



What does your community group need in place to buy or develop housing?

A guide to getting your group ready

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Brighton & Hove
Community Land Trust

COMMUNITY-LED HOUSING PROGRAMME

Supported by:



Community-led housing group needs



Your group is strong, energetic and makes consistent progress



You have clear shared vision and values reflected throughout your plans



You have a viable business case and financial plan for the project you want to deliver



Your level of organisation is robust enough to carry the project



You have a clear set of requirements for the property or land you are seeking



A strong group

- Group members work positively together
- Your group has energy and dynamism
- You meet regularly and participation feels positive, enjoyable
- Your vision and values are shared
- Commitment is even amongst members
- Work is shared across members of the group, or you have all agreed that certain people are doing more & this 'sweat equity' is fully acknowledged and accepted.



Shared vision and values

- Your vision & values are clear and coherent
- Shared across the group
- Reflected in other elements e.g. financial plan
- Documented so you can share it with others (starting point for your business case).

Viabale business case and financial plan

- Your business case is clear & persuasive – mainly for funders
- Existing £ assets are known
- Overall costs of the project are known
- Any gap is identified and there is a viable plan for how to fill it (e.g. mortgage – based on early conversations with lenders)
- Financial plans are worked out in detail in an appropriate format (e.g. spreadsheet) and allows you to test is with different risk scenarios (e.g. 1% interest rate rise)
- Your case will be stronger if you can demonstrate benefits for wider communities.





Robust organisation

- Formally constituted and functioning as the constitution says it should (e.g. holding AGM every year, appointed treasurer...)
- All your members understand the way it works
- Appropriate to your vision and values
- Got money to meet your group's everyday running costs
- Got a bank account & financial policy & procedures
- Your decision-making happens fairly, efficiently and is transparent
- Documentation in order so that others can be assured (key policies written, annual accounts...).



Clear needs from land and buildings

You can specify:

- Housing needs (number, type, size, affordability, basic layout...)
- Communal needs (outside space, shared facilities...)
- Geographical area
- Key conditions (e.g. 'close to trains and buses')
- The sum of money available to the group to buy or develop, and how quickly it will be made available (link to the financial plan)
- You have a succinct document summarising this to give to agents.

Resources to help groups make progress

NATIONAL RESOURCES

- **Diggers and Dreamers** list 200+ different types of intentional communities around the UK. Good for inspiration and ideas! diggersanddreamers.org.uk
- **Radical Routes** is a network of radical co-ops whose members are committed to working for positive social change. The network is mainly made up of housing co-ops with up to 17 members radicalroutes.org.uk
- **UK Cohousing Network**. Good for inspiration and ideas! cohousing.org.uk
- **National Community Land Trust Network**. Source of useful resources, not just about CLTs. Check out their handbook on how to set up a CLT, which has other useful links in it www.communitylandtrusts.org.uk
- One of the most interesting examples of community-led housing, **LILAC** in Leeds. lilac.coop
- **Seeds For Change**. seedsforchange.org.uk They have lots of resources, including guides to organising good meetings, taking minutes and how to make decision by consensus. They publish A Consensus Handbook: Co-operative decision making for activists, co-ops and communities. seedsforchange.org.uk/handbookweb.pdf
- Consensus decision-making has been refined in different ways. One way is **Sociocracy**. sociocracy.co.uk

- **Definitions:** What is community-led housing? bit.ly/CLTNetworkCLHDefinition and bit.ly/WorldHabitatCLHDefinition
- **Catalyst Collective** catalystcollective.org They can help you register and develop your housing co-operative. They also offer bookkeeping and financial support.
- **Wrigleys Solicitors** have written A Guide to Legal Structures to Community-led Housing (2017) <https://www.wrigleys.co.uk/sample-sectors/co-housing/>

LOCAL RESOURCES

- **Brighton & Hove Community Land Trust**. Check out our website for lots of resources and sources of help. bhclt.org.uk/
- Brighton & Hove City Council (BHCC) **self-build register** – helps secure more self-build plots if you register! bit.ly/BHCCSelfBuildRegister
- **Sussex Cohousing**. They have social events happen each month sussexcohousing.org.uk
- **Co-operative Housing In Brighton & Hove** (CHIBAH) is a network which represents and supports co-operative housing in the city. chibah.org

- **Mutual Aid In Sussex**. Mutual support network for people interested in a more co-operative community. Not just about housing. maisnetwork.net
- A good example of a housing co-op self-building their homes in Brighton is **Bunker** housing co-op. facebook.com/bunkerbuild
- The **Brighton & Hove Fairness Commission** report (June 2016) has a strong focus on housing. bit.ly/FairnessCommissionReport
- Brighton & Hove City Council **affordable housing brief** 2015. bit.ly/AffordableHousingBrief

BRIGHTON & HOVE HOUSING INFORMATION

- **Brighton & Hove Housing Statistical Bulletin** 2016/17 Annual Review 1 April 2016 to 31 March 2017. bit.ly/StatisticalBulletin16-17
- **Finding a home:** Advice from BHCC: bit.ly/FindingHomeAdvice

OUTSIDE BRIGHTON - SUPPORT IN SUSSEX

- **Action in Rural Sussex** – Sussex Community Housing Hub – similar programme of support for community-led housing www.sussexcommunityhousinghub.org/

Resources to help you: Co-operatives

- Catalyst Collective can help you register and develop your housing co-operative. They also offer bookkeeping and financial support. catalystcollective.org
- Seeds For Change have lots of resources including guides to organising good meetings, taking minutes and how to make decision by consensus. seedsforchange.org.uk
They publish: *A Consensus Handbook: Co-operative decision making for activists, co-ops and communities*. seedsforchange.org.uk/handbookweb.pdf
- Developing and starting a co-op: A series of guides from Co-operatives UK (not focussed on housing) uk.coop/simplyseries
- Radical Routes has published a two page, step-by-step guide on how to set up a housing co-op. It is a great place to start. bit.ly/CoopHowToSteps
They have also published a more detailed guide. bit.ly/CoopHowTo (8th edition, 2015)
- Bliss, Nic and Lambert, Blase. (2017) *New co-operative and community-led homes*, Confederation of Co-operative Housing (CCH). bit.ly/NewCLHomes
- *From Conflict to Co-operation*: This illustrated booklet series aims to help co-ops not only to deal with conflict when it arises (Booklet 1), but also avoid unnecessary conflict by: improving communication (Booklet 2), improving meetings and decision-making (Booklet 3), managing change caused by organisational growth and development (Booklet 4), clarifying the role of the Committee (Booklet 5) uk.coop/resources/conflict-co-operation
- A series of short guides by Somerset Co-operative Services on different aspects of housing co-operatives e.g. business plan, decision making, loan stock somerset.coop/p/briefings-and-resources.html
- A guide to developing housing co-ops from the Wales Co-operative Centre wales.coop/a-guide-to-developing-housing-co-ops
- Confederation of Co-operative Housing (CCH) UK supports housing co-ops, mainly those already in existence, and promotes the work done by co-operative and mutual housing organisations. ch.coop/what-is-co-operative-and-mutual-housing
- International Co-operative Alliance. (2016) Co-operative identity, values and principles ica.coop/en/whats-co-op/co-operative-identity-values-principles.
- Jones, R. (2012) Housing co-ops: is The Drive dream still alive? *The Guardian*. bit.ly/CoopDream
- Sennett, R. (2012) *Together: The rituals, pleasures and politics of co-operation*, New Haven, Conn, Yale University Press. (BOOK)

Local housing co-ops to learn from

You may be able to visit these housing co-ops to learn from them. Many are members of Co-operative Housing in Brighton & Hove (CHIBAH) <http://chibah.org/> and/or Radical Routes <http://radicalroutes.org.uk/>

- Diggers Self Build Housing co-op bit.ly/DiggersInfo
- Brighton Rock Housing Co-operative Limited brightonrockcoop.org
- Skylark skylarkhousingcoop.wordpress.com
- Out of Town outoftowncoop.wordpress.com
- Dryad <http://bit.ly/DryadCaseStudy>
- Two Piers twopiers.coop
- South Down Eco-housing southdownseco.wordpress.com
- Rosa Bridge bit.ly/RosaBridgeCoopsUK
- Hornbeam bit.ly/HornbeamCoopsUK
- Bug bit.ly/BugCoopsUK
- Hedgehog segselfbuild.co.uk/projects/hedgehog.html
- Ringo Housing Co-op (The Borg) <http://bit.ly/RingoCoopsUK>
- Bunker – a self-build housing co-op facebook.com/bunkerbuild

Resources to help you: Finances for community-led housing

- Watch an introduction to financial planning for community-led housing by Nathan Brown bit.ly/NathanBrownVideo
- The Community Land Trust Appraisal Tool – This tool will help you to develop a financially viable affordable housing project. It takes into account different ownership / tenure options. bit.ly/CLTFinancialTool
- The Radical Routes financial planning spreadsheet is designed for housing co-ops, to work out what they can afford to buy, how much rent they need to set and what loans and loanstock they will need. It is mainly designed for single tenure projects (rental model) bit.ly/RRSpreadsheet
- The National Community Land Trust network publish up-to-date information about sources of finances. communitylandtrusts.org.uk/funding-and-resources/funding
It includes information about ethical lenders which community-led housing groups can get mortgages / loans from, including:
 - Ecology Building Society ecology.co.uk
 - Triodos triodos.com/en/about-triodos-bank
 - Charity Bank charitybank.org
 - Unity Trust bank unity.co.uk
 - Co-operative and Community Finance coopfinance.coop/housing
- Ecology Building Society offers up to 80% of the mortgage costs for community-led housing, while Triodos offers up to 70%. The National Community Land Trust network has more information on charitable and ethical lenders that have funded community-led housing. See a helpful guide to different lenders' requirements and contacts by the National Community Land Trust network: <http://bit.ly/CLTPrivateFinanceRequirements>
- *Financial literacy for co-operatives*: Very handy guide for housing co-ops by Seeds for Change, going over annual accounts, budgets, cash flow, loans, bookkeeping and other financial aspects of housing co-ops seedsforchange.org.uk/finance (web page version) seedsforchange.org.uk/financialliteracy.pdf (pdf version)
- Simply Finance: A comprehensive guide to the different options for financing a community enterprise uk.coop/resources/simply-finance
- Co-op friendly accountants: catalystcollective.org / 0845 223 5254 / hayley@catalystcollective.org

Resources to help you: Custom and self-build and CLTs

- NaCSBA, 2017. Custom and self-build toolkit. nacsba.org.uk and selfbuildportal.org.uk
- Watch an introduction to self-build with Mario Wolf (National Custom & Self Build Association, Right to Build Taskforce), Martyn Holmes (Bunker Self-Build Housing Co-op) & Raphael Lee (architect for Bunker Housing Co-op, Auraa Studio architecture) bit.ly/SelfBuidVideo

**** Everyone needs to get on the Brighton & Hove City Council self-build register so that BHCC is aware of the demand for community-led housing ****

We need to get as many people as possible registered on the council's self/custom build housing register. The process is free. The more people that register, the more BHCC has to consider the need for land community-led housing. The council information about how to get registered is provided here: bit.ly/BHCCSelfBuildRegister. The first step will be to email: housing.strategy@brighton-hove.gov.uk.

- Benson, M. and Hamiduddin, I. (2017) *Self-Build Homes: Social Discourse, Experiences and Directions*. ucl.ac.uk/ucl-press/browse-books/self-build-homes
- Bliss, Nic and Lambert, Blase. (2017) *New co-operative and community-led homes*, Confederation of Co-operative Housing (CCH). bit.ly/NewCLHHomes
- Chatterton, Paul (2015) *Low impact living : a field guide to ecological, affordable community building*, Abingdon, Oxon: Routledge. (BOOK)
- CCIN (Co-operative Councils Innovation Network) (2017) *Community-Led Housing: a Key Role for Local Authorities*. bit.ly/CLHLocalAuthorities
- The National Community Land Trust Network. Supports people developing CLTs and influences policy on CLH. communitylandtrusts.org.uk

Resources to help you: Community-led housing & ageing

- Baker, B. (2014) *With A Little Help From My Friends Creating Community As We Grow Older*, Nashville, Tennessee: Vanderbilt. (BOOK)
- Brenton, M. (2013) *Senior cohousing communities – an alternative approach for the UK?*, York: Joseph Rowntree Foundation. bit.ly/SeniorCohousing
- DEMOS (2014) *Politicians call for ‘Help to Move’ package to help older people downsize.* bit.ly/DEMOSHelpToMove
- HAPPI reports (1 to 3) provide good information and ideas and show where government thinking about housing and ageing needs to go and is going:
 - HAPPI (2009) *Housing our Ageing Population: Panel for Innovation.* bit.ly/HAPPI2009
 - HAPPI 2 (2012) *Housing our Ageing Population: Plan for Implementation* (All Party Parliamentary Group on Housing and Care for Older People). bit.ly/HAPPI2012
 - HAPPI 3 (2016) *Housing our Ageing Population: making retirement living a positive choice.* bit.ly/HAPPI2016
- Housing Learning and Improvement Network (HLIN) (2013) report on older people, CLH and community right to buy – aimed at vulnerable older people bit.ly/OlderPeopleCLH
- Blog by Andrea Jones. Practical information and advice on living together for over 50s, based on PhD research livingwithfriends.org
- Lifetime, Homes. (2015) *Lifetime Homes.* lifetimehomes.org.uk
- Peace S, Holland C and Kellaheer L. (2011) ‘Option recognition’ in later life: variations in ageing in place. *Ageing and Society* 31: 734-757.
- Woodspring, N. (2015) *Baby boomers: time and the ageing body*: Bristol : Policy Press. (BOOK)

Resources to help you: Cohousing

- **The UK Cohousing Network.** Good for inspiration and ideas! cohousing.org.uk
- **Sussex Cohousing locally.** Sussex Cohousing social events happen every month www.sussexcohousing.org.uk

- Baker, Beth. (2014) *With A Little Help From My Friends: Creating Community As We Grow Older*, Nashville, Tennessee: Vanderbilt. (BOOK)
- Brenton, Maria. (2013) *Senior cohousing communities – an alternative approach for the UK?*, York: Joseph Rowntree Foundation.
- Chatterton, Paul. (2015) *Low impact living: a field guide to ecological, affordable community building*, Abingdon, Oxon: Routledge. (BOOK)
- Durrett, Charles. (2009) *The Cohousing Handbook. A community approach to Independent Living*, British Columbia, Canada: New Society Publisher. (BOOK)
- McCamant, Kathryn & Durrett Charles. (2011) *Creating Cohousing: Building Sustainable Communities*, British Columbia, Canada: New Society Publishers. (BOOK)
- Field, Martin. (2004) *Thinking about CoHousing. The creation of intentional neighbourhoods*, London: Diggers and Dreamers Publications/Edge of Time Ltd. (BOOK)
- Jarvis, Helen. (2015) Towards a deeper understanding of the social architecture of co-housing: evidence from the UK, USA and Australia. *Urban Research and Practice* 8: 93-105.
- McCamant, K and Durrett, C. (1994) *Cohousing: A Contemporary Approach to Housing Ourselves*, Berkeley, CA: Ten Speed Press. (BOOK)
- Moore, R. (2014) Copper Lane review – an appealing, harmonious, cost-effective model for communal living. *The Guardian*. bit.ly/CopperLane
- Ruiu, M.L. (2016) The Social Capital of Cohousing Communities. *Sociology* 50: 400-415.
- Sargisson, Lucy. (2012) Second-Wave Cohousing: A Modern Utopia? *Utopian Studies* 23: 28-56.
- Scanlon, Kath and Fernandez-Arrigoiti, Melissa. (2015) Development of new cohousing: lessons from a London scheme for the over-50s. *Urban Research and Practice* 8: 106-121.

Resources: Intentional communities and sharing cultures

- Botsman, R. and Rogers, R. (2011) *What's mine is yours. How collaborative consumption is changing the way we live*, London: Collins. (BOOK)
- Chatterton, Paul (2015) *Low impact living : a field guide to ecological, affordable community building*, Abingdon, Oxon: Routledge. (BOOK)
- Christian, D. (2003) *Creating a Life Together: Practical Tools to Grow Ecovillages and Intentional Communities* New Society Publishers (BOOK)
- Coates, Chris (2013) *Communes Britannica*, London: Edge of Time. (BOOK)
- Hardy, D. (2000) *Utopian England : community experiments 1900-1945*, London: London : E. and F. N. Spon. (BOOK)
- Jones, T. (2007) *Utopian Dreams: A Search for a Better Life*, London: Faber. (BOOK)
- Monbiot, George (2012) The Promised Land *The Guardian*. London. monbiot.com/2012/07/16/the-promised-land
- Morrison, Sarah (2011) Come together: Could communal living be the solution to our housing crisis? Sarah Morrison visits five of the country's 'alternative' co-habitational projects to find out. *Independent*. London. bit.ly/ComeTogetherCommunal
- Ward, Colin (1983) *Housing. An Anarchist Approach*, London: Freedom Press. (BOOK)
- Wright, Erin (2010) *Envisioning real utopias*, London: Verso. (BOOK)

COPIES OF ANY OF THE BOOKS OR ARTICLES INCLUDED HERE CAN BE BORROWED FROM THE CLH PROGRAMME TEAM

