition by Anthony Collins LLP in Heywood (2016).
22 This has been suggested by Unite the Union and advocated for by Hatherley (2018).

THE GREATER MANCHESTER COMBINED AUTHORITY AND THE TEN LOCAL AUTHORITIES OF GREATER MANCHESTER

Devolution gives local government the ability to begin putting the co-operative and community-led housing agenda set out above into practice, ahead of national reform, including via working in close collaboration with enabling hub networks. Austerity policies have caused intense fiscal pressure. However, reviews such as that conducted by CCIN (2018) demonstrate creative ways in which urban and rural local authorities are directly fostering the growth of the sector without investing significant amounts of their own scarce financial resources. It is critical that local policymakers trust in residential community groups to understand their own needs best. At the same time, alliances between authorities and communities are key to enabling the sector to reach its full potential (Moore, 2014).
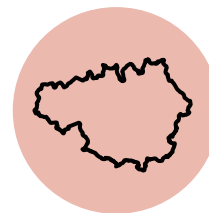
Examples of innovative support include Leeds City Council's use of the planning system and s106 requirements to support community-led housing groups, the small sites framework developed by the Greater London Authority to help identify sites and standardise contracts, and dedicated officer time and training. Within Greater Manchester, the £300m Housing Investment Fund offers an opportunity to specifically tailor financial support, while the Greater Manchester Pension Fund's partnership with Manchester City Council holds lessons for housing investment that can be extended to the community-led sector. Detailed recommendations follow below.

® **Recommendation 1: Work with community-led housing groups, but respect their autonomy.** Local government has a vital role to play in connecting residents to strategic opportunities, including in working with enabling hubs. To ensure resident groups take full ownership, however, it is vital they are able to participate from the beginning of any process, rather than after all important decisions are made.

® **Recommendation 2: Make community-led housing a core component of local authority and city-regional housing strategy.** This can be embedded into formal documents such as the Greater Manchester Housing Strategy.

® **Recommendation 3: Provide for dedicated officer time through explicit posts.** This should include a lead community-led housing officer as part of the housing teams of local authorities, and specific training for housing and planning officers. This involves:

i)   Learning about community-led housing, including how and why other local authorities have supported these initiatives around the UK to date.

ii) Accompanying teams of resident groups on investigative visits to community-led housing initiatives in other cities such as Liverpool, London and Leeds, to learn from good practice examples.

iii) Working with community-led housing groups to identify and bring forward development opportunities and comply with planning policy.

iv) Acting as specialist advisors to community-led housing hubs, enabling them to assist in technical matters and site identification.

Recommendation 4: Assist community-led housing groups in identifying and acquiring land:
   i)   Use the One Public Estate programme to identify surplus land sites across the public sector, including the NHS, police, and Network Rail, and make these transparent and available for affordable and community-led housing, rather than being sold into the private sector.

   ii) Build partnerships with other potentially philanthropic land owners in the city, such as faith organisations, to identify empty or disused land and property that could be brought back into use for the common good by resident-led groups.

   iii) Make full use of legal powers to discount the 'best consideration' of sites for disposal when this is for the use of community-led groups, including taking account of the local policy context such as affordable housing requirements in the valuation of sites.[23]

   iv) Tailor land disposals to the specific needs of community-led groups, including exploration of leasehold arrangements at low or nominal cost, and staggering expected payments to account for the cash flows of small organisations.

   v)   Give communities first refusal on disposals of public land, and make this feasible through providing for suitable timeframes for collective decision-making.

Recommendation 5: Make full use of existing planning and land assembly powers to promote affordable and community-led housing at a local level:
   i)   Learn from the financial innovations implemented by other local authorities such as Leeds City Council, including use of s106 powers and pooling of Right to Buy receipts to fund 30% of the capital costs of new developments.

   ii) Close down viability assessment loopholes. Local plans should set out clear procedures for assessments, and s106 policies should include additional affordable housing contributions where developers make additional profits over and above expected levels set out in outline planning applications.

   iii) Increase transparency over s106 contributions through the use of open book accounting.

   iv) Stop developers overpaying for land to bypass affordable housing contributions through use of land valuation criteria. This can be informed by the recent High Court case won by Islington Council in September 2018.

Recommendation 6: Tailor the £300m Greater Manchester Housing Investment Fund to Community Groups. This should include the exploration of how to assist the sector in overcoming funding gaps identified in studies such as Archer, Kear, and Harrington (2018), for example bridging loans in the development process.

Recommendation 7: Support community-led housing to foster a social economy. Local policymakers should explore ways to work with community-led housing groups to promote the 'social economy'. Examples might be supporting the inclusion of workspaces for social enterprises, and the embedding of groups into wider co-operative supply chains along lines such as the Preston model of community wealth building (Jackson and McInroy, 2017).

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23   We are grateful to Tom Chance of the National Community Land Trust Network for this suggestion.

HOUSING ASSOCIATIONS AND OTHER REGISTERED PROVIDERS

Housing associations have been major partners in helping community-led housing groups put their ideas into practice (Moore, 2018; 2014). As shown in our report, community-led housing groups can create benefits in terms of social welfare outcomes, employment and skills development, and reconnecting housing with grassroots democratic participation, helping providers meet their social aims. Innovative associations willing to work closely with residential groups will be key allies in realising the benefits of community-led housing. They are able to offer invaluable expertise and resources in relation to identifying and acquiring land for development, and offering housing management expertise for groups aiming to provide homes for social rent.

Community-led housing groups can create strategic ripple effects which revitalise urban neighbourhoods and generate social welfare and quality of life for the whole community, including housing associations' own tenants. Associations can raise awareness about community-led housing, and help low income community groups develop the capacity and skills to take on projects. This is likely to generate mutual respect and learning on both sides, but beyond this, it promises even greater rewards in helping to build a new housing future in the city, including through partnership work with enabling hubs.

- ® **Recommendation 1: Form a learning coalition to work together with local communities.** This would entail providers working jointly with community groups to identify pilot sites and test out different approaches. Academic partnership could assist this by providing for facilitated processes of documentation, reflection, and learning.

- ® **Recommendation 2: Associations can dedicate staff time through distinct posts or secondments.** This should involve:
  i) Learning about community-led housing, including how and why other associations have supported these initiatives around the UK to date and with what results.

  ii) Accompanying teams of residents groups on investigative visits to community-led housing initiatives in other cities to learn from good practice examples.

  iii) Working with community-led housing groups to identify and bring forward development opportunities and comply with planning policy.

  iv) Acting as specialist advisors to community-led housing hubs, enabling them to assist in technical matters and site identification.

- ® **Recommendation 3: Organise community-based briefing sessions on community-led housing**:
  i) Invest in training and capacity building for residents groups who are interested in developing an initiative.

  ii) Work with enabling hubs to identify volunteer groups interested in taking forward initiatives.

- ® **Recommendation 4: Embed the co-design of estates into mainstream practice.**[24] This should focus on uses of physical space that foster interaction and communal living, and encourage environmentally sustainable designs.

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24 This has also been advocated by Jarvis et al. (2016).

® **Recommendation 5: Identify land and property held by housing associations that could be offered for community use.** For example, small scale self-renovation projects that could act as catalysts for a wider engagement with the possibilities of community-led housing in a particular community.

® **Recommendation 6: Work with hubs to guarantee sites. Housing associations in collaboration with enabling hubs (see below) can back land acquisition by acting as a guarantor for community-led groups who wish to identify sites.** This de-risks the development process for landowners, giving community-led groups the time to assemble finance and purchase a site without money automatically changing hands.

LENDERS AND GRANT-MAKING ORGANISATIONS

Funders such as the Nationwide Foundation and the Tudor Trust have been integral to recent positive action in the sector. A growing social finance movement, including organisations such as Ecology Building Society, Triodos, Big Society Capital and CAF Venturesome, have been vital in enabling the gains made by the sector in recent years, alongside funders such as Power to Change and the Nationwide Foundation (Heywood, 2016). With more and more projects established in cities over the past decade, it is an opportune time for funders to work in partnership with the community-led housing sector, and community-based organisations, to improve cross-cutting understanding about how best to support residents living in low income areas to engage with the sector's possibilities. Further support for the development of an effective network of enabling hubs will be critical here. Enabling hubs can partner with grant-making bodies and community-based organisations to advise on tailored funding streams which respond appropriately to locally defined needs and interests.

® **Recommendation 1: Devise funding streams specifically accessible for community-led housing initiatives in low income areas:**
  i) This should include funders and the social finance movement working with regional enabling hubs and national infrastructure bodies to improve their understanding of the requirements of community groups in low income areas.

  ii) It could include guarantor schemes, in concert with enabling hubs, that would stand behind community-led groups attempting to acquire land.

® **Recommendation 2: Explore means of incentivising schemes that combine affordability with ecological sustainability.** This can be combined with lobbying of local and central government to work in concert with programmes such as the Community Housing Fund, and other funding such as community share issues.

® **Recommendation 3: Work with the sector to better tailor risk assessments.**[25] Lenders can have difficulty assessing the risk of community-led groups, due to their small size and distinct characteristics. Commercial and social finance investors should work in partnership with national infrastructure bodies to develop a better understanding of risk and avoid the disproportionate inflation of loan costs.

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25   This builds on recommendations suggested in Heywood (2016).

ⓡ **Recommendation 4: Explore the co-op cluster model.**[26] Commercial and social finance investors should work in partnership with co-operative freehold societies to develop financial products that take into account the sharing of risk between different mutual groups, enabling these to develop more affordable housing.

ⓡ **Recommendation 5: Lobby for social finance reforms that support co-operative and community-led housing initiatives.** This can include legislative support for guarantee schemes that support loans for co-operative enterprises.[27]

NATIONAL INFRASTRUCTURE SUPPORT BODIES

The community-led housing sector has made important gains in the past decade. From a situation where new housing had been effectively constrained since the co-operative heyday of the 1970s and 1980s, we now see plans by more than 200 groups to develop over 5,000 new homes in the next three years (NCLTN, 2017). National organisations such as CCH, NCLTN, and the UK Cohousing Network have been crucial to this achievement, building recognition among policymakers and expanding support for the sector. With appropriate support, the growing network of enabling hubs across the UK will be vital in offering advice, access to expertise, land, and funding opportunities, and a collective voice with policymakers.

To avoid issues such as the failure of co-operatives and TMOs to expand in the 1990s, the sector's support bodies are currently in the process of rolling out training programmes for specialist advisors within enabling hubs. While these will provide essential training in business and housing management, it is vital they also support an overarching agenda of enabling community control. This should include a focus on making the benefits of community-led housing projects open to disadvantaged groups, while also fostering values of democratic collective governance throughout the sector.

ⓡ **Recommendation 1: Review strategy and practice to ensure adequate support is being provided to enable disadvantaged groups, including those in areas facing gentrification, to engage with community-led housing.**

ⓡ **Recommendation 2: Ensure training programmes foreground skills development for collective and co-operative participation.** This can draw on existing knowledge within the co-operative sector, and incorporate strategies such as conflict mediation and the need to build and sustain participation over the long-term.

ⓡ **Recommendation 3: Promote peer-to-peer learning to ensure community control remains a core value.**[28] This should include community exchange and networking between community groups in low income areas of cities around the UK, including where there are no community-led housing initiatives at present.

ⓡ **Recommendation 4: Actively encourage a wider social economy.** Building on the recommendations for local and national government set out above, this includes:
   i) Work with regional enabling hubs to develop good practice approaches for supporting stronger links between community-led housing groups and wider mutual and co-operative sectors of the economy.

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26   See section 4 of this report and Radical Routes (2015).
27   This suggestion draws on the analysis of Lawrence et al. (2016) .
28   This has also been suggested by Moore (2018).

ii) Assist hubs to develop supply chains between co-operative enterprises, for example co-operatives specialising in environmental refits and environmentally-sustainable energy sources.

Ⓡ **Recommendation 5: Work with enabling hubs on joint advocacy for some of the other stakeholder recommendations contained in the report.** This includes:

i) Funding streams for awareness-raising about land use and ownership, spatial planning, and the possibilities of community-led housing.

ii) Early stages funding for community groups who have decided they want to initiate a community-led development.

iii) Reforms to national and local planning frameworks as set out above.

A GREATER MANCHESTER 'ENABLING HUB'

A city-regional enabling hub is the major next step for community-led housing in Greater Manchester, acting as a collective voice for the sector and a much-needed peer support network.
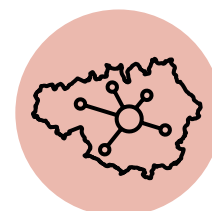
An enabling hub can identify land, offer start up advice to groups, provide technical support and training and importantly facilitate peer learning and collaboration. Working in concert with CLTs acting as a communal land banks, a hub could act as a guarantor for land deals to de-risk projects.

It is beyond the remit of the Housing Futures project to set out the hub's values but we feel a core task should be an explicit focus on promoting access to affordable community-led housing for people on low incomes. While governance structures of existing hubs vary (Lavis and Duncan, 2017), a critical function should be to offer an independent voice for the sector.

Ⓡ **Recommendation 1: Protect the sector's independence and grassroots accountability:**

i) The hub should be independent. For example, Leeds Community Homes is an independent enabling hub that has developed a progressive and symbiotic relationship with local government while maintaining autonomy.

ii) The hub should have a democratic, accountable governance structure actively involving community-led housing members, drawing on the expertise and knowledge of practitioners and community groups.

Ⓡ **Recommendation 2: Ensure long-term transparency and good governance:**[29]

i) Set out formal governance roles that articulate the relationship between community-led housing organisations, board members, and practitioners.

ii) Set out a clear and transparent business plan with financing and income generation that offers long-term viability.

Ⓡ **Recommendation 3: Adopt an explicit focus on housing justice and affordability:**

i) This should be achieved through proactive engagement with residents and community-based organisations within low income areas of the city region (following the recommendations set out above for national support agencies and grant-making bodies).

ii) Ensure appropriate training and capacity-building support so that people who are participating with different levels of skills and experience can engage on a level playing field.

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29   This recommendation draws on research by Lavis and Duncan (2017).

iii) Facilitate peer-learning through exchanges between resident groups in low income areas and other existing housing initiatives in deprived areas.

Ⓡ **Recommendation 4: Foster relationships with philanthropic landowners, housing associations, universities and other major institutions with access to land and property:**

i) In particular, this should include a focus on sites in areas facing gentrification pressures, where early access to land can assist community-led organisations in becoming recognised stakeholders.

Ⓡ **Recommendation 5: Encourage environmental design:**

i) The hub should seek to promote access to design and retrofit solutions that are ecologically sustainable as assessed on a whole life cycle basis.

COMMUNITY-LED HOUSING GROUPS

Our report includes case studies of several urban community-led housing groups, including Bolton's Sensible housing co-op, Liverpool's Granby 4 Streets, East London CLT, the LILAC eco-project in Leeds and Barnet's Older Women's Cohousing (OWCH). These pioneering initiatives show how people can take control of their housing circumstances, revitalise neighbourhoods, combat isolation and achieve social and environmental benefits. While different from community-controlled grassroots projects, Preston's Community Gateway Association is an example of the social programmes and engagement that can be provided through mainstream social housing. The support infrastructure being developed by the sector, including networks of enabling hubs and training programmes in business and housing management, can build on this by providing invaluable advice and support to new groups who wish to come forward and start their own projects.

Community-led housing groups are likely to constitute a diversity of projects from different parts of society. From the perspective of Housing Futures, it is important to ensure that fresh expansion is widely accessible, including to those on low incomes. While organisations such as CLTs in other countries such as the US have been successful at delivering many homes, there can be a risk of projects drifting from community control as they come to focus on housing management (Moore, 2018; DeFilippis, Stromberg, and Williams, 2018). Avoiding this is inevitably a long-term task, but one that should be foregrounded as the sector expands. We would therefore make the following recommendations:

Ⓡ **Recommendation 1: Ensure that governance models are inclusive and accountable.** For example, new CLTs should consider the adoption of the traditional tripartite accountability structure that divides governance equally between CLT residents, residents of the host community, and independent advisors.

Ⓡ **Recommendation 2: Training should actively accommodate people with different levels of skills and experience.** This should focus on enabling people to engage on a level playing field, to avoid participation becoming tokenistic.

Ⓡ **Recommendation 3: Protect the principle of community leadership within governance mechanisms.** Particularly for larger projects such as city-wide CLTs, it is important to ensure accountability to avoid long-term capture of projects by professionals and technical experts at the expense of community control.

🅡 **Recommendation 4: Community-led housing groups should explicitly consider diversity and equal access.** This includes both the process of formation and ongoing recruitment and governance.

🅡 **Recommendation 5: Groups should seek to incorporate design, operation, and construction technologies that are ecologically sustainable.**

🅡 **Recommendation 6: Groups should consider ways to directly link with other social enterprises that share a co-operative and community-led ethos.**

ACADEMICS

In-depth and engaged research has a critical role to play for community-led housing in the years ahead. To the extent that alternative housing models have an opportunity for expansion not seen since the 1970s, there is a need to make research available and accessible for activists, practitioners and policymakers. While academia has no monopoly on knowledge, its ability to act as a resource for independent, well-grounded and context-aware research has much to offer in evaluating the benefits, challenges and opportunities community control of housing can provide.

Many pioneering groups and figures within community-led housing have made the long-term case for the sector, often drawing on international comparisons (Hill, 2014; Brenton, 2013). As often acknowledged by researchers, there remain important quantitative and comparative gaps in our understanding of the long-term benefits of the sector and the mechanisms by which it relates to the rest of the housing system (Tummers, 2016; Rowlands, 2009). There is also a need to explore the nuances and debates surrounding the transformative potential of community-led housing, particularly for people most affected by the inequalities of the housing market (Chatterton, 2016; Hodkinson, 2012; Pickerill and Maxey, 2009). Given the wealth of knowledge and experience held by people within initiatives and movements for housing alternatives, it is crucial that researchers participate and collaborate with others so that the resources universities can provide are put at the service of creating a better future for housing.

🅡 **Recommendation 1: Develop longitudinal research studies which can generate systematic and comparative evidence of the social, economic and democratic benefits and value of community-led housing.**

🅡 **Recommendation 2: Include quantitative data on the social and economic characteristics of people living in community-led provision in research studies to aid in-depth assessments of the measurable outcomes of projects.**

🅡 **Recommendation 3: Develop partnerships with local authorities, housing associations and community-led housing groups to co-produce user-friendly toolkits to measure the benefits of community-led housing.**

🅡 **Recommendation 4: Develop action research programmes that enable residents groups and community-led housing activists to analyse, understand and better engage with the practical and political dynamics of land use and spatial planning.**

® Recommendation 5: Identify funding and networking opportunities for international exchange and learning to help create platforms and programmes for peer learning, mentoring and knowledge exchange with effective community-led housing initiatives and movements.

Appendix 1. Methodology

The Housing Futures action research was co-produced by the Housing Futures Steering Group to address the following core research questions:

1. To what extent does community-led housing exhibit defining features, and what typology can be derived from these features?

2. To what extent can community-led housing contribute towards achieving a more progressive, democratic and inclusive housing system, both in terms of affordability and wider considerations such as health and social care benefits and democratisation? What are the strengths and limitations of different models of community-led housing in terms of achieving these outcomes?

3. What can we learn from the historical trajectories of these models that might help to foster contemporary successes?

4. What potential is there for an expansion of community-led housing within the devolution context of Greater Manchester, and are there any barriers to the sector's expansion? If so, to what extent can these be addressed and by whom?

We engaged with these questions through the following three strategies:

1. A desk-based review of the existing academic and policy and practice literatures.

2. Qualitative interviews and focus group discussions with key stakeholders with relevant knowledge and experience in Greater Manchester and neighbouring cities.

3. An events series focused on expert/public knowledge exchange and debate.

Desk-based review
Dr Richard Goulding was contracted by the Housing Futures Steering Group to carry out this desk-based review and to triangulate these findings with data generated principally through our primary research, drawing also to some extent on knowledge shared during the public events programme. The review involved an bibliographic search of academic databases as well as Google Scholar and wider web-based searches for literature pertaining to the benefits, challenges and politics associated with community-led housing. We also asked the Housing Futures Reference Group for recommended sources. A bibliography was compiled and sources evaluated on the basis of the methodologies used by each study, taking care to avoid drawing conclusions from promotional literature. The review focused principally on research questions 1, 2 and 3 with some emphasis on question 4.

Qualitative interviews and focus groups
We engaged with the following numbers of key stakeholders through a total of eight semi-structured interviews and four focus group discussions. These discussions focused principally on research questions two and particularly four but also on question three when this was relevant to the participant(s).

Stakeholder type	Number of participants	Method (and number)
Existing or previous members of community-led housing initiatives	18	Focus group discussion (3) Interview (1)
Design/architecture professionals	1	Interview (1)
Staff members of national infrastructure support organisations	2	Interview (2)
Local authority officers in Greater Manchester (strategic housing leads)	2	Interview (2)
Local authority officers in other city-regions (housing)	1	Interview (1)
Chief Executives/Senior staff members of Housing Associations operating in Greater Manchester	4	Focus group discussion (1)
Staff members of regional 'enabling hub' organisations in other city-regions	1	Interview (1)

Public events programme
Throughout 2018 we held six public events to raise awareness, share knowledge and encourage discussion and debate about the merits of community-led housing for low income areas of Greater Manchester. The first three of these were specific to the main forms of community-led housing that we considered during our research: Housing cooperatives, cohousing, and CLTs. The contributions of expert panellists were audio recorded and notes were taken at each event. We have occasionally drawn on this audio and documentary data during the process of data processing, analysis and writing up.

Data analysis and write up
The research began with the desk-based review. Dr Richard Goulding presented a first draft of the review to Steering Group members in April 2018. This overview of the existing evidence base assisted the Steering Group to design the primary research and to plan the 2018 events programme. All Steering Group members participated in the primary research process either as interviewers, focus group facilitators or by transcribing interviews and focus groups discussions. This ensured all members of the Steering Group were fully engaged with the research questions and the kinds of data being generated. Dr Sophie King carried out a thematic qualitative data analysis of all the interview and focus group data using Nvivo11 software. Dr Richard Goulding then used this thematic analysis to triangulate this data with the existing findings within the first draft literature review. A first full draft of findings and recommendations was written up and circulated to the Steering Group and Reference Group for discussion and feedback in October. This included a three hour recommendations workshop on 18th October 2018. Concerns and suggestions from written and verbal feedback were collated and addressed in turn and a final draft report written up and circulated to the Steering Group for final comments. This report is therefore a collective effort and has been endorsed by the Housing Futures Steering Group, a mix of principally community-led housing practitioners, wider voluntary and community sector representatives, and academics.

Appendix 2. Key support bodies

There are a number of support bodies available to support the community-led housing sector. The following provides a description of selected organisations.

Confederation of Co-operative Housing
Established in 1993, the Confederation of Co-operative Housing (CCH) is a representative body that campaigns and lobbies on behalf of co-operative housing providers, while providing a forum for networking between co-operative groups. CCH is a non-party political organisation, but carries out research and commentary on policy initiatives, in addition to advising on good practice within the sector. CCH has also been instrumental in developing and lobbying for policy models such as community gateways.

Co-operatives UK
While not housing focused, Co-operatives UK is a network body representing the wider co-operative movement in the UK, with extensive membership overlap with CCH. First established in 1870 as the Co-operatives Board, Co-operatives UK campaigns and lobbies on behalf of co-operatives. As the major institutional representative of co-operatives, Co-operatives UK is also a member of the International Co-operatives Alliance, which plays an analogous role in international policy forums.

Co-operative Development Society
The Co-operative Development Society (CDS) was founded in 1975 and is a co-operative housing development and service agency, located primarily in London and the South East of England. CDS provides services to co-operatives and is a housing manager with 3,300 properties in its own right, while also working to develop policy models such as mutual home ownership.

Radical Routes
Much smaller and with less institutional reach than the organisations listed above, Radical Routes is an independent secondary co-op that provides support services, guidance, and small-scale ethical loans to housing co-ops, in particular independently-funded co-operatives. Founded in 1992 as a mutual support network, Radical Routes acts as a forum for between 27 co-operatives with around 186 individual members, many of which operate on a small, individual property-level scale (Radical Routes 2015). In addition, the organisation has five worker co-ops, with 24 individual members, and two social centres with 49 active members. It also provides small-scale loans through 'Rootstock', an investment co-operative. Favouring a consensus decision-making model of organisation, Radical Routes also carries out research into policy and strategies for its members, and has developed a model rules document for new co-ops known as RRFM14, and a model tenancy agreement for co-operatives.

The National Community Land Trust Network
The National Community Land Trust Network (NCLTN) is the official charity representing CLTs in England and Wales. Providing consultancy services to CLTs, local authorities, and developers in areas such as how to access funding streams such as the government's Community Housing Fund, NCLTN was established in 2010 and initially hosted by the National Housing Federation, the official representative body

for housing associations. As a membership organisation, NCLTN claims lobbying success on policy for the sector including an exemption from the voluntary Right to Buy, which is currently being piloted to be rolled out to housing associations, and an exemption from the 1% rent cut imposed on housing associations from 2016-2020. In collaboration with UK cohousing and with support from CDS co-operatives and CCH, NCLTN also organised the first annual community-led housing conference, held in London on November 27, 2017.

UK Cohousing Network
The UK Cohousing Network was established in 2007 to support and provide a collective voice for cohousing in the UK, later establishing a UK Cohousing Trust in 2013 with additional charitable objectives. The aims of the Trust are to provide public education as to cohousing, commissioning research in order to disseminate ideas on policy and best practice.

The Co-operative Councils' Innovation Network
A network backed by 22 local government authorities, the Co-operative Councils' Innovation Network (CCIN) was established in 2013 to lobby for and research the establishment of new models of local service provision. This can include establishing academy schools as co-operative enterprises, or use of the community gateway model to promote part-mutual social landlords such as Rochdale Boroughwide Housing. In practice, this often focuses on the establishment of co-operatives to deliver services, shaped by the context of local government austerity policies that have severely hit local authority funding since 2010.

CCIN recently carried out a Commission on Community-led Housing, conducting case studies and best practice models, and issuing a report in 2018. Recommendations to local authorities include asset transfer to community-led housing organisations, the dedication of specialist officers to support community-led housing, and revenue funding through means such as s106 planning obligations and Right to Buy receipts (CCIN, 2018).

Locality
Locality is the successor organisation for the Development Trusts Association (DTA), an umbrella body for Community Development Trusts (CDTs) in England, renamed after its merger with the British Association of Settlements and Social Action Centres in 2011. CDTs were first established in the 1960s, with the aim of acquiring land and assets as a means of protection from demolition programmes and property speculation (Thompson, 2015a).

As a support organisation with over 600 members, Locality provides peer learning support, resource packs for community groups and public sector organisations for asset transfer to community groups, and specialist advice and support. It also promotes community asset transfer to policymakers, and was a strategic partner with the Office for Civil Society in the Big Society policy agenda of the Conservative-led Coalition government (2010 – 2015).

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