



Members of New Ground CoHousing High Barnet

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Promoting Community-led Housing in London



New Ground CoHousing High Barnet

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Glyn Thomas
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LONDON LABOUR HOUSING GROUP

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This pamphlet is based on a Report to the London Labour Housing Group which is a think tank affiliated to the Labour Party published last year.



RUSS Housing

Lewisham

CONTENTS

- 1. Summary of Recommendations
- 2.1 Introduction
- 2.2 Community-led Housing Resource Centre
- 2.3 Community-Led Housing Development Society
- 3.1 Mutual housing schemes and recommendations
- 4.1 Background Information
- 4.2 Types of Community-led schemes in the UK
- 4.3 Case Study 1 Leathermarket JMB in Southwark
- 4.4 Case Study 2 Heathview Tenants Co-operative
- 4.5 Case Study 3; New Ground CoHousing in High Barnet [OWCH]
- 4.6 Case Study 4: PopUp village in Lewisham
- 4.7 Case Study 5; LILAC Mutual Home Ownership scheme in Leeds
- 5.0 Appendix 1; Co-operative Housing in Wales
- 6.0 Appendix 2; Further Reading
- 7.0 Appendix 3; Links
- 8.0 Appendix 4; Biographical Details



City Hall

London

Summary of Recommendations

- A Resource Centre for Community-Led Housing should be set up in City Hall to provide advice and information for existing residents and those interested in developing new mutual schemes.
- The GLA should examine the feasibility of setting up a not-for profit mutual Community-Led Housing Development Society to promote the development of Community led Housing in London
- Existing Co-operative and Mutual housing schemes should be supported as should new ones
- .Mutual Home Ownership schemes for younger people should be encouraged and supported.
- Mutual Retirement Housing schemes and CoHousing schemes should be encouraged and supported.
- Commonhold and Right to Manage schemes should be encouraged particularly where existing private sector leaseholders are being harassed or exploited by the their landlords
- Assistance should be given to estates run by Tenant Management Organisations to enable them to convert to mutual models if that is the wish of the tenants. The same should apply to ALMOs [Arms Length Management Organisations]. Former grant aid to tenants organisations should be restored



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***Sadiq Khan Mayor of London;
As London grows it is vital that we look
at developing new forms of housing to
meet the future needs of the capital'***

Election manifesto 2016

2.1 Introduction

This report deals with co-operative and mutual housing schemes. The schemes described in this pamphlet should be self-financing.; they should involve very little public expenditure. The capital costs of the schemes would be met by either by mortgages, contributions by private individuals or loans raised on the London money market. Some pump-priming grants may be needed and in some cases short term bridging loans might also be needed.

Why we should support community led housing as well as council housing London faces a desperate housing crisis. We must build more genuinely affordable housing and do so as a matter of urgency. Traditionally, Labour has majored on building council housing. But we should also be prepared to look at other new and innovative methods of producing houses that people will want to live in too. These would supplement council housing not to replace it. Realistically, most of the housing that will be built will be for rent or leasing. But it's not only about bricks and mortar. Today people want to have some control of the way that their homes are managed too. Community-led housing schemes do provide residents with a greater sense of ownership and control than the conventional landlord and tenant arrangements does either in the public or private sectors.

What is Mutuality?

Mutual organisations are not-for-profit bodies owned and run by their members. In the UK, the mutual sector has been in existence since the 18th century. The sector includes very large organisations like the building societies, mutual insurers, retail co-operative societies and friendly societies but also small organisations like allotment societies, credit unions and working men's clubs. About 23 million people in the UK belong to mutuals and the

total assets exceed £476 billion. Mutuals are about democratic control, self help, social responsibility and caring for one another. These values are as relevant today as they ever were. This paper seeks to show how the values and principles of mutuality could be applied to the housing situation in London.

Recommendations

- A Resource Centre for Community-Led Housing should be set up in City Hall to provide advice and information for existing residents and those interested in developing new mutual schemes.
- The GLA should examine the feasibility of setting up a not-for profit mutual Community-Led Housing Development Society to promote the development of Community led Housing in London.

2.2 Community-led Housing Resource Centre

There are many types of mutual housing models. The purpose of the Community-led Housing Resource Centre would be to provide advice and information for residents of existing mutual and co-operative schemes and help for those intending to set up new mutuals. Areas of advice could include landlord and tenant law, information about residents' rights and obligations, how the planning system works, current new legislation etc. For people intending to start up a new scheme, advice could be provided to enable prospective residents to choose which form of mutual structure would be suitable for their needs. Also model rules could be provided. The Centre would be financed out of the GLA Budget.

See Background; Types of Mutuals

2.3 Community-Led Housing Development Society

The GLA should examine the feasibility of setting up a Community-Led Housing Development Society. This would be a self-financing multi-stakeholder mutual based in City Hall whose purpose would be to promote and develop the mutual and co-operative sector in London. Apart from initial pump-priming start-up grants, it would be financed by fees from its clients. The Society would act as a mutual guarantee fund providing some direct grants but would mainly act as a guarantee company for external private funders to encourage them to lend to new co-operative and mutual companies. It would guarantee that the borrowers would pay the interest charges for one year. The borrowers in turn would pay the Development Society an annual fee for providing the guarantee and permit the Society to supervise the management of the organisation for the duration of the loan period. In the proposed arrangement, supervision of the client co-ops could be outsourced to existing large secondary housing co-ops.

It is important that the guarantee society was not part of the Greater London Authority so as to give it greater freedom of action. A similar arrangement

was put in place when the Welsh Government started its programme to promote co-operative housing in the Principality several years ago. It outsourced the entire programme to the Wales Co-operative Centre which is the Welsh equivalent of Co-ops UK in England. The WCC had many years experience of setting up co-ops throughout Wales many in the fields of agriculture, worker co-ops and community-based organisations. The Co-op housing development scheme has been very successful in setting up new co-ops. These co-ops are primary co-ops working in conjunction with existing Welsh housing associations so the management supervision is carried out by the parent housing association. Eventually it is to be hoped that these organisations will buy the land and property from their HA landlords and become fully mutual independent housing co-ops in their own right

See Appendix One` ; Co-operative Housing in Wales

3.1 Mutual housing schemes and recommendations

3.2 Co-ops and Tenant management Schemes



Heathview Housing Co-op is an ownership co-op in Gospel Oak in LB of Camden [See Case Study No 1]

Most co-operative housing schemes are either ownership co-ops where the residents own both the land and the buildings or management only co-ops [TMOs]. In the case of the latter, their landlord is normally the local council but some may be a housing association. No comprehensive list of such organisations is publicly available. However the main organisation which represents Housing Co-ops in London is the London Federation of Housing Co-ops [Secretary Greg Robbins] which has 267 co-ops on its books. Further research by the Building and Social Housing Foundation has also shown that there are 289 community managed housing schemes in London. There are a number of community housing Associations too. Most have a proven record of responsible management and viability. For further statistical information visit www.lfhc.org.uk

Recommendation

- Co-operative and Mutual housing schemes should be supported

3.3 Mutual Home Ownership; Intermediate Housing for younger people



©Holiday Fellowship

Given the high cost of housing in London, home ownership is little more than a dream for many younger people in their twenties and thirties. One way to address this need would be to promote mutual home ownership schemes. These would provide the residents with low cost housing and the ability to save up money for a deposit for later house purchase. With mutual home ownership schemes the flats are built by a fully mutual housing co-op on land leased from a community land trust, All tenants must be members of the mutual home ownership society. These schemes are suitable for people who can't afford to buy but who are not eligible for social housing due to their income or assets. Public funding would be needed to set them up either in the form of grant aid or the gift of surplus public land to the community land trust or both.

The tenants would pay two payments each month; the rent and a contribution towards the joint mortgage. The rent would be substantially less because there is no charge for the land which remains the property of the CLT in perpetuity. The same applies to the mortgage charges. Service charges should also be lower too as a result of resident-led management and scrutiny. When the tenants move on, they would be entitled to a proportion of the rise in value of their flats which has happened during the time that they were resident. This could be used as a deposit for house purchase. The LILAC scheme in Leeds is an example of a successful general purpose mutual homeownership scheme. It was strongly supported by Leeds City Council. These types of schemes could also be used for providing homes for some key workers like nurses, teachers, bus drivers and various other essential workers in the public services. It could be that their trade unions could be persuaded to act as loan guarantors for these types of schemes. They could also be used for student accommodation.

Recommendation

- **.Mutual Home Ownership schemes for younger people should be encouraged and supported.**

3.4 Mutual Retirement Housing for Older People



Building castles

As we get older our housing needs change but at present the availability of housing that meets these needs is very limited. The physical design of our homes is often no longer fit for purpose i.e. too many stairs, expensive to heat etc. They may be up a steep hill or far from amenities. Reduced mobility may be a problem bringing with it issues related to isolation and lack of socialization. For people living on their own, loneliness can also be a big problem; they may go for days without speaking to anybody. The problem may be exacerbated if they are frail or have mental health problems. Transport issues can also become more pressing if they do not drive. Dealing with builders, plumbers and the utility companies can become an intolerable burden. Mutual Retirement Housing removes these worries and provides residents with a better quality of life. It ensures that everyone would have an equal say in how the place is managed. But equally everyone would have their own front door key and be able to enjoy their own company when they want to. Experience in existing co-operative housing schemes with elderly residents has shown that residents tend to look out for each other and provide companionship for those who feel in need of it. The process of being involved with the management of the scheme often bolsters self confidence and reduces dependency. There should also be financial advantages too. Resident management should also ensure that the running costs and service charges are kept to a minimum. As residents downsize much-needed family housing would be released which would benefit younger people with children.

Two models of Mutual Retirement Housing proposed in this paper involve

- [a] A modified form of Commonhold
- [b] a modified form of Mutual Home Ownership

[a] With Commonhold schemes, everyone owns their own flat but jointly own the common parts and the land on which the building stands. They form a Commonhold Association which is a mutual organisation which co-operatively manages the common parts of the property i.e. the block structure, roads and lighting, car parks, lifts etc. Commonhold would be suitable for those retirees who are able to purchase their interest in full from the outset.

[b] A modified form of Mutual Home Ownership.

This would be very similar to the arrangements described above for younger people. However there are also many older owner-occupiers on low incomes currently living in non-decent housing. Often they cannot afford to bring their homes up to a good standard of repair. They can be described as being 'asset rich and income poor'. The Mutual Home Ownership model would be particularly suitable for retirees who have substantial assets but not enough for outright purchase. It would also be suitable for wealthier retirees who wish to use some of their capital as equity release.

CoHousing schemes are very similar to Commonhold schemes except that they do not use the Commonhold legal form. This means that they can have several types of tenure within the same scheme. Unlike Commonhold they can be applied to schemes which include houses. The main difference is that they are intended to be Intentional Communities so socialisation is required of the residents. This may not be suitable for every one. There are numerous CoHousing schemes in the UK; they are usually in large houses which have been converted into flats. The first general purpose new build cohousing scheme in the UK is the Springhill estate in Stroud in Gloucestershire. A new specialist purpose-built CoHousing scheme for older women only has recently been completed in High Barnet.

Recommendation

- **Mutual Retirement Housing schemes and CoHousing schemes should be encouraged and supported.**

3.5 Mutuality as a protection against rogue landlords



© Shelter

Throughout London, there are thousands of blocks of flats where the residents own their own flats. Usually the management of the block is carried out by managing agents acting on behalf of the landlord. In most cases, this situation works well to the satisfaction of both parties. But in a minority of cases, rogue landlords seek to exploit their tenants by demanding excessive service charges, selling bogus insurance policies, hiring builders and decorators to carry out repairs which are covertly owned by the bad landlords themselves etc. Some landlords resort to actual physical intimidation or other threats. The tenants who are often elderly often feel that they are at these people's mercy. People often do not know their rights or are afraid to invoke them for fear of retaliation. Here Part 2 of the Commonhold and Leasehold Reform Act 2002 can be of use. The Act gives the residents the Right to Manage provided 50% of those eligible to vote choose self management. No fault on the part of the landlord needs to be proven. If the ballot is positive, a Right to Manage Company is formed with the tenants taking over the governance; the landlord retains one seat on the Board of Governance. The residents can go through all the contractual arrangements and seek to change them to have more equitable arrangements put in their place.

[See Case Study]

Recommendation;

- **Commonhold and Right to Manage schemes should be encouraged particularly where existing private sector leaseholders are being harassed or exploited by the their landlords.**

3.6 Mutuality as a method of providing security of tenure for tenants of Tenant Management Organisations



Abbey Road Tenant Management Co-op

©Camden

In recent years, tenants of council housing managed by Tenant Management Organisations [TMOs] have become concerned about government interference in their security of tenure, rent levels and policies like the enforced sale of higher value properties by the councils to subsidise local housing associations. Provisions already exist under existing housing legislation for tenants to ballot to take over the management of their estates themselves. The former grant aid to tenants' organisations seeking conversion should be restored.

However, full mutualisation would offer greater freedom because the ownership would pass to the residents. Financial issues may be a deterrent particularly if there is a substantial overhanging debt which would have to be cleared on purchase. But these kinds of large scale voluntary transfers [LSVTs] have taken place in recent years. The Mayor of London should actively support tenants who wish to take over the management and/or the ownership of their estates. By being independent, the tenants would be able to access private sector funding to renovate their homes. Whilst borrowing on the London Money Market is more expensive than borrowing from the Public Works Loans Board, no ministerial consent would be necessary.

Recommendation

- Assistance should be given to estates run by Tenant Management Organisations to enable them to convert to mutual models if that is the wish of the tenants. The same should apply to ALMOs [Arms Length Management Organisations]. Former grant aid to tenants organisations should be restored

4.1 Background Information

4.2 Types of Community-led schemes in the UK:-

At present, the sector is very diverse ranging from general purpose mutual and co-operative housing schemes to specialist niche schemes for students and older single women etc. It is very small in the UK; approximately 1% of the total housing stock. This contrasts sharply with our neighbours on the Near Continent particularly Germany, the Netherlands and Scandinavia. Over 18% of the social housing in Oslo is in mutual ownership usually co-operatives. In the Netherlands, Germany and Switzerland mutual housing models are frequently used for retirement or sheltered housing for older people.

- Fully Mutual Housing Ownership Co-ops. In these co-ops, the residents collectively own the houses and the land on which they stand.
- Tenant management co-ops [TMCs]. These are management-only co-ops. The houses/flats and the land are owned by the local council or a housing association. Most are quite small but a few are very large indeed. Tenant Management Organisations [TMOs] are similar but do not have a formal co-operative structure.
- Commonhold schemes. Here the residents own their individual flats but the building, common parts and land are collectively owned by the Commonhold Association. All residents must be members of the Association. CoHousing schemes are similar to Commonhold schemes but do not use the same legal form. They may contain several different types of tenures within them. CoHousing schemes are usually run as intentional communities
- Right to Manage Companies. Here the residents own their individual flats but the building, common parts are owned by an external landlord who must be represented on the management company's board.
- Hybrid Housing Co-ops. These are housing co-ops which are the result of the conversion of arms length management organisations [ALMOs] into fully mutual housing co-ops. They are termed hybrid because their membership is open to staff as well as residents. In Wales there are no ALMOs, so in Wales the originating body is the Community Housing Mutual.
- Community Land Trusts. The land is collectively owned by the community. The properties built on the CLT can be housing, small business etc.

- Custom Build and Self Build schemes
At the present times these schemes are part of a small niche market. However the government has expressed its support for these schemes so it is likely that the sector will continue to grow in size and significance. Some of these may use the Company Interest Companies [CIC] legal form rather than a conventional co-operative legal form. The PopUp village in Ladywell in Lewisham is good example of a Custom Build scheme [see 3.6]

4.3 Case Study 1 Leathermarket JMB in Southwark



Kipling estate Leathermarket JMB

© igloo

The first tenant managed organisation in the country to become self financing builders.

Leathermarket JMB (the JMB) is Southwark's largest resident-managed housing organisation managing 1500 homes in Borough and Bermondsey between London Bridge and Tower Bridge. It is the first tenant managed organisation in the country to become self financing. This means the organisation is able to retain all rent and service charges and thereby model a business plan over 30 years to deliver continuing improvements. In effect this was a huge vote of trust in the JMB, not only by the local authority but also by central government.

Starting as a local residents group in 1994 it grew to be a TMO (a Tenant-Managed Organisation) in 1996 under the then Government's 'Right to Manage' legislation. This was the result of an indicative ballot of Leathermarket's residents; the vast majority of residents were in favour of setting up the TMO. Every five years, residents have to vote to say whether they want the JMB to continue to manage the estates, rather than going back to having Southwark Council directly manage the estates. In 2015 a fifth continuation ballot was held and 92% of tenants expressed support for the JMB on a 76% turn-out.

New Build Programme

During the JMB's 2011 continuation ballot tenants expressed support for the JMB's housing management and project management of major works; however they identified the need for more re-housing options as the major issue facing the area. The JMB realised that it could tempt older tenants under-occupying their existing homes to move into new build properties more suitable for their medical needs and thereby release larger homes for other overcrowded properties.

The JMB set up a sister community interest company called Leathermarket CBS. The CBS has been successful in pulling together resources from Southwark Council (section 106 and right-to-buy receipts), GLA and the Government's Estates Regeneration Fund and Community Housing Fund. The JMB's first development Marklake Court is well underway and is due for completion in the summer of 2018. 27 homes will be provided for local residents at council rents. A second scheme on the Joseph Lancaster nursery site is just about to be submitted for planning approval. 36 new homes will be provided at Council rents.

4.4 Case Study 2 Heathview Tenants Co-operative



Heathview Tenants Co-operative

©Camden

August 5th 2017 marks the 40th Anniversary of Heathview Tenants Co-op

Heathview was built in 1938 as a luxury apartment block with central heating. During construction a number of one bedroom flats were changed into studios. This created some three bed-roomed flats for larger families and studio units for single people.

In the 1950s, Heathview was taken over by the Legal and General Assurance Society. In 1973 L&G sold Heathview to Stern Holdings a property developer. Subsequently ownership passed to Slater Walker. Shortly afterwards Slater Walker ran into financial problems. Liquidators were appointed to administer

and sell off the Slater Walker property portfolio. Initially the liquidators wanted to sell off the flats as quickly as possible. At this point the idea of forming a housing co-operative originated; both Camden Council and the then Greater London Council indicated that they were sympathetic to the concept. Camden Council then placed a compulsory purchase order on Heathview preventing the sale of individual flats and the building as a whole. Thus Heathview Tenants Co-op was established in August 1977.

With the help of a mortgage from Camden Council, the Co-op was able to take ownership of the block. At the time of purchase, the building was not in good repair. Fortunately the Housing Corporation was able to make loan of £100,000 for repairs & improvement to the block. Subsequently some street properties were acquired. Later a community laundry was added and some environmental improvements were made to the block and its environs by the tenants...

The tenants are all members of the Co-op and jointly manage the block.

4.5 Case Study 3- New Ground CoHousing in High Barnet. [OWCH]



New Ground CoHousing courtyard

©OWCH

OWCH are a group of older women aged 50-80+ almost all of whom live alone, and have come together to form a co-housing group in order to create a new cohousing community of older women. They have partnered with Hanover Housing Group who are acting as their developer and who have purchased a site in High Barnet on their behalf to develop 25, three, two and one bedroom flats with common space and a garden. Two thirds of the homes will be for sale, and the landlord for the remaining rented homes will be Housing for Women – a small specialist housing association. The homes were completed in December of 2016. Barnet Council's Housing Strategy refers to the Older Women's Co-Housing Group (OWCH) as an example of delivering a mutual home ownership model for older people.

[OWCH website]

4.6 Case Study 3 RUSS PopUp Village in Lewisham



RUSS POP UP Village

© LB of Lewisham

Temporary housing and community space units began moving onto the site of the former Ladywell leisure centre in November 2015 to be ready for occupation in June 2016 to form the UK's first 'pop-up village'. The units will provide temporary homes for 24 families registered homeless with the Council and ground-floor space for community and enterprise use. Together it will be known as PLACE/Ladywell. The scheme has been devised in collaboration with internationally-renowned architecture practice Rogers Stirk Harbour & Partners, and is one of the ways we are responding to the on-going high demand for housing in the borough.

The method of construction means that the development can be built faster and cheaper than if traditional methods were used, and as the finished structure is fully demountable, it can be used over a number of years and in different locations across the borough. All units will exceed the current space standard requirements by 10%, helping us to meet an existing shortfall in both high quality temporary and two-bed accommodation whilst we develop new-build and estate regeneration programmes for the Ladywell site and others. The intention is for the structure to remain on the Ladywell site for no more than four years, after which it will be deconstructed, moved and reconstructed elsewhere in the borough. Looking towards the longer-term plans for the site, the Lewisham Town Centre Plan designates the site for a mix of uses including retail and housing. There will be further consultation with local residents and the wider public before any decisions are made about its long-term future.

L B Lewisham website

4.7 Case Study 4 LILAC Mutual Home Ownership scheme in Leeds



Lilac MHO Scheme in Leeds

©LILAC

LILAC is a Mutual Home Ownership Scheme [MHOS] that helps people on modest incomes get on to the property ladder. An MHOS is a new way of owning a stake in the housing market. It is designed to bring the bottom rung of the property ladder back within reach of households on modest incomes in areas where they are priced out of the housing market. It is designed to remain permanently affordable for future generations. Members of the society are the residents who live in the homes it provides. The society and not the individuals obtain the mortgage and so borrowing is cheaper. Each member has a lease which gives them the right to democratically control the housing community they live in. Under the terms of the lease, members pay an equity share to the co-operative and retain equity in the scheme. After deductions for maintenance, insurance etc, these payments pay the mortgage. The payment that leaseholders pay each month and the number of equity shares they hold depends on how much they earn. Monthly payments are set at around 35% of net income. As members leave, existing members can buy more equity shares, and as people's income levels change their equity share commitments can also change. If someone leaves sooner than three years then they will not be entitled to increases in the value of their equity shares. The company keeps a set percentage of any increase in equity to ensure the sustainability of the project.

Extract from LILAC website

5.0 Appendix One

Co-operative Housing in Wales



Y Senedd,

Cardiff Bay

History

The co-operative movement has deep roots in Wales dating back to the Industrial Revolution. The movement is mostly known for its retail operations but it has a long history in co-operative housing too particularly in the former coalfields of South Wales and Wrexham. In the Victorian era, about 40% of the housing in the Rhondda Valleys was built by terminating co-operative societies. Groups of people would pool their resources and build a row of houses either directly or by means of a local builder. When all the houses were complete they would all receive the deeds and the society was then wound up. Later the Garden City movement was very active in Wales particularly in Wrexham and Cardiff. Like most Garden City schemes the houses ended up in private ownership.

Modern Developments

Several years ago, the Welsh Government commenced the first part of its programme of the mutualisation of council housing. Tenants of local authority housing were encouraged to vote for the large scale voluntary transfer of their estates to special purpose vehicles which were called Community Housing Mutuels. Where this took place the tenants had a third of the seats on the Board of Directors, a further third went to local councillors and the final third went to Independent specialists. In many authorities, but not all, the tenants voted for transfer to CHMs; a minority chose to transfer to a conventional housing association. Some authorities chose to retain their stock and so did not consult their tenants. With the increasing pressures on local government expenditure, some of these are reconsidering the situation. Last year, one CHM, Merthyr Homes received permission from the Welsh Government to convert to being a hybrid co-op. It's called a hybrid because its members include both the tenants and the staff. It is to be hoped that other CHMs will follow suite

The next stage was more ambitious. The Assembly decided to support and promote co-operative housing schemes. The programme was outsourced to the Welsh Co-operative Centre which is the umbrella organisation for all co-ops in the Principality. The structure chosen was one where these new estates were developed by a local housing association in the normal way but

management was devolved to the tenants. In the case of Merthyr Tydfil, the CHM acted as the landlord. It is to be hoped that many of these co-ops will eventually buy their estates from their parent housing association and become fully mutual housing co-ops. The programme is going from strength to strength.

5.1 Examples of Welsh Co-operative Housing today



©MVH

Gellideg Co-op Merthyr Tydfil
Developer; Merthyr Valleys Homes

The Gellideg Co-op was formed after Merthyr Valleys Homes acquired Taf Fechan House from Merthyr Tydfil Borough Council. The Taf Fechan site was due to be cleared for redevelopment but Merthyr Valleys Home proposed to set up a Special Purpose Vehicle which would refurbish the building and the grounds prior to the formation of a Leasehold Co-op. The new Co-op was named Gellideg Co-op and registered under the Co-operative Benefit Societies Act 2014



©Newydd HA

Shakespeare Gardens Co-op Rhydyfelin [nr Pontypridd]
Developer Newydd Housing Association

Newydd Housing Association with the support of Rhondda Cynon Taff Council has set up an affordable housing co-operative scheme using the current one bedroom apartments at Shakespeare Rise, Rhydyfelin near Pontypridd. Work on this housing co-operative started in February 2016, tenants moved into these 18 one bedroom apartments during the autumn of 2016



©Cadwyn HA

Home Farm Village Co-op
Developer; Cadwyn Housing Association

In Cardiff the Cadwyn Housing Association established the Home Farm Village Co-operative in Ely in West Cardiff. This new build scheme is built in the Garden Suburb style of architecture. The plan included 31 homes for social rent and 41 Co-operative houses and flats. Further funding enabled an additional 10 co-operative social rent properties to be built. Some of the properties have been occupied by the new tenants. Members have been elected as Officers of Home Farm Housing Co-operative. Substantial training has already been provided for potential residents. Social media will be used to supplement conventional co-op meetings



©Bron Afon HA

Bron Afon Housing Association-Youth Project

Bron Afon Housing Association with 'Afon Youth' have refurbished a 4 storey block of 8 flats to provide separate flats, training and community rooms. The young people have been involved in the building works as apprentices 2 days a week and the project is nearing completion. The group is currently working on Terms of Reference for the Management Committee of this co-operative project. The launch of eight new starter homes in Garndiffaith for young people aged 16-24 took place in December.2015



©Seren HA

Loftus Garden Village Co-op Newport
Developer Seren Housing Association [Charter Housing]

In Newport, funding has been used to support Shared Ownership co-operative houses within a large mixed tenure 'Garden Village' style development called Loftus Gardens. Loftus Village Association Housing Co-operative manages the day to day running of 19 affordable 'arts and craft' style homes on the garden village. The co-operative will be managed by a committee of up to 12 residents. The collection of rent, drafting of policies and schedules and organising the creation of a community vegetable garden all fall within its remit, with Charter Housing Association and the Wales Co-operative Centre providing the training where necessary



© West Rhyl CLT

Plas y Foryd West Rhyl
Developer West Rhyl Community land Trust

Denbighshire County Council supported by West Rhyl Community Land Trust which became one of the eight original pioneers in the Welsh Co-operative Housing Development Programme. The Community Land Trust had been set up with support from the Wales Co-operative Centre two years previously. West Rhyl CLT converted three poor quality former MHOs into suitable housing. These are still let and occupied today and help to improve standards in a deprived ward. The CLT has been looking at other possible options including converting a pub, new build on a former car park etc Also the refurbishment and new build project in Abbey Street has provided 12 homes in 'Plas y Foryd.

6.0 Appendix Two

Further Reading

Top of the Ladder

Claudia Wood - Demos 2013

New Foundations – Unlocking the potential for affordable homes.

Co-operative Party – David Rodgers

Common Ground – for Mutual Home Ownership

New Economics Foundation and CDS Co-operatives

Community Land Trusts - A Practitioners Guide

Dayson, Bendle and Paterson

HAPPI Report

DCLG foreword by Lord Best

HAPPi 2 Implementation Plan

DCLG foreword by Lord Best

Delivering housing for an ageing population

Housing and Older People Development Group (HopDev)

Housing Associations; Rising to the challenge of an ageing society

National Housing Federation

Co-partnership Housing and the Garden City Movement

Johnson Birchall

Redefining the Commons

Building and Social Housing Foundation

Practice Guide No 27 [leasehold legislation]

Land Registry

7.0 Appendix Three

Links

London Federation of Housing Co-ops	www.lfhc.org.uk
Co-ops UK	www.cooperatives-uk.coop
Leathermarket JMB	www.leathermarketjmb.org.uk/
Co-op Homes	www.coophomes.co.uk/
CDS Co-ops	www.cds.coop
Confederation of Co-operative Housing	www.cch.coop
Co-op Group	www.co-op.co.uk
UK Society for Co-operative Studies	https://ukscs.coop/
International Co-operative alliance	www.coop.org
Co-op News	www.thenews.coop
Co-op Party	https://party.coop/
Older women's CoHousing [OWCH]	www.owch.org.uk
UK CoHousing Network	https://cohousing.org.uk/
London Community Land Trust	www.londonclt.org
Greater London Authority	www.london.gov.uk/
National Housing Federation	www.housing.org.uk
Joseph Rowntree Foundation	www.jrf.org.uk

Appendix Four

8.0 Biographical details



Glyn Thomas JP FRSA

Glyn Thomas is a retired senior broadcast engineering manager. Prior to that, he worked for a large television news facility in Millbank, Westminster which specialised in parliamentary news coverage. There he was responsible for managing the company's contract to provide technical operational facilities for the BBC Parliament Channel. Previously he had worked for the Reuters News Agency and the news departments of several ITV companies.

Currently, he is a member at CDS Co-operatives which is the largest secondary housing co-operative in London and the South East. He is a former resident of a co-ownership housing scheme in south Hampstead. He is also a member of the EC of the London Federation of Housing Co-ops. For many years, he has also been involved as an active member in the retail co-operative, friendly society and social enterprise sectors. Formerly he served as a magistrate on the Middlesex Bench

He was formerly a Labour councillor on the London Borough of Camden and is currently a member of the EC of the London Labour Housing Group and the Labour Business both of which are think tanks affiliated to the Labour Party. At the present time he is Chair of the Barnet Co-op Party and a Fellow of the Royal Society of Arts [FRSA}.